

PER collectif (company retirement savings plan)

Workplace retirement savings, funded by profit-sharing, incentive payments and employer top-ups.

Set up by the employer, the company PER lets employees save for retirement with a top-up from the company.

OVERVIEW

The company PER, successor to the PERCO, receives the employee's voluntary contributions, incentive and profit-sharing payments and the employer's top-up. The top-up is capped at three times the employee's contribution and at €7,690 in 2026. Sums from employee savings schemes are exempt from income tax on the way in. On exit as capital, only gains bear social contributions (18.6% in 2026). Savings are locked until retirement, except in release cases.

HOW IT WORKS

Funding

Contributions, incentive, profit-sharing, top-up

Management

Funds offered by the company

Retirement

Capital, annuity or a combination

KEY POINTS

Strengths

Employer top-up of up to three times the employee's contribution and €7,690 in 2026

Profit-sharing and incentive payments invested free of income tax

Lump-sum exit free of income tax for sums from employee savings schemes

Early release possible (purchase of main home, life events)

Points to watch

Available only where the employer has set up the plan

Capital locked in until retirement, except release events

Fund choice limited to the company's range

Management fees sometimes high

WHO IT IS FOR

Employees whose company has set up a plan and who receive incentive or profit-sharing payments. Investing these sums in the plan instead of taking them in cash changes their taxation. The fund choice is limited to the company's range.

WORKED

ILLUSTRATION

Example based on assumptions

Assumptions: an employee allocates €3,000 of incentive pay to the company PER, and the company tops it up by 50%, i.e. €1,500, within the €7,690 limit for 2026. The €3,000 escapes income tax, a saving of €900 at a 30% marginal rate. The €4,500 remains locked until retirement, except for release events.



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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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