

Plan d'épargne entreprise (company savings plan)

Employee savings locked for five years, topped up by the employer and exempt from income tax on exit.

The PEE lets employees save over five years with a top-up from their employer.

OVERVIEW

The company savings plan receives the employee's voluntary contributions, incentive and profit-sharing payments and the employer's top-up, capped at 300% of the employee's contribution. Sums are unavailable for five years, except in early release cases (including marriage, birth of a third child, purchase of the main residence, end of the employment contract). On exit, capital is exempt from income tax; gains bear social contributions (18.6% in 2026). Voluntary contributions are capped at 25% of gross annual pay.

HOW IT WORKS

Funding

Contributions, incentive, profit-sharing, top-up

Lock-in

Five years, except release events

Exit

Capital exempt from income tax

KEY POINTS

Strengths

Employer top-up of up to 300% of the employee's contribution

Profit-sharing and incentive payments invested free of income tax

Lump-sum exit free of income tax after five years

Many early release events (purchase of main home, marriage, etc.)

Points to watch

Available only where the employer has set up the plan

Five-year lock-in, except release events

Fund choice limited to the company's range

Annual contribution ceiling (25% of gross pay)

WHO IT IS FOR

Any employee whose company has set up a plan. The top-up is obtained by contributing, and incentive payments invested in the plan are not taxed. The fund choice is limited to the company's range.

WORKED

ILLUSTRATION

Example based on assumptions

Assumptions: an employee invests €2,000 of profit-sharing in the PEE and the company tops it up by 100%, i.e. €2,000. The €4,000 escapes income tax, a saving of €600 on the profit-sharing at a 30% marginal rate. The sum will be available in five years, exempt from income tax, with gains bearing social contributions (18.6% in 2026). The top-up rate depends on the company agreement.



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

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Savings unavailable until retirement or for five years, except in the cases provided by law. Unit-linked investments carry a risk of capital loss. The tax advantage on entry is matched by taxation on exit, depending on the exit method chosen. Annuities are taxed as pensions.

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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