



# **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 2002**



(Appendices 1 , 3 , 4 , 6 )

# Prudential Retirement Income Limited

Year ended 31st December 2002

## Contents

	Page
<b>Appendix 9.1</b>	
Form 9 Statement of solvency	3
Covering sheet to Form 9	4
Form 9A Analysis of the effect of financial engineering on long-term available assets	5
Form 10 Statement of net assets	6
Form 13 Analysis of admissible assets	7
Form 14 Long term insurance business liabilities and margins	13
Form 15 Liabilities (other than long insurance term business)	14
Form 16 Profit and loss account (non-technical account)	15
Form 17 Analysis of derivative contracts	16
<b>Appendix 9.3</b>	
Form 40 Long term insurance business: Revenue account	18
Form 41 Long term insurance business: Analysis of premiums and claims	20
Form 42 Long term insurance business: Analysis of claims	22
<b>Appendix 9.4</b>	
Form 46 Long term insurance business: Summary of changes in long term business	24
Form 47 Long term insurance business: Analysis of new ordinary long term business	26
Form 48 Long term insurance business: Expected income from admissible assets not held to match liabilities in respect of linked benefits	27
Form 49 Long term insurance business: Analysis of admissible fixed interest and variable interest and variable yield securities not held to match liabilities in respect of linked benefits	28
<b>Appendix 9.6</b>	
Abstract of the Valuation Report - Rule 9.31	29
<b>Appendix 9.4</b>	
Form 51 Long term insurance business: Valuation summary of non-linked contracts (other than accumulating with-profits policies)	39
Form 54 Long term insurance business: Valuation summary of index linked contracts	41
Form 56 Long term insurance business: Analysis of assets and liabilities matching investment liabilities in respect of index linked benefits	43
Form 57 Long term insurance business: Matching rectangle	44
Form 58 Long term insurance business: Valuation result and distribution of surplus	48
Form 60 Required minimum margin	49
<b>Appendix 9.6</b>	
Notes to the Return	50
Directors' Certificate - Rule 9.34(a)	55
Appointed Actuary's Certificate - Rule 9.34(b)	58
Auditors' Report - Rule 9.35	59
Additional information on Derivative Contracts - Rule 9.29	62
Additional information on Controllers - Rule 9.30	65
Information on Appointed Actuary - Rule 9.36	66

**Statement of solvency**Name of insurer **Prudential Retirement Income Limited**

Global business

Financial year ended **31st December 2002**

R9	Company registration number 47842	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2002	
	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	2414572	1056106	10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22	160681	59617	See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23	2398349	1042767	See instruction 4
Other insurance and non-insurance liabilities	24	16223	13339	See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25	160681	59617	

**Implicit items admitted under Rule 2.10(5) as modified**

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34	160681	59617	
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**Required minimum margin**

Required minimum margin for long term insurance business	41	95934	41711	60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42	15989	6952	
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43	144692	52665	
Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41)	44	64747	17906	

**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

**Covering sheet to Form 9**

Name of insurer       **Prudential Retirement Income Limited**

Global business

Financial year ended   **31st December 2002**

.....       **G M Wood**                       **Chief Executive**

.....       **D J Belsham**                       **Director**

.....       **T J W Tookey**                       **Director**

**London 26 March 2003**