

**Prudential Financial InterNotes®, Due One Year or More from Date of Issue**  
**Filed under Rule 424(b)(3), Registration Statement(s) No. 333-123240, 333-123240-01 and 333-123240-02**  
**Pricing Supplement Number 89 Dated 09/06/2005**  
**(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 | Aggregate Principal Amount | 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's Option | Product Ranking        | Moody's Rating | S & P Rating |
|--------------|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------|----------------|--------------|
| 74432AKD1    | \$333,000.00               | 100.00%       | 0.625%           | \$330,918.75 | FIXED       | 4.200%      | QUARTERLY        | 3/15/2008     | 12/15/2005                  | \$11.20                       | 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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|--------------|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------|----------------|--------------|
| 74432AKE9    | \$249,000.00               | 100.00%       | 1.200%           | \$246,012.00 | FIXED       | 4.550%      | SEMI-ANNUAL      | 9/15/2012     | 3/15/2006                   | \$23.51                       | 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

Prudential Financial, Inc.  
751 Broad Street  
Newark NJ 07102

Trade Date: Tuesday, September 06, 2005  
@12:00 PM ET  
Settlement Date: Friday,  
September 09, 2005  
Minimum Denomination/Increments:  
\$1,000.00/\$1,000.00  
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*

Prudential Financial, Inc.  
\$2,000,000,000.00 Prudential Financial Retail Medium-Term  
Notes, including Prudential Financial InterNotes®  
Prospectus dated March 21, 2005 and the Prospectus Supplement dated April 29, 2005