

Retirement has more potential with

PRUDENTIAL



Increasing longevity and the economic value of healthy ageing and working longer

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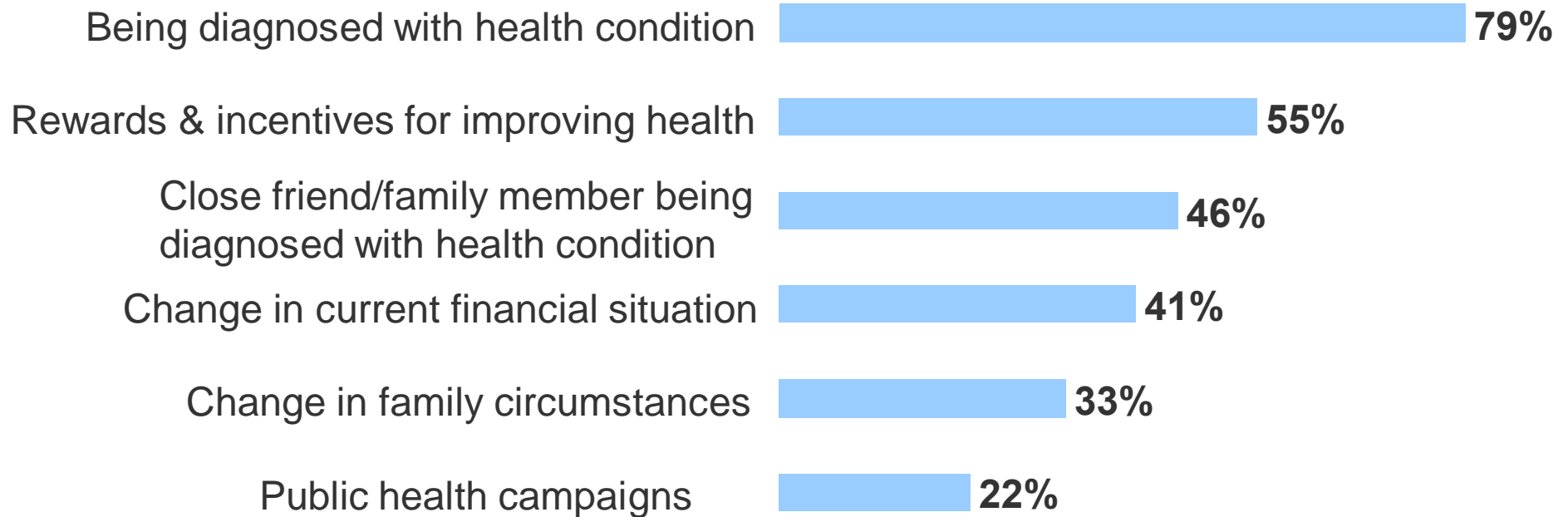
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Factors which are likely to encourage people to improve their personal health and fitness



Source: PruHealth Vitality index . January 2009

The Vitality programme helps members adopt a balanced approach to health by rewarding lifestyle behaviours through the three steps below



<p>Step 1:</p>	<p>Understanding your health status and goals . complete an online Health Review, set personalised goals, access educational tools and create meal plans.</p>
<p>Step 2:</p>	<p>Getting and staying healthy . with help from fitness assessments and subsidised gym membership, smoking cessation sessions, pedometers and personal heart rate monitors. The more members do to look after their health, the more Vitality points they could earn and the higher their Vitality status will be.</p>
<p>Step 3:</p>	<p>Enjoying the rewards . the higher a member's Vitality status becomes, the bigger the potential discounts with our rewards partners, and the better their Vitality reward at renewal.</p>

Most valued reward partners



Key findings from Vitality Engagement research 2009



70%

of PruHealth customers agree that our Vitality Programme has helped them to live a healthy lifestyle



68%

have changed their behaviour as a result of our Vitality Programme



50%

agree that being a PruHealth member has encouraged them to be more healthy than they were before



48%

agree that being a PruHealth member has helped them achieve a more balanced approach to their health and wellbeing

Clear pattern of Vitality encouraging engagement and acting to reduce overall costs





Nearly 2 million gym visits in 2009

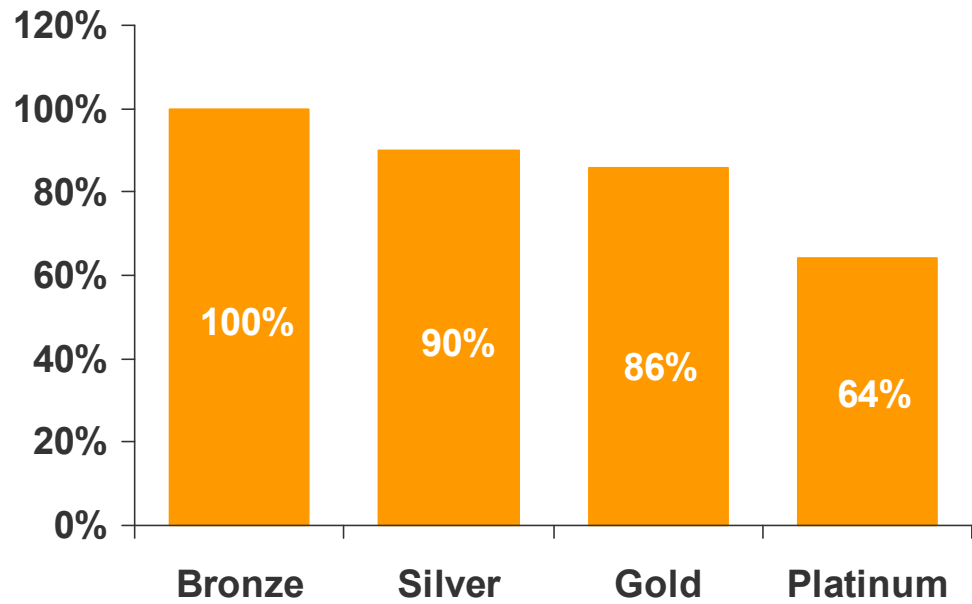


Over 14 billion steps walked with Fitbug



Over forty million Vitality points awarded in 2009

Impact of Vitality status on claims after allowing for variation including age and underwriting



Most valued health partners

