

| Total estimates: 15 | 2005 FY | 2005 Q4 | 2006 9 mths | 2006 Q3 | 2006 FY | 2006 FY | 2006 FY | 2006 FY | 2006 Q4 | 2006 Q4 | 2006 Q4 | 2006 Q4 |
|--|--------------|------------|----------------|------------|------------------------|--------------------|---------------------|-------------------------------|------------------------|--------------------|---------------------|-------------------------------|
| | Actual | Actual | Actual | Actual | Consensus* forecast | Lowest forecast | Highest forecast | Consensus* forecast growth | Consensus* forecast | Lowest forecast | Highest forecast | Consensus* forecast growth |
| New Business APE (£m) | | | | | | | | | | | | |
| UK | | | | | | | | | | | | |
| Individual Pensions | 135 | 33 | 106 | 32 | 140 | 130 | 146 | 4% | 34 | 24 | 40 | 3% |
| SIPP & Drawdown | 127 | 39 | 182 | 76 | 256 | 233 | 280 | 102% | 74 | 51 | 98 | 90% |
| Non-insured SIPP | 31 | 11 | 90 | 40 | 127 | 118 | 140 | n/a | 37 | 28 | 50 | n/a |
| Group Pensions | 403 | 88 | 337 | 109 | 450 | 421 | 480 | 12% | 113 | 84 | 143 | 28% |
| Investments (TIP and PPIP) | 93 | 15 | 123 | 46 | 240 | 213 | 255 | 158% | 117 | 90 | 132 | 680% |
| Pensions | 789 | 186 | 838 | 303 | 1,212 | 1,134 | 1,255 | 54% | 374 | 296 | 417 | 101% |
| Investment Bonds | 112 | 39 | 132 | 45 | 178 | 167 | 194 | 59% | 46 | 35 | 62 | 18% |
| Offshore Bond | 0 | 0 | 3 | 1 | 4 | 3 | 4 | n/a | 1 | 0 | 1 | n/a |
| Other | 2 | 1 | 1 | 0 | 2 | 1 | 3 | 0% | 1 | 0 | 2 | 0% |
| Life | 114 | 40 | 136 | 46 | 183 | 172 | 199 | 61% | 47 | 36 | 63 | 18% |
| Annuities | 30 | 5 | 32 | 16 | 44 | 40 | 47 | 47% | 12 | 8 | 15 | 140% |
| Protection | 6 | 1 | 5 | 2 | 7 | 5 | 11 | 17% | 2 | 0 | 6 | 100% |
| UK Life & Pensions | 939 | 232 | 1,011 | 367 | 1,446 | 1,354 | 1,493 | 54% | 435 | 343 | 482 | 88% |
| Europe | | | | | | | | | | | | |
| Republic of Ireland | 34 | 16 | 27 | 9 | 39 | 35 | 49 | 15% | 12 | 8 | 22 | -25% |
| Germany | 66 | 16 | 31 | 11 | 43 | 39 | 48 | -35% | 12 | 8 | 17 | -25% |
| European Insurance | 100 | 32 | 58 | 20 | 82 | 74 | 97 | -18% | 24 | 16 | 39 | -25% |
| Canada | | | | | | | | | | | | |
| Group savings & retirement | 89 | 39 | 72 | 11 | 93 | 83 | 107 | 4% | 21 | 11 | 35 | -46% |
| Individual insurance, savings and retirement | 71 | 20 | 38 | 9 | 49 | 45 | 53 | -31% | 11 | 7 | 15 | -45% |
| Group insurance | 24 | 6 | 11 | 2 | 15 | 13 | 17 | -38% | 4 | 2 | 6 | -33% |
| Canadian Insurance | 184 | 65 | 121 | 22 | 157 | 142 | 170 | -15% | 36 | 21 | 49 | -45% |
| Asia | | | | | | | | | | | | |
| India | 23 | 6 | 17 | 5 | 24 | 23 | 33 | 4% | 7 | 6 | 16 | 17% |
| China | 1 | 1 | 2 | 1 | 3 | 1 | 4 | 200% | 1 | (1) | 2 | 0% |
| Asia Insurance | 24 | 7 | 19 | 6 | 27 | 25 | 36 | 13% | 8 | 6 | 17 | 14% |
| Total Worldwide Insurance | 1,249 | 336 | 1,209 | 415 | 1,712 | 1,602 | 1,783 | 37% | 503 | 393 | 574 | 50% |

All 2006 Full Year and 2006 Quarter 4 numbers are analysts' forecasts only