

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

December 01, 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 104 Dated 11/28/2005

(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 | Mo |
|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|----|
| \$265,000.00 | 100.00% | 0.625% | \$263,343.75 | FIXED | 4.650% | SEMI-ANNUAL | 12/15/2008 | 6/15/2006 | \$25.06 | YES | Senior Unsecured Notes | Ra |

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

| 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 | Mo |
|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|----|
| \$30,000.00 | 100.00% | 1.500% | \$29,550.00 | FIXED | 5.000% | SEMI-ANNUAL | 12/15/2015 | 6/15/2006 | \$26.94 | YES | Senior Unsecured Notes | Ra |

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

Prudential Financial, Inc. Trade Date: Monday, November 28, 2005 @ 12:00 PM ET Prudential Financial, Inc.

Settlement Date: Thursday, December 01, 2005

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

Minimum Denomination/Increments: Medium-Term Notes, including Prudential

\$1,000.00/\$1,000.00

Financial InterNotes®

Initial trades settle flat and clear SDFS: DTC Book Entry only Prospectus dated March 21, 2005 and the

DTC number: 0235 via RBC Dain Rauscher Inc. Prospectus Supplement dated April 29, 2005

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.

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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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