

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

UNITED STATES SECURITIES AND EXCHANGE **COMMISSION**

Washington, D.C. 20549

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP **OF SECURITIES**

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(f) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *					2. Issuer Name and Ticker or Trading Symbol								5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
				_		NICITO		-			a n a t i	_	(Cneck an	аррисас	ne)		
COSTLEY G.	ARY E							FINA	NCIA	L (GROU	P					
					INC [PFG]								X Director 10% Owner				
(Last)	(First)	(Mid	ldle)	3.	3. Date of Earliest Transaction (MM/DD/YYYY)						Office below)	cer (give title below) Other (spe					
711 HIGH ST	REET							1/25/2	005								
(Street)					4. If Amendment, Date Original Filed (MM/DD/YYYY)								6. Individual or Joint/Group Filing (Check Applicable Line)				
DES MOINES	S. IA 50	392															
(City)	(State)	(Zip))												Reporting Per than One Rep		n
		Table l	[- Non-I)eriv	zativ	ze Secui	ritie	s Acani	red. Dis	spo	sed of, o	or B	eneficially	v Owned			
1.Title of Security			- 11011	2. Tr		2A.		. Trans.	4. Securit	_	<u>_</u>		nt of Securitie			6.	7. Nature
(Instr. 3)				Date		Deemed Execution Date, if	ı C	Code Instr. 8)	Acquired Disposed	Acquired (A) of Disposed of (D) Instr. 3, 4 and		lowin	ing Reported Transaction(s)			Form: Direct (D)	of Indirect Beneficial Ownership
						any		Code V	Amount	(A) or (D)						or Indirect (I) (Instr. 4)	(Instr. 4)
Tab	le II - De	rivative	Securiti	es Be	enefi	icially (Own	ned (<i>e.g</i> .	, puts,	cal	lls, warr	ant	s, options	, convert	ible secur	ities)	
1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans.	3A. Deemed Execution Date, if	4. Trans Code (Instr 8)	S. I S A I	5. Number of Derivative Securities Acquired (A) of Disposed of (E) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date			7. Title and Ar Securities Und Derivative Sec (Instr. 3 and 4)		erlying	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following	10. Ownership Form of Derivative	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisab	Expira Date	tion	Title		ount or nber of res		Transaction (s) (Instr. 4)	4)	
Phantom Stock Units	(1)	1/25/2005		A		37.6		(2)	(2))	Common Stock		37.6	\$39.93	4717.7	D	
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Explanation of Responses:

- (1) The units convert to common stock on a one-for-one basis.
- (2) The reported phantom stock units were acquired pursuant to the Principal Deferred Compensation Plan for Non-Employee Directors and will be settled on the reporting person's retirement.

Reporting Owners

FS									
Danastina Oversas Nama / Adduca	Relationships								
Reporting Owner Name / Addres	Director 10% Ov		Owner	Officer	Other				
COSTLEY GARY E									
711 HIGH STREET	X								
DES MOINES, IA 50392									

Signatures

Joyce N. Hoffman, by Power of Attorney

1/27/2005

^{**} Signature of Reporting Person

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).
- ** 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 control number.