

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

May 26, 2005

Prudential Financial InterNotes®, Due One Year or More from Date of Issue

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 72 Dated 05/23/2005

(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 | 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 Option | Product Ranking        | Moody Rating | S & P Rating |
|--------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-----------------|------------------------|--------------|--------------|
| 74432AHQ6    | 100.00%       | 0.400%           | \$671,304.00 | FIXED       | 3.850%      | SEMI-ANNUAL      | 8/15/2007     | 11/15/2005                  | \$18.07                       | 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 Number | 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 Option | Product Ranking        | Moody Rating | S & P Rating |
|--------------|---------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-----------------|------------------------|--------------|--------------|
| 74432AHR4    | 100.00%       | 2.000%           | \$4,010,160.00 | FIXED       | 5.350%      | SEMI-ANNUAL      | 5/15/2020     | 11/15/2005                  | \$25.12                       | YES             | Senior Unsecured Notes | A3           | A-           |

**Redemption Information:** Callable at 100.000% on 05/15/2008 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 05/15/2008 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.

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

Prudential Financial, Inc. Trade Date: Monday, May 23, 2005 @12:00 PM ET

Prudential Financial, Inc.

751 Broad Street

Settlement Date: Thursday, May 26, 2005

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

Newark NJ 07102

Medium-Term Notes, including Prudential  
Financial InterNotes®

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

Prospectus dated March 21, 2005 and the  
Prospectus Supplement dated April 29, 2005

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.

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*