

**Flutter**<sup>TM</sup>

**YOUR SAVINGS.**  
**YOUR CHOICE**

**SHARE  
SAVE**



# YOUR **SHARESAVE** IS COMPLETE

## Congratulations!

**Well done on reaching this key milestone, and thank you for regularly saving into Sharesave over the last three years.**

Your 2022 Sharesave has now matured. That means it's time to decide what you'd like to do with your savings.

You can choose to use your savings to buy Flutter shares at a discounted price, or you can take your money back. Whichever option you choose, the decision is completely yours.

You'll need to make your decision between 2 February and 22:59pm (UK time) 31 July 2026. During this time, you can:

- Check the current Flutter share price
- Explore your options
- Take time to decide what feels right for you

This brochure gives you a clear overview of your options and where to find more information.





# YOUR SHARESAVE AT A GLANCE

Here's a quick reminder of the details of your 2022 Sharesave plan.



You joined and started saving in **January 2023**



Your 2022 Sharesave plan **matures on 1 February 2026\***



Your discounted share price is **€96.98 per share** (25% off the market price when you joined in 2022).

You'll have six months from the maturity date of your 2022 Sharesave to decide whether to buy Flutter shares at your discounted share price or take your money back. See page 4, Your Options, for more on this.



## GOOD NEWS!

As at 31 January 2026, the market price of Flutter shares was higher than your discounted share price.

If it remains higher than your discounted price, you have the opportunity to make a profit from Sharesave! You can check our current share price [here](#).

\*Assumes you didn't take a savings break. If you took a savings break, your maturity date will move by one month for each month you took your savings break, up to a maximum of 6 months. If you took a savings break of more than 6 months, your option to acquire shares will have lapsed.





# YOUR OPTIONS

**You've finished saving – but it's not the end! Now it's time to decide what to do with your savings.**

You'll have six months from your maturity date to choose what to do:

1.

## **Buy shares at the discounted price and keep them**

Become a Flutter shareholder – when Flutter grows, the value of your shares could grow further too. You decide if and when to sell your shares in the future.

2.

## **Buy shares at the discounted price and sell them straight away**

If our share price is higher than €96.98, you could make a gain and profit from our success immediately – subject to fees and tax. Funds will reach you in 2-5 working days.

3.

## **Take back your savings as cash in full**

Personal circumstances or market conditions may mean that buying shares isn't right for you this time. Make your money work for you in other ways!



### **What happens if I don't make a decision within the six-month window?**

If you don't take any action by 22:59pm (UK time) 31 July 2026, you will lose the opportunity to buy Flutter shares at your discounted price. You'll still get all your savings back, but you will no longer be able to buy shares.

### **What happens if I leave (or have left) Flutter?**

If you leave Flutter due to retirement, ill health, disability or redundancy, you'll usually have six months from the earlier of your maturity date or your leaving date to decide what to do with your Sharesave.

If you resign or are dismissed before your maturity date, you'll usually lose the option to buy shares, and have your savings returned to you.



# BUY SHARES AT THE DISCOUNTED PRICE AND **KEEP THEM**

**You can use your savings to buy Flutter shares at your discounted share price of €96.98 per share and keep them.**

By choosing this option, you'll become a Flutter shareholder. You'll own part of the business and can benefit if the value of Flutter shares increases over time. You'll also be able to vote at our AGMs which gives you the opportunity to have your say in Flutter's future. You can even choose to transfer your shares to your spouse or partner.

You can sell your shares whenever you like - just remember that the value of your shares can go down as well as up. You can track the performance of your shares in your EquatePlus account.

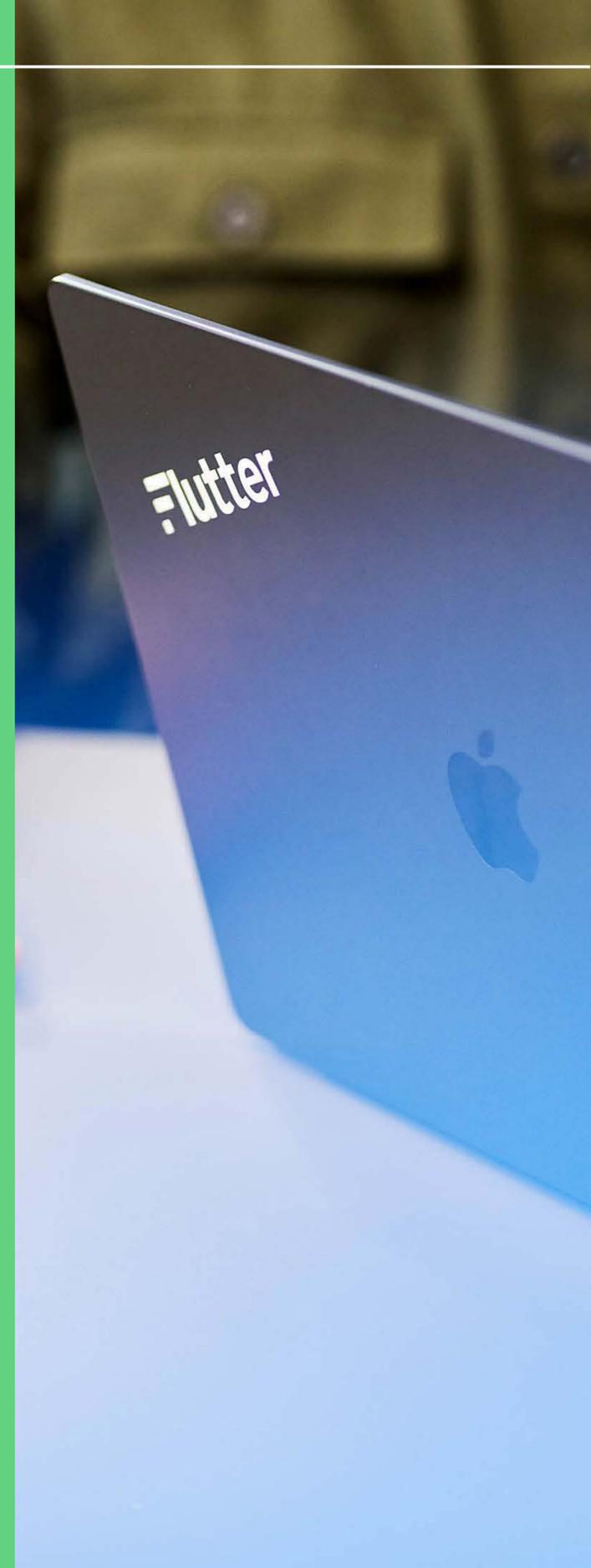
## What you need to know



When you buy your Sharesave shares, Income Tax, Universal Social Charge (USC) and Pay Related Social Insurance (PRSI) will apply to any profit you make. This profit is the difference between the option price you pay and the market value of the shares when you receive them.



To cover any Income Tax, USC and PRSI due, enough shares will be sold automatically at the time you receive your shares.





# BUY SHARES AT THE DISCOUNTED PRICE AND **KEEP THEM**

## What you need to know



Flutter doesn't currently pay dividends. If dividends are paid in the future, these will generally be treated as taxable income and may be subject to Income Tax, USC and PRSI, depending on your personal circumstances.

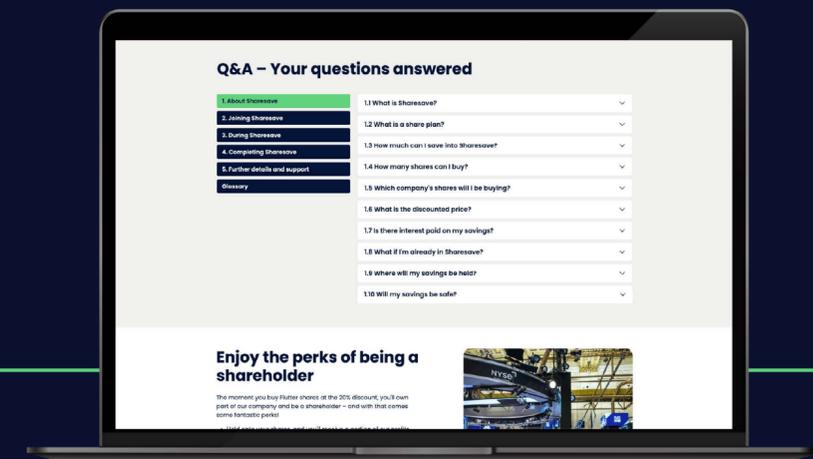


If you sell your shares at a later date, you may need to pay Capital Gains Tax (CGT) on any profit you make. This is based on the increase between the market value of the shares when you exercised your option and the price you sell them for, if this exceeds your annual CGT exemption limit.\*



There will be some dealing fees to pay when you sell your shares (0.35% of gross proceeds subject to a minimum of €30). These fees are deducted automatically from any proceeds you make.

\*You can find more information on tax by visiting the Flutter Share Plans microsite at [flutter-shareplans.com](https://flutter-shareplans.com).





# BUY SHARES AT THE DISCOUNTED PRICE AND **SELL THEM** STRAIGHT AWAY

You can use your savings to buy Flutter shares at your discounted share price of €96.98 per share and sell them immediately.

If the market price of Flutter shares is higher than your discounted share price when you sell them, you could make a profit from Sharesave straight away.

Once your shares are sold, the proceeds (after fees) will be paid directly into your bank account, usually within 2-5 working days.

## What you need to know



When you buy your Sharesave shares, Income Tax, Universal Social Charge (USC) and Pay Related Social Insurance (PRSI) will apply to any profit you make. This profit is the difference between the option price you pay and the market value of the shares when you receive them.



To cover any Income Tax, USC and PRSI due, enough shares will be sold automatically at the time you receive your shares.





# BUY SHARES AT THE DISCOUNTED PRICE AND **SELL THEM** STRAIGHT AWAY

## What you need to know



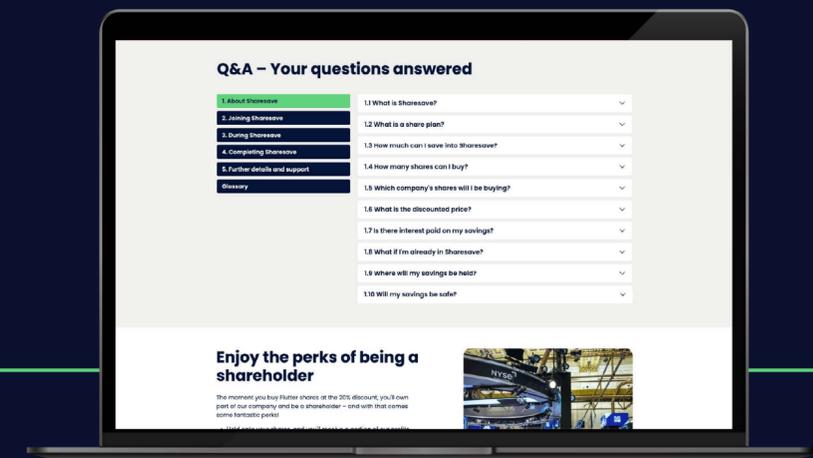
If you sell your shares at a later date, you may need to pay Capital Gains Tax (CGT) on any profit you make. This is based on the increase between the market value of the shares when you exercised your option and the price you sell them for, if this exceeds your annual CGT exemption limit.

However, because you are selling your shares straight away, there is usually no Capital Gains Tax (CGT) to pay, as the sale takes place at or close to the market value when you receive the shares.\*



There will be some dealing fees to pay when you sell your shares (0.35% of gross proceeds subject to a minimum of €30). These fees are deducted automatically from any proceeds you make.

\*You can find more information on tax by visiting the Flutter Share Plans microsite at [flutter-shareplans.com](https://flutter-shareplans.com).





# TAKE BACK YOUR SAVINGS AS **CASH IN FULL**

You can simply choose to take back all the money you've saved over the last three years. You'll need to make your request by logging into your EquatePus account.

## What you need to know



You'll receive all of your Sharesave savings back in full.



There's no tax to pay when you take your savings back.

Taking your savings back is a simple and risk-free option, but it does mean missing out on the opportunity to buy Flutter shares at a discounted price and, if the market price of Flutter shares is higher than your discounted share price, benefitting from any share price increase.





# HELPING YOU MAKE YOUR DECISION

## Not sure what to do with your savings?

To help you make your choice we've partnered up with Wealth at Work to walk you through your choices at maturity. Click [here](#) to view their free webinar which explains your choices in depth, gives you an overview of what tax you might need to pay, and suggests ways to manage your shares so you can reduce the tax you owe.

You can also visit our financial education platform, [nudge](#), for free and impartial financial advice.

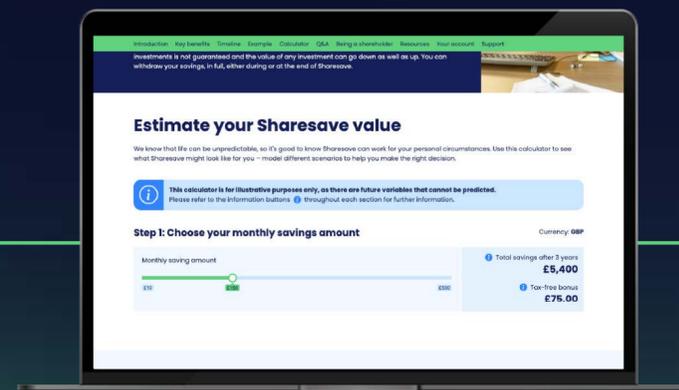
### Ready to make your decision?

Sign into your 2022 Sharesave account at [EquatePlus](#). Once signed in, you can choose your option from your EquatePlus dashboard.

## DID YOU KNOW?

You can also use the calculator on the Sharesave microsite to help you visualise what your discounted shares could be worth.

The calculator shows how the value of your shares might change as the market moves, helping you explore different scenarios and decide what's right for you. Visit [flutter-shareplans.com](https://flutter-shareplans.com)





# NEED MORE INFORMATION?



Visit our Flutter Share Plans microsite  
at [flutter-shareplans.com](https://flutter-shareplans.com)



For help accessing or managing your [EquatePlus](#) account,  
contact the team at Computershare: +353 1800 817 323.



Once logged in to EquatePlus you can also use the  
HelpChat available via Help/Access & Setup/Who  
can I contact if I need help?



If you have any other questions, just email the  
team: [shareplans@flutter.com](mailto:shareplans@flutter.com)

