



PruProtect Press Release

March 8th 2010

Up to 1 in 4 people are more likely to receive a payout with PruProtect

PruProtect's Serious Illness Cover is more likely to pay out than traditional Critical Illness Cover

Policyholders with PruProtect's Serious Illness Cover, which covers up to 154 illnesses compared to the UK average of just 27*, are more likely to receive a pay out when compared to traditional Critical Illness Cover, according to new research from Hannover Life Re (UK).

Comprehensive Serious Illness Cover offers financial protection against serious illnesses as well as advanced or life threatening ones and the results show that consumers are up to 24% more likely to be covered if they have a PruProtect policy**. It also includes the option to renew the plan following a claim without further underwriting and without any additional exclusions. This provides customers with continuing protection for further events that may impact their lives.

Deepak Jobanputra, Actuarial and Product Director for PruProtect, said: "This new research confirms what we have believed all along – that severity based cover is more appropriate for modern protection needs as the likelihood of making a successful claim is significantly better."

Peter Chadborn, Principal at Colchester based IFA CBK, said: "In our experience clients like the sense of fairness that prevails with the concept of severity-based benefits. They understand and relate to the notion of 'all or something' versus 'all or nothing'

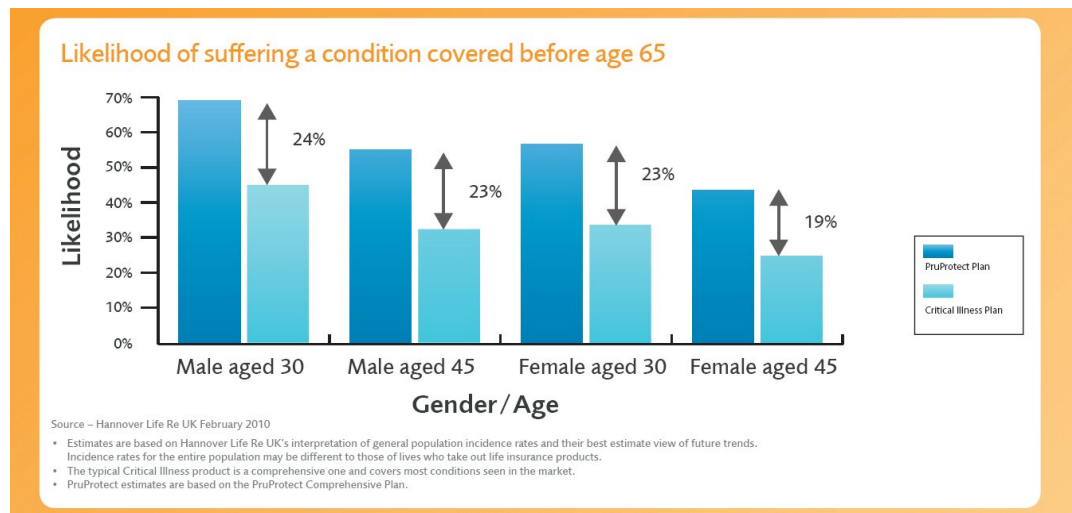
Stuart Paton Evans, General Manager, Business Development for Hannover Life Re (UK) states: "The results from our research provide another example of PruProtect's desire to give as much financial protection for their policyholders at the time they most need it. An example of this is connective tissue diseases such as rheumatoid arthritis, where a partial payment will be paid on diagnosis regardless of the severity level with the certainty of further financial protection if the disease progresses."

-Ends-

Notes to Editors

* source: Defaqto

** source: Hannover Life Re (UK)



Male currently aged 30

Probability of suffering any condition covered by the Pru product before age 65 = 69% Probability of suffering any condition covered by a standard CI product before age 65 = 45%

Male currently Aged 45

Probability of suffering any condition covered by the Pru product before age 65 = 56% Probability of suffering any condition covered by a standard CI product before age 65 = 33%

Female currently Aged 30

Probability of suffering any condition covered by the Pru product before age 65 = 59% Probability of suffering any condition covered by a standard CI product before age 65 = 36%

Female currently Aged 45

Probability of suffering any condition covered by the Pru product before age 65 = 44% Probability of suffering any condition covered by a standard CI product before age 65 = 25%

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About PruProtect

Launched in September 2007, PruProtect is an extension of the existing joint venture between Prudential UK and Discovery, which began with PruHealth. Unique to the current UK protection market, the PruProtect suite of products includes Life Cover, Income Protection and severity based Serious Illness cover. PruProtect is based on the innovative Vitality points system and is designed to encourage customers to take control of their own health and wellbeing, which gives policyholders

the potential to manage future premiums. By recognising people's efforts to look after themselves, PruProtect is able to offer a more comprehensive set of benefits than traditional providers at a very competitive price.

About Discovery

Discovery, headed up by Adrian Gore, is a leading South African financial services company that specialises in healthcare cover, life assurance and lifestyle and wellbeing benefits. Prudential UK and Discovery launched PruHealth in 2004.

About Hannover Life Re (UK)

Hannover Life Re (UK) is part of the Hannover Re Group which is the fourth largest reinsurer in the world. The group maintains business relations with more than 5,000 insurance companies in about 150 countries. Hannover Life Re transacts business through a network of 12 decentralised offices around the world. We share ideas and resources throughout this global network to provide the best possible services to clients.