

PRUDENTIAL FINANCIAL INC  
Form 424B3  
July 20, 2006

**CALCULATION OF REGISTRATION FEE**

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price(1)	Amount of Registration Fee(2)
6.000% Internotes <sup>®</sup> Due July 15, 2013	\$ 8,357,000	\$ 894.20
6.500% Internotes <sup>®</sup> Due July 15, 2021	\$ 27,114,000	\$ 2,901.20
<b>TOTAL</b>		<b>\$ 3,795.40</b>

- (1) Excludes accrued interest, if any.  
 (2) Pursuant to Rule 457(p) under the Securities Act of 1933, as amended, registration fees were paid with respect to unsold securities that were previously registered pursuant to Registration Statement Nos. 333-123240, 333-123240-01 and 333-123240-02 and were carried forward. Prudential Financial is offsetting the \$894.20 registration fee with respect to the \$8,357,000 6.000% Internotes<sup>®</sup> Due July 15, 2013 and the \$2,901.20 registration fee with respect to the \$27,114,000 6.500% Internotes<sup>®</sup> Due July 15, 2021 offered by means of this pricing supplement against those registration fees carried forward, and \$78,725.24 of the registration fees carried forward remains available for future registration fees. No additional registration fee has been paid with respect to this offering.

**Prudential Financial InterNotes<sup>®</sup>, 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 139 Dated July 17, 2006

(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.

SIP Number	Aggregate		Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon		Survivor Option	Product Ranking	Moody Rating	S & Rating	
	Principal Amount	Selling Price						Gross Concession	Date					1 <sup>st</sup> Amount
132APX2	\$8,357,000.00	100.000%	1.200%	\$8,256,716.00	FIXED	6.000%	SEMI- ANNUAL	7/15/2013	1/15/2007	\$29.17	YES	Senior Unsecured Notes	A3	A

**Redemption Information:** Callable at 100.000% on 07/15/2008 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 Financial Services Inc., Wachovia Securities, LLC

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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 07/15/2008 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.

IP	Aggregate	Net			Coupon			Maturity	Coupon	1st	Survivor	Product	Moody	s
ber	Principal	Selling	Gross	Coupon	Coupon	Coupon	Date	Date	Amount	Option	Ranking	Rating	RA	
	Amount	Price	Concession	Type	Rate	Frequency								
32APY0	\$27,114,000.00	100.000%	2.000%	FIXED	6.500%	SEMI-ANNUAL	7/15/2021	1/15/2007	\$31.60	YES	Senior Unsecured Notes	A3	A	

**Redemption Information:** Callable at 100.000% on 07/15/2009 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 Financial Services Inc., Wachovia Securities, LLC

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Prudential Financial, Inc. Offering Dates: July 10, 2006 through July 17, 2006 Prudential Financial, Inc.  
 Trade Date: Monday, July 17, 2006 @ 12:00 PM ET \$2,500,000,000.00 Prudential Financial Retail  
 Settlement Date: Thursday, July 20, 2006 Medium-Term Notes, including Prudential Financial InterNotes®  
 Prospectus dated March 16, 2006 and the Prospectus Supplement dated March 16, 2006  
 Minimum Denomination/Increments:  
 \$1,000.00/\$1,000.00

Initial trades settle flat and clear SDFS:

DTC Book Entry only  
 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

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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*