

Sustainability-Related Disclosures

Prudential International Investment Portfolio
Pooled Fund Bond
Portfolio Account
Private Portfolio Bond
Prudence Portfolio Bond

Introduction

The Sustainable Finance Disclosure Regulation (SFDR) is a European Union (EU) regulation designed to help investors by providing more transparency on how financial products and their underlying investment options can promote environmental and/or social characteristics, or have a sustainable investment objective.

These financial products promote environmental or social characteristics. This means that they have one or more funds that promote these characteristics, and/or one or more funds that have a sustainable investment objective.

This document is primarily intended to list those funds required to make disclosures under SFDR, and provide details on the sustainability related disclosures (i.e. website disclosures) for these funds. For any funds under Sections A and B below, we will provide you with a link to where you can find more information online. For any funds included in Section C below, we will include a summary about the fund.

In this document

- Section A includes funds that promote environmental and/or social characteristics, and are defined as financial products by SFDR
- Section B includes funds that have a sustainable investment objective and are defined as financial products by SFDR
- Section C includes funds that have a sustainable investment objective and are not defined as financial products by SFDR

There may be other funds that the products offer that do not make disclosures under SFDR, for example a fund that does not promote environmental and/or social characteristics and does not have a sustainable objective, or where the fund manager has classified the fund as being out of scope of SFDR disclosure requirements. These are not included in this document.

Key information

- We've provided web links to the sustainability-related disclosures (i.e. website disclosures) of funds listed within Section A and B, and a summary section within Section C.
- If you have difficulty opening the links listed, or finding information on the fund you are looking for, then please email us at prudentialinternational@prudential.co.uk
- The environmental or social characteristics of these products will only be met where a product invests in at least one of the funds listed, or investment options, for the holding period of that product.
- We've included further explanations, covering a number of useful terms, at the end of this document.
- If you have a Discretionary Asset Manager (DAM) they may have access to additional funds not referred to in this document. This doesn't apply to the Private Portfolio Bond.

Please speak to your financial adviser for the full fund range and for any further information.

What does it mean to promote environmental and/or social characteristics?

This can include funds investing in companies with positive environmental and/or social characteristics. For example, it could include a fund manager favouring companies that are actively working on a transition to low carbon emissions or by screening possible investments for environmental, social and governance ratings before making investment decisions.

A fund categorised as promoting environmental and/or social characteristics and being classified as a financial product is referred to as an 'Article 8' investment option under SFDR.

What's a sustainable investment?

This can be explained as a fund that aims to invest in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

A fund categorised as having a sustainable investment objective and being classified as a financial product is referred to as an 'Article 9' investment option under SFDR.

Information you might find in a Sustainability – Related Disclosure document

The links listed in Sections A and B will direct you to the sustainability-related disclosures provided by the fund manager. Here is a non-exhaustive list of the headings that may be provided.

- Summary*
- No significant harm to the sustainable investment objective
- Environmental or social characteristics of the financial product
- Sustainable investment objective of the financial product
- Investment strategy
- Proportion of investments*
- Monitoring of environmental or social characteristics
- Methodologies
- Data sources and processing*
- Limitations to methodologies and data
- Due diligence*
- Engagement policies*
- Designated reference benchmark*

A description of some of the above headings (*) have been provided below. Please refer to the Useful Terms section for further definitions.

- **Summary** – Outlines the key sustainability related information for that fund
- **Proportion of investments** – Outlines the proportion of investments that have environmental and social characteristics or a sustainable investment objective
- **Data sources and processing** – How data sources are used to attain the funds classification and the processes and measures that are applied to this data
- **Due diligence** – Due diligence carried out by the fund manager on the underlying fund, including the internal and external controls on their due diligence
- **Engagement policies** – How fund managers engage with companies to integrate environmental, social and governance (ESG) considerations into the investment process
- **Designated reference benchmark** – Is a measure that compares the sustainable performance of the financial products with the sustainable performance of a broad market index

For any funds included in Section C, we've included a summary about the fund.

Section A

Funds that promote Environmental and/or Social Characteristics and are considered financial products

'Article 8' investment option

The links below will direct you to the sustainability-related disclosures of each underlying investment option/fund. This information has been produced and published by the underlying fund manager.

The links will provide information about each fund, detailed under the types of headings listed in the previous section. Each fund manager will provide a summary of the key sustainability related information for that fund, detailed in the 'Summary' section.

We have included the disclosure links where they have been made available to us, otherwise the attached link will lead you to the fund manager's website.

Available funds – the following funds are available for future investment on the products covered by this disclosure.

Fund manager	Fund name	Fund identifier	Hyperlink
Aegon	Strategic Global Bond Class B Acc EUR	IE00BH7HVR67	Link
Aubrey Capital Management Ltd	Global Emerging Markets Opportunities RC1 Acc GBP	LU1391034839	Link
AXA Investment Managers	Euro Credit Total Return	LU1164221589	Link
	US Responsible Growth F Capitalisation USD	LU0361797839	Link
Barings	Developed and Emerging Markets High Yield Bond I Hdg Inc	IE00B3L6PB37	Link
BlackRock (Luxembourg) S.A.	European Equity Inc H D5G GBP	LU0949170855	Link
BlackRock Investment Management (Dublin) Ltd	iShares Edge MSCI USA Multifactor ETF GBP	IE00BZ0PKS76	Link
	iShares Global Timber & Forestry ETF Inc GBP	IE00B27YCF74	Link
	iShares Global Water ETF Inc	IE00B1TXK627	Link
	iShares Healthcare Innovation ETF Acc USD	IE00BYZK4776	Link
	ICS Sterling Liquidity Premier Acc GBP	IE00B43FT809	Link
Brown Advisory	US Sustainable Growth B Acc GBP	IE00BF1T6V32	Link
	US Sustainable Growth B Acc USD	IE00BF1T6S03	Link
	US Sustainable Growth B Inc GBP	IE00BF1T6X55	Link
BNP Asset Management	UK Equity I Acc GBP	LU1319653892	Link
BNY Mellon Fund Managers Limited	Global Equity Income W Inc	IE00B90JXJ92	Link
	Global Real Return Fund W Inc EUR	IE00B70B9H10	Link
Columbia Threadneedle Investment Management	Responsible Global Equity Fund R Inc EUR	LU0969484335	Link
	Global Corporate Bond ZGH GBP	LU1062008823	Link
Dimensional Fund Advisors Ltd	Global Sustainability Core Equity Fund Dis GBP	IE00B8CJRF41	Link
	Global Sustainability Short Fixed Income Dis GBP	IE00009DUQ60	Link
Edgewood Management LLC	US Select Growth I USD Acc	LU0225244705	Link

Section A – continued

'Article 8' investment option – available funds

Fund manager	Fund name	Fund identifier	Hyperlink
Federated Hermes Investment Management Ltd	Global Emerging Markets F Inc GBP	IE00B3DJ5J85	Link
FIL Investment Management (Lux) S.A.	Asian Special Situations Y INC USD	LU0936575603	Link
	Global Dividend Fund Y Acc (Hedged)	LU0605515880	Link
	India Focus Y Inc GBP	LU0457960192	Link
First Sentier Investors	Global Listed Infrastructure Fund III ACC USD	IE00B29SXM19	Link
Franklin Templeton Investment Funds	Asian Smaller Companies Fund W Acc Eur	LU0976565415	Link
	ClearBridge US Equity Sustainability Leaders X Acc	IE00BZ1NPT63	Link
	Emerging Markets Smaller Companies W Acc GBP	LU0768361320	Link
	Global Bond Fund W Mdis H1 GBP	LU0768359340	Link
	Global Total Return Fund A (Mdis) GBP-H1	LU0316493153	Link
	Global Total Return Fund W Mdis H1 GBP	LU0871812193	Link
	Global Total Return Fund W Mdis USD Inc	LU0871811971	Link
	India Fund W Acc GBP	LU0768358961	Link
	Mutual European Fund W Acc EUR	LU0871812359	Link
GAM Fund Management Limited	Credit Opportunities Inst Acc GBP	IE00B510J173	Link
	Credit Opportunities Inst Inc GBP	IE00B54L8Q54	Link
	Star Continental European Equity Inst Acc EUR	IE00B3CTFW21	Link
	Star Disruptive Growth I Acc GBP	IE00B5VMHR51	Link
Heptagon Capital Limited	Yacktman US Equity IGD GBP Inc	IE00B94RDY44	Link
Invesco Asset Management Limited	ASEAN Equity C-AD Inc USD	LU1775947416	Link
	Sterling Bond Fund C Acc GBP	LU1775981431	Link
J O Hambro Capital Management Limited	Continental European A Inc EUR	IE0033009238	Link
Janus Henderson Management SA	Absolute Return Fund H2 HEUR	LU0995139267	Link
	Balanced Fund H2 USD	IE00BD860F54	Link
	Strategic Bond Fund H2 EUR Acc	LU1627463083	Link
	Horizon Pan Europe Property Equities H2 EUR Acc	LU0892274969	Link
	Global Property Equities H2 USD	LU0892274530	Link

Section A – continued

‘Article 8’ investment option – available funds

Fund manager	Fund name	Fund identifier	Hyperlink
JP Morgan Asset Management (Europe) S.a.r.l	Europe High Yield Short Duration Bond	LU1533169881	Link
	EU Government Bond C Acc EUR	LU0355583906	Link
	Global Strategic Bond C Acc (Hedged)	LU0587803247	Link
	Japan Equity Fund	LU0129464904	Link
	US Select Equity Plus C Acc USD	LU0281484617	Link
	US Technology A Inc USD	LU0082616367	Link
Jupiter Asset Management Limited	European Growth D Acc EUR	LU0946223103	Link
	European Growth D Acc GBP	LU0946223368	Link
	North American Equity R GBP Acc	IE00B8XWX876	Link
	Global Equity Absolute Return R GBP Hedged Acc	IE00BLP5S809	Link
M&G	Optimal Income Fund CI Acc EUR	LU1797814339	Link
MIV Asset Management AG	Variopartner Global Medtech N3 USD	LU1050446076	Link
Morgan Stanley Investment Management	Euro Corporate Bond Duration Hdg Fund Z EUR	LU1832968926	Link
	Global Opportunity I Acc EUR	LU0834154790	Link
Muzinich	Short Duration High Yield Hedged A Inc GBP	IE00B685HQ37	Link
Ninety One Asset Management Ltd	European Equity I ACC USD	LU0439321364	Link
Nomura Asset Management U.K. Ltd.	Japan High Conviction I Acc JPY	IE00BBT38576	Link
Pictet Asset Management Europe SA	Global Megatrend Selection I Inc GBP	LU0448837244	Link
	Robotics I GBP	LU1316549283	Link
Pimco Global Advisors (Ireland) Limited	GIS Euro Income Bond E Acc EUR	IE00B3V8Y234	Link
	Global Bond ESG Fund I Acc GBP Hedged	IE00BL58ST02	Link

Section A – continued

‘Article 8’ investment option – available funds

Fund manager	Fund name	Fund identifier	Hyperlink
Polar Capital LLP	Artificial Intelligence Fund I Acc USD	IE00BF0GL543	Link
	Biotechnology I GBP	IE00B42P0H75	Link
	Global Insurance Fund E Inc	IE00B4XZ9Q84	Link
	Global Insurance I Acc GBP	IE00B5339C57	Link
	Global Technology I Inc USD	IE00B42NVC37	Link
	Healthcare Opportunities Fund I Inc GBP	IE00B3NLDF60	Link
	Healthcare Opportunities Fund I Inc USD	IE00B3K93X10	Link
	UK Value Opportunities Fund I Inc GBP	IE00BD81XW84	Link
Principal Global Investors Funds	Preferred Securities I Acc USD	IE0032591004	Link
Robeco Institutional Asset Management B.V.	Rolinco G Acc EUR	NL0010510798	Link
	Sustainable European Stars Equities F Acc EUR	LU0940006702	Link
Royal London Asset Management	Short Duration Global High Yield Bond M Inc GBP	IE00B9BQGL21	Link
	Short Duration Global High Yield Bond M Acc GBP	IE00BD0NHK86	Link
Seilern Investment Management (Ireland) Ltd	America HC USD	IE00BF5H4Q45	Link
Schroder	Global Diversified Growth Hedged GBP C Acc	LU0776412115	Link
	ISF Strategic Credit C EUR (Hedged) Inc SV	LU0995124236	Link
T. Rowe Price International Ltd	Global Focused Growth Equity Q Acc USD	LU1892523231	Link
	Japanese Equity Fund Qd Inc GBP	LU1807408643	Link
Threadneedle (Lux)	Global Smaller Companies IE Acc USD	LU1815336687	Link
Troy Asset Management Limited	Trojan Fund Ireland O USD Acc	IE00B7483W12	Link
UBS Fund Management (Luxembourg) S.A.	Global Inflation-linked Q Acc USD	LU1240775160	Link
	MSCI EMU Socially Responsible ETF A Inc EUR	LU0629460675	Link
	MSCI UK IMI Socially Responsible ETF A Inc GBP	IE00BMP3HN93	Link
	MSCI World Socially Responsible (USD) A Inc GBP	LU0629459743	Link
Veritas Asset Management LLP	Global Equity Income Fund A Inc	IE00B5TRT092	Link
	Global Equity Income Fund B Inc GBP	IE00B0WFLH68	Link
	Global Real Return A Inc GBP	IE00B5W1LR97	Link
Vulcan Value Partners	Value Equity Fund GBP III Acc	IE00BL9XBQ96	Link

Section A – continued

‘Article 8’ investment option

Closed funds – the following funds were previously on the products covered by this disclosure. But they are no longer available for future investment. They are included for policyholders with existing investments in these funds.

Fund manager	Fund name	Fund ISIN	Hyperlink
Aberdeen	Asia Pacific Sustainable Equity Fund	LU0011963245	Link
	Asian Smaller Companies Fund	LU0231459958	Link
	Diversified Growth Fund A Acc EUR	LU1402171232	Link
	Diversified Income Fund A Acc Hedged EUR	LU1646954765	Link
	Emerging Markets Equity Fund	LU0132412106	Link
	Emerging Markets Equity Fund	LU0231456343	Link
	Global Sustainable Equity Fund	LU0094547139	Link
	Japanese Smaller Companies Sustainable Equity Fund	LU0278933410	Link
	Select Euro High Yield Bond Fund	LU0231456855	Link
Aegon	High Yield Global Bond Fund B Inc	IE00B296X360	Link
	Strategic Global Bond Fund A Inc	IE00B2496537	Link
Barings	Barings Asia Growth Fund	IE0004868604	Link
BlackRock	European Special Situations Fund	LU0171276677	Link
Carmignac	Patrimoine A Eur Acc	FR0010135103	Link
DWS	DWS ESG Euro Bonds Long	LU0044387529	Link
Edgewood Management LLC	US Select Growth I USD Z	LU0952587862	Link
FIL Investment Management (Lux) S.A.	European Growth Fund	LU0048578792	Link
	European Dynamic Growth Fund	LU0119124781	Link
	Global Inflation-linked Bond Fund	LU0353648974	Link
	India Focus Fund	LU0197230971	Link
Findlay	American Fund	IE00B00J0F11	Link
First Sentier Investors	Global Listed Infrastructure VI Acc EUR	IE00BYSJV039	Link
	Global Listed Infrastructure VI Inc EUR	IE00BFY85J84	Link
Franklin Templeton Investment Funds	Global Bond Euro Fund	LU0170474935	Link
	Global Bond Fund	LU0229943369	Link
	Mutual European Fund	LU0109981661	Link
	Mutual Global Discovery Fund	LU0229944847	Link
	U.S. Opportunities Fund	LU0976564442	Link
Fundsmith LLP	Equity Fund I Acc EUR	LU0690374029	Link
	Equity Fund I Acc GBP	LU1053186349	Link
	Equity Fund I Acc USD	LU0893933373	Link

Section A – continued

‘Article 8’ investment option – closed funds

Fund manager	Fund name	Fund ISIN	Hyperlink
Guinness Asset Management Limited	Global Equity Income Class Y Inc GBP	IE00BVYPP131	Link
	Global Equity Income Y Acc GBP	IE00BVYPNY24	Link
HSBC Investment Funds (Luxembourg) SA	Indian Equity	LU0164881194	Link
	Asia ex Japan Equity	LU0043850808	Link
Invesco Asset Management Limited	Bond A Inc USD	LU1775947762	Link
	Euro Corporate Bond Fund	LU0243957825	Link
	Euro Corporate Bond Fund	LU0248037169	Link
	Emerging Markets ex-China Equity	LU1775952507	Link
	UK Equity Fund	LU1775979708	Link
Janus Henderson	Horizon Pan European Mid and Large Cap Fund	LU0504465815	Link
J O Hambro Capital Management Limited	Continental European Fund	IE0031005436	Link
	Global Select Fund	IE00B3DBRL03	Link
	UK Growth Fund	IE0031005543	Link
JP Morgan Asset Management (Europe) S.a.r.l	Global Focus Fund	LU0210534227	Link
Jupiter Asset Management Limited	European Growth	LU0329190499	Link
Lazard Fund Managers (Ireland) Ltd	Global Listed Infrastructure Equity A Acc GBP	IE00B5NXD345	Link
M&G	Global Dividend Fund	LU1670710075	Link
Ninety One	Global Credit Income Fund	LU2639069009	Link
Ninety One Asset Management Ltd	Global Multi-Asset Income Fund	LU0953506580	Link
Sarasin	Global Equity Opportunities GBP	IE00B59Z3G76	Link
	Multi Asset-Dynamic USD Fund	IE00B5LQMV64	Link
	Sustainable Global Real Estate Equity	IE00B572T065	Link
Threadneedle	European High Yield Bond	LU1829334579	Link
Troy Asset Management Limited	Trojan Fund Ireland O Acc Eur	IE00B6T42S66	Link
	Trojan Fund Ireland O GBP Acc	IE00B757JT68	Link
	Trojan Fund Ireland O Eur Inc	IE00B54VKZ87	Link
Vanguard Group (Ireland) Limited	ESG Developed Europe Index (GBP) ACC	IE00B76VTL96	Link
	ESG Developed World All Cap Index Acc GBP	IE00B76VTN11	Link
Veritas Asset Management LLP	Global Equity Income Fund	IE00B0WFLJ82	Link

Section B

Funds that have a Sustainable Investment Objective and are considered financial products

'Article 9' investment option

The links below will direct you to the sustainability-related disclosures of each underlying investment option/fund. This information has been produced and published by the underlying fund manager.

The links will provide information about each fund, detailed under the types of headings listed in the previous section. Each fund manager will provide a summary of the key sustainability related information for that fund, detailed in the 'Summary' section.

We have included the disclosure links where they have been made available to us, otherwise the attached link will lead you to the fund manager's website.

Available funds – the following funds are available for future investment on the products covered by this disclosure.

Fund manager	Fund name	Fund identifier	Hyperlink
BlackRock (Luxembourg) S.A.	Sustainable Energy D4 Inc GBP	LU0435534705	Link
First Sentier Investors	Global Emerging Markets Leaders III ACC USD	IE00B0169P41	Link
Invesco Asset Management Limited	Sustainable Global Income Z Acc	LU2530423032	Link
Liontrust Investment Partners LLP	Sustainable Future Pan-European Growth A5 Acc EUR	IE00BYWSV628	Link
	Sustainable Future Pan-European Growth A5 Inc EUR	IE00BYWSV735	Link
Pictet Asset Management Europe SA	Global Environmental Opportunities I Inc GBP	LU0503632878	Link

Closed funds – the following funds were previously on the products covered by this disclosure. But they are no longer available for future investment. They are included for policyholders with existing investments in these funds.

Fund manager	Fund name	Fund identifier	Hyperlink
First Sentier Investors	Asia Pacific Leaders Sustainability VI Acc EUR	IE00BFY85M14	Link
	Stewart Investors Asia Pacific Leaders Sustainability Fund	IE00BFY85N21	Link
	Stewart Investors Global Emerging Markets Leaders Fund	IE00BFY84Y60	Link
Guinness Asset Management	Sustainable Energy Fund	IE00BFYV9L73	Link

Section C

Funds that have a Sustainable Investment Objective but are not considered financial products

Currently there are no funds being offered that fall into this category.

Sustainability-Related Periodic Report

On an annual basis we publish a periodic report per product. This will detail how each relevant fund that each product invested in met their environmental or social characteristics or their sustainable investment objective over the referred period. How this was achieved will depend on the fund in question; the fund manager will assess this at fund level for each fund they manage. The sustainability-related periodic reports can be found at pru.co.uk/sfdr

EU Taxonomy Statement

The EU Taxonomy is a classification system which helps ensure our business activities are environmentally sustainable. This includes a list of sustainable economic activities but doesn't include any socially sustainable ones. Not all sustainable investments with an environmental objective will be aligned with the Taxonomy.

The EU Taxonomy sets out a "do no significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities.

The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.

Please speak to your financial adviser for more information.

Some useful terms

Here are some terms that might help aid your general understanding. If you are looking for more information then please speak to your financial adviser.

Article 8 investment options: Investment options or products that promote environmental and/or social characteristics, provided that the companies in which the investments are made follow good governance practices.

Article 9 investment options: Investment options or products that have a sustainable investment as its objective.

International Securities Identification Number (ISIN): a unique code to help the identification of a fund. ISINs are shown, where applicable, in the fund identifier column in the sections above.

Investment Options: See 'funds'

Funds: Also referred to as investment options. A fund is a pool of money professionally managed, by a fund manager, against a pre agreed objective, with the aim of generating a return for its investors. Funds can invest in one type of asset or multiple, known as a multi asset fund.

Financial Product: SFDR classifies any of the following as a 'financial product':

- Alternative investment funds (AIFs);
- Insurance Based Investment Products (IBIPs);
- Investment portfolio;
- Pan-European Personal Pension Product (PEPP);
- Pension product;
- Pension scheme;
- Undertakings for Collective Investment in Transferable Securities (UCITS).

Prudential International Assurance (PIA)'s unit linked funds are not covered by the list above, and hence are not financial products under SFDR.

Principal Adverse Impacts (PAIs): PAIs are defined as: 'Negative, material or likely to be material effects on sustainability factors that are caused, compounded by or directly linked to investment decisions and advice performed by the legal entity. Examples include Greenhouse Gas (GHG) emissions and carbon footprint.'

Promoting environmental and/or social characteristics:

This can include funds investing in companies with positive environmental and/or social attributes. For example, it could include a fund manager favouring companies that are actively working on a transition to low carbon emissions or by screening possible investments by environmental, social and governance ratings before making investment decisions.

Sustainable Investment: An investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Sustainable Finance Disclosure Regulation (SFDR):

This EU regulation has introduced various disclosure-related requirements for financial market participants and financial advisers at entity, service and product level. It aims to provide more transparency on sustainability within the financial markets in a standardised way.

The Do No Significant Harm Principle (DNSH):

applies to funds which make sustainable investments. The DNSH principle includes the consideration of the following:

- Principal Adverse Impacts (PAIs)
- Alignment of investments with the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises and the United Nations' (UN) Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight fundamental conventions identified in the Declaration of the International Labour Organisation on Fundamental Principles and Rights at Work and the International Bill of Human Rights.

The Organisation for Economic Co-operation (OECD)

Guidelines for Multinational Enterprises: are government-backed recommendations which provide non-binding principles and standards for responsible business conduct in a global context consistent with applicable laws and internationally recognised standards.

UN Guiding Principles on Business and Human

Rights: outline steps for States to ensure and foster business respect for human rights; provide a blueprint for companies to respect human rights; and offer a set of benchmarks for stakeholders to assess business respect for human rights.

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland and in the context of its UK regulated activities only, is authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.