

# ADDITIONAL INFORMATION

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A number of factors (risk factors) affect Prudential's operating results and financial condition and, accordingly, the trading price of its shares. The risk factors mentioned below should not be regarded as a complete and comprehensive statement of all potential risks and uncertainties. The information given is as of the date of this report, is not updated, and any forward looking statements are made subject to the reservations specified below under 'Forward Looking Statements'.

### **Risks relating to Prudential's business**

#### ***Prudential's businesses are inherently subject to market fluctuations and general economic conditions***

Prudential's businesses are inherently subject to market fluctuations and general economic conditions. Uncertain or negative trends in international economic and investment climates which have adversely affected Prudential's business and profitability could be repeated, or prolonged, or could worsen. The adverse effects of such trends, including the unprecedented market dislocation across asset classes and geographical markets witnessed in 2008 and in the first half of 2009, have been and would be felt principally through the following:

- investment impairments or reduced investment returns, as a result of market volatility, could impair Prudential's ability to write significant volumes of new business which would have a negative impact on its assets under management and profit;
- higher credit defaults and wider credit and liquidity spreads resulting in realised and unrealised credit losses, as experienced during 2008 and 2009, when illiquidity and credit spreads reached all-time highs;
- Prudential in the normal course of business enters into a variety of transactions with counterparties, including derivative transactions. Failure of any of these counterparties to discharge their obligations, or where adequate collateral is not in place, could have an adverse impact on Prudential's results; and
- estimates of the value of financial instruments are difficult because in certain illiquid or closed markets, determining the value at which financial instruments can be realised is highly subjective. Processes to ascertain value and estimates of value require substantial elements of judgment, assumptions and estimates (which may change over time). Increased illiquidity also adds to uncertainty over the accessibility of financial resources and may reduce capital resources as valuations decline.

Although global markets began to stabilise in 2009, interest rates remain low, and many of the challenges of 2008 persist in the credit markets. New challenges may continue to emerge.

A significant part of Prudential's shareholders' profit is related to bonuses for policyholders declared on its with-profits products, which are broadly based on historical and current rates of return on equity, real estate and fixed income securities, as well as Prudential's expectations of future investment returns. During 2008 and for the first half of 2009, Prudential had to operate in the UK against a challenging background of unprecedented volatility in capital and equity markets, interest rates and widespread economic uncertainty. This has led, among other things, to reduced consumer spending, an increase in unemployment, and consequently reduced liquidity, requiring the intervention of the Bank of England via a quantitative easing program to restore credit liquidity in the market.

For some non-unit-linked investment products, in particular those written in some of the Group's Asian operations, it may not be possible to hold assets which will provide cash flows to match exactly those relating to policyholder liabilities. This is particularly true in those countries where bond markets are not developed

and in certain markets where regulated surrender values are set with reference to the interest rate environment prevailing at the time of policy issue. This results in a mismatch due to the duration and uncertainty of the liability cash flows and the lack of sufficient assets of a suitable duration. While this residual asset/liability mismatch risk can be managed, it cannot be eliminated. Where interest rates in these markets remain lower than interest rates used to calculate surrender values over a sustained period, this could have an adverse impact on Prudential's reported profit.

In the US, fluctuations in prevailing interest rates can affect results from Jackson National Life Insurance Company ('Jackson') which has a significant spread-based business, with the majority of its assets invested in fixed income securities. In particular, fixed annuities and stable value products written by Jackson expose Prudential to the risk that changes in interest rates, which are not fully reflected in the interest rates credited to customers, will reduce spread. The spread is the difference between the rate of return Jackson is able to earn on the assets backing the policyholders' liabilities and the amounts that are credited to policyholders in the form of benefit increases, subject to minimum crediting rates. During 2008, the US financial services industry faced an unprecedented array of challenges: the S&P 500 index fell by 38.5 per cent, government interest rates fell to historic lows, and global markets experienced a significant increase in volatility. In addition, credit markets seized up and global credit spreads widened to historic levels. These factors contributed to substantial increases in Jackson's unrealised losses. Declines in spread from these products or other spread businesses that Jackson conducts could have a material impact on its businesses or results of operations. Jackson also writes a significant amount of variable annuities that offer capital or income protection guarantees. There could be unforeseen market circumstances where the derivatives that it enters into to hedge its market risks may not fully offset its losses, and any cost of the guarantees that remain unhedged will also affect Prudential's results.

#### ***Prudential will be subject to the risk of potential sovereign debt credit deterioration owing to the amounts of sovereign debt obligations held in its investment portfolio***

Prudential will be subject to the risk of potential sovereign debt credit deterioration and default. Investment in sovereign debt obligations involves risks not present in debt obligations of corporate issuers. Investing in such instruments creates exposure to the direct or indirect consequences of political, social or economic changes (including changes in governments, heads of states or monarchs) in the countries in which the issuers are located and the creditworthiness of the sovereign. In addition, the issuer of the debt or the governmental authorities that control the repayment of the debt may be unable or unwilling to repay principal or pay interest when due in accordance with the terms of such debt, and Prudential may have limited recourse to compel payment in the event of a default. A sovereign debtor's willingness or ability to repay principal and to pay interest in a timely manner may be affected by, among other factors, its cash flow situation, its relations with its central bank, the extent of its foreign currency reserves, the availability of sufficient foreign exchange on the date a payment is due, the relative size of the debt service burden to the economy as a whole, the sovereign debtor's policy toward local and international lenders, and the political constraints to which the sovereign debtor may be subject. Periods of economic uncertainty may affect the volatility of market prices of sovereign debt to a greater extent than the volatility inherent in debt obligations of other types of issues. If a sovereign were to default on its obligations, this could have a material adverse effect on Prudential's financial condition and results of operations.

***Prudential is subject to the risk of exchange rate fluctuations owing to the geographical diversity of its businesses***

Due to their geographical diversity, Prudential's businesses are subject to the risk of exchange rate fluctuations. Prudential's operations in the US and Asia, which represent a significant proportion of operating profit and shareholders' funds, generally write policies and invest in assets denominated in local currency. Although this practice limits the effect of exchange rate fluctuations on local operating results, it can lead to significant fluctuations in Prudential's consolidated financial statements upon translation of results into pounds sterling. The currency exposure relating to the translation of reported earnings is not currently separately managed. The impact of gains or losses on currency translations is recorded as a component of shareholders' funds within the statement of changes in equity. Consequently, this could impact on Prudential's gearing ratios (defined as debt over debt plus shareholders' funds).

***Prudential conducts its businesses subject to regulation and associated regulatory risks, including the effects of changes in the laws, regulations, policies and interpretations and any accounting standards in the markets in which it operates***

Changes in government policy, legislation (including tax) or regulatory interpretation applying to companies in the financial services and insurance industries in any of the markets in which Prudential operates, which in some circumstances may be applied retrospectively, may adversely affect Prudential's product range, distribution channels, capital requirements and, consequently, reported results and financing requirements. Also, regulators in jurisdictions in which Prudential operates may change the level of capital required to be held by individual businesses or could introduce possible changes in the regulatory framework for pension arrangements and policies, the regulation of selling practices and solvency requirements. Furthermore, as a result of the recent interventions by governments in response to global economic conditions, it is widely expected that there will be a substantial increase in government regulation and supervision of the financial services industry, including the possibility of higher capital requirements, restrictions on certain types of transaction structure, and enhanced supervisory powers.

Current EU directives, including the EU Insurance Groups Directive (IGD) require European financial services groups to demonstrate net aggregate surplus capital in excess of solvency requirements at the group level in respect of shareholder-owned entities. The test is a continuous requirement, so that Prudential needs to maintain a somewhat higher amount of regulatory capital at the group level than otherwise necessary in respect of some of its individual businesses to accommodate, for example, short-term movements in global foreign exchange rates, interest rates, deterioration in credit quality and equity markets. The EU is also developing a new solvency framework for insurance companies, referred to as 'Solvency II'. The new approach will be based on the concept of three pillars – minimum capital requirements, supervisory review of firms' assessment of risk, and enhanced disclosure requirements – and will cover valuations, the treatment of insurance groups, the definition of capital and the overall level of capital requirements. A key aspect of Solvency II is that the assessment of risks and capital requirements will be aligned more closely with economic capital methodologies, and may allow Prudential to make use of its internal economic capital models, if approved by the Financial Services Authority (FSA). The Solvency II Directive was formally approved by a meeting of the EU's Economic and Financial Affairs Council on 10 November 2009.

The European Commission has already initiated the process of developing the detailed rules that will complement the high-level Principles of the Directive, referred to as 'implementing measures', which are subject to a consultation process and are not expected to be finalised until late 2011. There is a significant uncertainty regarding the final outcome of this process. As a result there is a risk that the effect of the measures finally adopted could be adverse for Prudential, including potentially a significant increase in capital required to support its business.

Various jurisdictions in which Prudential operates have created investor compensation schemes that require mandatory contributions from market participants in some instances in the event of a failure of a market participant. As a major participant in the majority of its chosen markets, circumstances could arise where Prudential, along with other companies, may be required to make such contributions.

The Group's accounts are prepared in accordance with current International Financial Reporting Standards (IFRS) applicable to the insurance industry. The International Accounting Standards Board (IASB) introduced a framework that it described as Phase I, which permitted insurers to continue to use the statutory basis of accounting for insurance assets and liabilities that existed in their jurisdictions prior to January 2005. In July 2010, the IASB has published an Exposure Draft for its Phase II on insurance accounting, which would introduce significant changes to the statutory reporting of insurance entities that prepare accounts according to IFRS. It is uncertain whether and how the proposals in the Exposure Draft will become definitive IFRS and when such changes might take effect.

Any changes or modification of IFRS accounting policies may require a change in the future results or a restatement of reported results.

European Embedded Value (EEV) basis results are published as supplementary information by Prudential using principles issued by the European CFO (Chief Financial Officers) Forum. The EEV basis is a value-based reporting method for Prudential's long-term business which is used by market analysts and which underpins a significant part of the key performance indicators used by Prudential's management for both internal and external reporting purposes. In June 2008, in an effort to improve the consistency and transparency of embedded value reporting, the CFO Forum published the Market Consistent Embedded Value (MCEV) Principles. Following a review of the impact of turbulent market conditions on the MCEV Principles, the CFO Forum announced in May 2009 the postponement of the mandatory reporting on MCEV basis until 2011 and subsequently, in October 2009, changes in the principles to allow for the inclusion of a liquidity premium, which is the additional return investors require for investing in less liquid assets and is a key component in the calculation of the profitability of UK annuity business. It also announced that it was performing further work to develop more detailed application guidance to increase consistency going forward. When the work has been completed, Prudential will consider its approach to the new Principles. The adoption of the new Principles would give rise to different embedded value results from those prepared under the application of European Embedded Value Principles.

***The resolution of several issues affecting the financial services industry could have a negative impact on Prudential's reported results or on its relations with current and potential customers***

Prudential is, and in the future may be, subject to legal and regulatory actions in the ordinary course of its business, both in the UK and internationally. This could be a review of business sold in the past under previously acceptable market practices at the time, such as the requirement in the UK to provide redress to certain past purchasers of pension and mortgage endowment policies, changes to the tax regime affecting products and regulatory reviews on products sold and industry practices, including, in the latter case, businesses it has closed.

Regulators particularly, but not exclusively, in the US and the UK are moving towards a regime based on principles-based regulation which brings an element of uncertainty. These regulators are increasingly interested in the approach that product providers use to select third-party distributors and to monitor the appropriateness of sales made by them. In some cases, product providers can be held responsible for the deficiencies of third-party distributors.

In the US, federal and state regulators have focused on, and continue to devote substantial attention to, the mutual fund, fixed index, variable annuity, and insurance product industries. This includes new regulations in respect of the suitability of broker-dealers' sales of certain products. As a result of publicity relating to widespread perceptions of industry abuses, there have been numerous regulatory inquiries and proposals for legislative and regulatory reforms.

In Asia, regulatory regimes are developing at different speeds, driven by a combination of global factors and local considerations. There is a risk that new requirements are introduced that are retrospectively applied to sales made prior to their introduction.

***Litigation, disputes and regulatory investigations may adversely affect Prudential's profitability and financial condition***

Prudential is, and may be in the future, subject to legal actions, disputes and regulatory investigations in the ordinary course of its insurance, investment management and other business operations. These legal actions, disputes and investigations may relate to aspects of Prudential's businesses and operations that are specific to Prudential, or that are common to companies that operate in Prudential's markets. Legal actions and disputes may arise under contracts, regulations (including tax) or from a course of conduct taken by Prudential, and may be class actions. Although Prudential believes that it has adequately provided in all material aspects for the costs of litigation and regulatory matters, no assurance can be provided that such provisions are sufficient. Given the large or indeterminate amounts of damages sometimes sought, and the inherent unpredictability of litigation and disputes, it is possible that an adverse outcome could, from time to time, have an adverse effect on Prudential's results of operations or cash flows.

***Prudential's businesses are conducted in highly competitive environments with developing demographic trends and continued profitability depends on management's ability to respond to these pressures and trends***

The markets for financial services in the UK, US and Asia are highly competitive, with several factors affecting Prudential's ability to sell its products and continued profitability, including price and yields

offered, financial strength and ratings, range of product lines and product quality, brand strength and name recognition, investment management performance, historical bonus levels, developing demographic trends and customer appetite for certain savings products. In some of its markets, Prudential faces competitors that are larger, have greater financial resources or a greater market share, offer a broader range of products or have higher bonus rates or claims-paying ratios. Further, heightened competition for talented and skilled employees and agents with local experience, particularly in Asia, may limit Prudential's potential to grow its business as quickly as planned.

In Asia, the Group's principal regional competitors are international financial companies, including Allianz, AXA, ING, AIA and Manulife. In a number of markets, local companies have a very significant market presence.

Within the UK, Prudential's principal competitors in the life market include many of the major retail financial services companies including, in particular, Aviva, Legal & General, Lloyds Banking Group and Standard Life.

Jackson's competitors in the US include major stock and mutual insurance companies, mutual fund organizations, banks and other financial services companies such as AIG, AXA Financial Inc., Hartford Life Inc., Lincoln National, MetLife and TIAA-CREF.

Prudential believes competition will intensify across all regions in response to consumer demand, technological advances, the impact of consolidation, regulatory actions and other factors. Prudential's ability to generate an appropriate return depends significantly upon its capacity to anticipate and respond appropriately to these competitive pressures.

***Downgrades in Prudential's financial strength and credit ratings could significantly impact its competitive position and hurt its relationships with creditors or trading counterparties***

Prudential's financial strength and credit ratings, which are used by the market to measure its ability to meet policyholder obligations, are an important factor affecting public confidence in most of Prudential's products, and as a result its competitiveness. Downgrades in Prudential's ratings, as a result of, for example, decreased profitability, increased costs, increased indebtedness or other concerns, could have an adverse effect on its ability to market products and retain current policyholders. In addition, the interest rates Prudential pays on its borrowings are affected by its debt credit ratings, which are in place to measure the Group's ability to meet its contractual obligations.

As at 30 June 2010:

Prudential's long-term senior debt is rated as A2 (negative outlook) by Moody's, A+ (negative watch) by Standard & Poor's and A+ (negative watch) by Fitch;

Prudential's short-term debt is rated as P1 by Moody's, A-1 by Standard & Poor's and F1+ (negative watch) by Fitch;

The Prudential Assurance Company Limited long-term fund is rated Aa2 (negative outlook) by Moody's, AA (negative watch) by Standard & Poor's and AA+ (negative watch) by Fitch;

Jackson's financial strength is rated AA (negative watch) by Standard & Poor's and Fitch, A1 (negative outlook) by Moody's, and A+ (stable) by AM Best.

In addition, changes in methodologies and criteria used by rating agencies could result in downgrades that do not reflect changes in the general economic conditions or Prudential's financial condition.

***Adverse experience in the operational risks inherent in Prudential's business could have a negative impact on its results of operations***

Operational risks are present in all of Prudential's businesses, including the risk of direct or indirect loss resulting from inadequate or failed internal and external processes, systems and human error or from external events. Prudential's business is dependent on processing a large number of complex transactions across numerous and diverse products, and is subject to a number of different legal and regulatory regimes. In addition, Prudential outsources several operations, including a significant part of its UK back office and customer-facing functions as well as a number of IT functions, resulting in reliance upon the operational processing performance of its outsourcing partners.

Further, because of the long-term nature of much of the Group's business, accurate records have to be maintained for significant periods. Prudential's systems and processes incorporate controls which are designed to manage and mitigate the operational risks associated with its activities. For example, any weakness in the administration systems or actuarial reserving processes could have an impact on its results of operations during the effective period. Prudential has not experienced or identified any operational risks in its systems or processes during the first half of 2010, which have subsequently caused, or are expected to cause, a significant negative impact on its results of operations.

***Adverse experience against the assumptions used in pricing products and reporting business results could significantly affect Prudential's results of operations***

Prudential needs to make assumptions about a number of factors in determining the pricing of its products and setting reserves and for reporting its capital levels and the results of its long-term business operations. For example, the assumption that Prudential makes about future expected levels of mortality is particularly relevant for its UK annuity business. In exchange for a premium equal to the capital value of their accumulated pension fund, pension annuity policyholders receive a guaranteed payment, usually monthly, for as long as they are alive. Prudential conducts rigorous research into longevity risk, using data from its substantial annuitant portfolio. As part of its pension annuity pricing and reserving policy, Prudential's UK business assumes that current rates of mortality continuously improve over time at levels based on adjusted data from the Continuous Mortality Investigations (CMI) as published by the Institute and Faculty of Actuaries. If mortality improvement rates significantly exceed the improvement assumed, Prudential's results of operations could be adversely affected.

A further example is the assumption that Prudential makes about future expected levels of the rates of early termination of products by its customers (persistency). This is particularly relevant to its lines of business other than its UK annuity business. Prudential's persistency assumptions reflect recent past experience for each relevant line of business. Any expected deterioration in future persistency is also reflected in the assumption. If actual levels of future persistency are significantly lower than assumed (that is, policy termination rates are significantly higher than assumed), the Group's results of operations could be adversely affected.

Another example is the impact of epidemics and other effects that cause a large number of deaths. Significant influenza epidemics have occurred three times in the last century, but the likelihood, timing, or the severity of future epidemics cannot be predicted. The effectiveness of external parties, including governmental and non-governmental organisations, in combating the spread and severity of any epidemics could have a material impact on the Group's loss experience.

In common with other industry participants, the profitability of the Group's businesses depends on a mix of factors including mortality and morbidity trends, policy surrender rates, investment performance and impairments, unit cost of administration and new business acquisition expense.

***As a holding company, Prudential is dependent upon its subsidiaries to cover operating expenses and dividend payments***

The Group's insurance and investment management operations are generally conducted through direct and indirect subsidiaries.

As a holding company, Prudential's principal sources of funds are remittances from subsidiaries, shareholder-backed funds, the shareholder transfer from long-term funds and any amounts that may be raised through the issuance of equity, debt and commercial paper. Certain of the subsidiaries are restricted by applicable insurance, foreign exchange and tax laws, rules and regulations that can limit the payment of dividends, which in some circumstances could limit the ability to pay dividends to shareholders or to make available funds held in certain subsidiaries to cover operating expenses of other members of the Group.

***Prudential operates in a number of markets through joint ventures and other arrangements with third parties (including in China and India), involving certain risks that Prudential does not face with respect to its consolidated subsidiaries***

Prudential operates, and in certain markets is required by local regulation to operate, through joint ventures (including in China and India). For the Group's joint venture operations, management control is exercised jointly with the venture participants. The level of control exercisable by the Group depends on the terms of the joint venture agreements, in particular, the allocation of control among, and continued co-operation between, the joint venture participants. Prudential may also face financial or other exposure in the event that any of its joint venture partners fails to meet its obligations under the joint venture or encounters financial difficulty. In addition, a significant proportion of the Group's product distribution is carried out through arrangements with third parties not controlled by Prudential and is dependent upon continuation of these relationships. A temporary or permanent disruption to these distribution arrangements could adversely affect the results of operations of Prudential.

***Prudential's Articles of Association contain an exclusive jurisdiction provision***

Under Prudential's Articles of Association, certain legal proceedings may only be brought in the courts of England and Wales. This applies to legal proceedings by a shareholder (in its capacity as such) against Prudential and/or its directors and/or its professional service providers. It also applies to legal proceedings between Prudential and its directors and/or Prudential and Prudential's professional service providers that arise in connection with legal proceedings between the shareholder and such professional service provider. This provision could make it difficult for US and other non-UK shareholders to enforce their shareholder rights.

***Changes in tax legislation may result in adverse tax consequences***

Tax rules, including those relating to the insurance industry, and their interpretation, may change, possibly with retrospective effect, in any of the jurisdictions in which Prudential operates. Significant tax disputes with tax authorities, and any change in the tax status of any member of the Group or in taxation legislation or its interpretation could affect Prudential's profitability and ability to provide returns to shareholders or alter the post-tax returns to shareholders.

### Corporate governance

The directors confirm that, from the date of listing on 25 May 2010, the Company has complied with the code provisions of Appendix 14 of the Listing Rules of the Hong Kong Stock Exchange. The directors also confirm that this Half Year Report has been reviewed by the Group Audit Committee.

The Company confirms that it has adopted a code of conduct regarding securities transactions by directors on terms no less exacting than required by Appendix 10 of the Listing Rules of the Hong Kong Stock Exchange, and that the directors of the Company have complied with this code of conduct from the date of the listing to the end of this period.

### Significant shareholdings

As at 30 June 2010, Prudential had received notification in accordance with Rule 5.1.2R of the Disclosure and Transparency Rules of the Financial Services Authority from the following companies, disclosing their direct or indirect interest in three per cent or more in Prudential's issued ordinary share capital:

Shareholder	Interest
Norges Bank	3.08%
Legal and General Group Plc	3.87%
BlackRock, Inc	6.39%
Capital Research and Management Company	13.018%

## Additional information > Option schemes

The Group maintains four share option schemes satisfied by the issue of new shares. UK-based executive directors are eligible to participate in the UK Savings Related Share Option Scheme, and Asia-based executives can participate in the International Savings Related Share Option Scheme. Dublin-based employees are eligible to participate in the Prudential International Assurance Sharesave Plan, and Hong Kong-based agents can participate in the Non-employee Savings Related Share Option Scheme. The schemes allow participants to save towards the exercise of options over Prudential plc shares, at an option price set at the beginning of the savings period at a discount of up to 20 per cent to the market price. Participants may save up to £250 per month for three or five years. On maturity at the end of the set term, participants may exercise their options within six months of the end of the savings period and purchase Prudential plc shares. If an option is not exercised within six months, participants are entitled to a refund of their cash contributions plus interest if applicable under the rules. The exercise period of the options granted may be advanced to an earlier date in certain circumstances, for

example on retirement, and may be extended in certain circumstances, for example on the death of the participant the personal representative may exercise the options beyond the normal exercise period. Shares are issued to satisfy options that are exercised. Further details of the schemes and accounting policies are detailed in Note 13 of the IFRS basis condensed consolidated financial statements in the 2009 Annual Report.

No options have been granted to substantial shareholders, suppliers of goods or services (excluding options granted to agents under the Non-employee Savings Related Share Option Scheme) or in excess of the individual limit for the relevant scheme.

The weighted average share price of Prudential plc for the period ended 30 June 2010 was £5.53.

The following analyses show the movement in options for each of the option schemes for the six month period ended 30 June 2010. No options were granted in the period.

### UK Savings Related Share Option Scheme

Date of grant	Exercise price £	Exercise period		Beginning of period	Number of options					End of period
		Beg	End		Granted	Exercised	Cancelled	Forfeited	Lapsed	
09 Oct 2002	3.29	01 Dec 2009	31 May 2010	27,010	–	20,231	–	–	6,779	–
17 Apr 2003	2.66	01 Jun 2010	30 Nov 2010	273,250	–	204,242	–	–	–	69,008
01 Oct 2003	3.62	01 Dec 2010	31 May 2011	4,343	–	–	–	–	–	4,343
15 Apr 2004	3.46	01 Jun 2009	30 Nov 2009	942	–	–	–	–	942	–
15 Apr 2004	3.46	01 Jun 2011	30 Nov 2011	17,946	–	–	–	–	–	17,946
30 Sep 2004	3.43	01 Dec 2009	31 May 2010	15,014	–	4,617	–	191	10,206	–
30 Sep 2004	3.43	01 Dec 2011	31 May 2012	8,430	–	–	–	–	–	8,430
12 Apr 2005	3.87	01 Jun 2008	30 Nov 2008	8,121	–	–	8,121	–	–	–
12 Apr 2005	3.87	01 Jun 2010	30 Nov 2010	49,694	–	32,020	–	–	1,792	15,882
12 Apr 2005	3.87	01 Jun 2012	30 Nov 2012	12,222	–	–	–	–	–	12,222
29 Sep 2005	4.07	01 Dec 2010	31 May 2011	37,483	–	1,645	–	–	412	35,426
29 Sep 2005	4.07	01 Dec 2012	31 May 2013	11,172	–	–	–	–	–	11,172
20 Apr 2006	5.65	01 Dec 2009	31 May 2010	661	–	661	–	–	–	–
20 Apr 2006	5.65	01 Jun 2011	30 Nov 2011	15,933	–	–	–	–	–	15,933
20 Apr 2006	5.65	01 Jun 2013	30 Nov 2013	8,169	–	–	605	–	–	7,564
28 Sep 2006	4.75	01 Dec 2009	31 May 2010	83,095	–	42,821	21,690	–	18,584	–
28 Sep 2006	4.75	01 Dec 2011	31 May 2012	55,381	–	–	689	–	1,103	53,589
28 Sep 2006	4.75	01 Dec 2013	31 May 2014	13,325	–	–	–	–	–	13,325
26 Apr 2007	5.72	01 Jun 2010	30 Nov 2010	48,685	–	743	132	–	2,661	45,149
26 Apr 2007	5.72	01 Jun 2012	30 Nov 2012	10,284	–	–	–	–	–	10,284
26 Apr 2007	5.72	01 Jun 2014	30 Nov 2014	1,118	–	–	–	–	615	503
27 Sep 2007	5.52	01 Dec 2010	31 May 2011	53,257	–	–	1,457	–	556	51,244
27 Sep 2007	5.52	01 Dec 2012	31 May 2013	19,960	–	–	608	–	1,216	18,136
27 Sep 2007	5.52	01 Dec 2014	31 May 2015	5,249	–	–	–	265	–	4,984
25 Apr 2008	5.51	01 Jun 2011	30 Nov 2011	63,326	–	1,064	4,398	–	641	57,223
25 Apr 2008	5.51	01 Jun 2013	30 Nov 2013	35,835	–	442	826	–	975	33,592
25 Apr 2008	5.51	01 Jun 2015	30 Nov 2015	4,836	–	–	–	–	–	4,836
25 Sep 2008	4.38	01 Dec 2011	31 May 2012	181,003	–	1,128	6,401	701	9,571	163,202
25 Sep 2008	4.38	01 Dec 2013	31 May 2014	62,042	–	1,349	2,295	1,530	4,772	52,096
25 Sep 2008	4.38	01 Dec 2015	31 May 2016	23,161	–	–	–	–	–	23,161
27 Apr 2009	2.88	01 Jun 2012	30 Nov 2012	3,454,462	–	14,645	88,174	16,685	40,585	3,294,373
27 Apr 2009	2.88	01 Jun 2014	30 Nov 2014	2,099,760	–	1,750	22,569	1,735	15,068	2,058,638
27 Apr 2009	2.88	01 Jun 2016	30 Nov 2016	212,170	–	1,040	7,959	113	4,646	198,412
25 Sep 2009	4.25	01 Dec 2012	31 May 2013	299,769	–	58	14,412	256	–	285,043
25 Sep 2009	4.25	01 Dec 2014	31 May 2015	109,447	–	–	1,463	–	–	107,984
				7,326,555	–	328,456	181,799	21,476	121,124	6,673,700

The weighted average closing price of the shares immediately before the dates on which the options were exercised during the current period was £5.52.

### International Savings Related Share Option Scheme

Date of grant	Exercise price £	Exercise period		Beginning of period	Number of options					End of period
		Beg	End		Granted	Exercised	Cancelled	Forfeited	Lapsed	
30 Sep 2004	3.43	01 Dec 2009	31 May 2010	741	-	-	-	-	741	-
12 Apr 2005	3.87	01 Jun 2010	30 Nov 2010	758	-	-	-	-	-	758
20 Apr 2006	5.65	01 Jun 2009	30 Nov 2009	5,732	-	-	-	-	1,711	4,021
20 Apr 2006	5.65	01 Jun 2011	30 Nov 2011	820	-	-	-	-	-	820
28 Sep 2006	4.75	01 Dec 2009	31 May 2010	26,951	-	16,176	-	-	2,129	8,646
28 Sep 2006	4.75	01 Dec 2011	31 May 2012	968	-	-	-	-	-	968
26 Apr 2007	5.72	01 Jun 2010	30 Nov 2010	93,401	-	2,139	-	-	-	91,262
26 Apr 2007	5.72	01 Jun 2012	30 Nov 2012	17,847	-	-	-	-	-	17,847
27 Sep 2007	5.52	01 Dec 2010	31 May 2011	44,517	-	-	1,108	-	-	43,409
25 Apr 2008	5.51	01 Jun 2011	30 Nov 2011	32,754	-	-	2,660	-	-	30,094
25 Apr 2008	5.51	01 Jun 2013	30 Nov 2013	4,192	-	-	-	-	-	4,192
25 Sep 2008	4.38	01 Dec 2011	31 May 2012	252,450	-	11,410	2,790	-	-	238,250
25 Sep 2008	4.38	01 Dec 2013	31 May 2014	6,951	-	-	-	-	-	6,951
27 Apr 2009	2.88	01 Jun 2012	30 Nov 2012	2,105,236	-	47,332	47,771	-	-	2,010,133
27 Apr 2009	2.88	01 Jun 2014	30 Nov 2014	116,072	-	6,490	3,830	-	-	105,752
25 Sep 2009	4.25	01 Dec 2012	31 May 2013	141,426	-	-	4,334	-	-	137,092
25 Sep 2009	4.25	01 Dec 2014	31 May 2015	3,529	-	-	847	-	-	2,682
				2,854,345	-	83,547	63,340	-	4,581	2,702,877

The weighted average closing price of the shares immediately before the dates on which the options were exercised during the current period was £5.84.

### Prudential International Assurance Sharesave Plan

Date of grant	Exercise price £	Exercise period		Beginning of period	Number of options					End of period
		Beg	End		Granted	Exercised	Cancelled	Forfeited	Lapsed	
29 Sep 2005	4.07	01 Dec 2008	31 May 2009	495	-	-	-	-	495	-
20 Apr 2006	5.65	01 Jun 2009	30 Nov 2009	1,469	-	-	-	-	1,469	-
28 Sep 2006	4.75	01 Dec 2009	31 May 2010	1,110	-	-	-	-	1,110	-
27 Sep 2007	5.52	01 Dec 2010	31 May 2011	618	-	-	-	-	-	618
25 Sep 2008	4.38	01 Dec 2011	31 May 2012	1,520	-	-	-	-	-	1,520
27 Apr 2009	2.88	01 Jun 2012	30 Nov 2012	34,125	-	-	-	-	-	34,125
27 Apr 2009	2.88	01 Jun 2014	30 Nov 2014	6,567	-	-	-	-	-	6,567
25 Sep 2009	4.25	01 Dec 2012	31 May 2013	4,327	-	-	-	-	-	4,327
				50,231	-	-	-	-	3,074	47,157

No options granted under this scheme were exercised in the current period.

### Non-employee Savings Related Share Option Scheme

Date of grant	Exercise price £	Exercise period		Beginning of period	Number of options					End of period
		Beg	End		Granted	Exercised	Cancelled	Forfeited	Lapsed	
15 Apr 2004	3.46	1 Jun 2009	30 Nov 2009	11,538	-	-	-	-	11,538	-
12 Apr 2005	3.87	1 Jun 2010	30 Nov 2010	3,876	-	-	3,876	-	-	-
29 Sep 2005	4.07	1 Dec 2008	31 May 2009	3,659	-	-	-	-	3,659	-
20 Apr 2006	5.65	1 Jun 2009	30 Nov 2009	8,305	-	-	-	-	8,305	-
28 Sep 2006	4.75	1 Dec 2009	31 May 2010	49,824	-	6,051	-	-	43,773	-
28 Sep 2006	4.75	1 Dec 2011	31 May 2012	8,577	-	-	-	-	-	8,577
26 Apr 2007	5.72	1 Jun 2010	30 Nov 2010	16,947	-	-	-	-	-	16,947
26 Apr 2007	5.72	1 Jun 2012	30 Nov 2012	15,557	-	-	-	-	-	15,557
27 Sep 2007	5.52	1 Dec 2010	31 May 2011	19,595	-	-	-	-	-	19,595
27 Sep 2007	5.52	1 Dec 2012	31 May 2013	5,748	-	-	-	-	-	5,748
25 Apr 2008	5.51	1 Jun 2011	30 Nov 2011	20,951	-	-	-	-	-	20,951
25 Apr 2008	5.51	1 Jun 2013	30 Nov 2013	6,934	-	-	-	-	-	6,934
25 Sep 2008	4.38	1 Dec 2011	31 May 2012	42,913	-	-	-	-	-	42,913
25 Sep 2008	4.38	1 Dec 2013	31 May 2014	17,135	-	-	-	-	-	17,135
27 Apr 2009	2.88	1 Jun 2012	30 Nov 2012	919,475	-	-	3,502	-	-	915,973
27 Apr 2009	2.88	1 Jun 2014	30 Nov 2014	785,662	-	-	14,946	-	-	770,716
25 Sep 2009	4.25	1 Dec 2012	31 May 2013	51,289	-	-	-	-	-	51,289
25 Sep 2009	4.25	1 Dec 2014	31 May 2015	11,717	-	-	-	-	-	11,717
				1,999,702	-	6,051	22,324	-	67,275	1,904,052

The weighted average closing price of the shares immediately before the dates on which the options were exercised during the current period was £5.53.



## Additional information > Disclosure of interests of directors

The following table sets out the share options held by Tidjane Thiam in the UK Savings Related Share Option Scheme as at the end of the period. No other directors hold shares in any of the option schemes

Date of grant	Exercise price £	Exercise period		Beginning of period	Number of options					End of period
		Beg	End		Granted	Exercised	Cancelled	Forfeited	Lapsed	
25 Apr 2008	5.51	01 June 2011	30 Nov 2011	1,705	–	–	–	–	–	1,705

### Directors' shareholdings

The Company and its directors, chief executives and shareholders have been granted a partial exemption from the disclosure requirements under Part XV of the SFO. As a result of this exemption, directors, chief executives and shareholders do not have an obligation under the SFO to notify the Company of shareholding interests, and the Company is not required to maintain a register of directors' and chief executives' interests under section 352 of the SFO nor a register of interests of substantial shareholders under section 336 of the SFO. The Company is, however, required to file with the Hong Kong Stock Exchange any disclosure of interests notified to it in the United Kingdom.

The following table sets out the interests of directors in the issued share capital of Prudential including the interests of persons connected with directors for the purposes of DTR 3.1.2 of the Disclosure and Transparency Rules as at the end of the period. This includes shares acquired under the Share Incentive Plan, and deferred annual bonus awards and interests in shares awarded on appointment as detailed in the table on 'Other Share Awards' on page 159.

	At 1 January 2010	At 30 June 2010
Keki Dadiseth	27,489	29,321
Rob Devey	50,575	77,944
Michael Garrett	32,425	35,071
Ann Godbehere	11,518	13,329
Bridget Macaskill	23,970	41,923
Clark Manning <sup>1</sup>	277,273	466,272
Harvey McGrath	296,785	298,345
Michael McLintock	663,818	601,257
Nic Nicandrou	114,653	133,104
Kathleen O'Donovan	20,621	22,336
James Ross	18,643	20,061
Barry Stowe <sup>1</sup>	125,519	316,903
Tidjane Thiam	291,901	271,553
Lord Turnbull	12,562	14,294

### Note

<sup>1</sup> Shares held partially in the form of ADRs; 1 ADR represents 2 shares.

**Directors' outstanding long-term incentive awards**

**Share-based long-term incentive awards**

The section below sets out the outstanding share awards under the Group Performance Share Plan and the awards under additional long-term plans for the executive directors with regional responsibilities.

Plan name	Year of initial award	Conditional share awards outstanding at 1 January 2010 (Number of shares)	Conditional awards in 2010 (Number of shares)	Market price at date of original award (pence)	Scrip dividend equivalents on vested shares (Number of shares released)	Rights exercised in 2010	Rights lapsed in 2010	Conditional share awards outstanding at 30 June 2010 (Number of shares)	Date of end of performance period
<b>Rob Devey</b>									
GPSP	2009	120,898						120,898	31 Dec 11
BUPP	2009	120,897						120,897	31 Dec 11
GPSP	2010		104,089	568.5				104,089	31 Dec 12
BUPP	2010		104,089	568.5				104,089	31 Dec 12
		<b>241,795</b>	<b>208,178</b>					<b>449,973</b>	
<b>Clark Manning</b>									
GPSP	2007	191,140			20,269	191,140		0 <sup>1</sup>	31 Dec 09
BUPP	2007	95,570					95,570	0 <sup>1</sup>	31 Dec 09
GPSP	2008	182,262						182,262	31 Dec 10
BUPP	2008	91,131						91,131	31 Dec 10
GPSP	2009	468,476						468,476 <sup>1</sup>	31 Dec 11
BUPP	2009	468,476						468,476 <sup>1</sup>	31 Dec 11
GPSP	2010		302,442	568.5				302,442	31 Dec 12
BUPP	2010		302,442	568.5				302,442	31 Dec 12
		<b>1,497,055</b>	<b>604,884</b>		<b>20,269</b>	<b>191,140</b>	<b>95,570</b>	<b>1,815,229</b>	
<b>Michael McLintock</b>									
GPSP	2007	52,040			5,517	52,040		0	31 Dec 09
GPSP	2008	48,330						48,330	31 Dec 10
GPSP	2009	92,022						92,022	31 Dec 11
GPSP	2010		66,238	568.5				66,238	31 Dec 12
		<b>192,392</b>	<b>66,238</b>		<b>5,517</b>	<b>52,040</b>		<b>206,590</b>	
<b>Nic Nicandrou</b>									
GPSP	2009	316,328						316,328	31 Dec 11
GPSP	2010		208,179	568.5				208,179	31 Dec 12
		<b>316,328</b>	<b>208,179</b>					<b>524,507</b>	
<b>Barry Stowe</b>									
GPSP	2007	105,706			11,207	105,706		0 <sup>1</sup>	31 Dec 09
BUPP	2007	52,853			3,562	33,614	19,239	0 <sup>1</sup>	31 Dec 09
GPSP	2008	107,988						107,988	31 Dec 10
BUPP	2008	53,994						53,994	31 Dec 10
GPSP	2009	196,596						196,596 <sup>1</sup>	31 Dec 11
BUPP	2009	196,596						196,596 <sup>1</sup>	31 Dec 11
GPSP	2010		129,076	568.5				129,076	31 Dec 12
BUPP	2010		129,076	568.5				129,076	31 Dec 12
		<b>713,733</b>	<b>258,152</b>		<b>14,769</b>	<b>139,320</b>	<b>19,239</b>	<b>813,326</b>	
<b>Tidjane Thiam</b>									
GPSP	2008	314,147						314,147	31 Dec 10
GPSP	2009	299,074						299,074	31 Dec 11
GPSP	2010		510,986	568.5				510,986	31 Dec 12
		<b>613,221</b>	<b>510,986</b>					<b>1,124,207</b>	

**Note**

<sup>1</sup> The awards in 2009 and 2010 for Clark Manning and Barry Stowe were made in ADRs (1 ADR = 2 Prudential plc shares). The figures in the table are represented in terms of Prudential shares.

## Other share awards

The table below sets out the share awards that have been made to executive directors under their appointment terms and those deferred from annual incentive plan payouts. The number of shares is calculated using the average share price over the three business days commencing on the day of the announcement of the Group's annual financial results for the relevant year. For the awards from the 2009 annual incentives, made in 2010, the average share price was 551.5 pence.

	Year of initial grant	Conditional share awards outstanding at 1 Jan 2010 (Number of shares)	Conditionally awarded in 2010 (Number of shares)	Scrip dividends accumulated (Number of shares)	Shares released in 2010 (Number of shares)	Conditional share awards outstanding at 30 June 2010 (Number of shares)	Date of end of restricted period	Shares released in 2010 (Number of shares)	Date of release	Market price at original date of award (pence)	Market price at date of vesting or release (pence)
<b>Rob Devey</b>											
Awards under appointment terms	2009	50,575				50,575	31 Mar 12				
Restricted share award based on Deferred 2009 annual incentive award	2010		45,375	636	18,642	27,369	31 Dec 12	18,642	12 Mar 10	552.5	552.5
<b>Clark Manning</b>											
Deferred 2006 annual incentive award	2007	10,064			10,064	0	31 Dec 09	10,064	09 Mar 10	723	519.5
Deferred 2007 annual incentive award	2008	17,825		424		18,249	31 Dec 10				
Deferred 2009 annual incentive award	2010		59,792	1,348		61,140	31 Dec 12				
<b>Michael McLintock</b>											
Deferred 2006 annual incentive award	2007	90,090			90,090	0	31 Dec 09	90,090	09 Mar 10	723	519.5
Deferred 2007 annual incentive award	2008	112,071			112,071	0	31 Dec 10	112,071	09 Mar 10	635	519.5
Deferred 2008 annual incentive award	2009	217,410			217,410	0	31 Dec 11	217,410	09 Mar 10	349.5	519.5
Restricted share award based on Deferred 2007 annual incentive award	2010		66,029	1,571		67,600	31 Dec 10				
Restricted share award based on Deferred 2008 annual incentive award	2010		128,093	3,049		131,142	31 Dec 11				
Restricted share award based on Deferred 2009 annual incentive award	2010		118,165	1,657	48,545	71,277	31 Dec 12	48,545	12 Mar 10	552.5	552.5

Other share awards continued

	Year of initial grant	Conditional share awards outstanding at 1 Jan 2010 (Number of shares)	Conditionally awarded in 2010 (Number of shares)	Scrip dividends accumulated (Number of shares)	Shares released in 2010 (Number of shares)	Conditional share awards outstanding at 30 June 2010 (Number of shares)	Date of end of restricted period	Shares released in 2010 (Number of shares)	Date of release	Market price at original date of award (pence)	Market price at date of vesting or release (pence)
<b>Nic Nicandrou</b>											
Awards under appointment terms	2009	10,616			10,616	0	31 Mar 10	10,616	09 Mar 10	639	519.5
		5,889			5,889	0	31 Mar 10	5,889	09 Mar 10	639	519.5
		13,898				13,898	31 Mar 11				
		16,059				16,059	31 Mar 11				
		68,191				68,191	31 Mar 12				
Restricted share award based on Deferred 2009 annual incentive award	2010		41,594	583	17,088	25,089	31 Dec 12	17,088	12 Mar 10	552.5	552.5
<b>Barry Stowe</b>											
Awards under appointment terms	2006	7,088			7,088	0	01 Jan 10	7,088	09 Mar 10	702	519.5
		2,110			2,110	0	01 May 10	2,110	08 Jun 10	702	525.5
Deferred 2007 annual incentive award	2008	43,777		1,042		44,819	31 Dec 10				
Deferred 2008 annual incentive award	2009	21,064		501		21,565 <sup>1</sup>	31 Dec 11				
Deferred 2009 annual incentive award	2010		36,386	820		37,206	31 Dec 12				
<b>Tidjane Thiam</b>											
Awards under appointment terms	2008	48,362			48,362	0	31 Mar 10	48,362	09 Mar 10	662	519.5
		41,135			41,135	0	31 Mar 10	41,135	09 Mar 10	662	519.5
		49,131				49,131	31 Mar 11				
Deferred 2008 annual incentive award	2009	110,403			110,403	0	31 Dec 11	110,403	09 Mar 10	349.5	519.5
Restricted share award based on Deferred 2008 annual incentive award	2010		65,046	1,548		66,594	31 Dec 11				
Restricted share award based on Deferred 2009 annual incentive award	2010		99,851	1,400	41,022	60,229	31 Dec 12	41,022	12 Mar 10	552.5	552.5

Note

<sup>1</sup> The Deferred Share Awards in 2010 for Clark Manning and Barry Stowe were made in ADRs (1 ADR = 2 Prudential plc shares). The figures in the table are represented in terms of Prudential shares.

**Financial calendar**

2010 interim date	Shareholders registered on the UK register	Shareholders registered on the Hong Kong branch register	Shareholders with ordinary shares standing to the credit of their CDP securities accounts
Ex dividend date	18 August 2010	19 August 2010	18 August 2010
Record date	20 August 2010	20 August 2010	20 August 2010
Scrip reference price displayed on Company's website	25 August 2010	25 August 2010	25 August 2010
Scrip Mandate deadlines:	2 September 2010	1 September 2010	27 August 2010
Payment of 2010 interim dividend	23 September 2010	24 September 2010	On or about 30 September 2010

**Shareholder enquiries**

Equiniti Limited  
 Aspect House  
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 West Sussex BN99 6DA  
 Tel: 0871 384 2035  
 Fax: 0871 384 2100  
 Textel: 0871 384 2255 (for hard of hearing)  
 Calls to 0871 numbers are charged at 8p per minute from a BT landline. Other telephone providers' costs may vary.  
 International shareholders tel: +44 (0) 121 415 7026

**Dividend mandates**

Shareholders may find it convenient to have their dividends paid directly to their bank or building society account. If you wish to take advantage of this facility, please call Equiniti and request a Cash Dividend Mandate form. Alternatively, you may download a form from [www.prudential.co.uk/prudential-plc/investors/shareholder\\_services/forms](http://www.prudential.co.uk/prudential-plc/investors/shareholder_services/forms)

**Scrip dividend alternative**

The Company is offering a scrip dividend alternative in respect of the 2010 interim dividend.

Once signed up to the evergreen scrip dividend scheme, shareholders will automatically receive shares for all future dividends in respect of which a scrip alternative is offered. This election can be cancelled at any time by the shareholder. Further details of the scrip dividend scheme and the timetable for each payment are available on the Company website at [www.prudential.co.uk/prudential-plc/investors](http://www.prudential.co.uk/prudential-plc/investors)

**Electronic communications**

Shareholders are encouraged to elect to receive shareholder documents electronically by registering with Shareview at [www.shareview.co.uk](http://www.shareview.co.uk). This will save on printing and distribution costs, and create environmental benefits. Once you have registered, you will be sent an email notification whenever shareholder documents are available on our website and you will be provided with a link to that information. When registering, you will need your shareholder reference number which can be found on your share certificate or proxy form. The option to receive shareholder documents electronically is not available to shareholders holding shares through The Central Depository (Pte) Limited (CDP). Please contact Equiniti if you require any assistance or further information.

### **Share dealing services**

The Company's Registrars, Equiniti, offer a postal dealing facility for buying and selling Prudential plc ordinary shares; please see the Equiniti address on page 161 or telephone 0871 384 2248. They also offer a telephone and internet dealing service, Shareview, which provides a simple and convenient way of selling Prudential plc shares. For telephone sales call 0871 384 2020 between 8.30am and 4.30pm, Monday to Friday, and for internet sales log on to [www.shareview.co.uk/dealing](http://www.shareview.co.uk/dealing)

### **ShareGift**

Shareholders who only have a small number of shares whose value makes it uneconomic to sell them may wish to consider donating them to ShareGift (Registered Charity 1052686). The relevant share transfer form may be obtained from our website [www.prudential.co.uk/prudential-plc/investors/shareholder\\_services/forms](http://www.prudential.co.uk/prudential-plc/investors/shareholder_services/forms) or from Equiniti. Further information about ShareGift may be obtained on +44 (0)20 7930 3737 or from [www.ShareGift.org](http://www.ShareGift.org). There are no implications for capital gains tax purposes (no gain or loss) on gifts of shares to charity and it is also possible to obtain income tax relief.

### **Hong Kong branch register**

The Company operates a branch register for shareholders in Hong Kong. All enquiries regarding Hong Kong branch register accounts should be directed to Computershare Hong Kong Investor Services Limited, 17M Floor, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong. Telephone: +852 2862 8555

### **Singapore shareholder enquiries**

Shareholders who have shares standing to the credit of their securities accounts with CDP in Singapore may refer queries to the CDP at 4 Shenton Way, #02-01, SGX Centre 2, Singapore 068807. Telephone +65 6535 7511. Enquiries regarding shares held in Depository Agent Sub-accounts should be directed to your Depository Agent or broker.

### **Irish branch register**

The Company operates a branch register for shareholders in Ireland. All enquiries regarding Irish branch register accounts should be directed to Capita Registrars (Ireland) Limited, Unit 5, Manor Street Business Park, Manor Street, Dublin 7. Telephone: + 353 1 810 2400

### **American Depositary Receipts (ADRs)**

The Company's ordinary shares are listed on the New York Stock Exchange in the form of American Depositary Shares, evidenced by ADRs and traded under the symbol PUK. Each American Depositary Share represents two ordinary shares. All enquiries regarding ADR holder accounts should be directed to JP Morgan, the authorised depository bank, at JPMorgan Chase & Co, PO Box 64504, St. Paul, MN 55164-0504, USA. Telephone General +1 800 990 1135 or from outside the US +1 651 453 2128 or log on to [www.adr.com](http://www.adr.com)

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Margaret Coltman  
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