



AUTORITÉ
DES MARCHÉS FINANCIERS

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Third employee savings week: The AMF, AFG, Treasury and directorate general of labour and La Finance pour tous organise a meeting for employee-savers and companies, from 25 to 29 March 2019

France remains a pioneer and the European leader in employee savings, with around 11 million people, both employees and pensioners, representing around €125.5 billion in assets under management. More than 324,000 companies offer their employees a company savings plan, and 217,000 of them supplement this with a collective retirement savings plan. However, these schemes and their benefits are still little-known among companies and their employees. Based on this observation, the Paris marketplace launched the first Employee Savings Week in 2017. Enriched with new content and faithful to its educational role, this third edition is taking place against a backdrop of major challenges with a view to legislative changes underway (flat-rate employer contribution (forfait social), draft PACTE law ⁽¹⁾).

A benchmark event

The Employee Savings Week, led for the third time by about thirty partners with the support of the AMF, AFG, the Directorate-General for Labour, the Treasury and IEFP, has two objectives:

- Make the advantages of employee savings easier to understand, in an objective, clear and practical manner;
- Encourage companies to communicate better with their employees, and convince those who do not yet have one.



"Stimulating long-term investment is a priority, and employee savings plans are currently among the most suitable schemes in this respect. We are pursuing our efforts with new initiatives to develop a financial culture, and this third Employee Savings Week is fully in line with this ambition," commented **Robert Ophèle**, Chairman of the Autorité des Marchés Financiers.

"Contributing to the development of financial education and culture is one of the essential roles of the AFG. The Employee Savings Week should enable the man in the street to learn about and understand these schemes, in order to encourage redistribution in companies and the placement of long-term savings for employees," added **Eric Pinon**, President of the French asset management association AFG (Association Française de la Gestion financière).

"The various employee savings schemes on offer can be used to share corporate profits and give employees a stake in their company's performance. Microenterprises and SMEs still make too little use of these schemes. That is why, since 1st January 2019, the government has decided to abolish the flat-rate employer contribution (forfait social) for all companies with fewer than 50 employees. In order to develop employee savings in microenterprises and SMEs, I encourage employers to set up these schemes and thereby involve their employees more in the life and success of their company", concluded **Muriel Pénicaud**, French Minister of Labour.

A single entry point: the dedicated website

As in previous editions, a single website for the Employee Savings Week offers content and information about events (articles, testimonials, web conference, etc.). New features for 2019 include FAQs and an online campaign comprising 5 educational videos.

Les fédérations patronales et syndicales et les associations



Les opérateurs de l'épargne salariale

**About the AMF**

The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected, providing investors with adequate information and supervising the orderly operation of markets. Visit our website www.amf-france.org

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


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[1] Action plan for corporate growth and transformation.

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