

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 March 21, 2005

THE BEAR STEARNS COMPANIES INC.  
 IncomeNotes(SM)  
 With Maturities of Nine Months or More from Date of Issue

Registration No. 333-121744  
 Filed Pursuant to Rule 424(b)(3)  
 Pricing Supplement No. 7  
 (To Prospectus dated February 2, 2005,  
 and Prospectus Supplement dated February 2, 2005)  
 Trade Date: March 21, 2005  
 Issue Date: March 24, 2005  
 The date of this Pricing Supplement is March 21, 2005

Fixed Rate Notes

| CUSIP #   | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|
| 07387EHE0 | 5.70%         | 3/15/2030     | 100.00%         | 2.50%                   | 0.350%      |

Subject to Redemption

| First Interest Payment Date | First Interest Payment Amount | Survivor's Option | Yes/No | Date and Terms of Redemption   |
|-----------------------------|-------------------------------|-------------------|--------|--|
| 9/15/2005                   | \$27.08                       | Yes               | Yes    | Commencing on 3/15/2010 and on the 15th of each month thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice. |

\*\*\*

The distribution of IncomeNotes will conform to the requirements set forth in Rule 2720 of the NASD Conduct Rules.