

Edgar Filing: GENERAL MOTORS ACCEPTANCE CORP - Form 424B3

GENERAL MOTORS ACCEPTANCE CORP  
 Form 424B3  
 July 18, 2005

File No. 333-109287

U.S.\$15,000,000,000  
 GENERAL MOTORS ACCEPTANCE CORPORATION  
 SMARTNOTES (SM)

DUE FROM NINE MONTHS TO THIRTY YEARS FROM DATE OF ISSUE

Unless otherwise specified in an applicable pricing supplement, the SmartNotes will not be listed on any securities exchange, and there can be no assurance that the SmartNotes offered will be sold or that there will be a secondary market for the SmartNotes.

The Agents have advised us that they may from time to time purchase and sell SmartNotes in the secondary market, but the Agents are not obligated to do so. No termination date for the offering of the SmartNotes has been established.

Pricing Supplement No. 87 Trade Date: 07/21/2005  
 (To Prospectus dated October 24, 2003) Issue Date: 07/26/2005

The date of this Pricing Supplement is July 21, 2005

| CUSIP<br>or<br>Common Code | Stated<br>Interest<br>Rate | Maturity   | Price to<br>Public (1) | Selling<br>Concession |
|----------------------------|----------------------------|------------|------------------------|-----------------------|
| 3704A 0D66                 | 5.750%                     | 01/15/2007 | 100%                   | 0.1250%               |
| 3704A 0D74                 | 6.400%                     | 07/15/2007 | 100%                   | 0.3000%               |
| 3704A 0D82                 | 7.000%                     | 07/15/2008 | 100%                   | 0.4500%               |
| 3704A 0D90                 | 8.000%                     | 07/15/2010 | 100%                   | 0.7500%               |

| Payment<br>Frequency | Survivor's<br>Option | Subject to Redemption<br>Yes/No | Date and terms of redemption |
|----------------------|----------------------|---------------------------------|------------------------------|
| Semi-Annual          | Yes                  | No                              |                              |
| Monthly              | Yes                  | No                              |                              |
| Quarterly            | Yes                  | No                              |                              |
| Semi-Annual          | Yes                  | No                              |                              |

(1) Actual Price to Public may be less, and will be determined by prevailing market prices at the time of purchase as set forth in the confirmation sheet.

The co-agent name Edward Jones & Co., L.P. on the prospectus dated October 24, 2003 should read Edward D. Jones & Co., L.P.

|  | Per Note<br>----- | Total<br>-----                    |
|--|-------------------|-----------------------------------|
| Public Offering Price .....  | 100.00%           | \$15,000,000,000                  |
| Agents' Discounts<br>and Concessions .....   | .20%-2.50%        | \$30,000,000-\$375,000,000        |
| Proceeds, before<br>expenses, to General<br>Motors Acceptance<br>Corporation ..... | 97.50%-99.80%     | \$14,625,000,000-\$14,970,000,000 |

(SM) Service Mark of General Motors Acceptance Corporation

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NEITHER THE SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THESE SECURITIES OR DETERMINED IF THIS PROSPECTUS IS TRUTHFUL OR COMPLETE. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

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ABN AMRO FINANCIAL SERVICES, INC.

A.G. EDWARDS & SONS, INC.

CHARLES SCHWAB & CO., INC.

CITIGROUP

EDWARD D. JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial Services LLC

MERRILL LYNCH & CO.

MORGAN STANLEY

UBS FINANCIAL SERVICES INC.

WACHOVIA SECURITIES LLC

October 24, 2003