

PRUDENTIAL FINANCIAL INC

Form 424B3

June 03, 2005

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

led 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 73 Dated 05/31/2005

(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			Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	Product Ranking	Moody Rating	S & P Rating
	Price	Gross Concession	Net Proceeds										
4432AHS2	100.000%	0.625%	\$644,943.75	FIXED	4.000%	SEMI-ANNUAL	6/15/2008	12/15/2005	\$21.33	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

CUSIP Number	Selling			Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	Product Ranking	Moody Rating	S & P Rating
	Price	Gross Concession	Net Proceeds										
4432AHT0	100.00%	2.000%	\$3,474,100.00	FIXED	5.300%	SEMI-ANNUAL	6/15/2020	12/15/2005	\$28.27	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Callable at 100.000% on 06/15/2008 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 06/15/2008 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.

CUSIP Number	Selling			Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	Product Ranking	Moody Rating	S & P Rating
	Price	Gross Concession	Net Proceeds										
4432AHU7	100.00%	1.000%	\$613,800.00	FIXED	4.250%	SEMI-ANNUAL	6/15/2010	12/15/2005	\$22.67	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

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751 Broad Street
Newark NJ 07102

Trade Date: Tuesday, May 31, 2005 12:00 PM ET
\$2,000,000,000.00 Prudential Financial Retail
Medium-Term Notes, including Prudential

Settlement Date: Friday, June 03, 2005
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.

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