

From key flgures, investment choices, calculating returns - (re)discover all the basics about individual savings.

## WHAT ARE SAVINGS?



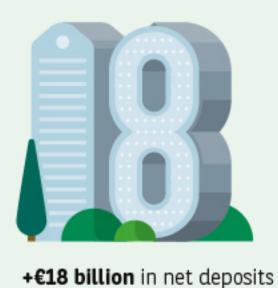
#### SAVINGS IN FRANCE...



French savings rate is increasing by 50% (between 2004 and 2014)



in life insurance



in home savings plans

#### ...AND WORLDWIDE



rate = 3.6% of its GDP





savings in China (in 2014 versus 2013)

(2014 data)

## WHICH SAVINGS PLAN IS RIGHT FOR YOU?

### to cope with surprise expenses

PRECAUTIONARY SAVINGS:



**SHORT TERM? DAILY NEEDS?** 

 REGULATED SAVINGS plans (Livret A, sustainable development savings account, Livret Épargne Populaire) PASSBOOK SAVINGS





LONG TERM?

**TSAVINGS FOR PROJECTS:** 

financing a medium or

long-term project



RETIREMENT SAVINGS:

guaranteed income for

your golden years







WHEN CHOOSING A SAVINGS



#### **TAXES** Its liquidity Its fiscal situation Possibility of Amount of tax burden recovering or exemptions

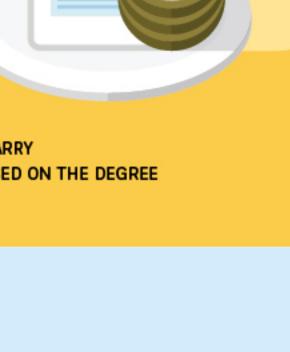
PLAN

quickly

funds



OF RISK: MAKE SURE YOU STAY INFORMED!



**SOLIDARITY SAVINGS** 

Savings directly invested in ethical and solidarity-based structures:

solidarity passbook savings, solidarity investment funds, etc. In 2014, French savers

# invested €818 million in these types of structures.



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Les ménages français, champions de l'épargne, Challenges, juillet 2015 • Comment épargner, quel type d'épargne choisir ? Comprendrechoisir.com, 2015 • Les différents types d'épargne, gestion-epargne.fr, 2015 • Taux d'épargne des ménages, INSEE, 2014 • Données Banque Mondiale, 2015 • Données sur le revenu national et la taux d'épargne, OCDE, 2014

Sources:

bnpparibas.com

