

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC  
Form 424B3  
November 16, 2004

Filed Under Rule 424(b)(3), Registration Statement No. 333-119172

Pricing Supplement No. 46 dated November 15, 2004  
To Prospectus Dated October 28, 2004 and Prospectus Supplement Dated October 29, 2004

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WJN2	\$5,135,000.00	100.000%	0.625%	\$5,102,906.25	FIXED	3.200%	SEMI-ANNUAL	11/15/2007	05/15/2005	\$15.73

Redemption Information: **Non-Callable**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WJP7	\$1,979,000.00	100.000%	1.000%	\$1,959,210.00	FIXED	3.850%	SEMI-ANNUAL	11/15/2009	05/15/2005	\$18.93

Redemption Information: **Non-Callable**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co., Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WJQ5	\$7,630,000.00	100.000%	1.500%	\$7,515,550.00	FIXED	5.050%	SEMI-ANNUAL	11/15/2014	05/15/2005	\$24.83

Redemption Information: **Callable at 100.000% on 11/15/2006 and every interest payment date thereafter.**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Financial Services

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**Inc., Wachovia Securities**

The CIT InterNotes due 11/15/2014 will be subject to redemption at the option of CIT Group Inc., in whole or from time to time in part on the interest payment date occurring 11/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 11/15/2014 plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus supplement.

<p>CIT Group Inc.</p>	<p>Trade Date: Monday, November 15, 2004 @12:00 PM ET                  Settle Date: Thursday, November 18, 2004                  Minimum Denomination/Increments: \$1,000.00/\$1,000.00                  Initial trades settle flat and clear SDFS: DTC Book Entry only                  DTC Number: 0443 via Pershing, LLC                  Trustee: J.P. Morgan Trust Company, National Association</p> <p>If the maturity date, date of earlier redemption or repayment or an interest payment date for any note is not a business day (as such term is defined in the prospectus supplement), principal, premium, if any, and interest for that note will be paid on the next business day, and no interest will accrue on the amount payable from, and after, the maturity date, date of earlier redemption or repayment or such interest payment date.</p> <p><i>InterNotes® is the service mark of INCAPITAL, LLC. All Rights Reserved.</i></p>	<p>CIT Group Inc.                  \$ 3,000,000,000                  CIT InterNotes</p>