

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 May 05, 2025



Prudential Financial InterNotes®, Due Six Months or More from Date of Issue
Filed under Rule 424(b)(2), Registration Statement No. 333-277590
Preliminary Pricing Supplement No. 18 - Dated Monday, May 5, 2025. To Prospectus Dated March 1, 2024 and Prospectus Supplement dated August 5, 2024
Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

CUSIP Number	Aggregate Principal Amount	Selling Price	Gross Concession	Net Proceeds	Interest Type	Interest Rate	Payment Frequency	Maturity Date	1st Interest Payment Date	1st Interest Payment Amount	Survivor's Option*	Product Ranking
74432BAW8		100.000%	1.800%		Fixed	5.100%	Semi-Annual	05/15/2035	11/15/2025	\$25.50	Yes	Senior Unsecured Notes

Subject to our redemption right, we will pay you interest on the notes on a Semi-Annual basis on May 15th and Nov 15th. The first such payment will be made on Nov 15, 2025. The interest rate per annum and stated maturity date are set out above. The regular record dates for your notes are each business day preceding each date on which interest is paid.

Any notes sold by the selling agents to securities dealers, or by securities dealers to certain other brokers or dealers, may be sold at a discount from the initial selling price up to 0.9000% of the principal amount.

Redemption Information: Callable at 100.000% on 05/15/2027 and every interest payment date thereafter.

This tranche of Prudential Financial, Inc. InterNotes (CUSIP 74432BAW8) will be subject to redemption at the option of Prudential Financial, Inc., in whole on the interest payment date occurring on 05/15/2027 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of this tranche of Prudential Financial, Inc. InterNotes plus accrued and unpaid interest thereon, if any, upon at least 30 Calendar Days prior notice to the noteholder and the trustee, as described in the prospectus supplement.

Additional Information: The notes do not amortize and are not zero coupon or original discount notes.

Purchasing Agent: InspereX LLC **Agents:** BofA / Merrill Lynch, Citigroup, Morgan Stanley, RBC Capital Markets, Wells Fargo Advisors

Offering Date: Monday, May 5, 2025 through Monday, May 12, 2025
Trade Date: Monday, May 12, 2025 @ 12:00 PM ET
Settle Date: Thursday, May 15, 2025
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.
Prudential Financial InterNotes®
Prospectus Dated March 1, 2024 and
Prospectus Supplement Dated August 5, 2024

If the maturity date, redemption date or an interest payment date for any note is not a business day (as that term is 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, redemption date or interest payment date (following unadjusted business day convention).

* The survivor's option feature of your note is subject to important limitations, restrictions and procedural requirements further described on page S-32 of your prospectus supplement.

The Bank of New York will act as trustee for the Notes. Citibank, N.A., will act as paying agent, registrar and transfer agent for the Notes and will administer any survivor's options with respect thereto.

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