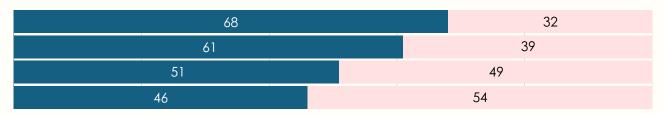
FLUENT MONEY GENDER PAY GAP 2024



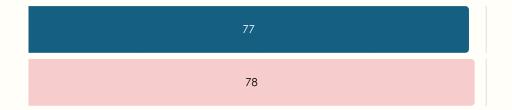
Pay Quarters



Gender Pay Gap

hourly		bonus	
21%	12%	31%	28%
mean	median	mean	median

Percentage Receiving Bonus



Supporting Statement

This report outlines the gender pay gap at Fluent Money for the snapshot date April 2024, and provides some industry context to better understand our position within the financial services sector.

The median gender pay gap for 2024 remained steady at 12%, showing no change from 2023, and is significantly lower than the sector average. The mean gender pay gap - which can be more sensitive to higher earners - rose slightly from 20.5% to 21%.

Additionally, Fluent Money's mean hourly pay gap is 21%, which aligns closely with the industry average.

The median bonus pay gap is 28%, which sits slightly below the industry median bonus gap of 28.9%. In terms of the pay quartile distribution, 32% of the upper pay quartile positions are held by women. While this is a modest representation, it still reflects the ongoing challenge of achieving gender balance in senior, higher paying roles within the financial services sector.

These patterns do reflect challenges that are well documented within the financial services industry. The sector has long been male-dominated, and women remain underrepresented in higher paid roles where earnings and bonuses tend to be highest.

It should be noted, that within management roles at Fluent, women hold 45% of these, and we continue to implement initiatives that focus on equal opportunities for career development so we anticipate this number to rise year on year.

Overall, Fluent Money's gender pay gap position suggests a more equitable pay structure relative to many peers in the financial services industry; however it is still important to acknowledge the need for more initiatives aimed at enhancing female representation in senior positions to further close the pay gap.