

PRUDENTIAL FINANCIAL INC  
Form 424B3  
April 24, 2007

**CALCULATION OF REGISTRATION FEE**

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price (1)	Amount of Registration Fee (2)
6.400% Retail Medium-Term Notes Due April 15, 2037	\$25,000,000	\$767.50

- (1) Excludes accrued interest, if any.  
 (2) A filing fee of \$767.50, calculated in accordance with Rule 457(r), has been transmitted to the U.S. Securities and Exchange Commission in connection with the securities offered by means of this pricing supplement.

**Prudential Financial Retail Medium-Term Notes, 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 No.180 dated April 20, 2007 (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 Principal Amount	Price to Public	Gross Concession	Net Proceeds to		Coupon Type	Interest Rate	Maturity Date
				Issuer	Public			
74432RAG8	\$25,000,000	100.000%	0.110%	99.890%	\$24,972,500	Fixed	6.400%	April 15, 2037

Interest Payment Frequency	Interest Payment Dates	1 <sup>st</sup> Interest Payment Date	Day Count Basis	Issue Date	Redemption Information	Redemption		Survivor's Option
						Terms		
Semi-annually	15 <sup>th</sup> of April and October	October 15, 2007	30/360 unadjusted	April 30, 2007	Callable	Callable in whole on	April 15, 2009 and	No
							semi-annually thereafter	

Product		Moody's Rating	S&P Rating
Ranking/Collateral Type	Senior	A3	A
Unsecured Notes			

**Lead Agent:** Banc of America Securities LLC **Purchasing Agent:** Merrill Lynch & Co. **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, Incapital LLC, Merrill Lynch & Co., Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Financial Services Inc.

Prudential Financial, Inc.	Pricing Date: April 20, 2007	<b>Prudential Financial, Inc.</b>
	Settlement Date: April 30, 2007	<b>\$2,500,000,000 Prudential Financial</b>
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	<b>Retail Medium-Term Notes</b>
	Initial trades settle flat and clear SDFS: DTC Book Entry only	<b>Prospectus dated 16-Mar-06 and</b>
	<b>DTC Number 161 via Merrill Lynch, Pierce, Fenner &amp; Smith Incorporated.</b>	<b>Prospectus Supplement</b>
		<b>dated 16-Mar-06</b>

The Prudential Financial, Inc. Retail Medium-Term Notes 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.

***Merrill Lynch & Co.***