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FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report: September 10, 2003  
(Date of earliest event reported)

PRINCIPAL FINANCIAL GROUP, INC.  
(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation)	1-16725 (Commission file number)	42-1520346 (I.R.S. Employer Identification Number)
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711 High Street, Des Moines, Iowa 50392  
(Address of principal executive offices)

(515) 247-5111  
(Registrant's telephone number,  
including area code)

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ITEM 9. REGULATION FD DISCLOSURE

We are filing this Form 8-K in light of investor interest related to concerns expressed by other companies in the mortgage banking industry about the impact of the sharp rise in interest rates on loan production earnings, loan pipelines and hedges. We gave our third quarter guidance on August 4, factoring in the sharp rise in interest rates that had occurred. Therefore, we have no change at this time to the net income or operating earnings guidance provided for the third quarter with our earnings press release dated August 4, 2003.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

PRINCIPAL FINANCIAL GROUP, INC.

By: /S/ THOMAS J. GRAF

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Name: Thomas J. Graf  
Title: Senior Vice President - Investor  
Relations

Date: September 10, 2003