

PRUDENTIAL FINANCIAL INC  
Form 8-K  
December 04, 2002

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 4, 2002

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**PRUDENTIAL FINANCIAL, INC.**

(Exact name of registrant as specified in its charter)

New Jersey  
(State or other jurisdiction  
of incorporation)

001-16707  
(Commission File  
Number)

22-3703799  
(I.R.S. Employer  
Identification No.)

751 Broad Street  
Newark, New Jersey 07102  
(Address of principal executive offices and zip code)

(973) 802-6000  
(Registrant's telephone number, including area code)

**Item 9. Regulation FD Disclosure.**

Prudential Financial, Inc., a New Jersey Corporation, issued a press release announcing its 2003 earnings guidance. The Company is furnishing a copy of this press release as Exhibit 99.0 hereto.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: December 4, 2002

**PRUDENTIAL FINANCIAL, INC.**

By: /s/ ANTHONY S.  
PISZEL

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**Name: Anthony S.  
Piszel  
Title: Controller  
(Principal Accounting  
Officer)**

**Exhibit Index**

<b>Exhibit No.</b>	<b>Description</b>
99.0	Press Release of Prudential Financial, Inc., dated December 4, 2002.