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PRUDENTIAL FINANCIAL INC

Form 424B3

October 27, 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 97 Dated 10/24/2005

(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.

	Aggregate Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1st Course	1st Course	Survivor	c Product	Moody	e S
P oer	Amount	Price	Concession	Proceeds	Type	•	•	Date	Date Date	Amount	Option	Ranking	Rating	
2ALB4	\$6,684,000.00	100.000%	0.400%	\$6,657,264.00	FIXED	4.500%	SEMI- ANNUAL	10/15/2007	4/15/2006	\$21.00	YES	Senior Unsecured	A3	Α

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

	Aggregate Principal		_	Net			Coupon						
	Amount	Selling Price	Gross Concession	Proceeds	Coupon Type	Coupon Rate	Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	s Product Ranking	Moody Rating
.C2	\$6,407,000.00	100.000%	1.000%	\$6,342,930.00	FIXED	5.100%	SEMI-ANNUAL	10/15/2010	4/15/2006	\$23.80	YES	Senior Unsecured Notes	A3

 $Redemption\ Information:\ Callable\ at\ 100.000\%\ on\ 10/15/2006\ and\ every\ interest\ payment\ date\ thereafter.$

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, 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 10/15/2006 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.

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	Aggregate Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1st Coupon	1st Coupon	Survivor	s Product	Moody
	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating
D 0	\$2,725,000.00	100.000%	1.500%	\$2,684,125.00	FIXED	5.500%	SEMI-ANNUAL	10/15/2015	4/15/2006	\$25.67	YES	Senior Unsecured Notes	A3

Redemption Information: Callable at 100.000% on 10/15/2007 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 10/15/2007 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.

	Aggregate Principal Amount	Selling Price	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon	Maturity Date	1 st Coupon Date	1st Coupon Amount	Survivor Option	s Product Ranking	Moody Rating
Ξ8	\$6,449,000.00	100.00%	2.500%	\$6,287,775.00	FIXED	5.800%	SEMI-ANNUAL	10/15/2030	4/15/2006	\$27.07	YES	Senior Unsecured Notes	A3

Redemption Information: Callable at 100.000% on 10/15/2010 and every interest payment date thereafter.

DTC number: 0235 via RBC Dain Rauscher Inc.

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 10/15/2010 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, October 24, 2005 @ 12:00 PM ET

Settlement Date: Thursday, October 27, 2005

Settlement Date: Thursday, October 27, 2005

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

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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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