

PRUDENTIAL FINANCIAL INC  
Form 8-K  
December 23, 2003

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

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**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): December 23, 2003**

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**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)

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**Item 9. Regulation FD Disclosure.**

The Registrant has a number of subsidiaries in the domestic asset management and investment advisory businesses. These units are receiving numerous questions about the regulatory inquiries and investigations affecting the mutual fund and annuity businesses. We have prepared, and attach a copy of, written responses for use by these subsidiaries in answering questions about these inquiries and Registrant's internal review as related to these units' businesses.



**Exhibit Index**

**Exhibit No.**    **Description**

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99.1    Approved Answers to Questions Relating to Regulatory Inquiries.