

PRUDENTIAL FINANCIAL INC  
Form 8-K  
November 14, 2002

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

---

**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 14, 2002

---

**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. ( the Company ) on November 14, 2002, filed with the SEC its Quarterly Report on Form 10-Q for the period ended September 30, 2002, accompanied by the certifications of Arthur F. Ryan and Richard J. Carbone, its Chief Executive Officer and its Chief Financial Officer, respectively, required pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002. The Company is furnishing copies of these certifications as Exhibits 99.0 and 99.1 hereto.

- 2 -

**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 14, 2002

Prudential Financial, Inc.

/s/ ANTHONY S. PISZEL

By: \_\_\_\_\_

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

- 3 -

**Exhibit Index**

<b>Exhibit No.</b>	<b>Description</b>
99.0	Certification of Chief Executive Officer required pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
99.1	Certification of Chief Financial Officer required pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.