## Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

November 17, 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 102 Dated 11/14/2005

(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.

1st

	Aggregate									1st			
	Principal	Selling	Gross		Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	3	Moo
	Amount	Price	Concession	Net Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Product Ranking	Rat
	\$4,799,000.00	100.000%	0.400%	\$4,779,804.00	FIXED	4.700%	SEMI-ANNUAL	11/15/2007	05/15/2006	\$23.24	YES	Senior Unsecured Notes	A
Redemntion 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

1st Aggregate 1st Principal Selling Gross Coupon Coupon Coupon Maturity Coupon Survivor s Coupon Moo

Amount Price Concession Net Proceeds Type Rate Frequency Date Date Amount Option Product Ranking \$6,753,780.00 5.300% SEMI-ANNUAL 11/15/2010 05/15/2006 YES \$6,822,000.00 100.000% FIXED \$26.21 Senior Unsecured Notes Redemption Information: Callable at 100.000% on 11/15/2006 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 The Prudential Financial, Inc., in whole on the interest payment date occurring 11/15/2006 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.

1st 1st Aggregate Principal Selling Gross Coupon Coupon Coupon Maturity Coupon Coupon Survivor s Moo Option Amount Price Concession Net Proceeds Type Rate Frequency Date Date Product Ranking Amount FIXED 6.000% \$6,411,000.00 100.000% \$6,250,725.00 SEMI-ANNUAL 11/15/2030 05/15/2006 \$29.67 YES Senior Unsecured Notes

Redemption Information: Callable at 100.000% on 11/15/2010 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 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 11/15/2010 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, November 14, 2005 @ 12:00 PM ET Prudential Financial, Inc.

Settlement Date: Thursday, November 17, 2005

Minimum Denomination/Increments: \$2,000,000,000,000.00 Prudential Financial Retail

\$1,000.00/\$1,000.00 Medium-Term Notes, including Prudential Financial

Initial trades settle flat and clear SDFS: DTC Book Entry only InterNotes®

DTC number: 0235 via RBC Dain Rauscher Inc. Prospectus dated March 21, 2005 and the

Prospectus Supplement dated April 29, 2005

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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