

SCRIP DIVIDEND SCHEME – NOTIFICATION OF EVERGREEN SCRIP DIVIDEND SCHEME (DEPOSITORY AGENT) (“NOTIFICATION LETTER”)

You have a dividend payment for the financial year ending 2025.

Please choose to receive the dividend in the form of shares or cash.

A. KNOW YOUR HOLDINGS & DIVIDEND

No. of Shares currently held by you as of 5 September 2025 (“Record Date”)	shares
Dividend Type	<u>INTERIM</u>
Dividend Payment	USD 0.0771 per share
Payment Date	23 October 2025

B. KNOW YOUR OPTIONS

1. CASH You **DO NOT** need to submit an electronic election as the default payment is in cash.

2. SHARES Please make your electronic election, in respect of your sub-account holders, via the SGX-SFG service by **5.30pm on 18 September 2025** (“Election Closing Date”).

Note: Please refer to the announcement of the Scrip Reference Price dated 11 September 2025 on SGXNet for information on the issue price per new share. Further details on the method of calculation are available in note 7 of the Explanatory Notes.

C. ELECTRONIC ELECTION

Please provide your election in respect of your sub-account holders’ holding of shares which are deposited with The Central Depository (Pte) Limited (“CDP”) as at the Record Date through the SGX-SFG service and agree to be bound by the Evergreen Scrip Dividend Scheme Terms and Conditions by 5.30pm on the Election Closing Date.

Explanatory notes

1. Election for this Dividend only.

If you wish to participate in the Evergreen Scrip Dividend Scheme offered by Prudential plc (the “**Company**”) in respect of all or part of your sub-account holders’ holding of shares which are deposited with CDP, please submit an election in respect of your entitled shareholdings via the SGX-SFG service. Please note that elections may only be made via the SGX-SFG service and all elections are to be received by 5.30pm on the Election Closing Date.

2. The Company and/or CDP will be authorised and entitled to reject any election which does not comply with the Evergreen Scrip Dividend Scheme Terms and Conditions or which is otherwise incomplete, incorrect, or invalid in any respect, or if your true intentions are not ascertainable from the instructions specified in the election submitted.
3. If you **DO NOT** take any action or if your electronic election is rejected or otherwise received after 5.30pm on the Election Closing Date, you will be deemed to have elected to receive the cash dividend in respect of all the shares you hold on behalf of your sub-account holder(s) as at 5.00pm on the Record Date.
4. The new shares to be issued to you pursuant to the Evergreen Scrip Dividend Scheme, in respect of your sub-account holders’ holding of shares deposited with CDP will be credited to your Securities Account maintained with CDP. You may receive new shares in odd lots.
5. All members holding an interest in the Company’s share through CDP in Singapore (“**Members**”) are eligible to participate in the Evergreen Scrip Dividend Scheme subject to the restrictions on Members or class of Members with registered addresses outside Singapore as at Record Date, as specified in the Evergreen Scrip Dividend Scheme Terms and Conditions (“**Overseas Members**”). If the Company has decided not to offer the Evergreen Scrip Dividend Scheme to any Overseas Members, any such Overseas Members who receive or come to have in their possession a Notification Letter may not treat the same as an invitation to them and are advised to inform themselves of and to observe any prohibitions and restrictions, and to comply with any applicable laws and regulations, relating to the Evergreen Scrip Dividend Scheme as may be applicable to them. You are advised to read the Evergreen Scrip Dividend Scheme Terms and Conditions for more details.
6. The Company and CDP take no responsibility for the taxation liabilities or the tax consequences of any election made by you. As individual circumstances and laws vary considerably, you should seek your own specific taxation advice if you are in any doubt.
7. The number of new shares to be allotted and issued to you in respect of your shares (if opted for full share election), as referred to in any Notification Letter received by you, shall be calculated in accordance with the following formula:

$$\frac{\text{No. of shares currently held (as indicated in Section A of this notice)} \times \text{Dividend payment per share (as indicated in Section A of this notice)}}{\text{New Share Issue Price (as indicated in the announcement of the Scrip Reference Price dated 11 September 2025)}}$$

New shares issued will be rounded down to the nearest whole number and any cash balance left over after calculating your scrip dividend entitlement will be paid to you in cash. Please refer to the Evergreen Scrip Dividend Scheme Terms and Conditions for additional details.

8. The Evergreen Scrip Dividend Scheme Terms and Conditions shall apply to this Notification Letter. The Evergreen Scrip Dividend Scheme Terms and Conditions can be viewed at www.prudentialplc.com/en/investors/shareholder-information/dividend/scrip-dividend. A copy of the Terms and Conditions for CDP Electronic, Phone and E-mail Services is available at www.sgx.com/cdp.
9. An electronic election made through the SGX-SFG service shall be conclusive evidence in favour of the Company and CDP of the right, title, power and authority of the person(s) signing it to deal in the same. As CDP holds the Company’s shares through a custodian on the Hong Kong Stock Exchange, CDP has the sole and absolute discretion to make adjustments to elections submitted on an aggregated basis to give effect to any submitted electronic elections (as necessary). You agree that neither the Company nor CDP shall be liable for any action or omission in respect of this Notification Letter, any electronic election and/or any information and/or documents submitted therewith. You agree to indemnify, hold harmless and at their respective request defend, the Company, CDP and their respective affiliates, directors, officers, employees and agents (“**Indemnified Parties**”) against (a) any claim, demand, action or proceeding made or initiated against; and/or (b) all losses, damages, costs and expenses (including all legal costs and expenses) suffered or incurred by, any of the Indemnified Parties as a result of or in relation to this Notification Letter, any electronic election, any adjustments made in the aggregation of elections and/or any information and/or documents submitted therewith.
10. Acceptance via the SGX-SFG service (this section is applicable to Depository Agents only). Depository Agents may only make their elections via the SGX-SFG service provided by CDP for this Evergreen Scrip Dividend Scheme subject to the Terms and Conditions for User Services for Depository Agents. CDP has been authorised by the Company to receive acceptances on its behalf. Such acceptances will be deemed irrevocable and subject to each of the terms and conditions contained in this Notification Letter.