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## LOBBYING REPORT

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

1. Registrant Name <b>Principal Financial Group</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>1350 I Street, N.W. Suite 1030</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20005-3305 USA</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Telephone E-mail (optional) <b>Stuart J. Brahs (202) 682-1280 brahs.stuart@principal.com</b>			5. Senate ID # <b>32178-12</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>31588000</b>

**TYPE OF REPORT** 8. Year 1999 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 Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p><b>12. Lobbying Firms</b></p> <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"/> &gt;&gt; \$ _____ 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><b>13. Organizations</b></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"/> &gt;&gt; \$ <u>\$1,122,000.00</u> Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) 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 *Stuart J. Brahs* Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 1 of 14

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.624, Single Asset Bankruptcy Reform Act of 1999,

H.R.833, Bankruptcy Reform Act of 1999 ,

S.403, To prohibit implementation of 'Know Your Customer' regulations by the Federal banking agencies,

S.466, American Financial Institutions Privacy Act of 1999,

S.625, Bankruptcy Reform Act of 1999 ,

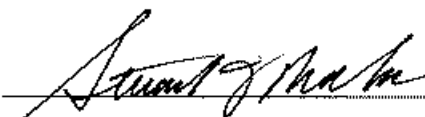
S.840, To amend title 11, United States Code, to provide for health care and employee benefits, and for other purposes,

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

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

Name	Covered Official Position (if applicable)	New
Blumer, Patti R.		No
Brahs, Stuart J.		No

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 2 of 14

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)

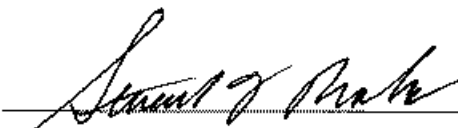
16. Specific Lobbying issues  
H.R.775, Y2K Act,  
S.2000, To ensure that businesses, financial markets, and the Federal Government are taking adequate steps to resolve  
the year 2000 computer problem,  
S.96, Y2K Act,

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)	New
<u>Brahs, Stuart J.</u>		<u>No</u>
<u>Riddle, R. Lucia</u>		<u>No</u>

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 3 of 14

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.10, Financial Services Act of 1999,  
H.R.1320, Millennium Digital Commerce Act, Electronic Commerce  
H.R.1714, Electronic Signature Signatures In Global National Commerce Act, Electronic Commerce  
H.R.2488, Financial Freedom Act of 1999,  
H.R.30, Financial Information Privacy Act of 1999,  
H.R.439, Paperwork Elimination Act of 1999, Electronic Commerce  
H.R.665, Financial Services Modernization Act,  
H.R.687, Deposit Insurance Funds Amendments Act of 1999,  
H.R.823, Financial Services Competitive Enhancement Act,  
S.1195, Financial Information Protection Act of 1999,  
S.1901, Privacy Protection Study Commission Act 1999, Electronic Commerce

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)	New
Blumer, Patti R.		No
Brahs, Stuart J.		No
Riddle, R. Lucia		No

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

Signature *Stuart J. Brahs* Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 4 of 14

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	S.1924, Financial Information Privacy and Security Act, Banking & Financial Services
16	Lobbying Issues	S.403, To prohibit implementation of 'Know Your Customer' regulations by the Federal banking agencies,
16	Lobbying Issues	S.466, American Financial Institutions Privacy Act of 1999,
16	Lobbying Issues	S.753, Financial Services Act of 1999,
16	Lobbying Issues	S.761, Millennium Digital Commerce Act, Electronic Commerce
16	Lobbying Issues	S.835, To amend the Internal Revenue Code of 1986 with respect to the treatment of effectively connected investment income of insurance companies.,
16	Lobbying Issues	S.900, Financial Services Modernization Act of 1999,
16	Lobbying Issues	S.921, Electronic Securities Transactions Act, Electronic Commerce

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

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

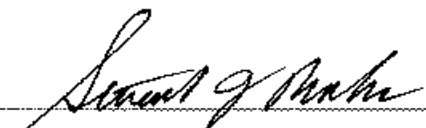
16. Specific Lobbying issues  
S.26, Bipartisan Campaign Reform Act of 1999,

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)	New
<u>Blumer, Patti R.</u>		<u>No</u>
<u>Brahs, Stuart J.</u>		<u>No</u>

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 6 of 14

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.1, To provide for Social Security reform,
- H.R.1200, American Health Security Act of 1999,
- H.R.1515, Mental Health and Substance Abuse Parity Amendments of 1999,
- H.R.1716, To provide for a study of long-term care needs in the 21st century,
- H.R.1777, Emergency Ambulance Services Access Assurance Act of 1999,
- H.R.1860, Medically Underserved Access to Care Act of 1999,
- H.R.2042, Health Care Access, Affordability, and Quality Advisory Commission Act of 1999,
- H.R.2362, Fair Care for the Uninsured Act of 1999,
- H.R.2723, Bipartisan Consensus Managed Care Improvement Act of 1999,
- H.R.2758, Common Ground Healthcare Security Act of 1999,
- H.R.2824, Health Care Quality and Choice Act of 1999,

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

Department of Health & Human Services  
HCFA  
House of Representatives  
Senate

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

Name	Covered Official Position (if applicable)	New
Blumer, Patli R.		No
Brahs, Stuart J.		No
Riddle, R. Lucia		No

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

Signature  Date 2/16/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 7 of 14

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R.2925, Prescription Drugs,
16	Lobbying Issues	H.R.2926, Comprehensive Access and Responsibility in Health Care,
16	Lobbying Issues	H.R.2990, Quality Care for the Uninsured Act of 1999,
16	Lobbying Issues	H.R.49, Treatment of Children's Deformities Act of 1998,
16	Lobbying Issues	H.R.719, Managed Care Reform Act of 1999,
16	Lobbying Issues	H.R.845, Beneficiary Health Coverage Notification Rights Act of 1999,
16	Lobbying Issues	S.1024, Managed Care Fair Payment Act of 1999,
16	Lobbying Issues	S.1256, Entitled the 'Patients' Bill of Rights',
16	Lobbying Issues	S.1263, Hospital Outpatient Preservation Act of 1999,
16	Lobbying Issues	S.1274, Health Care Access and Equity Act of 1999,
16	Lobbying Issues	S.1344, Patients Bill of Rights Plus Act,
16	Lobbying Issues	S.135, Health Insurance Tax Equity for Self-Employed Act,
16	Lobbying Issues	S.1488, Seniors Prescription Insurance Coverage Equity (SPICE) Act of 1999,
16	Lobbying Issues	S.1725, DrugGap Insurance of Seniors Act of 1999,
16	Lobbying Issues	S.343, Self-Employed Health Insurance Fairness Act of 1999,
16	Lobbying Issues	S.35, Long-Term Care Affordability and Availability Act of 1999,
16	Lobbying Issues	S.36, The American Worker Long-Term Care Affordability Act of 1999,
16	Lobbying Issues	S.374, Promoting Responsible Managed Care Act of 1999,
16	Lobbying Issues	S.543, Genetic Information Nondiscrimination in Health Insurance Act of 1999,
16	Lobbying Issues	S.573, Medical Information Privacy and Security Act,
16	Lobbying Issues	S.578, Health Care Personal Information Nondisclosure Act of 1999, Health Care PIN Act, Health
16	Lobbying Issues	S.657, Medical Savings Account Expansion Act of 1999,
16	Lobbying Issues	S.681, Breast Cancer Patient Protection Act of 1999,
16	Lobbying Issues	S.697, Women's Access to Care Act,
16	Lobbying Issues	S.796, Mental Health Equitable Treatment Act of 1999,
16	Lobbying Issues	S.881, Medical Information Protection Act of 1999,
16	Lobbying Issues	S.980, Promoting Health in Rural Areas Act of 1999,

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.

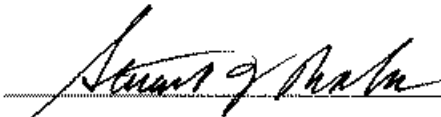
- 15. General issue area code LBR (one per page)
- 16. Specific Lobbying issues  
H.R.3081, Wage and Employment Growth Act of 1999, Minimum Wage

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

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

Name	Covered Official Position (if applicable)	New
<u>Brabs, Stuart J.</u>		<u>No</u>

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

Signature  Date 2/10/00  
Printed Name and Title Stuart J. Brabs - Vice President, Federal Government Relations Page 9 of 14

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

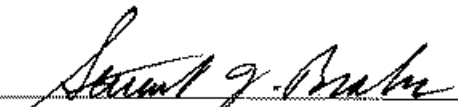
H.R.2975, Medicare Beneficiary Prescription Drug Assistance, Stop and Loss-Protection Act,  
H.R.3075, Medicare Balance Budget Refinement Act of 1999,  
H.R.491, Medicare + Choice Program Improvement Act of 1999,  
H.R.634, Medigap Access Protection for Seniors Act of 1999,  
S.1788, Medicare, Medicaid and SCHIP Adjustment Act of 1999,  
S.1895, Medicare Preservation and Improvement Act of 1999,  
S.307, Medicare+Choice Payment Equity Act of 1999,

17. House(s) of Congress and Federal agencies contacted  Check if None  
Department of Health & Human Services/HCFA  
House of Representatives  
Senate

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

Name	Covered Official Position (if applicable)	New
Blumer, Patti R.		No
Brahs, Stuart J.		No
Riddle, R. Lucia		No

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

Signature  Date 2/10/06

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 10 of 14

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.1142, Comprehensive Retirement Security and Pension Reform Act,
- H.R.1176, Pension Right to Know Act,
- H.R.1213, Employee Pension Portability and Accountability Act of 1999,
- H.R.1322, Small Savers Retirement Enhancement Act,
- H.R.1590, Retirement Security Act of 1999,
- H.R.2299, ERISA Clarification Act of 1999, Contingent Workers
- H.R.2553, Family Investment Retirement Savings Act, Pension Reform
- H.R.2759, Older Workers Pension Protection Act of 1999, Disclosure
- H.R.2902, Pension Benefits Protection and Preservation Act of 1999, Disclosure
- H.R.3047, Pension Reduction Disclosure Act of 1999, Disclosure
- H.R.739, Retirement Account Portability Act of 1999,

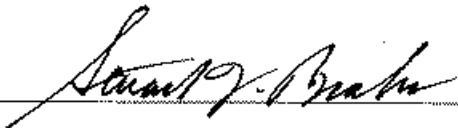
17. House(s) of Congress and Federal agencies contacted  Check if None

- 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)	New
<b>Blumer, Patti R.</b>		No
<b>Brahs, Stuart J.</b>		No

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 11 of 14

Registrant Name: Principal Financial Group

Client Name: Principal Financial Group

Item	Description	Data
16	Lobbying Issues	H.R.616, To amend the Internal Revenue Code of 1986 to permit 401(k) contributions which would otherwise be limited by employer contributions to employee stock ownership plans.
16	Lobbying Issues	H.R.845, Beneficiary Health Coverage Notification Rights Act of 1999,
16	Lobbying Issues	S.1103, Personal Security and Wealth in Retirement Act of 1999,
16	Lobbying Issues	S.1104, Social Security Information Act of 1999,
16	Lobbying Issues	S.1300, Older Workers Pension Protection Act of 1999.
16	Lobbying Issues	S.1357, Retirement Account Portability Act of 1999, Portability
16	Lobbying Issues	S.1541, 401(k) Full Disclosure Act, Pension Reform
16	Lobbying Issues	S.1600, Older Workers Pension Protection Act of 1999, Disclosure
16	Lobbying Issues	S.1640, Pension Benefits Protection and Preservation Act of 1999, Disclosure
16	Lobbying Issues	S.1708, Pension Disclosure Act of 1999, Disclosure
16	Lobbying Issues	S.1863, Small Employer Pension Start-Up Incentive Act, Pensions
16	Lobbying Issues	S.2329, Retirement Portability Account Act,
16	Lobbying Issues	S.60, Enhanced Savings Opportunities Act,
16	Lobbying Issues	S.646, Retirement Savings Opportunity Act of 1999,
16	Lobbying Issues	S.649, Retirement Savings Opportunity Act of 1999,
16	Lobbying Issues	S.656, To provide for the adjustment of status of certain nationals of Liberia to that of lawful permanent residence,
16	Lobbying Issues	S.659, Pension Right to Know Act,
16	Lobbying Issues	S.741, Pension Coverage and Portability Act,
16	Lobbying Issues	S.S. Income Security Enhancement Act of 1999,
16	Lobbying Issues	S.960, Pension Assistance and Counseling Act of 1999,

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

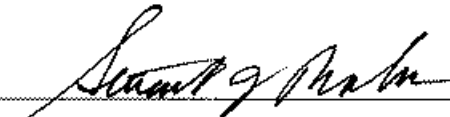
- H.R.2058, To amend the Internal Revenue Code of 1986 to allow a deduction for estate tax purposes equal to the value of the decedent's individual retirement plans, section 401(k) plans, and certain.,
- H.R.2488, Financial Freedom Act of 1999, Tax
- H.R.572, Charitable Integrity Restoration Act,
- H.R.630, To amend the Internal Revenue Code of 1986 to reiterate the denial of the charitable contribution deduction for transfers associated with split-dollar insurance arrangements,
- H.R.681, To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income,
- H.R.738, Tax Payer Oversight of Surplus Property Act,

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)	New
<u>Blumer, Patti R.</u>		<u>No</u>
<u>Brahs, Stuart J.</u>		<u>No</u>
<u>Riddle, R. Lucia</u>		<u>No</u>

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 13 of 14

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.J. RES57, Disapprove Normal Trade Relations with China,  
H.R.577, China Market Access and Export Opportunities Act of 1999,  
S.1065, Chile Fast Track Act of 1999,  
S.1871, China Trade, Foreign Trade  
S.742, To clarify the requirements for the accession to the World Trade Organization of the People's Republic of China,


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

House of Representatives  
Senate  
USTR Commerce Department

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

Name	Covered Official Position (if applicable)	New
Blumer, Patti R.		No
Brahs, Stuart J.		No
Riddle, R. Lucia		No

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

Signature  Date 2/10/00

Printed Name and Title Stuart J. Brahs - Vice President, Federal Government Relations Page 14 of 14