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PRUDENTIAL FINANCIAL INC
Form 424B3
May 12, 2005

Prudential Financial Retail Medium-Term Notes, 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 No. 71 dated May 9, 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	Aggregate Principal Amount	Selling Price	Gross Concession	Net Proceeds to Issuer	Coupon Type	Maturity Date	Interest Rate
74432RAA1	\$25,000,000.00	100.000%	\$375,000.00	\$24,625,000.00	Amortizing*	05/12/2015	4.346%

Interest Payment Frequency	1st Interest Payment Date	1st Interest Payment Amount	Survivor s Option	Product Ranking/ Collateral Type	Moody s Rating	S&P Rating
See Amortization Schedule	06/13/2005	\$90,551.79	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Non-Callable

Lead Agent: Banc of America Securities LLC **Purchasing Agent:** Wachovia Capital Markets, 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, Incapital LLC, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc.

Prudential Financial, Inc. Trade Date: May 9, 2005

751 Broad Street Settlement Date: May 12, 2005

Newark NJ 07102 Minimum Denomination/Increments:

\$1,000.00/\$ 1,000.00

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

DTC Number 250 via Pershing, LLC

Prudential Financial, Inc. \$2,000,000,000 Prudential Financial Retail Medium-Term Notes Prospectus dated 21-Mar-05 and Prospectus Supplement dated 29-Apr-05

If the maturity date or any interest payment date falls on a day that is not a business day (as defined in the prospectus), principal, premium, if any, and interest will be paid on the next succeeding business day, except that if that business day falls in the next succeeding calendar month, the payment will be the immediately preceding

business day.

The Prudential Financial, Inc. Retail Medium-Term Notes 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.

* Prudential Financial, Inc. will pay distributions to holders of the notes of principal and interest in equal, pro rata amounts as described in the attached Amortization Schedule.

** For a list of all selling group members, holders of the notes may contact the Purchasing Agent at jeffrey.gass@wachovia.com.

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Notional	Effective Rate	Period Start	Period End	Payment Date	Days	Interest	Principal	Principal & Interest
\$ 25,000,000.00	4.35%	5/12/2005	6/12/2005	6/13/2005	30	\$ 90,551.79	\$ 166,698.21	\$ 257,250.00
\$ 24,833,301.79	4.35%	6/12/2005	7/12/2005	7/12/2005	30	\$ 89,948.00	\$ 167,302.00	\$ 257,250.00
\$ 24,665,999.79	4.35%	7/12/2005	8/12/2005	8/12/2005	30	\$ 89,342.02	\$ 167,907.98	\$ 257,250.00
\$ 24,498,091.81	4.35%	8/12/2005	9/12/2005	9/12/2005	30	\$ 88,733.84	\$ 168,516.16	\$ 257,250.00
\$ 24,329,575.65	4.35%	9/12/2005	10/12/2005	10/12/2005	30	\$ 88,123.47	\$ 169,126.53	\$ 257,250.00
\$ 24,160,449.11	4.35%	10/12/2005	11/12/2005	11/14/2005	30	\$ 87,510.88	\$ 169,739.12	\$ 257,250.00
\$ 23,990,709.99	4.35%	11/12/2005	12/12/2005	12/12/2005	30	\$ 86,896.07	\$ 170,353.93	\$ 257,250.00
\$ 23,820,356.06	4.35%	12/12/2005	1/12/2006	1/12/2006	30	\$ 86,279.04	\$ 170,970.96	\$ 257,250.00
\$ 23,649,385.10	4.35%	1/12/2006	2/12/2006	2/13/2006	30	\$ 85,659.77	\$ 171,590.23	\$ 257,250.00
\$ 23,477,794.86	4.35%	2/12/2006	3/12/2006	3/13/2006	30	\$ 85,038.25	\$ 172,211.75	\$ 257,250.00
\$ 23,305,583.12	4.35%	3/12/2006	4/12/2006	4/12/2006	28	\$ 84,414.49	\$ 172,835.51	\$ 257,250.00
\$ 23,132,747.61	4.35%	4/12/2006	5/12/2006	5/12/2006	33	\$ 83,788.47	\$ 173,461.53	\$ 257,250.00
\$ 22,959,286.08	4.35%	5/12/2006	6/12/2006	6/12/2006	30	\$ 83,160.18	\$ 174,089.82	\$ 257,250.00
\$ 22,785,196.26	4.35%	6/12/2006	7/12/2006	7/12/2006	30	\$ 82,529.61	\$ 174,720.39	\$ 257,250.00
\$ 22,610,475.87	4.35%	7/12/2006	8/12/2006	8/14/2006	30	\$ 81,896.76	\$ 175,353.24	\$ 257,250.00
\$ 22,435,122.63	4.35%	8/12/2006	9/12/2006	9/12/2006	30	\$ 81,261.62	\$ 175,988.38	\$ 257,250.00
\$ 22,259,134.25	4.35%	9/12/2006	10/12/2006	10/12/2006	30	\$ 80,624.18	\$ 176,625.82	\$ 257,250.00
\$ 22,082,508.43	4.35%	10/12/2006	11/12/2006	11/13/2006	30	\$ 79,984.43	\$ 177,265.57	\$ 257,250.00
\$ 21,905,242.86	4.35%	11/12/2006	12/12/2006	12/12/2006	30	\$ 79,342.36	\$ 177,907.64	\$ 257,250.00
\$ 21,727,335.22	4.35%	12/12/2006	1/12/2007	1/12/2007	30	\$ 78,697.96	\$ 178,552.04	\$ 257,250.00
\$ 21,548,783.18	4.35%	1/12/2007	2/12/2007	2/12/2007	30	\$ 78,051.24	\$ 179,198.76	\$ 257,250.00
\$ 21,369,584.42	4.35%	2/12/2007	3/12/2007	3/12/2007	30	\$ 77,402.17	\$ 179,847.83	\$ 257,250.00
\$ 21,189,736.58	4.35%	3/12/2007	4/12/2007	4/12/2007	28	\$ 76,750.74	\$ 180,499.26	\$ 257,250.00
\$ 21,009,237.33	4.35%	4/12/2007	5/12/2007	5/14/2007	33	\$ 76,096.96	\$ 181,153.04	\$ 257,250.00
\$ 20,828,084.29	4.35%	5/12/2007	6/12/2007	6/12/2007	30	\$ 75,440.81	\$ 181,809.19	\$ 257,250.00
\$ 20,646,275.10	4.35%	6/12/2007	7/12/2007	7/12/2007	30	\$ 74,782.29	\$ 182,467.71	\$ 257,250.00
\$ 20,463,807.39	4.35%	7/12/2007	8/12/2007	8/13/2007	30	\$ 74,121.38	\$ 183,128.62	\$ 257,250.00
\$ 20,280,678.76	4.35%	8/12/2007	9/12/2007	9/12/2007	30	\$ 73,458.07	\$ 183,791.93	\$ 257,250.00
\$ 20,096,886.84	4.35%	9/12/2007	10/12/2007	10/12/2007	30	\$ 72,792.36	\$ 184,457.64	\$ 257,250.00
\$ 19,912,429.20	4.35%	10/12/2007	11/12/2007	11/13/2007	30	\$ 72,124.24	\$ 185,125.76	\$ 257,250.00
\$ 19,727,303.44	4.35%	11/12/2007	12/12/2007	12/12/2007	30	\$ 71,453.71	\$ 185,796.29	\$ 257,250.00
\$ 19,541,507.15	4.35%	12/12/2007	1/12/2008	1/14/2008	30	\$ 70,780.74	\$ 186,469.26	\$ 257,250.00
\$ 19,355,037.89	4.35%	1/12/2008	2/12/2008	2/12/2008	30	\$ 70,105.33	\$ 187,144.67	\$ 257,250.00
\$ 19,167,893.22	4.35%	2/12/2008	3/12/2008	3/12/2008	30	\$ 69,427.48	\$ 187,822.52	\$ 257,250.00
\$ 18,980,070.70	4.35%	3/12/2008	4/12/2008	4/14/2008	29	\$ 68,747.18	\$ 188,502.82	\$ 257,250.00
\$ 18,791,567.88	4.35%	4/12/2008	5/12/2008	5/12/2008	32	\$ 68,064.40	\$ 189,185.60	\$ 257,250.00
\$ 18,602,382.28	4.35%	5/12/2008	6/12/2008	6/12/2008	30	\$ 67,379.16	\$ 189,870.84	\$ 257,250.00
\$ 18,412,511.44	4.35%	6/12/2008	7/12/2008	7/14/2008	30	\$ 66,691.44	\$ 190,558.56	\$ 257,250.00
\$ 18,221,952.88	4.35%	7/12/2008	8/12/2008	8/12/2008	30	\$ 66,001.22	\$ 191,248.78	\$ 257,250.00
\$ 18,030,704.10	4.35%	8/12/2008	9/12/2008	9/12/2008	30	\$ 65,308.50	\$ 191,941.50	\$ 257,250.00
\$ 17,838,762.60	4.35%	9/12/2008	10/12/2008	10/14/2008	30	\$ 64,613.28	\$ 192,636.72	\$ 257,250.00
\$ 17,646,125.88	4.35%	10/12/2008	11/12/2008	11/12/2008	30	\$ 63,915.53	\$ 193,334.47	\$ 257,250.00
\$ 17,452,791.41	4.35%	11/12/2008	12/12/2008	12/12/2008	30	\$ 63,215.26	\$ 194,034.74	\$ 257,250.00
\$ 17,258,756.67	4.35%	12/12/2008	1/12/2009	1/12/2009	30	\$ 62,512.45	\$ 194,737.55	\$ 257,250.00
\$ 17,064,019.12	4.35%	1/12/2009	2/12/2009	2/12/2009	30	\$ 61,807.10	\$ 195,442.90	\$ 257,250.00
\$ 16,868,576.22	4.35%	2/12/2009	3/12/2009	3/12/2009	30	\$ 61,099.19	\$ 196,150.81	\$ 257,250.00
\$ 16,672,425.41	4.35%	3/12/2009	4/12/2009	4/13/2009	28	\$ 60,388.72	\$ 196,861.28	\$ 257,250.00
\$ 16,475,564.13	4.35%	4/12/2009	5/12/2009	5/12/2009	33	\$ 59,675.67	\$ 197,574.33	\$ 257,250.00
\$ 16,277,989.80	4.35%	5/12/2009	6/12/2009	6/12/2009	30	\$ 58,960.04	\$ 198,289.96	\$ 257,250.00
\$ 16,079,699.85	4.35%	6/12/2009	7/12/2009	7/13/2009	30	\$ 58,241.82	\$ 199,008.18	\$ 257,250.00
\$ 15,880,691.67	4.35%	7/12/2009	8/12/2009	8/12/2009	30	\$ 57,521.00	\$ 199,729.00	\$ 257,250.00
\$ 15,680,962.67	4.35%	8/12/2009	9/12/2009	9/14/2009	30	\$ 56,797.57	\$ 200,452.43	\$ 257,250.00
\$ 15,480,510.24	4.35%	9/12/2009	10/12/2009	10/13/2009	30	\$ 56,071.52	\$ 201,178.48	\$ 257,250.00
\$ 15,279,331.76	4.35%	10/12/2009	11/12/2009	11/12/2009	30	\$ 55,342.83	\$ 201,907.17	\$ 257,250.00
\$ 15,077,424.60	4.35%	11/12/2009	12/12/2009	12/14/2009	30	\$ 54,611.51	\$ 202,638.49	\$ 257,250.00
\$ 14,874,786.11	4.35%	12/12/2009	1/12/2010	1/12/2010	30	\$ 53,877.54	\$ 203,372.46	\$ 257,250.00
\$ 14,671,413.65	4.35%	1/12/2010	2/12/2010	2/12/2010	30	\$ 53,140.91	\$ 204,109.09	\$ 257,250.00

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\$ 14,467,304.56	4.35%	2/12/2010	3/12/2010	3/12/2010	30	\$ 52,401.61	\$ 204,848.39	\$ 257,250.00
\$ 14,262,456.17	4.35%	3/12/2010	4/12/2010	4/12/2010	28	\$ 51,659.64	\$ 205,590.36	\$ 257,250.00
\$ 14,056,865.81	4.35%	4/12/2010	5/12/2010	5/12/2010	33	\$ 50,914.97	\$ 206,335.03	\$ 257,250.00
\$ 13,850,530.78	4.35%	5/12/2010	6/12/2010	6/14/2010	30	\$ 50,167.61	\$ 207,082.39	\$ 257,250.00
\$ 13,643,448.40	4.35%	6/12/2010	7/12/2010	7/12/2010	30	\$ 49,417.55	\$ 207,832.45	\$ 257,250.00
\$ 13,435,615.95	4.35%	7/12/2010	8/12/2010	8/12/2010	30	\$ 48,664.76	\$ 208,585.24	\$ 257,250.00
\$ 13,227,030.71	4.35%	8/12/2010	9/12/2010	9/13/2010	30	\$ 47,909.25	\$ 209,340.75	\$ 257,250.00
\$ 13,017,689.96	4.35%	9/12/2010	10/12/2010	10/12/2010	30	\$ 47,151.01	\$ 210,098.99	\$ 257,250.00
\$ 12,807,590.97	4.35%	10/12/2010	11/12/2010	11/12/2010	30	\$ 46,390.01	\$ 210,859.99	\$ 257,250.00

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Notional	Effective Rate	Period Start	Period End	Payment Date	Days	Interest	Principal	Principal & Interest
\$ 12,596,730.98	4.35%	11/12/2010	12/12/2010	12/13/2010	30	\$ 45,626.26	\$ 211,623.74	\$ 257,250.00
\$ 12,385,107.24	4.35%	12/12/2010	1/12/2011	1/12/2011	30	\$ 44,859.75	\$ 212,390.25	\$ 257,250.00
\$ 12,172,716.99	4.35%	1/12/2011	2/12/2011	2/14/2011	30	\$ 44,090.45	\$ 213,159.55	\$ 257,250.00
\$ 11,959,557.44	4.35%	2/12/2011	3/12/2011	3/14/2011	30	\$ 43,318.37	\$ 213,931.63	\$ 257,250.00
\$ 11,745,625.81	4.35%	3/12/2011	4/12/2011	4/12/2011	28	\$ 42,543.50	\$ 214,706.50	\$ 257,250.00
\$ 11,530,919.31	4.35%	4/12/2011	5/12/2011	5/12/2011	33	\$ 41,765.82	\$ 215,484.18	\$ 257,250.00
\$ 11,315,435.13	4.35%	5/12/2011	6/12/2011	6/13/2011	30	\$ 40,985.32	\$ 216,264.68	\$ 257,250.00
\$ 11,099,170.44	4.35%	6/12/2011	7/12/2011	7/12/2011	30	\$ 40,201.99	\$ 217,048.01	\$ 257,250.00
\$ 10,882,122.43	4.35%	7/12/2011	8/12/2011	8/12/2011	30	\$ 39,415.83	\$ 217,834.17	\$ 257,250.00
\$ 10,664,288.26	4.35%	8/12/2011	9/12/2011	9/12/2011	30	\$ 38,626.82	\$ 218,623.18	\$ 257,250.00
\$ 10,445,665.08	4.35%	9/12/2011	10/12/2011	10/12/2011	30	\$ 37,834.95	\$ 219,415.05	\$ 257,250.00
\$ 10,226,250.02	4.35%	10/12/2011	11/12/2011	11/14/2011	30	\$ 37,040.21	\$ 220,209.79	\$ 257,250.00
\$ 10,006,040.23	4.35%	11/12/2011	12/12/2011	12/12/2011	30	\$ 36,242.59	\$ 221,007.41	\$ 257,250.00
\$ 9,785,032.83	4.35%	12/12/2011	1/12/2012	1/12/2012	30	\$ 35,442.09	\$ 221,807.91	\$ 257,250.00
\$ 9,563,224.92	4.35%	1/12/2012	2/12/2012	2/13/2012	30	\$ 34,638.69	\$ 222,611.31	\$ 257,250.00
\$ 9,340,613.60	4.35%	2/12/2012	3/12/2012	3/12/2012	30	\$ 33,832.37	\$ 223,417.63	\$ 257,250.00
\$ 9,117,195.97	4.35%	3/12/2012	4/12/2012	4/12/2012	29	\$ 33,023.14	\$ 224,226.86	\$ 257,250.00
\$ 8,892,969.11	4.35%	4/12/2012	5/12/2012	5/14/2012	32	\$ 32,210.97	\$ 225,039.03	\$ 257,250.00
\$ 8,667,930.08	4.35%	5/12/2012	6/12/2012	6/12/2012	30	\$ 31,395.86	\$ 225,854.14	\$ 257,250.00
\$ 8,442,075.94	4.35%	6/12/2012	7/12/2012	7/12/2012	30	\$ 30,577.80	\$ 226,672.20	\$ 257,250.00
\$ 8,215,403.75	4.35%	7/12/2012	8/12/2012	8/13/2012	30	\$ 29,756.78	\$ 227,493.22	\$ 257,250.00
\$ 7,987,910.53	4.35%	8/12/2012	9/12/2012	9/12/2012	30	\$ 28,932.78	\$ 228,317.22	\$ 257,250.00
\$ 7,759,593.31	4.35%	9/12/2012	10/12/2012	10/12/2012	30	\$ 28,105.80	\$ 229,144.20	\$ 257,250.00
\$ 7,530,449.12	4.35%	10/12/2012	11/12/2012	11/13/2012	30	\$ 27,275.83	\$ 229,974.17	\$ 257,250.00
\$ 7,300,474.94	4.35%	11/12/2012	12/12/2012	12/12/2012	30	\$ 26,442.84	\$ 230,807.16	\$ 257,250.00
\$ 7,069,667.79	4.35%	12/12/2012	1/12/2013	1/14/2013	30	\$ 25,606.84	\$ 231,643.16	\$ 257,250.00
\$ 6,838,024.63	4.35%	1/12/2013	2/12/2013	2/12/2013	30	\$ 24,767.81	\$ 232,482.19	\$ 257,250.00
\$ 6,605,542.44	4.35%	2/12/2013	3/12/2013	3/12/2013	30	\$ 23,925.75	\$ 233,324.25	\$ 257,250.00
\$ 6,372,218.19	4.35%	3/12/2013	4/12/2013	4/12/2013	28	\$ 23,080.63	\$ 234,169.37	\$ 257,250.00
\$ 6,138,048.82	4.35%	4/12/2013	5/12/2013	5/13/2013	33	\$ 22,232.45	\$ 235,017.55	\$ 257,250.00
\$ 5,903,031.27	4.35%	5/12/2013	6/12/2013	6/12/2013	30	\$ 21,381.20	\$ 235,868.80	\$ 257,250.00
\$ 5,667,162.48	4.35%	6/12/2013	7/12/2013	7/12/2013	30	\$ 20,526.87	\$ 236,723.13	\$ 257,250.00
\$ 5,430,439.34	4.35%	7/12/2013	8/12/2013	8/12/2013	30	\$ 19,669.44	\$ 237,580.56	\$ 257,250.00
\$ 5,192,858.78	4.35%	8/12/2013	9/12/2013	9/12/2013	30	\$ 18,808.91	\$ 238,441.09	\$ 257,250.00
\$ 4,954,417.69	4.35%	9/12/2013	10/12/2013	10/15/2013	30	\$ 17,945.26	\$ 239,304.74	\$ 257,250.00
\$ 4,715,112.95	4.35%	10/12/2013	11/12/2013	11/12/2013	30	\$ 17,078.48	\$ 240,171.52	\$ 257,250.00
\$ 4,474,941.42	4.35%	11/12/2013	12/12/2013	12/12/2013	30	\$ 16,208.56	\$ 241,041.44	\$ 257,250.00
\$ 4,233,899.98	4.35%	12/12/2013	1/12/2014	1/13/2014	30	\$ 15,335.49	\$ 241,914.51	\$ 257,250.00
\$ 3,991,985.47	4.35%	1/12/2014	2/12/2014	2/12/2014	30	\$ 14,459.26	\$ 242,790.74	\$ 257,250.00
\$ 3,749,194.73	4.35%	2/12/2014	3/12/2014	3/12/2014	30	\$ 13,579.85	\$ 243,670.15	\$ 257,250.00
\$ 3,505,524.58	4.35%	3/12/2014	4/12/2014	4/14/2014	28	\$ 12,697.26	\$ 244,552.74	\$ 257,250.00
\$ 3,260,971.84	4.35%	4/12/2014	5/12/2014	5/12/2014	33	\$ 11,811.47	\$ 245,438.53	\$ 257,250.00
\$ 3,015,533.31	4.35%	5/12/2014	6/12/2014	6/12/2014	30	\$ 10,922.48	\$ 246,327.52	\$ 257,250.00
\$ 2,769,205.79	4.35%	6/12/2014	7/12/2014	7/14/2014	30	\$ 10,030.26	\$ 247,219.74	\$ 257,250.00
\$ 2,521,986.05	4.35%	7/12/2014	8/12/2014	8/12/2014	30	\$ 9,134.81	\$ 248,115.19	\$ 257,250.00
\$ 2,273,870.87	4.35%	8/12/2014	9/12/2014	9/12/2014	30	\$ 8,236.12	\$ 249,013.88	\$ 257,250.00
\$ 2,024,856.99	4.35%	9/12/2014	10/12/2014	10/14/2014	30	\$ 7,334.18	\$ 249,915.82	\$ 257,250.00
\$ 1,774,941.17	4.35%	10/12/2014	11/12/2014	11/12/2014	30	\$ 6,428.96	\$ 250,821.04	\$ 257,250.00
\$ 1,524,120.13	4.35%	11/12/2014	12/12/2014	12/12/2014	30	\$ 5,520.47	\$ 251,729.53	\$ 257,250.00
\$ 1,272,390.60	4.35%	12/12/2014	1/12/2015	1/12/2015	30	\$ 4,608.69	\$ 252,641.31	\$ 257,250.00
\$ 1,019,749.29	4.35%	1/12/2015	2/12/2015	2/12/2015	30	\$ 3,693.60	\$ 253,556.40	\$ 257,250.00
\$ 766,192.90	4.35%	2/12/2015	3/12/2015	3/12/2015	30	\$ 2,775.21	\$ 254,474.79	\$ 257,250.00
\$ 511,718.11	4.35%	3/12/2015	4/12/2015	4/13/2015	28	\$ 1,853.48	\$ 255,396.52	\$ 257,250.00
\$ 256,321.58	4.35%	4/12/2015	5/12/2015	5/12/2015	33	\$ 928.42	\$ 256,321.58	\$ 257,250.00