

TAX REDUCTIONS OUTSIDE PROPERTY

FIP Corse et Outre-mer (Corsica and overseas FIP)

FIPs invested in Corsica or the overseas territories, with a higher reduction rate.

A Corsica or overseas FIP invests in Corsican or overseas SMEs and gives a tax reduction of 30% of the amount paid.

OVERVIEW	These variants of the FIP invest at least 70% of their assets in Corsican or overseas SMEs. They give a tax reduction of 30% of the amount paid, maintained by the 2026 Finance Act. The fund's investment period is extended to 48 months. The limits are €12,000 for a single person and €24,000 for a couple. Holding conditions and the absence of liquidity are the same as for other FIPs.		
HOW IT WORKS	Subscription Corsican or overseas SMEs, at least 70% of assets	Tax reduction 30% of the amount paid, in the year of subscription	Exit after five years Capital gain exempt from income tax
KEY POINTS	Strengths Tax reduction of 30% of the amount paid Capital gains exempt after five years Finances businesses in Corsica and the overseas territories Reduction within the €10,000 overall cap on tax advantages	Points to watch Very limited liquidity for five to ten years High risk of capital loss Very narrow investment universe High management fees	
WHO IT IS FOR	These funds are for the same profiles as other FIPs. The small number of eligible companies increases concentration risk.		
WORKED ILLUSTRATION	Example based on assumptions Assumptions: a taxpayer subscribes €10,000 to a Corsica FIP and obtains a €3,000 reduction (30%), within the €10,000 overall cap on tax advantages. The units are held for five years. The value of the units on winding-up is not guaranteed.		



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Risk of partial or total loss of capital: unlisted companies and SMEs carry a high risk of failure. Liquidity is almost nil for five to ten years, with exit depending on the fund's timetable or on a sale. High costs. Tax advantages are conditional on the holding period. Forestry and wine-estate groups are also exposed to climate, health and market hazards.

Complaints and mediation

Any complaint may be sent to ASTERALE, 4 allée Django Reinhardt, 94110 Arcueil, France, or to sebastien.bailly@asterale.fr. Failing a satisfactory reply within two months, you may refer the matter to the competent mediator. For financial investment advice: the AMF Ombudsman (Médiateur de l'AMF), 17 place de la Bourse, 75082 Paris Cedex 02 (www.amf-france.org/fr/le-mediateur). For insurance broking and intermediation, banking and payment services intermediation and property transactions: ANM Conso, 2 rue de Colmar, 94300 Vincennes (www.anm-conso.com, contact@anmconso.com).

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