

PRUDENTIAL PLC  
Form 6-K  
February 20, 2009

**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 February, 2009

**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

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

Enclosure: Full Year 2008 New Business - Part 2

Schedule 1A - Constant Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2008

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

Note	UK			US Note 1a			Asia Note 1a			Total		
	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)
Total Insurance Products	7,183	6,879	4%	6,941	7,063	(2%)	2,673	3,149	(15%)	16,797	17,091	(2%)
Total Investment Products - (2) Gross Inflows	16,154	14,745	10%	36	65	(45%)	46,957	40,875	15%	63,147	55,685	13%
	<u>23,337</u>	<u>21,624</u>	<u>8%</u>	<u>6,977</u>	<u>7,128</u>	<u>(2%)</u>	<u>49,630</u>	<u>44,024</u>	<u>13%</u>	<u>79,944</u>	<u>72,776</u>	<u>10%</u>

INSURANCE OPERATIONS

	Single			Regular			Total			Annual Equivalents Note 3		
	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)	FY 2008 £m	FY 2007 £m	+/-( %)

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UK Insurance  
Operations

Product Summary

Internal Vesting annuities	1,600	1,399	14%	-	-	-	1,600	1,399	14%	160	140	14%
Direct and Partnership Annuities	703	842	(17%)	-	-	-	703	842	(17%)	70	84	(17%)
Intermediated Annuities	497	555	(10%)	-	-	-	497	555	(10%)	50	56	(11%)
<b>Total Individual Annuities</b>	<b>2,800</b>	<b>2,796</b>	<b>0%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,800</b>	<b>2,796</b>	<b>0%</b>	<b>280</b>	<b>280</b>	<b>0%</b>
Equity Release	242	156	55%	-	-	-	242	156	55%	24	16	50%
Individual Pensions	115	38	203%	3	1	200%	118	39	203%	15	5	200%
Corporate Pensions	221	283	(22%)	88	84	5%	309	367	(16%)	110	112	(2%)
Unit Linked Bonds	109	243	(55%)	-	-	-	109	243	(55%)	11	24	(54%)
With-Profit Bonds	869	297	193%	-	-	-	869	297	193%	87	30	190%
Protection	-	-	-	6	5	20%	6	5	20%	6	5	20%
Offshore Products	551	434	27%	4	4	0%	555	438	27%	59	47	26%
Pru Health (12)	-	-	-	16	13	23%	16	13	23%	16	13	23%
Income Drawdown (13)	75	34	121%	-	-	-	75	34	121%	8	3	167%
<b>Total Retail Retirement</b>	<b>4,982</b>	<b>4,281</b>	<b>16%</b>	<b>117</b>	<b>107</b>	<b>9%</b>	<b>5,099</b>	<b>4,388</b>	<b>16%</b>	<b>615</b>	<b>535</b>	<b>15%</b>
Corporate Pensions	227	198	15%	116	115	1%	343	313	10%	139	135	3%
Other Products	132	190	(31%)	21	25	(16%)	153	215	(29%)	34	44	(23%)
DWP Rebates	153	143	7%	-	-	-	153	143	7%	15	14	7%
<b>Total Mature Life and Pensions</b>	<b>512</b>	<b>531</b>	<b>(4%)</b>	<b>137</b>	<b>140</b>	<b>(2%)</b>	<b>649</b>	<b>671</b>	<b>(3%)</b>	<b>188</b>	<b>193</b>	<b>(3%)</b>
<b>Total Retail</b>	<b>5,494</b>	<b>4,812</b>	<b>14%</b>	<b>254</b>	<b>247</b>	<b>3%</b>	<b>5,748</b>	<b>5,059</b>	<b>14%</b>	<b>803</b>	<b>728</b>	<b>10%</b>

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Wholesale Annuities	1,417	1,799	(21%)	-	-	-	1,417	1,799	(21%)	142	180	(21%)
Credit Life	18	21	(14%)	-	-	-	18	21	(14%)	2	2	0%
Total UK Insurance Operations	6,929	6,632	4%	254	247	3%	7,183	6,879	4%	947	910	4%
Channel Summary												
Direct and Partnership	2,352	2,385	(1%)	215	212	1%	2,567	2,597	(1%)	450	451	(0%)
Intermediated	2,990	2,284	31%	39	35	11%	3,029	2,319	31%	338	263	29%
Wholesale	1,434	1,820	(21%)	-	-	-	1,434	1,820	(21%)	143	182	(21%)
Sub-Total	6,776	6,489	4%	254	247	3%	7,030	6,736	4%	932	896	4%
DWP Rebates	153	143	7%	-	-	-	153	143	7%	15	14	7%
Total UK Insurance Operations	6,929	6,632	4%	254	247	3%	7,183	6,879	4%	947	910	4%
US Insurance Operations (1a)												
Fixed Annuities	1,724	619	179%	-	-	-	1,724	619	179%	172	62	177%
Fixed Index Annuities	501	483	4%	-	-	-	501	483	4%	50	48	4%
Variable Annuities	3,491	4,922	(29%)	-	-	-	3,491	4,922	(29%)	349	492	(29%)
Life	7	8	(13%)	24	20	20%	31	28	11%	25	21	19%
Sub-Total Retail	5,723	6,032	(5%)	24	20	20%	5,747	6,052	(5%)	596	623	(4%)
Guaranteed Investment Contracts	857	441	94%	-	-	-	857	441	94%	86	44	95%
GIC - Medium Term Note	337	570	(41%)	-	-	-	337	570	(41%)	34	57	(40%)
Total US Insurance Operations	6,917	7,043	(2%)	24	20	20%	6,941	7,063	(2%)	716	724	(1%)

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Asian Insurance Operations	(1a)												
China	(10)	63	53	19%	32	28	14%	95	81	17%	38	33	15%
Hong Kong		507	543	(7%)	154	127	21%	661	670	(1%)	205	181	13%
India	(6)	60	27	122%	202	183	10%	262	210	25%	208	186	12%
Indonesia		94	121	(22%)	167	113	48%	261	234	12%	176	125	41%
Japan		115	150	(23%)	30	27	11%	145	177	(18%)	42	42	0%
Korea		78	165	(53%)	211	223	(5%)	289	388	(26%)	219	240	(9%)
Malaysia		28	46	(39%)	99	87	14%	127	133	(5%)	102	92	11%
Singapore		341	684	(50%)	78	77	1%	419	761	(45%)	112	145	(23%)
Taiwan		153	149	3%	189	246	(23%)	342	395	(13%)	204	261	(22%)
Other	(4)	18	40	(55%)	54	60	(10%)	72	100	(28%)	56	64	(13%)
Total Asian Insurance Operations		1,457	1,978	(26%)	1,216	1,171	4%	2,673	3,149	(15%)	1,362	1,369	(1%)
Group Total		15,303	15,653	(2%)	1,494	1,438	4%	16,797	17,091	(2%)	3,024	3,003	1%

Schedule 1B - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2008

TOTAL INSURANCE AND INVESTMENT NEW BUSINESS

Note	UK			US Note 1b			Asia Note 1b			Total		
	FY 2008 £m	FY 2007 £m	+/- (%)	FY 2008 £m	FY 2007 £m	+/- (%)	FY 2008 £m	FY 2007 £m	+/- (%)	FY 2008 £m	FY 2007 £m	+/- (%)
	7,183	6,879	4%	6,941	6,534	6%	2,673	2,901	(8%)	16,797	16,314	3%

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Total  
Insurance  
Products

Total  
Investment  
Products - (2)  
Gross  
Inflows

16,154	14,745	10%	36	60	(40%)	46,957	38,954	21%	63,147	53,759	17%
<u>23,337</u>	<u>21,624</u>	<u>8%</u>	<u>6,977</u>	<u>6,594</u>	<u>6%</u>	<u>49,630</u>	<u>41,855</u>	<u>19%</u>	<u>79,944</u>	<u>70,073</u>	<u>14%</u>

INSURANCE OPERATIONS

	Single			Regular			Total			Annual Equivalents Note 3		
	FY 2008 £m	FY 2007 £m	+/(%)	FY 2008 £m	FY 2007 £m	+/(%)	FY 2008 £m	FY 2007 £m	+/(%)	FY 2008 £m	FY 2007 £m	+/(%)
UK Insurance Operations												
Product Summary												
Internal Vesting annuities	1,600	1,399	14%	-	-	-	1,600	1,399	14%	160	140	14%
Direct and Partnership Annuities	703	842	(17%)	-	-	-	703	842	(17%)	70	84	(17%)
Intermediated Annuities	497	555	(10%)	-	-	-	497	555	(10%)	50	56	(11%)
Total Individual Annuities	<u>2,800</u>	<u>2,796</u>	<u>0%</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,800</u>	<u>2,796</u>	<u>0%</u>	<u>280</u>	<u>280</u>	<u>0%</u>
Equity Release	242	156	55%	-	-	-	242	156	55%	24	16	50%
Individual Pensions	115	38	203%	3	1	200%	118	39	203%	15	5	200%
Corporate Pensions	221	283	(22%)	88	84	5%	309	367	(16%)	110	112	(2%)
Unit Linked Bonds	109	243	(55%)	-	-	-	109	243	(55%)	11	24	(54%)

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With-Profit Bonds	869	297	193%	-	-	-	869	297	193%	87	30	190%
Protection	-	-	-	6	5	20%	6	5	20%	6	5	20%
Offshore Products	551	434	27%	4	4	0%	555	438	27%	59	47	26%
Pru Health (12)	-	-	-	16	13	23%	16	13	23%	16	13	23%
Income Drawdown (13)	75	34	121%	-	-	-	75	34	121%	8	3	167%
Total Retail Retirement	4,982	4,281	16%	117	107	9%	5,099	4,388	16%	615	535	15%
Corporate Pensions	227	198	15%	116	115	1%	343	313	10%	139	135	3%
Other Products	132	190	(31%)	21	25	(16%)	153	215	(29%)	34	44	(23%)
DWP Rebates	153	143	7%	-	-	-	153	143	7%	15	14	7%
Total Mature Life and Pensions	512	531	(4%)	137	140	(2%)	649	671	(3%)	188	193	(3%)
Total Retail	5,494	4,812	14%	254	247	3%	5,748	5,059	14%	803	728	10%
Wholesale Annuities	1,417	1,799	(21%)	-	-	-	1,417	1,799	(21%)	142	180	(21%)
Credit Life	18	21	(14%)	-	-	-	18	21	(14%)	2	2	0%
Total UK Insurance Operations	6,929	6,632	4%	254	247	3%	7,183	6,879	4%	947	910	4%
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Intermediated	2,990	2,284	31%	39	35	11%	3,029	2,319	31%	338	263	29%
Wholesale	1,434	1,820	(21%)	-	-	-	1,434	1,820	(21%)	143	182	(21%)
Sub-Total	6,776	6,489	4%	254	247	3%	7,030	6,736	4%	932	896	4%
DWP Rebates	153	143	7%	-	-	-	153	143	7%	15	14	7%
Total UK Insurance Operations	6,929	6,632	4%	254	247	3%	7,183	6,879	4%	947	910	4%

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US Insurance Operations	(1b)												
Fixed Annuities		1,724	573	201%	-	-	-	1,724	573	201%	172	57	202%
Fixed Index Annuities		501	446	12%	-	-	-	501	446	12%	50	45	11%
Variable Annuities		3,491	4,554	(23%)	-	-	-	3,491	4,554	(23%)	349	455	(23%)
Life		7	7	0%	24	19	26%	31	26	19%	25	20	25%
Sub-Total Retail		5,723	5,580	3%	24	19	26%	5,747	5,599	3%	596	577	3%
Guaranteed Investment Contracts		857	408	110%	-	-	-	857	408	110%	86	41	110%
GIC - Medium Term Note		337	527	(36%)	-	-	-	337	527	(36%)	34	53	(36%)
Total US Insurance Operations		6,917	6,515	6%	24	19	26%	6,941	6,534	6%	716	671	7%
Asian Insurance Operations	(1b)												
China	(10)	63	45	40%	32	24	33%	95	69	38%	38	29	31%
Hong Kong		507	501	1%	154	117	32%	661	618	7%	205	167	23%
India	(6)	60	26	131%	202	177	14%	262	203	29%	208	180	16%
Indonesia		94	118	(20%)	167	109	53%	261	227	15%	176	121	45%
Japan		115	122	(6%)	30	22	36%	145	144	1%	42	34	24%
Korea		78	179	(56%)	211	241	(12%)	289	420	(31%)	219	259	(15%)
Malaysia		28	41	(32%)	99	78	27%	127	119	7%	102	82	24%
Singapore		341	593	(42%)	78	67	16%	419	660	(37%)	112	126	(11%)
Taiwan		153	132	16%	189	218	(13%)	342	350	(2%)	204	231	(12%)
Other	(4)	18	36	(50%)	54	55	(2%)	72	91	(21%)	56	59	(5%)
Total Asian Insurance Operations		1,457	1,793	(19%)	1,216	1,108	10%	2,673	2,901	(8%)	1,362	1,287	6%



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Group Total	15,303	14,940	2%	1,494	1,374	9%	16,797	16,314	3%	3,024	2,868	5%
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Schedule 2A - Constant Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2008

INVESTMENT OPERATIONS

	Note	Gross Inflows £m	Redemptions £m	Net Inflows £m	Opening FUM £m	Closing FUM £m	Variance %
2008							
M&G	(9)						
Retail		9,040	(6,945)	2,095	22,320	19,142	(14%)
Institutional	(5)	7,114	(5,802)	1,312	28,901	27,855	(4%)
Total M&G		<u>16,154</u>	<u>(12,747)</u>	<u>3,407</u>	<u>51,221</u>	<u>46,997</u>	<u>(8%)</u>
Asia	(9)						
India		968	(1,100)	(132)	2,493	1,567	(37%)
Taiwan		992	(947)	45	2,016	1,156	(43%)
Korea		1,413	(1,317)	96	3,031	1,878	(38%)
Japan		1,070	(857)	213	7,359	3,211	(56%)
Other Mutual Fund Operations	(11)	1,602	(1,145)	457	3,492	2,758	(21%)
Total Asian Equity/Bond/Other		<u>6,045</u>	<u>(5,366)</u>	<u>679</u>	<u>18,391</u>	<u>10,570</u>	<u>(43%)</u>
MMF							
India		33,896	(34,072)	(176)	1,586	1,562	(2%)
Taiwan		4,047	(3,610)	437	863	1,421	65%
Korea		1,933	(1,955)	(22)	494	474	(4%)



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Taiwan		2,563	(2,384)	179
Korea		2,023	(2,137)	(114)
Other Mutual Fund Operations		482	(359)	123
Total Asian MMF		<u>30,036</u>	<u>(29,052)</u>	<u>984</u>
Total Asia Retail Mutual Funds		<u>40,660</u>	<u>(37,302)</u>	<u>3,358</u>
Third Party Institutional Mandates		215	(118)	97
Total Asian Investment Operations		<u>40,875</u>	<u>(37,420)</u>	<u>3,455</u>
US				
Retail		65	(4)	61
Total US		<u>65</u>	<u>(4)</u>	<u>61</u>
Total Investment Products		<u>55,685</u>	<u>(47,211)</u>	<u>8,474</u>
		Gross Inflows	Redemptions	Net Inflows
2008 Movement Relative to 2007 M&G	(9)	%	%	%
Retail		4%	(16%)	(23%)
Institutional	(5)	17%	(52%)	(41%)
Total M&G		<u>10%</u>	<u>(30%)</u>	<u>(31%)</u>
Asia	(9)			
India		(19%)	(2%)	(214%)
Taiwan		(53%)	45%	(88%)
Korea		(33%)	44%	141%
Japan		(63%)	42%	(85%)
Other Mutual Fund Operations	(11)	(30%)	29%	(31%)

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Total Asia Equity/Bond/Other	<u>(43%)</u>	<u>35%</u>	<u>(71%)</u>
MMF			
India	36%	(41%)	(122%)
Taiwan	58%	(51%)	144%
Korea	(4%)	9%	81%
Other Mutual Fund Operations	62%	(103%)	(57%)
Total Asian MMF	<u>35%</u>	<u>(39%)</u>	<u>(70%)</u>
Total Asia Retail Mutual Funds	<u>15%</u>	<u>(23%)</u>	<u>(71%)</u>
Third Party Institutional Mandates	19%	(215%)	(220%)
Total Asian Investment Operations	<u>15%</u>	<u>(23%)</u>	<u>(75%)</u>
US			
Retail	(45%)	(700%)	(93%)
Total US	<u>(45%)</u>	<u>(700%)</u>	<u>(93%)</u>
Total Investment Products	<u>13%</u>	<u>(25%)</u>	<u>(50%)</u>

US	(7)	2008 Q4	2007 Q4	
		YTD	YTD	+/- (%)
		£m	£m	
Curian Capital External Funds Under Administration		1,818	2,413	(25%)

Schedule 2B - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - FULL YEAR 2008

## INVESTMENT OPERATIONS

	Note	Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
2008									
M&G	(9)								
Retail		22,320	9,040	(6,945)	2,095	-	(5,273)	(3,178)	19,142
Institutional	(5)	28,901	7,114	(5,802)	1,312	91	(2,449)	(1,046)	27,855
Total M&G		<u>51,221</u>	<u>16,154</u>	<u>(12,747)</u>	<u>3,407</u>	<u>91</u>	<u>(7,722)</u>	<u>(4,224)</u>	<u>46,997</u>
Asia	(9)								
India		2,225	968	(1,100)	(132)	(104)	(422)	(658)	1,567
Taiwan		1,476	992	(947)	45	-	(365)	(320)	1,156
Korea		2,946	1,413	(1,317)	96	(177)	(987)	(1,068)	1,878
Japan		4,313	1,070	(857)	213	-	(1,315)	(1,102)	3,211
Other Mutual Fund Operations	(11)	2,537	1,602	(1,145)	457	(13)	(223)	221	2,758
Total Asian Equity/Bond/Other		<u>13,497</u>	<u>6,045</u>	<u>(5,366)</u>	<u>679</u>	<u>(294)</u>	<u>(3,312)</u>	<u>(2,927)</u>	<u>10,570</u>
MMF									
India		1,416	33,896	(34,072)	(176)	16	306	146	1,562
Taiwan		632	4,047	(3,610)	437	-	352	789	1,421
Korea		480	1,933	(1,955)	(22)	(21)	37	(6)	474
Other Mutual Fund Operations		252	780	(727)	53	-	111	164	416
Total Asian MMF		<u>2,780</u>	<u>40,656</u>	<u>(40,364)</u>	<u>292</u>	<u>(5)</u>	<u>806</u>	<u>1,093</u>	<u>3,873</u>
Total Asia Retail Mutual Funds		<u>16,277</u>	<u>46,701</u>	<u>(45,730)</u>	<u>971</u>	<u>(299)</u>	<u>(2,506)</u>	<u>(1,834)</u>	<u>14,443</u>
Third Party Institutional Mandates		1,116	256	(372)	(116)	-	(211)	(327)	789
Total Asian Investment Operations		<u>17,393</u>	<u>46,957</u>	<u>(46,102)</u>	<u>855</u>	<u>(299)</u>	<u>(2,717)</u>	<u>(2,161)</u>	<u>15,232</u>



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Total Asia Retail Mutual Funds									
Third Party Institutional Mandates	840	188	(103)	85	-	191	276	1,116	
Total Asian Investment Operations	12,253	38,954	(35,993)	2,961	(277)	2,456	5,140	17,393	
US									
Retail	-	60	(4)	56	-	(1)	55	55	
Total US	-	60	(4)	56	-	(1)	55	55	
Total Investment Products	57,199	53,759	(45,784)	7,975	(523)	4,018	11,470	68,669	
	Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market & Currency Movements	Net Movement In FUM	Closing FUM	
2008 Movement Relative to 2007	%	%	%	%	%	%	%	%	
M&G (9)									
Retail	16%	4%	(16%)	(23%)	-	(1,344%)	(201%)	(14%)	
Institutional (5)	12%	17%	(52%)	(41%)	137%	(315%)	(133%)	(4%)	
Total M&G	14%	10%	(30%)	(31%)	137%	(594%)	(167%)	(8%)	
Asia (9)									
India	72%	(16%)	(5%)	(218%)	(154%)	(167%)	(170%)	(30%)	
Taiwan	52%	(47%)	38%	(87%)	-	(328%)	(163%)	(22%)	
Korea	(0%)	(38%)	48%	138%	25%	(304%)	(17,700%)	(36%)	
Japan	53%	(55%)	28%	(82%)	-	(510%)	(174%)	(26%)	
Other Mutual Fund Operations (11)	73%	(20%)	20%	(21%)	(124%)	(152%)	(79%)	9%	
Total Asia Equity/Bond/Other	42%	(38%)	31%	(65%)	(2,773%)	(263%)	(173%)	(22%)	
MMF									
India	100%	40%	(46%)	(123%)	106%	51%	(79%)	10%	
Taiwan	35%	78%	(71%)	175%	-	5,767%	378%	125%	

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Korea	(21%)	(12%)	15%	82%	0%	147%	95%	(1%)
Other Mutual Fund Operations	89%	84%	(130%)	(51%)	-	909%	38%	65%
Total Asian MMF	<u>45%</u>	<u>40%</u>	<u>(43%)</u>	<u>(68%)</u>	<u>98%</u>	<u>243%</u>	<u>27%</u>	<u>39%</u>
Total Asia Retail Mutual Funds	<u>43%</u>	<u>20%</u>	<u>(27%)</u>	<u>(66%)</u>	<u>(8%)</u>	<u>(211%)</u>	<u>(138%)</u>	<u>(11%)</u>
Third Party Institutional Mandates	33%	36%	(261%)	(236%)	-	(210%)	(218%)	(29%)
Total Asian Investment Operations	<u>42%</u>	<u>21%</u>	<u>(28%)</u>	<u>(71%)</u>	<u>(8%)</u>	<u>(211%)</u>	<u>(142%)</u>	<u>(12%)</u>
US								
Retail	-	(40%)	(700%)	(93%)	-	(1,200%)	(109%)	(9%)
Total US	<u>-</u>	<u>(40%)</u>	<u>(700%)</u>	<u>(93%)</u>	<u>-</u>	<u>(1,200%)</u>	<u>(109%)</u>	<u>(9%)</u>
Total Investment Products	<u>20%</u>	<u>17%</u>	<u>(29%)</u>	<u>(47%)</u>	<u>61%</u>	<u>(360%)</u>	<u>(156%)</u>	<u>(9%)</u>

US	2008 Q4	2007 Q4	
	YTD	YTD +/-	(%)
	£m	£m	
Curian Capital External Funds Under Administration	1,818	1,743	4%

Schedule 3 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2008 VERSUS QUARTER 4 2007

INSURANCE OPERATIONS

Note	Single			Regular			Total			Annual Equivalents		
	Q4 2008	Q4 2007	+/- (%)	Q4 2008	Q4 2007	+/- (%)	Q4 2008	Q4 2007	+/- (%)	Q4 2008	Q4 2007	+/- (%)



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	£m	£m		£m	£m		£m	£m		£m	£m	
UK Insurance Operations												
Product Summary												
Internal Vesting annuities	471	369	28%	-	-	-	471	369	28%	47	37	27%
Direct and Partnership Annuities	153	184	(17%)	-	-	-	153	184	(17%)	15	18	(17%)
Intermediated Annuities	96	126	(24%)	-	-	-	96	126	(24%)	10	13	(23%)
Total Individual Annuities	720	679	6%	-	-	-	720	679	6%	72	68	6%
Equity Release	54	48	13%	-	-	-	54	48	13%	5	5	0%
Individual Pensions	63	11	473%	1	-	-	64	11	482%	7	1	600%
Corporate Pensions	67	162	(59%)	24	26	(8%)	91	188	(52%)	31	42	(26%)
Unit Linked Bonds	21	43	(51%)	-	-	-	21	43	(51%)	2	4	(50%)
With-Profit Bonds	218	114	91%	-	-	-	218	114	91%	22	11	100%
Protection	-	-	-	2	2	0%	2	2	0%	2	2	0%
Offshore Products	104	129	(19%)	1	1	0%	105	130	(19%)	11	14	(21%)
Pru Health (12)	-	-	-	2	3	(33%)	2	3	(33%)	2	3	(33%)
Income Drawdown (13)	21	14	50%	-	-	-	21	14	50%	2	1	100%
Total Retail Retirement	1,268	1,200	6%	30	32	(6%)	1,298	1,232	5%	157	152	3%
Corporate Pensions (14)	-	30	-	28	29	(3%)	28	59	(53%)	28	32	(13%)
Other Products	19	47	(60%)	4	5	(20%)	23	52	(56%)	6	10	(40%)
DWP Rebates	50	14	257%	-	-	-	50	14	257%	5	1	400%
Total Mature Life and Pensions	69	91	(24%)	32	34	(6%)	101	125	(19%)	39	43	(9%)

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Total Retail	<u>1,337</u>	<u>1,291</u>	<u>4%</u>	<u>62</u>	<u>66</u>	<u>(6%)</u>	<u>1,399</u>	<u>1,357</u>	<u>3%</u>	<u>196</u>	<u>195</u>	<u>1</u>
Wholesale Annuities	47	1,754	(97%)	-	-	-	47	1,754	(97%)	5	175	(97%)
Credit Life	7	4	75%	-	-	-	7	4	75%	1	-	
Total UK Insurance Operations	<u>1,391</u>	<u>3,049</u>	<u>(54%)</u>	<u>62</u>	<u>66</u>	<u>(6%)</u>	<u>1,453</u>	<u>3,115</u>	<u>(53%)</u>	<u>201</u>	<u>371</u>	<u>(46%)</u>
Channel Summary												
Direct and Partnership	623	648	(4%)	54	59	(8%)	677	707	(4%)	116	124	(6%)
Intermediated	664	627	6%	8	7	14%	672	634	6%	74	70	6%
Wholesale	54	1,760	(97%)	-	-	-	54	1,760	(97%)	5	176	(97%)
Sub-Total	<u>1,341</u>	<u>3,035</u>	<u>(56%)</u>	<u>62</u>	<u>66</u>	<u>(6%)</u>	<u>1,403</u>	<u>3,101</u>	<u>(55%)</u>	<u>196</u>	<u>370</u>	<u>(47%)</u>
DWP Rebates	50	14	257%	-	-	-	50	14	257%	5	1	400%
Total UK Insurance Operations	<u>1,391</u>	<u>3,049</u>	<u>(54%)</u>	<u>62</u>	<u>66</u>	<u>(6%)</u>	<u>1,453</u>	<u>3,115</u>	<u>(53%)</u>	<u>201</u>	<u>371</u>	<u>(46%)</u>
US Insurance Operations (1b)(8)												
Fixed Annuities	583	152	284%	-	-	-	583	152	284%	58	15	287%
Fixed Index Annuities	184	104	77%	-	-	-	184	104	77%	18	10	80%
Variable Annuities	895	1,137	(21%)	-	-	-	895	1,137	(21%)	90	114	(21%)
Life	1	2	(50%)	6	6	0%	7	8	(13%)	6	6	0%
Sub-Total Retail	<u>1,663</u>	<u>1,395</u>	<u>19%</u>	<u>6</u>	<u>6</u>	<u>0%</u>	<u>1,669</u>	<u>1,401</u>	<u>19%</u>	<u>172</u>	<u>146</u>	<u>18%</u>
Guaranteed Investment Contracts	42	148	(72%)	-	-	-	42	148	(72%)	4	15	(73%)
GIC - Medium Term Note	16	(4)	500%	-	-	-	16	(4)	500%	2	-	
Total US Insurance Operations	<u>1,721</u>	<u>1,539</u>	<u>12%</u>	<u>6</u>	<u>6</u>	<u>0%</u>	<u>1,727</u>	<u>1,545</u>	<u>12%</u>	<u>178</u>	<u>160</u>	<u>11%</u>

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Asian Insurance Operations	(1b) (8)												
China	(10)	16	18	(11%)	9	8	13%	25	26	(4%)	11	10	10
Hong Kong		47	178	(74%)	41	35	17%	88	213	(59%)	46	53	(13%)
India	(6)	7	6	17%	34	53	(36%)	41	59	(31%)	35	54	(35%)
Indonesia		9	53	(83%)	46	38	21%	55	91	(40%)	47	43	9
Japan		21	40	(48%)	6	6	0%	27	46	(41%)	8	10	(20%)
Korea		15	60	(75%)	35	61	(43%)	50	121	(59%)	37	67	(45%)
Malaysia		6	21	(71%)	35	29	21%	41	50	(18%)	36	31	16
Singapore		35	168	(79%)	22	21	5%	57	189	(70%)	26	38	(32%)
Taiwan		10	33	(70%)	70	36	94%	80	69	16%	71	39	82
Other	(4)	4	15	(73%)	14	22	(36%)	18	37	(51%)	14	24	(42%)
Total Asian Insurance Operations		170	592	(71%)	312	309	1%	482	901	(47%)	329	368	(11%)
Group Total		3,282	5,180	(37%)	380	381	(0%)	3,662	5,561	(34%)	708	899	(21%)

INVESTMENT OPERATIONS

			Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement £m	Closing FUM £m
M&G	(5)	Q4 2008	49,994	4,040	(4,775)	(735)	110	(2,372)	(2,997)	46,997
		Q4 2007	49,907	3,933	(2,568)	1,365	(123)	72	1,314	51,221
		+/- (%)	0%	3%	(86%)	(154%)	189%	(3,394%)	(328%)	(8%)
Asia Retail Mutual Funds	(15)	Q4 2008	13,594	12,529	(12,618)	(89)	(6)	944	849	14,443

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	Q4 2007	15,120	10,842	(10,346)	496	(125)	786	1,157	16,277
	+/- (%)	(10%)	16%	(22%)	(118%)	95%	20%	(27%)	(11%)
Asia Third Party	Q4 2008	755	16	(24)	(8)	-	42	34	789
	Q4 2007	980	167	(76)	91	-	45	136	1,116
	+/- (%)	(23%)	(90%)	68%	(109%)	-	(7%)	(75%)	(29%)
US Retail Mutual Funds	Q4 2008	58	4	(8)	(4)	2	(6)	(8)	50
	Q4 2007	32	27	(2)	25	-	(2)	23	55
	+/- (%)	81%	(85%)	(300%)	(116%)	-	(200%)	(135%)	(9%)
Total Investment Products	Q4 2008	64,401	16,589	(17,425)	(836)	106	(1,392)	(2,122)	62,279
	Q4 2007	66,039	14,969	(12,992)	1,977	(248)	901	2,630	68,669
	+/- (%)	(2%)	11%	(34%)	(142%)	143%	(254%)	(181%)	(9%)

**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 20 February, 2009

PRUDENTIAL PUBLIC LIMITED COMPANY

By: /s/ Jon Bunn

Jon Bunn  
Director of Public Relations