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Prudential With-Profits – how we stack up

With-Profits fund performance comparison

Company		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	5 year cumulative performance	10 year cumulative performance	15 year cumulative performance
Prudential	Fund open	10.5%	10.3%	8.3%	3.6%	14.5%	10.4%	–2.8%	11.5%	1.7%	12.0%	-1.5%	21.6%	90.1%	130.5%
Aviva (incl. ex – NU) [1]	Fund open	8.1%	9.8%	9.0%	5.3%	11.4%	8.1%	–3.1%	12.1%	1.2%	9.9%	-6.1%	13.4%	72.2%	90.6%
Aviva (incl. CGU, CGNU, CU & GA) [2]	Fund open	7.3%	9.1%	8.0%	6.0%	12.1%	8.9%	–2.5%	11.4%	1.9%	10.2%	-6.1%	14.5%	74.6%	94.5%
Aviva (incl. Friends Provident) [3]	Fund open	8.5%	7.5%	7.2%	2.4%	11.9%	6.6%	–1.1%	11.1%	2.4%	9.5%	-9.3%	11.7%	57.3%	99.2%
Liverpool Victoria	Fund open	9.9%	11.1%	11.4%	3.9%	14.6%	7.9%	–4.2%	14.3%	8.2%	7.0%	-14.2%	8.8%	73.0%	120.4%
Royal London	Fund open	8.6%	10.6%	10.9%	4.1%	13.8%	9.5%	–2.2%	12.3%	0.0%	12.5%	TBC	TBC	TBC	TBC
Standard Life [4]	Fund open	10.2%	14.9%	7.8%	3.5%	12.4%	8.7%	-5.8%	13.0%	-2.7%	15.7%	-6.5%	12.0%	75.5%	106.1%

Source: Prudential and various. The figures in the table above have been sourced by Prudential from Public Bonus Declarations, Press Releases or third party reports. All figures are gross of tax, charges and the effects of smoothing. The application of fees would impact performance. The table shows the performance of our With-Profits Fund compared to some of our major competitors as at April 2023. Please note, these figures are for comparative purposes only to show different returns of some of the major With-Profits providers in the UK. The figures are applicable from 1 Jan 2012 to 31st December 2022. We can't predict the future. Past performance isn't a guide to future performance.

[1] *Norwich Union re-branded to Aviva in June 2009.*

[2] *CU and GA merged in Feb 1998 to form CGU, which was acquired by Norwich Union in May 2000.*

[3] *FP merged with AXA's UK Life business to from Friends Life, which was acquired by Aviva in 2015. Returns shown are for policies pre-09/07/01 (pre-demutualisation)*

[4] *Standard Life returns are for years of 15 November to 14 November of the following year rather than calendar years up to, and including, 2003. Calendar years up until 2021:*

- *For 2011, 1.8% for WP Bonds; other WP returns 0.1% to 8.7%*
- *For 2012, 10.2% for WP Bonds; other WP returns 5.7% to 12.6%. An average return was provided for 2012 of 7.9%.*
- *For 2013, 14.9% for WP Bonds; other WP returns 2.4% to 15.3%. An average return was provided for 2013 of 8.6%.*
- *For 2014, 7.8% for WP Bonds; other WP returns 6.5% to 9.9%. An average return was provided for 2014 of 8.6%.*
- *For 2015, estimated WP Bonds returns 3.5% as at 31/12/2015 (this is the highest returning fund for Standard Life in 2015).*
- *For 2016, estimated WP Bonds returns 12.4% as at 31/12/2016 (WP Bonds chosen as comparable with previous declaration figures for Standard Life). (this is the highest returning fund for Standard Life in 2015).*
- *For 2017, estimated WP returns 8.7% as at 31/12/17 (WP Bond chosen as comparable with previous declaration)*
- *For 2018, estimated WP returns –5.8% as at 31/12/18 (WP Bond chosen as comparable with previous declaration)*
- *For 2019, estimated WP Bonds returns 13.0% as at 31/12/2019 (WP Bond chosen as comparable with previous declaration)*
- *For 2020, estimated WP Bonds returns – 2.7% as at 31/12/2020 (WP Bonds chosen as comparable with previous declaration figures for Standard Life)*
- *For 2021, estimated WP Bonds returns 15.7% as at 31/12/2021 (WP Bonds chosen as comparable with previous declaration figures for Standard Life)*

Sources

2012 – 2022 figures from press releases, Company Internet sites.

For more information on our With-Profits Fund, contact your Account Manager.

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