

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

RE
SECRETARY

05 FEB

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) -All Filers Are Required to Complete This Page

1. Registrant Name Principal Financial Group			
2. Registrant Address <input checked="" type="checkbox"/> Check if different than previously reported Address 1350 I Street, N.W. Suite 880 City Washington State/Zip (or Country) DC 20005 3305			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name R. Lucia Riddle	Telephone 202-682-1280	E-mail (optional) riddle.lucia@principal.com	5. Senate ID # 32178-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 31588000

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report >> Termination Date _____

11. No Lobbying

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000 of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$800,000.00</u> Expenses (nearest \$)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of method.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6032 of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature *R. Lucia Riddle* Date 2/11/2005

Printed Name and Title R. Lucia Riddle - Vice President, Federal Government Relations Page

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific Lobbying issues

**H.R. 1529, Involuntary Bankruptcy Improvement Act of 2003,
H.R. 975, Bankruptcy Abuse Prevention and Consumer Protection Act of 2003,**

17. House(s) of Congress and Federal agencies contacted
**House of Representatives
Senate**

Check if None


18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title R. Lucia Riddle - Vice President, Federal Government Relations P:

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CIV (one per page)

16. Specific Lobbying issues


- H.R. 818, Identity Theft Consumer Notification Act ,**
- H.R. 1543, Civil Rights and Employee Investigation Clarification Act ,**
- H.R. 1636, Consumer Privacy Protection Act of 2003,**
- H.R. 1766, National Uniform Privacy Standards Act of 2003 ,**
- H.R. 2035, Identity Theft and Financial Privacy Protection Act of 2003 ,**
- H.R. 2617, Consumer Identity and Information Security Act of 2003 (Introduced in House)**
- H.R. 2622, Fair and Accurate Credit Transactions Act of 2003,**
- H.R. 2633, Identity Theft Protection and Information Blackout Act of 2003 ,**
- H.R. 2971, Social Security Number Privacy and Identity Theft Prevention Act of 2003,**
- H.R. 3974, Prohibit Predatory Lending Act (Introduced in House,**

17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Brahs, Stuart	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** P

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R.1779 , Guardsmen and Reservists Financial Relief Act of 2003,
16	Lobbying Issues	H.R.2617, International Monetary Stability Act of 2001,
16	Lobbying Issues	H.R.2633, Identity Theft Protection and Information Blackout Act of 2003,
16	Lobbying Issues	H.R.2796, Consumer Credit Protection Act Amendments of 2003 ,
16	Lobbying Issues	H.R.3322 , Save Our Homes Act,
16	Lobbying Issues	H.R.3681, Privacy Protection Act of 2003 ,
16	Lobbying Issues	S. 1350, A bill to require Federal agencies, and persons engaged in interstate commerce, in possession of electronic data containing personal information disclose any unauthorized acquisition of such information.
16	Lobbying Issues	S. 153, Identity Theft Penalty Enhancement Act ,
16	Lobbying Issues	S. 223, Identity Theft Prevention Act ,
16	Lobbying Issues	S. 745, Privacy Act of 2003 ,
16	Lobbying Issues	S.1581, Identity Theft Victims Assistance Act of 2003,
16	Lobbying Issues	S.1714 , FHA Multifamily Loan Limit Adjustment Act of 2003,
16	Lobbying Issues	S.1753, National Consumer Credit Reporting System Improvement Act of 2003,
16	Lobbying Issues	S.2603, Junk Fax Prevention Act of 2004,

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Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CPI (one per page)

16. Specific Lobbying issues

- H.R. 2214, Reduction in Distribution of Spam Act of 2003,
- H.R. 2515, Anti-Spam Act of 2003,
- S. 1231, SPAM Act,
- S. 2131, Controlling Invasive and Unauthorized Software Act (Introduced in Senate),
- S. 877, CAN-SPAM Act of 2003 ,

17. House(s) of Congress and Federal agencies contacted
House of Representatives
Senate

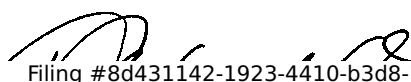
Check if None


18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title R. Lucia Riddle - Vice President, Federal Government Relations P

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code ENG (one per page)

16. Specific Lobbying issues

H.R. 2754, Making appropriations for energy and water development for the fiscal year ending September for other purposes.

S. 1424, An original bill making appropriations for energy and water development for the fiscal year ending 30, 2004, and for other purposes.

17. House(s) of Congress and Federal agencies contacted
Department of the Army
House
Senate

Check if None


18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** F

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific Lobbying issues

H.R. 2420, To improve transparency relating to the fees and costs that mutual fund investors incur and to improve corporate governance of mutual funds.

H.R. 1372, Broad-Based Stock Option Plan Transparency Act of 2003.,

H.R. 1766, To make permanent the provisions of the Fair Credit Reporting Act and amend the Gramm-Leach and Bliley Act to establish a national uniform privacy standard for financial institutions.

H.R. 2458, Secure Annuity Income for Life Act of 2003 ,

H.R. 3863, To improve the access of investors to regulatory records with respect to securities brokers, dealmakers and investment advisers. ,

H.R. 4078, Lifetime Savings Accounts Act of 2004,

17. House(s) of Congress and Federal agencies contacted Check if None

**Department of Treasury
House of Representatives
Senate**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	
Palmer, Sue	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *R. Lucia Riddle* Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** P

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R. 859, To repeal the prohibition on the payment of interest on demand and for other purposes. ,
16	Lobbying Issues	H.R.2971 , Social Security Number Privacy and Identity Theft Prevention 2003,
16	Lobbying Issues	H.R.3177 , Social Security Savings Act of 2003,
16	Lobbying Issues	H.R.4634, Terrorism Insurance Backstop Extension Act of 2004,
16	Lobbying Issues	S. 1334, Check Truncation Act of 2003,
16	Lobbying Issues	S. 2059, Mutual Fund Reform Act,
16	Lobbying Issues	S. 2282, Fairness in Pension Stability Act (Introduced in Senate),
16	Lobbying Issues	S. 2497, To amend the securities laws to provide for enhanced mutual fund investor protections, and for other purposes,
16	Lobbying Issues	S. 386, A bill to establish a grant program to enhance the financial and retirement literacy of mid-life and older Americans and to reduce financial abuse and among such Americans, and for other purposes.,
16	Lobbying Issues	S.2764, Terrorism Risk Insurance Extension Act of 2004,

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code GOV (one per page)

16. Specific Lobbying issues
H.R.1115, Class Action Fairness Act of 2003 ,
S. 274, Class Action Fairness Act of 2003 ,


17. House(s) of Congress and Federal agencies contacted Check if None
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None



Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** I

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code HCR (one per page)

16. Specific Lobbying issues

H.R 597, To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, Internal Revenue Code of 1986 to protect consumers in managed care plans and other health coverage.,
H.R. 1117, To improve health care choice by providing for the tax deductibility of medical expenses by ind

H.R. 1158, To modify the antitrust exemption applicable to the business of medical malpractice insurance, current issues for health care providers, to reform medical malpractice litigation by making available alternative resolution methods.....,

H.R. 1469, Women's Obstetrician and Gynecologist Access Now Act,

H.R. 1709, Stop Taking Our Health Privacy (STOHP) Act of 2003 ,

H.R. 2321, To promote and facilitate expansion of coverage under group health plans, and for other purposes

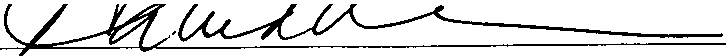
17. House(s) of Congress and Federal agencies contacted Check if None

CMS
Department of Health & Human Services
House of Representatives
Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Brahs, Stuart	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations**

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R. 2021, To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to require group and individual health insurance coverage and group health plans to provide coverage for individuals participating,
16	Lobbying Issues	H.R. 2351, To amend the Internal Revenue Code of 1986 to allow a deduction for individuals for amounts contributed to health savings accounts and to provide for the disposition of unused health benefits in cafeteria plans and flexible spending arrangements.
16	Lobbying Issues	H.R. 2596, To amend the Internal Revenue Code of 1986 to allow a deduction for individuals for amounts contributed to health savings security accounts and health savings accounts, to provide for the disposition of unused health benefits in cafeteria plans and flexible,
16	Lobbying Issues	H.R. 4720, To amend the Family and Medical Leave Act of 1993 to eliminate the hours of service requirement for benefits under that Act. ,
16	Lobbying Issues	H.R. 5, Help Efficient, Accessible, Low-cost, Timely Healthcare (HEALTH CARE) Act of 2003,
16	Lobbying Issues	H.R. 596, To amend title I of the Employee Retirement Income Security Act of 1974 to exclude from preemption State causes of action to enforce determinations under group health plans based on medical necessity.
16	Lobbying Issues	H.R. 676, To provide for comprehensive health insurance coverage for all United States residents, and for other purposes.,
16	Lobbying Issues	H.R.1466, To amend the Internal Revenue Code of 1986 to reduce the health insurance costs for family coverage of military reservists called to active duty.
16	Lobbying Issues	H.R.2256, To amend the Employee Retirement Income Security Act of 1974, the Public Health Service Act, and the Internal Revenue Code of 1986 to provide parity with respect to substance abuse treatment benefits under group health and health insurance coverage.
16	Lobbying Issues	H.R.2850, Small Employer Health Benefits Program Act of 2003 ,
16	Lobbying Issues	H.R.2851, To amend title XXVII of the Public Health Service Act to improve the affordability of health insurance coverage for small employers. ,
16	Lobbying Issues	H.R.3423, Patients' Health Care Choice Act of 2003 ,
16	Lobbying Issues	H.R.3636, Prompt Payment Improvement Act of 2002,
16	Lobbying Issues	S. 11, A bill to protect patients' access to quality and affordable health care by reducing the effects of excessive liability costs.
16	Lobbying Issues	S. 2207, Pregnancy and Trauma Care Access Protection Act of 2004 (Introduced in Senate),
16	Lobbying Issues	S. 2217, Closing the Health Care Gap Act of 2004 (Introduced in Senate),
16	Lobbying Issues	S. 2481, To require that notices to consumers of health and financial services include information on the outsourcing of sensitive personal information and require relevant Federal agencies to prescribe regulations to ensure the privacy and security of consumers,
16	Lobbying Issues	S. 304, Family and Medical Leave Expansion Act ,
16	Lobbying Issues	S. 320, A bill to amend the Family and Medical Leave Act of 1993 to clarify the Act, and for other purposes. ,
16	Lobbying Issues	S. 545, Small Business Health Fairness Act of 2003 ,
16	Lobbying Issues	S. 637, A bill to amend the Internal Revenue Code of 1986 to allow the first \$1,000 of health insurance premiums to be fully deductible.
16	Lobbying Issues	S. 732, A bill to amend title XI of the Social Security Act to create an independent and nonpartisan commission to assess the health care needs of the uninsured and monitor the financial stability of the Nation's health care safety net.

Registrant Name: Principal Financial GroupClient Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	S. 906, Health Care Access for Small Businesses Act of 2003 ,
16	Lobbying Issues	S. Con. Res. 41, A concurrent resolution directing Congress to enact legislat
		October 2005 that provides access to comprehensive health care for all Ame
16	Lobbying Issues	S.1518 , Reliable Medical Justice Act,
16	Lobbying Issues	S.1684, Breast Cancer Patient Protection Act of 2003 ,
16	Lobbying Issues	S.1901 , Small Business Health Care Act of 2003,

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code INS (one per page)

16. Specific Lobbying issues

H.R. 2127, To amend the Internal Revenue Code of 1986 to repeal tax benefits relating to company-owned

H.R. 3927, To prohibit discrimination in the provision of life insurance on the basis of a person's previous experiences. ,

H.R. 522, To reform the Federal deposit insurance system, and for other purposes,

H.R.4520, American Jobs Creation Act of 2004,

S. 2283, To extend Federal funding for operation of State high risk health insurance pools,

S. 2344, To permit States to require insurance companies to disclose insurance information,

S.1335, A bill to amend the Internal Revenue Code of 1986 to allow individuals a deduction for qualified life insurance premiums, use of such insurance under cafeteria plans and flexible spending arrangements, and individuals with long-term,

17. House(s) of Congress and Federal agencies contacted

Check if None

**Department of Treasury
House of Representatives
Senate**


18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** F

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code MMM (one per page)

16. Specific Lobbying issues

H.R. 1, An act to amend title XVIII of the Social Security Act to provide for a voluntary prescription drug the medicare program and to strengthen and improve the medicare program, and for other purposes.

H.R. 1243, To assure equitable treatment in health care coverage of prescription drugs under group health insurance coverage, Medicare and Medicaid managed care arrangements, Medigap insurance coverage, and under the Federal employees' health insurance program.

H.R. 2473, To amend title XVIII of the Social Security Act to provide for a voluntary program for prescription coverage under the Medicare Program, to modernize the Medicare Program, and for other purposes.

17. House(s) of Congress and Federal agencies contacted
**Department of Housing & Urban Development
House of Representatives
Senate**

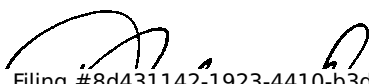
Check if None


18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Brahs, Stuart	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** P

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code RET (one per page)

16. Specific Lobbying issues

H.R. 1322, To amend title I of the Employee Retirement Income Security Act of 1974 to provide emergency retiree health benefits.

H.R. 1384, To amend the Railroad Retirement Act of 1974 to eliminate a limitation on benefits.

H.R. 1533, To amend the securities laws to permit church pension plans to be invested in collective trusts.

H.R. 1677, To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code to protect pension benefits of employees in defined benefit plans and to direct the Secretary of the Treasury to age discrimination requirements,

H.R. 1776, Pension Preservation and Savings Expansion Act of 2003 ,


17. House(s) of Congress and Federal agencies contacted Check if None

**Department of Labor
Department of Treasury
House of Representatives
PBGC
Senate
Social Security Administration**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	
Palmer, Sue	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 2/11/2005

Printed Name and Title R. Lucia Riddle - Vice President, Federal Government Relations

Registrant Name: Principal Financial GroupClient Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R. 1876, To amend title I of the Employee Retirement Income Security Act 1974 to provide, in the case of an employee welfare benefit plan providing benefits in the event of disability, an exemption from preemption under such title for tort actions to recover,
16	Lobbying Issues	H.R. 2101, To provide additional protections for participants and beneficiaries under employee pension benefit plans.
16	Lobbying Issues	H.R. 2230, To amend the Internal Revenue Code of 1986 to waive the income inclusion on a distribution from an individual retirement account to the extent the distribution is contributed for charitable purposes. ,
16	Lobbying Issues	H.R. 2240, To amend the Internal Revenue Code of 1986 to assist individual have lost their 401(k) savings to make additional retirement savings through individual retirement account contributions, and for other purposes,
16	Lobbying Issues	H.R. 2420, To amend the Internal Revenue Code of 1986 to repeal the required beginning date for distributions from individual retirement plans and for distributions of elective deferrals under qualified cash or deferred arrangements
16	Lobbying Issues	H.R. 4851, To reform Social Security by establishing a personal Social Security savings program.,
16	Lobbying Issues	H.R. 686, To amend the Internal Revenue Code of 1986 to accelerate the schedule increases in eligibility for individual retirement plans and to eliminate the marriage penalty in determining such eligibility.
16	Lobbying Issues	H.R.1000, To amend title I of the Employee Retirement Income Security Act 1974 and the Internal Revenue Code of 1986 to provide additional protections for participants and beneficiaries in individual account plans from excessive investment in employer securities ,
16	Lobbying Issues	H.R.2971, ,
16	Lobbying Issues	H.R.3005, Pension Security Disclosure Act of 2003 ,
16	Lobbying Issues	H.R.3108, Pension Funding Equity Act of 2003 ,
16	Lobbying Issues	H.R.3177, Social Security Savings Act of 2003 ,
16	Lobbying Issues	H.R.3623, To amend the Employee Retirement Income Security Act of 1974 to increase the maximum levels of guaranteed single-employer plan benefits, and for other purposes. ,
16	Lobbying Issues	H.R.5397, Retirement Enhancement Act of 2004,
16	Lobbying Issues	H.R.5398, Retirement Enhancement Revenue Act of 2004,
16	Lobbying Issues	S. 1138, A bill to amend the Employee Retirement Income Security Act of 1974, the Public Health Service Act, and the Internal Revenue Code of 1986 to provide parity with respect to substance abuse treatment benefits under group health and health insurance coverage,
16	Lobbying Issues	S. 1335, Long-Term Care and Retirement Security Act of 2003 ,
16	Lobbying Issues	S. 2389, To clarify the status of certain retirement plans and the organizations which maintain the plans,
16	Lobbying Issues	S. 629, bill to amend the Internal Revenue Code of 1986 to assist individuals who have lost their 401(k) savings to make additional retirement savings through individual retirement account contributions, and for other purposes.
16	Lobbying Issues	S. 744, A bill to amend the Employee Retirement Income Security Act of 1974 to require the Pension Benefit Guaranty Corporation to notify plan participants and beneficiaries of the commencement of proceedings to terminate such plan
16	Lobbying Issues	S. 9, Pension Protection and Expansion Act of 2003,
16	Lobbying Issues	S.1550, Rail Security Act of 2001,
16	Lobbying Issues	S.1569, Pension Benefit Guaranty Corporation Pilots Equitable Treatment Act of 2003 ,
16	Lobbying Issues	S.1610, Defined Benefit Pension Plan Reform Act of 2003 ,
16	Lobbying Issues	S.1617, Women's Pension Protection Act of 2003 ,
16	Lobbying Issues	S.1698, Retirement Security Advice Act of 2003 ,

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Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	S.1822 , Mutual Fund Transparency Act of 2003,
16	Lobbying Issues	S.1857, Multiemployer Pension Plan Procedural Fairness Act of 2003 ,
16	Lobbying Issues	S.1892, To provide information and advice to pension plan participants to : them in making decisions regarding the investment of their pension plan as: and for other purposes.,
16	Lobbying Issues	S.1912, Retirement Account Portability Act of 2003 ,
16	Lobbying Issues	S.1958 , Mutual Fund Investor Protection Act of 2003,
16	Lobbying Issues	S.2424, National Employee Savings and Trust Equity Guarantee Act of 200

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific Lobbying issues

H.R. 2458, To amend the Internal Revenue Code of 1986 to exclude from gross income a percentage of lifetime payments, and for other purposes.

H.R. 4356, To amend the Internal Revenue Code of 1986 to provide tax subsidies to encourage small employer affordable health coverage to their employees through qualified health pooling arrangements, to encourage the establishment and operation of these arrangements,

H.R. 4502, To amend the Internal Revenue Code of 1986 to provide that distributions from an individual retirement a section 401(k) plan, or a section 403(b) contract shall not be includible in gross income to the extent used to pay long-term care insurance premiums,

H.R. 4714, To amend the Internal Revenue Code of 1986 to provide for retirement savings accounts, and for other purposes.

17. House(s) of Congress and Federal agencies contacted
Department of Treasury
House of Representatives
Senate

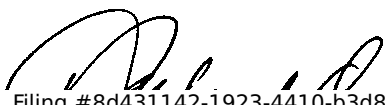
Check if None

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Blumer, Patti	
Brahs, Stuart	
Palmer, Sue	
Riddle, R. Lucia	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None



Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** - 1

Registrant Name: Principal Financial GroupClient Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R. 8, To make the repeal of the estate tax permanent,
16	Lobbying Issues	H.R.2, To provide for reconciliation pursuant to section 201 of the concurr resolution on the budget for fiscal year 2004,
16	Lobbying Issues	H.R.3521, To amend chapters 83 and 84 of title 5, United States Code, to p for the indexation of deferred annuities; to provide that a survivor annuity provided to the widow or widower of a former employee who dies after sep from Government service,
16	Lobbying Issues	S. 2220, To amend the Internal Revenue Code of 1986 to encourage a stron community-based banking system. ,
16	Lobbying Issues	S. 2263, To amend the Internal Revenue Code of 1986 to create Lifetime S Accounts. ,
16	Lobbying Issues	S. 992, A bill to amend the Internal Revenue Code of 1986 to repeal the pro taxing policyholder dividends of mutual life insurance companies and to re policyholders surplus account provisions.
16	Lobbying Issues	S.1450, Air Transportation Safety and System Stabilization Act,
16	Lobbying Issues	S.1984, A bill to authorize the Secretary of Health and Human Services to grants to nonprofit tax-exempt organizations for the purchase of ultrasoun equipment to provide free examinations to pregnant women needing such s and for other purposes.,
16	Lobbying Issues	S.2433, To amend the Internal Revenue Code of 1986 to allow self-employe individuals to deduct health insurance costs in computing self-employment

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Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific Lobbying issues

**H.R. 2738, To implement the United States-Chile Free Trade Agreement,
H.R. 2739, United States-Singapore Free Trade Agreement Implementation Act ,
H.R.2879 , To repeal the Bipartisan Trade Promotion Authority Act of 2002.,
S. 676, World Trade Organization Dispute Settlement Review Commission Act ,**

17. House(s) of Congress and Federal agencies contacted

Check if None

**Department of Commerce
Department of Treasury
House of Representatives
Senate
USTR**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Brahs, Stuart	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature  Date 2/11/2005

Printed Name and Title **R. Lucia Riddle - Vice President, Federal Government Relations** F