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PRUDENTIAL FINANCIAL INC

Form 424B3

September 01, 2004

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

Pricing Supplement Number 22 Dated 08/30/2004

(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								1 st	1 st				
	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	sProduct	Moody	sS & P
Number	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432ACV0	100.00%	0.625%	\$ 785,062.50	FIXED	3.500%	SEMI-	6/15/2008	3/15/2005	\$ 18.76	YES	Senior	A3	A-
						ANNUAL					Unsecured		
											Notes		

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

USIP								1 st	1 st				
	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	sProduct	Moody	sS & I
umber	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Ratin
1432ACW8	100.00%	1.200%	\$ 1,667,744.00	FIXED	4.500%	SEMI-	9/15/2011	3/15/2005	\$ 24.13	YES	Senior	A3	A-
						ANNUAL					Unsecured		
											Notes		

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

	Selling	Gross	Net	Coupon	Coupon	Coupon			$1^{\mathbf{st}}$		sProduct		
	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Coupon	Coupon	Option	Ranking	Rating	Ratin
USIP								Date	Amount	,			

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4432ACX6 100.00% 1.750% \$ 6,211,365.00 FIXED 5.500% SEMI-9/15/2017 3/15/2005 \$ 29.49 YES Senior A3 A-ANNUAL Unsecured

Notes

Redemption Information: Callable at 100.000% on 09/15/2008 and every coupon 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 any time on or after 09/15/2008 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, August 30, 2004 @12:00 PM ET Prudential Financial, Inc.

751 Broad Street \$1,000,000,000.00 Prudential Financial, Inc. InterNotes® Settle Date: Thursday, September 02, 2004

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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