

PRUDENTIAL FINANCIAL INC

Form 424B3

November 03, 2005

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 99 Dated 10/31/2005

(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.

| Aggregate Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor s Option | Product Ranking |
|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|
| \$941,000.00 | 100.000% | 0.400% | \$937,236.00 | FIXED | 4.450% | SEMI-ANNUAL | 11/15/2007 | 5/15/2006 | \$23.73 | YES | Senior Unsecured Notes |

Information: Non-Callable.

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 Global Markets Inc., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co. Inc., Wachovia Securities, LLC

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|----------------------------|---------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|
| \$1,621,000.00 | 100.000% | 1.000% | \$3,584,790.00 | FIXED | 5.050% | SEMI-ANNUAL | 11/15/2010 | 5/15/2006 | \$26.93 | YES | Senior Unsecured Notes |

Information: Callable at 100.000% on 11/15/2006 and every interest payment date thereafter.

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 Global Markets Inc., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co. 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

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, up to the noteholder and the trustee, as described in the prospectus.

| Aggregate Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor s Option | Product Ranking |
|----------------------------|---------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|
| \$1,663,000.00 | 100.000% | 2.500% | \$1,621,425.00 | FIXED | 5.750% | SEMI-ANNUAL | 11/15/2030 | 5/15/2006 | \$30.67 | YES | Senior Unsecured Notes |

Information: Callable at 100.000% on 11/15/2010 and every interest payment date thereafter.

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 Global Markets Inc., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co. 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

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Prudential Financial, Inc. Trade Date: Monday, October 31, 2005 @ 12:00 PM ET

Prudential Financial, Inc.

Settlement Date: Thursday, November 03, 2005

\$2,000,000,000.00 Prudential Financial Retail

Medium-Term Notes, including Prudential Financial

Minimum Denomination/Increments:

InterNotes®

\$1,000.00/\$1,000.00

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Prospectus dated March 21, 2005 and the

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

Prospectus Supplement dated April 29, 2005

DTC number: 0235 via RBC Dain
Rauscher Inc.

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.

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