
**UNITED STATES
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 11, 2003

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 Events and Regulation FD Disclosure.

On November 11, 2003, Prudential Financial, Inc., a New Jersey corporation, issued a news release announcing that its Board of Directors had declared an annual dividend for 2003. The news release is attached as Exhibit 99.1 to this report and is incorporated into this Item 5 by reference.

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

99.1 News release dated November 11, 2003.

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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, 2003

PRUDENTIAL FINANCIAL, INC.

By: /s/ GORDON S. CALDER, JR.

Name: Gordon S. Calder, Jr.
Title: Assistant Secretary

Exhibit Index

Exhibit No.	Description
99.1	News release dated November 11, 2003.

News Release

Prudential  Financial

Prudential Financial, Inc.
751 Broad Street
Newark, NJ 07102-3777
www.prudential.com

For Immediate Release

November 11, 2003

Contact: Bob DeFillippo
973-802-4149

PRUDENTIAL DECLARES ANNUAL DIVIDEND ON COMMON STOCK

Newark, NJ – Prudential Financial, Inc. (NYSE:PRU) announced today that its Board of Directors has declared an annual dividend for 2003 of \$0.50 per share of Common Stock, payable on December 18, 2003 to shareholders of record at the close of business on November 25, 2003.

Prudential Financial companies, with approximately \$421 billion in total assets under management as of September 30, 2003, 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, real estate brokerage franchises and relocation services. For more information, visit www.prudential.com.

Prudential  Financial