

ADMINISTRATIVE PANEL DECISION

Principal Financial Services, Inc. v. Domain Admin, DomainNameNexus
Case No. D2025-0417

1. The Parties

The Complainant is Principal Financial Services, Inc., United States of America (“United States”), represented by Neal & McDevitt, LLC, United States.

The Respondent is Domain Admin, DomainNameNexus, United States.

2. The Domain Name and Registrar

The disputed domain name <principal-financial.com> is registered with Sav.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 1, 2025. On February 3, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 3, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 4, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amendment to the Complaint on February 4, 2025.

The Center verified that the Complaint together with the amendment to the Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on February 6, 2025. In accordance with the Rules, paragraph 5, the due date for Response was February 26, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February, 27, 2025.

The Center appointed W. Scott Blackmer as the sole panelist in this matter on February 28, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and

Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is a publicly traded financial services company incorporated in the State of Iowa, United States, and headquartered in Des Moines, Iowa. The Complainant's group offers global investment management, insurance, and other financial services to businesses and individuals, as described on its websites at "www.principal.com" and "www.principalbank.com". (The Complainant has also registered but does not currently use the domain names <principalfinancial.com> and <principalfinancialgroup.com>.) According to the Complainant's website at "www.principal.com", the group employs some 19,000 people in 27 nations and territories and reported net income of USD 1.571 billion in 2024.

The Complainant holds numerous trademark registrations in the United States and other jurisdictions. These include United States Trademark Registration Number 1562541 (registered on October 24, 1989) for the word PRINCIPAL in stylized letters in International Class 36, and United States Trademark Registration Number 4483644 (registered on February 18, 2014) for PRINCIPAL FINANCIAL GROUP as a standard character mark in International Class 36.

The Registrar reports that the disputed domain name was created on May 24, 2024, and is registered in the name of the Respondent "Domain Admin, DomainNameNexus", listing a postal address in the State of Maryland, United States and a contact email address in the domain name <domainnamenexus.com>, which resolves only to a GoDaddy landing page stating that this domain name is registered but may be available through GoDaddy's broker service. The disputed domain name itself resolves to a GoDaddy landing page advertising that the disputed domain name is available for sale for USD 19,888.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends that the disputed domain name is confusingly similar to its PRINCIPAL and PRINCIPAL FINANCIAL GROUP marks ("and other marks in the Famous Family of Principal Marks"), citing numerous prior UDRP decisions finding that these marks are distinctive and well-known in financial services markets, such as *Principal Financial Services, Inc. v. Barry Friedman, Seaport 17th Care Center*, WIPO Case No. [D2024-4955](#).

The Complainant asserts that the Respondent has no permission to use the Complainant's marks and has no known rights or legitimate interests in the disputed domain name. The Respondent does not appear to be known by a corresponding name. The Complainant argues that the Respondent appears to have acquired the disputed domain name in bad faith with the intent to sell it for an amount in excess of out-of-pocket registration costs or to use it to attract Internet users for commercial gain, because of its confusing similarity to the Complainant's well-known marks. The Complainant cites in support of an inference of bad faith the fact that the Respondent registered the disputed domain name without disclosing its actual name.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("[WIPO Overview 3.0](#)"), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark (the registered PRINCIPAL and PRINCIPAL FINANCIAL GROUP marks) for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the textual element of the PRINCIPAL mark is reproduced within the disputed domain name and the PRINCIPAL and FINANCIAL portions of the PRINCIPAL FINANCIAL GROUP word mark. Accordingly, the disputed domain name is confusingly similar to these marks for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise. The Respondent has no evident rights or legitimate interests in the disputed domain name, not having a corresponding name and not having used the disputed domain name for a commercial or noncommercial website. A respondent may assert legitimate interests in a domain name comprised of a dictionary word or phrase to be used for its dictionary sense. But in such cases panels must assess whether the circumstances, such as the status and fame of the relevant mark and the actual use of the domain name, indicate a credible and legitimate intent that does not capitalize on the reputation of the complainant's mark. [WIPO Overview 3.0](#), section 2.10. Here, the words "principal" and "financial" are both dictionary words in English, but the Respondent has not used them, or showed demonstrable preparations to use them, for a relevant website. The Complainant's PRINCIPAL mark is well known and long established in connection with financial services, and "principal financial" is identical to the distinctive, leading elements of the Complainant's PRINCIPAL FINANCIAL GROUP mark. Thus, the Respondent's interest in this combination of dictionary words seems more likely to target the trademark value of the terms than their dictionary sense, and this is not a legitimate interest for Policy purposes.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, the Panel finds that the Respondent was likely aware of the Complainant and its well-established PRINCIPAL and PRINCIPAL FINANCIAL GROUP marks, given the composition of the disputed domain name closely approximating the Complainant's company name, word mark, and domain names. The Panel notes that the disputed domain name merely adds a hyphen to one of the domain names (<principalfinancial.com>) registered by the Complainant.

It does not appear that the Respondent has used the disputed domain name to date for a commercial website; thus the example of bad faith given in the Policy, paragraph 4(b)(iv) (misleading Internet users for commercial gain) is not apt. Advertising the disputed domain name for sale for USD 19,888 is suggestive of an intent to sell the disputed domain name to the trademark owner or a competitor for a price in excess of out-of-pocket costs, as this combination of terms is unlikely to have such a value other than in reference to the Complainant's trademarks. Absent any evidence to the contrary from the Respondent, this comports with the example of bad faith found in the Policy, paragraph 4(b)(i).

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances also may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

Panels have found that the non-use of a domain name (including a blank or "coming soon" page, or in this case merely offering the disputed domain name for sale) would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

In addition, the Panel finds support for an inference of bad faith in the Respondent's provision of patently incomplete or false registration details, as well as its failure to respond in this proceeding. The underlying registration details in this case do not point to a real person or a legal entity, and this suggests deception. The Panel notes without surprise that the relevant online database operated by the State of Maryland does not list any entity approximating "DomainNameNexus" registered to do business in the state.

The Panel finds that the Complainant has established the third element of the Policy.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <principal-financial.com> be transferred to the Complainant.

/W. Scott Blackmer/

W. Scott Blackmer

Sole Panelist

Date: March 10, 2025