

Geneva, 19 November 2025

Press Release

**Alpian continues its expansion in Switzerland and enters the pension market.***Launch of the Alpian 3a Pillar in partnership with lemania-pension, invested 100% in BlackRock ETFs and index funds.*

**Alpian**, one of Switzerland's leading digital banks, announces its entry into the pension market with the launch of the **Alpian 3a Pillar**. This new service has been developed together with lemania-pension, recognized in Switzerland as a premier provider of occupational (vested benefits) and individual (3a) pension solutions. The new offer enables anyone to establish long-term savings while benefiting from the tax advantages of the third pillar. All investments consist of BlackRock products, appointed as the exclusive asset manager.

The Alpian 3a Pillar is aimed at individuals – whether existing clients or not – who want to prepare their financial future while benefiting from the tax advantages linked to the third pillar. Available from 13 November 2025, it can be accessed directly via the Alpian app. Users can open an account within minutes, select an investment strategy tailored to their risk profile, and track their savings at any time. By the end of the year, it will be complemented by a vested-benefits solution (second pillar) for people in professional transition (job change, reduced activity, job loss, etc.).

**A Romandie alliance for digitalized and accessible pension solutions**

With strong expertise and as a pioneer in the digitalization of the pension sector since 2020, lemania-pension provides a secure and efficient framework for managing pension assets. Alpian has chosen to rely on lemania-pension's capabilities in this area while digitalizing tailor-made solutions through its mobile app. The digital client experience combines security, transparency and simplicity.

*"This partnership illustrates the strength of collaboration between Romandie-based financial players in building a forward-looking pension system. Our meeting with Alpian was an obvious fit – we shared both common values and a vision that enabled us to design a pension solution in record time. Thanks to the teams' responsiveness, we set up a dedicated structure in just six months. Making the service available via an app is a first for lemania-pension, which until now has mainly advised more traditional banks,"* says **Roxane Ecoffey**, Vice-Chair of the Board of **lemania-pension**.

**A high-performance solution composed of 100% BlackRock funds**

The Alpian 3a Pillar offers clients the possibility to choose between eight investment strategies, depending on their risk profile, validated by the investment committee of lemania-pension. All portfolios are invested 100% in investment products provided by BlackRock, the global leader in asset management. Each strategy is composed of ETFs and index funds designed to grow savings steadily over time while maintaining some of the lowest management fees on the market.

*"We share a common vision with lemania-pension: a modern pension system, digitally accessible and managed with rigor. This partnership reinforces our commitment to offering our clients simple, clear and accessible pension solutions: with just a few taps, clients can select their strategy, monitor their investments and benefit from BlackRock's recognized expertise directly from the Alpian app,"* says **Victor Cianni**, CIO of **Alpian**.

The Swiss pension market today represents over CHF 150 billion for the 3a pillar and CHF 70 billion for vested benefits, offering significant growth potential for digital players such as Alpian. By bringing a fully digital 3a solution to this market, Alpian provides individuals with direct access to institutional-grade asset management, integrated into their daily banking experience.

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For more information on the Alpian 3a Pillar, please click here: [Alpian 3a factsheet](#)

**About Alpian**

Alpian SA is Switzerland's first digital full-service bank, licensed by FINMA in 2022. The bank combines modern digital banking with expert wealth management in a seamless, fully digital experience. With over 25,000 clients, Alpian's mission is to democratize premium banking, empowering clients to manage and grow their wealth with clarity, confidence, and control.

Learn more at [www.alpian.com](http://www.alpian.com)

**About lemania-pension**

As a pioneer in the digitalization of the second and third pillars, lemania-pension ([www.lemania-pension.ch](http://www.lemania-pension.ch)) offers an end-to-end digital experience: account opening in just six minutes, digital lifecycle management for pension account holders and real-time comparison of investment solutions. This seamless and secure experience combines simplicity, transparency and performance, placing innovation at the heart of the relationship between pension account holders, advisors and financial partners.

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