

flatexDEGIRO sets new cost benchmark for Germany's Retirement Savings Account (Altersvorsorgedepot)

- Three account models offering tailored solutions, from standardized investing to individual ETF selection
- Core standard account with no custody fees, contract fees or trading commissions for savings plans and one-off investments
- flatex offers one of the most cost-effective retirement savings accounts currently available

Frankfurt am Main, 24 September 2026 – flatexDEGIRO, one of Europe's leading platforms for online brokerage and wealth creation, is launching its new offering for Germany's state-supported Retirement Savings Account (Altersvorsorgedepot). With three account models, low costs and simple digital access, the company provides an attractive solution for long-term wealth accumulation through capital markets.

The offering comprises three account models: Core Standard Account, Plus Standard Account and Flex, a fully customisable retirement savings account. With the Core Standard Account, flatex is setting new benchmarks in the cost efficiency of private retirement investing. The Core Standard Account comes without custody fees or contract fees. In addition, no trading commissions are charged for savings plans or one-off investments. Furthermore, flatex reimburses the product costs (Total Expense Ratio, TER) at least the first five years. Thereafter, ongoing product costs (TER) are capped at 0.07% per year. By fully offsetting the product costs (TER) for at least the first five years, the Core Standard Account ranks among the lowest-cost offerings in the market according to current market comparisons; customary spread costs associated with securities transactions are not included in this comparison.

"Every euro that savers do not have to spend on account fees can work towards their retirement provision. The longer the investment horizon, the greater the impact," said **Oliver Behrens**, CEO of flatexDEGIRO. "That is why we have consistently designed our offering to keep entry barriers as low as possible and minimise costs throughout the entire savings phase."

With the Plus Standard Account, flatex expands its offering with a broadly diversified ETF solution for state-supported retirement investing. The equity component invests globally, while the defensive component combines euro-denominated bonds with a complementary allocation to gold.

The Flex Retirement Savings Account completes flatex's new offering and enables investors to design their retirement savings strategy individually. From a broad range of eligible ETFs and investment funds, clients can build a customized portfolio consisting of up to 25 products.



Against the backdrop of demographic change and the growing importance of capital market-based wealth accumulation, private retirement provision is becoming increasingly important. Through its new offering, flatex aims to broaden access to capital market investing and enable more people to participate in long-term wealth creation. The solution is built on three core pillars: low costs, broad diversification and seamless digital access, tailored specifically to the needs of the German market.

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flatexDEGIRO SE – Europe’s leading online-brokerage and wealth-building platform

(www.flatexdegiro.com, ISIN: DE000FTG1111, Ticker: FTK.GR)

With the ambition of being Europe’s leading online-brokerage and wealth-building platform, flatexDEGIRO currently serves more than 3.5 million customers across 16 countries. The company holds more than EUR 100 billion in assets under custody and executed more than 75 million securities transactions for its customers in 2025.

Through its three brokerage platforms, DEGIRO, flatex and ViTrade, flatexDEGIRO provides access to trading on around 50 exchanges across Europe, North America and the Asia-Pacific region, as well as over-the-counter (OTC) trading. Its customers are active and well-informed investors who trade on an execution-only basis without investment advice. Through ViTrade, flatexDEGIRO also caters to particularly active traders.

Brokerage services and the banking business associated with securities trading are provided through flatexDEGIRO Bank SE, a wholly owned subsidiary holding a full banking licence. flatexDEGIRO operates proprietary technology across the entire value chain, delivering exceptionally high platform availability and setting industry standards for platform and service quality.