

PRUDENTIAL PLC - ANNUITY NEW BUSINESS - Q4 2004 VERSUS Q4 2003

INSURANCE OPERATIONS

	Q4 2004 £m	+/- (%)	Q4 2003 £m	+/- (%)
TOTAL SALES				
UK Insurance Operations:				
ANNUITIES				
<i>Bulks:</i>				
Life fund backed	1	0%	4	4%
Shareholder backed	1,329	100%	94	96%
Total	1,330	100%	98	100%
<i>Individual:</i>				
Life fund backed	20	3%	190	42%
Shareholder backed	593	97%	260	58%
Total	613	100%	450	100%
<i>Total Annuities:</i>				
Life fund backed	21	1%	194	35%
Shareholder backed	1,922	99%	354	65%
Total	1,943	100%	548	100%

PRUDENTIAL PLC - ANNUITY NEW BUSINESS - FY 2004 VERSUS FY 2003

INSURANCE OPERATIONS

	FY 2004 £m	+/- (%)	v	FY 2003 £m	+/- (%)
TOTAL SALES					
UK Insurance Operations:					
ANNUITIES					
<i>Bulks:</i>					
Life fund backed	7	0%		10	4%
Shareholder backed	1,575	100%		277	96%
Total	1,582	100%		287	100%
<i>Individual:</i>					
Life fund backed	433	20%		893	51%
Shareholder backed	1,747	80%		867	49%
Total	2,180	100%		1,760	100%
<i>Total Annuities:</i>					
Life fund backed	440	12%		903	44%
Shareholder backed	3,322	88%		1,144	56%
Total	3,762	100%		2,047	100%