

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 12, 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 5. Other Information.

On November 12, 2002, Prudential Financial, Inc., a New Jersey Corporation, issued a press release announcing that its Board of Directors had declared an annual dividend for 2002 for its Common Stock, a copy of which is attached hereto as Exhibit 99.0 and is incorporated herein by reference.

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, 2002

PRUDENTIAL FINANCIAL, INC.

By: /s/ ANTHONY S. PISZEL

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

Exhibit Index

Exhibit No.	Description
99.0	Press Release of Prudential Financial, Inc., dated November 12, 2002.

[LETTERHEAD OF PRUDENTIAL FINANCIAL]

For Immediate Release

November 12, 2002

Contact: Bob DeFillippo
973-802-4149

PRUDENTIAL DECLARES ANNUAL DIVIDEND ON COMMON STOCK

Newark, N.J. – Prudential Financial, Inc. (NYSE:PRU) today announced that its Board of Directors has declared an annual dividend for 2002 of \$0.40 per share of Common Stock, payable on December 18, 2002 to shareholders of record at the close of business on November 25, 2002.

Prudential Financial companies, with approximately \$533 billion in total assets under management and administration as of September 30, 2002, serve individual and institutional customers worldwide and include The Prudential Insurance Company of America, one of the largest life insurance companies in the U.S. These companies offer a variety of products and services, including life insurance, property and casualty insurance, mutual funds, annuities, pension and retirement related services and administration, asset management, securities brokerage, banking and trust services, real estate brokerage franchises and relocation services. For more information, visit www.prudential.com.

[LOGO OF PRUDENTIAL FINANCIAL]