SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 14A INFORMATION

Proxy Statement Pursuant to Section 14(a) of
the Securities Exchange Act of 1934 (Amendment No.)

Filed by the Registrant |_|
Filed by a Party other than the Registrant |_|

Check the appropriate box:

|_| Preliminary Proxy Statement
|_| Confidential, for Use of the Commission Only
(as permitted by Rule 14a-6(e)(2))
|_| Definitive Proxy Statement
|X| Definitive Additional Materials
|_| Soliciting Material Pursuant to Rule 14a-12

Prudential Financial, Inc.

(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

|X| No fee required.

|_| Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.

1. Title of each class of securities to which transaction applies:

2. Aggregate number of securities to which transaction applies:

3. Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined):

4. Proposed maximum aggregate value of transaction:

5. Total fee paid:

|_| Fee paid previously with preliminary materials.

|_| Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.

1. Amount Previously Paid:

2. Form, Schedule or Registration Statement No.:

3. Filing Party:

4. Date Filed:

Prudential Financial, Inc.
751 Broad Street
Newark, NJ 07102
Telephone 973-802-6000

May 2003

Dear Fellow Shareholder:

By now, you should have received the Annual Report for Prudential Financial, Inc. along with proxy materials for the Annual Meeting of shareholders to be held on June 3, 2003. It is important that your shares be represented and voted at the meeting. Our records indicate that we have not yet received your vote.

The deadline is quickly approaching. Please take a moment to complete, sign, date and mail your proxy card in the postage-paid envelope provided. If you vote by mail, your proxy card must be received by the close of voting at the Annual Meeting on June 3, 2003.

You may find it more convenient to vote by telephone or Internet. Please follow the telephone voting instructions listed on your voter instruction form or log on to **www.proxyvote.com,** 24 hours a day, 7 days a week. If you vote by phone or Internet, your reply must be received by 11:59 p.m. EDT, June 2, 2003. Note: You do not need to return your proxy card if you reply by phone or Internet.

On behalf of your Board of Directors, thank you for your prompt response and your continued interest in and support of Prudential Financial, Inc.

Sincerely,

Kathleen M. Gibson
Vice President and Secretary

Prudential Financial, Inc.
751 Broad Street
Newark, NJ 07102
Telephone 973-802-6000

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