

PRINCIPAL FINANCIAL GROUP INC  
Form 4  
November 26, 2002

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE  
COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response. . .0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer  
www.section16.net

| 1. Name and Address of Reporting Person*<br><b>Zimpleman, Larry D.</b><br>(Last) (First) (Middle)<br><b>711 High Street</b><br><br>(Street)<br><b>Des Moines, IA 50392</b><br><br>(City) (State) (Zip) |  |  | 2. Issuer Name and Ticker or Trading Symbol<br><b>Principal Financial Group, Inc. (PFG)</b> |  |   |  | 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br><input type="checkbox"/> Director<br><input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer (give title below)<br><input type="checkbox"/> Other (specify below)<br><br><b>Executive Vice President</b> |  |   |  |   |  |   |  |   |  |
|--|--|--|---|--|---|--|---|--|---|--|---|--|---|--|---|--|
| 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)  |  |  | 4. Statement for Month/Day/Year<br><b>November 22, 2002</b>                                 |  |   |  | 7. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person  |  |   |  |   |  |   |  |   |  |
|  |  |  | 5. If Amendment, Date of Original (Month/Day/Year)  |  |   |  |   |  |   |  |   |  |   |  |   |  |
| 1. Title of Security (Instr. 3)  |  |  | 2. Trans-action Date (Month/ Day/ Year)   |  | 2A. Deemed Execution Date, if any (Month/Day/ Year) |  | 3. Trans-action Code (Instr. 8)   |  | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5) |  | 5. Amount of Securities Beneficially Owned Follow-ing Reported Transactions(s) (Instr. 3 & 4) |  | 6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4) |  | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |  |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  
\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number

**FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 3) | 2. Conver-sion or Exercise Price of Derivative Security | 3. Trans-action Date (Month/ Day/ Year) | 3A. Deemed Execution Date, if any (Month/ Day/ Year) | 4. Trans-action Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) | 6. Date Exercisable and Expiration Date (Month/Day/ Year) | 7. Title and Amount of Underlying Securities (Instr. 3 & 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Owner-ship Form of Deriv-ative Security: Direct (D) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|---|---|--|---------------------------------|--|---|---|--|--|---|--|
|--|---|---|--|---------------------------------|--|---|---|--|--|---|--|

Edgar Filing: PRINCIPAL FINANCIAL GROUP INC - Form 4

|                            |                |                    |  | (Instr. 3, 4 & 5)       |           | Date Exer-cisable | Expira-tion Date | Title               | Amount or Number of Shares |              | or Indirect (I) (Instr. 4) |          |
|----------------------------|----------------|--------------------|--|-------------------------|-----------|-------------------|------------------|---------------------|----------------------------|--------------|----------------------------|----------|
|                            |                |                    |  | Code                    | V (A) (D) |                   |                  |                     |                            |              |                            |          |
| <b>Phantom Stock Units</b> | <b>1 for 1</b> | <b>Nov. 22, 02</b> |  | <u>A</u> <sup>(1)</sup> |           | <b>45.25</b>      | <u>(2)</u>       | <b>Common Stock</b> | <b>45.25</b>               | <b>30.60</b> | <b>786.11</b>              | <b>D</b> |

Explanation of Responses:

(1) Pursuant to 10b5-1 Plan adopted February 27, 2002.

(2) The reported phantom stock units were acquired pursuant to the Principal Select Savings Excess Plan and may be transferred at any time into another investment alternative under the Plan. Interests under the Plan will be settled upon the reporting person's retirement or other termination of service.

By: /s/ **Joyce N. Hoffman**  
**Attorney-in-Fact**

**November 26, 2002**  
 Date

\*\*Signature of Reporting Person

\*\*Intentional misstatements or omissions of facts constitute Federal Criminal Violations.  
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed.  
 If space is insufficient, See Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.