

Sustainability and Social Impact

Prudential plc

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2378.HK

PRU.L



Sustainability at the core of everything we do



Simple & accessible health and financial protection

Increase access to health and financial protection for every life

- Developing sustainable and inclusive offerings
- Driving partnerships & digital innovation for health outcomes
- Building resilient communities

\$16.1m

Community investment spent¹



>3.9m

students impacted via cha-ching²



Responsible Investment

Enable a just and inclusive transition to net zero for every future

- Decarbonising our portfolio
- Financing a just and inclusive transition
- Mainstreaming responsible investments in emerging markets



53%

WACI reduction vs 2019³

Target: **55%** WACI reduction by 2030

\$1.5bn

Financing the transition investments⁴

Target: Reach **\$6bn** FTT portfolio investments by 2030 to support a lower-carbon future.



Sustainable Business

Embed sustainability into our business and value chain to amplify the pace and scale of our impact

- Empowering our people
- Establishing sustainable operations and value chain
- Harnessing thought leadership to shape the agenda

38%

Female leadership⁵

Target: **42%** female leadership by 2027

7,100+

of employees⁶ set at least one sustainability-linked goal



AA
(2024: AA)



14.3
(2024: 17.2)



1st Decile
(2024: 1st Decile)



A- Climate
(2024: C)

Note: For more details: <https://www.prudentialplc.com/en/sustainability-social-impact/sustainability>

1. Only cash contribution is reported for community investment. In-kind charitable activities and donations are excluded.

2. Cha-Ching, our award-winning financial literacy programme owned by The Prudence Foundation (since 2016).

3. The carbon footprint of the investment portfolio is in line with industry practice and standards. Further information is provided in the Basis of Reporting here: <https://www.prudentialplc.com/content/dam/prudential-plc/sustainability-social-impact/sustainability/sustainability-reporting/basis-of-reporting-2025.pdf>

4. Financing the transition target is a critical underpin for the WACI reduction target and is linked to our executive remuneration.

5. Group Leadership Team (GLT) is defined as the direct reports of all GEC members, all CEOs of our Life businesses and their direct reports, all CEOs of our Eastspring businesses, and select roles that are essential in delivering our strategy.

6. This includes people managers in group head offices and life businesses, Eastspring Investments adopted sustainability goals for specific people managers linked to the nature of their role and business priorities.

Strengthen community resilience for underserved communities



Financial literacy & inclusion

Equips students across 16 markets with financial knowledge and skills through an award-winning programme.



Climate and health resilience

Climate and Health Resilience Fund

Supported BUs-led initiatives across 16 markets to protect vulnerable communities from climate-related health risks.

Women's Climate Shock Insurance and Livelihood Initiative in India

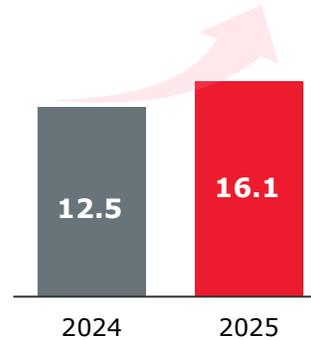
Supported NGO partner Climate Resilience for All to protect low-income women in India from extreme-heat risks.



Aligned with the United Nations SDGs¹



Our social impact



\$16.1m
in community investment spend (2024: \$12.5m)

1.5+ million
Lives positively impacted in 2025

Financial literacy through Cha-Ching

>3.9 million Students taught
123,500+ teachers trained

Climate and Health Resilience Fund
deployed in **16** markets and benefited **280,000** lives

225 thousand Women protected against extreme heat in **India²**

22 Inclusive insurance products across our markets to date

First to launch Shariah-compliant Takaful product in the Philippines



53% of APE generated from **Emerging Markets³**

1. United Nations Sustainable Development Goals, global goals for sustainable development. Learn more: <https://sdgs.un.org>
2. Through supporting NGO partner, Climate Resilience for All (CRA).
3. Market classified using MSCI definition. Emerging Markets includes all Prudential markets except Hong Kong, Singapore, and Macau.

Forward-looking statements

This document contains 'forward-looking statements' with respect to certain of Prudential's (and its wholly and jointly owned businesses') plans and its goals and expectations relating to future financial condition, performance, results, strategy and objectives. Statements that are not historical facts, including statements about Prudential's (and its wholly and jointly owned businesses') beliefs and expectations and including, without limitation, commitments, ambitions and targets, including those related to sustainability (including ESG and climate-related) matters, and statements containing the words 'may', 'will', 'should', 'could', 'continue', 'aims', 'estimates', 'projects', 'believes', 'intends', 'expects', 'plans', 'seeks' and 'anticipates', and words of similar meaning and the negatives of such words, are forward-looking statements. These statements are based on plans, estimates and projections as at the time they are made, and therefore undue reliance should not be placed on them. By their nature, all forward-looking statements involve risk and uncertainty.

A number of important factors could cause actual future financial condition or performance or other indicated results to differ materially from those indicated in any forward-looking statement. Such factors include, but are not limited to:

- Current and future market conditions, including fluctuations in interest rates and exchange rates, inflation (including resulting interest rate rises), sustained high or low interest rate environments, the escalation of protectionist policies, the performance of financial and credit markets generally and the impact of economic uncertainty, slowdown or contraction (including as a result of the emergence, continuation and consequences of adverse geopolitical conditions, such as political instability, unrest, war, the ongoing conflicts between Russia and Ukraine and in the Middle East, and increasing global or diplomatic tensions related to China and/or the US, as well as resulting economic sanctions and export and currency controls), which may also impact policyholder behaviour and reduce product affordability;
- Asset valuation impacts from sustainability related considerations;
- Derivative instruments not effectively mitigating any exposures;
- Global political uncertainties, including the potential for increased friction in cross-border trade and the exercise of laws, regulations and executive powers to restrict trade, financial transactions, capital movements and/or investment;
- The policies and actions of regulatory authorities, including, in particular, the policies and actions of the Hong Kong Insurance Authority, as Prudential's Group-wide supervisor, as well as the degree and pace of regulatory changes and new government initiatives generally;
- The impact on Prudential of systemic risk and other group supervision policy standards adopted by the International Association of Insurance Supervisors, given Prudential's designation as an Internationally Active Insurance Group;
- The physical, social, morbidity/health and financial impacts of climate change and global health crises (including pandemics), which may impact Prudential's business, investments, operations and its duties owed to customers;
- Legal, policy and regulatory developments in response to climate change and broader sustainability-related issues, including the development of regulations and standards and interpretations such as those relating to sustainability (including ESG and climate-related) reporting, disclosures and product labelling and their interpretations (which may conflict and create misrepresentation risks);
- The collective ability of governments, policymakers, the Group, industry and other stakeholders to implement and adhere to commitments on mitigation of climate change and broader sustainability-related issues effectively (including not appropriately considering the interests of all Prudential's stakeholders or failing to maintain high standards of corporate governance and responsible business practices), and the challenges presented by conflicting national approaches in this regard;
- The impact of competition and fast-paced technological change;
- The effect on Prudential's business and results from mortality and morbidity trends, lapse rates and policy renewal rates;
- The timing, impact and other uncertainties of future acquisitions or combinations within relevant industries;
- The impact of internal transformation projects and other strategic actions failing to meet their objectives or adversely impacting the Group's operations or employees;
- The availability and effectiveness of reinsurance for Prudential's businesses;
- The risk that Prudential's operational resilience (or that of its suppliers and partners) may prove to be inadequate, including in relation to operational disruption due to external events;
- Disruption to the availability, confidentiality or integrity of Prudential's information technology, digital systems and data (or those of its suppliers and partners), including the risk of cyber-attacks and challenges in integrating AI tools, which may result in financial loss, business disruption and/or loss of customer services and data and harm to Prudential's reputation;
- The increased non-financial and financial risks and uncertainties associated with operating joint ventures with independent partners, particularly where joint ventures are not controlled by Prudential;
- The impact of changes in capital, solvency standards, accounting standards or relevant regulatory frameworks, and tax and other legislation and regulations in the jurisdictions in which Prudential and its affiliates operate; and
- The impact of legal and regulatory actions, investigations and disputes.

These factors are not exhaustive. Prudential operates in a continually changing business environment with new risks emerging from time to time that it may be unable to predict or that it currently does not expect to have a material adverse effect on its business. In addition, these and other important factors may, for example, result in changes to assumptions used for determining results of operations or re-estimations of reserves for future policy benefits. Further discussion of these and other important factors that could cause actual future financial condition or performance to differ, possibly materially, from those anticipated in Prudential's forward-looking statements can be found under the 'Risk Factors' heading of this document.

Any forward-looking statements contained in this document speak only as of the date on which they are made. Prudential expressly disclaims any obligation to revise or update any of the forward-looking statements contained in this document or any other forward-looking statements it may make, whether as a result of future events, new information or otherwise except as required pursuant to the UK Prospectus Rules, the UK Listing Rules, the UK Disclosure Guidance and Transparency Rules, the Hong Kong Listing Rules, the SGX-ST Listing Rules or other applicable laws and regulations.

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Cautionary statements

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