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Susan L. Blount
Vice President, Secretary
and Associate General Counsel

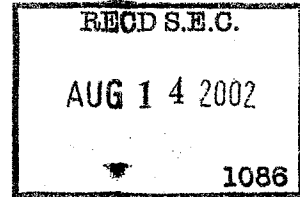
The Prudential Insurance Company of America
751 Broad Street, 21st Floor, Newark NJ 07102
Tel 973 802-7770 Fax 973 802-8287
susan.blount@prudential.com

RECEIVED
OFFICE OF THE SECRETARY

AUG 14 2002

August 14, 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549



Re: Securities and Exchange Commission File No. 4-460
Order Requiring the Filing of Sworn Statements Pursuant to
Section 21(a)(1) of the Securities Exchange Act of 1934

Dear Mr. Katz:

Enclosed for filing with the Commission in accordance with the Order referenced above are executed originals of the statements under oath of Arthur F. Ryan, principal executive officer and Richard J. Carbone, principal financial officer, of Prudential Financial, Inc., each in the form of Exhibit A to the Order.

Please file stamp the enclosed additional copy of this cover letter and return it to me in the enclosed envelope as evidence of receipt.

Please call me at 973-802-7770 or, in my absence, Gordon S. Calder at 973-802-4277, if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Susan L. Blount".

Susan L. Blount

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Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings

I, Richard J. Carbone, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Prudential Financial, Inc., and, except as corrected or supplemented in a subsequent covered report:
- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
(2) I have reviewed the contents of this statement with the Company's audit committee.
(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
- the Annual Report on Form 10-K for the year ended December 31, 2001 of Prudential Financial, Inc;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Prudential Financial, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

[Signature]
Richard J. Carbone
August 14, 2002

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REC'D S.E.C.
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Subscribed and sworn to before me this 13th day of August 2002.

[Signature]
Notary Public

My Commission Expires:

August 30, 2003

DISHOM BURGESS
Notary Public of New Jersey
My Comm. Expires Aug. 30, 2003