



From our origins as a UK domestic life insurance company we have rapidly grown our international operations over the last 20 years, and in 2007 over 75 per cent of our EEV new business profits came from Asia and the United States.

**There's more to Prudential.**

# Business overview

Prudential plc is an international retail financial services group with significant operations in Asia, the US and the UK. Our purpose is to promote the financial well-being of our customers and their families, with a particular focus on saving for retirement and security in retirement.

The Group is structured around four main business units: Prudential Corporation Asia, Jackson National Life Insurance Company, Prudential UK and M&G. These are supported by central functions which are responsible for leading Group strategy, cash and capital management, leadership development and succession, reputation management, and other core Group functions.



## Asia

Prudential Corporation Asia is the leading European-based life insurer in Asia in terms of market coverage and number of top five market positions. The Company has life and asset management operations in 13 markets, covering China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Taiwan, Thailand, Vietnam and the United Arab Emirates.

% of Group EEV long-term operating profits



2007	£1,046m
2006*	£829m

% of Group IFRS operating profits†



2007	£246m
2006*	£224m

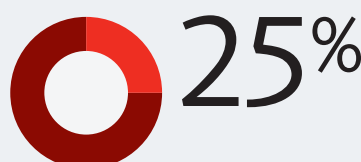
## Customers

10m+

## United States

Jackson National Life Insurance Company is one of the largest life insurance companies in the US and provides retirement savings and income solutions in the mass and mass-affluent segments of the US market, primarily to retirees and those nearing retirement.

% of Group EEV long-term operating profits



2007	£627m
2006*	£708m

% of Group IFRS operating profits†



2007	£452m
2006*	£408m

## Customers

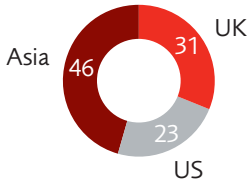
3m+

\*2006 comparatives at reported exchange rates (RER).

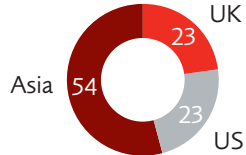
†IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.

Life assurance

% of Group APE new business premiums

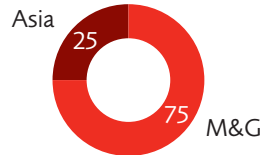


% of Group EEV new business profit



Asset management

% of Group external funds under management (FUM)



United Kingdom

Prudential is a leading provider of retirement savings and income solutions and life assurance in the UK and has a unique combination of competitive advantages including its significant longevity experience, multi-asset management capabilities and its brand and financial strength. Prudential provides a range of financial products and services including annuities, corporate pensions, with-profits and unit-linked bonds, savings and investments products, protection, equity release and health insurance products.

% of Group EEV long-term operating profits



% of Group IFRS operating profits<sup>†</sup>



Customers

7m+

United Kingdom and Europe

M&G is Prudential's UK and European fund management business and has £167 billion of assets under management (as at 31 December 2007) of which £116 billion relates to Prudential's long-term business funds. M&G aims to maximise profitable growth by operating in markets where it has a leading position and competitive advantage, including retail fund management, institutional fixed income, pooled life and pension funds, property and private finance.

% of Group IFRS operating profits<sup>†</sup>



Customers

1m+

<sup>†</sup>IFRS operating profits based on longer-term investment returns before restructuring costs and other income and expenditure.