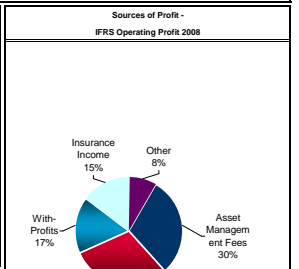


Company Overview		Performance		Company		FTSE 100	
Prudential plc is an international financial services company which aims to help people around the world enhance and protect their financial well-being. We operate and have strong positions in Asia, Europe and the USA - three of the largest and most attractive markets in the world. Our strategy is to build sustainable, profitable businesses in each of these markets, and thereby maximise returns to our shareholders over time.							
Share Data				Performance			
Market cap (€m)	14,529	1 day	%	(0.1%)	(0.2%)		
Ticker (LSE)	PRU LN	1 w	%	(0.9%)	(0.2%)		
Shares in issue	2532m	1 m	%	(5.9%)	(0.2%)		
Beta volatility	2.00	3 m	%	20.1%	9.3%		
Ticker (ADR)	PLK US	6 m	%	29.7%	16.5%		
ADR in issue (at 31 Dec 05)	3.6m	1 yr	%	63.6%	20.0%		
Dividends							
12 Month yield	%	52 wk high	GBP	649.50	5288.54		
		52 wk low	GBP	195.40	3460.70		
		52 wk high	%	88.2%	96.7%		
		52 wk low	%	293.2%	148.1%		

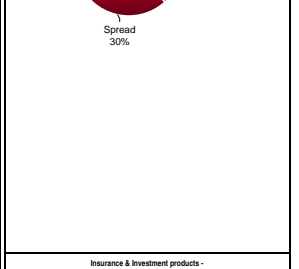
Key P&L Data	2008	2007	2006	2005	2004
Revenue:					
Insurance operations	Em	(10,798)	31,555		
Banking	Em	-	-		
Asset management	Em	664	1,367		
Unallocated corporate	Em	157	188		
Inter-group revenue eliminated on consolidation	Em	(290)	(288)		
Total revenue	Em	(10,267)	32,870		
Profit before tax:					
Insurance operations	Em	(1,816)	1,022		
Banking	Em	-	-		
Asset management	Em	140	344		
Unallocated corporate	Em	(366)	(208)		
Total profit before tax	Em	(2,042)	1,058		

Key Balance Sheet Data	2008	2007	2006	2005	2004
Intangible assets attributable to shareholders	Em	6,690	4,177		
Intangible assets attributable to PAC with-profits fund	Em	6,990	4,388		
Other non-investment and non-cash assets	Em	9,183	5,983		
Investment of long term business, banking and other operations	Em	193,434	204,050		
Cash and cash equivalents	Em	5,955	4,851		
Paid for sale assets	Em	-	30		
Total assets	Em	222,232	223,569		
Banking customer accounts	Em	-	-		
Total policyholders liabilities and unallocated surplus of with-profits funds	Em	182,391	190,317		
Other liabilities	Em	28,038	22,901		
Minority interests	Em	55	102		
Shareholder's equity	Em	5,058	6,062		



Group Summary (As per IFRS)	2008	2007	2006	2005	2004
Result for the year					
Gross premiums earned	Em	18,893	18,359	16,157	15,235
Outward reinsurance premiums	Em	(294)	(171)	(171)	(197)
Earned premiums, net of reinsurance	Em	18,599	18,188	15,986	15,038
Investment income	Em	(30,292)	12,225	17,128	24,013
Other income	Em	1,146	2,457	1,917	2,084
Total revenue, net of reinsurance	Em	(10,287)	32,870	35,031	33,904
Benefits and claims and movement in unallocated surplus of with-profits funds	Em	10,824	(28,785)	(28,421)	(33,100)
Acquisition costs and other operating expenditure	Em	(2,459)	(4,859)	(4,212)	(5,552)
Finance costs: interest on core structural borrowings of shareholder-financed operations	Em	(172)	(168)	(177)	(208)
Goodwill impairment charge	Em	-	-	-	(120)
Total charges	Em	8,193	(31,812)	(32,810)	(38,980)
Profit before tax	Em	(2,074)	1,058	2,221	2,145
Tax attributable to policyholders' returns	Em	1624	5	(849)	(1,147)
Profit before tax attributable to shareholders	Em	(450)	1,063	1,372	998
Tax expense	Em	1683	(349)	1,241	(1,388)
Less: tax attributable to policyholders' returns	Em	1624	5	849	1,147
Tax attributable to shareholders' profits	Em	59	(354)	(350)	(241)
Profit from continuing operations after tax	Em	(391)	709	980	757
Discontinued operations (net of tax)	Em	-	241	(105)	3
Profit for the year	Em	(391)	950	875	760
Attributable to:					
Equity holders of the Company	Em	(396)	947	874	517
Minority interests	Em	5	3	1	12
Profit for the year	Em	(391)	950	875	760
Basic earnings per share:					
Based on profit from continuing operations attributable to the equity holders of the Company	GBP	(16.00)	28.80	40.50	31.50
Based on profit (loss) from discontinued operations attributable to the equity holders of the Company	GBP	0.00	9.90	(4.30)	0.10
Diluted earnings per share:					
Based on profit from continuing operations attributable to the equity holders of the Company	GBP	(16.00)	28.80	40.50	31.50
Based on profit (loss) from discontinued operations attributable to the equity holders of the Company	GBP	0.00	9.90	(4.30)	0.10

Group Summary (As per UK GAAP)	2008	2007	2006	2005	2004
Result for the year					
Long-term business:					
New business:					
Single	Em				8,473
Regular	Em				710
Gross premiums written	Em				13,781
Gross investment product inflows	Em				22,113
Operating profit before amortisation of goodwill and exceptional items:					
Long-term business	Em				457
UK fund management	Em				83
US broker-dealer and fund management	Em				(3)
Asia fund management	Em				13
UK banking	Em				55
Shareholders' investment return and other income	Em				29
Interest payable on core structural borrowings	Em				(143)
Corporate expenditure	Em				(67)
Continuing operations	Em				424
Discontinued operations	Em				(67)
Total operating profit (based on long-term investment returns) before amortisation of goodwill and exceptional items	Em				357
Amortisation of goodwill	Em				(88)
Short-term fluctuations in investment returns	Em				91
Profit on business disposed	Em				-
Profit on ordinary activities before tax (including actual investment returns)	Em				290
Profit after tax and minority interests:					
Operating profit (including post-tax long-term investment returns)	Em				257
Profit for the year (including post-tax actual investment returns)	Em				298
Shareholders' funds and borrowings					
Statutory basis:					
Employed in business units	Em				4,252
Retained centrally	Em				1,415
Total	Em				5,667
Borrowings of holding Company and related finance subsidiaries	Em				(2,427)
Total statutory basis capital and reserves	Em				3,240
Additional achieved profits basis retained profit	Em				3,765
Achieved profits basis capital and reserves	Em				7,005
Insurance and investment funds under management	Em				168
Share statistics					2008
Earnings per share:					
Based on operating profit after tax and related minority interests	GBP				12.40
Based on profit for the year after tax and minority interests	GBP				10.08
Dividend per share	GBP				15.38
Market price at 31 December	GBP				454
Average number of shares	m				2,076



Management	Chairman, Prudential plc
Hayley McGrath	Group Chief Executive, Prudential plc
Tidiane Thiam	Chief Financial Officer, Prudential plc
Nic Nicandrou	Executive Director, Prudential UK & Europe
Rob Devey	Executive Director, Prudential UK & Europe
Berry Shaw	Executive Director, Prudential Corporation Asia
Michael McIntosh	Executive Director, M&G
Clark Manning	Executive Director, Jackson National Life Insurance Company

Corporate Action Calendar	2009 Full Year New Business Results
24-Feb-2010	2009 Full Year Results
25-Mar-2010	2009 Full Year Results
10-May-2010	Annual General Meeting
10-Aug-2010	2010 Half Year Financial Results

Latest News (Last update 10/09/09)
28 Oct 2009: Prudential plc welcomes Nic Nicandrou as Chief Financial Officer.
28 Oct 2009: Prudential plc Third Quarter 2009 Interim Management Statement
13 Aug 2009: Announced 2009 Half Year Financial Results
30 Jul 2009: Announced the appointment of Rob Devey as Chief Executive, Prudential UK and Europe and to the Board of Prudential plc
19 Jun 2009: Completed transfer of legacy agency book and agency force in Taiwan to China Life Insurance of Taiwan
14 May 2009: Released First Quarter 2009 Interim Management Statement
30 Apr 2009: Prudential plc appoints Thibaut Le Mare as Group Chief Risk Officer
27 Apr 2009: Prudential plc announces appointment of Nicandrou as Chief Financial Officer
19 Mar 2009: Released the Prudential plc 2008 full year results
19 Mar 2009: Tidiane Thiam to succeed Mark Tucker as Group Chief Executive on 1 October 2009