



2016 PRUDENTIAL RELATIONSHIP INDEX

VIETNAM | 2016

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Prudential has launched the inaugural **2016 Prudential Relationship Index (PRI)** to understand the state of personal relationships in Vietnam and throughout Asia. These include relationships with partners, children, parents, friends and relatives. A score of 100 on the PRI means that a person's primary relationship delivers 100% of what they want from that relationship.



Vietnam ranks 1st out of 10 countries in Asia in the 2016 Prudential Relationship Index with a score of 83/100.



THE STATE OF RELATIONSHIPS IN VIETNAM IN 2016

In life, it all comes down to the people we care about. Close relationships, valued friendships and intimate ties are all vital to our happiness, wellbeing and longevity.

As relationships are so important, we wanted to understand them better in Vietnam. What are their dynamics? What weakens them? What makes them stronger? Can we make them better? Can they be more rewarding?

Prudential wanted to know. So we started a conversation. Actually we started 5,000! We spoke with people in Cambodia, China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, South Korea,

Vietnam ranks 1st out of 10 countries in Asia with an index score of 83/100. China is 10th.

Thailand and Vietnam. We asked about relationships with partners, children, parents, friends and relatives.

The 2016 Prudential Relationship Index for Vietnam is 83/100. This means, in Vietnam, on average, people's primary relationship fulfils 83% of their desired relationship needs. This also results in a Vietnam "relationship gap" of 17%.

This report highlights what Prudential learned from the Vietnamese about their relationships in 2016.



Prudential has launched the inaugural 2016 Prudential Relationship Index (PRI) to understand the state of people's personal relationships in Vietnam and throughout Asia.

The PRI shows how well the Vietnamese people's current relationships measure against their desired relationships and what can be done to improve them. A score of 100 on the PRI means that a person's primary relationship delivers 100% of what they want from that relationship.

In Vietnam, 250 face-to-face interviews were conducted in each of Hanoi and Ho Chi Minh City with adults between 25 and 55 years of age. Respondents were residents of the cities in the ABC Socio-Economic Classes.

The 2016 Prudential Relationship Index represents how well individuals' existing relationships measure up with what they want from ideal relationships. It is a marker of both the strength and sustainability of the relationship.

Vietnam ranks 1st out of 10 countries in Asia in the 2016 Prudential Relationship Index.

The 2016 Prudential Relationship Index for Vietnam is 83/100, ranking it first out of the ten countries surveyed. China has the lowest PRI ranking at 54/100. The average PRI across all countries in Asia is 68/100.

The 10-country rankings are as follows:



Given the importance of relationships to happiness, wellbeing and longevity, the PRI offers understanding and insight into relationships in Asia: how to make them stronger, better and more rewarding.

86% of Vietnamese adults (25-55) surveyed are in a relationship with a partner, including 83% who are married. 80% are parents. 78% have their best relationships with their partner over all their other relationships.

Vietnamese people score their relationship with their partners at 83/100, meaning people's actual relationship with their partners delivers 83% of what they require from their desired relationship, resulting in the smallest partner relationship gap in Asia of just 17%.

Highlights in Vietnam

- Vietnam ranks 1st out of 10 countries in Asia in terms of relationship satisfaction
- The Vietnamese argue the least in Asia
- Parents are the least likely in Asia to be upset with their children
- Money, drinking/smoking and phones are the biggest sources of arguments between couples
- Married couples in Vietnam are the most likely in Asia to share finances

The five keys to relationship success in for couples Vietnam

- Be easy to get along with
- Make me laugh and smile
- Accommodate my lifestyle
- Respect my individuality
- Have a compatible personality

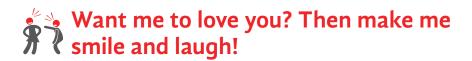
Relationships with Partners



Take it easy in Vietnam!

Vietnamese value partners who are easy to get along with; the highest in Asia.

 77% say being easy to get along with is most important for a good relationship compared with a regional average of 68%.
 Vietnam leads Asia, along with Singapore and Thailand, in this regard.



Vietnamese highly rate partners who make them laugh or smile.

• 71% of Vietnamese believe this is important compared with an average score in Asia of 63%.



Want to be with me? Here's how to keep me!

For Vietnamese relationships to be strong and successful, an ideal partner should also:

•	Accommodate my lifestyle	65%
•	Respect my individuality	63%
•	Have a personality compatible to mine	61%
•	Be honest with me	61%



You don't have to say you love me just because it's true

The Vietnamese are highly likely to think that their partners express love for them enough (95%). However, they are the least likely in the region to say it!

• Only 31% tell their partners that they love them at least once a week and only 7% say so every day.



Vietnamese people argue the least in Asia. What's their secret?

The Vietnamese argue with their partners less than anyone else in Asia.

- Just 7% say they argue with their partner once a week or more often. This compares to an average of 24% for Asia.
- Good communication is a factor: 39% speak for more than an hour each day, 71% speak for at least an hour every week.



Money makes us mad, drinking drives despair and technology creates to the despair and the despair despair and technology creates tantrums

When people do argue, the most likely sources of arguments between couples in Vietnam are money (45%), drinking and smoking (35%), too much time on the computer or phone (32%), being inattentive (30%) and housework (30%).

- Despite 72% of women being employed, 77% of women say they are the ones who most look after their children, whereas just 7% of men say they are the ones who spend more time with their children.
- Similarly, 83% of women say that they do the majority of the housework, whereas only 7% of men say they do more housework than their partners.

Relationships with children

Hey kids, want to delight dad and make mom's life magical? Here's how!

Almost all (97%) Vietnamese parents say they enjoy being around their children and place a lot of emphasis on interactions with them.

- They are the most likely in the region to think it important that their children make them laugh or smile (80%), to be physically close (76%) or to frequently interact with them (72%).
- They also think it important to communicate with their children: they are the most likely in the region to want their children to listen to them (53%), to speak frequently with them (52%) and to express feelings (52%).

Our kids are the best behaved in Asia! But will it last?

Vietnamese parents are the least likely in the region to be upset with their children. Just 16% say they become upset more than once a month and only 5% say that they become upset with their children at least once a week.

- Although they think that their children are well behaved at the moment, many Vietnamese are worried about what will happen to their children in the future.
- 73% of parents say they worry about the kinds of friends their children will make.



We love our kids, but are closer to our partners

Vietnamese people have good relationships with their children. The relationship score for children in Vietnam is 58/100, the second highest in Asia after the Philippines. Despite having good relationships with children, most parents have better relationships with their partners.

• 62% of Vietnamese parents have their most fulfilling relationships with their partners, 16% with their children and 14% with their parents.

Relationships and money



When it comes to the money honey, couple power rules in Vietnam!

Married couples in Vietnam are more likely than couples in any other country in the region to work together on their finances. They are the most likely in the region to have joint bank accounts: 79% of married couples do so.

- 38% of married couples share their finances in a joint account with no individual bank accounts.
- 71% of Vietnamese couples say that they take equal responsibility with their spouses on big financial decisions.
- 95% of couples say they plan their finances jointly and 95% say they talk together about their future plans.

Relationships and technology

In Vietnam, we LOVE technology the MOST in Asia

The Vietnamese are the most positive in Asia about the impact of technology on relationships: 89% think that technology has made it easier for people to make new friends.

- 52% think that technology has made it easier to have deep conversations.
- Vietnamese people particularly enjoy communicating with their friends by phone: 65% say that they get excited when their friends call or text.
- 34% become upset if they don't receive calls or texts and 61% keep active on social media.



Darling, I'd rather be alone. With my phone!

16% of Vietnamese people are so addicted to technology that they would not consider giving up their phones even for one day to spend more time with other people. This addiction is also likely to affect their closest relationships: 28% say that they prefer using their phones to being intimate with their partners.

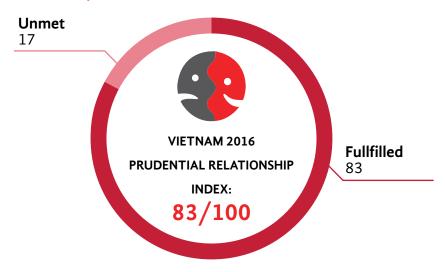
- 32% of couples who argue cite time spent on phones or computers as a reason for arguing.
- 38% spend more time messaging friends than actually talking to them face-to-face.
- 14% admit to "very frequently" sending messages to people who are within the same residence as them.



The 2016 Prudential Relationship Index

The 2016 Prudential Relationship Index (PRI) for Vietnam is 83/100, higher than the regional average of 68/100. The PRI for Vietnam is the highest of the ten countries surveyed.

Average proportion of relationship needs met by primary relationships



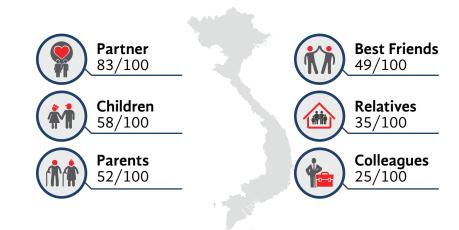
Primary relationships

The PRI in Vietnam is the highest in the region because the Vietnamese are very satisfied with how well their partners provide for their relationship needs.

78% of Vietnamese have their primary relationship with their partners – 10% have it with parents and 7% with their children. The relationship scores the Vietnamese have with partners is 83/100, indicating that partners provide more than 83% of what the Vietnamese consider important in relationships. This is the highest relationship score for partners in the region.

The Vietnamese tend to have relatively good relationships with children (58/100) and parents (52/100), indicating that children and parents on average each provide more than half of Vietnamese people's relationship needs.

Relationship Scores in Vietnam



Base: All Respondents in Vietnam (n=500)

Compatibility, Companionship, Communication and Commitment

Earlier interviews with relationship experts revealed that strong relationships are built on the three key pillars of Compatibility, Companionship and Communication. The sustainability of relationships is built around Commitment.

Prudential Relationship Index

Compatibility

Vietnamese value The relationships which allow them their assert own individuality. The Vietnamese consider others be compatible with them when they easy get with. respect each other's individuality and are accommodating of different lifestyles. The Vietnamese are not likely to think it is important that the relationships should be with people of similar background, education and upbringing.

Companionship

Companionship in Vietnam is most often defined in terms of being able to laugh or smile together. The Vietnamese also value frequent interaction. They place less emphasis on simply being comfortable with each other or to be in relationships with people who will stand up for them.



Communication

in compatibility companionships, the Vietnamese value most easy-going communication They most relationships value with people who are easy to talk with, easy to understand and for those who like to listen to them. Empathy communications that involve constructive criticism are less important.



Commitment

Commitment needs in Vietnam are expressed most on having people who show concern about their wellbeing and are comforting when they are sad. Although Vietnamese are quite generous, they do not think it an important sign of commitment that people should help them financially.





PARTNERS

Strength of Partner Relationships

86% of the Vietnamese adults between 25 and 55 years of age in the survey are in a relationship with a partner, including 83% who are married and 1% who are engaged to be married.

The Vietnamese have the strongest relationships with their partners in the region. The relationship score for partners in Vietnam is 83/100, much higher than the regional average of 63/100. This indicates that the Vietnamese feel they receive most of their important relationship needs from their husbands, wives, boyfriends or girlfriends.

The Ideal Partner

The Vietnamese are most likely to want partners who are easy to get along with – mentioned as important in an ideal partner by 77% of the sample. They are also likely to value partners who make them laugh or smile from within (71%).

They also value partners who provide them with independence. 65% say that their ideal partner would accommodate their lifestyle; 63% say their ideal partners would respect their individuality.

Want me to love you? Then make me smile and laugh!

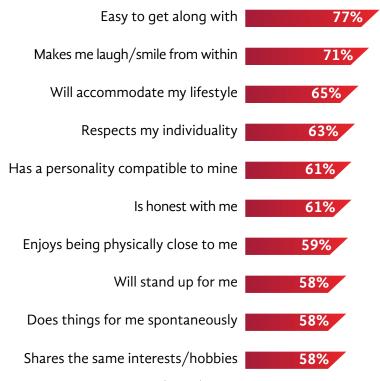


71% of Vietnamese believe this is important compared with an average score in Asia of **63%**.

The Vietnamese are more likely than other countries to value partners who share interests or hobbies – mentioned as important by 58% of Vietnamese.

The Vietnamese are highly likely to think that their partners provide for what they think is important in relationships. This is particularly true on the "little things" that matter, such as expressions of love (95%), help around the household (95%), frequent interaction (94%) and providing comfort (94%).

Top attributes wanted in an ideal partner



Base: All respondents in Vietnam (n=500)

Although the Vietnamese are highly likely to think that their partners express love for them, they are the least likely in the region to actually say "I love you" to each other. Only 31% tell their partners that they love them at least once a week, and only 7% do so every day. However, actually saying "I love you" is not linked with good relationships in Vietnam. Those who say I love you every week have relationship scores with their partners almost equal to those who do this less often.

And although couples in Vietnam are unlikely to tell each other that they love them, they do frequently talk and laugh with each other. 71% say that they spend one hour or more talking with their partners at least once a week, with 39% saying they have long conversations every day. 80% laugh with their partners every week, including 42% who do every day.

And the conversations are not one-way. 90% of Vietnamese say that their partners will listen to their personal problems.

Reflecting how the Vietnamese prioritise relationships with people who are easy to get on with, the Vietnamese are the least likely to have disagreements with their partners. Only 7% say they argue with their partner once a week or more often. Only 2% become upset with their partners more often than once a week.

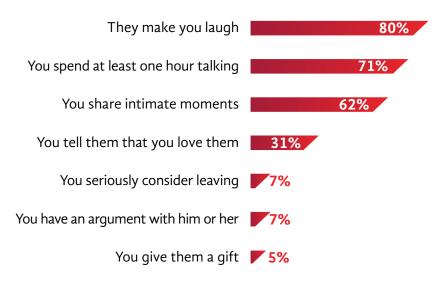
Vietnamese people argue the least in Asia. What's their secret?



Just 7% say they argue with their partner once a week or more often. This compares to an average of 24% for Asia.

The Vietnamese are highly unlikely to give gifts to their partners frequently. Only 5% do so at least once a week – the lowest proportion in any country in the survey.

Interactions with partner done at least once a week



Base: those married, engaged or with partners (n=430)

Arguments and Issues

Although Vietnamese couples are less likely than couples in other countries to argue with each other, 42% of them do have arguments at least once a month. Money is the most common cited reason for arguments – mentioned by 45% of Vietnamese. Just over one-third (35%) argue about drinking or smoking habits.

Money makes us mad, drinking drives despair and technology creates tantrums



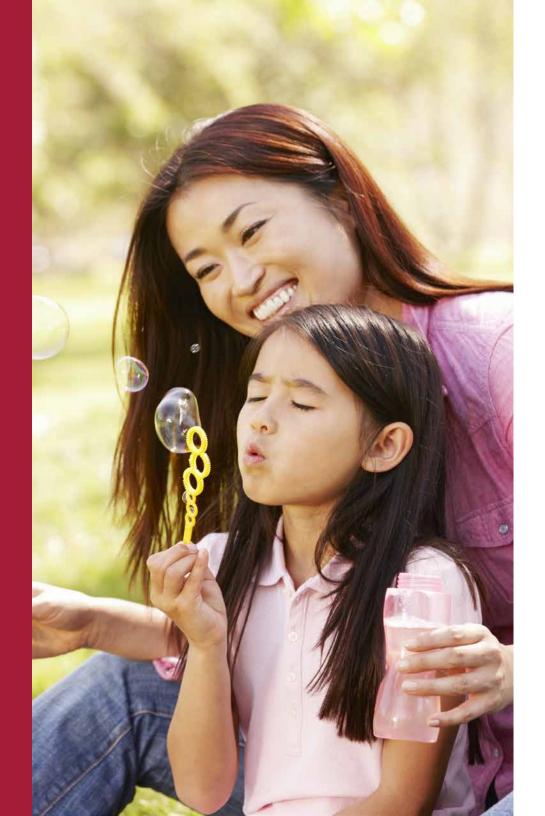
The most likely sources of arguments between couples in Vietnam are money (45%), drinking and smoking (35%), too much time on the computer or phone (32%), being inattentive (30%) and housework (30%).

Unattached Singles

Intimate relationships outside marriage are uncommon in Vietnam. 17% of Vietnamese adults between 25 and 55 years of age are unmarried. Among those who are not yet married, only 14% say they have a boyfriend or a girlfriend.

Unattached singles are given support by their family. More than three-quarters (77%) of unattached singles live with their parents, with most of the remainder living with other family members. Only 1% of unattached singles live alone. When asked who most takes care of them, 79% say it is their mothers.

Because of this support, unattached singles tend to have strong relationships with their family. They have, on average, relationship scores of 64/100 with their parents – higher than the average for Vietnam as a whole (52/100). Their relationship score that unattached singles have for family (41/100) is also higher than the average for Vietnam (35/100).



80% of the adults surveyed in Hanoi and Ho Chi Minh City are parents.

The Vietnamese have good relationships with their children. The relationship score for children in Vietnam is 58/100, the second highest in the region after the Philippines.



Despite having good relationships with children, most parents have better relationships with their partners. 62% of Vietnamese parents have their most fulfilling relationships with their partners; 16% have it with their children and 14% with their own parents.

The Ideal Relationship with Children

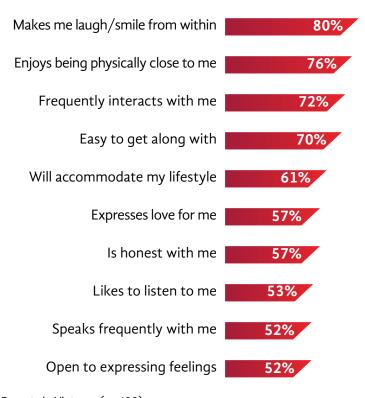
Vietnamese parents place a lot of emphasis on interactions with children. They are the most likely in the region to think it important that their children make them laugh or smile (80%), to be physically close (76%) or to frequently interact with them (72%). They also think it important to communicate with their children – they are the most likely in the region to want their children to listen to them (53%), to speak frequently with them (52%) and to express feelings (52%).



For the most part, parents in Vietnam think that their children do provide what is important to them. 90% of parents think that their children do indeed make them laugh or smile. 82% say their children do speak and interact with them frequently.

Almost all (97%) Vietnamese parents say they enjoy being around their children.

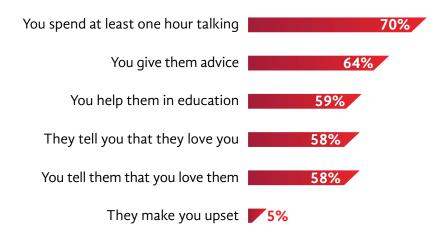
Top attributes wanted from children



Base: Parents in Vietnam (n=400)

Vietnamese children are expressive of their love. More than half (58%) of children tell their parents that they love them at least once a week, with almost one-in-four (24%) doing so every day. Parents and children also talk to each other frequently – 70% of parents say they spend an hour or more talking to each other at least once a week.

Interactions with children done at least once a week



Base: Parents in Vietnam (n=400)

Vietnamese parents are the least likely in the region to be upset with their children. Only 5% say that they become upset with their children at least once a week. 84% become upset less often than once every month. Only 10% think their children misbehave at least once a week. 12% of Vietnamese parents think that their children are rebellious.

Our kids are the best behaved in Asia! Only 16% of parents become upset with their children more than once a month; only 5% do so every week.

And although they think that their children are well behaved at the moment, many Vietnamese are worried about what will happen to their children in the future. Almost three-quarters (73%) of parents say they worry about the kinds of friends their children will make.

Educational Support

Extra curricular activites provided for young children

Additional language tutoring ————— 47% Additional mathematics tutoring — Sports activities — 22% Music lessons — 4% Social groups (eg Scouts/Guides) — 4%

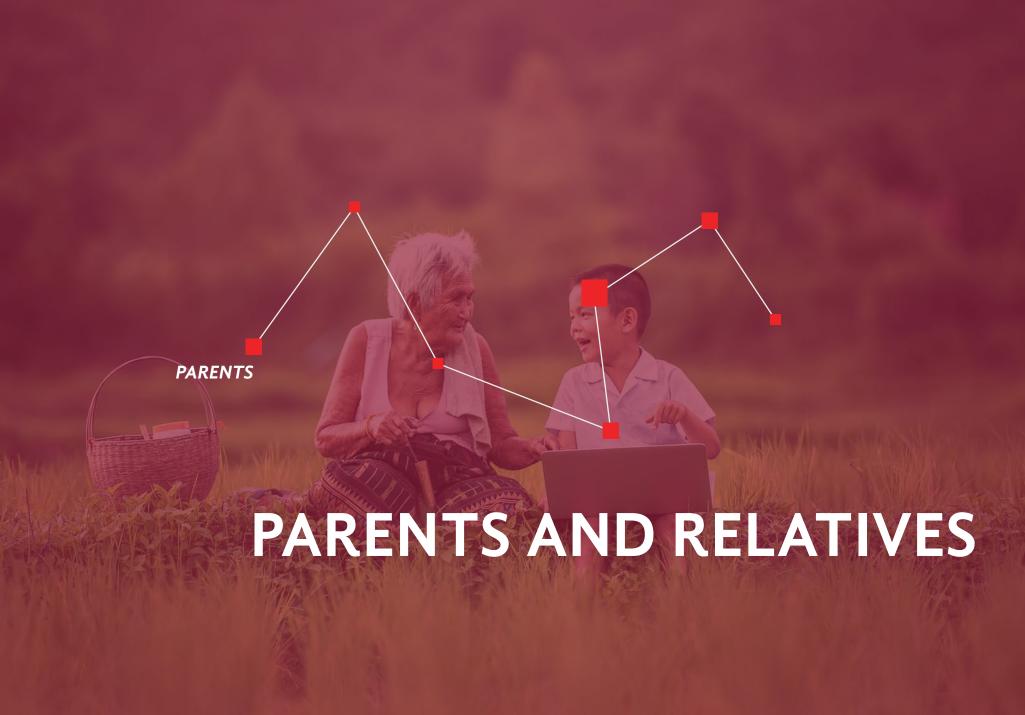
Dance lessons — 1%

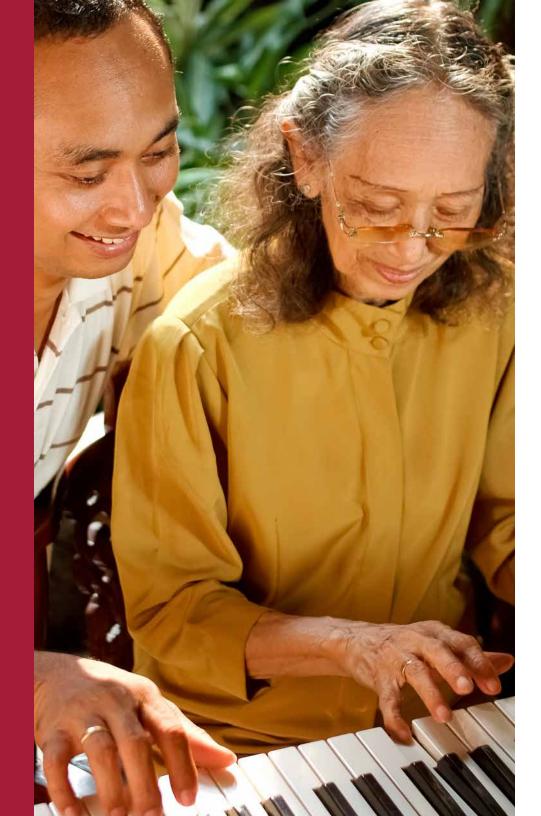
Base: Vietnamese parents with children under 12 years old (n=259)

Parents in Vietnam are highly involved in their children's education. 59% of Vietnamese parents help their children with education at least once a week, with 37% doing so every day. 64% say they give a piece of advice to their children at least once a week.

Academic subjects are important. Almost half (47%) of parents of children under 12 years arrange additional extra-curricular language tutoring for their children. 41% arrange additional tutoring in Mathematics.







90% of adult Vietnamese surveyed in Hanoi and Ho Chi Minh City have living parents. Of these, 43% live together with their parents. 36% live an hour or more travelling distance from their parents.

36% of married Vietnamese adults live with either their own or their spouses' parents.

The relationship score that the Vietnamese have for their parents is 52/100, suggesting that Vietnamese adults receive more than half of the things that they think are important in relationships with parents. The score for Vietnam is higher than the average for the region (47/100).

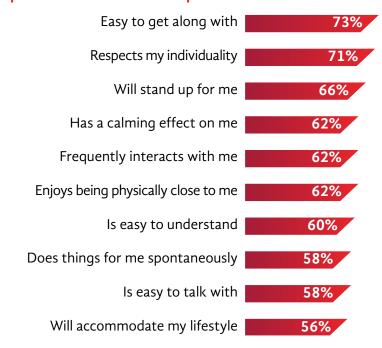
Ideal Relationships with Parents

Vietnamese adults place a lot of value on independence from their parents. The things they most want in a relationship with parents is that their parents are easy to get along with (73%) and that they respect their individuality (71%).

Vietnamese adults also value moral and emotional support from their parents. 66% think it important that parents stand up for them; 62% think it important that parents should be comforting.

Frequent interactions are also important. Vietnamese are the most likely in the region to value parents who frequently interact with them (62%) and spend time being close to them (62%).

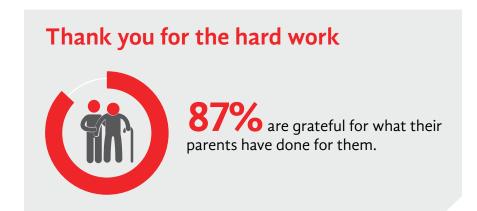
Top attributes wanted from parents



Base: Vietnam adults with living parents (n=450)

Vietnamese are highly likely to think that their parents provide them with practical support. 78% say that their parents help them with their children. 73% say they support them with their housework. Parents are so willing to help in the household that some Vietnamese adults have grown to expect this from parents. Vietnamese adults are the most likely in the region to expect their parents to do housework for them – 34% of Vietnamese adults think it is important that their parents look after the children, 27% think it important they help doing household chores.

And even though some expect parents to help them in the house, the work does not go unappreciated. 83% think that their parents have worked too hard for them, and 87% are grateful for what their parents have done. Almost all (98%) respect their parents.



Vietnamese adults are unlikely to express emotions with their parents. They are the least likely in the region to tell their parents that they love them at least once a week (14%). They are also the least likely in the region to argue with their parents — only 14% say they argue with their parents at least once a month, and only 2% say they argue with them more at least once a week. Even though they may not be emotional, they are quite likely to talk and do things together. 43% spend an hour talking with their parents at least once every week. More than one-third (34%) have family activities with their parents on a weekly basis.

Interactions with parents done at least once a week

You spend at least one hour talking

You have family activities together

You them that you love them

They tell you that they love you

You have an argument with them

2%

Base: Vietnam adults with living parents (n=450)

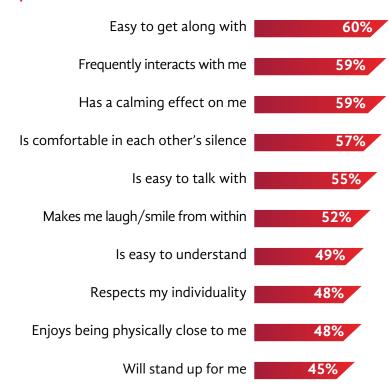
Other Relatives

Vietnamese adults in Hanoi and Ho Chi Minh City are likely to have a large number of different relatives. More than one-in-three (35%) have living grandparents. 20% of those over 40 years of age have grandchildren of their own. Almost all (96%) have brothers or sisters, 94% have aunts or uncles, 94% have cousins. 22% of Vietnamese adults live with extended family such as aunts, uncles, cousins, nephews or nieces.

The average relationship score that Vietnamese have for their relatives is 35/100 – suggesting that relatives provide just more than one-third of what Vietnamese think is important in relationships. The score for Vietnam is equal to the regional average of 35.

Vietnamese most value relationships with relatives who are easy to get on with (60%) and offer frequent interaction (59%). They also value calm conversations with their relatives. 59% think it is important that their relatives have a calming effect on them, 57% want relatives they can be comfortable in silence with and 55% want relatives who are easy to talk with.

Top attributes wanted from relatives



Base: All respondents in Vietnam (n=500)



Best Friends

Overall, Vietnamese have a relationship score of 49/100 among friends – signifying that their best friends provide just under half of their relationship needs. This is the one of the highest scores in the region, second only to the score in the Philippines.

Laughter and smiling is highly important in relationships with friends. About two-thirds (66%) of Vietnamese adults think it important that friends make each other laugh or smile. The Vietnamese also value other aspects of companionship, such as frequent interaction (61%) and being easy to get along with (57%).

For the most part, Vietnamese people think that they are highly compatible with their friends. Three-quarters (76%) think their friends share the same interests, 73% think they share the same education and 69% share the same ambitions. Two-thirds (67%) think that their friends have compatible personalities, and 63% say they come from the same social class.

And although they share similar outlook and upbringing, Vietnamese are also likely to think that their friends will be there to provide emotional support. 69% think that their friends provide comfort when they are sad and 68% think their friends are easy to talk with.

Top attributes wanted from best friends

- 66% - 61% - 57% - 53% - 50% - 48% - 46% - 45% - 45% - 44%

Base: All respondents in Vietnam (n=500)

Work Colleagues

80% of Vietnamese adults are working, including 60% who work with other people.

The Vietnamese tend to have good relationships with their work colleagues. 84% say some of their work colleagues are also among their best friends. 78% admire some of their work colleagues and 73% find some of them inspiring. Only 13% think that their work colleagues cause them stress at work.



Married Couples

Married couples in Vietnam are more likely than couples in any other country in the region to work together on their finances. They are the most likely in the region to have joint bank accounts – 79% of married couples do so. More than one-in-three (38%) of married couples only have joint bank accounts and no individual personal accounts.

When it comes to the money honey, couple power rules in Vietnam!



79% 😭 🕲 🕲

of married couples have joint bank accounts, the highest in Asia.

71% of Vietnamese couples say that they take equal responsibility with their spouses on big financial decisions. 95% of couples say they plan their finances jointly and 95% say they talk together about their future plans.

And although they make big plans together, women are more responsible for daily expenses. 63% of all Vietnamese say it is the woman in the household who has the most responsibility with day-to-day expenses.

People who receive financial support



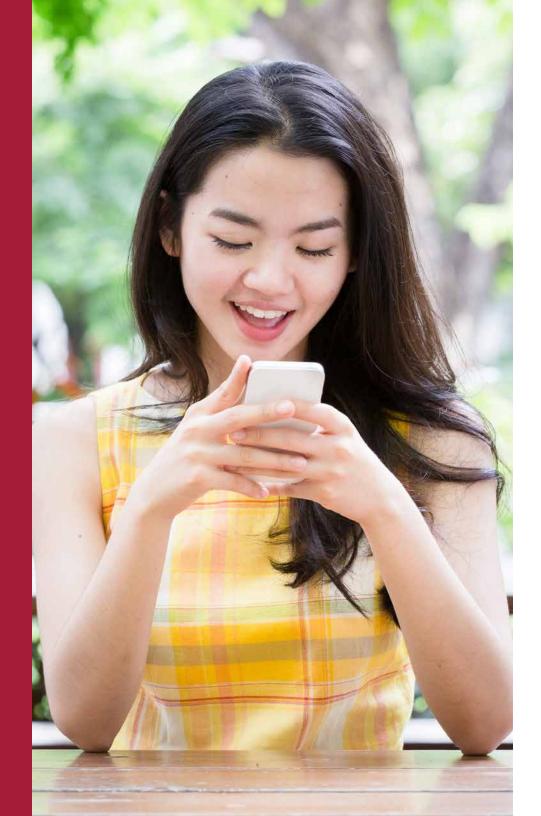
Base: Those who have each type of relationship (n=500 total)

Parents and Childrens

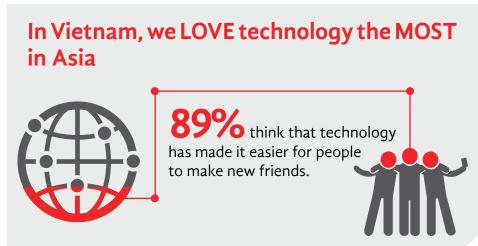
Vietnamese adults are likely to be generous to their children up until they leave their household. 68% of the Vietnamese parents in the survey provide financial support to their children, including 64% of those with children older than 18 years. However, only 8% of adults over 25 say they receiving any financial support from their parents.

81% of Vietnamese adults think that they spend too much money on their children. The majority (63%) also think that their own parents spent too much money on them.



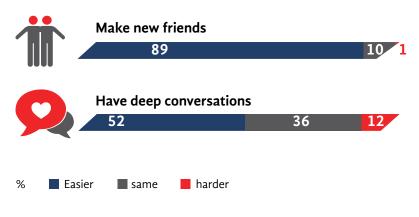


The Vietnamese are among the most positive about the impact of technology on relationships. 89% think that technology has made it easier for people to make new friends. More than half (52%) think that technology has made it easier to have deep conversations, whereas only 12% think that technology has made conversations more difficult.



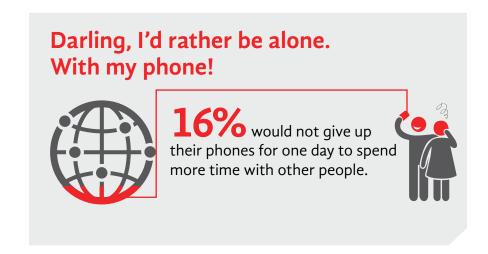
The Vietnamese particularly enjoy communicating with their friends by phone. Sixty-five (65%) say that they get excited when their friends call or text them. One-third (34%) even become upset if they don't receive calls or texts. 61% say that they keep active on social media. They each have on average 167 different contacts on social media of whom they claim one-third (33%) are "good" friends.

How technology is thought to affect relationships



Base: All respondents in Vietnam (n=500)

About one-in-six (16%) are so addicted to technology that they would not consider giving up their phones even for one day so that they could spend more time with other people. The addiction is also likely to affect their closest relationships – more than one-in-four (28%) say that they prefer using their phones to being intimate with their partners. 32% of couples who argue cite the time spent on phones or computers as a reason for arguing.





ABOUT THE 2016 PRUDENTIAL RELATIONSHIP INDEX

The 2016 Prudential Relationship Index (PRI) is an exploratory study to find out what matters in personal relationships throughout Asia. Given the vital importance of relationships to people's happiness, wellbeing and longevity, the PRI offers real understanding and insight into relationships: how to make them stronger, better and more rewarding.

The 2016 Prudential Relationship Index allows Prudential to add value to customers, financial consultants, business partners, employees, government representatives and others by helping them understand and improve the forces that shape and drive healthy personal relationships in their family, circle of friends and workplace.

Prudential conducted in-depth conversations with relationship experts, counsellors, couples and families throughout the region. From these conversations, Prudential teased out 57 different attributes that are important in relationships, covering four different dimensions: compatibility, companionship, communication and commitment. Prudential wanted to assess how well personal relationships performed on those key pillars.

To validate these statements, over 5,000 interviews were conducted in 10 countries and territories in Asia. These included Cambodia, China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, South Korea, Thailand and Vietnam. Interviews were conducted between 13 and 31 July 2016 in key cities in each country and territory with adults between 25 and 55 years of age. The surveys collected information on what individuals need from relationships and how well their existing relationships met those needs.

In Vietnam, 250 face-to-face interviews were conducted in each of Hanoi and Ho Chi Minh City. Respondents were residents of the cities in the ABC Socio-Economic Classes. The margin of error for the study is within +/-4.3%.

The 2016 Prudential Relationship Index represents how well individuals' existing relationships measure up with what they want from ideal relationships. It is a marker of both the strength and sustainability of the relationship.

The PRI will allow Prudential to focus on the biggest issues in our customers' lives. Prudential aims to become the partner that genuinely understands, adds value and shows how to improve what is most important to our customers - their personal relationships.

ABOUT PRUDENTIAL

Being one of the leading life insurers, Prudential Vietnam is privileged to provide insurance services to millions of Vietnamese people via our nationwide network of over 200 customer service centers, branch offices and general agencies and business partner offices. Prudential Vietnam has the largest market share in the life insurance market with a wide range of products.

Prudential Corporation Asia, based in Hong Kong, oversees the company's life insurance and asset management operations spanning 14 Asian markets. For more than 90 years, Prudential has been providing financial security to Asian customers and communities. Today, Prudential has over 14 million customers in Asia, and has a leading asset management business under Eastspring Investments.

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