

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

July 08, 2005

Prudential Financial InterNotes®, Due One Year or More from Date of Issue

Filed under Rule 424(b)(3), Registration Statement(s) No. 333-104444, 333-104444-01, 333-104444-02, 333-123240, 333-123240-01 and 333-123240-02

Pricing Supplement Number 78 Dated 07/05/2005

(to Prospectus dated March 21, 2005 and Prospectus Supplement dated April 29, 2005)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

CUSIP Number	Selling Price	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor Option	Product Ranking	Moody Rating	S & P Rating
74432AJE1	100.000%	1.000%	\$396,000.00	FIXED	4.000%	SEMI-ANNUAL	1/15/2010	1/15/2006	\$20.78	YES	Senior Unsecured Notes	A3	A-

**Redemption Information:** Non-Callable.

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., Wachovia Securities, LLC

CUSIP Number	Selling Price	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor Option	Product Ranking	Moody Rating	S & P Rating
74432AJF8	100.000%	2.500%	\$3,955,575.00	FIXED	5.250%	SEMI-ANNUAL	7/15/2025	1/15/2006	\$27.27	YES	Senior Unsecured Notes	A3	A-

**Redemption Information:** Callable at 100.000% on 07/15/2009 and every interest payment date thereafter.

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., Wachovia Securities, LLC The Prudential Financial, Inc. InterNotes will be subject to redemption at the option of Prudential Financial, Inc., in whole on the interest payment date occurring 07/15/2009 and on every interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Prudential Financial, Inc. InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus.

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Prudential Financial, Inc. Trade Date: Tuesday, July  
05, 2005 @ 12:00 PM ET  
751 Broad Street  
Newark NJ 07102

Prudential Financial, Inc.

\$2,000,000,000.00 Prudential Financial Retail Medium-Term

Settlement Date: Friday,  
July 08, 2005

Notes, including Prudential Financial InterNotes®

Minimum  
Denomination/Increments:  
\$1,000.00/\$1,000.00

Prospectus dated March 21, 2005 and the Prospectus Supplement dated April 29, 2005

Initial trades settle flat and  
clear SDFS: DTC Book  
Entry only

DTC number: 0116 via  
Refco Securities, LLC

If the maturity date or an  
interest payment date for  
any note is not a Business  
Day (as defined in the  
Prospectus), principal,  
premium, if any, and  
interest for that note is paid  
on the next Business Day,  
and no interest will accrue  
from, and after, the  
maturity date or interest  
payment date.

The Prudential Financial,  
Inc. InterNotes will be  
represented by a master  
global note in fully  
registered form, without  
coupons. The master global  
note will be deposited  
with, or on behalf of, DTC  
and registered in the name  
of a nominee of DTC, as  
depository, or another  
depository as may be  
named in a subsequent  
pricing supplement.

*InterNotes® is a registered  
trademark of Incapital  
Holdings LLC. All rights  
reserved*