

**Prudential Investor Day**  
**Nic Nicandrou, Prudential Corporation Chief Executive**  
*Panel Discussions*

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**Capabilities Panel Opening Remarks**

- Welcome back again. You have just heard why we are excited about our focus markets, and how they are advancing our strategic theme of delivering profitable growth, in a socially responsible way.
- For the next hour, we will take your questions on how we are building capabilities, and seeking to leverage the best of our enterprise, in all our markets. Before we hear from you, let me introduce the panel and offer some context. I will briefly touch on three areas:
  - First, how we think about digitising and humanising;
  - Second, how we think about health and wealth; And third, how we are building culture and capability.
- Firstly, digitising and humanising. Digitising opens a whole new field of possibilities for us, when it comes to scale and efficiency. Humanising on the other hand, strengthens our ability to provide sound financial advice. Benefiting from both of these efforts would be our agents. We are equipping our agency force to be future-ready, with tools like PRUForce@Pulse, which supports all aspects of agency management.
- **Lilian Ng** who joins us again, can answer questions on how this is improving productivity, and customer outcomes. **Divine Furagganan**, our Chief Distribution Officer in the Philippines, and one of our most progressive when it comes to digital adoption, can provide an on-the-ground perspective.
- When equipped with new tools and a wider range of products and services, agents can provide much more inclusive advice, in other words beyond advising the affluent segments, that many have grown accustomed to serving. This is what we are doing in Indonesia, and **Nini Sumohandoyo** can expand, on how our new capabilities are helping us serve the vastly under-penetrated Shariah segment, as well as our plans to give our Shariah business its own identity.
- Secondly, health and wealth. For health, we are known for our leading protection coverage, but everything we are doing with Pulse, aims to go further by preventing and postponing illnesses. **Al-Noor Ramji** is our Group Chief Digital Officer and can speak to Pulse as our digital front-door, and what this means for customers; he can also speak to Pulse as our digital back-end, and what this means for the scale and efficiency of our business.
- Whether front-door or back-end, I am certain that Al-Noor will emphasise that Pulse cuts across our businesses: it has the same brand in each market, it has a unified look and feel, and it will serve as a single platform for onboarding, fulfilment, servicing, and much more.
- You will have heard me earlier, talk about lowering the threshold for wealth services. We will do this through Wealth@Pulse together with Eastspring, which itself has sought operational efficiency through re-tooling. Today, Eastspring is the largest user in Asia of Blackrock's Aladdin, an operating system for investment professionals. **Wai-Kwong Seck**, our Eastspring CEO, can take questions on how Eastspring will meet its ambition to lead in Asia, and on ESG.
- Finally, culture and capability. This ties back to our strategic theme of humanising our company. Together with our refreshed values, we are equipping our people to tell stories, think conceptually, imagine possibilities, and build iteratively. These ways of working are characteristic of our hothouses, which are co-creation events that bring together people from across the business, as well as from our partners.
- **Jennifer Villalobos** is here from our Thailand life business and can talk about how we are co-creating with our new digital distribution partners such as The1, enabling a 9.5 percent conversion rate on the highly-tailored wellness propositions, made possible by our combined data sets. This is one of many examples that Mike mentioned regarding the shifts in our culture, from one that preferred a siloed own-and-control approach, to one that prizes collaboration, internally and externally.
- For more evidence of culture shifts, look no further than Singapore, where LinkedIn just named us one of the Top 15 best places to work. **Dennis Tan**, our Singapore CEO, recently sponsored a hothouse to accelerate enhancements to Business@Pulse, our SME offering. He can field questions on why the old model of workplace marketing proved so difficult, and how our new Pulse-enabled

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schemes are engaging employees directly, leading to greater success in converting scheme employees to customers, both direct, as well as through agent referrals.

- So, with that, let us hear your questions.