

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

August 25, 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 86 Dated 08/22/2005

(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	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup> Coupon	1 <sup>st</sup> Coupon	Survivor	sProduct	Moody
	Principal Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating
JY7	\$654,000.00	100.00%	0.625%	\$649,912.50	FIXED	4.250%	SEMI-ANNUAL	2/15/2008	2/15/2006	\$20.07	YES	Senior Unsecured Notes	A3

**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

	Aggregate	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup> Coupon	1 <sup>st</sup> Coupon	Survivor	sProduct	Moody
	Principal Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating
Z4	\$1,762,000.00	100.00%	1.200%	\$1,740,856.00	FIXED	5.000%	SEMI-ANNUAL	8/15/2012	2/15/2006	\$23.61	YES	Senior Unsecured Notes	A3

**Redemption Information:** Callable at 100.000% on 08/15/2006 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 08/15/2006 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.

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Prudential Financial, Inc. Trade Date: Monday,  
August 22, 2005  
751 Broad Street  
Newark NJ 07102

Prudential Financial, Inc.

@12:00 PM ET

\$2,000,000,000.00 Prudential Financial Retail Medium-Term

Settlement Date: Thursday,  
August 25, 2005

Notes, including Prudential Financial InterNotes®

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