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	1st Coupon Date	1st Amount	Survivor's Option	Product Ranking	Moody's 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

CUSIP Number	Selling Price	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
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.

Prudential Financial, Inc.
751 Broad Street
Newark NJ 07102

Trade Date: Monday, March 28, 2005 @12:00
Settle Date: Thursday, March 31, 2005

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.

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