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PRUDENTIAL FINANCIAL INC

Form 424B3

January 06, 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 Number 109 Dated 01/03/2006

(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.

|     | Aggregate<br>Principal<br>Amount | Selling<br>Price | Gross<br>Concession | Net<br>Proceeds | Coupon |                |                     | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor<br>Option | sProduct<br>Ranking          | Moody<br>Rating |
|-----|----------------------------------|------------------|---------------------|-----------------|--------|----------------|---------------------|------------------|--------------------------------|----------------------------------|--------------------|------------------------------|-----------------|
|     |                                  |                  |                     |                 | Type   | Coupon<br>Rate | Coupon<br>Frequency |                  |                                |                                  |                    |                              |                 |
| MC1 | \$711,000.00                     | 100.000%         | 0.750%              | \$705,667.50    | FIXED  | 4.750%         | SEMI-ANNUAL         | 1/15/2010        | 7/15/2006                      | \$24.94                          | YES                | Senior<br>Unsecured<br>Notes | A3              |

**Redemption Information:** Non-Callable.

**Note:** \*\*Two week offering - expected trade date 1/3/06\*\*

**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

|     | Aggregate<br>Principal<br>Amount | Selling<br>Price | Gross<br>Concession | Net<br>Proceeds | Coupon |                |                     | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor<br>Option | sProduct<br>Ranking          | Moody<br>Rating |
|-----|----------------------------------|------------------|---------------------|-----------------|--------|----------------|---------------------|------------------|--------------------------------|----------------------------------|--------------------|------------------------------|-----------------|
|     |                                  |                  |                     |                 | Type   | Coupon<br>Rate | Coupon<br>Frequency |                  |                                |                                  |                    |                              |                 |
| MD9 | \$249,000.00                     | 100.000%         | 1.000%              | \$246,510.00    | FIXED  | 4.850%         | SEMI-ANNUAL         | 1/15/2011        | 7/15/2006                      | \$25.46                          | YES                | Senior<br>Unsecured<br>Notes | A3              |

**Redemption Information:** Non-Callable.

**Note:** \*\*Two week offering - expected trade date 1/3/06\*\*

**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

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Prudential Financial, Inc. Trade Date: Tuesday, January 03, 2006 @12:00 PM ET

Settlement Date: Friday, January 06, 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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Prudential Financial, Inc.  
\$2,000,000,000.00 Prudential Financial Retail  
Medium-Term Notes, including Prudential  
Financial InterNotes®  
Prospectus dated March 21, 2005 and the  
Prospectus Supplement dated April 29, 2005