

CARBONE RICHARD J  
 Form 4  
 December 20, 2002  
 SEC Form 4

<p align="center"><b>FORM 4</b></p> <p>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</p>	<p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b>                  Washington, D.C. 20549</p> <p><b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b></p> <p>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(f) of the Investment Company Act of 1940</p>	<p align="center">OMB APPROVAL</p> <hr/> <p>OMB Number: 3235-0287                  Expires: January 31, 2005                  Estimated average burden hours per response: . . . . 0.5</p>
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<p>1. Name and Address of Reporting Person*</p> <p><b>Carbone, Richard J.</b></p> <hr/> <p>(Last) (First) (Middle)  <b>c/o Prudential Financial, Inc., Corporate Compliance</b>  <b>751 Broad Street, 4th floor</b></p> <hr/> <p align="center">(Street)  <b>Newark, NJ 07102-3777</b></p> <hr/> <p>(City) (State) (Zip)</p>	<p>2. Issuer Name and Ticker or Trading Symbol</p> <p><b>Prudential Financial, Inc. (PRU)</b></p>	<p>4. Statement for (Month/Year)</p> <p align="center"><b>December 18, 2002</b></p>	<p>6. Relationship of Reporting Person(s) to Issuer</p> <p align="center">(Check all applicable)</p> <p>_____ Director _____ 10%</p> <p>Owner _____</p> <p align="center"><input checked="" type="checkbox"/> Officer _____</p> <p>Other _____</p> <p>Officer/Other Description <b>Senior Vice President and Chief Financial Officer</b></p>
<p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p>		<p>5. If Amendment, Date of Original (Month/Year)</p>	<p>7. Individual or Joint/Group Filing (Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Individual Filing</p> <p><input type="checkbox"/> Joint/Group Filing</p>

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned						
1. Title of Security (Instr. 3)	2. Transaction Date (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 at End of Month (Instr. 3 and 4)	6. Ownership 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).

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**Form 4 (continued)**

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
1. Title of Derivative Security	2. Conversion or Exercise	3. Transaction Date	4. Transaction	5. Number of Derivative	6. Date Exercisable(DE) and Expiration	7. Title and Amount of Underlying	8. Price of Derivative	9. Number of Derivative Securities	10. Ownership	11. Nature of Indirect Beneficial

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(Instr. 3)	Price of Derivative Security	(Month/Day/Year)	Code and Voluntary (V) Code (Instr.8)	Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5)	Date(ED) (Month/Day/Year)	Securities (Instr. 3 and 4)	Security (Instr.5)	Beneficially Owned at End of Month (Instr.4)	Form of Derivative Security: Direct (D) or Indirect (I)	Ownership (Instr.4)
<b>Employee Stock Option (right to buy)</b>	<b>\$32.00</b>	<b>12/18/2002</b>	<b>A  </b>	<b>(A) 57,252</b>	<b>(1)   12/18/2012</b>	<b>Common Stock - 57,252</b>		<b>57,252</b>	<b>D</b>	

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts **By: /s/ Kathleen M. Gibson**  
 constitute Federal Criminal Violations. \_\_\_\_\_  
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a). \*\* Signature of Reporting Person  
 Date

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

**Power of Attorney**

See Instruction 6 for procedure.

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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.

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**Form 4 (continued)**

**FOOTNOTE Descriptions for Prudential Financial, Inc. (PRU)**

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**Richard J. Carbone**  
**c/o Prudential Financial, Inc., Corporate Compliance**  
**751 Broad Street, 4th floor**  
**Newark, NJ 07102-3777**

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**Explanation of responses:**

**(1) The option vests in three equal annual installments beginning on December 18, 2003.**