



*Coca-Cola*  
EUROPACIFIC  
PARTNERS

**GB SHARE PLAN - HOW IT WORKS**



**REWARDS**  
SHARE PLAN



## Own your share in CCEP

Whether you help make, move or sell our products, you play a unique part in our success. So, we believe it's only right that you have the opportunity to own your share of our unique company.

Our Share Plan is a great example of being rewarded under **ME@CCEP**.

Here is how it works...

# What's in it for me...



Invest in CCEP shares through our Share Plan and benefit in several ways:

- Growth potential for the shares you buy (but remember that share prices can go down, as well as up)
- CCEP match you share-for-share up to £1,500 per tax year, on top of the shares you purchase each month (as long as you hold onto the shares for at least 12 months after purchase)
- Receiving Dividend shares.
- Tax savings (if you hold your shares in the Plan for the required holding periods).
- You will be able to easily access and manage your shares through the Shareworks platform, either on desktop, mobile or any other personal device

**Your Investment**

Invest between £10 - £150 per month. Maximum of £1,800 per tax year.

**CCEP Matching Shares**

CCEP match your investment to a maximum of £1,500 per tax year.

**Dividend Shares**

Your shares receive cash dividends. These are converted to more shares, up to a maximum £1,800 per tax year.

**Tax Savings**

Your investments are taken direct from gross salary, so no Income Tax or National Insurance contributions are paid on these amounts.

# What does investing mean in financial terms?



To show how investing in our Share Plan works, let's look at an example. Billie's salary is £24,000 a year (£2,000 a month). Her maximum income tax rate is the Basic Rate of 20% and she also pays National Insurance Contributions (NICs) at 12%.

Billie decides to invest £50 a month and so it looks like this:

## Before joining Share Plan

Gross salary (or pre-tax pay)	£2,000.00
Income Tax	£191.52
National Insurance (NICs)	£153.68
<b>Net salary (after tax and NICs)</b>	<b>£1,654.80</b>

## Investing £50 a month with Share Plan

Gross salary (or pre-tax pay)	£2,000.00
Share Plan Investment	£50.00
Income Tax	£181.52
National Insurance (NICs)	£147.68
<b>Net salary (after tax and NICs)</b>	<b>£1,620.80</b>

Billie's net salary is only reduced by £34 - so whilst she has invested £50, her investment has actually only cost her £34 due to the tax savings. Then CCEP gives Billie free matching shares worth £50 too. **So Billie can receive £100 worth of CCEP shares for the cost of only £34!**

*Note: CCEP gives free matching shares up to £1,500 per tax year, whilst you can invest up to £1,800. You can only keep and benefit from these tax savings if you then hold each batch of shares purchased for 5 years in the Share Plan. Dividends paid to shareholders will be converted to additional shares for as long as the shares are kept in the Plan.*



# Holding periods and related tax - what are they all about?



You're given great benefits to help make your investment in CCEP shares more beneficial than if you were to buy them on the open market. However, these do come with holding periods that are largely set out by HMRC. These are as follows:

	Holding period	Tax
<b>Your shares</b> (Partnership shares)	No holding period, sell or transfer out of the Plan at any time. <i>Note: Choosing to sell or transfer shares out of the Plan after less than one year will result in the loss of any associated matching shares accrued in that time.</i>	Tax-free after 5 years
<b>CCEP shares</b> (Matching Shares)	Hold for a minimum of 5 years	
<b>Dividend shares</b>	Hold for a minimum of 3 years	Tax-free after 3 years

*Note: The five year holding period for tax efficiency purposes starts on the day you purchase the shares. If you make purchases each month, it means your five years will complete in similar phases to how you buy them each month.*

*E.g. Partnership & matching shares purchased on 1<sup>st</sup> October 2020 will no longer be subject to tax from 1<sup>st</sup> October 2025.*



## Now you've seen how it works and the journey, these are the steps to joining:



- 1** Know the facts and decide whether you want to join.
- 2** Decide how much you'd like to invest from your pay each month (between £10 - £150 per month). Overall you can invest up to £1,800 per tax year (April to March), providing that does not amount to greater than 10% of your annual gross earnings (earnings less any deductions via salary sacrifice) - an HMRC rule.
- 3** Join - you just need to activate your account with Shareworks and once that's sorted, you can login and follow the simple joining instructions from there. A personalised link will have been sent to you when you became eligible to join. This link expires for security reasons after 60 days. If your link has expired or you can't locate the email, please call Shareworks on:

UK **+44 (0)800 088 5912** (8am to 6pm GMT) | International: **+44 (0)20 3751 5668**

### Have more questions?

Like the idea of joining, but still have questions like, 'what about tax?' or 'what happens if I leave CCEP?' Then take a look at our: **'Frequently Asked Questions'** for more of the detail.

It's important you make an informed decision before you invest.



## Contact and T&Cs

If you have any questions after reading this and the 'Frequently Asked Questions', please contact the Shareworks team. As independent SIP and share plan specialists, they'll be happy to help. Whilst they can't offer financial advice, they can help clarify the facts or Share Plan journey.

### Morgan Stanley | Shareworks AT WORK

United Kingdom: **08-082349514** (8am to 6pm GMT)  
International (EMEA): **+44 20 7425 1075** (8am to 6pm GMT)  
International (NA): **1 403 515 3909** (6am to 6pm MST)

Chat facility available once you [join](#).

#### Useful links

Website: [www.ccepshareplan.com](http://www.ccepshareplan.com) | Shareworks login: [ccep.solium.com](http://ccep.solium.com)

**Just remember:** *This booklet does not constitute / should not be taken as financial advice. The CCEP share value may go down as well as up based on business performance, wider market conditions, demand on the stock market and other external factors beyond CCEP's control. Past performance is not a guide to what the future performance will be, so you should invest no more than you can afford.*

*If there is any conflict or inconsistency between the Rules of the Plan and this document or any other information provided by us, the Rules of the Plan will overrule any other document. The legal Rules that govern our Share Plan are available to view on Shareworks at any time.*

*This document constitutes a part of a prospectus covering securities that have been registered under the United States Securities Act of 1933, as amended.*

