



SAVINGS 101

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

WHAT ARE SAVINGS?

They represent the portion of household or business income **not devoted to immediate expenses**.



SAVINGS IN FRANCE...

50%

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

1600

€1.6 billion invested in life insurance

18

+€18 billion in net deposits in home savings plans

...AND WORLDWIDE

36

Eurozone savings rate = **3.6%** of its GDP

74

French are the "world champions" of savings (**€74 billion** net)

29%

+29% in net savings in China (in 2014 versus 2013)

(2014 data)

WHICH SAVINGS PLAN IS RIGHT FOR YOU?

PRECAUTIONARY SAVINGS: to cope with surprise expenses



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

SHORT TERM?

DAILY NEEDS?



18

INVESTMENT TIME FRAME

€

SAVINGS GOALS

LONG TERM?

FUTURE PLANS?

TSAVINGS FOR PROJECTS: financing a medium or long-term project

RETIREMENT SAVINGS: guaranteed income for your golden years



- PEL HOME SAVINGS
- PEA EQUITY SAVINGS
- LIFE INSURANCE

- PERP RETIREMENT PLAN
- PEE COMPANY SAVINGS
- PERCO RETIREMENT SAVINGS

CONSIDER THE FOLLOWING FACTORS WHEN CHOOSING A SAVINGS PLAN

Its liquidity
Possibility of quickly recovering funds



Its fiscal situation
Amount of tax burden or exemptions



THE INVESTMENT TOOLS YOU USE FOR YOUR SAVINGS CARRY A **VARIABLE LEVEL OF RISK**. THESE TOOLS ARE FREQUENTLY RANKED BASED ON THE DEGREE OF RISK: MAKE SURE YOU STAY INFORMED!

FOCUS ON 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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Sources:

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

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