

Welcome to the
Diageo Savings Plan - incorporating
the Diageo Individual Savings Account (ISA)
and Fund & Share Account

Issued by Hargreaves Lansdown Corporate Solutions.

Hargreaves Lansdown Asset Management is authorised and regulated by the Financial Conduct Authority.

DIAGEO

A new way to invest for the future

Diageo has recognised that people have different savings goals. Perhaps you are aiming to save for a house deposit, your children's education, a new car, or to supplement your retirement.

Whatever your goal, help is on hand.

As such, Diageo has teamed up with us at Hargreaves Lansdown - the UK's No. 1 investment platform - to offer the Diageo Savings Plan. Within this Plan, you will have the opportunity to save into the Diageo Individual Savings Account (ISA) and a Fund & Share Account. There are also a number of other products available to help you invest for your family.

Who are Hargreaves Lansdown?

We are a secure, FTSE 100 company based in Bristol and we pride ourselves on our high levels of client service. Our services span a wide range of areas to suit all investor circumstances.

Before reading this guide there are some important notes you should consider. This guide is intended to help you make your own investment decisions and is not personal advice. If you are unsure an investment is suitable for your circumstances, seek personal advice, or Hargreaves Lansdown can provide this for a fee. Tax rules can change and benefits depend on individual circumstances. The value of investments can go down as well as up so you could get back less than you invest.

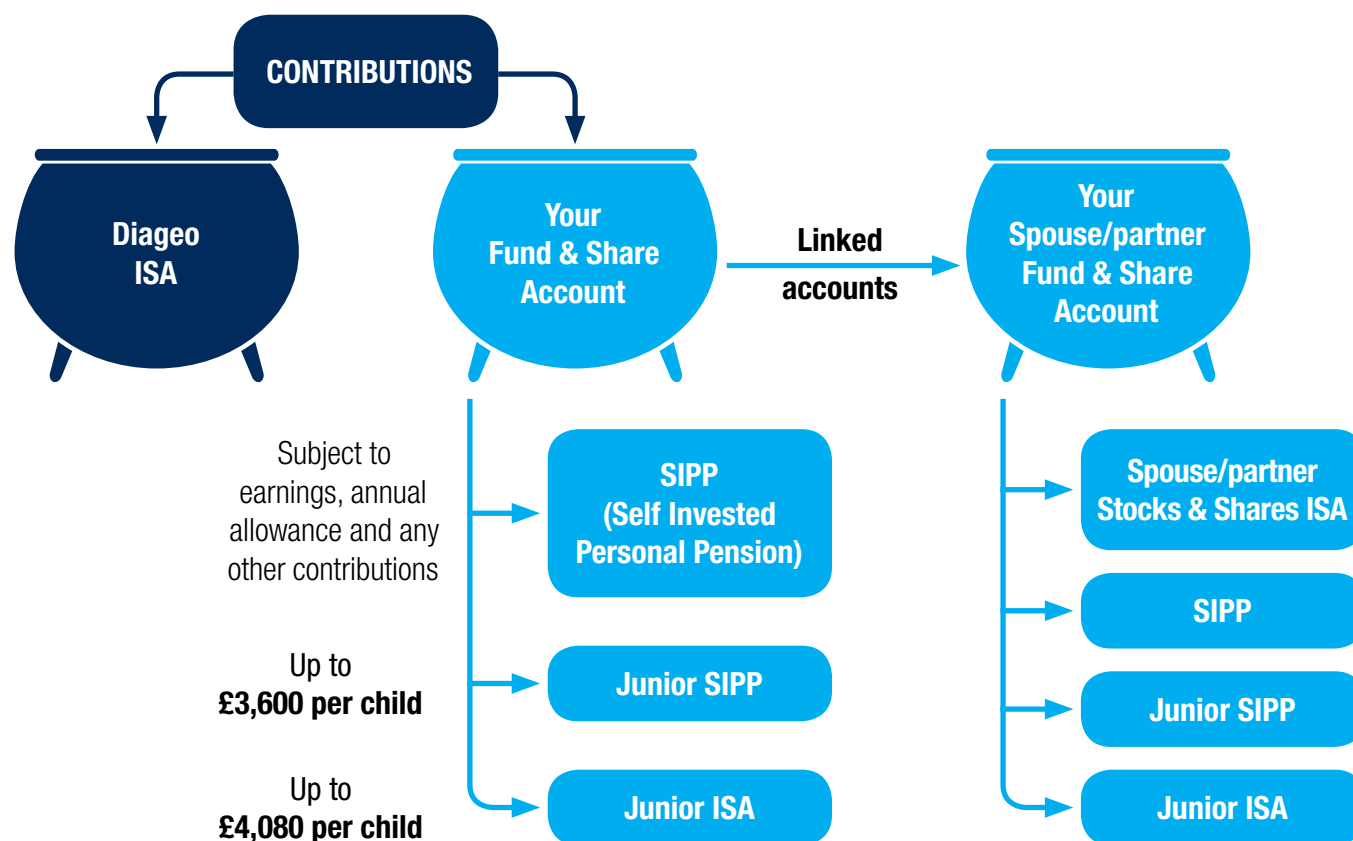
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Which accounts can I invest in?

The Diageo Savings Plan can provide a home for all your savings and investments.

Save up to £15,240 in the 2016/17 tax year into the Diageo ISA. Want to save more? Or already have an ISA elsewhere? As an alternative you can save into the Fund & Share Account. You can then leave it here, or you can move it to different accounts, making the most of tax allowances – for yourself, your spouse/partner, and/or any children – as shown opposite. Contact Hargreaves Lansdown on **0117 314 1795** or **invest@hl.co.uk** for more details.

A **‘Linked Accounts’** service lets you link two or more accounts together so they can be viewed and administered from a single log in. This makes it easy to look after the whole family’s accounts.



Tax rules can change and benefits depend on individual circumstances.
All figures shown apply to the 2016/17 tax year.

Diageo ISA – An Introduction

An **Individual Savings Account** – or ISA – offers a tax efficient way to either invest or save. ISAs are one of the most popular and accessible tools to benefit from generous tax breaks offered by the government.

An ISA is not an investment in its own right – the best way to think of it is as a ‘wrapper’ in which you can shelter your savings and investments from tax.

Hargreaves Lansdown provides access to both a **Stocks & Shares ISA** (also known as an ‘Investment ISA’) and a **Junior ISA**.

Tax rules can change and benefits depend on individual circumstances.

Diageo ISA - Key Benefits

- ✓ Each person can contribute up to £15,240 this tax year (2016/17). This means a husband and wife, for example, can put up to £30,480 between them into ISAs this tax year. There is a further £4,080 allowance for children in Junior ISAs.
- ✓ Save tax – no Capital Gains Tax and no further tax to pay on income from your investments.
- ✓ Invest in over 2,500 funds, shares listed on the UK, US, Canadian and European stock exchanges, corporate and government bonds, ETFs, Investment Trusts and more. Alternatively, hold cash and decide where to invest later.
- ✓ Regular investment ideas, live share prices and tools to help you make better financial decisions.
- ✓ Manage all your investments online, over the phone, or via free apps for iPhone, Android™ and iPad.
- ✓ Simple access – make instant withdrawals as and when you need.

[Discover more online including charges »](#)

Please note - you can only contribute to one Stocks & Shares ISA per tax year (6 April - 5 April) - further information on this is available in the Investors Guide to ISAs on the previous page. The value of investments can go down as well as up so you could make a loss. Tax rules can change and benefits depend on individual circumstances.

Diageo ISA - Helping you choose the best investments

The Diageo ISA is a Stocks & Shares ISA. At this time we do not offer a Cash ISA.

Unsure where to invest? Whether you're an experienced investor or just starting out we provide a range of portfolios to help you select the right investments to fit your financial goals, at the level of risk you are happy with.

**Please note any contributions made to the ISA will remain as cash until you make your investment decisions.
Click on the options below to find out more:**

Please remember all investments can go down as well as up in value, so you could get back less than you invest. These investment ideas are provided to help you make your own investment decisions. They are not personal advice. Seek personal advice if unsure.



Diageo ISA - Ready-made ISA portfolios

Simple and expertly managed, our ready-made portfolios take the hassle out of investing. Whether investing for income or growth, you can choose from a range of portfolios depending on your aims and attitude to risk.



Flexible

You can hold other ISA investments alongside your ready-made portfolio if you wish

Find out more here:



Easy

Once you have decided on a portfolio, our experts choose and manage the investments



Transparent

See exactly how your investments are performing - online or via our app, 24/7

The ready-made ISA portfolios are not advice. If you are at all unsure of their suitability for your circumstances, please seek advice. The value of all investments can fall as well as rise so you could make a loss.



Diageo ISA - I need investment ideas to get started

Our research team undertake rigorous analysis and meet with hundreds of fund managers to choose their favourite funds. Choose from the Master Portfolios or the Wealth 150+.

If you use our experts' ideas, you'll also benefit from our **Fund Alert Service**. If something happens to a fund you hold – perhaps the fund manager leaves or there is an unforeseen period of poor performance – we'll let you know.

Remember, all investments can go down as well as up in value, so you could get back less than you invest. These investment ideas are provided to help you make your own investment decisions. They are not personal advice. Seek personal advice if unsure.



Diageo ISA – choose your own investments

The Diageo Savings Plan gives you access to more than 2,500 funds, shares, investment trusts, Exchange Traded Funds (ETFs), gilts, bonds and cash – find out more online. You can also view expert commentary and market research from Hargreaves Lansdown.

Remember, all investments can go down as well as up in value, so you could get back less than you invest. Hargreaves Lansdown's investment ideas are provided to help you make your own investment decisions. They are not personal advice. Seek advice if unsure.

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Transferring existing ISAs

ISAs can be transferred from previous tax years between managers without losing the ISA 'wrapper' or affecting this year's ISA allowances. It is also possible to transfer money from a Cash ISA to a Stocks & Shares ISA and vice versa.

Why transfer to the Stocks & Shares ISA?

- ✓ Easier to manage – see all your ISAs together on one online account, or using our smartphone and tablet apps
- ✓ Improve returns – choose from a huge range of investments and benefit from Hargreaves Lansdowns investment ideas and research
- ✓ Competitive charges – See the [ISA Charges »](#)
- ✓ Free to transfer ISAs and funds from over 40 providers – find out if your provider's one of them – [Terms and further details »](#)

Please remember all investments should be regarded for the long term as they can go down as well as up in value, so you could get back less than you invest. Any yield is variable and not guaranteed.

Tax rules can change and the reliefs depend on your personal circumstances.

This guide is not personal advice so if you have any doubts as to the suitability of an investment for your personal circumstances please seek advice.

If you wish to transfer, simply:

- Read the [Key Features, Terms & Conditions \(including tariff of charges\)](#) and [Important Investment Notes](#)
- Complete the [Stocks & Shares ISA Transfer form](#)
- Return to **Freepost HARGREAVES LANSDOWN**

Other ways to help you and your family save

Hargreaves Lansdown also offer a range of other accounts to help you and your family save. Whats more, a 'Linked Accounts' service lets you link two or more accounts together so they can be viewed and administered from a single log in. This makes it easy to look after the whole family's accounts. **All links below redirect you to the Hargreaves Lansdown main website.**



Fund & Share Account – A low-cost, flexible investment account that allows you to deal, manage and hold a wide range of investments. Unlike an ISA or SIPP your money doesn't grow free of capital gains or UK income tax – it is therefore wise to consider using your ISA allowance first, and direct any savings from the Fund & Share Account into the following range of tax-efficient products. [Find out more »](#)



Spouse/Partner Stocks & Shares ISA – Your spouse/partner can invest up to £15,240 tax efficiently each tax year. [Find out more »](#)



Junior Stocks & Shares ISA – a popular way for family & friends to invest in a child's future, building up savings and investments tax-efficiently. [Find out more »](#)



SIPP (Self Invested Personal Pension) for you and/or your Partner/Spouse – One of the most tax- efficient ways of saving for your retirement. [Find out more »](#)



Junior SIPP (Self Invested Personal Pension) – Do you wish you'd started saving into your pension earlier? A junior SIPP could give a child a substantial head start in saving for their future. [Find out more »](#)

How to apply

You have the option of applying for the Diageo ISA, or alternatively the Diageo Corporate Fund & Share Account.

The Diageo ISA should be the first choice for saving and investing due to its tax efficiency.

However, if you have reached your ISA limits for the current tax year, you can direct savings into the Fund & Share Account. You can either leave it here to accumulate, or move the money into several other accounts mentioned on the previous page.

Starting your Diageo ISA or Fund & Share Account is easy.

Please read our [Key Features](#) and [Terms & Conditions](#) (including Tariff of Charges) - along with the Key Investor Information Document for any funds you are considering.

Then complete either the:

- [ISA Application form](#), or the
- [Fund & Share Application form](#)

**and return to [Diageo Pensions](#),
[5 Lochside Way, Edinburgh, EH12 9DT](#)**

All investments can go down as well as up in value, so you could get back less than you invest.
Tax rules can change and benefits depend on individual circumstances.

The website - a valuable tool



Visit the Diageo Savings Plan website at www.mycompanyplan.co.uk/dsp for all the information you need (please note however, to apply for the Diageo ISA or Fund & Share Account you will need to complete the forms in this guide). You can download guides, access investment ideas and research and use interactive calculators.

To stay in control of your hard-earned money, with minimal effort and total convenience, it's best to have online access. By having online access you can benefit from:

- ✔ Find out how much your ISA is worth 24/7
- ✔ Top up online by debit card
- ✔ Switch investments at the click of a mouse
- ✔ Go 'Paperless' and limit the confidential mail you receive in the post
- ✔ Use interactive tools to make the most of your investments
- ✔ Manage your ISA on the move via HL Live
- the free app for iPad, iPhone and Android™



Once you have applied for an account, you will be sent a secure PIN in the post.

Use this PIN to register for online access at www.mycompanyplan.co.uk/dsp

Any questions?



Hargreaves Lansdown Helpdesk

Hargreaves Lansdown's Helpdesk is different – there are no automated messages or menu options. You always speak to a real person, who knows what they're talking about.

Telephone: 0117 314 1795 Email: invest@hl.co.uk

Helpdesk opening hours:

Monday - Thursday	8am to 7pm
Friday	8am to 6pm
Saturday	9.30am to 12.30pm



Post

If you prefer the good old-fashioned approach, you can write to us:

Freepost HARGREAVES LANSDOWN
(the address really is that simple)

Currently in the news: The new Lifetime ISA

On 16 March 2016, George Osborne announced the creation of the Lifetime ISA.

Due to be available in April 2017, this new type of ISA is aimed at anyone aged between 18 and 40 and offers attractive benefits for those looking to **buy their first home** or **save for retirement**.

The factsheet opposite has been put together to give you an informative overview of the new Lifetime ISA – but bear in mind that at the time of writing (December 2016) these are just initial proposals and are subject to change.