

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC
Form 424B3
March 31, 2005

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 61 Dated 03/28/2005

(To: Prospectus dated March 21, 2005 and Prospectus Supplement dated March 25, 2004)

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 st Coupon Date | 1 st Amount | Survivor Option | Product Ranking | Moody Rating | S & P Rating |
|--------------|---------------|------------------|-----------------|-------------|-------------|------------------|---------------|-----------------------------|------------------------|-----------------|------------------|--------------|--------------|
| 74432AGR5 | 100.000% | 0.625% | \$ 2,182,275.00 | FIXED | 4.000% | MONTHLY | 12/15/2007 | 4/15/2005 | \$1.67 | YES | Senior Unsecured | 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

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|--------------|---------------|------------------|-----------------|-------------|-------------|------------------|---------------|-----------------------------|------------------------|-----------------|------------------|--------------|--------------|
| 74432AGS3 | 100.000% | 2.500% | \$ 2,403,375.00 | FIXED | 5.750% | SEMI-ANNUAL | 3/15/2030 | 9/15/2005 | \$26.35 | YES | Senior Unsecured | A3 | A- |

Redemption Information: Callable at 100.000% on 03/15/2010 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 03/15/2010 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: Monday, March 28, 2005 @ 12:00
751 Broad Street Settle Date: Thursday, March 31, 2005

Newark NJ 07102

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

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 Prudential Financial, Inc. InterNotes will be
represented by a single 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

All references to the Prospectus in the Prospectus
Supplement shall be to the Prospectus dated March 21,
2005.

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

Prudential Financial, Inc.
\$1,000,000,000.00 Prudential Financial, Inc. InterNotes®

Prospectus dated March 21, 2005 and the

Prospectus Supplement dated March 25, 2004