

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC
Form 424B3
March 09, 2006

Prudential Financial InterNotes®, Due One Year or More from Date of Issue

Filed under Rule 424(b)(3), Registration Statement(s) No. 333-123240, 333-123240-01 and 333-123240-02

Pricing Supplement No. 117 - dated Monday, March 06, 2006 (to Prospectus dated March 21, 2005 and Prospectus Supplement dated April 29, 2005)

Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.

| Number | Aggregate Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor s Option | Product Ranking | Moody Rating |
|--------|----------------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------|--------------|
| AMZ0 | \$381,000.00 | 100.000% | 0.625% | \$378,618.75 | FIXED | 4.950% | SEMI-ANNUAL | 03/15/2009 | 09/15/2006 | \$25.58 | YES | Senior Unsecured Notes | A3 |

Option Information: Non-Callable

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, D. Jones & Co., L.P., Fidelity Capital Markets, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., Wachovia Securities, LLC

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|------|----------------|----------|--------|----------------|-------|--------|-------------|------------|------------|---------|-----|------------------------|----|
| ANA4 | \$4,722,000.00 | 100.000% | 2.500% | \$4,603,950.00 | FIXED | 5.900% | SEMI-ANNUAL | 03/15/2031 | 09/15/2006 | \$30.48 | YES | Senior Unsecured Notes | A3 |
|------|----------------|----------|--------|----------------|-------|--------|-------------|------------|------------|---------|-----|------------------------|----|

Redemption Information: Callable at 100.000% on 03/15/2011 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, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc., 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 03/15/2011 and on every interest payment date thereafter 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. Trade Date: Monday, March 06, 2006 @ 12:00 PM ET

Prudential Financial, Inc.

Settlement Date: Thursday, March 09, 2006

\$ 2,000,000,000 Prudential Financial

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

Retail Medium-Term Notes, including

Initial trades settle flat and clear SDFS: DTC Book Entry only

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DTC Number 0235 via RBC Dain Rauscher Inc.

Prudential Financial InterNotes®

Prospectus dated 21-Mar-05 and

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.

Prospectus Supplement dated 29-

Apr-05

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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