

SHARE IN OUR GLOBAL SUCCESS SAVE YOUR MONEY



UK & Isle of Man Brochure – 2024

Share
Save

Flutter™

SHARE IN OUR COLLECTIVE SUCCESS



We want everyone in the Flutter family to share in our collective, global success. So we're pleased to let you know that our Sharesave plan is back for 2024.

Sharesave is an effective and sustainable way to save money and benefit from being part of a growing company.

Sharesave is open to all colleagues, whether you have joined us on a permanent or a fixed-term basis. You can also apply if you've just joined us and you're still on probation.*

Here's more about the plan and how it works.

*You can't apply for Sharesave if you're a contractor. You must be employed on 26 November 2024.

Why Sharesave?

Meeting everyday living costs can be difficult enough at times without finding extra money to put to one side. And even when you start to save, keeping it going can be a challenge.

With Sharesave, you can start saving from as **little as £10 a month** and we've made it easy for you to carry on. The amount you save comes out of your net salary each month through payroll (that's your salary after deductions for Income Tax and National Insurance have been made) so you can relax knowing we're taking care of everything.



How Sharesave works

You save monthly for three years (36 months to be precise). You can save between a minimum of £10 and a maximum of £500 (but the amount you choose has to stay the same for the whole time). If you already have other active Sharesave plans, this maximum amount applies to all your plans.



Before you start saving with Sharesave, you'll be told what the option price is. This is the average share price on 25 November 2024 discounted by 20%. If at the end of three years the share price is higher than this, that's your profit.

In the UK, Sharesave qualifies for an additional tax-free bonus at the end of the three years.

Sharesave bonus rates were reintroduced by HMRC in August 2023. The bonus rates are linked to the Bank of England Base Rates, but at a lower rate. For Sharesave 2024 a tax-free bonus of equivalent to 0.9 times your monthly savings amount will be added to your savings.

At the end of the savings contract, you will have the chance to buy shares with the money you've saved plus the tax-free bonus, at the option price fixed at the beginning of your savings contract.



Nice to know

In the UK, Sharesave is known as SAYE – Save As You Earn. In 2022–23, 350,000 employees were granted SAYE share options worth nearly £1.97bn. So you'll be in good company by choosing Sharesave.

Isle of Man – Important Information If you are based in the Isle of Man, bonus rates or interest during the savings period will not be applicable.

Source: www.gov.uk

At the end of three years* you can choose to:



BUY

Flutter Entertainment plc shares at a 20% discount. You are then a shareholder and have the chance to share in our global success going forward

OR

SELL

the shares you buy – still enjoying a 20% discount. There is no Income Tax or National Insurance to pay on any profit

(Capital Gains Tax may be due on any gain in the UK as detailed on page 8)

OR

TAKE

your savings back but you won't get the benefit of a 20% discount

*You will have six months to decide what you wish to do when you have completed all your savings.

Understanding shares

At the end of three years, you'll have the opportunity to buy shares in Flutter Entertainment plc.



This means you'll own part of our company and be a shareholder. These shares are listed on the London Stock Exchange and as with all shares, their value will fluctuate up and down over the three years. In general terms, if we're performing well, you would expect our share price to rise, so your savings will benefit too.

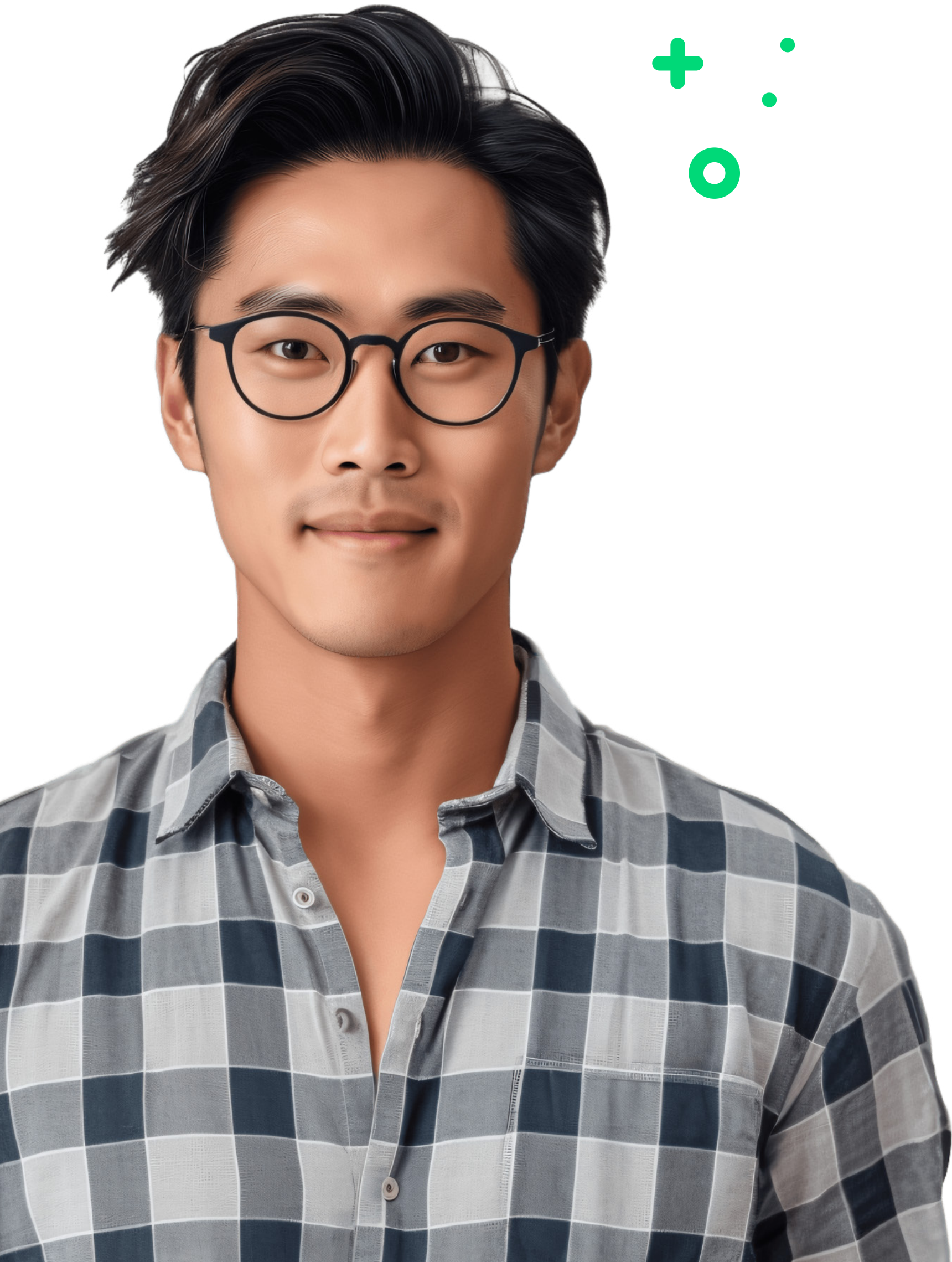


Nice to know

Your savings are held for three years in an account that we set up with Lloyds Bank and they are fully protected under the Financial Services Compensation Scheme (FSCS).

If you are in the Isle of Man, your savings will be held in a secure account with Barclays Bank and they are fully protected under the Financial Services Compensation Scheme (FSCS).

Sharesave in action



Here's an example scenario that highlights the benefits of taking part in Sharesave:

Rick started saving £70 a month in Sharesave in 2023. The option price was set at £112.29*. Over three years, he saved £2,520.

At the end of the plan after three years, Rick found that the share price had increased to £150.

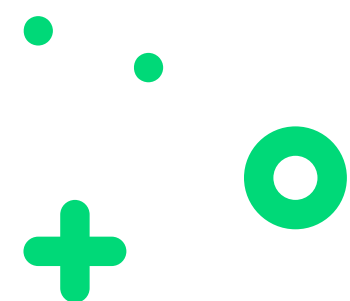
He decided to use his savings to buy shares (22 shares).

The difference between the amount he saved, and the value of his shares is £780, which means he has made a profit of over 30%

*2023 Sharesave option price

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. You can withdraw your savings, in full, either during or at the end of the plan.

This example doesn't take account of any bonus as bonus rates were only re-introduced by HMRC in 2023. For Sharesave 2024 the bonus will be added to your savings to calculate the number shares you can buy at the end of the plan.



Sharesave benefits at a glance

AFTER THREE YEARS:

1

If you sell the shares, you'll benefit from the 20% discount as well as any increase in the share price.

2

If you become a shareholder in the Flutter family, you'll benefit from the 20% discount and enjoy the potential to share in our future success.

3

If you take your savings, you'll get back the same amount you've saved, plus the bonus - you won't lose a penny.

4

You won't have any Income Tax or National Insurance to pay on any profit you make. That's because Sharesave is tax approved in the UK and in the Isle of Man.

In the UK you may have to pay Capital Gains Tax when you sell your shares if your profit is above the annual allowance. The annual allowance has been reducing year on year and for the tax years 2024/2025 and subsequent tax years has been set at £3,000*. We always recommend you speak with a qualified tax adviser for further information about how you might be affected.

*Tax legislation as at October 2024. CGT is not applicable in the Isle of Man

Source: www.gov.uk

READY TO JOIN SHARESAVE?

Click here to join >

Good to know

If your plans change

We know that life can be unpredictable, so it's good to know Sharesave can work around you.

You can stop paying into the plan for up to 12 months (they don't have to be consecutive) and the months will simply be added on to the original term of the plan when you're ready to start saving again.

If you go on long-term leave, you'll keep paying into Sharesave (if your salary isn't enough to cover your contributions you'll have to set up a standing order). You may also be able to take a break for up to 12 months.

You can stop saving at any time during the three years and take back the amount you've already saved.

If you leave Flutter

We'll be sad to see you go but if you leave the Flutter family **you'll always get back the money you have saved.**

If the reason you're leaving us is because you're retiring at the specified age, are in ill health or have been made redundant, **you can choose to continue saving for another six months** if you want to. Then you can either get your savings back or buy a reduced number of shares.

If you move to another job within Flutter

If you relocate to another company in the Flutter family, **you can keep saving (but you'll need to set up a standing order to continue your savings).**

If you move internationally, the local country tax rules will apply to any SAYE profit and bonus, which will be discussed with you at the time.



If you want to know more about Sharesave

You can find more information at www.flutter-shareplans.com

If you want to join Sharesave

Sharesave opens for applications on 26 November 2024 and it's easy to apply online <http://flutter.solium.com>

SAVING FOR THE FIRST TIME?

You can activate your account by clicking on the following link:

[Activate my account >](#)

You will need to activate your account using the **'My company email address'** option. If you don't have a Flutter email address you will need to use your personal email address registered on your local HR system.

Once you have entered your correct email address, you will receive an email that contains a link to activate your account. **Please note: The email will require some specific information to hand, to complete the activation process. (Date of birth & Surname)**

Click the link to access a verification page and enter the required identifying information.

Once your identity has been verified, create a login ID, username, and password. Please note: If you choose not to create a username, you will be provided with an account number as your username. Immediate access to your account is provided.

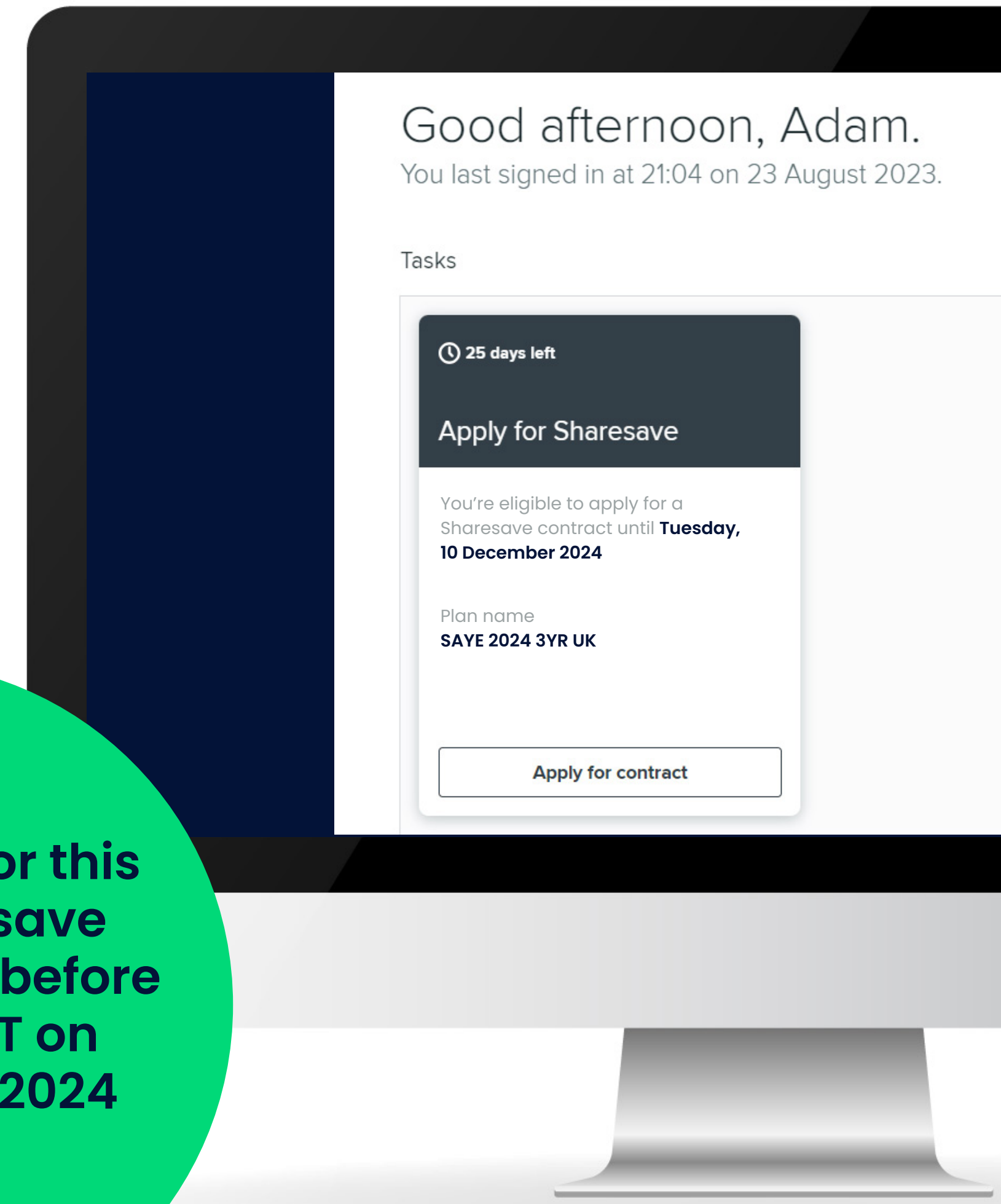
SAVED BEFORE?

If you already have a Shareworks account, log in with your username and password as usual.

[Log in >](#)

You apply for Sharesave in your Task Area on your Dashboard – simply click on **'Apply for a Contract'**.

Applications for this year's Sharesave must be made before 23:59pm GMT on 10 December 2024



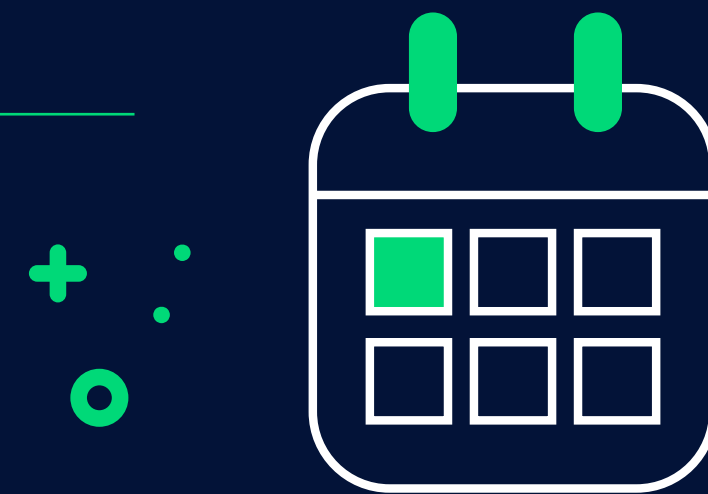
Highlight dates

Option price set	25 November 2024
Application window opens	26 November 2024
Application window closes	10 December 2024 (23:59pm GMT)

Your Sharesave will start **1 February 2025** and we'll make the first deduction from your salary in **January 2025**.

Your Sharesave matures on **1 February 2028** and you will have six months to decide when to use your savings to purchase the shares at the option price and either keep or sell them.

You'll have until **31 July 2028** to decide and let us know what you want to do with your savings.



SHARE IN OUR COLLECTIVE SUCCESS

"We urge all colleagues to consider the benefits and opportunities you get with Sharesave. It can be a great choice; whether you can only afford to save a little each month or you want to diversify your current investments."

Share Plans Team

Flutter™

