

Prudential at a glance

PRUDENTIAL



Our brands

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

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

Operations and products

Products

- Annuities
- Corporate pensions
- With-profits and unit-linked bonds
- Savings and investments
- Protection
- Equity release
- Health insurance

Product distribution channels

- Business to business (consulting actuaries and benefit advisers)
- Partnerships (affinities and banks)
- Independent financial advisers
- Multi-tie panels
- Direct to customers (telephone, internet and mail)

Customers

More than seven million

Staff

6,700

Locations

Belfast
Dublin
London
Mumbai
Reading
Stirling

- Banking – unsecured personal loans, credit cards, mortgages and savings accounts
- Insurance – distribution of general insurance products

Egg has over five per cent share of the UK credit card market.

Customers

Over three million.

Staff

2,200

Locations

Derby
Dudley
London

Financial highlights

Comparisons are quoted at constant exchange rates

APE sales grew 10 per cent in 2005 to £900 million.

IFRS operating profit increased 35 per cent to £400 million in 2005.

Further information

www.pru.co.uk

Telephone: 0800 000 000

2005 overall group operating income was £527 million, up from £496 million in 2004.

The UK banking business made an operating profit of £60 million, compared to £72 million in 2004.

Following Prudential's offer for the minority shareholding, Egg shares were delisted on 20 February 2006.

Further information

www.egg.com

Telephone: 020 7526 2500



M&G is Prudential's UK and European fund manager with £149 billion of funds under management as at 31 December 2005.

M&G independently manages assets on behalf of a wide range of retail and institutional investors. M&G also acts as fund manager on many of the life and pensions products sold by Prudential in the UK and Europe, as well as managing Prudential's balance sheet for profit.

Retail business

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

M&G and Prudential branded mutual funds are distributed to retail investors in the UK, Europe and South Africa. M&G manages £14.6 billion of retail assets, invested in equities, fixed income and property.

In the UK, M&G is the fourth largest retail fund manager, with over one million unit holder accounts.

Institutional business

- Segregated fixed interest, pooled pension funds, structured and private finance
- Segregated and pooled global macro strategy mandates
- Institutional customers include pension funds, insurance companies and other financial institutions

M&G manages £21.6 billion of institutional assets, invested in equities, fixed income, property and private equity.

Internal business

- M&G manages assets on behalf of Prudential's long-term business funds, including with-profits and unit-linked funds, annuities and corporate pension products.

M&G manages £113 billion of assets for Prudential customers, invested in equities, fixed income, property and private equity.

Staff

1,400

Locations

UK: London, Chelmsford
Europe: Germany, Austria, Italy, Spain, France
Other: Australia, South Africa

Also part of M&G

Prudential Property Investment Managers (PruPIM)
PPM Capital
PPM South Africa

In 2005, operating profit grew 20 per cent to £163 million and underlying profits grew 25 per cent to £138 million.

Gross fund inflows increased by 35 per cent to £7.9 billion. Net fund inflows nearly doubled to £3.9 billion.

Further information

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

Customer helpline: 0800 390 390

Independent financial adviser (IFA) helpline:
0800 328 3191



Jackson National Life Insurance Company®
Insuring your financial future.®

Jackson National Life (JNL) is one of the largest life insurance companies in the United States with over three million policies and contracts in force.

JNL offers fixed, fixed index, and variable annuities, term and permanent life insurance and institutional products. Through its affiliates and subsidiaries, JNL also provides asset management and retail brokerage services.

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 three million policies and contracts in force.

Staff

2,600

Location

Headquartered in Lansing, Michigan

Record APE sales of £515 million were up 13 per cent on prior year. New business profit margin (% of APE) of 41 per cent up from 32 per cent in the prior year.

EEV operating profit on continuing operations of £755 million, up 104 per cent on prior year.

IFRS operating profit on continuing operations of £362 million, up 27 per cent on prior year.

Further information

www.jnl.com
Telephone: 00 1 517 381 5500



PRUDENTIAL
英国保诚集团

Prudential has life insurance operations in 12 countries and in 2005 was awarded six new life licences for cities in China, making a total of 10 operational in 2005. Prudential also has fund management operations in nine Asian countries following the addition of China and Vietnam in 2005.

Prudential is Europe's leading life insurer in Asia in terms of market coverage and number of top five market positions and one of the region's largest foreign owned fund managers.

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

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

Currently, Prudential Corporation Asia has a network of over 170,000 agents serving more than seven million customers around the region.

Major strategic partnerships

- Bank of China International for Mandatory Provident Fund business in Hong Kong
- CITIC Group for life and fund management business in China
- IICI Bank for life and mutual funds business in India
- In addition, Prudential Corporation Asia has a number of distribution partnerships that include a number of leading banks.

Staff

9,900

Locations

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

Sales on an APE basis grew 23 per cent.

Represents 48 per cent of total Group new business profit.

Third party funds under management of £10.1 billion, up 29 per cent over 2004 on comparable basis.

IFRS operating profit of £157 million, up 67 per cent on 2004.

Further information

www.prudentialcorporation-asia.com
Telephone: 00 852 2918 6300