

PRUDENTIAL FINANCIAL INC
Form 424B3
September 07, 2007

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered	Maximum	
	Aggregate Offering Price ⁽¹⁾	Amount of Registration Fee ⁽²⁾
5.650% Internotes [®] Due September 15, 2014	\$ 994,000	\$ 30.52
6.250% Internotes [®] Due September 15, 2022	\$ 3,063,000	\$ 94.03
6.350% Internotes [®] Due September 15, 2032	\$ 3,005,000	\$ 92.25
TOTAL		\$ 216.80

(1) Excludes accrued interest, if any.

(2) A filing fee of \$216.80 calculated in accordance with Rule 457(r), has been transmitted to the SEC in connection with the securities offered by means of this pricing supplement.

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

Filed under Rule 424(b)(3), Registration Statement(s) No. 333-132469, 333-132469-01 and 333-132469-02

Pricing Supplement Number 194 Dated September 04, 2007

(to Prospectus dated March 16, 2006 and Prospectus Supplement dated March 16, 2006)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

Aggregate	1 st												
Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	1 st	Survivor	s	Product	Moody
Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	
JM0 \$ 994,000.00	100.000%	1.200%	\$ 982,072.00	FIXED	5.650%	SEMI-ANNUAL	09/15/2014	03/15/2008	\$ 29.51	YES	Senior	A3	
											Unsecured	Notes	

Redemption Information: Callable at 100.000% on 09/15/2009 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 Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, 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 09/15/2009 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	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 st	1 st	Survivor	s	Product	Moody
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	Principal	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Coupon	Coupon	Option	Ranking	Rating
	Amount							Date	Amount				
N8	\$ 3,063,000.00	100.000%	2.000%	\$ 3,001,740.00	FIXED	6.250%	SEMI-ANNUAL	09/15/2022	03/15/2008	\$ 32.64	YES	Senior Unsecured Notes	A

Redemption Information: Callable at 100.000% on 09/15/2010 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 Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, 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 09/15/2010 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							1 st	1 st					
Principal	Selling	Gross	Net		Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	s	Product	Mood
Amount	Price	Concession	Proceeds	Coupon	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	
\$ 3,005,000.00	100.000%	2.500%	\$ 2,929,875.00	FIXED	6.350%	SEMI-ANNUAL	09/15/2032	03/15/2008	\$ 33.16	YES	Senior Unsecured Notes	A	

Redemption Information: Callable at 100.000% on 09/15/2012 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 Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, 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 09/15/2012 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.	Offering Dates: August 27, 2007 through September 04, 2007	Prudential Financial, Inc.
		\$2,500,000,000.00 Prudential Financial Retail
	Trade Date: Tuesday, September 04, 2007 @ 12:00 PM ET	Medium-Term Notes, including Prudential
	Settlement Date: Friday, September 07, 2007	Financial InterNotes®
		Prospectus dated March 16, 2006 and the
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	Prospectus Supplement dated March 16, 2006
	Initial trades settle flat and clear SDFS: DTC Book Entry only	

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DTC number: 0235 via RBC Dain Rauscher Inc.

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.

InterNotes® is a registered trademark of Incapital Holdings LLC. All rights reserved