



M&G plc

Modern Slavery Transparency Statement 2023



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1. Introduction

While we recognise that governments have a responsibility to protect the rights of their citizens, as a global organisation we're aware of our duties in promoting respect for human rights and in preventing, mitigating and (where appropriate) remediating, the risk of human trafficking and modern slavery within our operations and supply chains.

Our position on human rights is embedded within our purpose, values, behaviours and company policies.

This statement is in compliance with the requirements of the Modern Slavery Act 2015. It outlines the measures undertaken by M&G plc throughout the fiscal year concluding on 31 December 2023, aimed at identifying and rectifying any instances of modern slavery, human trafficking, child labour, or other human rights abuses within our business operations and supply chain. The Modern Slavery Act characterises modern slavery as 'slavery, servitude, forced or compulsory labour' and 'human trafficking' (collectively referred to as 'Modern Slavery'). M&G maintains a zero-tolerance stance towards instances of modern slavery and any other infringement of fundamental human rights where identified and is committing to take necessary actions to address any such occurrences.

2. Our business and organisational structure

M&G is an international savings and investments business, managing money for over 4.6 million retail customers and more than 900 institutional clients. We have 38 offices across 4 continents and 20 countries including Australia, France, Hong Kong, India, Poland, Taiwan, the United Kingdom and the United States of America. We have over 6,000 employees across our global operations with 95% of employees working full time and 5% working part time.

As of 31 December 2023, M&G had £343.5 billion assets under management and administration. A key change to our business from 2022 was the division of our Retail and Savings business into two separate business units, Life and Wealth. Further details about our business and suppliers are detailed below.

Asset Management

Our Asset Management business is among the largest managers of private assets in Europe. We are also recognised for our broad public fixed income expertise, a long track record in multi-asset solutions, and a growing range of sustainability-driven thematic equities products.

Life

Our Life business creates distinctive risk and investment solutions, including PruFund, alongside integrated insurance propositions. We have a long track record of successfully managing a scaled balance sheet to provide security to our clients, and it also allows us to leverage expertise in our Asset Management business to build new propositions to enhance financial outcomes.

Wealth

Our Wealth business offers a comprehensive savings proposition to UK clients, including investment solutions, portfolio allocation and advice.

Central Functions

Our Finance, Risk and Compliance, Group Operations (Technology), Internal Audit and People and Corporate Affairs functions support the key business areas described above.

Suppliers including outsourcing

Our suppliers are a critical and necessary extension of our operations and future success. We have strong visibility over our material/critical suppliers. We've identified the following supplier categories as having the highest risk of modern slavery:

- Travel, transport and accommodation



- Branded and non-branded goods not for resale
- Manufacturing of hardware and software including printers, scanners and computers
- Cleaning, including house keeping
- Facilities management, including maintenance, repair and operational suppliers
- Office services, stationery and office equipment

While most of our services are procured from the UK, there are instances of services being provided from India, Malaysia, Philippines, Sri Lanka, Israel, the US and other parts of Europe. From the countries that we procure from, India is the country with the highest modern slavery risk based on the Global Slavery Index. We're developing an updated Third-Party Risk Management (TPRM) framework that will improve visibility over our Tier 1 and Tier 2 suppliers. We know that improved transparency of our supply chain is a critical part of due diligence. More details on this framework are provided in the Due Diligence section of this statement.

Memberships and Initiatives

M&G recognise that stakeholder engagement and partnerships with different organisations are a key aspect of effectively managing modern slavery risk.

M&G is either a signatory to, or abides by, the principles of a number of international standards relating to responsible business practice, such as the United Nations Guiding Principles on Business and Human Rights (UNGPs), the International Labour Organisation Standards (ILO), UK Stewardship Code 2020, Principles for Responsible Investment (PRI) and the United Nations Global Compact (UNGC) Principles.

3. Our values and policies

Our purpose

"Our purpose is to give everyone real confidence to put their money to work".

Our values

M&G plc's core values of care and integrity are central to everything we do:

- Care – we act with care, treating our customers, clients and colleagues with the same respect we would expect ourselves and we invest with care, making choices for the long term.
- Integrity – we empower our people at M&G to do the right thing, honouring our commitments to others and acting with conviction.

Our business is built on trust, and we do not take this lightly. We believe in supporting human rights, while acting responsibly and with integrity in everything we do. We're committed to working with our suppliers and stakeholders to help end modern slavery, and any other abuse of human rights. Guided by our values of care and integrity, a responsible mindset drives what we do across the whole of our business: as a corporate entity, asset owner, asset manager, and through our relationships with our stakeholders, including our communities.

Our governance

We have established a Group governance framework (GGF) which defines the Group's approach to governance and internal controls which helps us meet regulatory requirements. While the GGF doesn't explicitly include oversight of modern slavery policies and risk management, it mandates the requirements for compliance for all M&G policies and supporting standards including those relating to Modern Slavery. The GGF includes information and policies to ensure a consistent approach to the way colleagues work and make decisions across the entire business below Board level. These policies provide general principles by which we conduct our business. Any instances of non-compliance with these requirements are reported to the Executive Risk



Committee and Group Risk Committee. In 2023, the Chief People Officer had overall executive responsibility for the implementation of M&G's modern slavery policies.

Our risk management

Our risk governance, which supports the Board, and Risk and Audit Committees at both M&G plc and regulated entity levels, is based on the Three Lines of Defence model. This divides responsibility and accountability into: (i) risk taking and management, (ii) risk oversight and challenge, and (iii) independent assurance. The model is defined in the M&G plc risk management framework, which supports the oversight and accountability obligations of the regulated entity boards, as well as covering functions delivered centrally.

Under the Three Lines of Defence model for M&G plc, the Board provides direction to the Executive Committee by setting the risk appetite for the integrated business and the Board also oversees the top risks facing our business.

The Board delegates ownership and responsibility for managing risk to the Group Executive Committee (GEC). The GEC are tasked with providing leadership and direction to colleagues in respect of risk management (including managing regulatory risk), and to control our overall risk-taking activities in relation to the agreed level of risk appetite.

The third line (internal audit) provides independent assurance on the design, effectiveness and implementation of the overall system of internal control, including risk management and compliance.

Our ESG risk

Our Environmental, Social and Governance (ESG) risk management framework, which includes modern slavery, further enhances our approach to the identification, assessment and management of ESG risks, based on the Three Lines of Defence model. It consists of five core components:

1. ESG risk culture
2. Identifying and assessing ESG risk
3. Managing and reporting effectively on ESG risk
4. Embedding risk governance
5. Protecting our reputation

Our policies

All our policies are developed in accordance with our policy governance framework. Subject matter experts (SMEs) within our business lead the development of policies. ESG policies are approved by the ESG policy owner, Executive Risk Committee and Board on an annual basis. Our policies are available to all employees via the internal policy hub and to suppliers as part of the ongoing oversight. Both employees and third parties are contractually obligated to comply with these policies.

The process for ensuring compliance with M&G policies is detailed in our governance section above. Accountability for ensuring compliance sits with the designated M&G plc Executive Committee Owner for each policy, who is responsible for the content and implementation of the policy across the business. Additionally, there are specific individuals with additional responsibilities as laid out in the policy governance framework.

The formal employee compliance attestation exercise is conducted on an annual basis. This is an evidence-based self-attestation against each policy requirement, informing the overall annual review of the effectiveness of the system of risk management and internal control.

An overview of our key policies and standards in relation to ESG and modern slavery is detailed below.



ESG risk policy - Our ESG risk management framework is supported by the M&G plc ESG risk policy, which sets out our business requirements for the management of ESG risk on an ongoing basis, supporting the delivery of M&G's strategic plans and objectives.

M&G plc supply chain modern slavery business standard - The standard is part of the third party risk framework and details how M&G define modern slavery risk and human rights risk and how we mitigate this within our supply chain, outlining our internal processes to identify potential exposures, effectively monitor our suppliers, and escalate any known/potential exposures. Through annual attestation against the standard, we can actively assess our approach and ensure we meet the standards as stipulated by the UK Home Office and Modern Slavery Act 2015 (MSA). The Standard is reviewed and approved annually.

Supplier code of conduct - Our supplier code of conduct highlights our expectations of suppliers across a range of topics, including human rights and modern slavery. All work performed for M&G by a supplier must be in full compliance with this, in addition to all applicable laws, rules and regulations.

Statement of human rights - Our statement of human rights details our approach, expectations and values in relation to human rights. We don't tolerate conduct that's not aligned with our statement and associated company policies. We strive to uphold the United Nations' guiding principles on business and human rights, and our statement of human rights has been developed in accordance with the International Labour Organisation's guiding principles, the international bill of human rights, and principles for responsible investment. Our policies have been mapped and reviewed to ensure alignment with our approach to human rights.

Code of conduct - Our code outlines the purpose, values and behaviours that govern our ways of working and how we operate our business. It provides guidance on how we all come together and operate as one team, setting the foundation of our company and creating an environment where we all feel safe, valued and heard. Our code of conduct reaffirms our commitment to respect and promote human rights in every community within which we operate. All employees must adhere to and agree to the code of conduct. We don't tolerate conduct that's not aligned with our code.

ESG investment policies - As an Asset Manager and Asset Owner, under our respecting ESG investment principles M&G is committed to working with our stakeholders, including our investee companies, to help end modern slavery or any other abuse of human rights.

Whistleblowing policy - Our whistleblowing policy is vital to maintaining our commitment to promoting an environment where individuals feel confident in 'speaking out', if something is perceived to be wrong and be confident that they will be listened to and protected, including but not limited to modern slavery and possible human rights violations.

4. Our approach to due diligence and risk assessments

We have determined the risk of modern slavery in relation to our direct employees to be low. This is because asset management and insurance services haven't been identified as key modern slavery risk sectors. Almost all our employees work in roles that are low risk from a modern slavery perspective as they're office-based roles that require specialist qualifications such as accountancy, procurement and human resources. We consider that our highest risk areas for modern slavery are investments and our supply chain. We recognise that implementing effective and proportional due diligence is required to identify and manage modern slavery risks across our value chain.

Our operations

Our recruitment of permanent employees is led by our internal recruitment team. Contractors are recruited via a third party who, under section 54 of the UK Modern Slavery Act, are required to publish modern slavery statements. Our third-party risk management framework is used to identify and prevent modern slavery exposure when recruitment agencies are utilised. In addition, we review the third-party recruitment agencies modern slavery statement on an annual basis to assess their processes



for managing modern slavery risk and to identify if any instances of modern slavery have occurred. All costs associated with employment with M&G are borne by us and we expect our suppliers to follow suit.

Our suppliers, including outsourcing

We hold our suppliers to the same ethical standards we hold ourselves to. We expect our suppliers to extend the principle of fair and honest dealings to all others with whom the supplier does business, including employees, sub-contractors and other third parties; where relevant, apply the standards within our supplier code of conduct to the supplier's own supply chain; and adhere to the guidance within our statement of human rights. This includes the ongoing due diligence and oversight of our supply chain.

In line with our commitment to continual improvement and adherence to regulatory policies and best practices, we conducted a comprehensive review of our third-party supplier lifecycle during the reporting period. Our focus was on mitigating risks related to modern slavery within our supply chain. As a result, we've enhanced our approach to assessing modern slavery risk and now reassess and categorise potential high-risk procurement categories against the Global Slavery Index at least once per year, instead of the previous three-year cycle. Our annual assessment of all 'high' risk potential suppliers was conducted by a specialised supply chain monitoring and assessment firm, following our bespoke framework. We're pleased to report that no instances of modern slavery were identified within the M&G supply chain for the reporting period.

Our Commercial Procurement teams across our UK businesses have further embedded a co-ordinated response to the requirements of the MSA, with a focus on our external supply chain, as follows:

- Commercial Procurement highlights M&G's expectations around modern slavery within all tender activity. This is undertaken regardless of the supplier statutory position.
- M&G plc has a code of conduct and supplier code of conduct which are regularly maintained, to which all suppliers sign up to as part of our due diligence process. These outline the standards we expect our suppliers to adhere to, including human rights and modern slavery-related issues. Compliance against the code of conduct is monitored as part of supplier oversight and governance and in line with the third-party risk framework.
- At the point of supplier onboarding, both our Commercial Procurement and Third-Party Risk teams determine the nature and location of services provided by suppliers to identify associated risks, including any potential risk exposure to modern slavery. Where suppliers are seen to not have appropriate standards in place, we'll work in close collaboration to improve standards. This ongoing monitoring focused particularly on the onboarding of new material suppliers to M&G, building on previous years' reviews of our supplier base, whereby we undertook an exercise to review the common procurement category themes and measure our potential exposure to modern slavery risk. While this process covered only suppliers onboarded via Commercial Procurement, the scope is being expanded in 2024 to cover lower-spend suppliers at the point of onboarding and not only as part of the annual assessment.
- We carried out in-depth reviews of M&G's high-risk suppliers with UK-originated spend, to understand the potential inherent risk to our business and, where needed, have taken the necessary steps to identify opportunities to improve standards. The inherent risk to our business was identified based on the procurement category and location of the suppliers. We identified 44 suppliers that were considered high risk and instructed a third party to complete a due diligence questionnaire on modern slavery with these suppliers. The questionnaire assesses the governance, maturity, and approach to identification and eradication of modern slavery, including their alignment to M&G requirements. The results were subsequently shared with M&G for validation and didn't indicate any modern slavery exposure. We'll continue to work with suppliers to align their approach to M&G's on an ongoing basis.
- Modern slavery prevention is explicitly called out in the M&G purchase order terms and conditions, and it is a non-negotiable term. Suppliers must agree to these terms at the point of signature and while the purchase order is active. Compliance against the provisions is monitored for suppliers identified as potential high-risk exposures (based on services they provide and the location of the service provisioning). The code of conduct and the purchase order terms and



conditions are published on the M&G public internet page. M&G plc contracts were refreshed and updated for modern slavery provisions in 2023.

M&G has adopted the requirements from the Prudential Regulation Authority and Financial Conduct Authority for operational resilience or outsourcing. In line with these requirements, we have implemented exit plans for material/critical suppliers. However, we don't have explicit provisions for an approach to minimising adverse impacts on modern slavery victims caused by the exit. We recognise this is an area that requires further development.

As part of our focus on enhancing our approach to due diligence, we're developing an updated third-party risk management framework that will include human rights and modern slavery as a risk domain. The framework, to be implemented in 2024, will include supplier segmentation by risk domain and a central repository to capture supplier data and improve visibility over our Tier 1 and Tier 2 suppliers. The repository will provide us with an ongoing view of our third parties and support risk assessments and supplier due diligence on a more regular basis compared with the current annual frequency. Furthermore, we're committed to enhancing our engagement with non-profit organisations, non-governmental bodies, and charitable institutions. This initiative is aimed at bolstering our capabilities to effectively address potential modern slavery risks within our supply chain.

[Our role as a responsible investor](#)

With £343.5 billion assets under management and administration, M&G's influence extends far beyond its direct operations or those of its supply chain. The companies and assets in which we choose to invest, whether as an asset owner or as an asset manager, can have a significant impact on society and we take our responsibilities as an investor seriously. M&G became a signatory of the UN Global Compact in March 2021, committing to ten principles of good practices in human rights, labour, the environment and anti-corruption. As a signatory, we're required to ensure we're not complicit in human rights abuses, and that we support and respect the protection of internationally proclaimed human rights. We must report against all 10 principles on an annual basis.

As an Asset Manager and Asset Owner, M&G is committed to working with our stakeholders, including our investee companies, to help end modern slavery or any other abuse of human rights. No specific asset types, sectors or regions are totally free from modern slavery risk. We do, however, know that some sectors are higher risk than others. Examples of these would be textiles and apparel, agriculture, construction and retail and leisure. Certain geographies such as China are higher risk, and we take this into account in our investment research, decision-making, and in our engagements. Further details are available in our stewardship reports for the Asset Manager and Asset Owner.

As an Asset Manager, we use norms-based screening data from several vendors, including specialist advisors such as MSCI, ISS and Sustainalytics, to identify companies that egregiously violate global norms in the areas of human rights, labour standards, environmental standards and anti-corruption. The issues of modern slavery form a key part of our proprietary ESG scorecard, and we integrate material factors such as modern slavery in our ESG research and analysis. The purpose of the ESG scorecard is to provide data-driven insights into company performance on a range of ESG metrics. Modern Slavery is captured in the ESG scorecard, including specific metrics on whether companies have a modern slavery statement and policies on child labour, forced labour and whistleblowing. The scorecard also captures controversies related to modern slavery and applies a deduction based on the severity.

Modern slavery (and broader labour factors) are considered within our sustainability research. These form part of both our quantitative screening approach and our qualitative research, especially for companies where such risks are considered financially material. In addition, we have an engagement programme around modern slavery and labour issues which feeds back into our research on issuers and geographies. Alongside this, we have created a working group of SMEs focused purely on social issues, including modern slavery, to develop frameworks and approaches in line with best practice within the industry.



As an Asset Manager, M&G's ESG investment policy puts a priority on engagement with companies that we invest in, enabling us to have constructive dialogue with those which may be exposed to the risks of modern slavery and human trafficking. We believe engagement is a more effective way to encourage better corporate behaviour than 'naming and shaming', an approach that has discouraged companies from being transparent on these issues in recent years. Opacity creates risk for us as investors and perpetuates cycles of abuse relating to modern slavery, which is why we encourage companies to discuss these issues openly and frequently. Engagement with companies that we invest in helps to ensure they are considering and appropriately managing environmental, social and governance risks including modern slavery. In practice, this means we seek a constructive dialogue with company management, supporting and encouraging them to find and remedy suspected instances of modern slavery or human rights abuses.

In certain circumstances, the outcome of engagement activities will be the requirement to exclude an issuer or instrument from an investible universe, and/or to divest of existing holdings. The timeline and framework for exclusion and divestment is set out in the specific exclusion policy or within the specific product commitment. Divestment decisions are usually the result of a combination of factors and depend on the fund. For example, divestment would occur if a name was added to the Global Norms exclusion list on the back of modern slavery or forced labour issues. Our asset manager stewardship report ([link](#)) goes into more detail about our engagement activities. In addition, where managers feel a company fails to appropriately manage modern slavery risk, they could divest the holding.

As an asset owner, we expect all appointed asset managers to be managing ESG risks appropriately, including those relating to modern slavery and human rights, both in direct operations of investee companies and within their supply chains, and question managers on such engagement regularly. We identify holdings considered to be at highest risk of exposure to modern slavery, and our asset owner's appointed managers are asked to conduct targeted engagement on modern slavery with the holdings in question, where they hold these companies on the asset owner's behalf. This builds on and is complementary to the asset manager's own processes on modern slavery monitoring and engagement. All the asset owner's appointed asset managers will be encouraged to refer to CCLA's 'Find It, Fix It, Prevent It' [\[1\]](#) Engagement Expectations', as guidance on how to conduct engagement on modern slavery issues.

The Stewardship team in M&G's Asset Management business is working with external parties and initiatives. We want to ensure we understand the latest developments in this area and that we are contributing to the broader discussion about how financial services should play its part in tackling modern slavery and human trafficking. The 'Find it, Fix it, Prevent it' initiative allows for investors and policy makers to exchange information and ideas in order to encourage greater disclosure and, ultimately, greater efforts by corporates to combat modern slavery.

^[1] Find It, Fix It, Prevent It is an investor-led, multi-stakeholder project designed to harness the power of the investment community to increase the effectiveness of corporate actions against modern slavery. It was created by an investment company [CCLA](#) and is overseen by an Advisory Committee. It is a collaborative initiative made up of investors, charities and academics to tackle the issue of modern slavery. M&G Investments is a supporter of the initiative.

5. Our training

We have a mandatory comprehensive e-learning module targeted at specific employees across core areas of our business to raise awareness around modern slavery. This training, required to be completed annually, has been refreshed in 2023 to reflect both changes to M&G and relevant trends in the modern slavery agenda. Upon completion of the module, our employees will understand:

- What modern slavery is, including the risks and impacts to business and wider society, and legislation in place.
- The common signs of modern slavery.
- The key risks to our business and actions to manage these risks in our business and supply chain.
- M&G's Speak Out programme, escalations processes and the how to obtain further guidance and support.



In the training module we emphasise the role employees play in identifying, detecting, and reporting signs of modern slavery and that it is a real and relevant issue in the UK and our sector. Our GEC are also required to complete this training annually, and have done so successfully in 2023.

In addition, M&G remains committed to upskilling all our employees on modern slavery and have refreshed our mandatory training from 2022 ('Conduct at M&G'). Modern slavery is one of the five topics covered in this module. The module provides a high-level introduction to modern slavery and its impact on the financial sector. It emphasises the importance of understanding modern slavery, its impacts on business and society and the actions that can be taken to combat it within the industry. By educating employees on these aspects, the training aims to raise awareness and equip them with the knowledge to recognise and address modern slavery, thereby fostering a more responsible and ethical work environment.

97% of all employees have completed the required training modules. Employees are required to complete this training annually. Our training is refreshed on an annual basis, in line with the M&G Framework. We'll continue to review and evolve our approach to training as it's crucial in supporting our efforts to combat modern slavery and we're committed to upskilling our workforce in this area.

6. [Our approach to whistleblowing and access to remedy](#)

We recognise our duty to respect human rights and provide access to remedy to all stakeholders within our value chain. The whistleblowing programme at M&G plc (known as 'Speak Out') enables suspicions of misconduct and wrongdoing to be reported in a confidential way. In accordance with the M&G plc whistleblowing policy, there are various methods by which concerns can be raised. These include using a confidential reporting system, comprising of a telephone or web-based service, or by scanning a QR code from a mobile phone. These are hosted externally by a third-party supplier. The Whistleblowing 'Speak Out' programme is overseen by a Whistleblowers' Champion, who is the Chair of M&G plc's Audit Committee.

All reports are taken very seriously and, where required, a thorough investigation is conducted by trained investigators. If we observe, have suspicions of, or experience violations of human rights, modern slavery or the associated law of the countries in which we operate, we report them to our managers and leaders, human resources, to the Speak Out team or by using our confidential reporting system.

Our reporting system has been extended to raising concerns about our third-party suppliers. With the definition of a whistleblower expanding under the European Whistleblowing Directive, a whistleblowing link and external statement has been added to the M&G and Pru websites, enabling material outsourcing providers to raise concerns or report incidents. If a modern slavery incident is identified in our supply chain, the potential incident is investigated alongside the responsible material outsourcing provider. Once the incident is confirmed to have occurred and based on its nature (unless sensitive or confidential), the supplier would be responsible for remediating the issue. The completion of the remediation process will be tracked by M&G via existing supplier oversight mechanisms. In addition, if the incident meets the threshold set by the M&G risk management framework, it would be recorded as a notifiable event in line with the existing processes on our internal GRC system and tracked to closure.

Part of our programme to enhance our approach to modern slavery will include considering the development of a formal remediation process for our own business and supply chain in instances where modern slavery is identified. This process will aim to provide access to effective remedy to any victims of human rights abuses within our value chain.

7. [Our effectiveness rating](#)

We understand the complexity in developing measures to assess the effectiveness of our approach to managing modern slavery risk. The key performance indicators (KPIs) below were identified in 2019 from peer reviews and best practice recommendations. We will look to develop further KPI's as part of our programme to enhance our modern slavery approach and reporting.



Our performance in 2023 is presented on the following page along with comparison metrics from previous years to demonstrate our ongoing commitment to managing our modern slavery impact:

| KPI | 2023 | 2022 | 2021 | 2020 |
|---|------|------|------|------|
| Number of modern slavery concerns identified as part of current monitoring procedures of our supply chain | 0 | 0 | 0 | 0 |
| Reports to the 'Speak Out', our online and telephone confidential reporting service, involving concerns specially about modern slavery. | 0 | 0 | 0 | 0 |
| Problem suppliers identified which required a contract exit process to be enacted due to any modern slavery concerns. | 0 | 0 | 0 | 0 |
| Any issues raised specifically relating to modern slavery through our policy attestation. | 0 | 0 | 0 | 0 |

We recognise that while no incidents of modern slavery were identified in 2023, we remain vigilant to the possibility of these incidents occurring in the future.

8. Approval date

The M&G plc Board reviewed and approved this statement, and the M&G plc CEO signed the statement on behalf of M&G.

Signed,

Andrea Rossi
Group Chief Executive Officer
12 June 2024



Appendix

List of Subsidiary Boards within scope of section 54(2) of the Modern Slavery Act 2015

M&G Group Limited (London)

M&G FA Limited (London)

M&G Investment Management Limited (MAGIM) (London)

M&G Alternatives Investment Limited (MAGAIM) (London)

M&G Securities Limited (London)

M&G Real Estate Limited (London)

The Prudential Assurance Company Limited (London)

Prudential Financial Planning Limited (London)

Prudential Distribution Limited (London)

Prudential Pensions Limited (London)

PGDS (UK One) Limited (London)

Prudential Capital plc (London)

Investment Funds Direct Limited (IFDL) (London)

Prudential International Assurance (Dublin)

All London locations share the same address of 10 Fenchurch Avenue, London, EC3M 5AG the address of the Dublin entity Fitzwilliam Court, Leeson CI, Dublin 2, D02 TC95