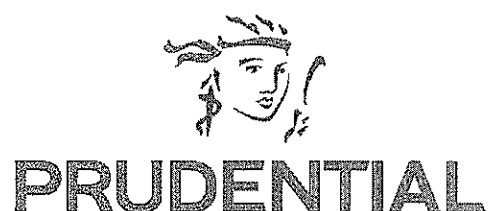


FINAL TERMS



PRUDENTIAL PLC

(incorporated with limited liability in England and Wales under the Companies Act 1985 with registered number 1397169)

Issue of £250,000,000 3.375 per cent. Senior Notes due 28 January 2013

under its

£5,000,000,000

Medium Term Note Programme

Series No: 18

Tranche No: 1

Issue Price: 99.685 per cent.

Joint Lead Managers

Barclays Capital

Deutsche Bank

BofA Merrill Lynch

J.P. Morgan

The date of this Final Terms is 26 January 2010

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 9 December 2009, which constitutes a base prospectus for the purposes of Directive 2003/71/EC (the "Prospectus Directive"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is available during normal business hours for viewing at, and copies may be obtained free of charge from, the registered office of the Issuer and the specified office of the Issue and Paying Agent for the time being in London. The Prospectus is also available on the London Stock Exchange's website at www.londonstockexchange.com.

- | | | |
|-----|---|---|
| 1. | Issuer: | Prudential plc |
| 2. | (i) Series Number: | 18 |
| | (ii) Tranche Number: | 1 |
| 3. | Specified Currency or Currencies: | Pounds sterling (GBP) |
| 4. | Aggregate Nominal Amount of Notes | |
| | – Tranche: | GBP250,000,000 |
| | – Series: | GBP250,000,000 |
| 5. | Issue Price of Tranche: | 99.685 per cent. of the Aggregate Nominal Amount |
| 6. | (i) Specified Denomination(s): | GBP50,000 and integral multiples of GBP1,000 in excess thereof up to and including GBP99,000. No Notes in definitive form will be issued with a denomination above GBP99,000. |
| | (ii) Calculation Amount: | GBP1,000 |
| 7. | Issue Date and Interest Commencement Date: | 28 January 2010 |
| 8. | Maturity Date: | 28 January 2013 |
| 9. | Interest Basis: | 3.375 per cent. per annum Fixed Rate
(further particulars specified below) |
| 10. | Redemption/Payment Basis: | Redemption at par |
| 11. | Change of Interest Basis or Redemption/Payment Basis: | Not Applicable |
| 12. | Put/Call Options: | Not Applicable |
| 13. | (i) Status of the Notes: | Senior Notes |

- | | | |
|------|---|---|
| (ii) | Date of Board approvals and Committee approval for issuance of Notes obtained | 24 January 2007, 10 June 2009 and 19 January 2010, respectively |
|------|---|---|
14. Method of distribution: Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

- | | | |
|-----|-----------------------------|------------|
| 15. | Fixed Rate Note Provisions: | Applicable |
|-----|-----------------------------|------------|
- | | | |
|-------|--|--|
| (i) | Rate(s) of Interest: | 3.375 per cent. per annum payable annually in arrear |
| (ii) | Interest Payment Date(s): | 28 January in each year from, and including, 28 January 2011 |
| (iii) | Fixed Coupon Amount(s):
<i>(Applicable to Notes in definitive form)</i> | GBP33.75 per Calculation Amount |
| (v) | Day Count Fraction: | Actual/Actual (ICMA) |
| (vi) | Determination Date(s): | 28 January in each year |
| (vii) | Other terms relating to the method of calculating interest for Fixed Rate Notes: | None |
16. Floating Rate Note Provisions: Not Applicable
17. Zero Coupon Notes Provisions: Not Applicable
(Senior Notes only)
18. Index Linked Interest Note Provisions/other variable-linked interest Note Provisions: Not Applicable
19. Dual Currency Note Provisions: Not Applicable
20. Step-Up Rate of Interest: Not Applicable
21. Deferral of Payments: Not Applicable
22. Interest Deferral Option: Not Applicable

PROVISIONS RELATING TO REDEMPTION

- | | | |
|-----|--|----------------|
| 23. | (a) Issuer Call: | Not Applicable |
| | (b) Issuer Call due to Regulatory Event: | Not Applicable |
| | (c) Issuer Call due to a Tax Event: | Not Applicable |

	(d) Issuer Call due to a Tax Call Event:	Not Applicable
24.	Investor Put:	Not Applicable
25.	Final Redemption Amount:	GBP1,000 per Calculation Amount
26.	Early Redemption Amount(s) payable on redemption for taxation reasons (where applicable) or on event of default and/or the method of calculating the same (if required or if different from that set out in the Conditions):	GBP1,000 per Calculation Amount
27.	Make Whole Redemption Price:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

28.	Form of Notes:	
	(i) Form:	Bearer Notes: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event
	(ii) New Global Note:	Yes
29.	Additional Financial Centre(s) or other special provisions relating to Payment Days:	Not Applicable
30.	Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	No
31.	Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and the consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment:	Not Applicable
32.	Details relating to Instalment Notes:	Not Applicable
33.	Redenomination applicable:	Redenomination not applicable
34.	Other final terms:	Not Applicable

DISTRIBUTION

35.	(i) If syndicated, names and addresses of Managers and	Barclays Bank PLC
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underwriting commitments: Deutsche Bank AG, London Branch
J.P. Morgan Securities Ltd.
Merrill Lynch International

(ii) Date of Subscription Agreement: 26 January 2010

(iii) Stabilising Manager(s) (if any): Barclays Bank PLC

36. If non-syndicated, name of relevant Dealer: Not Applicable

39. Additional selling restrictions: Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue and admission to trading on the London Stock Exchange's regulated market and admission to the Official List of the UK Listing Authority of the Notes described herein pursuant to the £5,000,000,000 Medium Term Note Programme of Prudential plc.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Final Terms.

Signed on behalf of the Issuer:

By:



Duly Authorised

Elisabeth Wenusch

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's regulated market and, if relevant, admission to the Official List of the UK Listing Authority with effect from 28 January 2010.
- (ii) Estimate of total expenses related to admission to trading: £3,650

2. RATINGS

The Notes to be issued are expected to be rated:

S&P: A+
Moody's: A2
Fitch: A+

A rating, if specified, is not a recommendation to buy, sell or hold Notes and may be subject to suspension, modification or withdrawal at any time by the assigning rating agency.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

4. YIELD

Indication of yield: 3.487 per cent. per annum

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. OPERATIONAL INFORMATION

ISIN Code: XS0482471306

Common Code: 048247130

Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, société anonyme (together with the address of each such clearing system) and the relevant identification number(s): Not Applicable

Delivery: Delivery against payment

Names and addresses of additional Paying: Not Applicable

Agent(s) (if any):

Intended to be held in a manner which would allow Eurosystem eligibility: Yes

Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon satisfaction of the Eurosystem eligibility criteria.

6. GENERAL

Applicable TEFRA exemption: D Rules

144A Eligible: Not 144A Eligible