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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>FORM 4</div> <div>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</div> <div>(Print or Type Responses)</div>                                                                                                                          | <div>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</div> <div>Washington, D.C. 20549</div> <div>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</div> <div>Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940</div> | <div>OMB APPROVAL</div> <div>OMB Number: 3235-0287</div> <div>Expires: January 31, 2005</div> <div>Estimated average burden hours per response. . . . 0.5</div>                                                                                                                                                                                     |
| <div>1. Name and Address of Reporting Person *</div> <div>Strangfeld, Jr., John R.</div> <div>(Last) (First) (Middle)</div> <div>c/o Prudential Financial, Inc., Corporate Compliance</div> <div>751 Broad Street, 4th floor</div> <div>(Street)</div> <div>Newark, NJ 07102</div> <div>(City) (State) (Zip)</div> | <div>2. Issuer Name and Ticker or Trading Symbol</div> <div>Prudential Financial, Inc. (PRU)</div> <div>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</div> <div>4. Statement for Month/Day/Year</div> <div>March 01, 2003</div> <div>5. If Amendment, Date of Original (Month/Day/Year)</div>                                  | <div>6. Relationship of Reporting Person(s) to Issuer (Check all applicable)</div> <div>Director 10% Owner</div> <div>X Officer Other</div> <div>Vice Chairman</div> <div>7. Individual or Joint/Group Filing (Check Applicable Line)</div> <div>X Form filed by One Reporting Person</div> <div>Form filed by More than One Reporting Person</div> |

| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |                                      |                                                    |                                                   |                                                                    |                                                                                               |                                                          |                                                       |
|----------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
| 1. Title of Security (Instr. 3)                                                  | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code and Voluntary Code (Instr. 8) | 4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|                                                                                  |                                      |                                                    | Code   V                                          | Amount   A/D   Price                                               |                                                                                               |                                                          |                                                       |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  
\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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SEC 1474 (9-02)

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| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned<br>(e.g., puts, calls, warrants, options, convertible securities) |                                                                            |                                                        |                                                                            |                                                                     |                                                                                                    |                                                                        |                                                                     |                                                       |                                                                                                                         |                                                                                                                    |                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1. Title of Derivative Security<br>(Instr. 3)                                                                                                   | 2. Conversion<br>or<br>Exercise<br>Price of<br>Deri-<br>vative<br>Security | 3. Transaction<br>Date<br><br>(Month/<br>Day/<br>Year) | 3A. Deemed<br>Execution<br>Date, if<br>any<br><br>(Month/<br>Day/<br>Year) | 4. Transaction<br>Code<br>and<br>Voluntary (V)<br>Code<br>(Instr.8) | 5. Number of Derivative<br>Securities Acquired (A)<br>or Disposed (D) Of<br><br>(Instr. 3,4 and 5) | 6. Date Exercisable(DE) and<br>Expiration Date(ED)<br>(Month/Day/Year) | 7. Title and Amount of<br>Underlying Securities<br>(Instr. 3 and 4) | 8. Price<br>of<br>Derivative<br>Security<br>(Instr.5) | 9. Number of<br>Derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transactions<br>(Instr.4) | 10.<br>Owner-<br>ship<br>Form of<br>Derivative<br>Security:<br>Direct<br>(D)<br>or<br>Indirect<br>(I)<br>(Instr.4) | 11. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr.4) |
|                                                                                                                                                 |                                                                            |                                                        |                                                                            | Code   V                                                            |                                                                                                    | (DE)   (ED)                                                            |                                                                     |                                                       |                                                                                                                         |                                                                                                                    |                                                                   |
|                                                                                                                                                 |                                                                            |                                                        |                                                                            |                                                                     |                                                                                                    |                                                                        |                                                                     |                                                       |                                                                                                                         |                                                                                                                    |                                                                   |
| Notional Shares                                                                                                                                 | 1-for-1                                                                    | 03/01/2003                                             |                                                                            | I                                                                   | (A) 6,833                                                                                          | Immed.   (1)                                                           | Common Stock - 6,833                                                | \$30.03                                               | 6,833                                                                                                                   | D                                                                                                                  |                                                                   |
|                                                                                                                                                 |                                                                            |                                                        |                                                                            |                                                                     |                                                                                                    |                                                                        |                                                                     |                                                       |                                                                                                                         |                                                                                                                    |                                                                   |

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.  
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

By: /s/ Kathleen M. Gibson  
\*\* Signature of Reporting Person

03-03-2003  
Date

Power of Attorney

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Form 4 (continued)

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| <div>FOOTNOTE Descriptions for Prudential Financial, Inc. (PRU)</div> <div>John R. Strangfeld, Jr.</div> <div>c/o Prudential Financial, Inc., Corporate Compliance</div> <div>751 Broad Street, 4th floor</div> <div>Newark, NJ 07102</div> <div>Explanation of responses:</div> <div>(1) Notional shares are payable in cash at a date selected by the participant.</div> | <div>Form 4 - March 2003</div> |
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