

PEA Jeunes (young person's PEA)

The PEA for 18-to-25-year-olds attached to their parents' tax household.

The PEA Jeunes allows a young adult attached to their parents' tax household to invest in equities under the PEA tax rules.

OVERVIEW

Open to people aged 18 to 25 attached to their parents' tax household, the PEA Jeunes is capped at €20,000. It follows the PEA rules: European universe, income tax exemption after five years, closure on any withdrawal before five years. It automatically becomes a standard PEA when the attachment ends or on the holder's 26th birthday.

HOW IT WORKS

Payment

Up to €20,000

Investment

Shares and index funds
(ETFs)

Capital gain

Exempt from income tax after
five years

KEY POINTS

Strengths

Learning to invest in equities within a favourable tax wrapper

Separate ceiling that does not use up the parents' own PEA

Income tax exemption after five years (social contributions still due, 18.6% in 2026)

Automatic conversion into a standard PEA at age 26

Points to watch

Ceiling limited to €20,000

Universe limited to EU and EEA equities

Any withdrawal before year five closes the plan

Depends on being attached to the parents' tax household

WHO IT IS FOR

Parents who want to introduce an adult child in education to equity investment, with a framework and a ceiling, or to pass on a sum meant to stay invested. The opening date starts the five-year clock.

WORKED

ILLUSTRATION

Example based on assumptions

Assumptions: a student aged twenty-two, attached to their parents' household, pays €5,000 into European index funds. The plan becomes a standard PEA at twenty-six. At twenty-seven, the gains realised are exempt from income tax, with social contributions still due. No return is assumed in this illustration.



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The first meeting, which lasts about an hour, is free of charge.

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Risk of partial or total loss of capital. Equity markets experience sharp fluctuations, and smaller companies are less liquid. Bonds expose the holder to issuer default risk and to interest-rate risk: their value falls when rates rise. **Recommended investment horizon: at least five to eight years.**

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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