

Addendum

Principles and Practices of Financial Management – Current Information

1. With-Profits Sub-Fund (UK)

a) Asset Mix

	31.12.2009 %	31.12.2008 %	31.12.2007 %	31.12.2006 %	31.12.2005 %	31.12.2004 %
UK Equities	25.0	34.3	34.6	36.3	39.5	33.5
International Equities	12.4	16.9	17.0	16.7	18.8	15.0
Property	11.7	14.3	14.3	15.3	15.2	17.6
Alternative Assets	4.8	4.7	3.2	2.4	2.0	2.1
Fixed Interest	39.6	29.2	27.5	25.4	21.2	28.6
Cash	6.5	0.6	3.4	3.9	3.3	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

The information on this page shows investments attributable to with-profits business in the UK but excludes

- the with-profits business in SAIF (see overleaf), and
- investments attributable to the with-profits Prudence Bond Optimum Bonus (life with-profits series 3) business PruFund Cautious and PruFund Protected Cautious Funds and PruFund Investment Plan business written in the Growth & Income Fund. These products have a more cautious investment policy than the main with-profits fund.

Asset allocations are regularly reviewed and may vary from time to time.

b) Investment Returns

	31.12.2009 %	31.12.2008 %	31.12.2007 %	31.12.2006 %	31.12.2005 %	31.12.2004 %
Gross return	18.7	-19.7	7.2	12.4	20.0	13.4
Net return	15.7	-15.8	6.5	10.9	16.9	11.6

These figures are based on annual performance.

These returns are gross of tax (where applicable), charges and the effects of smoothing (for more information on smoothing please refer to Your With-Profits Plan – A guide to how we manage the Fund).

Past performance is not a reliable indicator of future performance.

c) Fund Size

31.12.2009 £bn	31.12.2008 £ bn	31.12.2007 £ bn	31.12.2006 £ bn	31.12.2005 £ bn	31.12.2004 £ bn
61.6	56.7	73.8	71.9	68.4	61.4

2. Scottish Amicable Insurance Fund (SAIF)

a) Asset Mix

	31.12.2009 %	31.12.2008 %	31.12.2007 %	31.12.2006 %	31.12.2005 %	31.12.2004 %
UK Equities	19.7	29.7	33.1	34.7	37.4	31.9
International Equities	11.7	15.1	16.3	15.8	17.7	14.0
Property	10.6	13.7	12.5	12.9	13.9	15.3
Alternative Assets	5.3	5.1	3.3	2.4	1.4	1.2
Fixed Interest	48.2	35.2	33.1	31.8	26.7	34.3
Cash	4.5	1.2	1.7	2.4	2.9	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Asset allocations are regularly reviewed and may vary from time to time.

b) Investment Returns

	31.12.2009 %	31.12.2008 %	31.12.2007 %	31.12.2006 %	31.12.2005 %	31.12.2004 %
Gross return	18.2	-18.4	6.5	11.8	19.0	13.2
Net return	15.1	-14.8	5.9	10.4	16.1	11.4

These figures are based on annual performance.

These returns are gross of tax (where applicable), charges and the effects of smoothing (for more information on smoothing please refer to Your With-Profits Plan – A guide to how we manage the Fund).

Past performance is not a reliable indicator of future performance.

c) Fund Size

31.12.2009 £bn	31.12.2008 £bn	31.12.2007 £bn	31.12.2006 £bn	31.12.2005 £bn	31.12.2004 £bn
9.2	10.9	13.2	13.7	13.6	12.1

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