

Edgar Filing: PRUDENTIAL PLC - Form 6-K

PRUDENTIAL PLC  
Form 6-K  
October 19, 2006

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 October, 2006

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: 3rd Quarter Results

Embargo: 07.00am Thursday 19 October 2006

PRUDENTIAL PLC NEW BUSINESS RESULTS FOR THE 9 MONTHS TO 30 SEPT 2006

All figures compared to 2005 at constant exchange rates unless stated,

New business for the first nine months of the year:

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

	APE (1) Nine months	Growth	PVNBP (1) Nine months
<b>Insurance:</b>			
Total Group	GBP1,803 million	11%	GBP13,902 million
Prudential UK retail(2)	GBP485 million	11%	GBP3,954 million
Total UK	GBP664 million	(4%)	GBP5,744 million
Jackson	GBP467 million	15%	GBP4,633 million
Prudential Corporation Asia	GBP673 million	29%	GBP3,525 million

### Asset Management:

M&G	Record net fund inflows of GBP5.1 billion, up 87%
Asia	Record net fund inflows of GBP1.6 billion, up 65%

(1) See notes 1 and 2 in Notes to Editors

(2) UK Retail sales include all products except bulk annuities and credit life sales

Mark Tucker, Group Chief Executive said:

"The Group is in robust health with excellent prospects for continued profitable growth.

"We continue to see strong growth in APE new business premiums across our retail life insurance businesses with Asia up 29%, Jackson retail up 25% and the UK retail up 11%. Overall, APE for new business sales across the Group was ahead 11% to GBP1.8 billion.

"Our asset management businesses - M&G in the UK and Europe, and our businesses across Asia - again delivered record inflows.

"Egg, however, was adversely affected by a marked deterioration in industry wide consumer behaviour in this quarter. We now expect Egg to report an operating loss in the second half of 2006."

### Commentary on Third Quarter 2006 New Business Results

#### UK Insurance and Banking operations

Prudential's UK retail insurance operations have continued to perform well in the first nine months of 2006 with retail APE sales of GBP485 million up 11 per cent on 2005 driven primarily by the growth in pensions and individual annuity sales. Total APE sales for the UK insurance business in the first nine months of 2006 fell 4 per cent on 2005 to GBP664 million (GBP5.7 billion on a PVNBP basis) because of lower sales in the bulk annuity market. Total sales in the third quarter have increased by 13 per cent on the corresponding period in 2005.

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

Corporate pension APE sales increased 23 per cent due in part to the continuing shift from defined-benefit to defined-contribution pension schemes but also due to the impact of A-Day. Individual pension sales increased 8 per cent due to increased activity following A-Day. As part of its commitment to this market, Prudential launched a new self-invested personal pension (SIPP) in August 2006.

Individual annuity sales grew by 15 per cent, driven primarily by increased internal vestings and new partnership agreements. The annuity partnership with Royal London announced earlier this year came into effect in September. This agreement allows Prudential to provide annuity quotes to all Royal London customers with maturing pensions originally written under various brands within the Royal London Group. Sales of with-profit annuities continued to grow strongly (up 127 per cent), benefiting from the favourable comparison of their returns with conventional annuity rates. Prudential's continued outstanding performance in the annuities market was recognised with the Moneywise Best Annuity Provider Award for the third year running.

With-profits and offshore bond sales increased by 29 per cent and 73 per cent respectively, reflecting Prudential's financial strength and outstanding life fund investment returns as well as an increase in consumer appetite for these investment products. Its strategy of targeting higher value intermediary sales led to reduced sales of unit-linked bonds.

Prudential believes the lifetime mortgage market will continue to grow, reflecting the increasing need for many consumers to supplement their retirement income. In response to this, it is introducing a new sales team to sell its Property Value Release Plan. The team will be recruited by the end of this year to visit prospective clients and offer specialist advice on Prudential's lifetime mortgage product.

Prudential launched its new Flexible Protection Plan in July 2006. This is an innovative new protection product, which is designed to provide customers with wider cover than traditional products.

After a slow first half in 2006, activity within the wholesale bulk annuity market has picked up in the third quarter, however, Prudential's sales for the first nine months have remained lower than the corresponding period last year. Prudential has seen increased competition in the bulk annuity market during 2006 and although it remains committed to this market it will only participate where there is an acceptable return on risk adjusted capital.

Direct and corporate sales of PruHealth remain very strong, with nearly 80,000 individuals now covered. The success of this product is also demonstrated by the low levels of claims currently being experienced, particularly on the individual business.

Prudential's UK insurance operations will continue to focus on maximising value and return on capital in its chosen product areas and distribution channels in 2006.

During the third quarter, Egg has been affected by a marked deterioration in market trends that are being seen across the banking sector.

Interest income in the quarter was lower than expected due to lower than forecast net borrowing on cards, as consumers reduced their spending and borrowing.

In addition, bad debt experience, particularly in relation to personal loans was worse than expected. There has been a marked increase in consumers using individual voluntary arrangements, debt management companies and in some cases bankruptcy to alleviate their debt burden. These arrangements typically result in lower recoveries from customers than have historically been achieved via

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

Egg's collection strategies. Within the Egg personal loan portfolio, the number of customers employing debt management companies in the last quarter increased 40 per cent on the prior quarter.

Egg is responding by taking a number of actions, for example increasing the APR on credit cards by 1 per cent in September and introducing risk based pricing across the portfolio. Based on current experience, we now expect Egg to report an operating loss in the second half of 2006, similar to the loss reported in the first half of 2006.

### Jackson

Jackson, Prudential's US insurance business, achieved APE sales of GBP467 million in the first nine months of the year, representing a 15 per cent increase on the same period in 2005, driven by strong growth in sales of variable annuities. On a PVNBP basis this equates to sales of GBP4.6 billion. Retail APE sales in the first nine months of 2006 of GBP390 million were up 25 per cent. APE sales in the third quarter of 2006 were GBP143 million, up 14 per cent from the same period in 2005.

Jackson delivered record variable annuity sales in the first nine months of 2006 of GBP2.8 billion, up 48 per cent on last year, reflecting its distinct competitive advantages of a flexible and innovative product offering, strong distribution model and award-winning service. This result was achieved in a market that has seen 22 per cent year-on-year growth during the first half of 2006. Product innovation continues to be a key competitive driver of Jackson's sales performance, as 80 per cent of retail sales during the first three quarters of 2006 were related to products and product features launched since the beginning of 2005. For the half year 2006, Jackson increased its variable annuity market share to 4.3 per cent, up from 3.5 per cent at the half-year in 2005, and maintained its ranking of 12th in total variable annuity sales. Specifically, in the independent broker dealer distribution channel Jackson's variable annuity sales rose 57 per cent in the 6 months to June 2006, while industry sales rose 33 per cent in the same period. This took Jackson's ranking in the channel from 5th to 2nd and increased its market share from 8.8 per cent to 10.4 per cent at the half-year 2006.

Fixed annuity APE sales of GBP52 million were down 20 per cent on the same period of 2005, reflecting the current interest rate environment that has affected customer demand for this product. Jackson continues to pursue profitable growth and therefore has been unwilling to lower margins. Fixed index annuity APE sales of GBP44 million were 6 per cent down on 2005, as sales continued to be unfavourably affected by the uncertain regulatory environment surrounding this product in the US.

Curian Capital, which provides innovative fee based separately managed accounts, continues to build a strong position in the retail asset management market in the US with total assets under management at the end of September 2006 of \$2.16 billion compared with \$1.67 billion at the end of 2005.

Institutional APE sales of GBP77 million were down 19 per cent on the same period of 2005; this is a market in which Jackson continues to participate on an opportunistic basis.

Jackson has delivered strong results in the first three quarters of the year, focusing on value-driven growth in its key product lines. In addition, it signed new distribution agreements with key financial institutions that have an important presence in the US annuity and asset management markets. As the first of the Baby Boomer generation retire, Jackson is well positioned to take advantage of this market opportunity due to its continued focus on product innovation, strong relationship-based distribution model, excellent customer

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

service and efficient technological platform.

### Prudential Corporation Asia

Prudential's Asian life operations delivered growth of 29 per cent in the first nine months reflecting the continuing momentum of the business with nine out of twelve operations reporting double digit growth in the first nine months. The third quarter of 2006, with APE of GBP226 million, showed an increase of 15 per cent relative to the same quarter in 2005. On the PVNBP basis the first nine months sales of GBP3.5 billion are 22 per cent higher than in 2005.

Across the portfolio of businesses, performance continues to reflect Prudential's focus on profitable and sustainable growth. The proportion of unit linked business in the first nine months of the year is 66 per cent up from 62 per cent for the same period last year. The proportion of new business from channels other than traditional agency distribution is 30 per cent compared to 27 per cent last year, as our bank and broker distribution continues to strengthen.

Prudential's joint venture with ICICI in India continues to grow apace with nine month APE increasing by 95 per cent over the same period last year to GBP78 million. This was driven by a 50 per cent increase in agent numbers to 89,000, and higher average premiums per policy. There was also a 173 per cent increase in APE from the bancassurance channel that contributed 27 per cent of the total APE.

Korea continues to benefit from the expansion of the tied financial adviser channel in 2006 with nine month APE growth of 66 per cent to GBP163 million, reflecting an increase of 120 per cent from this channel, offset by slower growth in the broker channel where some brokers have been restructuring. Bancassurance growth continues to be constrained by regulatory imposed individual company production caps. Prudential continues to explore opportunities to work with more banks.

In Taiwan, Prudential's focus continues to be on profitability rather than volume. Whilst APE sales for the first nine months at GBP112 million are 4 per cent lower than the same period last year, the proportion of higher margin unit linked business at 60 per cent remains high.

Prudential's life business in Indonesia continues to go from strength to strength with APE sales for the first nine months of GBP51 million, 46 per cent up on last year driven by increased agent numbers. It is now Prudential's sixth largest sales contributor in Asia. The Asia Development Bank recently reported that life insurance penetration in Indonesia is only one sixth that of Malaysia, showing that there remains considerable upside potential in this market.

Although growth in Singapore slowed in the third quarter as equity market volatility impacted single premium linked business, nine month APE is up a healthy 23 per cent. After a slower start to 2006, Hong Kong, at GBP90 million for the first nine months, is up 17 per cent compared to 2005 following a rebound in the third quarter where APE increased 40 per cent relative to the same quarter in 2005 due to a successful retirement orientated savings product launch. In Malaysia, the sales across the industry remain depressed following regulatory changes last year; however sales levels for the first nine months have been maintained. The Takaful joint venture with Bank Simpanan Nasional (BSN) was officially launched in August and with regulatory approvals relating to products received on the 12th October 2006, sales are expected to commence soon.

In China, CITIC Prudential APE sales for the nine months are GBP23 million, an increase of 35 per cent compared to 2005. Third quarter APE sales at

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

GBP9 million increased 29 per cent compared to the third quarter 2005. Guangzhou and Beijing, the longest established operations, account for 56 per cent of the APE sales for the first nine months of 2006, compared to 80 per cent for the same period last year, reflecting the increasing contribution from the new cities.

The Vietnamese market continues to be challenging and Prudential's APE sales for the first nine months have declined by 17 per cent. Earlier this month, the Vietnamese government granted Prudential approval to set up a finance company offering credit products such as home and corporate loans. Currently this market is very small and consequently little impact on Prudential's life results is expected over the short to medium term, though the longer term potential is attractive.

Prudential's other smaller operations of Japan, Thailand and Philippines grew at 40 per cent, 59 per cent and 15 per cent respectively for the first nine months.

Prudential has an excellent track record of building a profitable business in Asia and its focus continues to be on long term, profitable and sustainable growth.

### Asset Management

#### M&G

Outstanding investment performance led to M&G delivering record fund inflows in the first nine months of 2006, reflecting its leading positions in retail fund management, institutional fixed income, pooled life and pension funds, property and private finance.

Whilst gross fund inflows in the first nine months at GBP10 billion were up 78 per cent, net fund inflows nearly doubled to GBP5.1 billion. Net fund inflows at the end of the third quarter now exceed those generated in the whole of 2005, which was in itself a record-breaking year. External funds under management, which represent a quarter of M&G's total funds, rose by 25 per cent to GBP42 billion.

Gross fund inflows into M&G's retail businesses were GBP5.1 billion, the highest ever and nearly double those achieved in the first nine months of 2005. Net fund inflows more than doubled to GBP2.6 billion on the back of the excellent fund performance of M&G's equity, fixed income and property funds. Over the past three years, 71 per cent of M&G's retail funds have beaten their UK sector average, with 51 per cent delivering top quartile performance. Retail sales were strong in the UK and across Germany, Austria, Switzerland, Luxembourg, Italy, Spain and South Africa.

Recent industry data has shown that M&G was one of the top selling fund managers in the UK and Germany during the first half of the year. In the UK, data released by FERI Fund Market Information showed that M&G was in second position for net retail sales across the industry and in the top five for gross retail sales for the second quarter. A survey from Germany's funds management association, BVI, showed that M&G was the second most successful non-domestic fund provider in terms of net flows in the first half of 2006 and in the top ten overall.

Gross institutional fund inflows increased substantially in the first nine months of the year, up 67 per cent to GBP4.8 billion. Net institutional fund inflows increased 39 per cent to GBP2.6 billion. Strong fund inflows were seen across M&G's institutional business, especially in the area of segregated fixed income. The continued growth in assets under management in the Collateralised Debt Obligation (CDO) programme and Episode global macro fund in the first nine

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

months of the year clearly demonstrates M&G's success in developing skills in external markets originally built up for internal funds.

### Asian Fund Management Business

The Asian Fund Management Business has delivered record net inflows for the first nine months of 2006. Net inflows of GBP1.6 billion were up 65 per cent for the same period in 2005, reflecting the strengths of the Asian Fund Management's geographic and product diversification. Net inflows for the first nine months are 117 per cent of the total for the full year of 2005. Although the business experienced net inflows in the first nine months, there were net outflows of GBP194 million in the third quarter due to outflows in money market funds (MMF), which are short term in nature.

Of the net inflows of GBP1.6 billion for the first nine months, GBP1.4 billion or 88 per cent have been from non-MMF products. During the third quarter the Vietnam mutual fund business launched its first retail fund in the Vietnamese market. The fund was capped at GBP17 million and was fully subscribed.

Total third party funds under management were GBP11.2 billion, an increase of 20 per cent compared to the third quarter in 2005. India and Korea were the main contributors to this growth with funds under management increasing by 43 per cent and 55 per cent respectively. India growth was largely driven by strong equity and money market inflows. Korea growth was attributable to positive market sentiment, expanded distribution channels and good fund performance which led to a high level of equity and structured product inflows.

Based on Asia Asset Management's latest Fund Manager Survey in September, Prudential's Asian Fund Management business is currently ranked second in terms of retail sourced FUM in Asia (ex-Japan).

ENDS

### Enquiries:

Media		Investors/Analysts	
Jon Bunn	020 7548 3559	James Matthews	020 7548 3561
William Baldwin-Charles	020 7548 3719	Valerie Pariente	020 7548 3511

### 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 roundings.
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. There will be a conference call today for wire services at 7.30am (BST) hosted by Mark Tucker, Group Chief Executive and Philip Broadley, Group Finance Director. Dial in telephone number: +44 (0)20 8609 0793. Passcode: 155439#
4. There will be a conference call for investors and analysts at 10:00am (BST) hosted by Mark Tucker, Group Chief Executive and Philip Broadley, Group

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

Finance Director. From the UK please call +44 (0)20 8609 0793 and from the US +1 866 793 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 154344#.

5. 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 Rates		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	
	YTD	YTD		YTD	YTD	
	GBPm	GBPm		GBPm	GBPm	
UK	664	692	(4%)	664	692	
US	467	401	16%	467	406	
Asia	673	508	32%	673	523	
Total	1,803	1,601	13%	1,803	1,621	

	Gross Inflows					
	Actual Exchange Rates			Constant Exchange Rates		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	
	YTD	YTD		YTD	YTD	
	GBPm	GBPm		GBPm	GBPm	
M&G	9,981	5,600	78%	9,981	5,600	
Asia	14,694	14,378	2%	14,694	14,253	
Total	24,675	19,978	24%	24,675	19,853	

	Total Insurance and Investment New Business					
	Actual Exchange Rates			Constant Exchange Rates		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	
	YTD	YTD		YTD	YTD	
	GBPm	GBPm		GBPm	GBPm	
Insurance	11,185	10,720	4%	11,185	10,800	
Investment	24,675	19,978	24%	24,675	19,853	
Total	35,860	30,698	17%	35,860	30,653	

6. For Jackson, market share data is provided for the half year 2006, being the latest available. Variable annuity data is sourced from VARDS, fixed annuity data is sourced from LIMRA and fixed index annuities data is sourced from LIMRA and The Advantage Group.
7. Total number of Prudential plc shares in issue as at 30th September 2006 was 2,429,970,525
8. High resolution photographs are available to the media free of charge at [www.newscast.co.uk](http://www.newscast.co.uk) (+44 (0) 207 608 1000).



## Edgar Filing: PRUDENTIAL PLC - Form 6-K

### 9. Financial Calendar 2006 - 2007:

Payment of 2006 Interim Dividend	27th October 2006
2006 Full Year New Business Figures	30th January 2007
Full year 2006 Results	15th March 2007
Q1 2007 New Business Figures	19th April 2007
AGM	17th May 2007
Interim Results 2007	1st August 2007

Prudential plc is 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 GBP237.5 billion in assets under management as at 30th June 2006. 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 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.

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2006  
TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK & Europe			US (1a)			Asia (1a)		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD	YTD		YTD	YTD		YTD		
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
Total Insurance Products	5,303	5,768	(8%)	4,548	3,971	15%	1,334	1,061	26%
Total Investment Products - Gross Inflows (2)	9,981	5,600	78%	-	-	-	14,694	14,253	3%
<b>Group Total</b>	<b>15,284</b>	<b>11,368</b>	<b>34%</b>	<b>4,548</b>	<b>3,971</b>	<b>15%</b>	<b>16,028</b>	<b>15,314</b>	<b>5%</b>

### INSURANCE OPERATIONS

	Single			Regular			Total		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD	YTD		YTD	YTD		YTD		
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
<b>UK Insurance Operations Direct to Customer</b>									
Individual Pensions	10	10	0%	6	6	0%	16	16	0%
Life - With Profit Bond	16	10	60%	1	1	0%	17	11	55%
Life - Other	13	-	-	1	1	0%	14	1	1,300%
Individual Annuities	611	543	13%	-	-	-	611	543	13%
<b>Sub-Total</b>	<b>650</b>	<b>563</b>	<b>15%</b>	<b>8</b>	<b>8</b>	<b>0%</b>	<b>658</b>	<b>571</b>	<b>15%</b>
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
<b>Total</b>	<b>811</b>	<b>797</b>	<b>2%</b>	<b>8</b>	<b>8</b>	<b>0%</b>	<b>819</b>	<b>805</b>	<b>2%</b>
<b>Business to Business</b>									
Corporate Pensions	210	160	31%	117	92	27%	327	252	30%
Individual Annuities	173	151	15%	-	-	-	173	151	15%
Bulk Annuities	46	413	(89%)	-	-	-	46	413	(89%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Total	429	724	(41%)	117	92	27%	546	816	(33%)
Intermediated Distribution									
Individual Pensions	67	50	34%	14	14	0%	81	64	27%
Corporate Pensions	31	32	(3%)	3	6	(50%)	34	38	(11%)
Life - With Profit Bond	142	119	19%	-	-	-	142	119	19%
Life - Other Bond	568	682	(17%)	-	-	-	568	682	(17%)
Life - Other	38	4	850%	4	5	(20%)	42	9	367%
Individual Annuities	550	786	(30%)	-	-	-	550	786	(30%)
Total	1,396	1,673	(17%)	21	25	(16%)	1,417	1,698	(17%)
Partnerships									
Individual Pensions	1	-	-	-	-	-	1	-	-
Life - With Profit Bond	10	-	-	-	-	-	10	-	-
Life - Other Bond	101	-	-	-	-	-	101	-	-
Life - Other	496	628	(21%)	2	3	(33%)	498	631	(21%)
Individual Annuities	543	145	274%	-	-	-	543	145	274%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	592	-	-	-	-	-	592	-	-
Bulk Annuities	662	1,519	(56%)	-	-	-	662	1,519	(56%)
Total	2,405	2,292	5%	2	3	(33%)	2,407	2,295	5%
Total:									
Individual Pensions	78	60	30%	20	20	0%	98	80	23%
Corporate Pensions	241	192	26%	120	98	22%	361	290	24%
Life - With Profit Bond	168	129	30%	1	1	0%	169	130	30%
Life - Other Bond	669	682	(2%)	-	-	-	669	682	(2%)
Life - Other	547	632	(13%)	7	9	(22%)	554	641	(14%)
Individual Annuities	1,877	1,625	16%	-	-	-	1,877	1,625	16%
Bulk Annuities	1,300	1,932	(33%)	-	-	-	1,300	1,932	(33%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Sub-Total	4,880	5,252	(7%)	148	128	16%	5,028	5,380	(7%)
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total UK Insurance Operations	5,041	5,486	(8%)	148	128	16%	5,189	5,614	(8%)
European Insurance Operations (1a)									
Insurance Products	114	154	(26%)	-	-	-	114	154	(26%)
Total European Insurance Operations	114	154	(26%)	-	-	-	114	154	(26%)
Total UK & Europe Insurance Operations	5,155	5,640	(9%)	148	128	16%	5,303	5,768	(8%)
US Insurance Operations (1a)									
Fixed Annuities	516	647	(20%)	-	-	-	516	647	(20%)
Fixed Index Annuities	437	467	(6%)	-	-	-	437	467	(6%)
Variable Annuities	2,809	1,895	48%	-	-	-	2,809	1,895	48%
Life	6	8	(25%)	13	10	30%	19	18	6%
Sub-Total Retail	3,768	3,017	25%	13	10	30%	3,781	3,027	25%
Guaranteed Investment Contracts	325	310	5%	-	-	-	325	310	5%
GIC - Medium Term Note	442	634	(30%)	-	-	-	442	634	(30%)
Total US Insurance Operations	4,535	3,961	14%	13	10	30%	4,548	3,971	15%
Asian Insurance Operations (1a)									
China	22	10	120%	21	16	31%	43	26	65%
Hong Kong	224	205	9%	68	56	21%	292	261	12%
India (@26%) (6)	14	2	600%	77	40	93%	91	42	117%
Indonesia	17	38	(55%)	49	31	58%	66	69	(4%)
Japan	41	18	128%	3	3	0%	44	21	110%
Korea	76	13	485%	155	97	60%	231	110	110%
Malaysia	3	8	(63%)	48	47	2%	51	55	(7%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Singapore	271	203	33%	47	40	18%	318	243	31%
Taiwan	58	94	(38%)	106	108	(2%)	164	202	(19%)
Other (4)	9	7	29%	25	25	0%	34	32	6%
Total Asian Insurance Operations	735	598	23%	599	463	29%	1,334	1,061	26%
Group Total	10,425	10,199	2%	760	601	26%	11,185	10,800	4%

Schedule 1B - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2006  
TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK & Europe			US (1b)			Asia (1b)		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD	YTD		YTD	YTD		YTD	YTD	
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
Total Insurance Products	5,303	5,768	(8%)	4,548	3,919	16%	1,334	1,033	29%
Total Investment Products - Gross Inflows (2)	9,981	5,600	78%	-	-	-	14,694	14,378	2%
Group Total	15,284	11,368	34%	4,548	3,919	16%	16,028	15,411	4%

INSURANCE OPERATIONS

	Single			Regular			Total		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD	YTD		YTD	YTD		YTD	YTD	
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations Direct to Customer									
Individual Pensions	10	10	0%	6	6	0%	16	16	0%
Life - With Profit Bond	16	10	60%	1	1	0%	17	11	55%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Life - Other	13	-	-	1	1	0%	14	1	1,300%
Individual Annuities	611	543	13%	-	-	-	611	543	13%
Sub-Total	650	563	15%	8	8	0%	658	571	15%
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total	811	797	2%	8	8	0%	819	805	2%
Business to Business									
Corporate Pensions	210	160	31%	117	92	27%	327	252	30%
Individual Annuities	173	151	15%	-	-	-	173	151	15%
Bulk Annuities	46	413	(89%)	-	-	-	46	413	(89%)
Total	429	724	(41%)	117	92	27%	546	816	(33%)
Intermediated Distribution									
Individual Pensions	67	50	34%	14	14	0%	81	64	27%
Corporate Pensions	31	32	(3%)	3	6	(50%)	34	38	(11%)
Life - With Profit Bond	142	119	19%	-	-	-	142	119	19%
Life - Other Bond	568	682	(17%)	-	-	-	568	682	(17%)
Life - Other	38	4	850%	4	5	(20%)	42	9	367%
Individual Annuities	550	786	(30%)	-	-	-	550	786	(30%)
Total	1,396	1,673	(17%)	21	25	(16%)	1,417	1,698	(17%)
Partnerships									
Individual Pensions	1	-	-	-	-	-	1	-	-
Life - With Profit Bond	10	-	-	-	-	-	10	-	-
Life - Other Bond	101	-	-	-	-	-	101	-	-
Life - Other	496	628	(21%)	2	3	(33%)	498	631	(21%)
Individual Annuities	543	145	274%	-	-	-	543	145	274%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	592	-	-	-	-	-	592	-	-
Bulk Annuities	662	1,519	(56%)	-	-	-	662	1,519	(56%)
Total	2,405	2,292	5%	2	3	(33%)	2,407	2,295	5%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Total:

Individual Pensions	78	60	30%	20	20	0%	98	80	23%
Corporate Pensions	241	192	26%	120	98	22%	361	290	24%
Life - With Profit Bond	168	129	30%	1	1	0%	169	130	30%
Life - Other Bond	669	682	(2%)	-	-	-	669	682	(2%)
Life - Other	547	632	(13%)	7	9	(22%)	554	641	(14%)
Individual Annuities	1,877	1,625	16%	-	-	-	1,877	1,625	16%
Bulk Annuities	1,300	1,932	(33%)	-	-	-	1,300	1,932	(33%)
Sub-Total	4,880	5,252	(7%)	148	128	16%	5,028	5,380	(7%)
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total UK Insurance Operations	5,041	5,486	(8%)	148	128	16%	5,189	5,614	(8%)
European Insurance Operations (1b)									
Insurance Products	114	154	(26%)	-	-	-	114	154	(26%)
Total European Insurance Operations	114	154	(26%)	-	-	-	114	154	(26%)
Total UK & Europe Insurance Operations	5,155	5,640	(9%)	148	128	16%	5,303	5,768	(8%)
US Insurance Operations (1b)									
Fixed Annuities	516	639	(19%)	-	-	-	516	639	(19%)
Fixed Index Annuities	437	460	(5%)	-	-	-	437	460	(5%)
Variable Annuities	2,809	1,870	50%	-	-	-	2,809	1,870	50%
Life	6	8	(25%)	13	10	30%	19	18	6%
Sub-Total Retail	3,768	2,977	27%	13	10	30%	3,781	2,987	27%
Guaranteed Investment Contracts	325	306	6%	-	-	-	325	306	6%
GIC - Medium Term Note	442	626	(29%)	-	-	-	442	626	(29%)
Total US Insurance Operations	4,535	3,909	16%	13	10	30%	4,548	3,919	16%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Asian Insurance  
Operations (1b)

China	22	10	120%	21	15	40%	43	25	72%
Hong Kong	224	201	11%	68	55	24%	292	256	14%
India (@26%) (6)	14	2	600%	77	41	88%	91	43	112%
Indonesia	17	36	(53%)	49	29	69%	66	65	2%
Japan	41	19	116%	3	3	0%	44	22	100%
Korea	76	12	533%	155	90	72%	231	102	126%
Malaysia	3	8	(63%)	48	45	7%	51	53	(4%)
Singapore	271	194	40%	47	38	24%	318	232	37%
Taiwan	58	95	(39%)	106	110	(4%)	164	205	(20%)
Other (4)	9	6	50%	25	24	4%	34	30	13%
Total Asian Insurance Operations	<u>735</u>	<u>583</u>	<u>26%</u>	<u>599</u>	<u>450</u>	<u>33%</u>	<u>1,334</u>	<u>1,033</u>	<u>29%</u>
Group Total	<u>10,425</u>	<u>10,132</u>	<u>3%</u>	<u>760</u>	<u>588</u>	<u>29%</u>	<u>11,185</u>	<u>10,720</u>	<u>4%</u>

Schedule 2

PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2006  
INVESTMENT OPERATIONS

	Opening FUM GBPm	Gross Inflows GBPm	Redemptions GBPm	Net Inflows GBPm	Other Movements GBPm	Market Current Movemen GBP
2006 M&G						
Retail	14,627	5,147	(2,597)	2,550	-	5
Institutional (5)	21,568	4,834	(2,275)	2,559	147	2
Total M&G	<u>36,195</u>	<u>9,981</u>	<u>(4,872)</u>	<u>5,109</u>	<u>147</u>	<u>8</u>



Edgar Filing: PRUDENTIAL PLC - Form 6-K

Asia (10)						
India (9)	1,005	647	(495)	152	(32)	(12)
Taiwan	632	668	(599)	69	-	(1)
Korea	2,269	2,486	(1,522)	964	(270)	
Japan	2,695	798	(749)	49	-	(17)
Other Mutual Fund Operations	1,037	587	(421)	166	-	(1)
Total Asian Equity/Bond/Other	<u>7,638</u>	<u>5,186</u>	<u>(3,786)</u>	<u>1,400</u>	<u>(302)</u>	<u>(31)</u>
MMF						
India (9)	461	6,690	(6,444)	246	9	1
Taiwan	667	1,082	(1,199)	(117)	-	(4)
Korea	534	1,515	(1,535)	(20)	(17)	
Other Mutual Fund Operations	143	141	(134)	7	-	(
Total Asian MMF	<u>1,805</u>	<u>9,428</u>	<u>(9,312)</u>	<u>116</u>	<u>(8)</u>	<u></u>
Total Asia Retail Mutual Funds	<u>9,443</u>	<u>14,614</u>	<u>(13,098)</u>	<u>1,516</u>	<u>(310)</u>	<u>(25)</u>
Third Party Institutional Mandates	691	80	(37)	43	-	
Total Asian Investment Operations	<u>10,134</u>	<u>14,694</u>	<u>(13,135)</u>	<u>1,559</u>	<u>(310)</u>	<u>(22)</u>
Total Investment Products	<u>46,329</u>	<u>24,675</u>	<u>(18,007)</u>	<u>6,668</u>	<u>(163)</u>	<u>5</u>
	Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market Current Movemen
	GBPm	GBPm	GBPm	GBPm	GBPm	GBP
2005						
M&G						
Retail	11,613	2,714	(1,815)	899	-	1,2
Institutional (5)	17,092	2,886	(1,050)	1,836	(156)	1,2
Total M&G	<u>28,705</u>	<u>5,600</u>	<u>(2,865)</u>	<u>2,735</u>	<u>(156)</u>	<u>2,4</u>

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Asia (10)						
India (9)	1,231	1,601	(1,468)	133	(654)	2
Taiwan	485	314	(335)	(21)	-	
Korea	1,089	1,404	(967)	437	(15)	2
Japan	1,638	1,138	(302)	836	-	
Other Mutual Fund Operations	646	507	(232)	275	-	
Total Asian Equity/Bond/Other	<u>5,089</u>	<u>4,964</u>	<u>(3,304)</u>	<u>1,660</u>	<u>(669)</u>	<u>7</u>
MMF						
India (9)	913	6,896	(6,890)	6	(532)	
Taiwan	1,312	1,522	(2,071)	(549)	-	
Korea	338	834	(799)	35	(6)	
Other Mutual Fund Operations	181	162	(221)	(59)	-	
Total Asian MMF	<u>2,744</u>	<u>9,414</u>	<u>(9,981)</u>	<u>(567)</u>	<u>(538)</u>	<u>1</u>
Total Asia Retail Mutual Funds	<u>7,833</u>	<u>14,378</u>	<u>(13,285)</u>	<u>1,093</u>	<u>(1,207)</u>	<u>8</u>
Third Party Institutional Mandates	705	-	(150)	(150)	-	1
Total Asian Investment Operations	<u>8,538</u>	<u>14,378</u>	<u>(13,435)</u>	<u>943</u>	<u>(1,207)</u>	<u>1,0</u>
Total Investment Products	<u>37,243</u>	<u>19,978</u>	<u>(16,300)</u>	<u>3,678</u>	<u>(1,363)</u>	<u>3,4</u>
	Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market Current Movemen
	%	%	%	%	%	
2006 Movement Relative to 2005 M&G						
Retail	26%	90%	(43%)	184%	-	(51)
Institutional	26%	67%	(117%)	39%	194%	(83)
Total M&G	<u>26%</u>	<u>78%</u>	<u>(70%)</u>	<u>87%</u>	<u>194%</u>	<u>(67)</u>
Asia (10)						
India (9)	(18%)	(60%)	66%	14%	95%	(154)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Taiwan	30%	113%	(79%)	429%	-	(112)
Korea	108%	77%	(57%)	121%	(1,700%)	(98)
Japan	65%	(30%)	(148%)	(94%)	-	(351)
Other Mutual Fund Operations	61%	16%	(81%)	(40%)	-	(113)
Total Asian Equity/Bond/Other	50%	4%	(15%)	(16%)	55%	(144)
MMF						
India (9)	(50%)	(3%)	6%	4,000%	102%	4
Taiwan	(49%)	(29%)	42%	79%	-	(180)
Korea	58%	82%	(92%)	(157%)	(183%)	(81)
Other Mutual Fund Operations	(21%)	(13%)	39%	112%	-	(250)
Total Asian MMF	(34%)	0%	7%	120%	99%	(66)
Total Asia Retail Mutual Funds	21%	2%	1%	39%	74%	(129)
Third Party Institutional Mandates	(2%)	-	75%	129%	-	(79)
Total Asian Investment Operations	19%	2%	2%	65%	74%	(123)
Total Investment Products	24%	24%	(10%)	81%	88%	(83)
US (7)						2006
Curian Capital External Funds Under Administration						Y GB 1,1

Schedule 3

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2006 VERSUS QUARTER 3 2005  
INSURANCE OPERATIONS

	Single		Regular		Total		A
	Q3 2006	Q3 2005	+/- (%)	Q3 2006	Q3 2005	+/- (%)	Q

Edgar Filing: PRUDENTIAL PLC - Form 6-K

	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Direct to Customer									
Individual Pensions	2	2	0%	1	2	(50%)	3	4	(25%)
Life - With Profit Bond	6	4	50%	-	-	-	6	4	50%
Life - Other	4	-	-	-	-	-	4	-	-
Individual Annuities	199	178	12%	-	-	-	199	178	12%
Sub-Total	211	184	15%	1	2	(50%)	212	186	14%
DWP Rebates	-	-	-	-	-	-	-	-	-
Total	211	184	15%	1	2	(50%)	212	186	14%
Business to Business									
Corporate Pensions	32	46	(30%)	43	25	72%	75	71	6%
Individual Annuities	71	54	31%	-	-	-	71	54	31%
Bulk Annuities	22	93	(76%)	-	-	-	22	93	(76%)
Total	125	193	(35%)	43	25	72%	168	218	(23%)
Intermediated Distribution									
Individual Pensions	11	11	0%	5	5	0%	16	16	0%
Corporate Pensions	9	9	0%	1	2	(50%)	10	11	(9%)
Life - With Profit Bond	50	44	14%	-	-	-	50	44	14%
Life - Other Bond	128	209	(39%)	-	-	-	128	209	(39%)
Life - Other	19	1	1,800%	1	2	(50%)	20	3	567%
Individual Annuities	192	228	(16%)	-	-	-	192	228	(16%)
Total	409	502	(19%)	7	9	(22%)	416	511	(19%)
Partnerships									
Individual Pensions	-	-	-	-	-	-	-	-	-
Life - With Profit Bond	5	-	-	-	-	-	5	-	-
Life - Other Bond	25	-	-	-	-	-	25	-	-
Life - Other	180	203	(11%)	1	2	(50%)	181	205	(12%)
Individual Annuities	280	52	438%	-	-	-	280	52	438%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Bulk Annuities - Reinsurance from Scott Am Insurance Fund	-	-	-	-	-	-	-	-	-
Bulk Annuities	-	44	-	-	-	-	-	44	-
<b>Total</b>	<b>490</b>	<b>299</b>	<b>64%</b>	<b>1</b>	<b>2</b>	<b>(50%)</b>	<b>491</b>	<b>301</b>	<b>63%</b>
<b>Total:</b>									
Individual Pensions	13	13	0%	6	7	(14%)	19	20	(5%)
Corporate Pensions	41	55	(25%)	44	27	63%	85	82	4%
Life - With Profit Bond	61	48	27%	-	-	-	61	48	27%
Life - Other Bond	153	209	(27%)	-	-	-	153	209	(27%)
Life - Other	203	204	(0%)	2	4	(50%)	205	208	(1%)
Individual Annuities	742	512	45%	-	-	-	742	512	45%
Bulk Annuities	22	137	(84%)	-	-	-	22	137	(84%)
<b>Sub-Total</b>	<b>1,235</b>	<b>1,178</b>	<b>5%</b>	<b>52</b>	<b>38</b>	<b>37%</b>	<b>1,287</b>	<b>1,216</b>	<b>6%</b>
DWP Rebates	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,235</b>	<b>1,178</b>	<b>5%</b>	<b>52</b>	<b>38</b>	<b>37%</b>	<b>1,287</b>	<b>1,216</b>	<b>6%</b>
<b>European Insurance Operations</b>									
Insurance Products	33	34	(3%)	-	-	-	33	34	(3%)
<b>Total European Insurance Operations</b>	<b>33</b>	<b>34</b>	<b>(3%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33</b>	<b>34</b>	<b>(3%)</b>
<b>Total UK and Europe Insurance Operations</b>	<b>1,268</b>	<b>1,212</b>	<b>5%</b>	<b>52</b>	<b>38</b>	<b>37%</b>	<b>1,320</b>	<b>1,250</b>	<b>6%</b>
<b>US Insurance Operations (8)</b>									
Fixed Annuities	204	229	(11%)	-	-	-	204	229	(11%)
Fixed Index Annuities	144	164	(12%)	-	-	-	144	164	(12%)
Variable Annuities	922	686	34%	-	-	-	922	686	34%
Life	2	2	0%	4	4	0%	6	6	0%
<b>Sub-Total Retail</b>	<b>1,272</b>	<b>1,081</b>	<b>18%</b>	<b>4</b>	<b>4</b>	<b>0%</b>	<b>1,276</b>	<b>1,085</b>	<b>18%</b>
Guaranteed Investment Contracts	15	119	(87%)	-	-	-	15	119	(87%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

GIC - Medium Term Note	105	10	950%	-	-	-	105	10	950%
Total US Insurance Operations	<u>1,392</u>	<u>1,210</u>	<u>15%</u>	<u>4</u>	<u>4</u>	<u>0%</u>	<u>1,396</u>	<u>1,214</u>	<u>15%</u>
Asian Insurance Operations (8)									
China	5	5	0%	8	6	33%	13	11	18%
Hong Kong	85	54	57%	26	20	30%	111	74	50%
India (@26%) (6)	3	1	200%	22	14	57%	25	15	67%
Indonesia	6	8	(25%)	18	12	50%	24	20	20%
Japan	19	8	138%	2	1	100%	21	9	133%
Korea	18	2	800%	52	31	68%	70	33	112%
Malaysia	1	2	(50%)	18	17	6%	19	19	0%
Singapore	65	77	(16%)	18	15	20%	83	92	(10%)
Taiwan	11	23	(52%)	32	55	(42%)	43	78	(45%)
Other (4)	3	3	0%	8	8	0%	11	11	0%
Total Asian Insurance Operations	<u>216</u>	<u>183</u>	<u>18%</u>	<u>204</u>	<u>179</u>	<u>14%</u>	<u>420</u>	<u>362</u>	<u>16%</u>
Group Total	<u>2,876</u>	<u>2,605</u>	<u>10%</u>	<u>260</u>	<u>221</u>	<u>18%</u>	<u>3,136</u>	<u>2,826</u>	<u>11%</u>

INVESTMENT OPERATIONS

	M&G (5)			Asia Retail Mutual Funds			Asia Third Party		
	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)
Opening FUM	40,135	31,171	29%	10,262	9,139	12%	673	615	9%
Gross Inflows	3,186	2,021	58%	4,596	4,959	(7%)	72	-	-
Less Redemptions	(1,671)	(966)	(73%)	(4,790)	(4,562)	(5%)	(29)	-	-
Net Flows	<u>1,515</u>	<u>1,055</u>	<u>44%</u>	<u>(194)</u>	<u>397</u>	<u>(149%)</u>	<u>43</u>	<u>-</u>	<u>-</u>
Other Movements	104	(35)	397%	(41)	(1,161)	96%	-	-	-
Market And Currency Movements	504	1,569	(68%)	369	230	60%	42	54	(22%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Net Movements in FUM	2,123	2,589	(18%)	134	(534)	125%	85	54	57%
Closing FUM	42,258	33,760	25%	10,396	8,605	21%	758	669	13%

Schedule 4

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2006 VERSUS QUARTER 2 2006  
INSURANCE OPERATIONS

	Q3 2006	Single Q2 2006	+/- (%)	Q3 2006	Regular Q2 2006	+/- (%)	Q3 2006	Total Q2 2006	+/- (%)	Q3 2006
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm		GBPm
UK Insurance Operations										
Direct to Customer										
Individual Pensions	2	4	(50%)	1	2	(50%)	3	6	(50%)	
Life - With Profit Bond	6	7	(14%)	-	-	-	6	7	(14%)	
Life - Other	4	5	(20%)	-	-	-	4	5	(20%)	
Individual Annuities	199	247	(19%)	-	-	-	199	247	(19%)	
Sub-Total	211	263	(20%)	1	2	(50%)	212	265	(20%)	
DWP Rebates	-	-	-	-	-	-	-	-	-	
Total	211	263	(20%)	1	2	(50%)	212	265	(20%)	
Business to Business										
Corporate Pensions	32	59	(46%)	43	48	(10%)	75	107	(30%)	
Individual Annuities	71	58	22%	-	-	-	71	58	22%	
Bulk Annuities	22	22	0%	-	-	-	22	22	0%	
Total	125	139	(10%)	43	48	(10%)	168	187	(10%)	
Intermediated Distribution										
Individual Pensions	11	27	(59%)	5	5	0%	16	32	(50%)	
Corporate Pensions	9	12	(25%)	1	1	0%	10	13	(23%)	
Life - With Profit Bond	50	48	4%	-	-	-	50	48	4%	

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Life - Other Bond	128	218	(41%)	-	-	-	128	218	(41%)
Life - Other	19	15	27%	1	1	0%	20	16	25%
Individual Annuities	192	169	14%	-	-	-	192	169	14%
<b>Total</b>	<b>409</b>	<b>489</b>	<b>(16%)</b>	<b>7</b>	<b>7</b>	<b>0%</b>	<b>416</b>	<b>496</b>	<b>(16%)</b>
<b>Partnerships</b>									
Individual Pensions	-	-	-	-	-	-	-	-	-
Life - With Profit Bond	5	2	150%	-	-	-	5	2	150%
Life - Other Bond	25	33	(24%)	-	-	-	25	33	(24%)
Life - Other	180	159	13%	1	1	0%	181	160	13%
Individual Annuities	280	172	63%	-	-	-	280	172	63%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	-	592	-	-	-	-	-	592	-
Bulk Annuities	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>490</b>	<b>958</b>	<b>(49%)</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>491</b>	<b>959</b>	<b>(49%)</b>
<b>Total:</b>									
Individual Pensions	13	31	(58%)	6	7	(14%)	19	38	(50%)
Corporate Pensions	41	71	(42%)	44	49	(10%)	85	120	(29%)
Life - With Profit Bond	61	57	7%	-	-	-	61	57	7%
Life - Other Bond	153	251	(39%)	-	-	-	153	251	(39%)
Life - Other	203	179	13%	2	2	0%	205	181	13%
Individual Annuities	742	646	15%	-	-	-	742	646	15%
Bulk Annuities	22	614	(96%)	-	-	-	22	614	(96%)
<b>Sub-Total</b>	<b>1,235</b>	<b>1,849</b>	<b>(33%)</b>	<b>52</b>	<b>58</b>	<b>(10%)</b>	<b>1,287</b>	<b>1,907</b>	<b>(33%)</b>
DWP Rebates	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,235</b>	<b>1,849</b>	<b>(33%)</b>	<b>52</b>	<b>58</b>	<b>(10%)</b>	<b>1,287</b>	<b>1,907</b>	<b>(33%)</b>
<b>European Insurance Operations</b>									
Insurance Products	33	29	14%	-	-	-	33	29	14%
<b>Total European Insurance Operations</b>	<b>33</b>	<b>29</b>	<b>14%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33</b>	<b>29</b>	<b>14%</b>
<b>Total UK and Europe Insurance Operations</b>	<b>1,268</b>	<b>1,878</b>	<b>(32%)</b>	<b>52</b>	<b>58</b>	<b>(10%)</b>	<b>1,320</b>	<b>1,936</b>	<b>(32%)</b>
<b>US Insurance Operations</b>									
(8)									



Edgar Filing: PRUDENTIAL PLC - Form 6-K

Fixed Annuities	204	164	24%	-	-	-	204	164	24%
Fixed Index Annuities	144	160	(10%)	-	-	-	144	160	(10%)
Variable Annuities	922	993	(7%)	-	-	-	922	993	(7%)
Life	2	2	0%	4	5	(20%)	6	7	(14%)
Sub-Total Retail	<u>1,272</u>	<u>1,319</u>	<u>(4%)</u>	<u>4</u>	<u>5</u>	<u>(20%)</u>	<u>1,276</u>	<u>1,324</u>	<u>(4%)</u>
Guaranteed Investment Contracts	15	37	(59%)	-	-	-	15	37	(59%)
GIC - Medium Term Note	105	164	(36%)	-	-	-	105	164	(36%)
Total US Insurance Operations	<u>1,392</u>	<u>1,520</u>	<u>(8%)</u>	<u>4</u>	<u>5</u>	<u>(20%)</u>	<u>1,396</u>	<u>1,525</u>	<u>(8%)</u>
Asian Insurance Operations (8)									
China	5	6	(17%)	8	8	0%	13	14	(7%)
Hong Kong	85	73	16%	26	22	18%	111	95	17%
India (@26%) (6)	3	3	0%	22	23	(4%)	25	26	(4%)
Indonesia	6	7	(14%)	18	17	6%	24	24	0%
Japan	19	12	58%	2	1	100%	21	13	62%
Korea	18	28	(36%)	52	51	2%	70	79	(11%)
Malaysia	1	1	0%	18	16	13%	19	17	12%
Singapore	65	118	(45%)	18	15	20%	83	133	(38%)
Taiwan	11	16	(31%)	32	32	0%	43	48	(10%)
Other (4)	3	3	0%	8	9	(11%)	11	12	(8%)
Total Asian Insurance Operations	<u>216</u>	<u>267</u>	<u>(19%)</u>	<u>204</u>	<u>194</u>	<u>5%</u>	<u>420</u>	<u>461</u>	<u>(9%)</u>
Group Total	<u>2,876</u>	<u>3,665</u>	<u>(22%)</u>	<u>260</u>	<u>257</u>	<u>1%</u>	<u>3,136</u>	<u>3,922</u>	<u>(20%)</u>

INVESTMENT OPERATIONS

M&G (5)			Asia Retail Mutual Funds				Asia Third Party				
Q3 2006	Q2 2006	+/- (%)	Q3 2006	Q2 2006	+/- (%)	Q3 2006	Q2 2006	+/- (%)	Q3 2006	Q2 2006	+/- (%)
GBPm	GBPm		GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Opening FUM	40,135	39,669	1%	10,262	10,172	1%	673	732	(8%)
Gross Inflows	3,186	3,880	(18%)	4,596	5,618	(18%)	72	3	2,300%
Less Redemptions	(1,671)	(2,030)	18%	(4,790)	(4,416)	(8%)	(29)	(4)	(625%)
Net Flows	1,515	1,850	(18%)	(194)	1,202	(116%)	43	(1)	4,400%
Other Movements	104	(8)	1,400%	(41)	(144)	72%	-	-	-
Market And Currency Movements	504	(1,376)	137%	369	(968)	138%	42	(58)	172%
Net Movements in FUM	2,123	466	356%	134	90	49%	85	(59)	244%
Closing FUM	42,258	40,135	5%	10,396	10,262	1%	758	673	13%

Schedule 5 - Constant Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2006

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

	UK & Europe			US (1a)			Asia (1a)			2006 Q3 YTD GBPm
	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)	
Total Insurance Products	5,303	5,768	(8%)	4,548	3,971	15%	1,334	1,061	26%	1
Total Investment Products - Gross Inflows (2)	9,981	5,600	78%	-	-	-	14,694	14,253	3%	2
Group Total	15,284	11,368	34%	4,548	3,971	15%	16,028	15,314	5%	3

INSURANCE OPERATIONS

Edgar Filing: PRUDENTIAL PLC - Form 6-K

	Single			Regular			Total		
	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)	2006 Q3 YTD GBPm	2005 Q3 YTD GBPm	+/- (%)
UK Insurance Operations Direct to Customer									
Individual Pensions	10	10	0%	6	6	0%	16	16	0%
Life - With Profit Bond	16	10	60%	1	1	0%	17	11	55%
Life - Other	13	-	-	1	1	0%	14	1	1,300%
Individual Annuities	611	543	13%	-	-	-	611	543	13%
Sub-Total	650	563	15%	8	8	0%	658	571	15%
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total	811	797	2%	8	8	0%	819	805	2%
Business to Business									
Corporate Pensions	210	160	31%	117	92	27%	327	252	30%
Individual Annuities	173	151	15%	-	-	-	173	151	15%
Bulk Annuities	46	413	(89%)	-	-	-	46	413	(89%)
Total	429	724	(41%)	117	92	27%	546	816	(33%)
Intermediated Distribution									
Individual Pensions	67	50	34%	14	14	0%	81	64	27%
Corporate Pensions	31	32	(3%)	3	6	(50%)	34	38	(11%)
Life - With Profit Bond	142	119	19%	-	-	-	142	119	19%
Life - Other Bond	568	682	(17%)	-	-	-	568	682	(17%)
Life - Other	38	4	850%	4	5	(20%)	42	9	367%
Individual Annuities	550	786	(30%)	-	-	-	550	786	(30%)
Total	1,396	1,673	(17%)	21	25	(16%)	1,417	1,698	(17%)
Partnerships									
Individual Pensions	1	-	-	-	-	-	1	-	-
Life - With Profit Bond	10	-	-	-	-	-	10	-	-

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Life - Other Bond	101	-	-	-	-	-	101	-	-
Life - Other	496	628	(21%)	2	3	(33%)	498	631	(21%)
Individual Annuities	543	145	274%	-	-	-	543	145	274%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	592	-	-	-	-	-	592	-	-
Bulk Annuities	662	1,519	(56%)	-	-	-	662	1,519	(56%)
Total	<u>2,405</u>	<u>2,292</u>	<u>5%</u>	<u>2</u>	<u>3</u>	<u>(33%)</u>	<u>2,407</u>	<u>2,295</u>	<u>5%</u>
Total:									
Individual Pensions	78	60	30%	20	20	0%	98	80	23%
Corporate Pensions	241	192	26%	120	98	22%	361	290	24%
Life - With Profit Bond	168	129	30%	1	1	0%	169	130	30%
Life - Other Bond	669	682	(2%)	-	-	-	669	682	(2%)
Life - Other	547	632	(13%)	7	9	(22%)	554	641	(14%)
Individual Annuities	1,877	1,625	16%	-	-	-	1,877	1,625	16%
Bulk Annuities	1,300	1,932	(33%)	-	-	-	1,300	1,932	(33%)
Sub-Total	<u>4,880</u>	<u>5,252</u>	<u>(7%)</u>	<u>148</u>	<u>128</u>	<u>16%</u>	<u>5,028</u>	<u>5,380</u>	<u>(7%)</u>
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total UK Insurance Operations	<u>5,041</u>	<u>5,486</u>	<u>(8%)</u>	<u>148</u>	<u>128</u>	<u>16%</u>	<u>5,189</u>	<u>5,614</u>	<u>(8%)</u>
European Insurance Operations (1a)									
Insurance Products	114	154	(26%)	-	-	-	114	154	(26%)
Total European Insurance Operations	<u>114</u>	<u>154</u>	<u>(26%)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>114</u>	<u>154</u>	<u>(26%)</u>
Total UK & Europe Insurance Operations	<u>5,155</u>	<u>5,640</u>	<u>(9%)</u>	<u>148</u>	<u>128</u>	<u>16%</u>	<u>5,303</u>	<u>5,768</u>	<u>(8%)</u>
US Insurance Operations (1a)									
Fixed Annuities	516	647	(20%)	-	-	-	516	647	(20%)
Fixed Index Annuities	437	467	(6%)	-	-	-	437	467	(6%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Variable Annuities	2,809	1,895	48%	-	-	-	2,809	1,895	48%
Life	6	8	(25%)	13	10	30%	19	18	6%
Sub-Total Retail	3,768	3,017	25%	13	10	30%	3,781	3,027	25%
Guaranteed Investment Contracts	325	310	5%	-	-	-	325	310	5%
GIC - Medium Term Note	442	634	(30%)	-	-	-	442	634	(30%)
Total US Insurance Operations	4,535	3,961	14%	13	10	30%	4,548	3,971	15%
Asian Insurance Operations (1a)									
China	22	10	120%	21	16	31%	43	26	65%
Hong Kong	224	205	9%	68	56	21%	292	261	12%
India (@26%) (6)	14	2	600%	77	40	93%	91	42	117%
Indonesia	17	38	(55%)	49	31	58%	66	69	(4%)
Japan	41	18	128%	3	3	0%	44	21	110%
Korea	76	13	485%	155	97	60%	231	110	110%
Malaysia	3	8	(63%)	48	47	2%	51	55	(7%)
Singapore	271	203	33%	47	40	18%	318	243	31%
Taiwan	58	94	(38%)	106	108	(2%)	164	202	(19%)
Other (4)	9	7	29%	25	25	0%	34	32	6%
Total Asian Insurance Operations	735	598	23%	599	463	29%	1,334	1,061	26%
Group Total	10,425	10,199	2%	760	601	26%	11,185	10,800	4%

Schedule 6 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2006  
TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

Edgar Filing: PRUDENTIAL PLC - Form 6-K

	UK & Europe			US (1b)			Asia (1b)		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD GBPm	YTD GBPm		YTD GBPm	YTD GBPm		YTD GBPm	YTD GBPm	
Total Insurance Products	5,303	5,768	(8%)	4,548	3,919	16%	1,334	1,033	29%
Total Investment Products - Gross Inflows (2)	9,981	5,600	78%	-	-	-	14,694	14,378	2%
Group Total	15,284	11,368	34%	4,548	3,919	16%	16,028	15,411	4%

INSURANCE OPERATIONS

	Single			Regular			Total		
	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)	2006 Q3	2005 Q3	+/- (%)
	YTD GBPm	YTD GBPm		YTD GBPm	YTD GBPm		YTD GBPm	YTD GBPm	
UK Insurance Operations Direct to Customer									
Individual Pensions	10	10	0%	6	6	0%	16	16	0%
Life - With Profit Bond	16	10	60%	1	1	0%	17	11	55%
Life - Other	13	-	-	1	1	0%	14	1	1,300%
Individual Annuities	611	543	13%	-	-	-	611	543	13%
Sub-Total	650	563	15%	8	8	0%	658	571	15%
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total	811	797	2%	8	8	0%	819	805	2%
Business to Business									
Corporate Pensions	210	160	31%	117	92	27%	327	252	30%
Individual Annuities	173	151	15%	-	-	-	173	151	15%
Bulk Annuities	46	413	(89%)	-	-	-	46	413	(89%)
Total	429	724	(41%)	117	92	27%	546	816	(33%)
Intermediated Distribution									
Individual Pensions	67	50	34%	14	14	0%	81	64	27%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Corporate Pensions	31	32	(3%)	3	6	(50%)	34	38	(11%)
Life - With Profit Bond	142	119	19%	-	-	-	142	119	19%
Life - Other Bond	568	682	(17%)	-	-	-	568	682	(17%)
Life - Other	38	4	850%	4	5	(20%)	42	9	367%
Individual Annuities	550	786	(30%)	-	-	-	550	786	(30%)
Total	<u>1,396</u>	<u>1,673</u>	<u>(17%)</u>	<u>21</u>	<u>25</u>	<u>(16%)</u>	<u>1,417</u>	<u>1,698</u>	<u>(17%)</u>
Partnerships									
Individual Pensions	1	-	-	-	-	-	1	-	-
Life - With Profit Bond	10	-	-	-	-	-	10	-	-
Life - Other Bond	101	-	-	-	-	-	101	-	-
Life - Other	496	628	(21%)	2	3	(33%)	498	631	(21%)
Individual Annuities	543	145	274%	-	-	-	543	145	274%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	592	-	-	-	-	-	592	-	-
Bulk Annuities	662	1,519	(56%)	-	-	-	662	1,519	(56%)
Total	<u>2,405</u>	<u>2,292</u>	<u>5%</u>	<u>2</u>	<u>3</u>	<u>(33%)</u>	<u>2,407</u>	<u>2,295</u>	<u>5%</u>
Total:									
Individual Pensions	78	60	30%	20	20	0%	98	80	23%
Corporate Pensions	241	192	26%	120	98	22%	361	290	24%
Life - With Profit Bond	168	129	30%	1	1	0%	169	130	30%
Life - Other Bond	669	682	(2%)	-	-	-	669	682	(2%)
Life - Other	547	632	(13%)	7	9	(22%)	554	641	(14%)
Individual Annuities	1,877	1,625	16%	-	-	-	1,877	1,625	16%
Bulk Annuities	1,300	1,932	(33%)	-	-	-	1,300	1,932	(33%)
Sub-Total	<u>4,880</u>	<u>5,252</u>	<u>(7%)</u>	<u>148</u>	<u>128</u>	<u>16%</u>	<u>5,028</u>	<u>5,380</u>	<u>(7%)</u>
DWP Rebates	161	234	(31%)	-	-	-	161	234	(31%)
Total UK Insurance Operations	<u>5,041</u>	<u>5,486</u>	<u>(8%)</u>	<u>148</u>	<u>128</u>	<u>16%</u>	<u>5,189</u>	<u>5,614</u>	<u>(8%)</u>
European Insurance Operations									

Edgar Filing: PRUDENTIAL PLC - Form 6-K

(1b)										
Insurance Products	114	154	(26%)	-	-	-	114	154	(26%)	
Total European Insurance Operations	114	154	(26%)	-	-	-	114	154	(26%)	
Total UK & Europe Insurance Operations	5,155	5,640	(9%)	148	128	16%	5,303	5,768	(8%)	
US Insurance Operations (1b)										
Fixed Annuities	516	639	(19%)	-	-	-	516	639	(19%)	
Fixed Index Annuities	437	460	(5%)	-	-	-	437	460	(5%)	
Variable Annuities	2,809	1,870	50%	-	-	-	2,809	1,870	50%	
Life	6	8	(25%)	13	10	30%	19	18	6%	
Sub-Total Retail	3,768	2,977	27%	13	10	30%	3,781	2,987	27%	
Guaranteed Investment Contracts	325	306	6%	-	-	-	325	306	6%	
GIC - Medium Term Note	442	626	(29%)	-	-	-	442	626	(29%)	
Total US Insurance Operations	4,535	3,909	16%	13	10	30%	4,548	3,919	16%	
Asian Insurance Operations (1b)										
China	22	10	120%	21	15	40%	43	25	72%	
Hong Kong	224	201	11%	68	55	24%	292	256	14%	
India (@26%) (6)	14	2	600%	77	41	88%	91	43	112%	
Indonesia	17	36	(53%)	49	29	69%	66	65	2%	
Japan	41	19	116%	3	3	0%	44	22	100%	
Korea	76	12	533%	155	90	72%	231	102	126%	
Malaysia	3	8	(63%)	48	45	7%	51	53	(4%)	
Singapore	271	194	40%	47	38	24%	318	232	37%	
Taiwan	58	95	(39%)	106	110	(4%)	164	205	(20%)	
Other (4)	9	6	50%	25	24	4%	34	30	13%	
Total Asian Insurance Operations	735	583	26%	599	450	33%	1,334	1,033	29%	



Edgar Filing: PRUDENTIAL PLC - Form 6-K

Group Total	10,425	10,132	3%	760	588	29%	11,185	10,720	4%
-------------	--------	--------	----	-----	-----	-----	--------	--------	----

Schedule 7

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2006 VERSUS QUARTER 3 2005  
INSURANCE OPERATIONS

	Single			Regular			Total		
	Q3 2006	Q3 2005	+/- (%)	Q3 2006	Q3 2005	+/- (%)	Q3 2006	Q3 2005	+/- (%)
	GBPm	GBPm		GBPm	GBPm		GBPm	GBPm	
UK Insurance Operations									
Direct to Customer									
Individual Pensions	2	2	0%	1	2	(50%)	3	4	(25%)
Life - With Profit Bond	6	4	50%	-	-	-	6	4	50%
Life - Other	4	-	-	-	-	-	4	-	-
Individual Annuities	199	178	12%	-	-	-	199	178	12%
Sub-Total	211	184	15%	1	2	(50%)	212	186	14%
DWP Rebates	-	-	-	-	-	-	-	-	-
Total	211	184	15%	1	2	(50%)	212	186	14%
Business to Business									
Corporate Pensions	32	46	(30%)	43	25	72%	75	71	6%
Individual Annuities	71	54	31%	-	-	-	71	54	31%
Bulk Annuities	22	93	(76%)	-	-	-	22	93	(76%)
Total	125	193	(35%)	43	25	72%	168	218	(23%)
Intermediated Distribution									
Individual Pensions	11	11	0%	5	5	0%	16	16	0%
Corporate Pensions	9	9	0%	1	2	(50%)	10	11	(9%)
Life - With Profit Bond	50	44	14%	-	-	-	50	44	14%
Life - Other Bond	128	209	(39%)	-	-	-	128	209	(39%)
Life - Other	19	1	1,800%	1	2	(50%)	20	3	567%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Individual Annuities	192	228	(16%)	-	-	-	192	228	(16%)
Total	<u>409</u>	<u>502</u>	<u>(19%)</u>	<u>7</u>	<u>9</u>	<u>(22%)</u>	<u>416</u>	<u>511</u>	<u>(19%)</u>
Partnerships									
Individual Pensions	-	-	-	-	-	-	-	-	-
Life - With Profit Bond	5	-	-	-	-	-	5	-	-
Life - Other Bond	25	-	-	-	-	-	25	-	-
Life - Other	180	203	(11%)	1	2	(50%)	181	205	(12%)
Individual Annuities	280	52	438%	-	-	-	280	52	438%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	-	-	-	-	-	-	-	-	-
Bulk Annuities	-	44	-	-	-	-	-	44	-
Total	<u>490</u>	<u>299</u>	<u>64%</u>	<u>1</u>	<u>2</u>	<u>(50%)</u>	<u>491</u>	<u>301</u>	<u>63%</u>
Total:									
Individual Pensions	13	13	0%	6	7	(14%)	19	20	(5%)
Corporate Pensions	41	55	(25%)	44	27	63%	85	82	4%
Life - With Profit Bond	61	48	27%	-	-	-	61	48	27%
Life - Other Bond	153	209	(27%)	-	-	-	153	209	(27%)
Life - Other	203	204	(0%)	2	4	(50%)	205	208	(1%)
Individual Annuities	742	512	45%	-	-	-	742	512	45%
Bulk Annuities	22	137	(84%)	-	-	-	22	137	(84%)
Sub-Total	<u>1,235</u>	<u>1,178</u>	<u>5%</u>	<u>52</u>	<u>38</u>	<u>37%</u>	<u>1,287</u>	<u>1,216</u>	<u>6%</u>
DWP Rebates	-	-	-	-	-	-	-	-	-
Total UK Insurance Operations	<u>1,235</u>	<u>1,178</u>	<u>5%</u>	<u>52</u>	<u>38</u>	<u>37%</u>	<u>1,287</u>	<u>1,216</u>	<u>6%</u>
European Insurance Operations									
Insurance Products	33	34	(3%)	-	-	-	33	34	(3%)
Total European Insurance Operations	<u>33</u>	<u>34</u>	<u>(3%)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>33</u>	<u>34</u>	<u>(3%)</u>
Total UK and Europe Insurance Operations	<u>1,268</u>	<u>1,212</u>	<u>5%</u>	<u>52</u>	<u>38</u>	<u>37%</u>	<u>1,320</u>	<u>1,250</u>	<u>6%</u>
US Insurance Operations (8)									
Fixed Annuities	204	229	(11%)	-	-	-	204	229	(11%)

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Fixed Index Annuities	144	164	(12%)	-	-	-	144	164	(12%)
Variable Annuities	922	686	34%	-	-	-	922	686	34%
Life	2	2	0%	4	4	0%	6	6	0%
Sub-Total Retail	<u>1,272</u>	<u>1,081</u>	<u>18%</u>	<u>4</u>	<u>4</u>	<u>0%</u>	<u>1,276</u>	<u>1,085</u>	<u>18%</u>
Guaranteed Investment Contracts	15	119	(87%)	-	-	-	15	119	(87%)
GIC - Medium Term Note	105	10	950%	-	-	-	105	10	950%
Total US Insurance Operations	<u>1,392</u>	<u>1,210</u>	<u>15%</u>	<u>4</u>	<u>4</u>	<u>0%</u>	<u>1,396</u>	<u>1,214</u>	<u>15%</u>
Asian Insurance Operations (8)									
China	5	5	0%	8	6	33%	13	11	18%
Hong Kong	85	54	57%	26	20	30%	111	74	50%
India (@26%) (6)	3	1	200%	22	14	57%	25	15	67%
Indonesia	6	8	(25%)	18	12	50%	24	20	20%
Japan	19	8	138%	2	1	100%	21	9	133%
Korea	18	2	800%	52	31	68%	70	33	112%
Malaysia	1	2	(50%)	18	17	6%	19	19	0%
Singapore	65	77	(16%)	18	15	20%	83	92	(10%)
Taiwan	11	23	(52%)	32	55	(42%)	43	78	(45%)
Other (4)	3	3	0%	8	8	0%	11	11	0%
Total Asian Insurance Operations	<u>216</u>	<u>183</u>	<u>18%</u>	<u>204</u>	<u>179</u>	<u>14%</u>	<u>420</u>	<u>362</u>	<u>16%</u>
Group Total	<u>2,876</u>	<u>2,605</u>	<u>10%</u>	<u>260</u>	<u>221</u>	<u>18%</u>	<u>3,136</u>	<u>2,826</u>	<u>11%</u>

INVESTMENT OPERATIONS

	M&G (5)			Asia Retail Mutual Funds			Asia Third Party		
	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)	Q3 2006 GBPm	Q3 2005 GBPm	+/- (%)
Opening FUM	40,135	31,171	29%	10,262	9,139	12%	673	615	9%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Gross Inflows	3,186	2,021	58%	4,596	4,959	(7%)	72	-	-
Less Redemptions	(1,671)	(966)	(73%)	(4,790)	(4,562)	(5%)	(29)	-	-
Net Flows	1,515	1,055	44%	(194)	397	(149%)	43	-	-
Other Movements	104	(35)	397%	(41)	(1,161)	96%	-	-	-
Market And Currency Movements	504	1,569	(68%)	369	230	60%	42	54	(22%)
Net Movements in FUM	2,123	2,589	(18%)	134	(534)	125%	85	54	57%
Closing FUM	42,258	33,760	25%	10,396	8,605	21%	758	669	13%

Schedule 8

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2006 VERSUS QUARTER 2 2006  
INSURANCE OPERATIONS

	Q3 2006 GBPm	Single Q2 2006 GBPm	+/- (%)	Q3 2006 GBPm	Regular Q2 2006 GBPm	+/- (%)	Q3 2006 GBPm	Total Q2 2006 GBPm	+/- (%)
UK Insurance Operations									
Direct to Customer									
Individual Pensions	2	4	(50%)	1	2	(50%)	3	6	(50%)
Life - With Profit Bond	6	7	(14%)	-	-	-	6	7	(14%)
Life - Other	4	5	(20%)	-	-	-	4	5	(20%)
Individual Annuities	199	247	(19%)	-	-	-	199	247	(19%)
Sub-Total	211	263	(20%)	1	2	(50%)	212	265	(20%)
DWP Rebates	-	-	-	-	-	-	-	-	-
Total	211	263	(20%)	1	2	(50%)	212	265	(20%)
Business to Business									
Corporate Pensions	32	59	(46%)	43	48	(10%)	75	107	(30%)
Individual Annuities	71	58	22%	-	-	-	71	58	22%
Bulk Annuities	22	22	0%	-	-	-	22	22	0%

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Total	125	139	(10%)	43	48	(10%)	168	187	(10%)
Intermediated Distribution									
Individual Pensions	11	27	(59%)	5	5	0%	16	32	(50%)
Corporate Pensions	9	12	(25%)	1	1	0%	10	13	(23%)
Life - With Profit Bond	50	48	4%	-	-	-	50	48	4%
Life - Other Bond	128	218	(41%)	-	-	-	128	218	(41%)
Life - Other	19	15	27%	1	1	0%	20	16	25%
Individual Annuities	192	169	14%	-	-	-	192	169	14%
Total	409	489	(16%)	7	7	0%	416	496	(16%)
Partnerships									
Individual Pensions	-	-	-	-	-	-	-	-	-
Life - With Profit Bond	5	2	150%	-	-	-	5	2	150%
Life - Other Bond	25	33	(24%)	-	-	-	25	33	(24%)
Life - Other	180	159	13%	1	1	0%	181	160	13%
Individual Annuities	280	172	63%	-	-	-	280	172	63%
Bulk Annuities - Reinsurance from Scott Am Insurance Fund	-	592	-	-	-	-	-	592	-
Bulk Annuities	-	-	-	-	-	-	-	-	-
Total	490	958	(49%)	1	1	0%	491	959	(49%)
Total:									
Individual Pensions	13	31	(58%)	6	7	(14%)	19	38	(50%)
Corporate Pensions	41	71	(42%)	44	49	(10%)	85	120	(29%)
Life - With Profit Bond	61	57	7%	-	-	-	61	57	7%
Life - Other Bond	153	251	(39%)	-	-	-	153	251	(39%)
Life - Other	203	179	13%	2	2	0%	205	181	13%
Individual Annuities	742	646	15%	-	-	-	742	646	15%
Bulk Annuities	22	614	(96%)	-	-	-	22	614	(96%)
Sub-Total	1,235	1,849	(33%)	52	58	(10%)	1,287	1,907	(33%)
DWP Rebates	-	-	-	-	-	-	-	-	-
Total UK Insurance Operations	1,235	1,849	(33%)	52	58	(10%)	1,287	1,907	(33%)
European Insurance Operations									

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Insurance Products	33	29	14%	-	-	-	33	29	14%
Total European Insurance Operations	<u>33</u>	<u>29</u>	<u>14%</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>33</u>	<u>29</u>	<u>14%</u>
Total UK and Europe Insurance Operations	<u>1,268</u>	<u>1,878</u>	<u>(32%)</u>	<u>52</u>	<u>58</u>	<u>(10%)</u>	<u>1,320</u>	<u>1,936</u>	<u>(32%)</u>
US Insurance Operations (8)									
Fixed Annuities	204	164	24%	-	-	-	204	164	24%
Fixed Index Annuities	144	160	(10%)	-	-	-	144	160	(10%)
Variable Annuities	922	993	(7%)	-	-	-	922	993	(7%)
Life	2	2	0%	4	5	(20%)	6	7	(14%)
Sub-Total Retail	<u>1,272</u>	<u>1,319</u>	<u>(4%)</u>	<u>4</u>	<u>5</u>	<u>(20%)</u>	<u>1,276</u>	<u>1,324</u>	<u>(4%)</u>
Guaranteed Investment Contracts	15	37	(59%)	-	-	-	15	37	(59%)
GIC - Medium Term Note	105	164	(36%)	-	-	-	105	164	(36%)
Total US Insurance Operations	<u>1,392</u>	<u>1,520</u>	<u>(8%)</u>	<u>4</u>	<u>5</u>	<u>(20%)</u>	<u>1,396</u>	<u>1,525</u>	<u>(8%)</u>
Asian Insurance Operations (8)									
China	5	6	(17%)	8	8	0%	13	14	(7%)
Hong Kong	85	73	16%	26	22	18%	111	95	17%
India (@26%) (6)	3	3	0%	22	23	(4%)	25	26	(4%)
Indonesia	6	7	(14%)	18	17	6%	24	24	0%
Japan	19	12	58%	2	1	100%	21	13	62%
Korea	18	28	(36%)	52	51	2%	70	79	(11%)
Malaysia	1	1	0%	18	16	13%	19	17	12%
Singapore	65	118	(45%)	18	15	20%	83	133	(38%)
Taiwan	11	16	(31%)	32	32	0%	43	48	(10%)
Other (4)	3	3	0%	8	9	(11%)	11	12	(8%)
Total Asian Insurance Operations	<u>216</u>	<u>267</u>	<u>(19%)</u>	<u>204</u>	<u>194</u>	<u>5%</u>	<u>420</u>	<u>461</u>	<u>(9%)</u>

Edgar Filing: PRUDENTIAL PLC - Form 6-K

Group Total	2,876	3,665	(22%)	260	257	1%	3,136	3,922	(20%)
-------------	-------	-------	-------	-----	-----	----	-------	-------	-------

INVESTMENT OPERATIONS

	M&G (5)			Asia Retail Mutual Funds			Asia Third Party		
	Q3 2006 GBPm	Q2 2006 GBPm	+/- (%)	Q3 2006 GBPm	Q2 2006 GBPm	+/- (%)	Q3 2006 GBPm	Q2 2006 GBPm	+/- (%)
Opening FUM	40,135	39,669	1%	10,262	10,172	1%	673	732	(8%)
Gross Inflows	3,186	3,880	(18%)	4,596	5,618	(18%)	72	3	2,300%
Less Redemptions	(1,671)	(2,030)	18%	(4,790)	(4,416)	(8%)	(29)	(4)	(625%)
Net Flows	1,515	1,850	(18%)	(194)	1,202	(116%)	43	(1)	4,400%
Other Movements	104	(8)	1,400%	(41)	(144)	72%	-	-	-
Market And Currency Movements	504	(1,376)	137%	369	(968)	138%	42	(58)	172%
Net Movements in FUM	2,123	466	356%	134	90	49%	85	(59)	244%
Closing FUM	42,258	40,135	5%	10,396	10,262	1%	758	673	13%

PRUDENTIAL PLC - NEW BUSINESS SCHEDULES

BASIS OF PREPARATION

The new business schedules are provided as an indicative volume measure of transactions undertaken in the reporting period that have the potential to generate profits for shareholders. The amounts shown are not, and not intended to be, reflective of premium income recorded in the IFRS income statement.

The schedules include a bulk annuity transaction with the Scottish Amicable Insurance Fund (SAIF). The transaction reflects the arrangement entered into in June 2006 for the reinsurance of non-profit immediate pension annuity liabilities of SAIF to Prudential Retirement Income Limited (PRIL), a shareholder owned subsidiary of the Group. SAIF is a closed ring-fenced sub-fund of the PAC long-term fund established by a Court approved Scheme of Arrangement in October 1997, which is solely for the benefit of SAIF policyholders. Shareholders have no interest in the profits of this fund, although they are

## Edgar Filing: PRUDENTIAL PLC - Form 6-K

entitled to investment management fees on this business. The inclusion of the transaction between SAIF and PRIL as new business reflects the transfer from SAIF policyholders to Prudential shareholders' funds of longevity risk, the requirement to set aside supporting capital, and entitlement to surpluses arising on this block of business arising from the reinsurance arrangement.

The format of the schedules is consistent with the distinction between insurance and investment products as applied for previous financial reporting periods. Products categorised as "insurance" refer to those classified as contracts of long-term insurance business for regulatory reporting purposes, i.e. falling within one of the classes of insurance specified in part II of Schedule 1 to the Regulated Activities Order under FSA regulations.

The details shown for insurance products include contributions for contracts that are classified under IFRS 4 "Insurance Contracts" as not containing significant insurance risk. These products are described as investment contracts or other financial instruments under IFRS. Contracts included in this category are primarily certain unit-linked and similar contracts written in UK Insurance Operations, and Guaranteed Investment Contracts and similar funding agreements written in US operations.

New business premiums for regular premium products are shown on an annualised basis. Department of Work and Pensions pension business is classified as single recurrent business. Internal vesting business is classified as new business where the contracts include an open market option.

UK and Asian investment products referred to in the tables for funds under management above are unit trusts, mutual funds and similar types of retail fund management arrangements. These are unrelated to insurance products that are classified as investment contract under IFRS 4, as described in the preceding paragraph, although similar IFRS recognition and measurement principles apply to the acquisition costs and fees attaching to this type of business.

New Department of Work and Pensions (DWP) rebate business for SAIF is excluded from the new business schedules. This is because, as noted above, SAIF is solely for the benefit of SAIF policyholders.

Notes to Schedules 1A - 8

(1a) Insurance and investment new business for overseas operations has been calculated using constant exchange rates. The applicable rate for Jackson is 1.82.

(1b) Insurance and investment new business for overseas operations has been calculated using average exchange rates. The applicable rate for Jackson is 1.82 (2005: 1.84).

(2) Represents cash received from sale of investment products.

(3) Annual Equivalents, calculated as regular new business contributions plus 10per cent single new business contributions, are subject to roundings. PVNBPs are calculated as equalling single premiums plus the present value of expected



## Edgar Filing: PRUDENTIAL PLC - Form 6-K

premiums of new regular premium business. In determining the present value, allowance is made for lapses and other assumptions applied in determining the EEV new business profit.

(4) In Asia, 'Other' insurance operations include Thailand, the Philippines and Vietnam.

(5) Balance includes segregated and pooled pension funds, private finance assets and other institutional clients. Other movements reflect the net flows arising from the cash component of a tactical asset allocation fund managed by PPM South Africa.

(6) New business in India is included at Prudential's 26 per cent interest in the India life operation. Mandatory Provident Fund (MPF) product sales in Hong Kong are included at Prudential's 36 per cent interest in Hong Kong MPF operation.

(7) Balance sheet figures have been calculated at the closing exchange rate. The 2005 balance is shown on a constant exchange rate.

(8) Sales are converted using the year to date average exchange rate applicable at the time. The sterling results for individual quarters represent the difference between the year to date reported sterling results at successive quarters and will include foreign exchange movements from earlier periods.

(9) In August 2005, Prudential's joint venture partner in the Prudential ICICI Asset Management Company purchased an additional 6 per cent share ownership reducing Prudential's stake to 49 per cent. As a result, Prudential no longer consolidates the company as a subsidiary.

(10) GBP262m of FUM reported under Prudential Asian funds operations relates to M&G's products distributed through those Asian operations and this amount is also included in M&G's FUM.

### 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 19 October 2006

PRUDENTIAL PUBLIC LIMITED COMPANY

By: /s/ Jon Bunn

Jon Bunn  
Director of Public Relations