

# THERE'S MORE TO PRUDENTIAL

**Prudential plc is an international financial services group with significant operations in Asia, the US and the UK. We serve approximately 25 million customers and have £290 billion of assets under management. We are one of the best capitalised insurers in the world with an Insurance Groups Directive (IGD) capital surplus estimated at £3.4 billion.\***

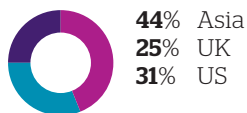
Understanding and responding to our customers' needs is at the heart of our business. It is something we have been doing for over 160 years. We generate sustainable value for our shareholders through a relentless focus on meeting our customers' savings, income and protection needs and a disciplined approach to investing in the most profitable growth opportunities.

The Group is structured around four main business units: Prudential Corporation Asia, Jackson National Life Insurance Company, Prudential UK and M&G. Our operating model allows each of our businesses to stay close to their customers within the framework of a consistent, Group-wide global approach to managing risk, capital, cash, reputation and leadership development and succession.

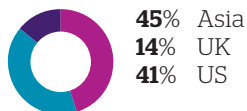
[www.prudential.co.uk](http://www.prudential.co.uk)

## Life assurance

% of Group APE new business premiums

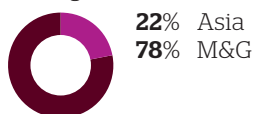


% of Group new business profit



## Asset management

% of Group external funds under management



\*At 31 December 2009 before final dividend



### PRUDENTIAL CORPORATION ASIA

**Through its life insurance and asset management operations, Prudential has 28 businesses in 13 countries across Asia.**

Prudential is a leading life insurer in Asia with a presence in 12 markets and a top three position in seven key locations: Hong Kong, India, Indonesia, Malaysia, Singapore, the Philippines and Vietnam. We provide a comprehensive range of savings, protection and investment products that are specifically designed to meet the needs of customers in each of our local markets.

Prudential's asset management business in Asia has retail operations in 10 markets and independently manages assets on behalf of a wide range of retail and institutional investors across the region.



### JACKSON NATIONAL LIFE INSURANCE COMPANY

**Jackson is one of the largest life insurance companies in the US, providing retirement savings and income solutions to more than 2.8 million customers. Jackson is also one of the top five providers of variable and fixed index annuities in the US.**

Founded nearly 50 years ago, Jackson has a long and successful record of providing advisers with the products, tools and support to design effective retirement solutions for their clients.



### PRUDENTIAL UK

**Prudential UK is a leading life and pensions provider to approximately 7 million customers in the United Kingdom.**

It has a number of major competitive advantages including significant longevity experience, multi-asset investment capabilities, a strong investment track record, a highly respected brand and financial strength. Prudential UK continues to focus on its core strengths including its annuities, pensions and investment products where it can maximise the advantage it has in offering with-profits and other multi-asset investment funds.



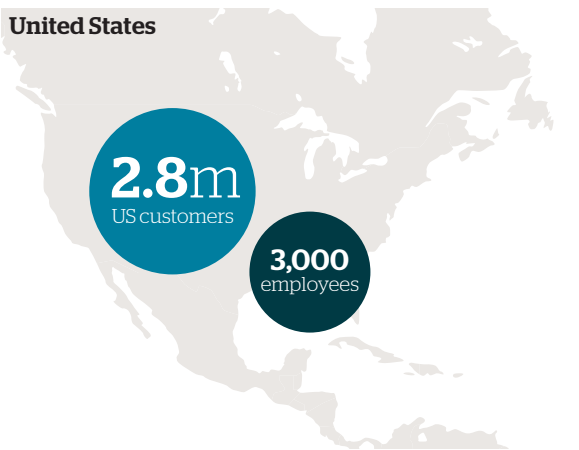
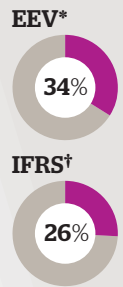
### M&G

**M&G is Prudential's UK and European fund management business with total assets under management of £174 billion (at 31 December 2009).**

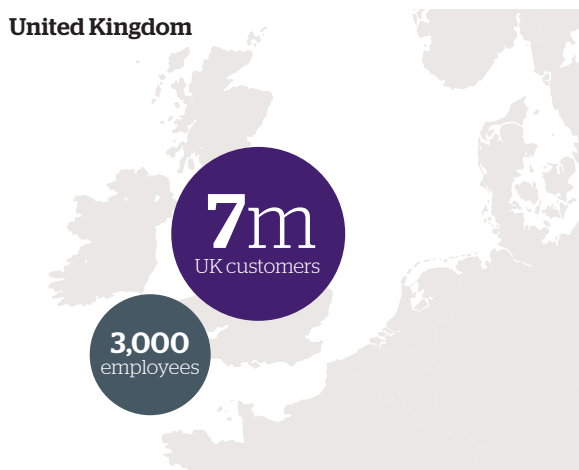
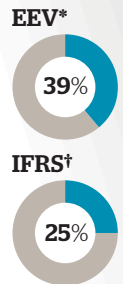
M&G has been investing money for individual and institutional clients for nearly 80 years. Today it is one of the largest investors in the UK stock market, as well as being a powerhouse in fixed income.



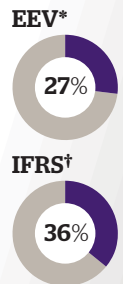
- Over 15 million customers in 13 markets
- Top three position in fast-growing markets: Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, Vietnam and India (where we remain the leading private sector life insurer)
- Extensive regional network of over 410,000 agents
- Further enhanced bancassurance distribution in Singapore, Indonesia and Thailand through partnership with United Overseas Bank
- Award-winning, widely-recognised, trusted brand - named Asia-Pacific's Health Insurer of Year in 2009 by Frost and Sullivan
- Internal Rate of Return (IRR) of over 20 per cent in 2009



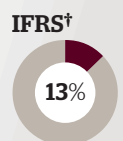
- Top five provider of variable and fixed index annuities in US
- Ranked top insurance company for sales support satisfaction in the Financial Research Corporate Adviser Insights study on Marketing Effectiveness
- Rated as a 'World Class' service provider for five successive years by Service Quality Measurement Group
- 'Highest Customer Satisfaction by Industry' award from Service Quality Measurement Group
- Record total APE retail sales of £912 million - highest level in Jackson's history
- Internal Rate of Return (IRR) of over 20 per cent in 2009



- The strength and performance of our With-Profits Fund has once again allowed us to deliver strong annualised returns for policyholders
- Maintained a leading position in the individual annuity market and launched a new Income Choice Annuity product
- Won 'Best Annuity Provider' award at 2010 Professional Adviser Awards
- Customer Service Five-Star awards in Life and Pensions and Investment categories at the Financial Adviser Service Awards
- Internal Rate of Return (IRR) of over 15 per cent in 2009



- 38 per cent of retail funds delivered top-quartile investment performance over three years
- 89 per cent of active institutional funds delivered returns ahead of their benchmarks over three years
- Record external net fund inflows of £13.5 billion



\* % of Group EEV long-term operating profits

† % of Group IFRS operating profits

IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.