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PRUDENTIAL PLC
Form 6-K
January 29, 2008

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER

Pursuant to Rule 13a-16 or 15d-16 of
the Securities Exchange Act of 1934

For the month of January, 2008

PRUDENTIAL PUBLIC LIMITED COMPANY

(Translation of registrant's name into English)

LAURENCE POUNTNEY HILL,
LONDON, EC4R 0HH, ENGLAND
(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports
under cover Form 20-F or Form 40-F.

Form 20-F ☒ Form 40-F ☐

Indicate by check mark whether the registrant by furnishing the information
contained in this Form is also thereby furnishing the information to the
Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes ☐ No ☒

If "Yes" is marked, indicate below the file number assigned to the registrant
in connection with Rule 12g3-2(b): 82-

Enclosures: Prudential plc Q4 NBF

Embargo: 07.00am Tuesday 29 January 2008

PRUDENTIAL PLC FULL YEAR 2007 NEW BUSINESS RESULTS

All figures in the table below are for the 12 months to 31 December 2007, with
comparisons to 2006 at constant exchange rates.

	APE	Growth
Total Group Insurance	GBP2,874 million	21%
Total Group Retail Insurance	GBP2,598 million	25%
Asia	GBP1,306 million	44%

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US	GBP671 million	19%
UK Retail	GBP715 million	4%
UK Total	GBP897 million	0%
Asia Fund Management	Net inflows of GBP3 billion up 23%	
M&G	Net inflows of GBP5 billion down 19%	

Mark Tucker, Group Chief Executive said:

"2007 has been another very strong year for the Group. These extremely positive new business results demonstrate continued growth across Prudential. The combination of our geographic diversification, world class product innovation, strength in distribution and the power of our brands continues to deliver excellent broad based growth.

"These results demonstrate the fundamental attractiveness of Asia as the fastest growing region of the world's life assurance markets and Prudential's proven ability to capture a material and growing share of the market.

"As we look ahead into 2008 the general economic outlook is uncertain and it remains to be seen how far this will impact upon the appetite to save. In the US and the UK our primary focus is on the retirement market, where demand is less sensitive to a general economic downturn than in other sectors. We therefore expect to see further profitable growth in both these markets, and to maintain our long term sector out-performance in the US. In Asia, the fundamentals underpinning economic growth remain powerful and our businesses are very well placed to benefit, although we do not currently expect growth in 2008 to reach the very high levels achieved in 2007. The outlook for the Group therefore remains positive."

Highlights

- Prudential Corporation Asia sales were up 44 per cent, with particularly impressive performance in India and Indonesia, two of the region's largest markets.
- Jackson, the Group's US insurance business, recorded new business growth of 19 per cent.
- Prudential UK continued its solid performance based on delivering value in the retirement market where it can generate attractive returns. In the fourth quarter, it completed the transfer of Equitable Life's portfolio of in-force with-profits annuities the largest transfer of its kind in the UK.
- In asset management, Asian net fund inflows of GBP3 billion were up 23 per cent. M&G experienced net inflows of GBP5 billion which, while 19 per cent lower than 2006, still represent the second highest year on record in very challenging markets.

Commentary on Full Year 2007 New Business Results

Asia insurance operations

Prudential Corporation Asia 2007 APE sales were GBP1,306 million, up 44 per cent compared to 2006. Prudential's Asian insurance operations' fourth quarter new business of GBP367 million saw growth of 35 per cent over a strong fourth

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quarter in 2006. On the PVNBP basis, 2007 sales were GBP7.0 billion, 44 per cent higher than 2006.

The strong growth reflects success in implementing our core regional priorities:

- Expanding the scale and increasing the productivity of our agency operations across the region.
- Further enhancement of partnership distribution.
- Introduction and roll out of healthcare products.
- Development of a holistic approach to promotion of retirement savings.

Prudential's success continues to be driven by the unique combination of a powerful regional brand, multi-channel distribution, the strength and depth of the local experience of our regional management team and our ability to deploy technical and product expertise from around the Group into Asia.

Prudential's product portfolio in Asia continues to reflect its success in developing an increasingly broad range of unit-linked products that provide customers with the flexibility to match the investment funds with their life stage needs and risk appetites. In 2007, the proportion of unit-linked business in terms of APE increased to 71 per cent from 65 per cent in 2006.

The proportion of regular premium business sold remains high at 86 per cent, on an APE basis, reflecting the long term commitment of customers to their Prudential products. Non tied agency distribution continues to generate 30 per cent of Prudential's APE premiums.

During 2007, Prudential has continued to expand and strengthen its distribution capabilities. Excluding India, average agent numbers were up 10 per cent to 112,000 and, significantly, average agent productivity, in terms of APE per agent, was up 31 per cent.

In India, the ICICI-Prudential Life joint venture has seen continuing significant investment in the rapid expansion of the agency force across the country with average agent numbers increasing to 238,000, up 123 per cent. This has driven an increase in 2007 APE of 67 per cent which equates to GBP180 million for Prudential's 26 per cent stake in the joint venture. India's fourth quarter sales of GBP54 million showed an increase of 78 per cent over 2006.

Prudential is rapidly establishing itself as a leader in the retirement savings space with its highly appealing 'What's your number?' campaign that has now been launched in six markets. As previously reported, the launch was particularly successful in Taiwan where, when combined with a new retirement orientated variable annuity product and sales incentives in the second quarter, it invigorated the operation and was a major contributor to the 71 per cent growth in APE to GBP231 million recorded during the year. Fourth quarter sales of GBP39 million represented an increase of 15 per cent over 2006.

Indonesia was a significant contributor to Prudential's APE growth during 2007 at GBP121 million up 75 per cent on 2006. Prudential continues to leverage its market leading position to expand the Indonesian agency force with the agency activity rate increasing by 34 per cent and the average agent productivity up 30 per cent. Fourth quarter sales of GBP43 million is a doubling of APE compared with 2006 and included the Takaful product launch in September 2007.

In Korea, 2007 APE of GBP259 million was up 25 per cent on 2006, significantly ahead of the market growth. As previously reported the caps on bank distribution restrict growth in the bancassurance channel, but this has been offset to some extent by the addition of Industrial Bank of Korea as a partner

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in April 2007. Fourth quarter sales of GBP67 million were up 27 per cent compared to 2006 aided by the launch of a new retirement campaign, a new universal life product and a variable annuity product.

Hong Kong's 2007 APE of GBP167 million was up 30 per cent on 2006, reaffirming its position as a successful multi-channel distributor in a competitive market with both agency and bank distribution growing strongly. The retirement campaign launched in the first quarter showed good momentum throughout 2007. Fourth quarter sales of GBP53 million were up 17 per cent compared to 2006.

In Singapore, 2007 APE of GBP126 million was up 20 per cent on 2006, with the main driver of growth being the agency channel. The emphasis in this market is on agent productivity where Prudential delivered an increase of 21 per cent. Fourth quarter sales of GBP38 million were up 14 per cent compared to 2006. Singapore also launched a very successful new health product in August 2007, PruShield, with 63,000 policies issued, by 31 December 2007.

In China, 2007 APE sales of GBP47 million were up 24 per cent on 2006. Fourth quarter sales have been incorporated in Group results at 50 per cent of APE to reflect the change in the right to appoint the CEO in accordance with the original agreement with CITIC. Fourth quarter sales of GBP9 million were up 19 per cent on a comparable basis.

Prudential's other Asian operations all remain well placed and delivered good growth. Malaysia's 2007 APE of GBP82 million was up 15 per cent compared to 2006 and still exceeded the market rate of growth. Encouragingly, Vietnam returned to growth with 2007 APE of GBP24 million up 44 per cent compared with 2006 after the recent post liberalisation market slowdown. After a change in regulations and receiving the final regulatory approvals, Prudential launched unit-linked products in Vietnam on 19 January 2008. Japan's new business APE of GBP34 million for 2007 is up 183 per cent compared to 2006 driven mainly by Term Life products where the tax benefits are expected to be withdrawn in the first quarter 2008.

US insurance operations

Jackson, Prudential's US insurance business, delivered APE sales of GBP671 million in 2007, representing a 19 per cent increase on 2006. This was primarily driven by continued growth in sales of variable annuities. APE sales in the fourth quarter of 2007 were GBP160 million, up 15 per cent over the same period in 2006. On a PVNBP basis, new business sales for 2007 were GBP6.7 billion.

Jackson delivered record variable annuity APE sales of GBP455 million in 2007, up 29 per cent on 2006. Variable annuity APE sales for the fourth quarter of 2007 were GBP114 million, up 20 per cent over the same period in 2006. At the end of September 2007, Jackson had increased its variable annuity market share to 5.1 per cent, up from 4.6 per cent for full year 2006, and maintained its ranking of 12th in gross variable annuity sales (Source: Morningstar Annuity Research Centre). Jackson also ranked second in variable annuity net flows in both the second and third quarters of 2007 (Source: Morningstar Annuity Research Centre). This significant growth in variable annuity sales was driven by Jackson's distinct competitive advantages of an innovative product offering, a relationship-driven distribution model and award winning customer service.

Throughout 2007 Jackson maintained its track record for product innovation by enhancing its variable annuity offering. Specifically, in December Jackson launched a new guaranteed minimum withdrawal benefit (GMWB), a new guaranteed minimum income benefit (GMIB) and five new portfolio investment options.

Fixed annuity APE sales of GBP57 million were 10 per cent down on 2006. APE sales in the fourth quarter of 2007 were GBP15 million, six per cent down on 2006. Industry sales of traditional fixed annuities were 20 per cent lower for

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the first nine months of 2007 compared to the same period of 2006 (Source: LIMRA). Entry spreads for fixed annuities continued to be challenging in the second half of 2007 as the interest rate environment limited the crediting rates that could be offered on the products.

Fixed index annuity sales continued to be affected by the uncertain regulatory environment in the US, and industry sales were three per cent lower in the first nine months of 2007 compared to the same period last year. Jackson's APE sales of GBP45 million were 12 per cent down on 2006. APE sales in the fourth quarter of 2007 were GBP10 million, six per cent down on 2006. In the third quarter of 2007, Jackson ranked first in fixed index annuity sales through banks for the ninth consecutive quarter (Source: The Kehrre-LIMRA Report). Jackson continues to pursue profitable growth and hence has been unwilling to compromise target margins in this market.

Institutional APE sales of GBP94 million were up 15 per cent on 2006. Jackson continues to participate in this market on an opportunistic basis where margins are attractive.

Curian Capital, a specialised asset management company that provides innovative fee-based separately managed accounts, continues to build its position in the US retail asset management market with total assets under management at the end of December 2007 of GBP1.7 billion, up from GBP1.2 billion at the end of December 2006. Curian generated record deposits in 2007 of GBP663 million, up 57 per cent on 2006.

UK insurance operations

In 2007, Prudential UK continued its strategy of selectively competing in those areas of the retirement savings and income market where it can generate attractive returns. In a market where pricing has become increasingly competitive, retail APE sales of GBP715 million were up four per cent on 2006, driven principally by strong performances in individual annuities, corporate pensions, with-profit bonds and lifetime mortgages.

Total APE sales for the year of GBP897 million were in line with those achieved in 2006, however the 2006 figure included GBP63 million of wholesale credit life sales under a contract that was not renewed in 2007. Total sales on a PVNBP basis were in line with 2006 at GBP7.6 billion.

APE sales in the fourth quarter of GBP368 million were 55 per cent higher than the same period of 2006 and included the completion on 31 December 2007 of the transfer of Equitable Life's portfolio of in-force with-profit annuities.

Individual annuity sales for the year of GBP283 million were up four per cent on 2006, with growth driven by the continued strength of the UK's internal vesting pipeline and increasing sales emerging through its partnership arrangements. The market for annuity sales through intermediaries became more competitive in the fourth quarter, with sales 26 per cent below the same period last year as Prudential focused on maintaining margins rather than pursuing volume.

Given increasing longevity in the UK, the effects of inflation are becoming more important for consumers. Prudential remains the market leader in the growing with-profits annuity market with sales of GBP48 million in 2007, up 30 per cent on the previous year. An income drawdown product was launched in the fourth quarter of 2007, adding to Prudential's range of retirement solutions and providing customers with additional options to manage their retirement income. Prudential now has approximately 1.5 million annuities in payment.

Corporate pensions sales increased 10 per cent year-on-year to GBP247 million. This strong growth was due to a combination of new schemes, increasing scheme membership and incremental contributions to existing schemes.

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Prudential UK's total retail with-profits business performed very strongly across a range of products with total sales of GBP231 million up 21 per cent on 2006. With-profits bond sales of GBP41 million were up 59 per cent year-on-year, including an 89 per cent increase in sales during the fourth quarter of 2007 compared with 2006. Sales of PruFund were particularly strong during 2007 at APE GBP19 million on the back of investment out-performance. Prudential's with-profits products offer a medium to long-term, medium risk investment with exposure to a diverse range of assets that is particularly important to many customers against the backdrop of market uncertainty.

In 2007, Prudential's lifetime mortgage business again increased its share of the lifetime mortgage market and benefited from its distinctive drawdown product and strong brand. Sales grew sharply during the year with mortgage advances in 2007 of GBP156 million up 75 per cent on 2006, including increased draw-downs from our growing number of existing customers.

Sales of PruHealth are not included in the total APE sale numbers. During 2007, PruHealth continued to grow strongly with gross written premiums of GBP64 million up 80 per cent on 2006. This business now covers 142,000 lives, reflecting an emphasis on individual and SME business, success in introducing new distribution deals, a focus on high quality corporate schemes and a strong renewal rate among individual customers.

In the Wholesale bulk annuity and insurer back-book market, Prudential UK achieved a 26 per cent year-on-year increase with sales in 2007 of GBP180 million. In the fourth quarter, it completed the transfer of Equitable Life's portfolio of in-force with-profits annuities the largest transfer of its kind in the UK in 2007. The transfer represented APE new business premium of GBP174 million with approximately 62,000 new policies. In the previous year Prudential completed two back-book insurer deals with a total volume of GBP143 million.

Prevailing pricing levels for bulk annuities were insufficient to meet Prudential's return on capital requirements, based on its view of future longevity improvements, and Prudential UK chose not to write business at those un-economic levels in 2007.

Asset Management

M&G

Strong investment performance led to M&G delivering gross fund inflows of GBP14.7 billion during 2007, an increase of nine per cent on the previous year, reflecting M&G's leading positions in retail funds management, institutional fixed income, pooled life and pension funds, property and private finance. Net fund inflows of GBP5.0 billion, while 19 per cent down on last year, were the second highest on record.

M&G saw significant strong growth in its external funds under management, reaching GBP51.2 billion at the end of 2007, an increase of 14 per cent during the year. M&G's external funds under management have more than doubled over the past five years as M&G has continued to diversify its business across retail and wholesale markets, both in the UK and internationally.

M&G's retail business performed well in 2007, with gross fund inflows up 29 per cent to GBP8.7 billion compared to the previous year. Net fund inflows of GBP2.7 billion were down 12 per cent relative to 2006, but represent a solid result in light of the more challenging sales environment that was seen in the second half of 2007. Fourth quarter retail net inflows remained healthy at GBP0.3 billion against this backdrop. While increased volatility and uncertainty in markets have had an effect on retail investor confidence, M&G remains well positioned in its retail markets with outstanding fund performance, a strong brand and an

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excellent UK and international distribution network.

Gross fund inflows into M&G's wholesale businesses, were GBP6.1 billion in 2007, a decrease of 10 per cent on last year. Net fund inflows of GBP2.2 billion were down 25 per cent compared to 2006, in the main due to reorganisation of mandates in the third quarter by some large segregated fixed income clients. Higher margin product lines, such as infrastructure finance, leveraged loans, collateralised debt obligations (CDOs) and M&G Absolute Return Business, grew strongly in 2007 with gross fund inflows up 30 per cent and net inflows up 38 per cent during the year. These higher margin wholesale business lines boosted fourth quarter net inflows to over GBP1 billion, producing a more profitable sales mix for M&G's third party business.

Asian Fund Management Business

The Asian Fund Management business has continued to perform well in 2007 with net flows of GBP3 billion, up 23 per cent compared to 2006. This is primarily driven by strong performance in India, Japan and Taiwan. Of the GBP3 billion in net flows, 69 per cent were in longer-term equity and fixed income products with 31 per cent in shorter-term money market funds. Although down from 2006, the fourth quarter of 2007 has been encouraging with net flows of GBP587 million.

Total third party funds under management were GBP17.4 billion, up 39 per cent on 31 December 2006. India, Taiwan and Japan were the main contributors to this growth with funds under management increasing by 65 per cent, 49 per cent and 46 per cent respectively.

Growth of funds under management continued to be driven by innovative products launched in different countries across the region. In Japan, the growth in funds under management (net flows of GBP1.2 billion) was due to the PCA Growing Asia Equity Open, India Infrastructure Equity and Asia Oceania Equity funds. Taiwan's growth was driven by the successful launch of the Asian Infrastructure Fund in May that raised GBP230 million, its regulatory cap, as well as a discretionary mandate from The Public Service Pension Fund and institutional clients that contributed GBP100 million supported by positive market movements. This resulted in our domestic mutual funds market ranking rising to fourth as of 30 November 2007 compared with a ranking of 10th a year previously.

Asia Fund Management launched a retail mutual fund business in Hong Kong in October 2007. Since launch, six distribution relationships have been signed, including banks, financial advisers and an online portal. Sixteen International Opportunities Funds have been approved by the Hong Kong regulator.

The United Arab Emirates operation also made good progress, with 13 distribution agreements signed since its launch a year ago and with funds under management of GBP397 million.

In Singapore, Asia Fund Management's Dragon Peacock Fund is now the largest equity fund in Singapore with funds under management of GBP500 million. As a result, our Singapore retail unit trust business has risen to number three market ranking, making us the largest foreign player in Singapore.

Korea saw net outflows of GBP379 million, GBP123 million of which was from short term MMF funds. The remaining outflow of GBP256 million in 2007 was partly as a result of a number of our derivatives funds terminating early as the targeted rate of return had been achieved.

On 12 August 2007, Prudential increased its stake in CITIC Prudential Fund Management, its joint venture with CITIC Group in China from 33 per cent to 49 per cent, following approval from the regulators. Prudential and CITIC remain primary shareholders, each with 49 per cent share with the balance of two per

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cent being held by China-Singapore Suzhou Industrial Park Venture Company.

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Notes to Editor:

1. Annual premium equivalent (APE) sales comprise regular premium sales plus one-tenth of single premium insurance sales and are subject to rounding.
2. Present Value of New Business Premiums (PVNBP) are calculated as equalling single premiums plus the present value of expected new business premiums of regular premium business, allowing for lapses and other assumptions made in determining the EEV new business contribution.
3. UK Retail sales include all products except bulk annuities and credit life sales.
4. There will be a conference call today for wire services at 07.30am (GMT) hosted by Mark Tucker, Group Chief Executive, and Philip Broadley, Group Finance Director. Dial in telephone number: +44 (0)20 8609 0793. Passcode: 155439#
5. There will be a conference call for investors and analysts at 09:30am (GMT) hosted by Mark Tucker, Group Chief Executive, and Philip Broadley, Group Finance Director. From the UK please call +44 (0)20 8609 0793 and from the US 1866 793 4279. Pin number 487687#. A recording of this call will be available for replay for one week by dialling: +44 (0)20 8609 0289 from the UK or 1 866 676 5865 from the US. The conference reference number is 200642#.
6. High resolution photographs are available to the media free of charge at www.newscast.co.uk (+44 (0) 207 608 1000).
7. Sales for overseas operations have been reported using average exchange rates as shown in the attached schedules. Commentary is given on the results on a constant exchange rate basis. The two bases are compared in the table below.

	Annual Premium Equivalent Sales				
	Actual Exchange Rates		+/- (%)	Constant Exchange	
	2007 Q4 YTD GBPm	2006 Q4 YTD GBPm		2007 Q4 YTD GBPm	2006 Q4 YTD GBPm
UK	897	900	(0%)	897	900
US	671	613	9%	671	613
Asia	1,306	956	37%	1,306	956
Total	2,874	2,470	16%	2,874	2,470

	Gross Inflows				
	Actual Exchange Rates		+/- (%)	Constant Exchange	
	2007 Q4 YTD GBPm	2006 Q4 YTD GBPm		2007 Q4 YTD GBPm	2006 Q4 YTD GBPm
M&G	14,745	13,486	9%	14,745	13,486

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US	60	-	-	60	
Asia	38,954	20,408	91%	38,954	19,
Total	<u>53,759</u>	<u>33,894</u>	<u>59%</u>	<u>53,759</u>	<u>33,</u>

	Actual Exchange Rates			Constant Exchange Rates	
	2007 Q4	2006 Q4	+/- (%)	2007 Q4	2006 Q4
	YTD	YTD		YTD	YTD
	GBPm	GBPm		GBPm	GBPm
Insurance	16,344	15,094	8%	16,344	14,344
Investment	53,759	33,894	59%	53,759	33,894
Total	<u>70,103</u>	<u>48,988</u>	<u>43%</u>	<u>70,103</u>	<u>47,238</u>

8. For Jackson, market share data is provided for year to September 2007, being the latest available. Variable annuity data is sourced from Variable annuity data is sourced from Morningstar Annuity Research Centre, fixed annuity data is sourced from LIMRA and fixed index annuities data is sourced from LIMRA and The Kehrler-LIMRA Report.

9. Financial Calendar:

Full Year Results 2007	14 March 2008
First Quarter 2008 New Business Results	17 April 2008
Annual General Meeting	15 May 2008
Interim Results 2008	31 July 2008
Third Quarter 2008 New Business Results	21 October 2008

*Prudential plc, a company incorporated and with its principal place of business in the United Kingdom, and its affiliated companies constitute one of the world's leading financial services groups. It provides insurance and financial services directly and through its subsidiaries and affiliates throughout the world. It has been in existence for over 150 years and has GBP256 billion in assets under management, (as at 30 June 2007) Prudential plc is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America.

Forward-Looking Statements

This statement 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 containing the words 'believes', 'intends', 'expects', 'plans', 'seeks' and 'anticipates', and words of similar meaning, are forward-looking. By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Prudential's control including among other things, UK domestic and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, and the performance of financial markets generally; the policies and actions of regulatory authorities, 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; and the impact of changes in capital, solvency or accounting standards, and tax and other legislation and regulations in the jurisdictions in which Prudential and its affiliates operate. This may for example result in changes to assumptions used for determining results of operations or re-estimations of reserves for future policy benefits. As a

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result, Prudential's actual future financial condition, performance and results may differ materially from the plans, goals, and expectations set forth in Prudential's forward-looking statements. Prudential undertakes no obligation to update the forward-looking statements contained in this statement or any other forward-looking statements it may make.

Schedule 1A - Constant Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2007

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK			US			Asia		
	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)
Total Insurance Products	6,866	7,192	(5%)	6,534	5,507	19%	2,944	1,816	62%
Total Investment Products - Gross Inflows	14,745	13,486	9%	60	-	-	38,954	19,816	97%
	<u>21,611</u>	<u>20,678</u>	<u>5%</u>	<u>6,594</u>	<u>5,507</u>	<u>20%</u>	<u>41,898</u>	<u>21,632</u>	<u>94%</u>

INSURANCE OPERATIONS

	Single			Regular			Total		
	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	1,399	1,341	4%	-	-	-	1,399	1,341	4%
Direct and Partnership Annuities	842	780	8%	-	-	-	842	780	8%
Intermediated Annuities	589	592	(1%)	-	-	-	589	592	(1%)
Total Individual Annuities	<u>2,830</u>	<u>2,713</u>	<u>4%</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,830</u>	<u>2,713</u>	<u>4%</u>
Equity Release	156	89	75%	-	-	-	156	89	75%

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Individual Pensions	38	21	81%	1	–	–	39	21	86%
Corporate Pensions	283	318	(11%)	84	66	27%	367	384	(4%)
Unit Linked Bonds	243	388	(37%)	–	–	–	243	388	(37%)
With-Profit Bonds	297	139	114%	–	–	–	297	139	114%
Protection	–	11	–	5	9	(44%)	5	20	(75%)
Offshore Products	434	540	(20%)	4	–	–	438	540	(19%)
Total Retail Retirement	4,281	4,219	1%	94	75	25%	4,375	4,294	2%
Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)
Other Products	190	232	(18%)	25	26	(4%)	215	258	(17%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)
Wholesale Annuities	1,799	1,431	26%	–	–	–	1,799	1,431	26%
Credit Life	21	687	(97%)	–	–	–	21	687	(97%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
Channel Summary									
Direct and Partnership	2,385	2,543	(6%)	209	174	20%	2,594	2,717	(5%)
Intermediated	2,284	2,169	5%	25	27	(7%)	2,309	2,196	5%
Wholesale	1,820	2,118	(14%)	–	–	–	1,820	2,118	(14%)
Sub-Total	6,489	6,830	(5%)	234	201	16%	6,723	7,031	(4%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
US Insurance Operations									

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Fixed Annuities	573	633	(9%)	–	–	–	573	633	(9%)	
Fixed Index Annuities	446	510	(13%)	–	–	–	446	510	(13%)	
Variable Annuities	4,554	3,517	29%	–	–	–	4,554	3,517	29%	
Life	7	7	0%	19	16	19%	26	23	13%	
Sub-Total Retail	5,580	4,667	20%	19	16	19%	5,599	4,683	20%	
Guaranteed Investment Contracts	408	422	(3%)	–	–	–	408	422	(3%)	
GIC – Medium Term Note	527	402	31%	–	–	–	527	402	31%	
Total US Insurance Operations	6,515	5,491	19%	19	16	19%	6,534	5,507	19%	
Asian Insurance Operations										
China	72	26	177%	40	35	14%	112	61	84%	
Hong Kong	501	325	54%	117	95	23%	618	420	47%	
India	26	20	30%	177	106	67%	203	126	61%	
Indonesia	118	28	321%	109	66	65%	227	94	141%	
Japan	122	62	97%	22	6	267%	144	68	112%	
Korea	179	97	85%	241	197	22%	420	294	43%	
Malaysia	41	4	925%	78	71	10%	119	75	59%	
Singapore	593	347	71%	67	70	(4%)	660	417	58%	
Taiwan	132	84	57%	218	127	72%	350	211	66%	
Other	36	15	140%	55	35	57%	91	50	82%	
Total Asian Insurance Operations	1,820	1,008	81%	1,124	808	39%	2,944	1,816	62%	1,
Group Total	14,967	13,490	11%	1,377	1,025	34%	16,344	14,515	13%	2,

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Schedule 1B - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2007

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK			US			Asia		
	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
Total Insurance Products	6,866	7,192	(5%)	6,534	5,981	9%	2,944	1,921	53%
Total Investment Products - Gross Inflows	14,745	13,486	9%	60	-	-	38,954	20,408	91%
	<u>21,611</u>	<u>20,678</u>	<u>5%</u>	<u>6,594</u>	<u>5,981</u>	<u>10%</u>	<u>41,898</u>	<u>22,329</u>	<u>88%</u>

INSURANCE OPERATIONS

	Single			Regular			Total		
	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	1,399	1,341	4%	-	-	-	1,399	1,341	4%
Direct and Partnership Annuities	842	780	8%	-	-	-	842	780	8%
Intermediated Annuities	589	592	(1%)	-	-	-	589	592	(1%)
Total Individual Annuities	<u>2,830</u>	<u>2,713</u>	<u>4%</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,830</u>	<u>2,713</u>	<u>4%</u>
Equity Release	156	89	75%	-	-	-	156	89	75%
Individual Pensions	38	21	81%	1	-	-	39	21	86%
Corporate Pensions	283	318	(11%)	84	66	27%	367	384	(4%)
Unit Linked Bonds	243	388	(37%)	-	-	-	243	388	(37%)
With-Profit Bonds	297	139	114%	-	-	-	297	139	114%

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Protection	–	11	–	5	9	(44%)	5	20	(75%)
Offshore Products	434	540	(20%)	4	–	–	438	540	(19%)
Total Retail Retirement	4,281	4,219	1%	94	75	25%	4,375	4,294	2%
Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)
Other Products	190	232	(18%)	25	26	(4%)	215	258	(17%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)
Wholesale Annuities	1,799	1,431	26%	–	–	–	1,799	1,431	26%
Credit Life	21	687	(97%)	–	–	–	21	687	(97%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
Channel Summary									
Direct and Partnership	2,385	2,543	(6%)	209	174	20%	2,594	2,717	(5%)
Intermediated	2,284	2,169	5%	25	27	(7%)	2,309	2,196	5%
Wholesale	1,820	2,118	(14%)	–	–	–	1,820	2,118	(14%)
Sub-Total	6,489	6,830	(5%)	234	201	16%	6,723	7,031	(4%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
US Insurance Operations									
Fixed Annuities	573	688	(17%)	–	–	–	573	688	(17%)
Fixed Index Annuities	446	554	(19%)	–	–	–	446	554	(19%)
Variable Annuities	4,554	3,819	19%	–	–	–	4,554	3,819	19%
Life	7	8	(13%)	19	17	12%	26	25	4%
Sub-Total Retail	5,580	5,069	10%	19	17	12%	5,599	5,086	10%
Guaranteed Investment Contracts	408	458	(11%)	–	–	–	408	458	(11%)
GIC – Medium Term Note	527	437	21%	–	–	–	527	437	21%

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Total US Insurance Operations	6,515	5,964	9%	19	17	12%	6,534	5,981	9%
Asian Insurance Operations									
China	72	27	167%	40	36	11%	112	63	78%
Hong Kong	501	355	41%	117	103	14%	618	458	35%
India	26	20	30%	177	105	69%	203	125	62%
Indonesia	118	31	281%	109	71	54%	227	102	123%
Japan	122	68	79%	22	7	214%	144	75	92%
Korea	179	103	74%	241	208	16%	420	311	35%
Malaysia	41	4	925%	78	72	8%	119	76	57%
Singapore	593	357	66%	67	72	(7%)	660	429	54%
Taiwan	132	92	43%	218	139	57%	350	231	52%
Other	36	15	140%	55	36	53%	91	51	78%
Total Asian Insurance Operations	1,820	1,072	70%	1,124	849	32%	2,944	1,921	53%
Group Total	14,967	14,027	7%	1,377	1,067	29%	16,344	15,094	8%

Schedule 2 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2007

INVESTMENT OPERATIONS

	Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market Current Movemen GBPm
2007 M&G						
Retail	19,176	8,690	(5,970)	2,720	—	4
Institutional	25,770	6,055	(3,817)	2,238	(246)	1,1
Total M&G	44,946	14,745	(9,787)	4,958	(246)	1,5

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Asia						
India	1,290	1,158	(1,046)	112	192	6
Taiwan	969	1,876	(1,529)	347	–	1
Korea	2,952	2,288	(2,544)	(256)	(235)	4
Japan	2,816	2,374	(1,198)	1,176	–	3
Other Mutual Fund Operations	1,468	2,011	(1,429)	582	54	4
Total Asian Equity/Bond/Other	9,495	9,707	(7,746)	1,961	11	2,0
MMF						
India	709	24,175	(23,404)	771	(267)	2
Taiwan	467	2,271	(2,112)	159	–	
Korea	609	2,189	(2,312)	(123)	(21)	
Other Mutual Fund Operations	133	424	(316)	108	–	
Total Asian MMF	1,918	29,059	(28,144)	915	(288)	2
Total Asia Retail Mutual Funds	11,413	38,766	(35,890)	2,876	(277)	2,2
Third Party Institutional Mandates	840	188	(103)	85	–	1
Total Asian Investment Operations	12,253	38,954	(35,993)	2,961	(277)	2,4
US						
Retail	–	60	(4)	56	–	(
Total US	–	60	(4)	56	–	(
Total Investment Products	57,199	53,759	(45,784)	7,975	(523)	4,0
2006						
M&G	Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market Current Movemen GBPm
Retail	14,627	6,722	(3,619)	3,103	–	1,4
Institutional	21,568	6,764	(3,766)	2,998	140	1,0
Total M&G	36,195	13,486	(7,385)	6,101	140	2,5
Asia						
India	1,005	982	(680)	302	45	(6
Taiwan	632	1,185	(866)	319	–	

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Korea	2,269	2,981	(2,065)	916	(297)	
Japan	2,695	1,393	(1,026)	367	–	(24)
Other Mutual Fund Operations	1,037	1,005	(619)	386	(1)	
Total Asia Equity/Bond/Other	7,638	7,546	(5,256)	2,290	(253)	(18)
MMF						
India	461	8,961	(8,762)	199	(75)	1
Taiwan	667	1,378	(1,516)	(138)	–	(6)
Korea	534	2,221	(2,122)	99	(17)	(
Other Mutual Fund Operations	143	182	(179)	3	–	(1
Total Asian MMF	1,805	12,742	(12,579)	163	(92)	
Total Asia Retail Mutual Funds	9,443	20,288	(17,835)	2,453	(345)	(13
Third Party Institutional Mandates	691	120	(41)	79	–	
Total Asian Investment Operations	10,134	20,408	(17,876)	2,532	(345)	(6
US						
Retail	–	–	–	–	–	
Total US	–	–	–	–	–	
Total Investment Products	46,329	33,894	(25,261)	8,633	(205)	2,4
	Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market Current Movemen
2007 Movement Relative to 2006 M&G	%	%	%	%	%	
Retail	31%	29%	(65%)	(12%)	–	(71
Institutional	19%	(10%)	(1%)	(25%)	(276%)	
Total M&G	24%	9%	(33%)	(19%)	(276%)	(38
Asia						
India	28%	18%	(54%)	(63%)	327%	1,11
Taiwan	53%	58%	(77%)	9%	–	78
Korea	30%	(23%)	(23%)	(128%)	21%	65
Japan	4%	70%	(17%)	220%	–	23

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Other Mutual Fund Operations	42%	100%	(131%)	51%	5,500%	84%
Total Asia Equity/Bond/Other	24%	29%	(47%)	(14%)	104%	1,22%
MMF						
India	54%	170%	(167%)	287%	(256%)	6%
Taiwan	(30%)	65%	(39%)	215%	-	11%
Korea	14%	(1%)	(9%)	(224%)	(24%)	31%
Other Mutual Fund Operations	(7%)	133%	(77%)	3,500%	-	18%
Total Asian MMF	6%	128%	(124%)	461%	(213%)	46%
Total Asia Retail Mutual Funds	21%	91%	(101%)	17%	20%	1,74%
Third Party Institutional Mandates	22%	57%	(151%)	8%	-	17%
Total Asian Investment Operations	21%	91%	(101%)	17%	20%	3,71%
US						
Retail	-	-	-	-	-	-
Total US	-	-	-	-	-	-
Total Investment Products	23%	59%	(81%)	(8%)	(155%)	6%
US						
Curian Capital External Funds Under Administration						2007 Y GB 1,7

Schedule 3 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 4 2006

INSURANCE OPERATIONS

	Single			Regular			Total		
	Q4 2007	Q4 2006	+/- (%)	Q4 2007	Q4 2006	+/- (%)	Q4 2007	Q4 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									

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Product Summary

Internal Vesting annuities	369	369	0%	-	-	-	369	369	0%
Direct and Partnership Annuities	184	279	(34%)	-	-	-	184	279	(34%)
Intermediated Annuities	140	188	(26%)	-	-	-	140	188	(26%)
Total Individual Annuities	693	836	(17%)	-	-	-	693	836	(17%)
Equity Release	48	34	41%	-	-	-	48	34	41%
Individual Pensions	11	5	120%	-	-	-	11	5	120%
Corporate Pensions	162	265	(39%)	26	27	(4%)	188	292	(36%)
Unit Linked Bonds	43	85	(49%)	-	-	-	43	85	(49%)
With-Profit Bonds	114	49	133%	-	-	-	114	49	133%
Protection	-	9	-	2	-	-	2	9	(78%)
Offshore Products	129	100	29%	1	-	-	130	100	30%
Total Retail Retirement	1,200	1,383	(13%)	29	27	7%	1,229	1,410	(13%)
Corporate Pensions	30	73	(59%)	29	19	53%	59	92	(36%)
Other Products	47	52	(10%)	5	7	(29%)	52	59	(12%)
DWP Rebates	14	-	-	-	-	-	14	-	-
Total Mature Life and Pensions	91	125	(27%)	34	26	31%	125	151	(17%)
Total Retail	1,291	1,508	(14%)	63	53	19%	1,354	1,561	(13%)
Wholesale Annuities	1,754	131	1,239%	-	-	-	1,754	131	1,239%
Credit Life	4	197	(98%)	-	-	-	4	197	(98%)
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%
Channel Summary									
Direct and Partnership	648	949	(32%)	58	47	23%	706	996	(29%)
Intermediated	627	559	12%	5	6	(17%)	632	565	12%
Wholesale	1,760	328	437%	-	-	-	1,760	328	437%
Sub-Total	3,035	1,836	65%	63	53	19%	3,098	1,889	64%
DWP Rebates	14	-	-	-	-	-	14	-	-

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Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%
US Insurance Operations									
Fixed Annuities	152	172	(12%)	–	–	–	152	172	(12%)
Fixed Index Annuities	104	117	(11%)	–	–	–	104	117	(11%)
Variable Annuities	1,137	1,010	13%	–	–	–	1,137	1,010	13%
Life	2	2	0%	6	4	50%	8	6	33%
Sub-Total Retail	1,395	1,301	7%	6	4	50%	1,401	1,305	7%
Guaranteed Investment Contracts	148	133	11%	–	–	–	148	133	11%
GIC – Medium Term Note	(4)	(5)	20%	–	–	–	(4)	(5)	20%
Total US Insurance Operations	1,539	1,429	8%	6	4	50%	1,545	1,433	8%
Asian Insurance Operations									
China	17	5	240%	7	15	(53%)	24	20	20%
Hong Kong	178	131	36%	35	35	0%	213	166	28%
India	6	6	0%	53	28	89%	59	34	74%
Indonesia	53	14	279%	38	22	73%	91	36	153%
Japan	40	27	48%	6	4	50%	46	31	48%
Korea	60	27	122%	61	53	15%	121	80	51%
Malaysia	21	1	2,000%	29	24	21%	50	25	100%
Singapore	168	86	95%	21	25	(16%)	189	111	70%
Taiwan	33	34	(3%)	36	33	9%	69	67	3%
Other	15	6	150%	22	11	100%	37	17	118%
Total Asian Insurance Operations	591	337	75%	308	250	23%	899	587	53%
Group Total	5,179	3,602	44%	377	307	23%	5,556	3,909	42%
INVESTMENT OPERATIONS									

Opening FUM	Gross	Redemptions	Net Inflows	Other Movements	Market & Currency Movements
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		GBPm	Inflows GBPm	GBPm	GBPm	GBPm	GBPm
M&G	Q4 2007	49,907	3,933	(2,568)	1,365	(123)	72
	Q4 2006	42,258	3,505	(2,513)	992	(7)	1,703
	+/- (%)	18%	12%	(2%)	38%	(1,657%)	(96%)
Asia Retail Mutual Funds	Q4 2007	15,120	10,842	(10,346)	496	(125)	786
	Q4 2006	10,396	5,674	(4,737)	937	(35)	115
	+/- (%)	45%	91%	(118%)	(47%)	(257%)	583%
Asia Third Party	Q4 2007	980	167	(76)	91	-	45
	Q4 2006	758	40	(4)	36	-	46
	+/- (%)	29%	318%	(1,800%)	153%	-	(2%)
US Retail Mutual Funds	Q4 2007	32	27	(2)	25	-	(2)
	Q4 2006	-	-	-	-	-	-
	+/- (%)	-	-	-	-	-	-
Total Investment Products	Q4 2007	66,039	14,969	(12,992)	1,977	(248)	901
	Q4 2006	53,412	9,219	(7,254)	1,965	(42)	1,864
	+/- (%)	24%	62%	(79%)	1%	(490%)	(52%)

Schedule 4 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 3 2007

INSURANCE OPERATIONS

	Q4 2007	Single Q 3 2007	+/- (%)	Q4 2007	Regular Q 3 2007	+/- (%)	Q4 2007	Total Q 3 2007	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	369	343	8%	-	-	-	369	343	8%
Direct and Partnership Annuities	184	227	(19%)	-	-	-	184	227	(19%)
Intermediated Annuities	140	167	(16%)	-	-	-	140	167	(16%)
Total Individual Annuities	693	737	(6%)	-	-	-	693	737	(6%)

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Equity Release	48	41	17%	–	–	–	48	41	17%
Individual Pensions	11	9	22%	–	1	–	11	10	10%
Corporate Pensions	162	14	1,057%	26	16	63%	188	30	527%
Unit Linked Bonds	43	62	(31%)	–	–	–	43	62	(31%)
With-Profit Bonds	114	69	65%	–	–	–	114	69	65%
Protection	–	–	–	2	1	100%	2	1	100%
Offshore Products	129	100	29%	1	1	0%	130	101	29%
Total Retail Retirement	1,200	1,032	16%	29	19	53%	1,229	1,051	17%
Corporate Pensions	30	58	(48%)	29	26	12%	59	84	(30%)
Other Products	47	43	9%	5	7	(29%)	52	50	4%
DWP Rebates	14	–	–	–	–	–	14	–	–
Total Mature Life and Pensions	91	101	(10%)	34	33	3%	125	134	(7%)
Total Retail	1,291	1,133	14%	63	52	21%	1,354	1,185	14%
Wholesale Annuities	1,754	7	24,957%	–	–	–	1,754	7	24,957%
Credit Life	4	2	100%	–	–	–	4	2	100%
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%
Channel Summary									
Direct and Partnership	648	586	11%	58	45	29%	706	631	12%
Intermediated	627	549	14%	5	7	(29%)	632	556	14%
Wholesale	1,760	7	25,043%	–	–	–	1,760	7	25,043%
Sub-Total	3,035	1,142	166%	63	52	21%	3,098	1,194	159%
DWP Rebates	14	–	–	–	–	–	14	–	–
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%
US Insurance Operations									
Fixed Annuities	152	130	17%	–	–	–	152	130	17%
Fixed Index Annuities	104	122	(15%)	–	–	–	104	122	(15%)
Variable Annuities	1,137	1,174	(3%)	–	–	–	1,137	1,174	(3%)

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Life	2	2	0%	6	4	50%	8	6	33%
Sub-Total Retail	1,395	1,428	(2%)	6	4	50%	1,401	1,432	(2%)
Guaranteed Investment Contracts	148	127	17%	-	-	-	148	127	17%
GIC - Medium Term Note	(4)	(4)	0%	-	-	-	(4)	(4)	0%
Total US Insurance Operations	1,539	1,551	(1%)	6	4	50%	1,545	1,555	(1%)
Asian Insurance Operations									
China	17	36	(53%)	7	13	(46%)	24	49	(51%)
Hong Kong	178	124	44%	35	28	25%	213	152	40%
India	6	4	50%	53	43	23%	59	47	26%
Indonesia	53	30	77%	38	28	36%	91	58	57%
Japan	40	30	33%	6	5	20%	46	35	31%
Korea	60	47	28%	61	67	(9%)	121	114	6%
Malaysia	21	11	91%	29	17	71%	50	28	79%
Singapore	168	119	41%	21	16	31%	189	135	40%
Taiwan	33	36	(8%)	36	46	(22%)	69	82	(16%)
Other	15	8	88%	22	12	83%	37	20	85%
Total Asian Insurance Operations	591	445	33%	308	275	12%	899	720	25%
Group Total	5,179	3,138	65%	377	331	14%	5,556	3,469	60%

INVESTMENT OPERATIONS

		Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market Currency Movements GBPm
M&G	Q4 2007	49,907	3,933	(2,568)	1,365	(123)	7
	Q3 2007	48,624	3,293	(3,067)	226	(85)	1,14
	+/- (%)	3%	19%	16%	504%	(45%)	(94%)
Asia Retail Mutual	Q4 2007	15,120	10,842	(10,346)	496	(125)	78

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Funds

	Q3 2007	13,677	10,463	(9,757)	706	(21)	75
	+/- (%)	11%	4%	(6%)	(30%)	(495%)	4
Asia Third Party	Q4 2007	980	167	(76)	91	–	4
	Q3 2007	903	11	(5)	6	–	7
	+/- (%)	9%	1,418%	(1,420%)	1,417%	–	(37%
US Retail Mutual Funds	Q4 2007	32	27	(2)	25	–	(2
	Q3 2007	18	14	(1)	13	–	
	+/- (%)	78%	93%	(100%)	92%	–	(300%
Total Investment Products	Q4 2007	66,039	14,969	(12,992)	1,977	(248)	90
	Q3 2007	63,222	13,781	(12,830)	951	(106)	1,97
	+/- (%)	4%	9%	(1%)	108%	(134%)	(54%

Schedule 5 - Constant Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2007

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK			US			Asia		
	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
Total Insurance Products	6,866	7,192	(5%)	6,534	5,507	19%	2,944	1,816	62%
Total Investment Products - Gross Inflows	14,745	13,486	9%	60	–	–	38,954	19,816	97%
	<u>21,611</u>	<u>20,678</u>	<u>5%</u>	<u>6,594</u>	<u>5,507</u>	<u>20%</u>	<u>41,898</u>	<u>21,632</u>	<u>94%</u>

INSURANCE OPERATIONS

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	Single			Regular			Total		
	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)	FY 2007 GBPm	FY 2006 GBPm	+/- (%)
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	1,399	1,341	4%	-	-	-	1,399	1,341	4%
Direct and Partnership Annuities	842	780	8%	-	-	-	842	780	8%
Intermediated Annuities	589	592	(1%)	-	-	-	589	592	(1%)
Total Individual Annuities	2,830	2,713	4%	-	-	-	2,830	2,713	4%
Equity Release	156	89	75%	-	-	-	156	89	75%
Individual Pensions	38	21	81%	1	-	-	39	21	86%
Corporate Pensions	283	318	(11%)	84	66	27%	367	384	(4%)
Unit Linked Bonds	243	388	(37%)	-	-	-	243	388	(37%)
With-Profit Bonds	297	139	114%	-	-	-	297	139	114%
Protection	-	11	-	5	9	(44%)	5	20	(75%)
Offshore Products	434	540	(20%)	4	-	-	438	540	(19%)
Total Retail Retirement	4,281	4,219	1%	94	75	25%	4,375	4,294	2%
Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)
Other Products	190	232	(18%)	25	26	(4%)	215	258	(17%)
DWP Rebates	143	161	(11%)	-	-	-	143	161	(11%)
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)
Wholesale Annuities	1,799	1,431	26%	-	-	-	1,799	1,431	26%
Credit Life	21	687	(97%)	-	-	-	21	687	(97%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
Channel Summary									
Direct and Partnership	2,385	2,543	(6%)	209	174	20%	2,594	2,717	(5%)
Intermediated	2,284	2,169	5%	25	27	(7%)	2,309	2,196	5%

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Wholesale	1,820	2,118	(14%)	–	–	–	1,820	2,118	(14%)
Sub-Total	6,489	6,830	(5%)	234	201	16%	6,723	7,031	(4%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
US Insurance Operations									
Fixed Annuities	573	633	(9%)	–	–	–	573	633	(9%)
Fixed Index Annuities	446	510	(13%)	–	–	–	446	510	(13%)
Variable Annuities	4,554	3,517	29%	–	–	–	4,554	3,517	29%
Life	7	7	0%	19	16	19%	26	23	13%
Sub-Total Retail	5,580	4,667	20%	19	16	19%	5,599	4,683	20%
Guaranteed Investment Contracts	408	422	(3%)	–	–	–	408	422	(3%)
GIC – Medium Term Note	527	402	31%	–	–	–	527	402	31%
Total US Insurance Operations	6,515	5,491	19%	19	16	19%	6,534	5,507	19%
Asian Insurance Operations									
China	72	26	177%	40	35	14%	112	61	84%
Hong Kong	501	325	54%	117	95	23%	618	420	47%
India	26	20	30%	177	106	67%	203	126	61%
Indonesia	118	28	321%	109	66	65%	227	94	141%
Japan	122	62	97%	22	6	267%	144	68	112%
Korea	179	97	85%	241	197	22%	420	294	43%
Malaysia	41	4	925%	78	71	10%	119	75	59%
Singapore	593	347	71%	67	70	(4%)	660	417	58%
Taiwan	132	84	57%	218	127	72%	350	211	66%
Other	36	15	140%	55	35	57%	91	50	82%
Total Asian Insurance Operations	1,820	1,008	81%	1,124	808	39%	2,944	1,816	62%
Group Total	14,967	13,490	11%	1,377	1,025	34%	16,344	14,515	13%

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Schedule 6 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2007

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK			US			Asia		
	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
Total Insurance Products	6,866	7,192	(5%)	6,534	5,981	9%	2,944	1,921	53%
Total Investment Products - Gross Inflows	14,745	13,486	9%	60	-	-	38,954	20,408	91%
	<u>21,611</u>	<u>20,678</u>	<u>5%</u>	<u>6,594</u>	<u>5,981</u>	<u>10%</u>	<u>41,898</u>	<u>22,329</u>	<u>88%</u>

INSURANCE OPERATIONS

	Single			Regular			Total		
	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)	FY 2007	FY 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	1,399	1,341	4%	-	-	-	1,399	1,341	4%
Direct and Partnership Annuities	842	780	8%	-	-	-	842	780	8%
Intermediated Annuities	589	592	(1%)	-	-	-	589	592	(1%)
Total Individual Annuities	<u>2,830</u>	<u>2,713</u>	<u>4%</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,830</u>	<u>2,713</u>	<u>4%</u>
Equity Release	156	89	75%	-	-	-	156	89	75%
Individual Pensions	38	21	81%	1	-	-	39	21	86%
Corporate Pensions	283	318	(11%)	84	66	27%	367	384	(4%)
Unit Linked Bonds	243	388	(37%)	-	-	-	243	388	(37%)
With-Profit Bonds	297	139	114%	-	-	-	297	139	114%

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Protection	–	11	–	5	9	(44%)	5	20	(75%)
Offshore Products	434	540	(20%)	4	–	–	438	540	(19%)
Total Retail Retirement	4,281	4,219	1%	94	75	25%	4,375	4,294	2%
Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)
Other Products	190	232	(18%)	25	26	(4%)	215	258	(17%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)
Wholesale Annuities	1,799	1,431	26%	–	–	–	1,799	1,431	26%
Credit Life	21	687	(97%)	–	–	–	21	687	(97%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
Channel Summary									
Direct and Partnership	2,385	2,543	(6%)	209	174	20%	2,594	2,717	(5%)
Intermediated	2,284	2,169	5%	25	27	(7%)	2,309	2,196	5%
Wholesale	1,820	2,118	(14%)	–	–	–	1,820	2,118	(14%)
Sub-Total	6,489	6,830	(5%)	234	201	16%	6,723	7,031	(4%)
DWP Rebates	143	161	(11%)	–	–	–	143	161	(11%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)
US Insurance Operations									
Fixed Annuities	573	688	(17%)	–	–	–	573	688	(17%)
Fixed Index Annuities	446	554	(19%)	–	–	–	446	554	(19%)
Variable Annuities	4,554	3,819	19%	–	–	–	4,554	3,819	19%
Life	7	8	(13%)	19	17	12%	26	25	4%
Sub-Total Retail	5,580	5,069	10%	19	17	12%	5,599	5,086	10%
Guaranteed Investment Contracts	408	458	(11%)	–	–	–	408	458	(11%)
GIC – Medium Term Note	527	437	21%	–	–	–	527	437	21%
Total US Insurance	6,515	5,964	9%	19	17	12%	6,534	5,981	9%

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Operations

Asian Insurance Operations

China	72	27	167%	40	36	11%	112	63	78%
Hong Kong	501	355	41%	117	103	14%	618	458	35%
India	26	20	30%	177	105	69%	203	125	62%
Indonesia	118	31	281%	109	71	54%	227	102	123%
Japan	122	68	79%	22	7	214%	144	75	92%
Korea	179	103	74%	241	208	16%	420	311	35%
Malaysia	41	4	925%	78	72	8%	119	76	57%
Singapore	593	357	66%	67	72	(7%)	660	429	54%
Taiwan	132	92	43%	218	139	57%	350	231	52%
Other	36	15	140%	55	36	53%	91	51	78%
Total Asian Insurance Operations	1,820	1,072	70%	1,124	849	32%	2,944	1,921	53%
Group Total	14,967	14,027	7%	1,377	1,067	29%	16,344	15,094	8%

Schedule 7 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 4 2006

INSURANCE OPERATIONS

	Single			Regular			Total		
	Q4 2007	Q4 2006	+/- (%)	Q4 2007	Q4 2006	+/- (%)	Q4 2007	Q4 2006	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	369	369	0%	-	-	-	369	369	0%
Direct and Partnership Annuities	184	279	(34%)	-	-	-	184	279	(34%)
Intermediated Annuities	140	188	(26%)	-	-	-	140	188	(26%)

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Total Individual Annuities	693	836	(17%)	–	–	–	693	836	(17%)
Equity Release	48	34	41%	–	–	–	48	34	41%
Individual Pensions	11	5	120%	–	–	–	11	5	120%
Corporate Pensions	162	265	(39%)	26	27	(4%)	188	292	(36%)
Unit Linked Bonds	43	85	(49%)	–	–	–	43	85	(49%)
With-Profit Bonds	114	49	133%	–	–	–	114	49	133%
Protection	–	9	–	2	–	–	2	9	(78%)
Offshore Products	129	100	29%	1	–	–	130	100	30%
Total Retail Retirement	1,200	1,383	(13%)	29	27	7%	1,229	1,410	(13%)
Corporate Pensions	30	73	(59%)	29	19	53%	59	92	(36%)
Other Products	47	52	(10%)	5	7	(29%)	52	59	(12%)
DWP Rebates	14	–	–	–	–	–	14	–	–
Total Mature Life and Pensions	91	125	(27%)	34	26	31%	125	151	(17%)
Total Retail	1,291	1,508	(14%)	63	53	19%	1,354	1,561	(13%)
Wholesale Annuities	1,754	131	1,239%	–	–	–	1,754	131	1,239%
Credit Life	4	197	(98%)	–	–	–	4	197	(98%)
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%
Channel Summary									
Direct and Partnership	648	949	(32%)	58	47	23%	706	996	(29%)
Intermediated	627	559	12%	5	6	(17%)	632	565	12%
Wholesale	1,760	328	437%	–	–	–	1,760	328	437%
Sub-Total	3,035	1,836	65%	63	53	19%	3,098	1,889	64%
DWP Rebates	14	–	–	–	–	–	14	–	–
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%
US Insurance Operations									
Fixed Annuities	152	172	(12%)	–	–	–	152	172	(12%)
Fixed Index Annuities	104	117	(11%)	–	–	–	104	117	(11%)

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Variable Annuities	1,137	1,010	13%	-	-	-	1,137	1,010	13%
Life	2	2	0%	6	4	50%	8	6	33%
Sub-Total Retail	1,395	1,301	7%	6	4	50%	1,401	1,305	7%
Guaranteed Investment Contracts	148	133	11%	-	-	-	148	133	11%
GIC - Medium Term Note	(4)	(5)	20%	-	-	-	(4)	(5)	20%
Total US Insurance Operations	1,539	1,429	8%	6	4	50%	1,545	1,433	8%
Asian Insurance Operations									
China	17	5	240%	7	15	(53%)	24	20	20%
Hong Kong	178	131	36%	35	35	0%	213	166	28%
India	6	6	0%	53	28	89%	59	34	74%
Indonesia	53	14	279%	38	22	73%	91	36	153%
Japan	40	27	48%	6	4	50%	46	31	48%
Korea	60	27	122%	61	53	15%	121	80	51%
Malaysia	21	1	2,000%	29	24	21%	50	25	100%
Singapore	168	86	95%	21	25	(16%)	189	111	70%
Taiwan	33	34	(3%)	36	33	9%	69	67	3%
Other	15	6	150%	22	11	100%	37	17	118%
Total Asian Insurance Operations	591	337	75%	308	250	23%	899	587	53%
Group Total	5,179	3,602	44%	377	307	23%	5,556	3,909	42%

INVESTMENT OPERATIONS

		Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market & Currency Movements GBPm
M&G	Q4 2007	49,907	3,933	(2,568)	1,365	(123)	72
	Q4 2006	42,258	3,505	(2,513)	992	(7)	1,703

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		+/- (%)	18%	12%	(2%)	38%	(1,657%)	(96%)
Asia Retail Mutual Funds	Q4 2007	15,120	10,842	(10,346)	496	(125)	786	
	Q4 2006	10,396	5,674	(4,737)	937	(35)	115	
	+/- (%)	45%	91%	(118%)	(47%)	(257%)	583%	
Asia Third Party	Q4 2007	980	167	(76)	91	-	45	
	Q4 2006	758	40	(4)	36	-	46	
	+/- (%)	29%	318%	(1,800%)	153%	-	(2%)	
US Retail Mutual Funds	Q4 2007	32	27	(2)	25	-	(2)	
	Q4 2006	-	-	-	-	-	-	
	+/- (%)	-	-	-	-	-	-	
Total Investment Products	Q4 2007	66,039	14,969	(12,992)	1,977	(248)	901	
	Q4 2006	53,412	9,219	(7,254)	1,965	(42)	1,864	
	+/- (%)	24%	62%	(79%)	1%	(490%)	(52%)	

Schedule 8 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 3 2007

INSURANCE OPERATIONS

	Q4 2007	Single Q 3 2007	+/- (%)	Q4 2007	Regular Q3 2007	+/- (%)	Q4 2007	Total Q 3 2007	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Product Summary									
Internal Vesting annuities	369	343	8%	-	-	-	369	343	8%
Direct and Partnership Annuities	184	227	(19%)	-	-	-	184	227	(19%)
Intermediated Annuities	140	167	(16%)	-	-	-	140	167	(16%)
Total Individual Annuities	693	737	(6%)	-	-	-	693	737	(6%)

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Equity Release	48	41	17%	–	–	–	48	41	17%
Individual Pensions	11	9	22%	–	1	–	11	10	10%
Corporate Pensions	162	14	1,057%	26	16	63%	188	30	527%
Unit Linked Bonds	43	62	(31%)	–	–	–	43	62	(31%)
With-Profit Bonds	114	69	65%	–	–	–	114	69	65%
Protection	–	–	–	2	1	100%	2	1	100%
Offshore Products	129	100	29%	1	1	0%	130	101	29%
Total Retail Retirement	1,200	1,032	16%	29	19	53%	1,229	1,051	17%
Corporate Pensions	30	58	(48%)	29	26	12%	59	84	(30%)
Other Products	47	43	9%	5	7	(29%)	52	50	4%
DWP Rebates	14	–	–	–	–	–	14	–	–
Total Mature Life and Pensions	91	101	(10%)	34	33	3%	125	134	(7%)
Total Retail	1,291	1,133	14%	63	52	21%	1,354	1,185	14%
Wholesale Annuities	1,754	7	24,957%	–	–	–	1,754	7	24,957%
Credit Life	4	2	100%	–	–	–	4	2	100%
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%
Channel Summary									
Direct and Partnership	648	586	11%	58	45	29%	706	631	12%
Intermediated	627	549	14%	5	7	(29%)	632	556	14%
Wholesale	1,760	7	25,043%	–	–	–	1,760	7	25,043%
Sub-Total	3,035	1,142	166%	63	52	21%	3,098	1,194	159%
DWP Rebates	14	–	–	–	–	–	14	–	–
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%
US Insurance Operations									
Fixed Annuities	152	130	17%	–	–	–	152	130	17%
Fixed Index Annuities	104	122	(15%)	–	–	–	104	122	(15%)

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Variable Annuities	1,137	1,174	(3%)	-	-	-	1,137	1,174	(3%)
Life	2	2	0%	6	4	50%	8	6	33%
Sub-Total Retail	1,395	1,428	(2%)	6	4	50%	1,401	1,432	(2%)
Guaranteed Investment Contracts	148	127	17%	-	-	-	148	127	17%
GIC - Medium Term Note	(4)	(4)	0%	-	-	-	(4)	(4)	0%
Total US Insurance Operations	1,539	1,551	(1%)	6	4	50%	1,545	1,555	(1%)
Asian Insurance Operations									
China	17	36	(53%)	7	13	(46%)	24	49	(51%)
Hong Kong	178	124	44%	35	28	25%	213	152	40%
India	6	4	50%	53	43	23%	59	47	26%
Indonesia	53	30	77%	38	28	36%	91	58	57%
Japan	40	30	33%	6	5	20%	46	35	31%
Korea	60	47	28%	61	67	(9%)	121	114	6%
Malaysia	21	11	91%	29	17	71%	50	28	79%
Singapore	168	119	41%	21	16	31%	189	135	40%
Taiwan	33	36	(8%)	36	46	(22%)	69	82	(16%)
Other	15	8	88%	22	12	83%	37	20	85%
Total Asian Insurance Operations	591	445	33%	308	275	12%	899	720	25%
Group Total	5,179	3,138	65%	377	331	14%	5,556	3,469	60%

INVESTMENT OPERATIONS

		Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market & Currency Movements GBPm
M&G	Q4 2007	49,907	3,933	(2,568)	1,365	(123)	72
	Q3 2007	48,624	3,293	(3,067)	226	(85)	1,142
	+/- (%)	3%	19%	16%	504%	(45%)	(94%)

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Asia Retail Mutual Funds	Q4 2007	15,120	10,842	(10,346)	496	(125)	786
	Q3 2007	13,677	10,463	(9,757)	706	(21)	758
	+/- (%)	11%	4%	(6%)	(30%)	(495%)	4%
Asia Third Party	Q4 2007	980	167	(76)	91	-	45
	Q3 2007	903	11	(5)	6	-	71
	+/- (%)	9%	1,418%	(1,420%)	1,417%	-	(37%)
US Retail Mutual Funds	Q4 2007	32	27	(2)	25	-	(2)
	Q3 2007	18	14	(1)	13	-	1
	+/- (%)	78%	93%	(100%)	92%	-	(300%)
Total Investment Products	Q4 2007	66,039	14,969	(12,992)	1,977	(248)	901
	Q3 2007	63,222	13,781	(12,830)	951	(106)	1,972
	+/- (%)	4%	9%	(1%)	108%	(134%)	(54%)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date 29 January 2008

PRUDENTIAL PUBLIC LIMITED COMPANY

By: /s/ Jon Bunn

Jon Bunn
Director of Public Relations