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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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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 21, 2012**  
(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)

**711 High Street, Des Moines, Iowa 50392**  
(Address of principal executive offices)

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02 Results of Operations and Financial Condition**

The slide attached hereto as Exhibit 99, and incorporated herein by reference, was presented at Principal Financial Group, Inc.'s Investor Day on September 21, 2012 and may be used by the company in various other presentations to investors. This information is furnished and not filed pursuant to instruction B.2 of Form 8-K.

**Item 7.01 Regulation FD Disclosure**

The slide attached hereto as Exhibit 99, and incorporated herein by reference, was presented at Principal Financial Group, Inc.'s Investor Day on September 21, 2012 and may be used by the company in various other presentations to investors. This information is furnished and not filed pursuant to Instruction B.2 of Form 8-K.

**Item 9.01 Financial Statements and Exhibits**

Exhibit 99 Additional slide addressing third quarter actuarial assumption reviews presented at Principal Financial Group, Inc.'s Investor Day on September 21, 2012

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/ John Egan            
Name: John Egan  
Title: Vice President — Investor Relations

Date: September 21, 2012

**EXHIBIT INDEX**

<b>EXHIBIT NUMBER</b>	<b>EXHIBIT</b>
99	Additional slide addressing third quarter actuarial assumption reviews presented at Principal Financial Group, Inc.'s Investor Day on September 21, 2012

# 3Q 2012 Actuarial Assumption Review

## Summary of 3Q12 actuarial assumption updates:

1. Interest rates (\$60-\$70 million impact)
  - Lowered long-term interest rate assumption by 50 bps
  - Model enhancements better reflect current low interest rate environment
2. Other miscellaneous assumptions (\$10-\$20 million impact)
  - Deposits and lapses in Principal International – Mexico
  - Modeling refinements in Individual Life
  - Deposits and lapse in Full Service Accumulation

## Key takeaways:

1. Estimated result of actuarial review is a net negative after-tax impact to total company operating earnings of \$70-\$90 million (non-cash charge).
2. Approximately \$100 million after-tax gain net of contribution to Principal Foundation from Catalyst sale (cash gain).
3. No change to our capital plans.

INVESTMENT MANAGEMENT +

FINANCIALS  
INVESTOR DAY 2012

