

PRUDENTIAL FINANCIAL INC  
Form 8-K  
December 10, 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 10, 2003**

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**PRUDENTIAL FINANCIAL, INC.**

**(Exact name of registrant as specified in its charter)**

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**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.**

On December 10, 2003, Prudential Financial, Inc., a New Jersey corporation, issued a news release announcing that its Board of Directors had elected Karl J. Krapek to the Board, effective January 1, 2004 and that Allan Gilmour will leave the Board effective December 31, 2003. The Company is furnishing a copy of this statement 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 10, 2003

PRUDENTIAL FINANCIAL, INC.

By: /s/ KATHLEEN M. GIBSON

Name: Kathleen M. Gibson  
Vice President and  
Title: Secretary

**Exhibit Index**

**Exhibit No. Description**

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99.0 News Release of Prudential Financial, Inc., dated December 10, 2003.