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PRUDENTIAL FINANCIAL INC

Form 424B3

August 18, 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 85 Dated 08/15/2005

(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	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup> Coupon	1 <sup>st</sup> Coupon	Survivor	sProduct	Moody
Principal Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating
TV3 \$3,155,000.00	100.00%	0.400%	\$3,142,380.00	FIXED	4.350%	SEMI-ANNUAL	8/15/2007	2/15/2006	\$21.39	YES	Senior Unsecured Notes	A3

**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	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup> Coupon	1 <sup>st</sup> Coupon	Survivor	sProduct	Moody
Principal Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating
W1 \$5,349,000.00	100.00%	1.300%	\$5,279,463.00	FIXED	5.150%	SEMI-ANNUAL	8/15/2013	2/15/2006	\$25.32	YES	Senior Unsecured Notes	A3

**Redemption Information:** Callable at 100.000% on 08/15/2007 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 08/15/2007 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.

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Aggregate Principal Amount	Selling Price	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor Option	sProduct Ranking	Moody Rating
JX9 \$1,929,000.00	100.00%	2.500%	\$1,880,775.00	FIXED	5.500%	QUARTERLY	8/15/2025	11/15/2005	\$13.29	YES	Senior Unsecured Notes	A3

**Redemption Information:** Callable at 100.000% on 08/15/2009 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 08/15/2009 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, August 15, 2005

Prudential Financial

751 Broad Street @ 12:00 PM ET

Newark NJ 07102

\$2,000,000,000.00 Prudential Financial Retail Medium

Settlement Date: Thursday, August 18, 2005

Notes, including Prudential Financial Inter

Minimum Denomination/Increments:

\$1,000.00/\$1,000.00

Prospectus dated March 21, 2005 and the Prospectus Supplement dated April 29

Initial trades settle flat and clear

SDFS: DTC Book Entry only

DTC number: 0116 via Refco

Securities, 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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