

PRUDENTIAL FINANCIAL INC
 Form 424B3
 July 12, 2007

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price ⁽¹⁾	Amount of Registration Fee ⁽²⁾
6.000% Internotes [®] Due July 15, 2017	\$ 2,956,000	\$ 90.75
TOTAL		\$ 90.75

(1) Excludes accrued interest, if any.

(2) A filing fee of \$90.75 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 186 Dated July 09, 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.

Aggregate										1 st	1 st				
CUSIP	Principal	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	Survivor	s	Product	Moody	s & P
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option		Ranking	Rating	Rating
74432ATQ3	\$2,956,000.00	100.000%	1.500%	\$2,911,660.00	FIXED	6.000%	SEMI-ANNUAL	07/15/2017	01/15/2008	\$30.50	YES		Senior Unsecured Notes	A3	A+

Redemption Information: Callable at 100.000% on 07/15/2009 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 07/15/2009 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.

Prudential Financial, Inc. Offering Dates: July 02, 2007 through July 09, 2007

Trade Date: Monday, July 09, 2007 @12:00 PM ET

Prudential
 Financial, Inc.
 \$2,500,000,000.00
 Prudential
 Financial Retail
 Medium-Term
 Notes, including
 Prudential

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Settlement Date: Thursday, July 12, 2007

Financial
InterNotes®
Prospectus dated
March 16, 2006
and the Prospectus
Supplement dated
March 16, 2006

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.

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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