

PRUDENTIAL FINANCIAL INC

Form 424B3

November 06, 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 November 06, 2007

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 205 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.

CUSIP Number	Aggregate		Net		Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st	1 st	Survivor s Option	Product Ranking	Moody s Rating	S & P Rating
	Principal Amount	Selling Price	Gross Concession	Proceeds					Coupon Date	Coupon Amount				
74432AVZ0	[]	100.000%	1.200%	[]	FIXED	5.200%	SEMI- ANNUAL	11/17/2014	05/15/2008	\$25.86	YES	Senior Unsecured Notes	A3	A+

Redemption Information: Non-Callable.

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

Prudential Financial, Inc. Offering Dates: November 06, 2007 through November 13, 2007 Prudential Financial, Inc.
\$2,500,000,000.00 Prudential Financial

Retail Medium-Term Notes, including

Trade Date: Tuesday, November 13, 2007 @ 12:00 PM ET Prudential Financial InterNotes® Prospectus
dated March 16, 2006 and the Prospectus
Supplement dated March 16, 2006

Settlement Date: Friday, November 16, 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.

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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