ONLINE INVESTING

for DIY Investor Satisfaction.

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Decline all optional

Accept all

More ways to invest—all in one place.

Active Investing

Trade stocks and ETFs with no commissions or participate in upcoming IPOs before they trade on the public market. Plus, fractional shares mean you can buy a piece of your favorite companies for as little as $5. Restrictions may apply.**

Learn more →

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Retirement Accounts

Save for retirement with our active or automated Traditional, Roth, and SEP IRAs. Get access to a broad range of investment options, member services, and our robust suite of planning and investment tools.

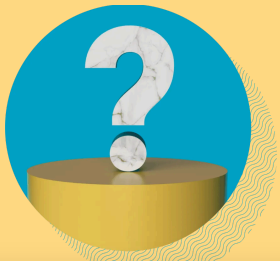
Learn more →

Financial Planners

Get investment advice for your unique needs. Schedule an introductory 30-minute session with a SoFi Financial Planner, or upgrade to SoFi Plus to unlock unlimited sessions.[3]

Learn more →

Active Investing offered via SoFi Securities LLC; Robo Investing offered via SoFi Wealth LLC



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Take the quiz

We win awards. You invest with confidence.

Leading publications consistently rank SoFi Invest at the top of our class.

Explore SoFi Invest awards

Start investing

Awards or rankings are not indicative of future success or results. Neither SoFi Securities LLC nor its employees paid a fee in exchange for ratings. Awards and ratings are independently determined and awarded by their respective publications.

Motley Fool Best Stock Brokers 2025

Results tabulated by Motley Fool (issued 6/25/25).

Results tabulated b
Compensation

AVAILABLE NOW!

We're giving you more options when you want to trade

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Explore options

Learn more

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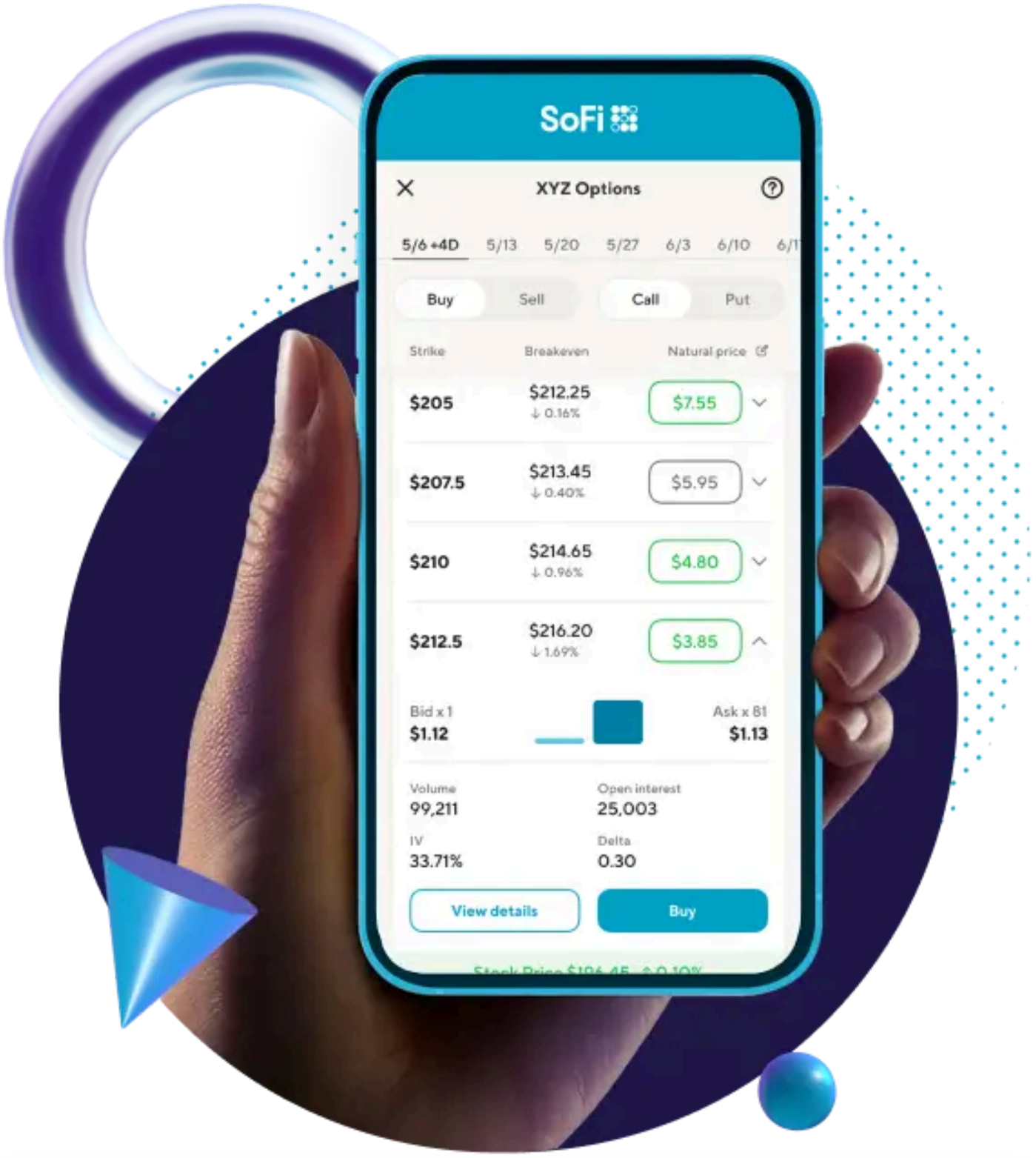

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Put your investments to work with new tiered margin rates.

Margin investing may let you borrow against your portfolio to increase your buying power and liquidity, all while staying invested. You could get interest rates from **4.75%–9.50%**, depending on your loan size. Note that if your investments drop, you still owe the loan plus interest and may need to add funds or sell assets.

Learn more

Get Started

Trading securities on margin loans involves high risk and costs and is not suitable for all investors. It is possible to lose more than your initial investment when using margin. Please see more details at https://www.sofi.com/wealth/assets/documents/brokerage-margin-disclosure-statement.pdf

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NEW! SOFI PLUS BENEFIT

Get a 1% match

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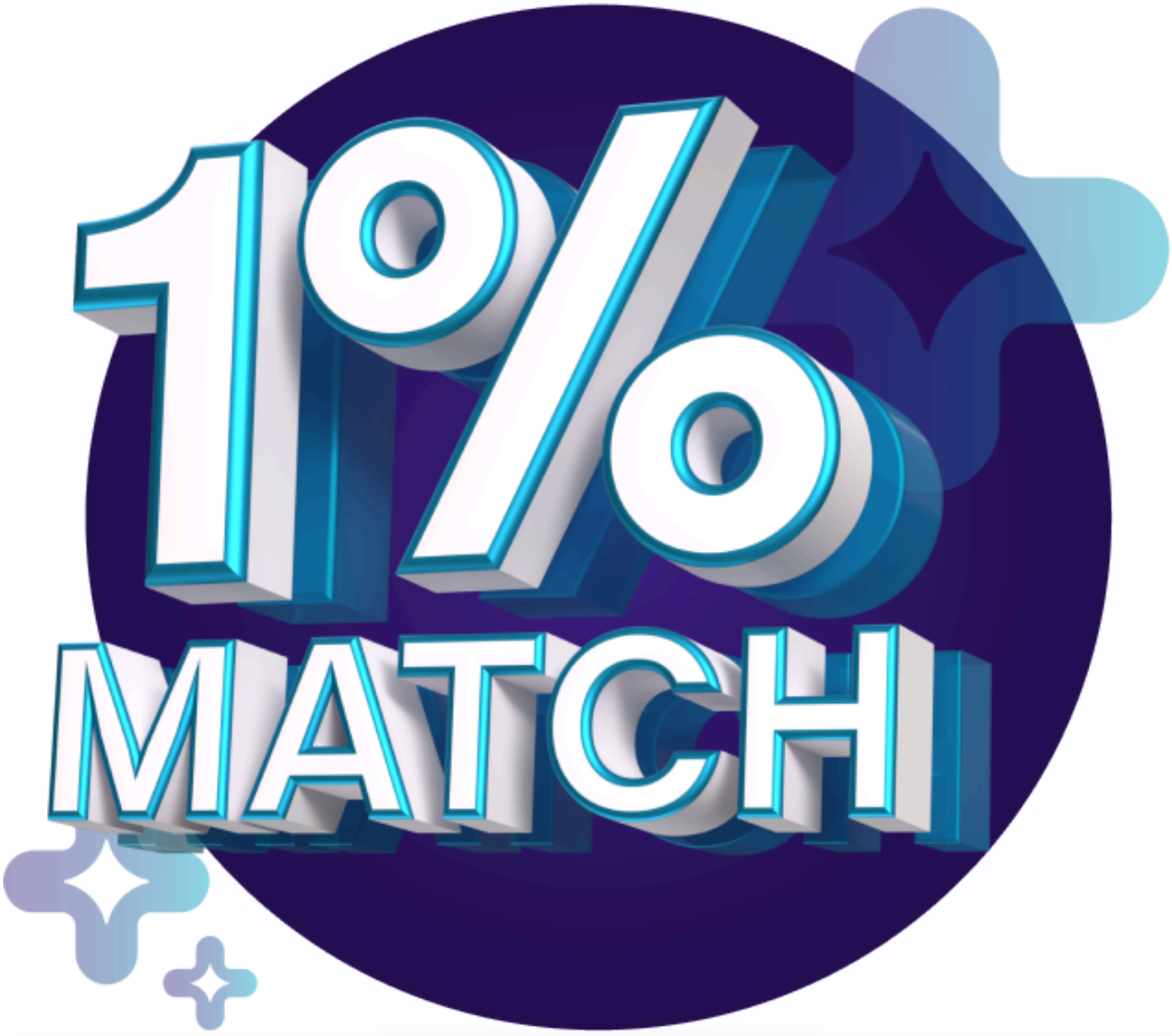
Learn more

[4]Available to SoFi Plus members who make eligible cash deposits into taxable SoFi Invest accounts. You must be a SoFi Plus member at the time of deposit, remain a SoFi Plus member for one (1) year after the deposit settles, and keep the deposited funds in the account for five (5) years. Canceling SoFi Plus within one year or withdrawing/transferring funds during the five-year holding period may result in forfeiture of some or all of the match. Other restrictions apply. Excludes internal transfers and ACAT transfers. Match may be taxable.



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Please review the Customer Relationship Summary (Form CRS) which contains important information about the product, services, fees, and conflicts of interests of SoFi Securities LLC.

You may also learn more about SoFi Securities LLC and its Representatives on FINRA's BrokerCheck.

Learn more about investing.

See more investing articles

FAQs

Q: How can I trade stocks without a commission?

Many brokerages charge trading fees to use their platforms. SoFi Active Investing, via SoFi Securities, offers online stock trading with no commissions so you can trade what you want, when you want—all

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desktop, head here.

Q: Am I able to buy a part of a share rather than a whole?

Yes! You can purchase fractional shares for some stocks. We maintain a list of securities available for fractional trading in our fractional shares collection. All of these securities will appear on our "Fractional Collection" page within the Discovery section of the app. Trading restrictions may apply.

Q: Can I buy my own stocks?

Yes—SoFi Active Investing, offered through SoFi Securities, allows users to buy and sell stocks and ETFs of their own choosing! For a more hands off investing approach, you can also select SoFi Robo Investing, offered through SoFi Wealth.

Q: Is there an account minimum to start investing?

With Active Investing, via SoFi Securities, you can get started with as little as $5. With Robo Investing, via SoFi Wealth, you need a minimum of $50 to start investing.

See more FAQs

QUESTIONS?

Customer Support:
(855) 456-7634

Mon-Thu 5:00 AM - 7:00 PM PT
Fri-Sun 5:00 AM - 5:00 PM PT

Home Loans General Support:
(844) 763-4466

Mon-Fri 6:00 AM – 6:00 PM PT
Closed Saturday & Sunday

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Investment Products:

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Exchange Traded Funds (ETFs): Investors should carefully consider the information contained in the prospectus, which contains

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consider when investing in an IPO, including but not limited to, unproven management, significant debt, and lack of operating history.

For a comprehensive discussion of these risks please refer to SoFi Securities' IPO Risk Disclosure Statement. This should not be considered a recommendation to participate in IPOs and investors should carefully read the offering prospectus to determine whether an offering is consistent with their investment objectives, risk tolerance, and financial situation. New offerings generally have high demand and there are a limited number of shares available for distribution to participants. Many customers may not be allocated shares and share allocations may be significantly smaller than the shares requested in the customer's initial offer (Indication of Interest). For more information on the allocation process please visit IPO Allocation.

**When scheduling a fractional order, it will be routed to the market immediately. Orders are sent in the order received. There may be system delays from receipt of your order until execution. Market conditions may adversely impact execution prices.

[1]Terms and conditions apply*. For 401k rollovers, existing SoFi IRA members must complete 401k rollovers via this link For SoFi members without a SoFi IRA, a SoFi IRA must first be opened, and 401k rollover must be completed utilizing Capitalize via this link. SoFi and Capitalize will charge no additional fees to process a 401(k) rollover to a SoFi IRA. SoFi is not liable for any costs incurred from the existing 401k provider for rollover. Please check with your 401k provider for any fees or costs associated with the rollover. For IRA contributions, only deposits made via ACH are eligible for the match. Click here for SoFi's 1% Match terms and conditions.

[2]The S&P 500 Index is a market-capitalization-weighted index of 500 leading publicly traded companies in the U.S. It is not an investment product, but a measure of U.S. equity performance. Historical performance of the S&P 500 Index does not guarantee similar results in the future. The historical return of the S&P 500 Index shown does not include the reinvestment of dividends or account for investment fees, expenses, or taxes, which would reduce actual returns.

SoFi Plus: SoFi Plus is a premium membership that gives members access to our best rewards, benefits, and more when they pay the SoFi Plus Subscription Fee. Between 12/9/25–3/30/26, members with Eligible Direct Deposit or Qualifying Deposits will receive complimentary access to SoFi Plus. Benefits are subject to change and may not be available to everyone. All terms and conditions applicable to the use of SoFi Plus apply. To learn more about SoFi Plus and available benefits and terms, please see the SoFi Plus page.

[3]Appointments with financial planners:

SoFi Plus members can schedule an **unlimited number of appointments** with a financial planner. For complete SoFi Plus eligibility, please see the SoFi Plus terms.

SoFi members who do not meet the SoFi Plus eligibility criteria can schedule **one (1) thirty-minute appointment** with a financial planner.

Members can only schedule an unlimited number of appointments with a financial planner during periods in which the member meets the SoFi Plus eligibility criteria. The ability to schedule appointments is subject to financial planner availability. SoFi reserves the right to change or terminate this benefit at any time with or without notice. Advisory services are offered by SoFi Wealth LLC, an SEC-registered investment adviser. Information about SoFi Wealth's advisory operations, services, and fees is set forth in SoFi Wealth's current Form ADV Part 2 (Brochure), a copy of which is available upon request and at www.adviserinfo.sec.gov.

[4] 1% Invest Match: Must be an active SoFi Plus member at the time a recurring deposit is received into your SoFi Invest account to qualify. The match is calculated on each settled recurring deposit made via ACH and paid out in cash within five (5) business days. SoFi reserves the right to change or terminate this promotion at any time without notice. For complete eligibility and terms, please see the SoFi Plus terms.

[5]**SoFi Plus Exclusive Limited-Time 2% Match on NEW IRA Contributions:** Terms and conditions apply. SoFi Plus members are eligible to receive a 2% cash match on eligible new contributions made to a SoFi Traditional or Roth IRA up to the annual IRS limit during the limited-time promotional period (1/22/2026 – 4/15/2026). Eligible contributions must be made via ACH transfer or cash transfer from a SoFi Bank account. To keep the match, the contribution amount and the 2% match must remain in the IRA account for a minimum of five (5) years. Rollovers and transfers from other brokerage accounts are not eligible. The value of the reward may be considered taxable income. Click here for the IRA Match terms and conditions.

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The SoFi Self-directed ACAT 1% Match is governed by the following Terms & Conditions:

Offer: SoFi will match 1% of a customer's ACAT transfers, subject to a maximum match of $50,000 (equivalent to 1% of up to $5,000,000 in ACAT transfers), into their existing or newly opened SoFi self-directed individual retirement account (IRA) or SoFi self-directed taxable account during the Offer Period. Transfers must be maintained in the account for five (5) years from the settlement date. Matches will be paid in cash within 5 business days from the date which the funds settle in your SoFi self-directed account.

Offer Period: The Offer Period is from March 12, 2026 – March 31, 2026, though SoFi may modify, suspend, or terminate the Offer at any time without advance notice.

Eligibility: The Match is available to customers who have an existing or newly opened SoFi self-directed IRA (Traditional IRA or Roth IRA) or SoFi self-directed taxable account in good standing during the Offer Period through SoFi Securities LLC. Only asset transfers via ACAT are eligible. The transferred assets must be settled before the end of the Offer Period to be eligible for the match.

Calculations and Payments: Matches will be paid out in cash into the account the ACAT was transferred into within 5 business days of the settlement date. The 1% Match is calculated based on the total assets transferred (via ACAT). The customer's SoFi self-directed account must be in good standing to receive the payout.

Example: If you complete an ACAT of $20,000 into a SoFi Self-directed Traditional IRA during the Offer Period, you will be matched 1%, equaling $200.

Limitations: This Offer may not be combined with any other offers. The Match will not exceed $50,000 (equivalent to 1% of up to $5,000,000 in ACAT transfers). Qualifying deposits must remain in the SoFi self-directed account that earned the Match for five (5) years to keep the entire match amount. If a member makes a withdrawal before the five (5) year Holding Period is complete, they will be subject to an early withdrawal fee and SoFi will remove a proportional amount of the Match from the member's account. The proportional amount is based on the breach in retention value, not retention period. To avoid this fee, the total equity of the member's account ("total equity") must remain at the original pre-promotion total equity in the account, plus the qualifying deposit and match amount. If a withdrawal causes the total equity to fall below this combined amount, the fee will be applied. The fee will also apply if the member initiates a withdrawal and the total equity has decreased, for any reason including investment losses. Distributions required by law (e.g., required minimum distributions in IRAs) can also trigger the fee. However, the fee will not apply if the member's total equity has risen by an amount greater than the withdrawal amount, either by investment gains or additional deposits.

The proportional early withdrawal fee is deducted from the requested withdrawal amount. In the event of an ACAT transfer out, there will be an early withdrawal fee for the entire match amount. If insufficient cash is available in this account, the fee will be debited from an outgoing financial institution or added to a margin balance. SoFi reserves the right to liquidate securities to pay for this early withdrawal fee. SoFi will also bill an ACAT out fee separate from an early withdrawal fee. For additional details on the SoFi fee schedule click here.

Examples:

Asset Transfer (ACAT)	1% Match	Total Equity Balance	Withdrawal Date	Withdrawal Amount	Remaining Equity Balance	Early Withdrawal Fee
$20,000	$200	$20,200	5+ years from deposit date	-$2,000	$18,200	$0 (earned full match amount)
$20,000	$200	$20,200	Less than 5	-$2,000	$18,200	$19.80

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Asset Transfer (ACAT)	1% Match	Total Equity Balance	Withdrawal Date	Withdrawal Amount	Remaining Equity Balance	Early Withdrawal Fee
$20,000	$200	$15,000 Account balance decreases due to investments	Less than 5 years from deposit date	-$2,000	$13,000	$71.29

Fraud and Violations: SoFi reserves the right to decline, rescind, or delay granting the 1% Match if fraudulent activity or violations of these Terms are suspected. SoFi will liquidate any security to recover the match amount if required.

Not a Recommendation: This Match is not a recommendation to buy, sell, or hold any security, nor is the Offer a recommendation or endorsement of any investment strategy. The Match is not a recommendation that a customer rollover or transfer assets into a SoFi IRA, nor a recommendation for any specific account type. There are many factors that an investor should consider before initiating a rollover as it is one of a few options. An investor should consult with a qualified advisor prior to initiating a transfer or rollover. Customers that wish to participate in the Match are acknowledging the offer is not investment advice and are participating in the Match voluntarily.

Taxes: The Match is treated as taxable income as determined by applicable tax guidance and does not impact contribution limits. Recipient is responsible for any applicable federal, state or local taxes associated with receiving the offer; consult with your tax advisor to determine applicable tax consequences. Each investor's tax situation is unique, and SoFi does not provide tax advice.

Disclosures: SoFi reserves the right to change or terminate the Match at any time without notice. The Match is not transferable, saleable, or valid in conjunction with other offers and is available to U.S. residents for personal, non-commercial use only. Participation in this Match constitutes acceptance of these Terms.

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