

## Your money is in careful hands

It's hard to know which financial company you can trust and where the best place is for your money. Perhaps now is the time to look towards a company that has a prudent nature and has been through many global economic crises. Investing for the long term means you will want to make sure that your investments are in careful hands until you retire.

### Prudent isn't just in our name... it's in our nature

Prudential has learned from historical financial crises such as the Great Depression of the 1930s and more recently Black Monday in 1987 or Black Wednesday in 1992. When it comes to managing our business we take a prudent approach. This has allowed us to remain a leading company in the financial industry for over 160 years, even when times are difficult. Please remember that past performance is not a reliable indicator of future performance.

We take this same prudent approach when it comes to managing our customers' money. We understand your investment is your future and we are committed to doing our best to give you the retirement you deserve.

We are proud of the way we run our business and we've worked hard to ensure that we can cope with these uncertain times and deal with unexpected events.

### Our business results speak for themselves

Our performance results for 2010 show that we are still continuing to perform well as a Group. We believe our strong results demonstrate that our approach to managing your money is working.



Commenting on the results, Tidjane Thiam, Group Chief Executive, said:

**“ We have achieved a strong performance in 2010, with results significantly ahead on all key measures. Our disciplined approach to capital allocation, proactive risk management and focus on profitability are generating both growth and cash for our shareholders. ”**

*These principles have served us well during the financial crisis, allowing us to emerge from the 2008–2009 period with a stronger balance sheet, higher profits, higher cash flows and an increased dividend. ”*

### Don't take our word for it

In the same way as you have your own personal credit rating which tells companies how able you are to repay a loan, companies are also given a credit rating.

The independent credit rating agency, Standard and Poor's, assesses how well we are able to meet our financial obligations. Currently we have a rating of AA, as at August 2010, no other UK life insurer has a higher rating. So you can feel confident that your money is in careful hands.

Please note that the value of your investment may fluctuate and is therefore not guaranteed. You may not get back the full amount of your investment.

### Join millions of others who invest with us

We have 25 million customers around the world.\* They invest with us because we aim to do what is best for them and their money. We want you to have a good retirement and we're confident we can help you achieve that.

\* source: Prudential Fact File 2010

To discuss your needs please speak to your Financial Adviser.  
Alternatively go to [pru.co.uk](http://pru.co.uk) for more retirement information.

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