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CORPORATE GOVERNANCE

Hong Kong listing obligations

The directors confirm that the Company has complied with the code provisions of Appendix 14 of the Listing Rules of the Hong Kong Stock Exchange for the reporting period, except that it has deviated in respect of the Terms of Reference of the Remuneration Committee. The Terms of Reference of the Remuneration Committee are limited to considering the remuneration of the Chairman and the executive directors and do not extend to making recommendations to the Board in respect of the remuneration of the non-executive directors. The reason for the deviation is that it would be inconsistent with the principles of the UK Corporate Governance Code for the Remuneration Committee to be involved in setting the fees of non-executive directors.

The directors also confirm that the half year results have 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 throughout the period.

Going concern

After making enquiries, the directors have a reasonable expectation that the Company and the Group have adequate resources to continue their operations for the foreseeable future and therefore consider it appropriate to continue to adopt the going concern basis of accounting in preparing the financial statements.

The UK's Financial Reporting Council (FRC) has published guidance concerning directors' considerations of the Company as a going concern, in particular the guidance pertaining to half year statements. The directors have addressed all relevant procedures and considerations as outlined in the FRC's guidance.

The Company's business activities, together with the factors likely to affect its future development, successful performance and position in the current economic climate are set out in the Business Review.

In this context, the directors have considered liquidity risk, capital and related sensitivities, which are discussed in the Risk and Capital Management section of the Business Review. Specifically, in making their going concern assessment, the directors have considered:

- the Group's capital position;
- the Group's capital commitments;
- the market risk and liquidity profile of the Group's assets and liabilities;
- the maturity profile of the Group's core and operational borrowings;
- various liquidity stress scenarios; and
- the capital and liquidity positions of its subsidiaries.

The Group's IFRS financial statements include cash flow details in the 'Condensed consolidated statement of cash flows' and borrowings information in notes W and X.

SIGNIFICANT SHAREHOLDINGS

As at 30 June 2011, Prudential had received notifications 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 interests in three per cent or more of Prudential's issued ordinary share capital:

| Shareholder | Interest |
|---|----------|
| Legal and General Group Plc | 3.99% |
| Norges Bank | 4.03% |
| BlackRock, Inc | 5.01% |
| Capital Research and Management Company | 9.91% |

DISCLOSURE OF INTERESTS OF DIRECTORS

The following table sets out the share options held by the directors in the UK Savings Related Share Option Scheme (SAYE) as at the end of the period. No other directors held shares in any other option scheme.

| | Date of grant | Exercise price £ | Market price at 30 Jun 2011 £ | Exercise period | | Number of options | | | | | | | |
|---------------|---------------|------------------|-------------------------------|-----------------|-------------|---------------------|---------|-----------|-----------|-----------|--------|---------------|-------|
| | | | | Beginning | End | Beginning of period | Granted | Exercised | Cancelled | Forfeited | Lapsed | End of period | |
| Tidjane Thiam | 25 Apr 2008 | 5.51 | 7.20 | 01 Jun 2011 | 30 Nov 2011 | 1,705 | – | – | – | – | – | – | 1,705 |
| John Foley | 25 Apr 2008 | 5.51 | 7.20 | 01 Jun 2013 | 29 Nov 2013 | 2,953 | – | – | – | – | – | – | 2,953 |

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 Securities and Futures Ordinance (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 225.

| | At 1 January 2011 | At 30 June 2011 |
|--------------------------|-------------------|-----------------|
| Keki Dadiseth | 30,655 | 32,196 |
| Howard Davies | 575 | 1,561 |
| Rob Devey | 78,261 | 124,957 |
| John Foley | 535,386 | 544,792 |
| Michael Garrett | 36,972 | 39,233 |
| Ann Godbehere | 14,628 | 15,914 |
| Bridget Macaskill | 44,006 | 45,264 |
| Paul Manduca | 1,260 | 2,233 |
| Harvey McGrath | 299,540 | 300,636 |
| Michael McLintock | 604,390 | 711,321 |
| Nic Nicandrou | 133,555 | 166,465 |
| Kathleen O'Donovan | 23,484 | 24,425 |
| James Ross ¹ | 21,190 | – |
| Barry Stowe ² | 264,437 | 367,912 |
| Tidjane Thiam | 273,025 | 643,473 |
| Lord Turnbull | 15,589 | 16,624 |
| Mike Wells ³ | 293,842 | 437,432 |

Notes

- 1 James Ross ceased to be a non-executive director on 19 May 2011.
- 2 Shares held partially in the form of ADRs; 1 ADR represents 2 shares.
- 3 Shares held in the form of ADRs; 1 ADR represents 2 shares.

DISCLOSURE OF INTERESTS OF DIRECTORS CONTINUED

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 award | Conditional share awards outstanding at 1 Jan 2011 (Number of shares) | Conditional awards in 2011 (Number of shares) | Market price at date of award (pence) | Dividend equivalents on vested shares (Number of shares released) (note 3) | Rights exercised in 2011 | Rights lapsed in 2011 | Conditional share awards outstanding at 30 Jun 2011 (Number of shares) | Date of end of performance period |
|--------------------------|---------------|---|---|---------------------------------------|--|--------------------------|-----------------------|--|-----------------------------------|
| ROB DEVEY | | | | | | | | | |
| GPSP | 2009 | 120,898 | | 639 | | | | 120,898 | 31 Dec 11 |
| BUPP | 2009 | 120,897 | | 639 | | | | 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 |
| GPSP | 2011 | | 76,242 | 733.5 | | | | 76,242 | 31 Dec 13 |
| BUPP | 2011 | | 76,242 | 733.5 | | | | 76,242 | 31 Dec 13 |
| | | 449,973 | 152,484 | | | | | 602,457 | |
| JOHN FOLEY | | | | | | | | | |
| GPSP | 2011 | | 152,484 | 733.5 | | | | 152,484 | 31 Dec 13 |
| | | | 152,484 | | | | | 152,484 | |
| MICHAEL McLINTOCK | | | | | | | | | |
| GPSP | 2008 | 48,330 | | 674.5 | 5,696 | 48,330 | | 0 | 31 Dec 10 |
| GPSP | 2009 | 92,022 | | 455.5 | | | | 92,022 | 31 Dec 11 |
| GPSP | 2010 | 66,238 | | 568.5 | | | | 66,238 | 31 Dec 12 |
| GPSP | 2011 | | 48,517 | 733.5 | | | | 48,517 | 31 Dec 13 |
| | | 206,590 | 48,517 | | 5,696 | 48,330 | | 206,777 | |
| NIC NICANDROU | | | | | | | | | |
| GPSP | 2009 | 316,328 | | 639 | | | | 316,328 | 31 Dec 11 |
| GPSP | 2010 | 208,179 | | 568.5 | | | | 208,179 | 31 Dec 12 |
| GPSP | 2011 | | 152,484 | 733.5 | | | | 152,484 | 31 Dec 13 |
| | | 524,507 | 152,484 | | | | | 676,991 | |
| BARRY STOWE | | | | | | | | | |
| GPSP | 2008 | 107,988 | | 674.5 | 12,728 | 107,988 | | 0 | 31 Dec 10 |
| BUPP | 2008 | 53,994 | | 674.5 | 1,908 | 16,198 | 37,796 | 0 | 31 Dec 10 |
| GPSP | 2009 | 196,596 | | 455.5 | | | | 196,596 ¹ | 31 Dec 11 |
| BUPP | 2009 | 196,596 | | 455.5 | | | | 196,596 ¹ | 31 Dec 11 |
| GPSP | 2010 | 129,076 | | 568.5 | | | | 129,076 ¹ | 31 Dec 12 |
| BUPP | 2010 | 129,076 | | 568.5 | | | | 129,076 ¹ | 31 Dec 12 |
| GPSP | 2011 | | 88,270 | 733.5 | | | | 88,270 ¹ | 31 Dec 13 |
| BUPP | 2011 | | 88,270 | 733.5 | | | | 88,270 ¹ | 31 Dec 13 |
| | | 813,326 | 176,540 | | 14,636 | 124,186 | 37,796 | 827,884 | |
| TIDJANE THIAM | | | | | | | | | |
| GPSP | 2008 | 314,147 | | 674.5 | 37,035 | 314,147 | | 0 | 31 Dec 10 |
| GPSP | 2009 | 299,074 | | 455.5 | | | | 299,074 | 31 Dec 11 |
| GPSP | 2010 | 510,986 | | 568.5 | | | | 510,986 | 31 Dec 12 |
| GPSP | 2011 | | 374,279 | 733.5 | | | | 374,279 | 31 Dec 13 |
| | | 1,124,207 | 374,279 | | 37,035 | 314,147 | | 1,184,339 | |

| Plan name | Year of award | Conditional share awards outstanding at 1 Jan 2011 (Number of shares) | Conditional awards in 2011 (Number of shares) | Market price at date of award (pence) | Dividend equivalents on vested shares (Number of shares released) (note 3) | Rights exercised in 2011 | Rights lapsed in 2011 | Conditional share awards outstanding at 30 Jun 2011 (Number of shares) | Date of end of performance period |
|-------------------------------------|---------------|---|---|---------------------------------------|--|--------------------------|-----------------------|--|-----------------------------------|
| MIKE WELLS ^{note 4} | | | | | | | | | |
| JNL PSP | 2007 | 85,500 | | 766.5 | | 85,500 | | 0 ² | 31 Dec 10 |
| JNL PSP | 2008 | 84,900 | | 546 | | | | 84,900 ² | 31 Dec 11 |
| JNL PSP | 2009 | 218,100 | | 455.5 | | | | 218,100 ² | 31 Dec 12 |
| JNL PSP | 2010 | 141,000 | | 568.5 | | | | 141,000 ² | 31 Dec 13 |
| GPSP | 2011 | | 197,648 | 733.5 | | | | 197,648 ² | 31 Dec 13 |
| BUPP | 2011 | | 197,648 | 733.5 | | | | 197,648 ² | 31 Dec 13 |
| | | 529,500 | 395,296 | | | 85,500 | | 839,296 | |

Notes

- The awards in 2009, 2010 and 2011 for Barry Stowe were made in ADRs (1 ADR = 2 Prudential plc shares). The figures in the table are represented in terms of Prudential shares.
- The awards for Mike Wells were all made in ADRs (1 ADR = 2 Prudential plc shares). The figures in the table are represented in terms of Prudential shares.
- In 2009 and 2010 a scrip dividend equivalent and in 2011 a DRIP dividend equivalent were accumulated on these awards.
- The table above reflects the maximum number of shares (150% of the original number awarded) which may be released to Mike Wells under the JNL Performance Share Plan. This maximum number of shares may be released if stretch performance targets are achieved.

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 2010 annual incentives, made in 2011, the average share price was 735 pence.

| | Year of grant | Conditional share awards outstanding at 1 Jan 2011 (Number of shares) | Conditionally awarded in 2011 (Number of shares) | Dividends accumulated (Number of shares) (note 2) | Shares released in 2011 (Number of shares) | Conditional share awards outstanding at 30 Jun 2011 (Number of shares) | Date of end of restricted period | Shares released in 2011 (Number of shares) | Date of release | Market price at date of award (pence) | Market price at date of vesting or release (pence) |
|--------------------------------------|---------------|---|--|---|--|--|----------------------------------|--|-----------------|---------------------------------------|--|
| ROB DEVEY | | | | | | | | | | | |
| Awards under appointment terms | 2009 | 50,575 | | | | 50,575 | 31 Mar 12 | | | 639 | |
| Deferred 2009 annual incentive award | 2010 | 27,686 | | 651 | | 28,337 | 31 Dec 12 | | | 552.5 | |
| Deferred 2010 annual incentive award | 2011 | | 44,987 | 1,058 | | 46,045 | 31 Dec 13 | | | 721.5 | |

DISCLOSURE OF INTERESTS OF DIRECTORS CONTINUED

Other share awards continued

| | Year of grant | Conditional share awards outstanding at 1 Jan 2011 (Number of shares) | Conditionally awarded in 2011 (Number of shares) | Dividends accumulated (Number of shares) (note 2) | Shares released in 2011 (Number of shares) | Conditional share awards outstanding at 30 Jun 2011 (Number of shares) | Date of end of restricted period | Shares released in 2011 (Number of shares) | Date of release | Market price at date of award (pence) | Market price at date of vesting or release (pence) |
|--------------------------------------|---------------|---|--|---|--|--|----------------------------------|--|-----------------|---------------------------------------|--|
| JOHN FOLEY | | | | | | | | | | | |
| Deferred 2008 deferred PruCap award | 2010 | 233,333 | | 5,487 | | 238,820 | 16 Dec 11 | | | 612 | |
| Deferred 2009 deferred PruCap award | 2010 | 166,667 | | 3,919 | | 170,586 | 14 Dec 12 | | | 612 | |
| MICHAEL McLINTOCK | | | | | | | | | | | |
| Deferred 2007 annual incentive award | 2010 | 68,385 | | | 68,385 | 0 | 31 Dec 10 | 68,385 | 10 Mar 11 | 519.5 | 735 |
| Deferred 2008 annual incentive award | 2010 | 132,664 | | 3,120 | | 135,784 | 31 Dec 11 | | | 519.5 | |
| Deferred 2009 annual incentive award | 2010 | 72,104 | | 1,695 | | 73,799 | 31 Dec 12 | | | 552.5 | |
| Deferred 2010 annual incentive award | 2011 | | 75,136 | 1,767 | | 76,903 | 31 Dec 13 | | | 721.5 | |
| NIC NICANDROU | | | | | | | | | | | |
| Awards under appointment terms | 2009 | 13,898 | | | 13,898 | 0 | 30 Mar 11 | 13,898 | 30 Mar 11 | 639 | 721.5 |
| | | 16,059 | | | 16,059 | 0 | 30 Mar 11 | 16,059 | 30 Mar 11 | 639 | 721.5 |
| | | 68,191 | | | | 68,191 | 31 Mar 12 | | | 639 | |
| Deferred 2009 annual incentive award | 2010 | 25,380 | | 596 | | 25,976 | 31 Dec 12 | | | 552.5 | |
| Deferred 2010 annual incentive award | 2011 | | 46,394 | 1,091 | | 47,485 | 31 Dec 13 | | | 721.5 | |

| | Year of grant | Conditional share awards outstanding at 1 Jan 2011 (Number of shares) | Conditionally awarded in 2011 (Number of shares) | Dividends accumulated (Number of shares) (note 2) | Shares released in 2011 (Number of shares) | Conditional share awards outstanding at 30 Jun 2011 (Number of shares) | Date of end of restricted period | Shares released in 2011 (Number of shares) | Date of release | Market price at date of award (pence) | Market price at date of vesting or release (pence) |
|---|---------------|---|--|---|--|--|----------------------------------|--|-----------------|---------------------------------------|--|
| BARRY STOWE | | | | | | | | | | | |
| Deferred 2007 annual incentive award | 2008 | 45,339 | | | 45,339 | 0 | 31 Dec 10 | 45,339 | 10 Mar 11 | 635 | 735 |
| Deferred 2008 annual incentive award | 2009 | 21,815 | | 513 | | 22,328 | 31 Dec 11 | | | 349.5 | |
| Deferred 2009 annual incentive award | 2010 | 37,650 | | 886 | | 38,536 | 31 Dec 12 | | | 552.5 | |
| Deferred 2010 annual incentive award | 2011 | | 54,244 | 1,276 | | 55,520 | 31 Dec 13 | | | 721.5 | |
| TIDJANE THIAM | | | | | | | | | | | |
| Awards under appointment terms | 2008 | 49,131 | | | 49,131 | 0 | 30 Mar 11 | 49,131 | 30 Mar 11 | 662 | 721.5 |
| Deferred 2008 annual incentive award | 2010 | 67,367 | | 1,584 | | 68,951 | 31 Dec 11 | | | 552.5 | |
| Deferred 2009 annual incentive award | 2010 | 60,928 | | 1,432 | | 62,360 | 31 Dec 12 | | | 552.5 | |
| Deferred 2010 annual incentive award | 2011 | | 213,550 | 5,022 | | 218,572 | 31 Dec 13 | | | 721.5 | |
| MIKE WELLS | | | | | | | | | | | |
| 2009 After Tax Deferral Program award ^(note 3) | 2010 | 32,250 | | | | 32,250 | 15 Mar 13 | | | 520 | |
| Deferred 2010 Group Deferred Bonus Plan award | 2011 | | 87,508 | 2,060 | | 89,568 | 31 Dec 13 | | | 721.5 | |

Notes

- 1 The Deferred Share Awards in 2010 and 2011 for Barry Stowe and Mike Wells were made in ADRs (1 ADR = 2 Prudential plc shares). The figures in the table are represented in terms of Prudential shares.
- 2 In 2009 and 2010 a scrip dividend equivalent and in 2011 a DRIP dividend equivalent were accumulated on these awards.
- 3 This award attracts dividends in the form of cash rather than shares.

DISCLOSURE OF INTERESTS OF DIRECTORS CONTINUED

Shares acquired under the Share Incentive Plan

| | Year of initial grant | Share Incentive Plan awards held in Trust at 1 Jan 2011 (Number of shares) | Partnership shares accumulated in 2011 (Number of shares) | Matching shares accumulated in 2011 (Number of shares) | Dividend shares accumulated in 2011 (Number of shares) | Share Incentive Plan awards held in Trust at 30 Jun 2011 (Number of shares) |
|----------------------|-----------------------|---|--|---|---|--|
| NIC NICANDROU | | | | | | |
| Shares held in Trust | 2010 | 303 | 121 | 30 | 9 | 463 |

Note

The table above provides information about shares purchased under the SIP together with Matching Shares (awarded on a 1:4 basis) and dividend shares. The total number of shares will only be released if Nic Nicandrou remains in employment for five years.

Cash-settled long-term incentive awards

This information has been prepared in line with the reporting requirements of the Hong Kong Stock Exchange and sets out executive directors' outstanding share awards and share options. For details of the cash-settled long-term incentive awards held by some executive directors, please see our Annual Report.

SHAREHOLDER INFORMATION

Financial calendar

| 2011 interim date | Shareholders registered on the UK register | Shareholders registered on the Irish Branch 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 | 17 August 2011 | 17 August 2011 | 18 August 2011 | 17 August 2011 |
| Record date | 19 August 2011 | 19 August 2011 | 19 August 2011 | 19 August 2011 |
| Payment of 2011 interim dividend | 22 September 2011 | 22 September 2011 | 22 September 2011 | On or about 29 September 2011 |

Shareholder enquiries

For enquiries about shareholdings, including dividend and lost share certificates, please contact the Company's registrars:

By post:

Equiniti Limited
Aspect House
Spencer Road
Lancing
West Sussex BN99 6DA

By telephone:

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 telephone: +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

Cash dividend alternative

The Company has introduced a Dividend Re-investment Plan (DRIP). It was offered for the first time in connection with the 2010 final dividend. The scrip dividend scheme was therefore discontinued at that time.

Shareholders who have elected for the DRIP will automatically receive shares for all future dividends in respect of which a DRIP alternative is offered. The election may be cancelled at any time by the shareholder. Further details of the DRIP and the timetable are available on the Company's website at 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. This will save on printing and distribution costs, and create environmental benefits. Shareholders who have registered, will be sent an email notification whenever shareholder documents are available on the Company's website and a link will be provided to that information. When registering, shareholders will need their shareholder reference number which can be found on their 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 opposite or telephone 0871 384 2248. They also offer a telephone and internet dealing service, Shareview, which provides a simple and convenient way of selling the Company's 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

ShareGift

Shareholders who have only a small number of shares the value of which makes them uneconomic to sell, 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 or from Equiniti. Further information about ShareGift may be obtained on +44 (0)20 7930 3737 or from 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

SHAREHOLDER INFORMATION CONTINUED

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 JP Morgan 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

HOW TO CONTACT US

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Chairman

Tidjane Thiam

Group Chief Executive

Nic Nicandrou

Chief Financial Officer

Margaret Coltman

Group General Counsel &
Company Secretary

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Peter Goerke

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Prudential public limited company

Incorporated and registered in England and Wales

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Registered number 1397169

www.prudential.co.uk

Prudential plc is a company incorporated, some of whose subsidiaries are authorised and regulated by the Financial Services Authority (FSA).

Forward-looking statement

This report may contain certain 'forward-looking statements' with respect to certain of Prudential's plans and its current goals and expectations relating to its future financial condition, performance, results, strategy and objectives. Statements that are not historical facts, including statements about our beliefs and expectations, are forward-looking statements. These statements are based on current plans, estimates and projections, and therefore you should not place undue reliance on them. By their nature, all forward-looking statements involve risk and uncertainty. A number of important factors could cause Prudential's actual future financial condition or performance or other indicated results to differ materially from those indicated in any forward-looking statement. Such factors include, but are not limited to, future market conditions, fluctuations in interest rates and exchange rates, and the performance of financial markets generally; the policies and actions of regulatory authorities, including, for example, new government initiatives

related to the financial crisis and the effect of the European Union's 'Solvency II' requirements on Prudential's capital maintenance requirements; the impact of competition, inflation, and deflation; experience in particular with regard to mortality and morbidity trends, lapse rates and policy renewal rates; the timing, impact and other uncertainties of future acquisitions or combinations within relevant industries; the impact of changes in capital, solvency standards or accounting standards, and tax and other legislation and regulations in the jurisdictions in which Prudential and its affiliates operate; and the impact of legal actions and disputes. These and other important factors may for example result in changes to assumptions used for determining results of operations or re-estimations of reserves for future policy benefits. Further discussion of these and other important factors that could cause Prudential's actual future financial condition or performance or other indicated results to differ, possibly materially, from those anticipated in Prudential's forward-looking statements can be found under the heading 'Risk factors' in Prudential's most recent Annual Report and in Item 3 'Risk Factors' of Prudential's most recent Annual Report on Form 20-F filed with the U.S. Securities and Exchange Commission. Prudential's most recent Annual Report and Form 20-F are available on its website at www.prudential.co.uk

Any forward-looking statements contained in this report are made only as of the date hereof. Prudential undertakes no obligation to update the forward-looking statements contained in this statement or any other forward-looking statements it may make, whether as a result of future events, new information or otherwise except as required pursuant to the Prospectus Rules, the Listing Rules, the Disclosure and Transparency Rules, the Hong Kong Listing Rules or the SGX-ST listing rules.