

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

April 16, 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 April 16, 2007

**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 178 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.**

Aggregate													1 <sup>st</sup>	1 <sup>st</sup>		
CUSIP	Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor s	Product	Moody s			
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	S & P	Rating	
74432ASW1 [ ]		100.000%	1.000%	[ ]	FIXED	5.250%	SEMI-ANNUAL	04/15/2012	10/15/2007	\$24.65	YES	Senior Unsecured Notes	A3	A	A	

**Redemption Information:** Callable at 100.000% on 04/15/2009 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 04/15/2009 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													1 <sup>st</sup>	1 <sup>st</sup>		
CUSIP	Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor s	Product	Moody s	S & P		
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating		
74432ASX9 [ ]		100.000%	1.700%	[ ]	FIXED	5.700%	SEMI-ANNUAL	04/15/2019	10/15/2007	\$26.76	YES	Senior Unsecured Notes	A3	A	A	

**Redemption Information:** Callable at 100.000% on 04/15/2010 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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Aggregate										1 <sup>st</sup>	1 <sup>st</sup>			
CUSIP	Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor s	Product	Moody s	S & P
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432ASY7 [ ]		100.000%	2.500%	[ ]	FIXED	5.950%	SEMI-ANNUAL	04/15/2032	10/15/2007	\$27.93	YES	Senior Unsecured Notes	A3	A

**Redemption Information:** Callable at 100.000% on 04/15/2012 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 04/15/2012 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: April 16, 2007 through April 23, 2007  Trade Date: Monday, April 23, 2007 @ 12:00 PM ET  Settlement Date: Thursday, April 26, 2007  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.	Prudential Financial, Inc.  \$2,500,000,000.00 Prudential Financial  Retail Medium-Term Notes, including  Prudential Financial InterNotes® Prospectus  dated March 16, 2006 and the Prospectus  Supplement dated March 16, 2006
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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,

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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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