



PRESS RELEASE

Jakarta, November 14, 2011

PRUDENTIAL INDONESIA'S TOTAL PREMIUM INCOME AMOUNTED TO RP 11 TRILLION FOR 3Q 2011

Nine months Business Performance (up to 30 September 2011):

- Total premium income amounted to Rp11 trillion, up 52.7 percent compared to the same period in the previous year
- Income from new business is up 69 percent from the same period of 2010 to Rp 6 trillion
- New shariah business premium income was Rp 451.7 billion, an increase of 52.2 percent from the same period in the previous year
- Partnership Distribution (bancassurance, direct marketing/telemarketing) contributed total premium income of Rp 1.6 trillion, up 125.2% compared to the same period in 2010
- Total funds under management amounted to Rp 26 trillion, up 18.6 percent compared to 2010
- Total assets amounted to Rp 29.3 trillion, up 23.2 percent from the same period in the previous year
- Total claims and benefits paid amounted to Rp 3.1 trillion, up 16.9 percent compared to the previous year
- Solid risk-based capital (RBC) of 820 percent, far exceeding the Indonesian government mandated ratio of 120 percent
- More than 1.3 million policy holders (up 23.1 percent) serviced by a licensed sales force of over 130,000 (up 79 percent compared to the same period of the previous year)

Jakarta, November 14, 2011 – PT Prudential Life Assurance (Prudential Indonesia) recorded total premium income of Rp 11 trillion for the period ending 30 September 2011, up 52.7 percent compared to the same period of 2010, proving the company's ability to sustain its very robust

growth. New business of Rp 6 trillion— up 69 percent compared to the same period in 2010 — was driven by unit-linked products which continued to be the lead contributor to the company's progressive growth.

“The success of unit-linked products, which has continued to drive our new business premiums and is still the driver of our total sales in the third quarter of 2011, reinforces our optimism about the future of unit-link in the insurance industry. Through listening and understanding the market's needs, and through analyzing the trends since a few years ago, we believe the flexibility and transparency of unit link continue to be the main reasons why it has been the driver of the industry's growth over the past years. As a life insurance product, the protection it offers combined with potentially attractive returns on long-term investment, as well as the flexibility and transparency, is what made unit-link very appealing,” said William Kuan, President Director of Prudential Indonesia.

Prudential is the leading life insurance company in Indonesia, with more than 90 percent of its portfolio comprising of unit-linked products for both conventional and shariah. Regular premium unit-linked products also account for more than 90 percent of Prudential's total unit-linked sales figure at present, demonstrating the quality of the company's business, since regular-premium unit-linked products prioritize both long-term protection and savings. The good mix of protection and savings can be seen in the business where a Prudential customer would typically allocate 70 percent of his/her premium for protection and 30 percent for investment.

Remaining attuned to customer needs and providing a wider range of protection through various preferred distribution channels is the formula taken by the company in driving its progressive business performance. The new crisis cover product — **PRU***early stage crisis cover* that provides coverage in the early stage of critical illnesses — is one instance. Over 60% of Prudential's existing customers have crisis cover protection as a rider (additional insurance) option, where since the launch of **PRU***early stage crisis cover* in July 2011, 30% of Prudential's new policies, have included this new rider into their portfolio. This statistic shows that the market needs for critical illness protection is prevalent.

Through regular surveys, Prudential Indonesia continues to listen and to understand better the public's needs for critical illnesses coverage. **PRU***early stage crisis cover* exists in order to provide financial solutions to patients throughout Indonesia, as well as family members, beginning with the moment they are diagnosed with a critical illness. The research focus reinforces the benefits of a unit-linked product equipped with riders such as **PRU***early stage crisis cover* since the emphasis is on targeted protection against a wide range of risks.

The long term prospects of life insurance sector in Indonesia remain very attractive driven by strong economic growth, a fast growing middle class, high savings rates and current low penetration of insurance products. "Our achievements are truly based on the trust of our customers, as well as the support and hard work of our sales force, staffs, business partners, and other stakeholders of Prudential Indonesia. We would like to convey our gratitude for the trust and support shown to us over the years," said William Kuan.

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About Prudential plc and Prudential Corporation Asia

Prudential plc is a leading international financial services group, providing retail financial services and fund management in the United Kingdom, the United States, Asia and continental Europe, its chosen markets.

Prudential has provided life insurance service in the UK for over 160 years, and has had the largest long-term fund product for more than a century. Today, Prudential has more than 25 million customers worldwide and over **£ 349 billion (Rp 4,805 trillion)** as of 30 June 2011– according to the most recent figures available) in funds under management.

In Asia, Prudential Corporation Asia offers a comprehensive range of products to meet the savings, protection and investment needs of customers and has championed for customer-centric products and services for over 86 years.

Prudential has life insurance operations in 12 Asian markets - China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Taiwan, Thailand and Vietnam. It also has an extensive geographic footprint with fund management operations in 10 markets – China, Hong Kong, India, Japan, Korea, Malaysia, Singapore, Taiwan, Vietnam, and the United Arab Emirates.

In the first nine months of the year, Prudential Corporation Asia's total sales by Annualized Premium Equivalent (APE) in Asia (excluding India) grew nineteen percent to **£ 1,074 million (Rp 15.1 trillion)**. The company is supported by a network of over 340,000 sales agents and employees across the regions, which provide service to over 11 million customers.

About Prudential Indonesia

Established in 1995, PT Prudential Life Assurance (Prudential Indonesia) is a leading life insurer in Indonesia and is part of Prudential plc, the UK-based retail financial services group. Leveraging Prudential's more than 160 years of experience in the life insurance industry, Prudential Indonesia is committed to provide the best-in-class investment, savings and protection insurance solutions to customers across the country.

Since launching its first life insurance policy, combined with unit-linked investments products in 1999, Prudential Indonesia has been a market leader of this innovative product category in Indonesia. Prudential Indonesia also offers a variety of products and services designed to meet the diverse financial needs of customers in Indonesia.

As of 30 September 2011, Prudential Indonesia has a Head Office in Jakarta and Sales Offices in Medan, Surabaya, Bandung, Denpasar, Batam and Semarang, with 243 agency offices (including Jakarta, Surabaya, Medan, Bandung, Yogyakarta, Batam and Bali) across the archipelago. Prudential Indonesia has a network of over 130,000 agents serving more than 1.3 million customers.

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