

Prudential plc factsheet HY2022



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 empower them to 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

HY2022 financial highlights

APE sales

\$2,213m

+ 9% growth¹

New business profit

\$1,098m

- 5%^{1,3}

IFRS operating profit

\$1,661m

+ 8% growth¹

Embedded value

\$42.3bn

- 11% EV per share growth^{2,4}

Eastspring

Funds Under Management

\$222.3bn

- 14%^{2,4}

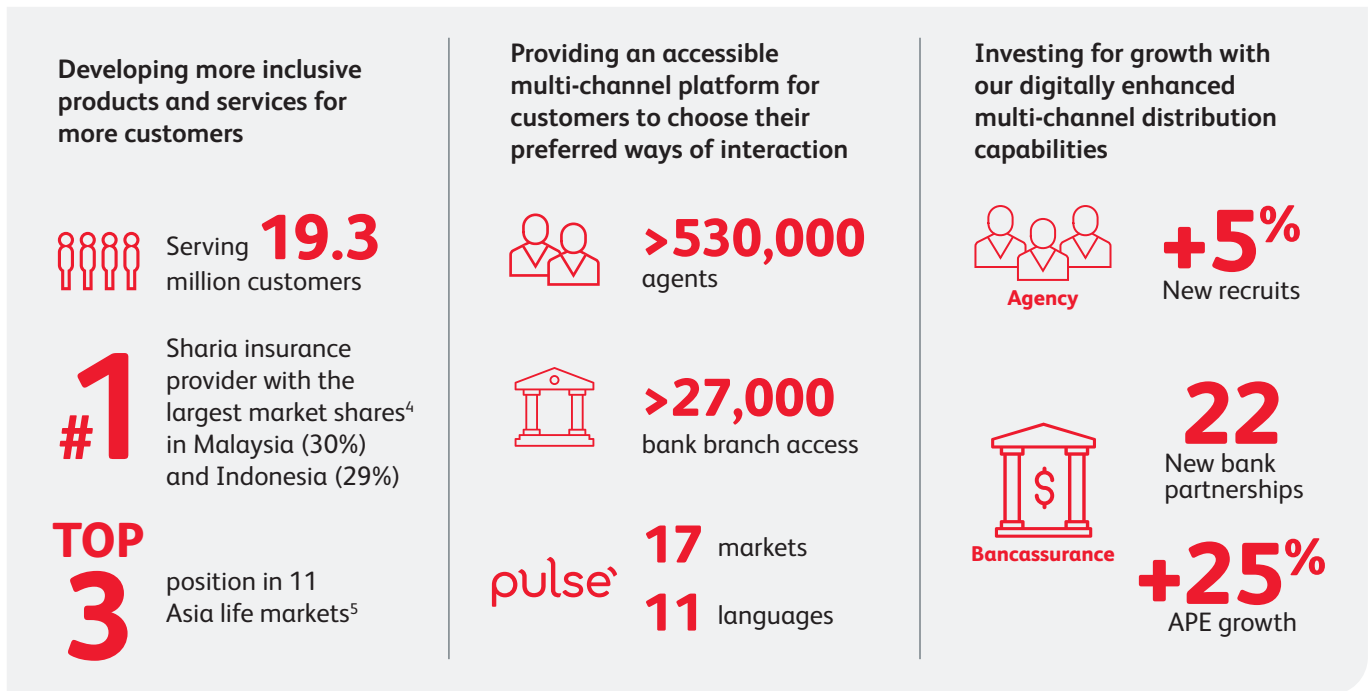
Listed on 4 stock exchanges:

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



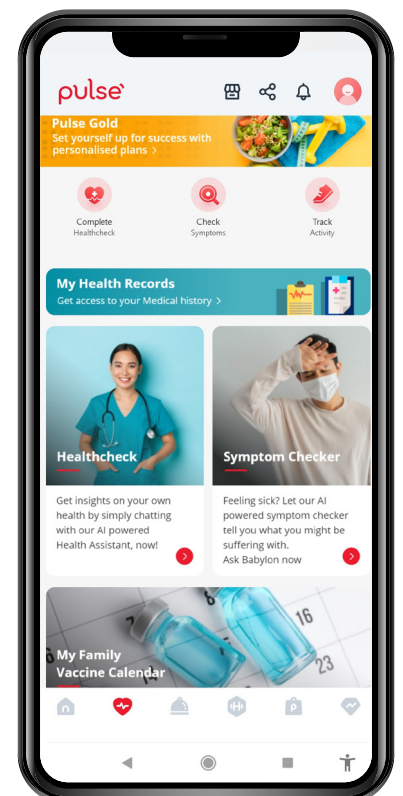
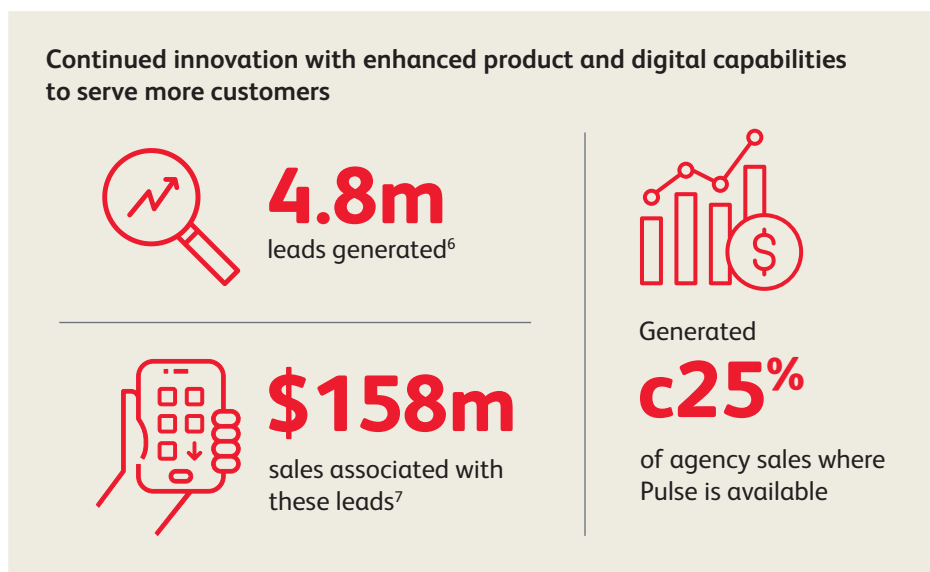
Prudential at a glance

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) was first introduced in Malaysia in August 2019. Pulse is now available in 17 markets and in 11 languages across Asia and Africa. The app uses AI-powered self-help tools and real-time information to serve as a 24/7 health and wellness partner to users, helping them prevent, postpone, and protect against the onset of diseases.



**Diversified market leading platform
focused on 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



\$222.3bn
funds under management

Our investment capabilities cover:

- Equity
- Fixed income
- Quantitative
- Multi asset solutions

300+ 
investment professionals

TOP 10 position in 6 out of 11 markets⁸

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.

SAFE SCHOOLS



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.

EARLY CHILDHOOD DEVELOPMENT



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 All comparative data are as of HY21 and growth rates are on a constant exchange rate basis unless otherwise stated.

² On an actual exchange rate basis

³ Comparatives are adjusted for new and amended accounting standards and exclude PCA Korea Life, Japan and Taiwan agency.

⁴ Based on comparative data as of 31 December 2021.

⁵ As reported at FY2021. Sources include formal (e.g., competitors results release, local regulators and insurance association) and informal (industry exchange) market share data. Ranking based on new business (APE sales, weighted full year premium or full year premium depending on availability of data) or total weighted revenue premiums.

⁶ Leads that originate from a digital platform, digital campaign or partner; and other leads, including leads from agents, recorded on digital leads management systems.

⁷ APE sales completed by agents on leads from digital campaigns captured within the digital customer management systems or on leads from Pulse registrations, together with a small number of policies purchased via Pulse online.

⁸ Source: 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). Per latest data available.

For more information please visit:

<https://www.prudentialplc.com>

