

PRUDENTIAL FINANCIAL INC  
 Form 424B2  
 May 19, 2015

**CALCULATION OF REGISTRATION FEE**

| <b>Title of Each Class of Securities Offered</b> | <b>Maximum Aggregate Offering Price<sup>(1)</sup></b> | <b>Amount of Registration Fee<sup>(2)</sup></b> |
|--|---|---|
| 4.550% InterNotes® Due May 15, 2045              | \$34,460,000  | \$4,004.25                                      |
| <b>TOTAL</b>                                     |   | <b>\$4,004.25</b>                               |

(1) Excludes accrued interest, if any.

(2) Calculated in accordance with Rule 457(r) under the Securities Act of 1933, as amended. This Calculation of Registration Fee table shall be deemed to update the Calculation of Registration Fee table in Prudential Financial, Inc.'s Registration Statement on Form S-3 (Nos. 333-202465).

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

Filed under Rule 424(b)(2), Registration Statement No. 333-202465

Final Pricing Supplement No. 12 - Dated Monday, May 18, 2015. To Prospectus Dated March 3, 2015 and Prospectus Supplement dated March 3, 2015

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

| Aggregate<br>Principal Amount | Selling<br>Price | Gross<br>Concession | Net Proceeds    | Interest<br>Type | Interest<br>Rate | Payment<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Interest<br>Payment<br>Date | 1 <sup>st</sup> Interest<br>Payment<br>Amount | Survivor<br>Option* | Senior |
|-------------------------------|------------------|---------------------|-----------------|------------------|------------------|----------------------|------------------|---|---|---------------------|--------|
| \$460,000.00                  | 100.000%         | 3.150%              | \$33,374,510.00 | Fixed            | 4.550%           | Semi-Annual          | 05/15/2045       | 11/15/2015                                  | \$21.99                                       | Yes                 | Senior |

**Redemption right, we will pay you interest on the notes on a Semi-Annual basis on May 15th and Nov 15th. The first such payment date and the interest rate per annum and stated maturity date are set out above. The regular record dates for your notes are each business day immediately preceding the interest payment date. Interest is paid on the interest payment date.**

The notes, when sold to the selling agents to securities dealers, or by securities dealers to certain other brokers or dealers, may be sold at a discount from the initial offering price of the principal amount.

**Information: Callable at 100.000% on 05/15/2020 and every interest payment date thereafter.**

Prudential Financial, Inc. InterNotes (CUSIP 74432AH86) will be subject to redemption at the option of Prudential Financial, Inc., in whole or in part, starting on 05/15/2020 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of this transaction plus accrued and unpaid interest thereon, if any, upon at least 30 Calendar Days prior notice to the noteholder and the trustee, as set forth in the prospectus supplement.

Information: The notes do not amortize and are not zero coupon or original discount notes.

**Agents and Lead Agents:** BofA Merrill Lynch, Incapital LLC **Agents:** Barclays, Citigroup, Credit Suisse, Deutsche Bank Securities, Fidelity Investments, Morgan Stanley, Siebert Capital Markets, Ramirez & Co., Inc., RBC Capital Markets, Wells Fargo Advisors, LLC

**Prudential Financial, Inc.**

Offering Dates: Monday, May 11, 2015  
through Monday, May 18, 2015

**Prudential Financial Retail Medium Term  
Notes, including Prudential Financial**

Trade Date: Monday, May 18, 2015 @ 12:00  
PM ET

**Internotes®**

Prudential Financial,  
Inc.

Settlement Date: Thursday, May 21, 2015

**Prospectus Dated March 3, 2015 and  
Prospectus Supplement Dated March 3,**

Minimum Denomination/Increments:  
\$1,000.00/\$1,000.00

**2015**

Initial trades settle flat and clear SDFS: DTC  
Book-Entry only

DTC Number 0235 via RBC Dain Rauscher  
Inc.

If the maturity date, redemption date or an interest payment date for any note is not a business day (as that term is 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, redemption date or interest payment date (following unadjusted business day convention).

\* The survivor's option feature of your note is subject to important limitations, restrictions and procedural requirements further described on page S-52 of your prospectus supplement.

The Bank of New York will act as trustee for the Notes. Citibank, N.A., will act as paying agent, registrar and transfer agent for the Notes and will administer any survivor's options with respect thereto.

In the opinion of John M. Cafiero, as counsel to Prudential Financial, Inc. (the Company), when the notes offered by this prospectus supplement have been executed and issued by the Company as authenticated by the trustee pursuant to the indenture, and delivered against payment as contemplated herein, such notes will be valid and binding obligation of the Company, subject to bankruptcy, insolvency, fraudulent transfer, reorganization, moratorium and similar laws of general applicability relating to or affecting creditors rights and to general equity principles. This opinion is given as of the date hereof and is limited to Federal law and the laws of New Jersey and New York. In addition, this opinion is subject to customary assumptions about the trustee's authorization, execution and delivery of the indenture and the genuineness of signatures and to such counsel's reliance on officers of the Company and other sources as to certain factual matters, all as stated in the opinion of John M. Cafiero, dated March 3, 2015, which has been filed as exhibit no. 5.1 to the registration statement.

**InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.**