

OUR BRANDS

PRUDENTIAL

Prudential is a leading life and pensions provider in the United Kingdom.



M&G is Prudential's UK and European fund manager, with £126 billion of funds under management, as at 31 December 2004.

OPERATIONS AND PRODUCTS

Products

- Annuities
- Corporate Pensions
- With-profits and Unit-linked Bonds
- Savings and Investments
- Protection
- Equity Release
- Health Insurance

Product Distribution Channels

- Independent Financial Advisers
- Business to Business (consulting actuaries and benefit advisers)
- Partnerships (affinities and banks)
- Multi-tie Panels
- Direct to customers (telephone, internet and mail)

Customers

More than seven million.

Who and Where?

Staff

6,600

Locations

Belfast
Dublin
London
Mumbai
Reading
Stirling

M&G offers a range of over 40 funds and invests in a wide range of assets including UK and international equities, fixed interest, property and private equity.

Retail Products

- Open Ended Investment Companies (OEICs)
- Unit Trusts
- Investment Trusts
- Individual Savings Accounts (ISAs)
- Personal Equity Plans (PEPs)

Institutional Business

- Segregated fixed interest, pooled pension funds, structured and private finance

Customers

Over 830,000 unit holder accounts.

Who and Where?

Staff

1,455

Locations

London
Chelmsford
Australia
France
Germany
Italy
South Africa

Also part of M&G

Prudential Property Investment Managers Ltd (PruPIM)
PPM Ventures Ltd
PPM South Africa

FINANCIAL HIGHLIGHTS

Comparisons are quoted at constant exchange rates

In 2004, APE sales grew 40 per cent and gross premiums grew 58 per cent.

Launched two new products in 2004 – PruFund and PruHealth.

Secured places on two of the new multi-tie panels – Sesame and Millfield.

Further Information

www.pru.co.uk

Telephone: 0800 000 000

Underlying profit increased by 57 per cent in 2004 to £110 million.

Gross fund inflows in Continental Europe grew fourfold to €611 million compared to 2003.

Further Information

www.mandg.co.uk
www.mandg-investments.de
www.mandg-investments.at
www.prupim.com
www.ppmventures.com
www.ppm-sa.com

Customer helpline: 0800 389 8600

Independent Financial Adviser (IFA) helpline: 0800 328 3191



Egg plc is an innovative financial services company, providing a range of banking and financial services products through its internet site, www.egg.com

- Banking
- Insurance
- Investments

Egg's share of UK credit card market is now over six per cent.

Who and Where?

Staff

2,680

Locations

Derby
Dudley
London



Jackson National Life Insurance Company

Jackson National Life (JNL) is a leading life insurance company in the United States, and has more than 1.5 million policies and contracts in force.

JNL offers fixed, equity-indexed and variable annuities, term and permanent life insurance and institutional products.

JNL markets products in 50 states and the District of Columbia (in the State of New York through Jackson National Life Insurance Company of New York) through independent broker-dealers, independent agents, banks, regional broker-dealers and the registered investment adviser channel.

JNL's investment portfolio manager, PPM America Inc., manages around US\$71 billion of assets.

Customers

More than 1.5 million policies and contracts in force.

Who and Where?

Staff

2,247

Locations

Headquartered in Lansing, Michigan.

Appleton, Wisconsin
Atlanta, Georgia
Bismarck, North Dakota
Chicago, Illinois
Denver, Colorado
New York, New York
Purchase, New York
Roseland, New Jersey
Santa Monica, California
Tampa, Florida



PRUDENTIAL
英国保诚集团

Prudential has life insurance and fund management operations across 12 countries in Asia and is Europe's leading life insurer in Asia in terms of market coverage and number of top five market positions.

Prudential Corporation Asia provides a comprehensive range of savings, protection and investment products tailored to the needs of each local market.

It pioneered a unit-linked product in Malaysia, Indonesia, the Philippines, Singapore and Taiwan.

Currently, Prudential Corporation Asia has a network of over 130,000 agents serving more than 5.7 million customers around the region.

Major Strategic Partnerships

- Bank of China International for Mandatory Provident Fund business in Hong Kong
- CITIC Group for life business in China
- ICICI Bank for life and mutual funds business in India
- Across the region Prudential Corporation Asia now has a variety of distribution partnerships including relationships with a number of leading banks

Who and Where?

Staff

Over 8,700

Locations

China	Malaysia
Hong Kong	The Philippines
India	Singapore
Indonesia	Taiwan
Japan	Thailand
Korea	Vietnam

Group operating income up 19 per cent to £505 million (2003: £424 million).

Egg's core UK business made an operating profit of £74 million (2003: £73 million).

Further Information

www.egg.com

Telephone: 020 7526 2500

Record variable annuity sales of £2 billion in 2004.

MSB operating profit on continuing operations of £182 million, up 46 per cent on 2003.

Announced the purchase of Life Insurance Company of Georgia (subject to regulatory approval).

Further Information

www.jnl.com

Telephone: 00 1 517 381 5500

In 2004, new business achieved profit rose 19 per cent.

Further Information

www.prudentialcorporation-asia.com

Telephone: 00 852 2918 6300