

FACT FILE 2011

Long-term thinking



PRUDENTIAL

INTRODUCTION

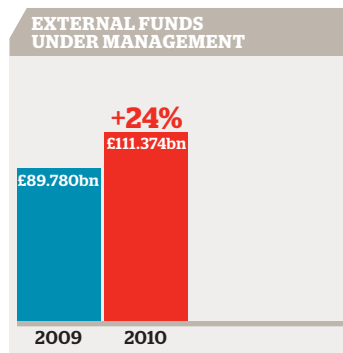
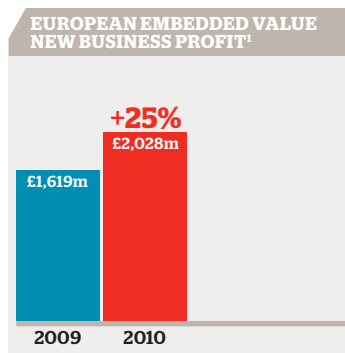
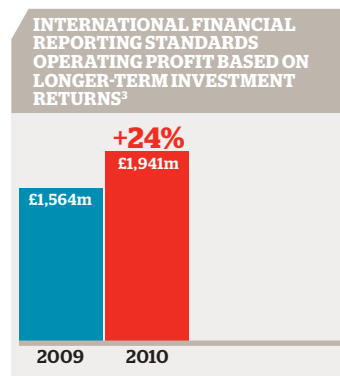
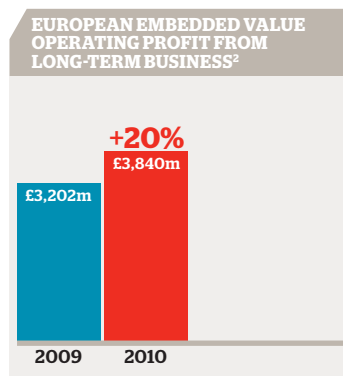
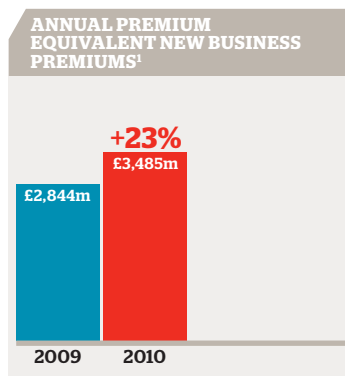
Prudential delivered a very strong performance in 2010, with results significantly ahead of 2009. Our disciplined approach to capital allocation, proactive risk management and focus on profitability are generating both growth and cash for our shareholders.

On the statutory International Financial Reporting Standards (IFRS) basis, our operating profit before tax from continuing operations increased by 24 per cent to £1,941 million. On the European Embedded Value basis, Group operating profit before tax increased by 20 per cent to £3,696 million.

In view of the progress that the Group has made in recent years to improve IFRS operating profitability and free surplus generation, the Board has decided to rebase the full year dividend upwards by 4 pence per share, equivalent to an increase of 20 per cent. In line with this, the directors recommend a final dividend of 17.24 pence per share, which brings the total dividend for the year to 23.85 pence per share.

We believe our proven strategy, our discipline in putting value ahead of volume and our focus on execution will continue to allow us to grow profitably and to generate significant returns for our shareholders.

KEY PERFORMANCE INDICATORS



- 1 Excludes Japan, which ceased writing new business in 2010.
- 2 Including Solvency II implementation, restructuring, Asia development and Asia Regional Head Office costs.
- 3 The Company has amended the presentation of IFRS operating profit for its US insurance operations to remove the net equity hedge accounting effect (incorporating related amortisation of deferred acquisition costs) and include it in the supplementary analysis of profit in short-term fluctuations in investment returns. 2009 amounts have been amended accordingly.

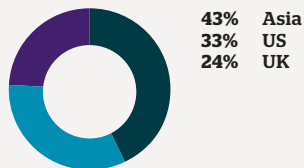
PRUDENTIAL PLC AT A GLANCE



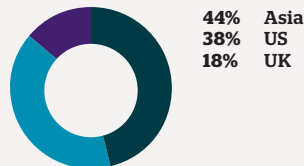
Prudential plc is an international financial services group with significant operations in Asia, the US and the UK. The Group is structured around four main business units: Prudential Corporation Asia, Jackson National Life Insurance Company, Prudential UK and M&G.

- Over 25 million customers
- £340 billion assets under management
- Listed on stock exchanges in London, Hong Kong, New York and Singapore
- Over 25,000 employees
- One of the best capitalised insurers in the world with an Insurance Groups Directive (IGD) capital surplus estimated at £4.3 billion¹

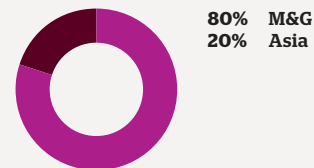
LIFE ASSURANCE
% of Group APE new business premiums²



% of Group new business profit²



ASSET MANAGEMENT
% of Group external funds under management



¹ At 31 December 2010 before final dividend.

² Excludes Japan which ceased writing new business in 2010.

ACCELERATING ASIA



Prudential is a leading life insurer in Asia operating in 12 markets. We are in the top three for market share of new business in Hong Kong, India, Indonesia, Malaysia, Singapore, the Philippines and Vietnam.

In Asia we provide a comprehensive range of savings, protection and investment products tailored to meet customers' needs in each market.

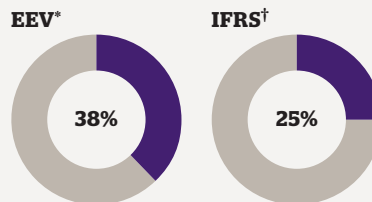
Prudential's Asian asset management business manages investments across a broad range of asset classes for internal, retail and institutional clients. We are one of the region's leaders of Asian sourced assets under management. We are also the largest onshore mutual fund manager in Asia.

- Regional leader with more market leading positions in the life insurance and asset management sectors than anyone else
- Well diversified platform as no one country, distribution channel or product drives performance
- APE sales up 24 per cent to £1,501 million
- New business profit up 24 per cent to £902 million
- IFRS operating profit up 29 per cent to £536 million

KEY STATISTICS



% OF GROUP OPERATING PROFITS



* % of Group EEV long-term operating profits.
† % of Group IFRS operating profits. IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.

STRENGTHENING UNITED STATES

JACKSON™



Jackson is one of the largest life insurance companies in the US, providing retirement savings and income solutions to more than 2.8 million customers.

Jackson is also one of the top three providers of variable annuities in the US.

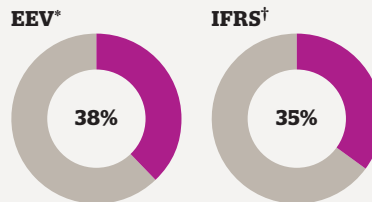
Founded 50 years ago, Jackson has a long and successful record of providing advisers with the products, tools and support to design effective retirement solutions for their clients.

- Record total APE retail sales of £1,164 million – highest level in Jackson’s history
- Top three provider of variable annuities in US
- Rated as a ‘World Class’ service provider for five successive years by Service Quality Measurement Group
- ‘Highest Customer Satisfaction by Industry’ award from Service Quality Measurement Group

KEY STATISTICS



% OF GROUP OPERATING PROFITS



* % of Group EEV long-term operating profits.
 † % of Group IFRS operating profits. IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.

FOCUSING UNITED KINGDOM



Prudential UK is a leading life and pensions provider to approximately 7 million customers in the United Kingdom.

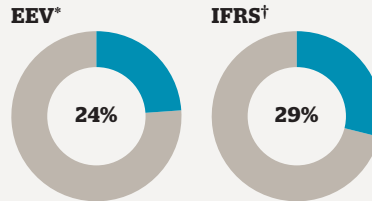
Our expertise in areas such as longevity, risk management and multi-asset investment, together with our financial strength and highly respected brand, means that the business is strongly positioned to continue pursuing a value-driven strategy built around our core strengths in with-profits and annuities.

- Strength and investment performance of With-Profits Fund allowed Prudential to deliver strong annualised returns for policyholders
- Retained 'Five Star' rating for excellent service in the Investment category at the Financial Adviser Service Awards
- IFRS total operating profits up nine per cent to £719 million
- Retail new business margin increased from 31 per cent to 35 per cent

KEY STATISTICS



% OF GROUP OPERATING PROFITS



* % of Group EEV long-term operating profits.
 † % of Group IFRS operating profits. IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.

OPTIMISING ASSET MANAGEMENT



M&G is Prudential's UK and European fund management business with total assets under management of £198 billion (at 31 December 2010).

M&G has been investing money for individual and institutional clients for 80 years. Today it is one of Europe's largest active investment managers as well as being a powerhouse in fixed income.

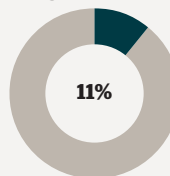
- M&G's retail business was awarded the prestigious 2010 Global Group of the Year award at the 15th annual Investment Week Fund Manager of the Year Awards. This is the second time in three years that M&G has received this award
- M&G's institutional business was also recognised for its investment performance, winning the 2010 UK Asset Management Firm of the Year award at Financial News' Awards for Excellence in Institutional Asset Management
- Record full year profits of £246 million, 8 per cent higher than previous record achieved in 2008
- External net fund inflows of £9.1 billion

KEY STATISTICS



% OF GROUP OPERATING PROFITS

IFRS†



† % of Group IFRS operating profits. IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.

BOARD OF DIRECTORS



HARVEY McGRATH
CHAIRMAN



TIDJANE THIAM
GROUP CHIEF EXECUTIVE



NIC NICANDROU ACA
CHIEF FINANCIAL OFFICER



ROB DEVEY
EXECUTIVE DIRECTOR



JOHN FOLEY
EXECUTIVE DIRECTOR



MICHAEL McLINTOCK
EXECUTIVE DIRECTOR



BARRY STOWE
EXECUTIVE DIRECTOR



MIKE WELLS
EXECUTIVE DIRECTOR

NON-EXECUTIVE DIRECTORS

Keki Dadiseth FCA

Independent non-executive director and member of the Remuneration Committee

Sir Howard Davies

Independent non-executive director, Chairman of the Risk Committee and member of the Audit Committee

Michael Garrett

Independent non-executive director and member of the Remuneration Committee

Ann Godbehere FCGA

Independent non-executive director, Chairman of the Audit Committee and member of the Risk Committee

Bridget Macaskill

Independent non-executive director, Chairman of the Remuneration Committee and member of the Nomination Committee

Paul Manduca

Senior Independent Director and member of the Audit, Remuneration and Nomination Committees

Kathleen O'Donovan ACA

Independent non-executive director and Member of the Audit and Nomination Committees

James Ross OBE (until 19 May 2011)

Independent non-executive director and member of the Risk and Nomination Committees

Lord Turnbull KCB CVO

Independent non-executive director and member of the Risk and Remuneration Committees

CHAIRMAN

HARVEY McGRATH CHAIRMAN AND CHAIRMAN OF THE NOMINATION COMMITTEE

Harvey McGrath was appointed as an independent non-executive director of Prudential in September 2008 and became the Chairman and Chairman of the Nomination Committee in January 2009. Harvey has a long and distinguished career in the international financial services industry, having started his career at Chase Manhattan Bank in London and New York. From 1980 to 2007 he worked for the Man Group, first as Treasurer, then Finance Director, then President of Man Inc. in New York before being appointed as Chief Executive of Man Group plc in London in 1990 and then Chairman in 2000. He left Man Group in 2007.

Harvey is also Chairman of the London Development Agency which works for the Mayor of London coordinating economic development and regeneration across London and is Vice Chairman of the London Skills and Employment Board which is tasked with developing a strategy for adult skills in London. He is the former Chairman of both London First and the East London Business Alliance.

Harvey is a trustee of a number of charities including New Philanthropy Capital, a research based charity which gives advice and guidance to donors and charities; the Royal Anniversary Trust which operates the Queen's Anniversary Prizes for Higher and Further Education; Children and Families Across Borders (CFAB), which protects the rights and welfare of children and vulnerable adults across borders; icould, an online careers resource; and the Prince's Teaching Institute, which promotes subject based professional development for teachers. Age 59.

EXECUTIVE DIRECTORS

TIDJANE THIAM GROUP CHIEF EXECUTIVE

Tidjane Thiam has been an executive director of Prudential since March 2008. He was the Chief Financial Officer until September 2009 and became Group Chief Executive in October 2009. Tidjane was previously Chief Executive Officer, Europe at Aviva where he worked from 2002 to 2008 and held successively the positions of Group Strategy and Development Director and Managing Director, Aviva International. Tidjane spent the first part of his professional career with McKinsey & Company in Paris, London and New York, serving insurance companies and banks. He then spent a number of years in Africa where he was Chief Executive and later Chairman of the National Bureau for Technical Studies and Development in Côte d'Ivoire and a cabinet member as Secretary of Planning and Development. Tidjane returned to France to become a partner with McKinsey & Company as one of the leaders of their Financial Institutions practice before joining Aviva in 2002.

Tidjane was a non-executive director of Arkema in France until November 2009. He is a member of the Board of the Association of British Insurers (ABI), a member of the International Business Council (IBC) of the World Economic Forum (WEF) and a member of the Council of the Overseas Development Institute (ODI) in London. In January 2011, he was appointed to chair the G20 High Level Panel for Infrastructure Investment until the November 2011 G20 Summit. Tidjane sits on the Africa Progress Panel chaired by Kofi Annan and is a sponsor of Opportunity International. Age 48.

NIC NICANDROU ACA CHIEF FINANCIAL OFFICER

Nicolaos Nicandrou (Nic) has been an executive director of Prudential and Chief Financial Officer since October 2009. Before joining Prudential, he worked at Aviva, where he held a number of senior finance roles, including Norwich Union Life Finance Director and

Board Member, Aviva Group Financial Control Director, Aviva Group Financial Management and Reporting Director and CGNU Group Financial Reporting Director. Nic started his career at PriceWaterhouseCoopers where he worked in both London and Paris. Age 45.

ROB DEVEY EXECUTIVE DIRECTOR

Robert Devey (Rob) has been an executive director of Prudential and Chief Executive, Prudential UK and Europe since November 2009. Rob joined Prudential from Lloyds Banking Group where he worked since 2002 in a number of senior leadership roles across insurance and retail banking including Managing Director, Direct Channels UK Retail Banking, Managing Director of HBOS Financial Services and Managing Director of HBOS General Insurance. Prior to joining HBOS, Rob was a consultant with the Boston Consulting Group (BCG) in the UK, US and Europe. Age 42.

JOHN FOLEY EXECUTIVE DIRECTOR

John Foley was appointed an executive director of Prudential and Group Chief Risk Officer in January 2011. He joined Prudential as Deputy Group Treasurer in 2000 before being appointed Managing Director, Prudential Capital (formerly Prudential Finance (UK)) and Group Treasurer in 2001. He was appointed Chief Executive of Prudential Capital and to the Group Executive Committee in 2007. Prior to joining Prudential, John spent three years with National Australia Bank as General Manager, Global Capital Markets. John began his career at Hill Samuel & Co Limited where, over a 20 year period, he worked in every division of the bank, culminating in senior roles in risk, capital markets and treasury of the combined TSB and Hill Samuel Bank. Age 54.

MICHAEL McLINTOCK EXECUTIVE DIRECTOR

Michael McLintock has been an executive director of Prudential since September 2000.

He is also Chief Executive of M&G, a position he held at the time of M&G's acquisition by Prudential in 1999. Michael joined M&G in 1992. He previously also served on the board of Close Brothers Group plc as a non-executive director from 2000 to 2008. Since October 2008, he has been a Trustee of the Grosvenor Estate. Age 50.

BARRY STOWE EXECUTIVE DIRECTOR

Barry Stowe has been an executive director of Prudential since November 2006 and Chief Executive, Prudential Corporation Asia since October 2006. He has also been a director of the Life Insurance Marketing Research Association (LIMRA) and the Life Office Management Association (LOMA) since October 2008, and a member of the Board of Visitors of Lipscomb University since May 2009. Previously, Barry was President, Accident & Health Worldwide for AIG Life Companies. He joined AIG in 1995 and prior to that was President and CEO of Nisus, a subsidiary of Pan-American Life, from 1992 to 1995. Before joining Nisus, Barry spent 12 years at Willis Corroon in the US. Age 53.

MIKE WELLS EXECUTIVE DIRECTOR

Michael Wells (Mike) has been an executive director of Prudential since January 2011 when he succeeded Clark Manning as President and CEO of Jackson National Life Insurance Company (Jackson). Mike has served in a variety of senior and strategic positions at Jackson over the last 15 years, including President of Jackson National Life Distributors. Mike has been Vice Chairman and Chief Operating Officer of Jackson for the last nine years. During this period he has led the development of Jackson's highly profitable variable annuity business and been responsible for IT, strategy, operations, communications, distributions, Curian and the retail broker dealers. Age 50.

CORPORATE RESPONSIBILITY

We are in no doubt that acting responsibly with our customers' investments, supporting the welfare of the communities in which they live and playing our part in protecting the environment are fundamental to managing a sustainable business.

The important role we play in society, by helping people manage uncertainty and plan for a more secure future, is something we take very seriously at Prudential. Throughout our long history, we have established a heritage of responsibility rooted in our long-term planning and day-to-day operations.



In 2010, £7.5m was invested in our communities

Almost 25 per cent of our employees volunteer annually

Since 2006, 108 projects have been supported through the Chairman's Challenge, our employee volunteering programme

OUR PRIORITIES AND PRINCIPLES

We direct our resources towards the issues that we believe are most relevant to our business and where we can make the most impact through our actions and expertise.

FAIR AND TRANSPARENT PRODUCTS MEETING CUSTOMER NEEDS

- We value the trust customers place in our business and we aim to live up to their expectations
- We are committed to presenting our products clearly and transparently
- We believe in maintaining open and clear communications to help customers make informed decisions

BEST PEOPLE FOR THE BEST PERFORMING BUSINESS

- We value and respect employees of all backgrounds
- We are committed to developing and maintaining a diverse and inclusive culture that rejects any form of discrimination, harassment or bullying. We operate in accordance with the United Nations' Universal Declaration of Human Rights, which we promote through our employment policies and practices
- We believe that in order to attract and retain the best talent, we have to excel in encouraging, developing and rewarding our employees

SUPPORTING LOCAL COMMUNITIES

- We support our communities through charitable donations, in-kind contributions, sponsorship and volunteering
- We work with charity partners to deliver projects and programmes with an emphasis on education (particularly financial capability) and social welfare (particularly projects that support the most vulnerable)
- We focus our efforts on long-term, sustainable projects that have measurable benefits

PROTECTING THE ENVIRONMENT

- We recognise the importance of minimising the environmental impact of our operations
- We are working towards global monitoring of the environmental impacts of our occupied properties
- We aim to deliver superior performance for our property investment portfolio through integrating sustainability into business culture, activities and decision making

Our new Customer Charter can be viewed in our 2010 CR Report - www.prudentialreports.com/2010cr

HISTORY

Successive generations have looked to Prudential to safeguard their financial security - from industrial workers and their families in Victorian Britain to over 25 million customers worldwide today.

For over 160 years, we have protected the interests of our policyholders and shareholders. Our financial strength, heritage, prudence, and relentless focus on our customers' long-term needs ensure that people continue to turn to our trusted brands to help them plan for today and tomorrow.



1848
Prudential established

1854
Industrial branch opens

1871
First London company to hire women

1879
Holborn Bars

1923
First overseas branch

1926
Publicity department is set up

1949
"The Man from the Pru"

1848	Prudential is established as Prudential Mutual Assurance Investment and Loan Association in Hatton Garden, London, offering loans and life assurance to professional people.	1926	The Publicity Department is set up to deal with publicising new products launched after the war: the Everywoman Policy for single women, the Heritage Policy for family protection and the Hearth and Home Policy, a combination of life cover and household insurance.	1998	Prudential launches mutual fund business in India in partnership with ICICI Bank.
1854	Prudential opens the Industrial Department to sell a new type of insurance, Industrial Insurance, to the working classes, for premiums of a penny and upwards.	1929	Group Pensions is established, building on expertise gained from Prudential's own staff pension scheme.	1999	Prudential acquires M&G, pioneer of unit trusts in the UK and a leading provider of investment products.
1856	Prudential introduces infantile insurance policies, allowing parents to insure the lives of children under ten. The new product opens up a huge market for Prudential and the volume of sales begins to grow dramatically.	1931	M&G launches the first unit trust in Britain, the First British Fixed Trust, investing in the shares of 24 leading companies.	2000	Prudential plc is listed on the New York Stock Exchange. Prudential becomes the first UK life insurer to enter the Mainland China market through its joint venture with CITIC Group.
1871	The Company becomes the first in the City to employ women. Calculating machines are also introduced, saving time processing an increasing volume of business.	1949	'The Man from the Pru' advertising campaign is launched.		ICICI and Prudential Life Insurance launches in India.
1879	Prudential moves into Holborn Bars, a purpose-built office complex designed by Sir Alfred Waterhouse. The building becomes a London landmark, and remains an integral part of Prudential's property portfolio to this day.	1961	The first offices of Jackson National Life Insurance Company (Jackson) are opened in Jackson, Michigan.	2005	Prudential and CITIC Group expand their partnership to include a new joint venture fund management company.
1894	A national newspaper declares that 'no serious accident occurs among the masses of people without including in its death-toll persons who are insured with the Company'.	1967	Prudential's first ever television commercials are broadcast.	2006	Prudential and Bank Simpanan Nasional Bhd launches a takaful joint venture, Prudential BSN Takaful Berhad (PBTB), in Malaysia.
1912	Following the National Insurance Act, Prudential works with the government to run Approved Societies, providing sickness and unemployment benefits to five million people.	1978	Prudential Corporation is formed as a holding company to facilitate more flexible management of Prudential's diverse interests.	2008	Prudential extends and expands its long-term bancassurance alliance with Standard Chartered Bank, now covering 10 markets in Asia.
1923	Prudential's first overseas life branch is established in India, with the first policy being sold to a tea planter in Assam.	1986	Prudential acquires Jackson in the United States. The image of Prudence is relaunched as a modern brand image for the Group.	2009	Prudential's first dedicated Islamic asset-management business, Prudential Al-Wara' Asset Management Berhad, launches in Malaysia.
1924	Prudential shares are floated on the London Stock Exchange.	1994	Prudential Corporation Asia is formed in Hong Kong as regional head office to expand operations beyond an existing presence in Malaysia, Singapore and Hong Kong, to include value-creating opportunities in the region's many high-potential markets.	2010	Prudential enters into a long-term strategic bancassurance partnership with United Overseas Bank Limited (UOB) to distribute Prudential's life insurance products through UOB's bank branches across Singapore, Indonesia and Thailand. Prudential plc is listed on stock exchanges in Hong Kong and Singapore.

FURTHER INFORMATION

Read more about Prudential on our corporate website and view our annual report online.

www.prudential.co.uk



HOW TO CONTACT US

Prudential plc

Laurence Pountney Hill
London EC4R 0HH
Tel: +44 (0)20 7220 7588
www.prudential.co.uk

Harvey McGrath
Chairman

Tidjane Thiam
Group Chief Executive

Nic Nicandrou
Chief Financial Officer

Margaret Coltman
Group General Counsel &
Company Secretary

John Foley
Group Chief Risk Officer

Peter Goerke
Group Human Resources Director

John Murray
Interim Group Communications Director

Prudential UK & Europe

3 Sheldon Square
London W2 6PR
Tel: +44 (0)20 7334 9000
www.pru.co.uk

Rob Devey
Chief Executive

M&G

Laurence Pountney Hill
London EC4R 0HH
Tel: +44 (0)20 7626 4588
www.mandg.co.uk

Michael McLintock
Chief Executive

Prudential Corporation Asia

13th Floor
One International Finance Centre
1 Harbour View Street
Central
Hong Kong
Tel: +852 2918 6300
www.prudentialcorporation-asia.com

Barry Stowe
Chief Executive

Jackson National Life Insurance Company

1 Corporate Way
Lansing
Michigan 48951
USA
Tel: +1 517 381 5500
www.jackson.com

Mike Wells
President & Chief Executive Officer

Institutional Analyst and Investor Enquiries

Tel: +44 (0)20 7548 3300
E-mail: investor.relations@prudential.co.uk

UK Register Private Shareholder Enquiries

Tel: 0871 384 2035
International shareholders:
Tel: +44 (0) 121 415 7026

Irish Branch Register Shareholder Enquiries

Tel: +353 1 810 2400

Hong Kong Branch Register Shareholder Enquiries

Tel: +852 2862 8555

The Central Depository (Pte) Limited Shareholder Enquiries

Tel: +65 6535 7511

American Depository Receipts Holder Enquiries

Tel: +1 651 453 2128

Media Enquiries

Tel: +44 (0)20 7548 3559
E-mail: media.relations@prudential.co.uk

FORWARD-LOOKING STATEMENTS

This Fact File 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, as well as under the heading "Risk factors" in any subsequent Prudential Half-Year Financial Report. Prudential's most recent Annual Report and any subsequent Half Year Financial Report are available on its website at www.prudential.co.uk.

Any forward-looking statements contained in this Fact File are made only as of the date hereof. Prudential undertakes no obligation to update the forward-looking statements contained in this Fact File 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.

All content correct as at 31 December 2010 unless otherwise stated.

This Fact file is printed on paper made from 50 per cent recycled post-consumer waste. The paper is Forest Stewardship Council (FSC) accredited. This Fact file can be recycled.

Design Further
Print Royle Print



**Prudential public limited company
Incorporated and registered in
England and Wales**

**Registered office
Laurence Pountney Hill
London EC4R 0HH
Registered number 1397169**

www.prudential.co.uk

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