

ENVIRONMENT-FRIENDLY VALUE CHAIN

Group Environment Policy of Prudential plc

<http://www.prudential.co.uk/investors/governance-and-policies/group-environment-policy>

Prudential plc is an international financial services group with operations in Asia, the US and the UK, Continental Europe and Africa.

The management of environmental issues is an integral part of controlling the risks faced by our business. Overall responsibility for approving and reviewing our Environmental policy lies with the Prudential plc Board. It recognises that as an international financial services business one of our most significant direct impacts on the environment is from the operation of the properties we occupy. Therefore we have this policy to manage these impacts and work to promote sustainability and environmental awareness at all levels of decision-making relating to our operational property portfolio.

Scope

This policy statement applies to the operational property of all Prudential Group companies. It takes into account the differing environmental legislation and standards under which our companies operate globally.

Our Environmental Core Principles

We believe that employees have a role to play in achieving our environmental goals. Our Environmental policy is underpinned by two core principles:

- Comply with environmental legislation and standards to which the business is subject; and
- Communicate this Policy to all employees in order to raise employee awareness of environmental issues and to encourage environmentally responsible behavior.

Our Environmental Commitments

We commit to:

- Comply with local environmental compliance obligations as they relate to our operational premises;
- Implement risk management systems and procedures that assess the environmental impact of our operations and seek to prevent pollution.
- Support and encourage the implementation of energy, water efficiency and waste measures into the facilities we occupy and promote waste minimisation, re-use, recovery and recycling.
- Encourage our suppliers, contractors as they relate to premises, to adopt good industry practice in environmental performance and where appropriate, collaborate with them on environmental schemes and initiatives.
- Raise awareness and encourage and enable our staff and tenants to make a contribution towards achieving environmental improvement when occupying our premises.
- Take into consideration environmental matters in the planning, property and lease acquisition, development, refurbishment and decommissioning of our buildings.

Pru Life UK Environment-Friendly Initiatives

Pru Life UK, as subsidiary of British financial services giant Prudential plc, has adopted the Group Environment Policy of Prudential plc. Pursuant thereto, for the year 2016, Pru Life UK implements the following initiatives at its head office at Uptown Tower 1 in order to promote an environment-friendly value chain and sustainable development:

1. contains indoor plants to help provide cleaner indoor air;
2. has strategically located the rooms with glass walls and windows in order to maximize natural lighting and lessen energy consumption;
3. uses Light Emitting Diode (LED) lamps and bulbs which consume less energy than traditional incandescent and compact fluorescent bulbs;
4. utilizes inverter type air conditioners which reduces electricity consumption;
5. has blinds and shutters on its windows to block out direct sun and reduce the need for more air conditioning;
6. uses water efficient automatic faucets to manage water consumption;
7. continues to implement its Lights Off Policy during 12pm to 1pm lunch break;
8. regular maintenance of air-conditioning units to minimize energy consumption;
9. after office hours, guards check the whole office to turn off lights and air-conditioning units which are not being used;
10. 5S (i.e. Sort by eliminating unnecessary items in workplace; Systematize by placing work items in good order; Sweep by cleaning the workplace; Sanitize through good housekeeping; and Self-Discipline by practicing the foregoing as a way of life) is implemented by some departments; and
11. no eating policy at work stations, no food allowed to be thrown at work station trash cans, and provision for common trash cans for food to maintain cleanliness and prevent pest infestation.