## Edgar Filing: PRUDENTIAL FINANCIAL CAPITAL TRUST III - Form 424B3

### PRUDENTIAL FINANCIAL CAPITAL TRUST III

Form 424B3

August 27, 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 August 27, 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 194 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.

## Aggregate

CUSIP	Principal		Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup> Coupon	1 <sup>st</sup> Coupon	Survivor	s Product	Moody	s S & P
Number	Amount	Selling Price	Concession	Proceeds	Туре	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432AUM0	[ ]	100.000%	1.200%	[ ]	FIXED	5.650%	SEMI- ANNUAL	09/15/2014	03/15/2008	\$29.51	YES	Senior Unsecured Notes	A3	A+

Redemption Information: Callable at 100.000% on 09/15/2009 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 09/15/2009 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.

#### Aggregate

CUSIP	Principal	Selling		Net	Coupon	Coupon	Coupon		1st	1st	Survivor	s Product	Moody	s S & P
			Gross					Maturity	Coupon	Coupon				
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432AUN8	[ ]	100.000%	2.000%	[ ]	FIXED	6.250%	SEMI-	09/15/2022	03/15/2008	\$32.64	YES	Senior	A3	A+
							ANNUAL					Unsecured		
												Notes		

Redemption Information: Callable at 100.000% on 09/15/2010 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

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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 09/15/2010 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.

#### Aggregate

CUSIP	Principal			Net	Coupon	Coupon	Coupon		1 <sup>st</sup>	1st	Survivor s	s Product	Moody	s S & P
		Selling	Gross					Maturity	Coupon	Coupon				
Number	Amount	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating
74432AUP3	[ ]	100.000%	2.500%	[ ]	FIXED	6.350%	SEMI-	09/15/2032	03/15/2008	\$33.16	YES	Senior	A3	A+
							ANNUAL					Unsecured		
												Notes		

Redemption Information: Callable at 100.000% on 09/15/2012 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 09/15/2012 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: August 27, 2007 through September 04, 2007	Prudential Financial, Inc.				
	T. I. D T I. G I. 04 2007 012 00 DM FT.	\$2,500,000,000.00 Prudential Financial				
	Trade Date: Tuesday, September 04, 2007 @12:00 PM ET	Retail Medium-Term Notes, including				
	Settlement Date: Friday, September 07, 2007	Prudential Financial InterNotes® Prospectus				
		dated March 16, 2006 and the Prospectus				
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	Supplement dated March 16, 2006				
	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,					

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 no interest will accrue from, and after, the maturity date or

interest payment date.

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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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