

YOUR SAVINGS YOUR CHOICE

Sharesave 2021 – Plan Maturity
Ireland Brochure

Share
Save



Flutter™

Your 2021 Sharesave Plan Maturity

As you've completed three years of saving into Sharesave, your plan has now matured.



**SHARE IN OUR
COLLECTIVE
SUCCESS**

Here's a quick reminder about your Plan:

You started saving in November 2021.

Your 2021 Sharesave matures on 1 December 2024.

Your Option Price is €126.96.

You'll be able to see the actual live price when you sign into your Shareworks account from 1 December 2024.

You will have six months from the maturity date to submit your request.

We are changing our share plan admin provider during the Sharesave maturity period, so please take some time to read the next page on the upcoming migration.

Please ensure you allow sufficient time to submit your exercise instruction.

IMPORTANT INFORMATION

Upcoming change of shareplan provider

On 20 January 2025, Flutter will be changing share plan administrator from Shareworks to Computershare. As a result, the platform you currently use to manage your share plan and shares will change to Computershare's platform, EquatePlus.

To implement this transfer of provider, Computershare will need to introduce a brief **'freeze period' on all transactions, commencing Friday 3 January until close of business on 17 January.**

During this timeframe, no exercises can be submitted. Therefore, if you wish to exercise prior, please allow sufficient time to ensure your instruction is completed.



Please keep an eye out for future correspondence with more information, relating to the migration



Assumes you've not missed any payments. If you've missed any payments your maturity date will move by one month for each month you've missed, up to a maximum of 12 months. If you miss more than 12 months your option to acquire the shares will lapse.

Deciding what to do next



You will have six months from your maturity date to choose what to do. **You will have three choices available to you:**

EXERCISE & SELL

Exercise your option and acquire the shares at the (discounted) option price and immediately sell the Flutter Entertainment plc shares you acquire.

OR

EXERCISE & KEEP

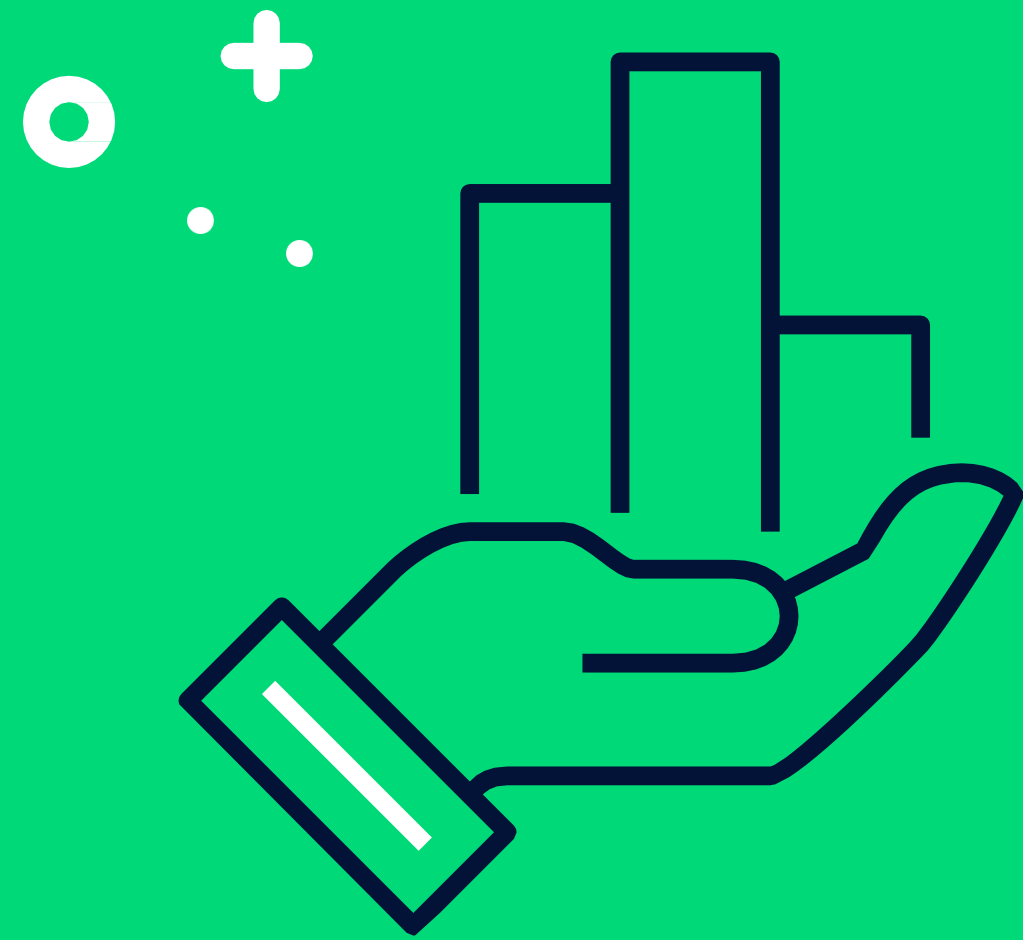
Exercise your option and acquire the shares at the (discounted) option price and hold onto your shares.

OR

TAKE

Your savings back but you won't get the benefit of any gain on the share price over the (discounted) option price.

Exercise and sell your shares



You can use your savings to acquire Flutter shares at the Option Price and then sell them immediately. When you do this, if the share price is higher than the Option Price, that's your gain.

We'll send the full gain to your bank account within 2-5 working days of the settlement date less dealing fees of 0.35% of gross proceeds subject to a minimum of £25.

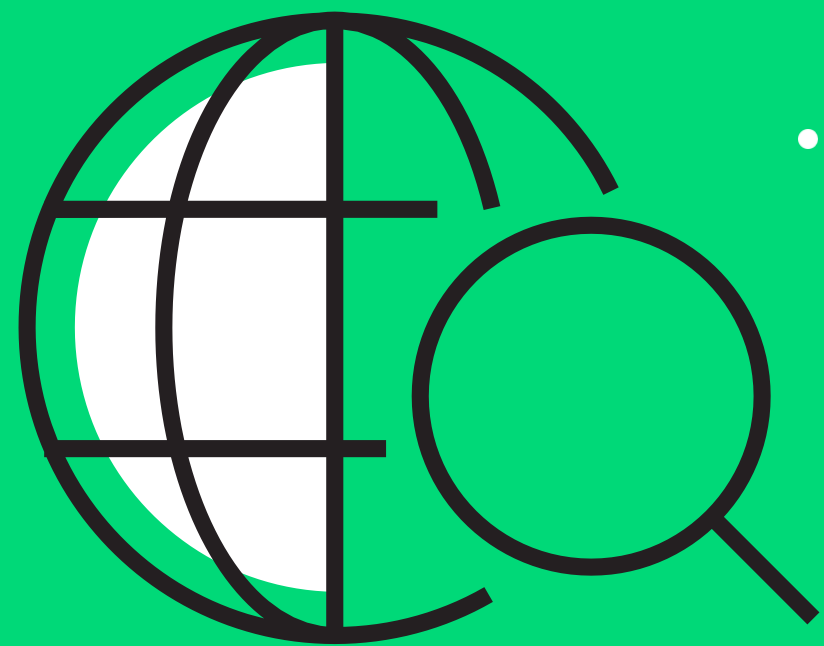
Pay Related Social Insurance (PRSI) **and income tax** will be due on the exercise of your options on the difference between the option price and the market value of the shares at the time of exercise.

In accordance with Irish tax rules, Shareworks will withhold the relevant income tax, USC and PRSI due on your award at the highest marginal rate (currently 52.1%) at the time of exercise.

Income tax and PRSI payable will be deducted from your sale proceeds. Income tax and PRSI withheld will be remitted over by the Company to the tax authority on your behalf.

If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.

Exercise and keep shares in Flutter Entertainment plc



You can use your savings to acquire shares at the Option Price of €126.96. You can then keep your shares for as long as you want. You'll be able to track the performance of your shares in Shareworks in the Vested Share Account (VSA).

As a shareholder, you'll own part of Flutter Entertainment plc. These shares are listed on the London Stock Exchange. As with all shares, their value will fluctuate up and down over time. In general, if we're performing well, you would expect our share price to rise.

You'll also be able to vote at our AGMs which gives you the opportunity to have your say in Flutter's future.

It's up to you when you sell the shares in the future. You can even choose to transfer them to your spouse or partner.

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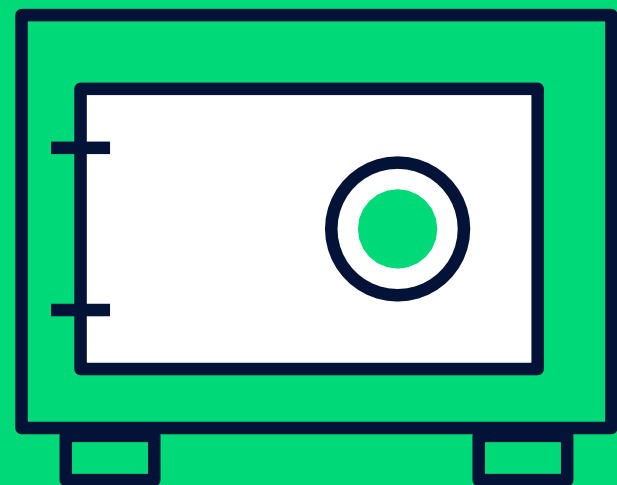
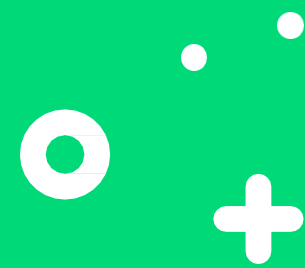
In accordance with Irish tax rules, Shareworks will withhold the relevant income tax, USC and PRSI due on your award at the highest marginal rate (currently 52.1%) at the time of exercise.

Sufficient shares will be sold to cover the estimated income tax, USC and PRSI due, with the balance of shares will be transferred to the Vested Share Account, which you can access on your Shareworks account. Income tax, USC and PRSI withheld will be remitted over by the Company to the tax authority on your behalf.

If you sell the shares, you may become liable to Capital Gains Tax (CGT) (currently 33%) if the gains you make, along with other gains in the tax year exceed, the CGT allowance (€1,270 for a single person for the 2024 tax year). If you are unsure about any of your tax obligations, you should consult a qualified tax advisor.

But remember, past performance is not necessarily a guide to future performance. The performance of investments is not guaranteed, and the value of any investment can go down as well as up.

Take your savings back



You can simply take back the savings you've been making over the last three years and you won't have lost a cent.

If you do not wish to exercise and only receive your savings back, you will need to inform Shareworks who will instruct your savings carrier to refund your savings to you.

It's worth bearing in mind if the share price is higher than the Option Price, you won't benefit from any share price gain if you withdraw your savings.

If you leave Flutter

If you resign or are dismissed and you've not exercised your options in the Plan, they will automatically lapse on your leaving date and you will need to log into your Shareworks account to request your savings back.

If you leave through retirement, ill health, disability or redundancy, you'll have six months from your leaving date to exercise your options.



Need more information?

There are a number of ways you can access more information to help you decide what's best for you:

You can find more information by visiting our Flutter SharePlans hub at www.Flutter-shareplans.com

You can sign into your Shareworks account at <http://flutter.solium.com/> where you will find more details about your Plan. The site also includes an interactive tool, which lets you review different scenarios before you decide.



Signing in to Shareworks

Remember to have your account number or username and your password to hand.

You can speak to the Morgan Stanley at Work team Monday-Friday 8am to 6pm GMT

Tel: 1-800-550-000

(Please then enter the Morgan Stanley code: 800-871-3821)
Note: Service available from Landline and Mobile only.
This number will not work via Zoom or any other Internet phone line.

Take your time to decide

None of us like to feel rushed when it comes to making important decisions. So that's why you have six months, until **31 May 2025**, to decide what you want to do.

If you don't let us know what you want to do before this deadline, we'll return your savings to you and you won't benefit from the discounted Option Price.



Helping you make the right choice

Everyone's circumstances are different and we can't give financial advice. So we always recommend you take financial advice if you're not sure about your next steps.

If you don't have a financial advisor, this is a good place to start your search www.unbiased.co.uk

You can also use our new financial education platform, nudge, to help you better understand your finances.

[Click here >](#)



Ready to make your decision?

Sign into <http://flutter.solium.com> with your account number or username and password.

You can confirm your decision in your **Task Area** on your Dashboard.

Flutter™

