

Prudential plc factsheet FY2021



Our purpose

We help people get the most out of life

We want to make healthcare affordable and accessible, and promote financial inclusion. We protect people's wealth, help them grow their assets and save for their goals.

We create value for all stakeholders by offering insurance and asset management products, focusing on the markets with rising demand for savings and protection offerings.

Our strategy:



Delivering profitable growth in a socially responsible way



Digitalising products, services and experiences



Humanising our company and advice channels

Our aspirations:



Grow the **value** of our business for shareholders and stakeholders



Develop capacity to serve **50m customers** by 2025



Become a **net-zero** asset owner by 2050

FY2021 financial highlights

APE sales

\$4,194m

+ 8% growth¹

New business profit

\$2,526m

+ 13% growth^{1,3}

IFRS operating profit

\$3,233m

+ 16% growth¹

Embedded value

\$47.4bn

+ 7% EV per share growth²

Eastspring

Funds Under Management

\$258.5bn

+ 4% growth²

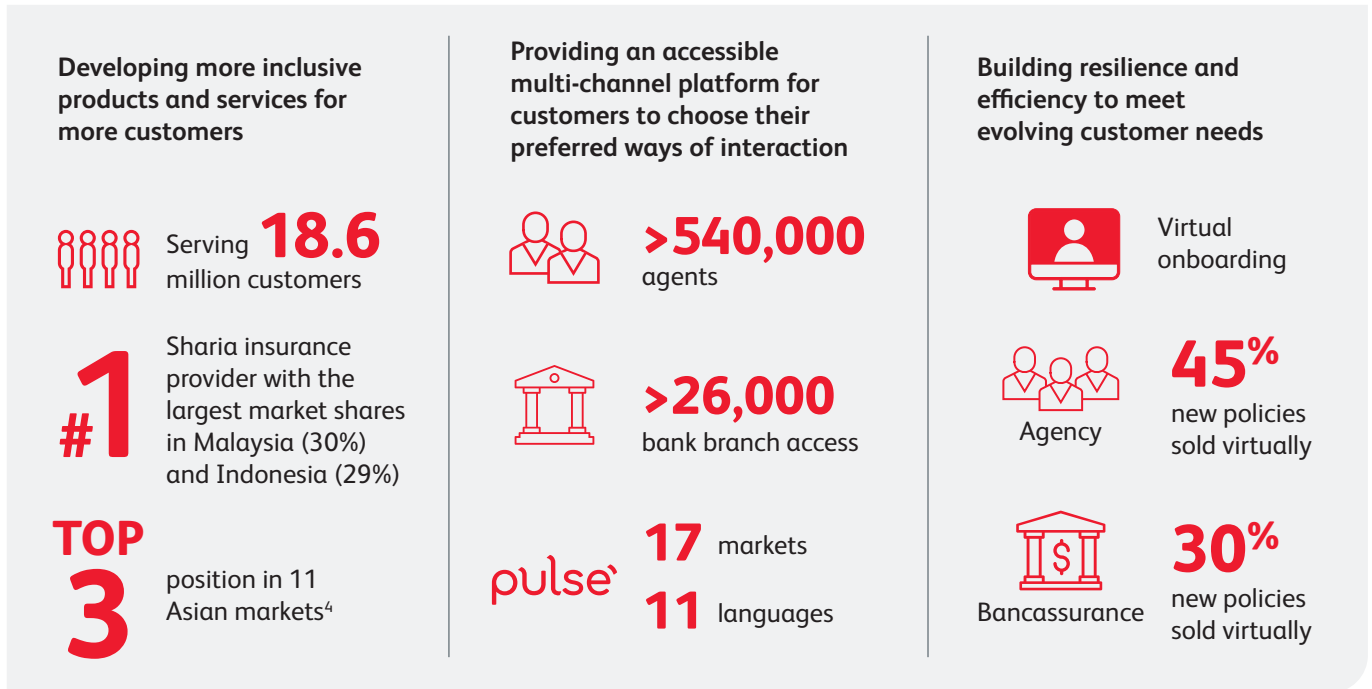
Listed on 4 stock exchanges:

- London PRU.L
- Hong Kong 2378.HK
- Singapore K6S.SG
- New York PUK.N



Prudential at a glance

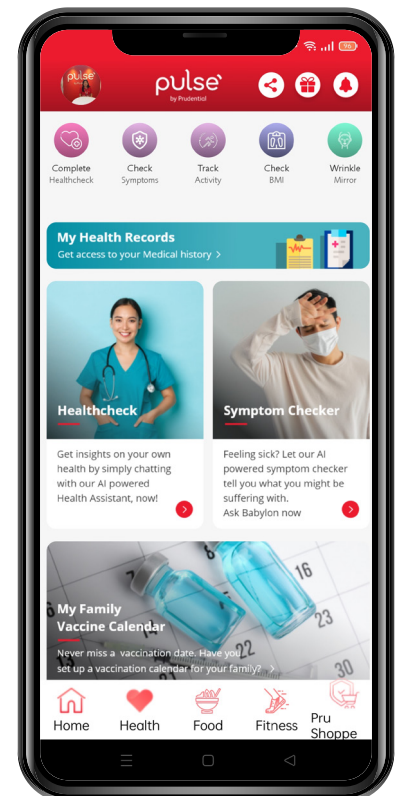
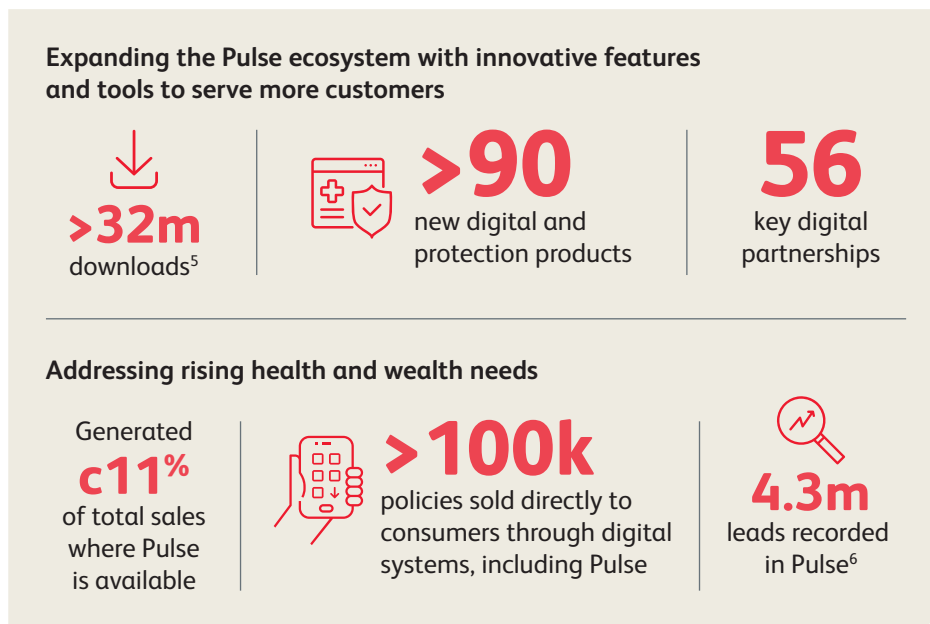
We provide customers with choices on how they prefer to be served, and align with broader public policy and societal needs.



Digitalisation makes healthcare and financial security more accessible and affordable

Pulse by Prudential (Pulse) is an all-in-one app that offers holistic health and wealth management solutions to consumers. Powered by Artificial Intelligence (AI), Pulse serves as a health and wealth partner to users. It is designed to help people prevent, postpone, and protect against the onset of diseases, as well as make informed financial decisions to protect and grow their wealth. Pulse is active in 17 markets and 11 languages across Asia and Africa.

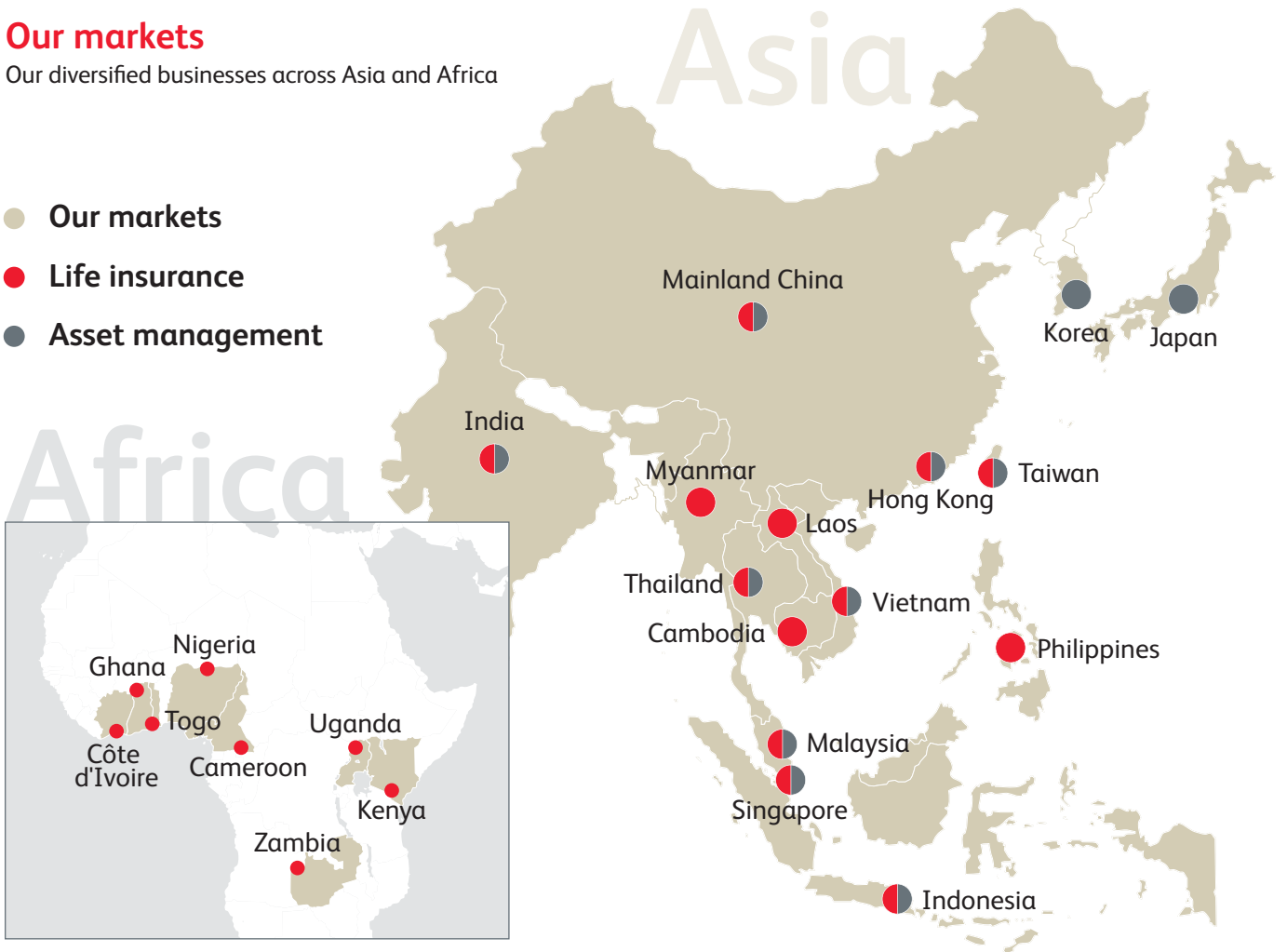
pulse
by Prudential



Our markets

Our diversified businesses across Asia and Africa

- Our markets
- Life insurance
- Asset management



Experts in Asia. Invested in Your Future.

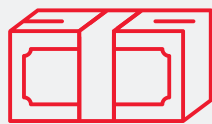


Eastspring Investments (“Eastspring”), the asset management arm of the Group, is a global asset manager with Asia at its core, offering innovative investment solutions to meet the financial needs of clients. Operating in Asia since 1994, Eastspring has built an unparalleled on-the-ground presence in 11 Asian markets as well as distribution offices in North America and Europe. Beyond investing, Eastspring aims to help its stakeholders secure a better and more sustainable future.

Unrivalled footprint with a presence in

11 major Asian markets

and distribution offices in North America and Europe



\$258.5bn
funds under management

TOP 10

position in 6 out of 11 markets⁷

Investment solutions for institutional and retail investors:

- Equity
- Fixed income
- Multi asset
- Quantitative and alternative strategies

300+



investment professionals

400+



distribution partnerships

Signatory of:



Prudence Foundation is the community investment arm of Prudential in Asia and Africa. It leverages Prudential's long term approach and geographical scale to make communities safer, more secure and more resilient by addressing key issues in **Education, Health** and **Safety**.



An award-winning financial literacy and responsibility programme that instils money smart skills in children aged 7 to 12.

The programme is implemented in 15 markets in Asia and Africa, reaching over **35 million households** every day, with over **870,000 students** taught and over **23,000 teachers** trained since 2011.



A multi-platform educational and awareness building programme providing vital lifesaving tips on natural disasters, road safety and first aid. The SAFE STEPS D-Tech (Disaster Tech) Awards finds, funds and supports innovative technology solutions which save lives in natural disaster events.

The programme reaches **over 100 million people** in Asia and Africa via multi-media distribution and leverages multi-sectoral partnerships.



A capacity building programme that equips students, teachers and governments to build education resilience against disasters across South-east Asia.

141,000 children and **51,000 adults** trained in Disaster Preparedness since 2013.



We support several programmes to advance Early Childhood Development (ECD) in Asia, helping children develop to their full potential:

- UNICEF Nurturing Care programme reached **30,000 parents** and **60,000 children** in Indonesia.
- China Development Research Foundation Rural Education and School Nutrition programmes supported **3,500 children** and **121 schools**.
- Save The Children First Read early literacy programme reached **330,000 children and adults** in Cambodia and the Philippines.

PRUVolunteers

Over **1,000 PRUVolunteers** across **21 markets** have helped build resilient communities during **15 missions** since 2009. In times of COVID-19, PRUVolunteers continue to partner with NGOs to support communities virtually.

Notes

¹ On a constant exchange rate basis

² On an actual exchange rate basis

³ The full year 2020 new business profit excludes contributions from Africa.

⁴ Sources: Mainland China (based on new business standard premiums for 2021 of the foreign joint ventures only, data from industry sharing of information), Hong Kong (based on weighted total premiums for the first nine months in 2021 – provisional statistics, from Hong Kong Insurance Authority), Indonesia (based on weighted new premiums for 2021, data from Indonesian Life Insurance Association), Malaysia (based on new business APE, data from Life Insurance Association of Malaysia and Insurance Service Malaysia Berhad), Singapore (based on weighted new business premiums reported within Singapore Life Insurance Association returns for 2021), India (based on retail weighted premium for the calendar year 2021 of private insurers operating in India), Taiwan (based on full year 2021 APE data from Taiwan Insurance Institute), Vietnam (based on full year 2021 APE data collected from data sharing by Vietnam Actuarial Network), Laos (Axco industry report, Oct 2021, based on 2019 premiums data), the Philippines (based on weighted first year premiums for the first nine months in 2021, data from Insurance Commission), Cambodia (based on full year 2021 adjusted APE, from Insurance Association of Cambodia), Thailand (based on weighted new business premium for 2021, from The Thai Life Assurance Association), Myanmar (based on new business premium for the year October 2020 to September 2021 for the foreign insurers operating in Myanmar, from Myanmar Insurance Association).

⁵ Cumulative since launch to 31 December 2021, in the markets where Pulse is offered.

⁶ Leads that originate from a digital platform, digital campaign or partner; and other leads, including leads from agents, recorded on PRULeads, part of the Pulse platform.

⁷ Sources: Singapore and Hong Kong (Morningstar), Malaysia (Lipper), Thailand (Association of Investment Management Companies), Korea (Korea Financial Investment Association), India (Association of Mutual Funds in India), Japan (Investment Trusts Association, Japan), Taiwan (securities Investment Trust & Consulting Association of R.O.C), China (Wind), Indonesia (Otoritas Jasa Keuangan), Vietnam (State Securities Commission of Vietnam). All markets as of June 2021. Eastspring joint ventures include Hong Kong, India, China. Japan reflects Publicly Offered Investment Trusts market presence. China reflects public mutual funds presence. Vietnam reflects open-ended mutual funds market presence only. Market presence based on whether the AMCs offer onshore domiciled mutual funds. Market ranking based on 100 per cent shareholdings.

For more information please visit:

<https://www.prudentialplc.com>

