

Prudential Financial
\$25,000,000 Retail Medium Term Notes Due April 15, 2037
Final Term Sheet, April 23, 2007

Issuer:	Prudential Financial Inc.
Principal Amount:	\$25,000,000
Ratings:	A3/A
Reoffer Price:	100.000%
Settlement Date:	April 30, 2007
Maturity Date:	April 15, 2037
Coupon Rate:	6.400%
Coupon Payment Date:	The 15 th day of April and October subject to the Following Business Day convention
Business Day Convention:	New York
Initial Coupon Payment Date:	October 15, 2007
Call Frequency:	On the First Call Date and at each payment date thereafter (Bermudan), with 30 calendar days notice
First Call Date:	Initially callable on April 15, 2009
Day Count Convention:	30/360
Denominations:	Minimum denomination of \$1,000 and integral multiples thereof
Dealer:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Gross Spread:	0.11%
Form of Note:	SEC Registered MTN, Book Entry
CUSIP:	74432RAG8

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, any agent or any dealer participating in the offering will arrange to send you the prospectus by calling toll free 1-866-500-5408.