This summary assumes that you only pay tax in one place. Different rules may apply if you pay tax in different places.

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Tax - Employee Notes - Your Shares: Gifted and Matched

Finland	
When will I be taxed in relation to my plan benefits?	**Purchase of Investment Shares:** Contributions to purchase Investment Shares are deducted from post-tax salary. **Award of Gifted and Matching Shares**: No income tax. No social security. **Unlocking of Gifted and Matching Shares**: Income tax and social security. **Sale by participant**: Capital gains tax on increase in value since purchase of Investment Shares and since time of unlocking of Gifted and Matching Shares. No social security.
What is the maximum rate of income tax payable in relation to my plan benefits?	57.15% (2025) highest combined rate, including national, municipal and church tax. Any change in tax rates usually takes effect from 1 January.
Income tax rates	The tax rate for an individual is a combination of national tax, municipal tax and church tax (if applicable). In 2025, the top national tax rate is 44.25% and applies to annual income in excess of EUR150,000. Additional municipal taxes (from 4.7% to 10.9% of taxable income) depend upon the residence of the taxpayer. These national and municipal rates are applicable in mainland Finland, not the province of Åland, where the allocation of tax burden between the rates is different. Some residents also pay church tax of between 1% and 2.25%. The highest combined tax rate is 57.15%. In Helsinki, if the individual is a member of the Evangelical-Lutheran church, the maximum tax rate is currently 50.55%.
Will my employer withhold income tax in relation to my plan benefits?	Yes.
Are my plan benefits subject to social security contributions?	**Purchase of Investment Shares**: Yes – contributions to purchase shares will be taken from post-social security salary. **Award of Gifted and Matching Shares**: No. **Unlocking of Gifted and Matching Shares**: Yes.

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Tax - Employee Notes - Your Shares: Gifted and Matched

Finland	
Will my employer withhold social security contributions in relation to my plan benefits?	Yes.
Employee social security	**Employee social security**: 9.64% to 11.14% (combined amounts): • **Sickness insurance premium**: combined 1.90% (daily allowance premium of 0.84% (0.00% if income is less than EUR16,862) and Medicare premium of 1.06%); • **Medicare premium on pension income and social benefits** (not assessed for ordinary salary income subject to sickness insurance premium): 1.45%; • **Pension insurance contribution**: 7.15% (aged 17 to 52 years or 63 to 68 years) and 8.65% (aged 53 to 62 years); • **Unemployment insurance contribution**: 0.59% (employees aged 18 to 64). **Employee social security (cap):** no cap. **Note**: under specific conditions, share related income will only be subject to the Medicare premium of 1.45% (see 'Tax beneficial treatment' section).
What is the maximum rate of capital gains tax?	Capital income is taxed progressively with a rate of 30% for annual capital income up to EUR30,000 and 34% for annual capital income exceeding EUR30,000.
What is the maximum tax rate payable on dividends?	Subject to certain conditions, 85% of dividends from publicly quoted shares is taxed as capital income. 15% is tax exempt. The basic capital income tax rate is 30%, rising to 34% when the amount of annual capital income exceeds EUR30,000. The above assumes that the company distributing the dividend is a publicly quoted company and that it is either a company stated in Article 2 of the Parent-Subsidiary directive or a company resident in a tax treaty state, the tax treaty with Finland is applied to the dividend, and the company is subject to at least 10% income tax on its profits. If the assumptions do not apply, dividends will be subject to income tax in full.

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Tax - Employee Notes - Your Shares: Gifted and Matched

Finland	
	Dividends from e.g. companies located in a non-treaty state outside the EU, are fully taxable as earned income with progressive income tax rates. If a decision is taken to pay dividends, then while you continue to hold shares in Your Shares, dividends are currently automatically reinvested to purchase further Rolls-Royce Ordinary Shares, which will also be held within Your Shares and will be immediately unlocked. You will be eligible to receive dividends within Your Shares on all Investment Shares but on Gifted and Matching Shares only once they unlock. Also, shares arising from reinvestment of dividends will themselves be eligible to receive future dividends. **Reinvestment into ordinary shares**: no income tax or social security. **Sale of reinvested ordinary shares**: taxed as a capital gain and subject to capital gains tax. No social security. These taxes will not be collected by Rolls-Royce. Please see question “Do I have to report any income in relation to the plan to my local tax authority?” below regarding your tax reporting and payment responsibilities.
Do I have to report any income in relation to the plan to my local tax authority?	Yes, the employee must file an annual return. There is no specific filing in relation to share related incentives. The employee must report any foreign held assets such as unlocked shares from Your Shares to the tax authorities. **Report name**: pre-completed Annual Income Tax Return. Capital gains and dividends are reported on the same return. Foreign held assets are reported with the tax return. The return can be filed online or in paper form. The tax return can be downloaded from the website here. **Tax period**: Calendar year. **Reporting deadline**: typically at the beginning of May following the tax period. Deadline varies slightly every year. Certain groups of individuals have their deadline in April. **Payment of tax**: any unpaid income tax is due by the end of January following the end of tax period, if the taxpayer is to avoid any late payment interest. The final residual taxes based on the tax assessment are due by August-October or September-November following the end of tax period. There are two instalments if the amount of unpaid income tax exceeds EUR170. Capital gains tax and dividend tax are due by the same date. The due dates for any unpaid income taxes are individual and the dates are stated on the personal tax return document.