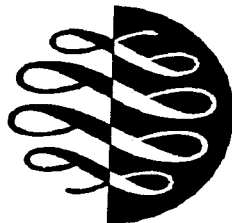




Prudential Retirement Income Limited

Incorporated and registered in Scotland Registered number 47842
Registered Office PO Box 25, Craigforth, Stirling, FK9 4UE

**Annual FSA Insurance Returns for the year ended
31st December 2001**



Returns under the Accounts and Statements Rules

(Appendices 1 , 3 , 4 , 6)

Returns under the Accounts and Statements Rules

Prudential Retirement Income Limited

Year ended 31st December 2001

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Statement of solvency

Name of insurer **Prudential Retirement Income Limited**

Global business

Financial year ended **31st December 2001**

R9	Company registration number 47842	GLUK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2001	
	As at the end of this financial year 1	As at the end of the previous year 2	Source			
			Form	Line	Column	

GENERAL INSURANCE BUSINESS**Available assets**

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11			See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12			12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13			

LONG TERM INSURANCE BUSINESS**Available assets**

Long term insurance business admissible assets	21	1056106	373300	10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22	59617	38697	See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23	1042767	370543	See instruction 4
Other insurance and non-insurance liabilities	24	13339	2757	See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25	59617	38697	

Implicit Items admitted under Rule 2.10 [Regulation 23(5) of the Insurance Companies Regulations 1994]

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34	59617	38697	
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Required minimum margin

Required minimum margin for long term insurance business	41	41711	14821	60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42	6952	2470	
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43	52665	36227	
Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41)	44	17906	23876	

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6