

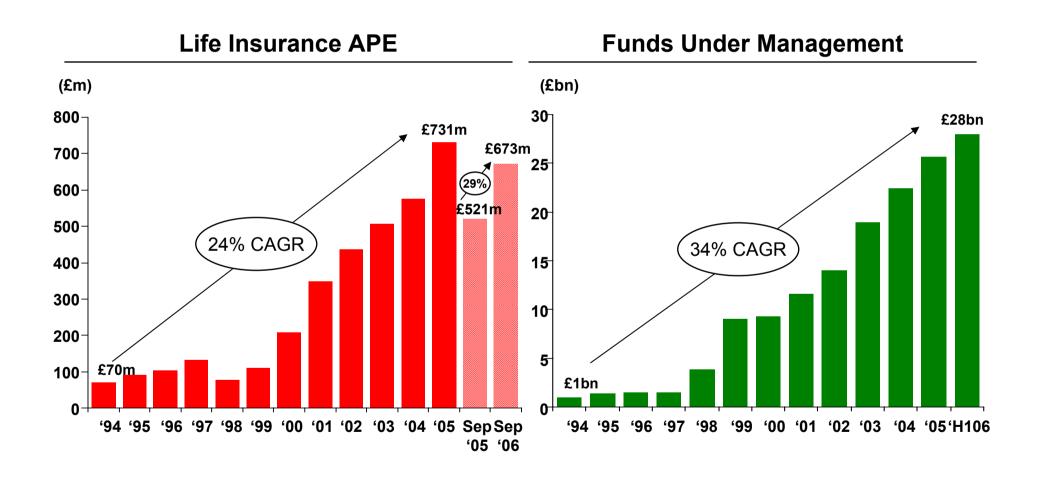


Prudential Asia: Decision to invest

- Presence and scale
- Core competencies
 - Agency
 - Complementary distribution—banks, brokers...direct...
 - Product innovation
 - Funds management



Prudential Asia: Terrific track record





Prudential Asia: Building on existing strengths

- Agency—scale and productivity
- Improve and expand distribution partnerships
- Continued product innovation
- Build on successes across the region including:
 - India
 - Korea
 - China
 - Hong Kong



Prudential Asia: Leveraging the model

- Deepen and strengthen relationship with over 7 million customers
 - Systematic
 - Disciplined
- Retirement
- Direct distribution in markets with proven potential
- Health product strategy
 - Beyond "Riders"
 - Value for customers
 - Suited to multi-channel distribution
 - Government support
 - Value for shareholders



Prudential Asia: Committed to generating value

New Business Profits will at least double from 2005 to 2009



Today's agenda

| Welcome | |
|--|---|
| Prudential in Asia CFO Perspective | Mark Tucker Barry Stowe Sandeep Malik |
| Insurance Presentations Malaysia, Singapore, Indonesia, Philippines Hong Kong Q&As | Ng Keng Hooi Kevin Wright |
| Coffee Break India, Vietnam, Thailand India: the ICICI perspective (incl Q&As) Korea Taiwan and China Morning Summary and Q&As | Huynh Thanh Phong KV Kamath Bill Lisle Garth Jones Barry Stowe |
| Lunch Break Fund Management Presentations | |
| Strategic Overview / Performance Japan Korea China India Q&As | Ajay Srinivasan & Ted Pull Felix Pang SH Hwang Cheeseng Shek Pankaj Razdan Barry Stowe |
| | Insurance Presentations Malaysia, Singapore, Indonesia, Philippines Hong Kong Q&As Coffee Break India, Vietnam, Thailand India: the ICICI perspective (incl Q&As) Korea Taiwan and China Morning Summary and Q&As Lunch Break Fund Management Presentations Strategic Overview / Performance Japan Korea China India |