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## Stimulating the diversification of long-term savings: the AMF proposes an educational approach to equity investment

**In a publication aimed at professionals, the regulator takes stock of French retail investors' behaviour. Noting persistent under-diversification, the AMF presents the main arguments in favour of long-term equity investment, revisited in the light of new offerings and practices observed in recent years.**

While the European Commission is launching a review of its strategy for retail investors with the objective, among others, of strengthening their participation in capital markets, it seemed useful to publish a new version of the 2017 study entitled "Stimulating long-term equity investment".

This new report summarises the findings of behavioural finance and our latest savings and investment barometer, which show the need to strengthen the financial culture of the French, in order to help them make informed decisions about savings and prepare for their financial future. At a time when guaranteed rates of return are zero or even negative, it is important for savers to master the basic principles of investment, the concepts of risk and return, and the orders of magnitude of performance of the various types of investment over the long term. The role of the advisor remains key to explaining, reassuring and presenting a varied range of financial market diversification vehicles with different investment horizons.

The arrival of new investors on the stock market over the past two years, the rise of 100% digital "neo-brokers" and the increasingly frequent and massive use of social media to

promote investment represent a challenge in terms of education to diversification, both for the regulator and for financial institutions.

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