

Principal

**Financial
Group**

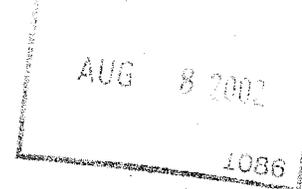
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Principal Life
Insurance Company

HAND DELIVERY

August 8, 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549-0609



**RE: Sworn Statements Pursuant to Commission Order No. 4-460;
Principal Financial Group, Inc.**

Dear Mr. Katz:

As required by the Securities and Exchange Commission Order No. 4-460, enclosed please find the originals and one copy each of the Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings for J. Barry Griswell, Chairman, President and Chief Executive Officer, and Michael H. Gersie, Executive Vice President and Chief Financial Officer, of Principal Financial Group, Inc.

Please acknowledge receipt of this filing by stamping and returning the additional copy of this letter and the additional copies of the sworn statements to the courier.

If you have any questions, please feel free to contact me.

Sincerely,

Patrick A. Kirchner
Counsel
Phone: 515-235-9417
Fax: 515-248-3011
Email: kirchner.pat@principal.com

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OFFICE OF THE SECRETARY

AUG 8 - 2002

Enclosures

0406

STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, Michael H. Gersie, state and attest that:

AUG 8 2002

(1) To the best of my knowledge, based upon a review of the covered reports of Principal Financial Group, Inc., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the audit committee of Principal Financial Group, Inc.'s board of directors.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Principal Financial Group, Inc.'s Annual Report on Form 10-K for the year ended December 31, 2001, filed with the Commission;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Principal Financial Group, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

Michael H. Gersie

 Michael H. Gersie
 Executive Vice President and Chief
 Financial Officer

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Subscribed and sworn to before me this 8th day of August, 2002.

Kathleen M. Fonken

 Notary Public

5-15-04

My Commission Expires:

