



PEA-PME

The PEA dedicated to European small and mid-sized companies, which can be held alongside a PEA.

The PEA-PME allows payments beyond the PEA ceiling, into shares of European SMEs and mid-sized companies.

OVERVIEW	Reserved for securities of European SMEs and mid-sized companies (fewer than 5,000 employees, turnover below €1.5 billion), the PEA-PME is capped at €225,000. It can be combined with a standard PEA, provided that a holder's total payments into both plans do not exceed €225,000, the standard PEA itself remaining capped at €150,000. Taxation is the same as for the PEA after five years: income tax exemption, with social contributions due (18.6% in 2026).		
HOW IT WORKS	Payment Up to €225,000 together with the PEA	Investment SME and mid-cap shares, index funds (ETFs)	Capital gain Exempt from income tax after five years
KEY POINTS	Strengths Can be held alongside a standard PEA Supports the financing of European SMEs Same tax advantages as the PEA after five years Points to watch Combined ceiling of €225,000 for the PEA and PEA-PME together Very narrow universe (European SMEs and mid-caps) Liquidity sometimes thin on certain securities Higher volatility		
WHO IT IS FOR	Savers who have filled their PEA and accept the volatility and lower liquidity of smaller companies. The PEA-PME is designed as a complement to a standard PEA.		
WORKED ILLUSTRATION	Example based on assumptions Assumptions: a holder has already paid €150,000 into a PEA. They can still pay €75,000 into a PEA-PME, the total for both plans being capped at €225,000. The ceiling is assessed on the amounts paid in; the value reached by the plans is not taken into account.		



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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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