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PRUDENTIAL FINANCIAL INC

Form 424B3

May 19, 2005

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

Registered 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 70 Dated 05/16/2005

(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.

| SIP 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   |             |             |                  |               |                 |                   |                 |                        |              |              |
| 432AHM5    | 100.000% | 0.400%           | \$1,819,692.00 | FIXED       | 4.000%      | SEMI-ANNUAL      | 8/15/2007     | 11/15/2005      | \$19.56           | YES             | Senior Unsecured Notes | A3           | A-           |

Redemption Information: Non-Callable.

Principal 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

| SIP 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   |             |             |                  |               |                 |                   |                 |                        |              |              |
| 432AHN3    | 100.000% | 1.100%           | \$1,118,559.00 | FIXED       | 4.500%      | QUARTERLY        | 5/15/2011     | 8/15/2005       | \$10.75           | YES             | Senior Unsecured Notes | A3           | A-           |

Redemption Information: Non-Callable.

Principal 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

| SIP 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    |             |             |                  |               |                 |                   |                 |                        |              |              |
| 432AHP8    | 100.000% | 2.500%           | \$13,180,050.00 | FIXED       | 5.650%      | SEMI-ANNUAL      | 5/15/2030     | 11/15/2005      | \$27.62           | YES             | Senior Unsecured Notes | A3           | A-           |

Redemption Information: Callable at 100.000% on 05/15/2010 and every interest payment date thereafter.

Principal 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 05/15/2010 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.

Prudential Financial, Inc. Trade Date: Monday, May 16, 2005  
@ 12:00 PM ET

Prudential Financial, Inc.

751 Broad Street

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Newark NJ 07102

Settlement Date: Thursday, May 19, 2005 \$2,000,000,000.00 Prudential Financial Retail Medium-Term Notes, including Prudential

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

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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