

PRUDENTIAL FINANCIAL INC  
Form 8-K  
December 04, 2003

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**UNITED STATES**  
**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, 2003**

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**PRUDENTIAL FINANCIAL, INC.**

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(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)

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**Item 9. Regulation FD Disclosure.**

Prudential Financial, Inc., a New Jersey corporation, issued a news release announcing its 2004 earnings guidance. The Registrant is furnishing a copy of the news release as Exhibit 99.0 hereto.

**Item 12. Results of Operations and Financial Condition.**

The response to Item 9 is hereby incorporated into this Item 12.

**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, 2003

PRUDENTIAL FINANCIAL, INC.

By: /s/ GORDON S. CALDER, JR.

Name: Gordon S. Calder, Jr.

Title: Assistant Secretary

**Exhibit Index**

| <b>Exhibit No.</b> | <b>Description</b>                                                  |
|--------------------|---------------------------------------------------------------------|
| 99.0               | News Release of Prudential Financial, Inc., dated December 4, 2003. |