

CIT GROUP INC  
Form 8-K  
November 07, 2006

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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): November 7, 2006

CIT GROUP INC.

(Exact name of registrant as specified in its charter)

|   |  |                                   |
|---|--|-----------------------------------|
| Delaware  | 001-31369  | 65-1051192                        |
| (State or other jurisdiction of   | (Commission File Number) incorporation)<br>505 Fifth Avenue<br><u>New York, New York 10017</u><br>(Address of registrant's principal executive office) | (IRS Employer Identification No.) |
| <u>Registrant's telephone number, including area code: (212) 771-0505</u> |  |                                   |
| Not Applicable  |  |                                   |

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Section 7 Regulation FD**

**Item 7.01. Regulation FD Disclosure.**

This Current Report on Form 8-K includes as an exhibit a press release, dated November 7, 2006, announcing the guidance for 2007 earnings and return on equity that will be announced at CIT's Investor Day conference on November 7, 2006. A live webcast of the presentation, in addition to the accompanying slides, will be available at <http://ir.cit.com> on November 7, 2006 at 8:30 a.m. Eastern Standard Time and is expected to last until approximately 12:30 p.m. Eastern Standard Time. A replay of the live webcast will be archived at the same web address

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from Tuesday, November 7, 2006 at approximately 6:00 p.m. until 11:59 p.m. on November 30, 2006. The press release is attached as Exhibit 99.1. This press release is furnished pursuant to Item 7.01 and the information contained in Exhibit 99.1 shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities under that Section. Furthermore, the information in Exhibit 99.1 shall not be deemed to be incorporated by reference into CIT's filings under the Securities Act of 1933.

### Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Press release, dated November 7, 2006, issued in connection with CIT's Investor Day conference on November 7, 2006.

This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All statements contained in this document that are not clearly historical in nature are forward-looking, and the words anticipate, believe, expect, estimate, plan, target, and similar expressions are generally intended to identify forward-looking statements. These forward-looking statements reflect the current views of CIT and its management. All forward-looking statements (including statements regarding future financial and operating results) involve risks, uncertainties, contingencies, and changes in circumstances, many of which are beyond CIT's control, that may cause actual results, performance, or achievements to differ materially from anticipated results, performance, or achievements. Factors that could affect actual results and performance include, but are not limited to, potential changes in interest rates, competitive factors and general economic conditions, changes in funding markets, industry cycles and trends, uncertainties associated with risk management, risks associated with residual value of leased equipment, and regulatory factors, among others. More detailed information about these factors are described in CIT's filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2005 and its Quarterly Report on Form 10-Q for the quarter ended September 30, 2006. CIT is under no obligation to (and expressly disclaims any such obligation to) update or alter its forward-looking statements, whether as a result of new information, future events or otherwise.

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### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CIT GROUP INC.  
(Registrant)

By: /s/ William J. Taylor

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William J. Taylor  
Executive Vice President & Controller  
(Principal Accounting Officer)

Dated: November 7, 2006