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CIT GROUP INC

Form FWP March 21, 2006 Filed under Rule 433

File No. 333-131159

CIT Group Inc.

\$500,000,000 6.000% Senior Notes due April 1, 2036

Final Term Sheet

Issuer: CIT Group Inc. **Principal Amount:** \$500,000,000

Type: SEC Registered Registration Statement No. 333-131159

Issue Price:99.065%Underwriters Commission:0.875%Proceeds to Issuer:\$490,950,000Pricing Date:March 20, 2006Settlement Date:March 27, 2006Maturity Date:April 1, 2036Interest Rate:6.000%

Spread to Treasury: +127 basis points 1.27% **Benchmark Treasury:** 5.375% due February 15, 2031

Benchmark Yield: 4.798%

Specified Currency: U.S. Dollars (\$)

Interest Payment Dates: Interest will be paid on the Maturity Date and semiannually on April 1 and October 1 of each

year, commencing on October 1, 2006, provided that if any such day is not a Business Day, the

payment will be made on the next Business Day unadjusted.

Accrual of Interest: Interest payments will include the amount of interest accrued from and including the most recent

Interest Payment Date to which interest has been paid (or from and including the Original Issue

Date) to, but excluding, the applicable Interest Payment Date.

Minimum Denomination: Minimum denominations of \$1,000 and integral multiples of \$1,000.

Exchange Listing: None.

Other Provisions: Business Day means any day, other than a Saturday or Sunday, that is neither a legal holiday nor a

day on which banking institutions are authorized or required by law or regulation (including any

executive order) to close in the City of New York.

The Issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively Citigroup Global Markets Inc., Goldman Sachs & Co. or J.P. Morgan Securities Inc. will arrange to send you the prospectus if you request it by calling Citigroup Global Markets Inc. at 1-800-248-3580 or Goldman Sachs & Co. at 1-866-471-2526 or J.P. Morgan Securities Inc. collect at 212-834-4533.