Exceptional voluntary payments on PEG and PERECO, It's time

to recover the balance of the 2 contributions

28 November 2025

From November 27 to December 4, if you have not yet recovered all the contribution of your PERECO (€800), you ca make an exceptional voluntary payment

Savings on the Collective Company Retirement Savings Plan (PERECO) are blocked in theory until retirement, but there are cases of early release, including the purchase of your main residence.

To obtain the €800 top-up (€722 net), you will need to have paid €1,309 in 2024.

Check what you have already paid this year, either by transferring CET days or by monthly payments from July to November, by consulting the BNP website "Mon Epargne Retraite Entreprise" or your monthly payment history listed in Paylink (Payments / PERECO tab):

- If you have scheduled monthly payments of more than €262, you have already obtained the full top-up.
- Otherwise, you will have to add up the payments you have already made and make the additional exceptional payment to reach a payment of €1,309 and obtain the maximum top-up.

Reminder of the top-up by payment tranches:

Net payments in €	Gross employer contribution in € (%)	Gross total employer contribution	Net employer contribution received(*)
The first €200	€300 (150%)	300 €	271 €
The following €200	€ 200 (100%)	500 €	452 €
The following €909.10	€300 (33%)	800 €	722 €

(*) The tax-free employer contribution is subject to 9.7% of social security contributions

Focus your investments based on your goals

Unless otherwise clarified, your money is managed according to the life-cycle approach by default.

- **The life-cycle approach** (Gestion pilotée) means the funds are chosen for you, and they are automatically managed based on your expected retirement date. As retirement approaches, assets are gradually secured, by automatically switching out of funds that are higher risk towards those that are more secure.

- **With self-management,** (Gestion libre) you can choose the funds you like.

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> At any time, you can change the type of management either way (via the Personeo website). Similarly, you can always switch some or all of your assets yourself to other funds. After choosing to switch, funds are then placed in the "PERECO self-management" compartment.

As you approach retirement or in order to purchase your main residence, it may be wise to **secure your assets** by allocating them to the Schneider Monétaire Fund instead of other more volatile funds.

This exceptional payment on the PERECO is made via the BNP Mon Epargne Entreprise website, in the section: "*Agir sur mon épargne / Effectuer un versement*".

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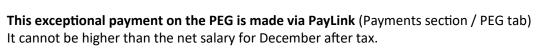
Group Savings Plan (PEG): if you have not recovered the entire contribution of €1,800 gross (€1,629 net), you can also make an exceptional voluntary payment between November 27 and December 4

Savings on the PEG are blocked for 5 years but there are many cases of early release (purchase of your main residence, marriage, birth/adoption of the 3rd child and others...)

Check the amounts you have already paid this year (Profit-sharing/Participation) in May *(on the BNP website "My Company Retirement Savings / Payment menu / Company payment)* or if you have made voluntary monthly payments from July to December *(via PayLink / PEG tab)*.

As a reminder, excluding WESOP, the matching contribution is 100% on the first 700 Euros paid regardless of the fund, then 100% on the next 400 Euros unless they are placed on the shareholding fund and finally 50% on the next 1400 Euros only if they are placed in the Schneider Shareholding fund

This exceptional payment on the PEG is made via PayLink (Payments section / PEG tab)
It cannot be higher than the net salary for December after tax.

Focus on PERECO and PEG funds

Pay close attention to the direction of your PERECO and PEG investments.

Money market investments are the least risky. Their performance is linked to interest rates and has ranged between -1% and +4% in recent years. Currently, returns are decreasing to +2.5%

Bond investments are returning to positive performance thanks to the stabilization and continued slight decline in interest rates.

Equity investments remain the riskiest, because they are directly exposed (economic, political, financial and health risk, etc.), with threats of sudden fluctuation. Despite the international context, equities are still rising this year.

The Schneider shareholding fund (Schneider shares with the dividend reinvested) has declined since January 1, 2025, but it has doubled in the last five years (+108%).

Depending on the risk accepted and return expected (performances at 11/25/2025)

Funds name	composition	Performance over 5 years	since the begening of 2025	Risk levels from 1 to 7	PEG	PERECO	
Schneider Actionnariat	100 % =S= stocks	+ 108 %	- 6 %	5	■		
Schneider Monétaire	100 % monetary	+ 9 %	+ 2 %	1	■	■	
Schneider Energie Solidaire	90% monetary & bond 10% solidarity security	+ 4 %	+ 3 %	2	■	■	
Schneider Diversifié	50 % stocks 50 % monetary and bond	+ 25 %	+ 10 %	3	■	■	
Schneider Dynamique	100 % stocks	+ 70 %	+ 10 %	3	■	■	
HSBC EE ISR [1] Actions Monde E	100 % ISR stocks	+ 70 %	- 1 %	4	■	■	
Schneider Obligataire	100% monetary and bond	+ 3 %	+ 2 %	2		■	
CM-AM Stratégie PME-ETI	100 % PME stocks	- 37 %	+ 8 %	6		■	

PERO for savings paid as an annuity or a capital sum when you retire, depending on the amount reached.

The Company Retirement Savings Plan (PERO) is primarily funded by compulsory contributions (0.5% by the employee and 1.67% by Schneider).

BNP sent you a reminder on November 19th to make payments into the Company Retirement Savings Plan, highlighting that payments are deductible from your income tax.
A reminder: The capital paid upon retirement with savings from the Company Retirement Savings Plan will be taxable. Therefore there is only a real fiscal benefit for those whose marginal tax rate will decline during retirement.For those who will keep the same tax rate, the only advantage of making a payment is that the money saved by the deferred taxation may earn you interest.