

PRUDENTIAL FINANCIAL INC  
Form 8-K  
November 12, 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): November 11, 2003

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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)

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**Item 5. Other Events and Regulation FD Disclosure.**

On November 11, 2003, Prudential Financial, Inc., a New Jersey corporation, issued a news release announcing that its Board of Directors had declared an annual dividend for 2003. The news release is attached as Exhibit 99.1 to this report and is incorporated into this Item 5 by reference.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits.

99.1 News release dated November 11, 2003.

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**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: November 12, 2003

PRUDENTIAL FINANCIAL, INC.

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

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Name: Gordon S. Calder, Jr.  
Title: Assistant Secretary

**Exhibit Index**

<b>Exhibit No.</b>	<b>Description</b>
99.1	News release dated November 11, 2003.