

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

September 04, 2007

This pricing supplement, which is not complete, relates to an automatically effective Registration Statement under the Securities Act of 1933, as amended. We may not sell the notes until we deliver a final pricing supplement. This pricing supplement and the accompanying prospectus supplement and prospectus are not an offer to sell these notes in any jurisdiction where such an offer would not be permitted. Subject to completion, dated September 04, 2007

**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 195 Dated [ ]**

**(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.**

| CUSIP<br>Number | Aggregate           |                  |                     |                | Net<br>Proceeds | Coupon<br>Type | Coupon<br>Rate  | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup>  | 1 <sup>st</sup> | Survivor<br>Option           | Product<br>Ranking | Moody's<br>Rating | S & P<br>Rating |
|-----------------|---------------------|------------------|---------------------|----------------|-----------------|----------------|-----------------|---------------------|------------------|------------------|-----------------|------------------------------|--------------------|-------------------|-----------------|
|                 | Principal<br>Amount | Selling<br>Price | Gross<br>Concession | Coupon<br>Date |                 |                |                 |                     |                  | Coupon<br>Amount |                 |                              |                    |                   |                 |
| 74432AUQ1 [ ]   |                     | 100.000%         | 0.400%              | [ ]            | FIXED           | 4.850%         | SEMI-<br>ANNUAL | 09/15/2009          | 03/15/2008       | \$24.52          | YES             | Senior<br>Unsecured<br>Notes | A3                 | A+                |                 |

**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 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

| CUSIP<br>Number | Aggregate           |                  |                     |                | Net<br>Proceeds | Coupon<br>Type | Coupon<br>Rate  | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup>  | 1 <sup>st</sup> | Survivor<br>Option           | Product<br>Ranking | Moody's<br>Rating | S & P<br>Rating |
|-----------------|---------------------|------------------|---------------------|----------------|-----------------|----------------|-----------------|---------------------|------------------|------------------|-----------------|------------------------------|--------------------|-------------------|-----------------|
|                 | Principal<br>Amount | Selling<br>Price | Gross<br>Concession | Coupon<br>Date |                 |                |                 |                     |                  | Coupon<br>Amount |                 |                              |                    |                   |                 |
| 74432AUR9 [ ]   |                     | 100.000%         | 0.750%              | [ ]            | FIXED           | 5.100%         | SEMI-<br>ANNUAL | 09/15/2011          | 03/15/2008       | \$25.78          | YES             | Senior<br>Unsecured<br>Notes | A3                 | A+                |                 |

**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 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

| CUSIP<br>Number | Aggregate           |                  |                     |                | Net<br>Proceeds | Coupon<br>Type | Coupon<br>Rate  | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup>  | 1 <sup>st</sup> | Survivor<br>Option           | Product<br>Ranking | Moody's<br>Rating | S & P<br>Rating |
|-----------------|---------------------|------------------|---------------------|----------------|-----------------|----------------|-----------------|---------------------|------------------|------------------|-----------------|------------------------------|--------------------|-------------------|-----------------|
|                 | Principal<br>Amount | Selling<br>Price | Gross<br>Concession | Coupon<br>Date |                 |                |                 |                     |                  | Coupon<br>Amount |                 |                              |                    |                   |                 |
| 74432AUS7 [ ]   |                     | 100.000%         | 1.700%              | [ ]            | FIXED           | 6.000%         | SEMI-<br>ANNUAL | 09/16/2019          | 03/15/2008       | \$30.33          | YES             | Senior<br>Unsecured<br>Notes | A3                 | A+                |                 |



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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