

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 Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
74432ACB4	100.00%	0.75%	\$ 7,120,195.00	FIXED	4.00%	SEMI-ANNUAL	1/15/2009	1/15/2005	\$ 19.22	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

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74432ACC2	100.00%	1.30%	\$ 2,695,497.00	FIXED	5.00%	SEMI-ANNUAL	1/15/2013	1/15/2005	\$ 24.03	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Non-Callable.

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74432ACD0	100.00%	1.75%	\$ 4,559,782.50	FIXED	5.50%	SEMI-ANNUAL	7/15/2016	1/15/2005	\$ 26.43	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Callable at 100.000% on 07/15/2007 and every coupon date thereafter.

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Prudential Financial, Inc.
751 Broad Street
Newark NJ 07102

Trade Date: Monday, July 19, 2004 @12:00 PM ET
Settle Date: Thursday, July 22, 2004
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 maturity date or interest payment date.

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 depository as may be named in a subsequent pricing supplement.

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Prudential Financial, Inc.
\$1,000,000,000.00 Prudential Financial, Inc. InterNotes®
Prospectus Dated 25-Apr-03 and
Prospectus Supplement Dated: 25-Mar-04