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## **Employee savings schemes considered "interesting", expectations in terms of clarity and simplicity**

**According to a survey conducted by OpinionWay for the AMF, the French asset management association (AFG), the Treasury, the Directorate General for Labour, and La Finance pour Tous association, French employees have a positive perception of employee savings schemes: profit-sharing, incentives, employer matching contributions, company savings schemes and collective retirement savings schemes. The beneficiaries would like more guidance, however, for example in choosing investment vehicles.**

This survey was carried out on 1,002 employees in February 2020 for the partners of Employee Savings Week<sup>(1)</sup>. The fourth edition of this event was to have been held from 23 to 27 March, but was cancelled because of the Covid-19 health crisis and lockdown measures.

A little over four out of ten employees (43%) declared that they had at least one employee savings scheme. The company savings scheme (PEE) is the best known and most popular product, ahead of the collective retirement savings scheme (PERCO) and company shares or stock options.

Employee savings schemes continue to be more widespread in larger firms: 58% of employees of companies with more than 500 employees declared that they have at least

one of these schemes, compared with 25% in companies with less than 50 employees.

More than half of employees (51%) have received a profit-sharing, incentive or employer matching contribution payment in the last 12 months<sup>(2)</sup>. This proportion jumps to 70% in large companies with a workforce of over 500, compared with 32% for companies with between 10 and 49 employees.

Incentives and profit-sharing are perceived by 86% of employees interviewed as “very interesting” or “rather interesting”. 78% of beneficiaries of employee savings schemes declare that they are “rather satisfied” or “very satisfied”. 72% of employees consider them to be “easy to manage” and 64% of them consider them to be “profitable”. Their expectations include simplified formalities, greater clarity, more information and support.

Bonuses are often invested: although 20% of employee beneficiaries declare that they generally prefer to cash their bonuses immediately, 60% of them put their entire bonus in their company or retirement savings scheme, while 11% invest part of it and others vary depending on the year. 30% of them make additional voluntary payments into their employee savings scheme.

With respect to the new features introduced by the PACTE law, 41% of employees interviewed are aware that there is a new retirement savings plan (PER), which has been marketed since 1 October 2019, and 36% are aware that an early release of the PER is possible if they need funds to buy their principal residence.

At this difficult time of the Covid-19 crisis, a time which traditionally corresponds to the payment of profit-sharing and incentive bonuses and the choice of allocation, players of employee savings schemes are committed to providing support both to companies and employees and invite them to get in touch with their usual contact.

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### ***About the AFG***

The Association Française de la Gestion Financière (AFG) represents and promotes the interests of the French asset management industry. Visit our website [www.afg.asso.fr](http://www.afg.asso.fr)

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- The AMF Household Savings Observatory Newsletter n°38

[1] The steering committee of Employee Savings Week is made up of the AMF, AFG, the French Treasury, the Directorate General for Labour and La Finance pour Tous.

[2] Corresponding to bonuses paid in 2019 for 2018.

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