

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

June 09, 2004

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

Pricing Supplement Number 10 Dated 06/07/2004

(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 Number	Selling Price	Gross Concession	Net		Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st		Product Ranking	Moody's Rating	S & P Rating	
			Proceeds						Coupon Date	Coupon Amount				Survivor's Option
74432ABH2	100.00%	0.75%	\$ 4,195,297.50		FIXED	4.00%	SEMI-ANNUAL	06/15/2008	12/15/2004	\$ 20.56	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		Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st		Product Ranking	Moody's Rating	S & P Rating	
			Proceeds						Coupon Date	Coupon Amount				Survivor's Option
74432ABJ8	100.00%	1.20%	\$ 1,554,124.00		FIXED	5.00%	SEMI-ANNUAL	09/15/2011	12/15/2004	\$ 25.69	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		Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st		Product Ranking	Moody's Rating	S & P Rating	
			Proceeds						Coupon Date	Coupon Amount				Survivor's Option
74432ABK5	100.00%	1.75%	\$ 9,301,327.50		FIXED	6.00%	SEMI-ANNUAL	06/15/2017	12/15/2004	\$ 30.83	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Callable at 100.000% on 06/15/2007 and every coupon date thereafter.

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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 06/15/2007 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, June 07, 2004 @ 12:00 PM ET	Prudential Financial, Inc.
751 Broad Street	Settle Date: Thursday, June 10, 2004	\$1,000,000,000.00 Prudential Financial, Inc. InterNotes®
Newark NJ 07102	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	Prospectus Dated 25-Apr-03 and Prospectus 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.

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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