

Edgar Filing: PRUDENTIAL FINANCIAL INC - Form 424B3

PRUDENTIAL FINANCIAL INC

Form 424B3

December 22, 2005

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 Number 108 Dated 12/19/2005

(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.

CUSIP Number	Aggregate Principal Amount	Selling Price	Gross Conces- sion	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Sur- vivor's Option	Product Ranking	Moody's Rating	S & P Rating
74432AMA5	\$1,202,000.00	100.00%	0.625%	\$1,194,487.50	FIXED	4.800%	SEMI- ANNUAL	12/15/2008	6/15/2006	\$23.07	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, 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

CUSIP Number	Aggregate Principal Amount	Selling Price	Gross Conces- sion	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Sur- vivor's Option	Product Ranking	Moody's Rating	S & P Rating
74432AMB3	\$511,000.00	100.00%	1.200%	\$504,868.00	FIXED	5.050%	SEMI- ANNUAL	12/15/2012	6/15/2006	\$24.27	YES	Senior Unsecured Notes	A3	A-

Redemption Information: Non-Callable.

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Prudential Financial, Inc. Trade Date: Monday, December 19, 2005 @12:00 PM
ET

Prudential Financial, Inc.

Settlement Date: Thursday, December 22, 2005

\$2,000,000,000.00 Prudential Financial Retail
Medium-Term Notes, including Prudential Financial
InterNotes®

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

Prospectus dated March 21, 2005 and the Prospectus
Supplement dated April 29, 2005

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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