

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

May 26, 2004

Filed Under Rule 424(b)(3), Registration Statement No. 333-104444, 333-104444-01 and 333-104444-02

Pricing Supplement Number 8 Dated 05/24/2004

(To: Prospectus Dated April 25, 2003 and Prospectus Supplement Dated March 25, 2004)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

CUSIP	Selling		Net	Coupon			Maturity	1 st Coupon	1 st Coupon	Survivor s	Product	Moody sS & P	
Number	Price	Gross Concession	Proceeds	Coupon Type	Coupon Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432ABB5	100.00%	0.75%	\$3,061,862.50	FIXED	4.00%	SEMI-ANNUAL	05/15/2008	11/15/2004	\$18.67	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

CUSIP	Selling		Net	Coupon			Maturity	1 st Coupon	1 st Coupon	Survivor s	Product	Moody sS & P	
Number	Price	Gross Concession	Proceeds	Coupon Type	Coupon Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432ABC3	100.00%	1.20%	\$3,906,552.00	FIXED	5.00%	SEMI-ANNUAL	11/15/2011	11/15/2004	\$23.33	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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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 Option	sProduct Ranking	Moody Rating	s S & P Rating
74432ABD1	100.00%	1.75%	\$6,802,830.00	FIXED	6.00%	SEMI-ANNUAL	05/15/2018	11/15/2004	\$28.00	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Callable at 100.000% on 05/15/2007 and every coupon 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 any time on or after 05/15/2007 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. Trade Date: Monday, May 24, 2004 @ 12:00 PM ET

Prudential Financial, Inc.

751 Broad Street

Newark NJ 07102

\$1,000,000,000.00 Prudential Financial, Inc. InterNotes®

Settle Date: Thursday, May 27, 2004

Prospectus Dated 25-Apr-03 and Prospectus

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

Supplement Dated: 25-Mar-04

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.

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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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