

PRUDENTIAL FINANCIAL INC  
Form 8-K  
February 10, 2004

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# 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): February 10, 2004

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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)

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**(973) 802-6000**

**(Registrant's telephone number, including area code)**

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**Item 9. Regulation FD Disclosure.**

- A. Prudential Financial, Inc., a New Jersey Corporation, furnishes herewith, as Exhibit 99.0, a press release announcing fourth quarter and year end 2003 results.
  
- B. Prudential Financial, Inc., furnishes herewith, as Exhibit 99.1, the Quarterly Financial Supplement for its Financial Services Businesses for the quarterly period ended December 31, 2003.

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

Prudential Financial, Inc., a New Jersey Corporation, furnishes herewith, as Exhibit 99.0, a press release announcing fourth quarter and year end 2003 results.

**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: February 10, 2004

PRUDENTIAL FINANCIAL, INC.

By: /s/ ANTHONY S. PISZEL

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Name: Anthony S. Piszal

Title: Controller (Principal Accounting Officer)

**Exhibit Index**

<u>Exhibit No.</u>	<u>Description</u>
99.0	Press Release of Prudential Financial, Inc., dated February 10, 2004.
99.1	Quarterly Financial Supplement for the Financial Services Businesses of Prudential Financial, Inc. for the quarterly period ended December 31, 2003.