

**SHARE IN OUR
GLOBAL SUCCESS**
**SAVE YOUR
MONEY**



USA 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 \$20 a month (\$9.23 each pay period)** and we've made it easy for you to carry on. The amount you save comes out of your salary each pay period through payroll so you can relax knowing we're taking care of everything.

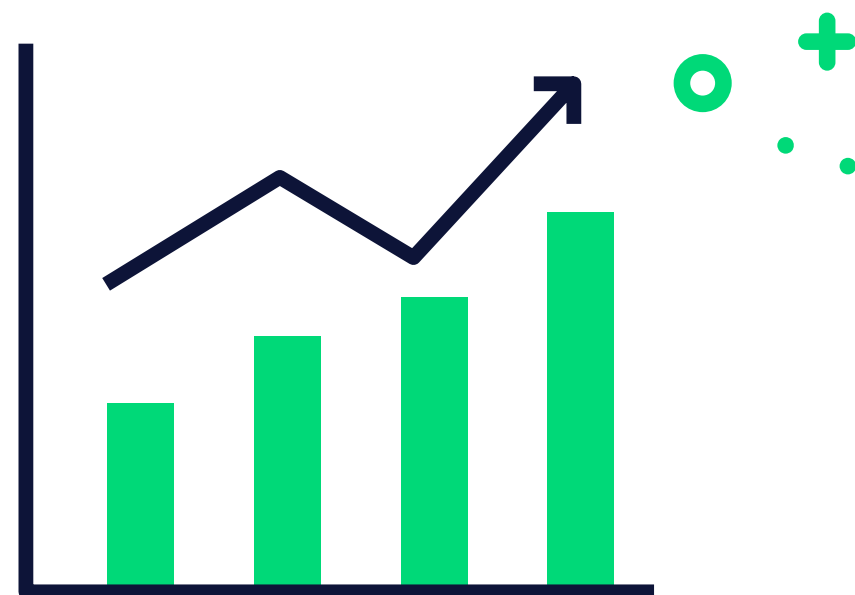


How Sharesave works

You save monthly for 12 months. You can save between a minimum of \$20 and a maximum of \$530 (but the amount you choose has to stay the same for the whole time).

Your monthly amount will be multiplied by 12 months and your deductions will be taken over 26 bi-weekly pay periods over the 12 month period.

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 25%. If at the end of 12 months the share price is higher than this, that's your profit.



Nice to know

In the US, it's estimated 9 million employees participate in plans that provide stock options, and 11 million employees buy shares in their employer through stock purchase plans.

Source: <https://www.esop.org/>

After 12 months*, you can choose to:



BUY

Flutter Entertainment plc shares at a 25% 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 25% discount

OR

TAKE

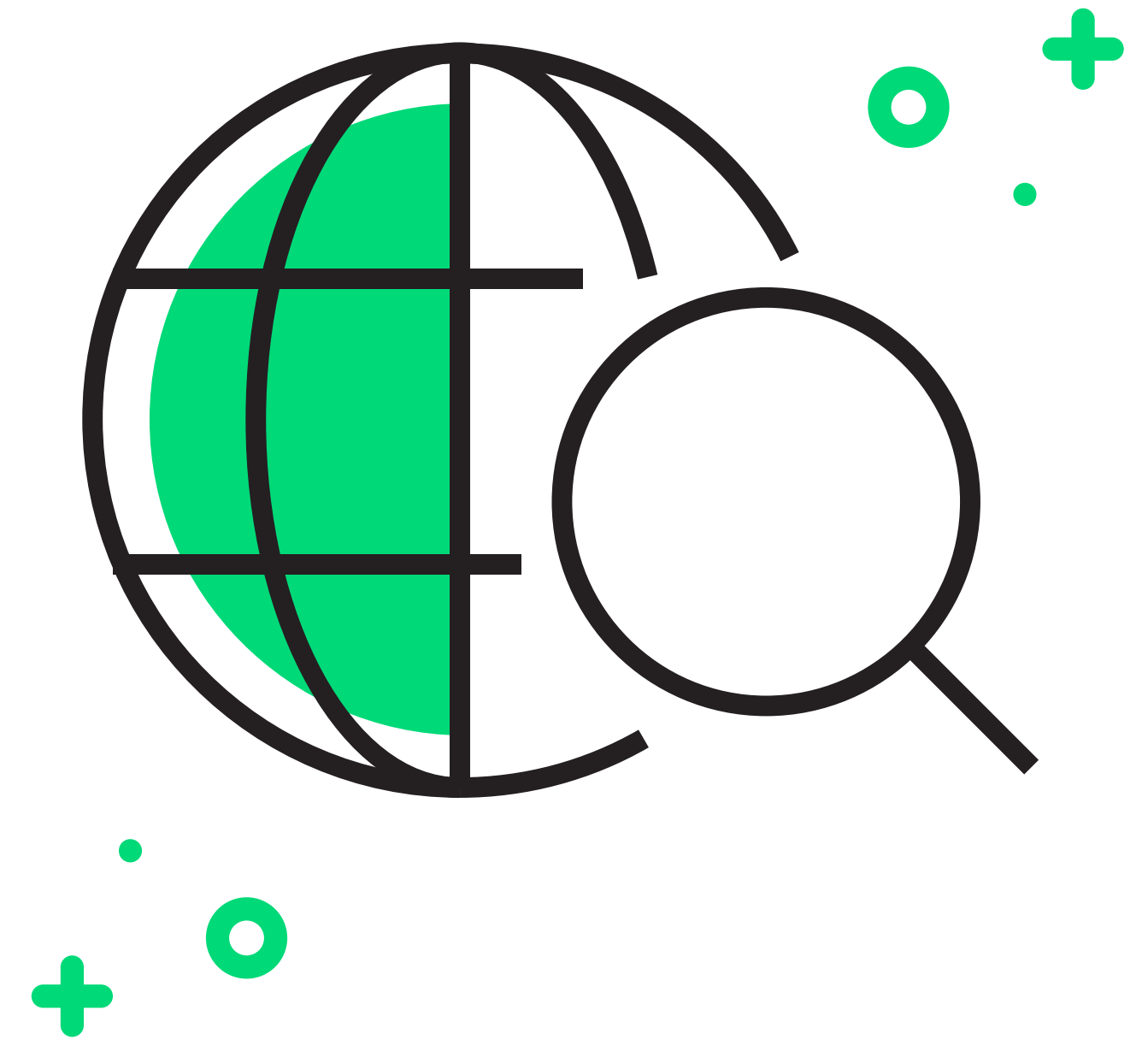
your savings back but you won't get the benefit of a 25% discount

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

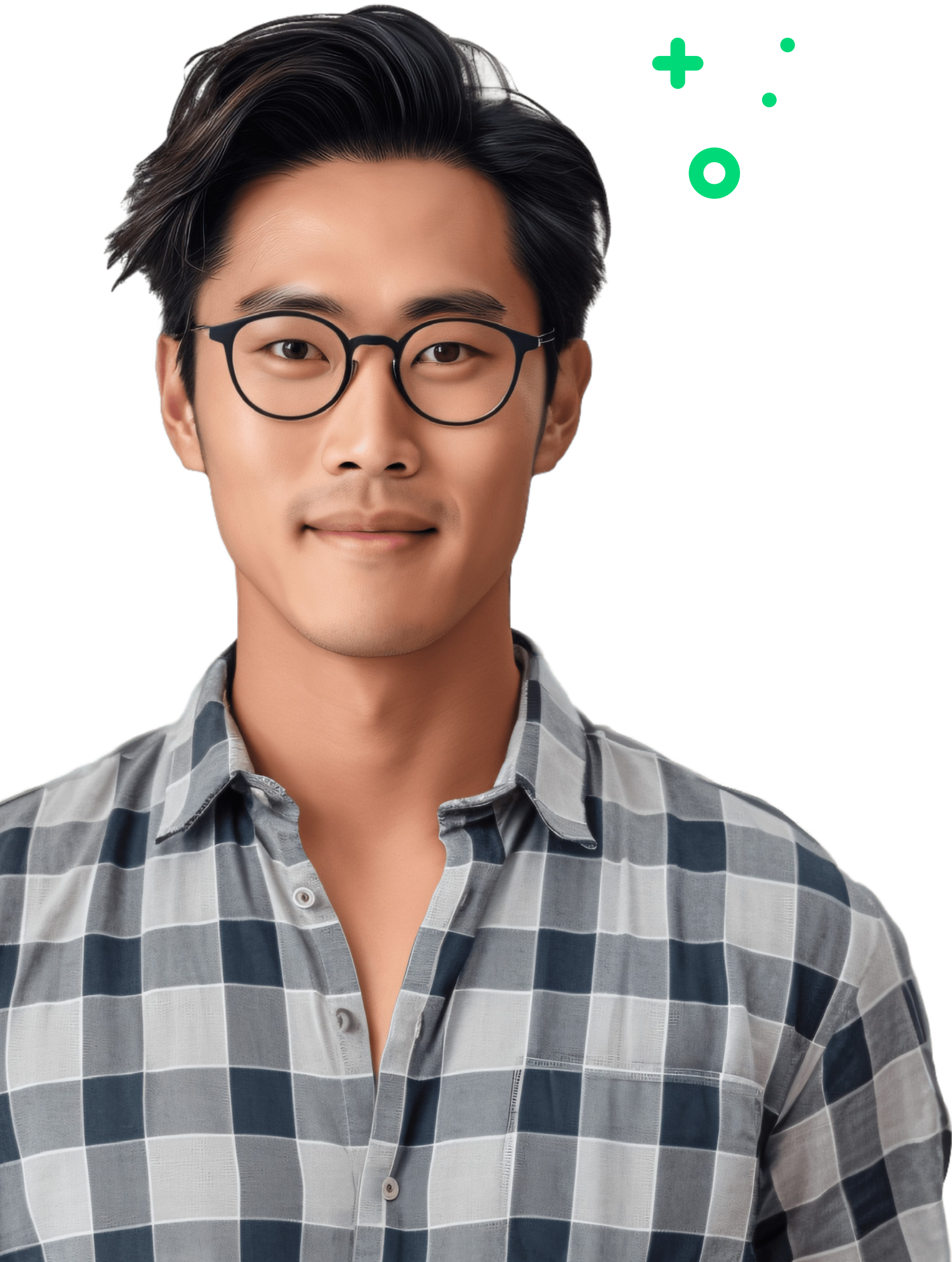
Understanding shares

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

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



Sharesave in action



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

Rick started saving \$100 a month (\$46.15 each pay period). The option price is \$170*. Over 12 months, he saved \$1,200.

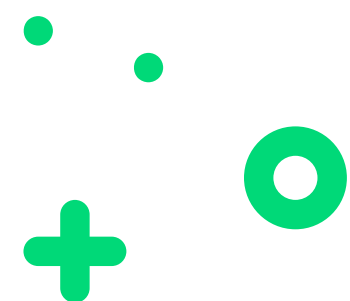
At the end of the plan, Rick found that the share price had increased to \$230*. He decided to use his savings to buy shares (7 shares).

The difference between the amount he saved, and the value of his shares is \$410, which means he has made a profit of over 34%.

*for illustration purposes only

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



Sharesave benefits at a glance

AFTER THE SAVINGS PERIOD:

1

If you sell the shares, you'll benefit from the 25% 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 25% 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 - you won't lose a cent

4

In most cases, tax will be payable on the exercise of your option and the subsequent disposal of your shares

READY TO JOIN SHARES SAVE?

[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 withdraw from the plan and get back the amount you have saved.

You can't change the amount you pay each pay period - either up or down.

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).

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, injury or disability or you have been made redundant, you can either get your savings back or buy a reduced number of shares. If you leave for any other reason you'll only be able to get your savings back.

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.solum.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.

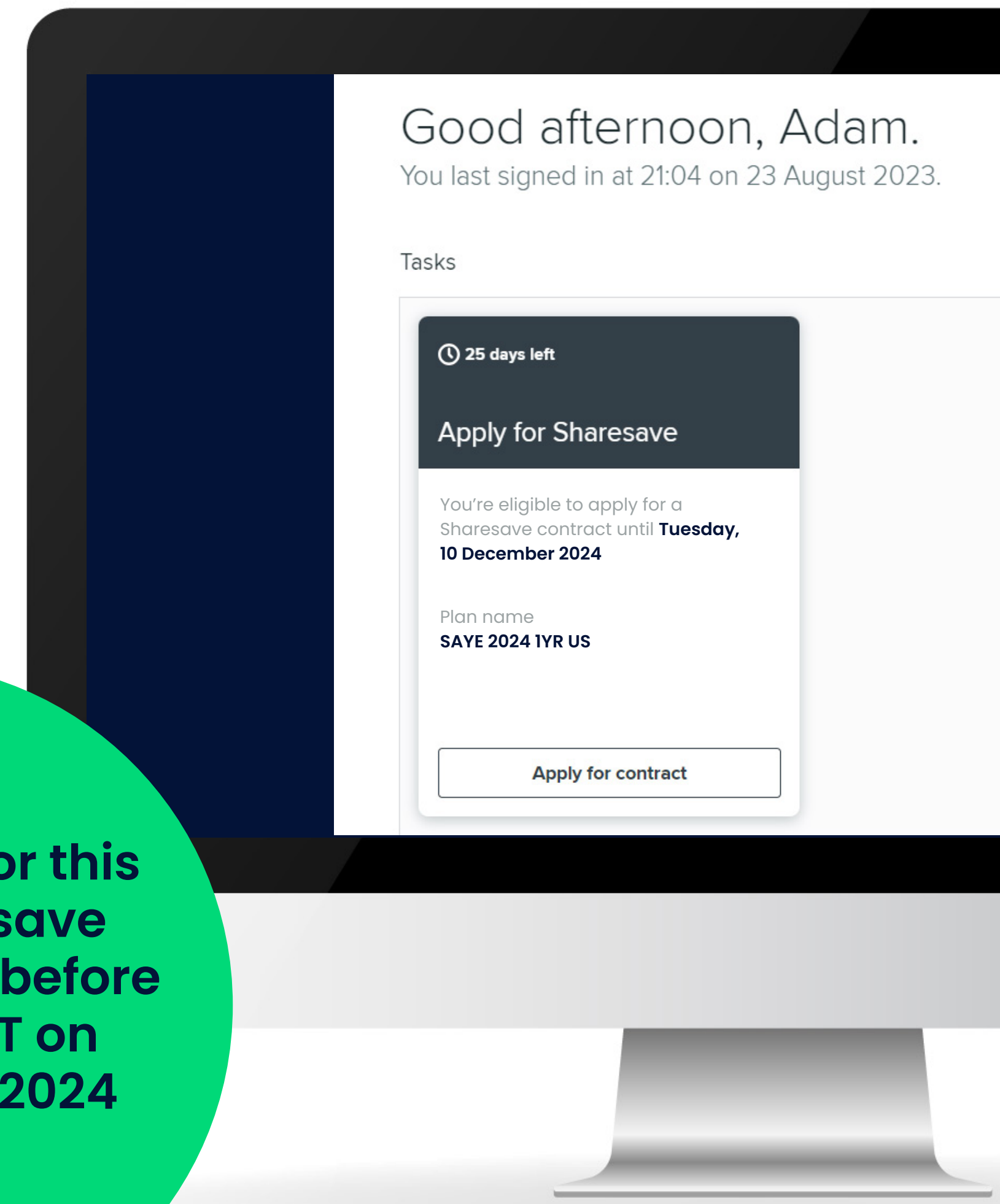
SAVED BEFORE?

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



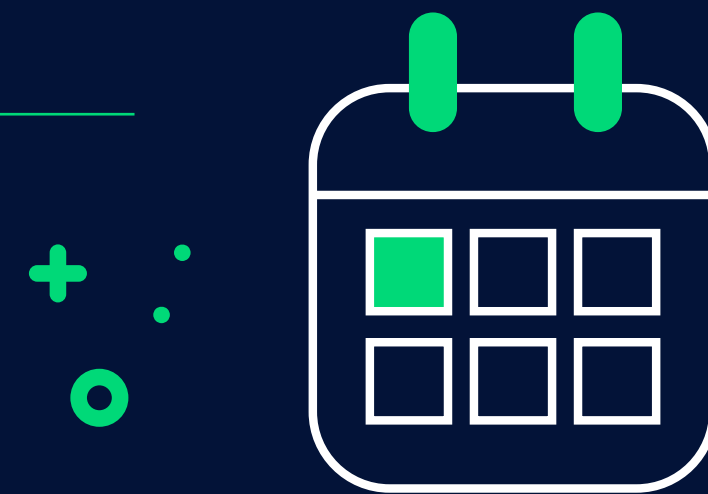
Highlight dates

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 2026** and you will have two 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 March 2026** 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™

