



Group Operational Resilience Policy

The Group Operational Resilience Policy helps Prudential build and maintain operational resilience. The Policy incorporates statutory requirements, as well as industry best practices for business continuity management (BCM) crisis management, security, health, safety wellbeing and travel security risks aligned with the ISO 31000, 22301, 22361 and 45001 international standards, and seats these requirements within the context of Prudential's strategic, operational and commercial imperatives.

Prudential prioritises the safety of employees, customers, partners and the communities we serve, as well as business operations and delivery of critical business services to customers. This Policy ensures that our businesses identify, assess, control and monitor risks and the continued delivery of critical business services should risk events occur through clear response and recovery plans.

Policy provisions include the following:

- Governance structure, including defined roles and responsibilities, to oversee the implementation of the policy and operating standards
- Process for adherence to legal and regulatory requirements
- Risk assessment, prioritisation, control, treatment and business impact analysis requirements
- Planning, testing and reporting of business continuity, operational resilience and crisis management procedures for response and recovery from disruptive risk events
- Business travel risk reduction strategies
- Incident response structure, reporting, investigation, communication and crisis escalation procedures
- BCM and crisis management tests, drills, training and exercise requirements
- Provision of training to meet operational resilience risk management competency needs
- Requirements for Prudential's internal and external third-party service providers to meet policy requirements including internal interdependencies
- Tracking, management review, monitoring, and reporting of performance, compliance and efficacy of resilience programmes and criteria