

PRUDENTIAL FINANCIAL INC
Form 424B3
August 09, 2007

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price ⁽¹⁾	Amount of Registration Fee ⁽²⁾
5.700% Internotes [®] Due August 15, 2013	\$ 7,631,000	\$ 234.27
6.300% Internotes [®] Due August 15, 2022	\$ 3,363,000	\$ 103.24
6.400% Internotes [®] Due August 16, 2032	\$ 4,268,000	\$ 131.03
TOTAL		\$ 468.54

(1) Excludes accrued interest, if any.

(2) A filing fee of \$468.54 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 190 Dated August 06, 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.

CUSIP Number	Aggregate			Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon		Survivor Option	Product Ranking	Moody's Rating	S & P Rating
	Principal Amount	Selling Price	Gross Concession						Date	Amount				
74432AUA6	\$7,631,000.00	100.000%	1.100%	\$7,547,059.00	FIXED	5.700%	SEMI- ANNUAL	08/15/2013	02/15/2008	\$29.45	YES	Senior Unsecured Notes	A3	A+

Redemption Information: Callable at 100.000% on 08/15/2009 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 08/15/2009 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.

CUSIP Number	Aggregate			Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon		Survivor Option	Product Ranking	Moody's Rating	S & P Rating
	Principal Amount	Selling Price	Gross Concession						Date	Amount				
74432AUB4	\$3,363,000.00	100.000%	2.000%	\$3,295,740.00	FIXED	6.300%		08/15/2022	02/15/2008	\$32.55	YES		A3	A+

SEMI-
ANNUAL

Senior
Unsecured
Notes

Redemption Information: Callable at 100.000% on 08/15/2010 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

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CUSIP	Aggregate				Net	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st		Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
	Principal Amount	Selling Price	Gross Concession	Proceeds						Coupon Date	Coupon Amount				
74432AUC2	\$4,268,000.00	100.000%	2.500%	\$4,161,300.00	FIXED	6.400%	SEMI-ANNUAL	08/16/2032	02/15/2008	\$33.07	YES	Senior Unsecured Notes	A3	A+	

Redemption Information: Callable at 100.000% on 08/15/2012 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

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Prudential Financial, Inc.	Offering Dates: July 30, 2007 through August 06, 2007	Prudential Financial, Inc.
		\$2,500,000,000.00
	Trade Date: Monday, August 06, 2007 @ 12:00 PM ET	Prudential Financial Retail
		Medium-Term Notes,
	Settlement Date: Thursday, August 09, 2007	including Prudential
		Financial InterNotes®
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	Prospectus dated
		March 16, 2006 and the
		Prospectus Supplement
		dated March 16, 2006
	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 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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