

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required To Complete This Page**

1. Registrant Name:

AMERICAN COUNCIL OF LIFE INSURERS

2. Address:

101 CONSTITUTION AVENUE, NW, SUITE 700, WASHINGTON, DC 20001

3. Principal place of business (if different from line 2):

4. Contact Name: DAVID LEIFER

Telephone: 202-624-2128

E-mail (optional): davidleifer@acli.com

Senate ID #: 2115-12

House ID #: 3102600

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2005 Midyear (January 1 - June 30): ☐ **OR** Year End (July 1 - December 31): ☒

9. Check if this filing amends a previously filed version of this report: ☐

10. Check if this is a Termination Report: ☐ => Termination Date: 11. No Lobbying Activity: ☐

INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Income (nearest \$20,000): _____

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 3,995,682.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

☐ **Method A.** Reporting amounts using LDA definitions only

☒ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: CSP (one per page)

16. Specific lobbying issues:

HR.29 - SPY ACT HR.458 - Military Personnel Financial Services Protection Act HR.461 - Military Personnel Financial Services Protection Act HR.687 - SPY BLOCK Act HR.744 - Internet Spyware (I-SPY) Prevention Act of 2005 H.R.1069 - Notification of Risk to Personal Data Act H.R.1080 - Information Protection and Security Act HR.1153 - Terrorism Insurance Backstop Extension Act of 2005 SMART Act (draft bill) HR.1227 - Genetic Information Nondiscrimination Act of 2005 H.R.1263 - Consumer Privacy Protection Act of 2005 HR.1745 - Social Security Number Privacy and Identity Theft Prevention Act of 2005 H.R.3140 - Consumer Data Security and Notification Act of 2005 H.R.3375 - Financial Data Security Act of 2005 (lobbied draft bill) H.R. 3639 - Life Insurance Fairness for Travelers Act S.29 - Social Security Number Misuse Prevention Act S.115 - Notification of Risk to Personal Data Act S.116 - Privacy Act of 2005 S.306 - Genetic Information Nondiscrimination Act of 2005 S.418 - Military Personnel Financial Services Protection Act S.467 - Terrorism Risk Insurance Extension Act of 2005 S.500 - Information Protection and Security Act S.751 - Notification of Risk to Personal Data Act S.768 - Comprehensive Identity Theft Prevention Act S.1004 - Enhanced Consumer Protection Against Spyware Act of 2005 S.1028 - Military Personnel Financial Services Education Act of 2005 S.1216 - Financial Privacy Breach Notification Act of 2005 S.1326 - Notification of Risk to Personal Data Act S.1332 - Personal Data Privacy and Security Act of 2005 S.1336 - Consumer Identity Protection and Security Act

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
Homeland Security, Dept of (DHS)
SENATE
Treasury, Dept of

18. Name of each individual who acted as a lobbyist in this issue area:

Name: DORGAN, KIMBERLY
Covered Official Position (if applicable): N/A
Name: EDWARDS, JILL
Covered Official Position (if applicable): N/A
Name: HUGHES, GARY
Covered Official Position (if applicable): N/A
Name: HUNTER, MIKE
Covered Official Position (if applicable): N/A
Name: KEATING, FRANK
Covered Official Position (if applicable): N/A
Name: LEIFER, DAVID
Covered Official Position (if applicable): N/A
Name: LOVENDUSKY, MICHAEL
Covered Official Position (if applicable): N/A
Name: MEYER, ROBERTA
Covered Official Position (if applicable): N/A
Name: PERKINS, MAURICE
Covered Official Position (if applicable): N/A
Name: SCOTT, J.C.
Covered Official Position (if applicable): N/A
Name: SPIEZO, JULIE
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

HR.458 - Military Personnel Financial Services Protection Act HR.461 - Military Personnel Financial Services Protection Act H.R.1069 - Notification of Risk to Personal Data Act H.R.1080 - Information Protection and Security Act HR.1153 - Terrorism Insurance Backstop Extension Act of 2005 SMART Act (draft bill) H.R.1263 - Consumer Privacy Protection Act of 2005 HR.1745 - Social Security Number Privacy and Identity Theft Prevention Act of 2005 H.R.3140 - Consumer Data Security and Notification Act of 2005 H.R.3375 - Financial Data Security Act of 2005 (lobbied draft bill) H.R. 3639 - Life Insurance Fairness for Travelers Act H.R. 4618 - Compliance, Examinations and Inspections Restructuring Act of 2005; issues: SEC enforcement and regulation S.29 - Social Security Number Misuse Prevention Act S.500 - Information Protection and Security Act S.115 - Notification of Risk to Personal Data Act S.116 - Privacy Act of 2005 S.751 - Notification of Risk to Personal Data Act S.768 - Comprehensive Identity Theft Prevention Act S.1216 - Financial Privacy Breach Notification Act of 2005 S.1326 - Notification of Risk to Personal Data Act S.1332 - Personal Data Privacy and Security Act of 2005 S.1336 - Consumer Identity Protection and Security Act S.418 - Military Personnel Financial Services Protection Act S.467 - Terrorism Risk Insurance Extension Act of 2005 S.1028 - Military Personnel Financial Services Education Act of 2005

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

Homeland Security, Dept of (DHS)

SENATE

Treasury, Dept of

18. Name of each individual who acted as a lobbyist in this issue area:

Name: DORGAN, KIMBERLY

Covered Official Position (if applicable): N/A

Name: EDWARDS, JILL

Covered Official Position (if applicable): N/A

Name: HUGHES, GARY

Covered Official Position (if applicable): N/A

Name: HUNTER, MIKE

Covered Official Position (if applicable): N/A

Name: KEATING, FRANK

Covered Official Position (if applicable): N/A

Name: LOVENDUSKY, MICHAEL

Covered Official Position (if applicable): N/A

Name: MEYER, ROBERTA

Covered Official Position (if applicable): N/A

Name: PERKINS, MAURICE

Covered Official Position (if applicable): N/A

Name: SCOTT, J.C.

Covered Official Position (if applicable): N/A

Name: SPIEZO, JULIE

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: INS (one per page)

16. Specific lobbying issues:

H.R.1069 - Notification of Risk to Personal Data Act H.R.1263 - Consumer Privacy Protection Act of 2005 H.R.1080 - Information Protection and Security Act H.R.3140 - Consumer Data Security and Notification Act of 2005 H.R.3375 - Financial Data Security Act of 2005 (lobbied draft bill) H.R. 4618 | Compliance, Examinations and Inspections Restructuring Act of 2005; issues: SEC enforcement and regulation S.500 - Information Protection and Security Act S.115 - Notification of Risk to Personal Data Act S.751 - Notification of Risk to Personal Data Act S.768 - Comprehensive Identity Theft Prevention Act S.1216 - Financial Privacy Breach Notification Act of 2005 S.1326 - Notification of Risk to Personal Data Act S.1332 - Personal Data Privacy and Security Act of 2005 S.1336 - Consumer Identity Protection and Security Act S.467 - Terrorism Risk Insurance Extension Act of 2005 HR.1153 - Terrorism Insurance Backstop Extension Act of 2005 SMART Act (draft bill) HR.458 - Military Personnel Financial Services Protection Act HR.461 - Military Personnel Financial Services Protection Act S.418 - Military Personnel Financial Services Protection Act S.1028 - Military Personnel Financial Services Education Act of 2005 S.306 - Genetic Information Nondiscrimination Act of 2005 HR.1227 - Genetic Information Nondiscrimination Act of 2005 S.29 - Social Security Number Misuse Prevention Act S.116 - Privacy Act of 2005 HR.1745 - Social Security Number Privacy and Identity Theft Prevention Act of 2005 H.R. 3639 | Life Insurance Fairness for Travelers Act

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
Homeland Security, Dept of (DHS)
SENATE
Treasury, Dept of

18. Name of each individual who acted as a lobbyist in this issue area:

Name: DORGAN, KIMBERLY
Covered Official Position (if applicable): N/A
Name: EDWARDS, JILL
Covered Official Position (if applicable): N/A
Name: HUGHES, GARY
Covered Official Position (if applicable): N/A
Name: HUNTER, MIKE
Covered Official Position (if applicable): N/A
Name: KEATING, FRANK
Covered Official Position (if applicable): N/A
Name: LEIFER, DAVID
Covered Official Position (if applicable): N/A
Name: LOVENDUSKY, MICHAEL
Covered Official Position (if applicable): N/A
Name: MEYER, ROBERTA
Covered Official Position (if applicable): N/A
Name: PERKINS, MAURICE
Covered Official Position (if applicable): N/A
Name: SCOTT, J.C.
Covered Official Position (if applicable): N/A
Name: SPIEZO, JULIE
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: RET (one per page)

16. Specific lobbying issues:

H.R. 4 | Healthy America Act H.R. 440 | Bipartisan Retirement Security Act of 2005 H.R. 530 | Individual Social Security Investment Program Act of 2005 H.R. 750 | Social Security Guarantee Plus Act of 2005 H.R. 819 | Retirement Security for Life Act of 2005 H.R. 976 | Long Term Care Act of 2005 H.R. 1161 | Employer Retirement Savings Accounts H.R. 1162 | Retirement Savings Account Act H.R. 1163 | Lifetime Savings Account Act of 2005 H.R. 1508 | 401(k) Automatic Enrollment Act of 2005; autoenrollment H.R. 1776 - Social Security Personal Savings Guarantee and Prosperity Act of 2005 H.R. 1960 | Pension Preservation and Savings Expansion Act of 2005 (Portman) H.R. 1961 -- Pension Preservation and Savings Expansion Act of 2005 (Cardin) H.R. 2682 | Long-Term Care and Retirement Security Act of 2005 H.R. 2830 | Pension Protection Act of 2005 H.R. 2951 | Lifetime Pension Annuity for You (PAY) Act of 2005 H.R. 3304 | Growing Real Ownership for Workers Act of 2005 H.R. 3511 | Medicaid State Long Term Care Partnership Program Act of 2005 H.R. 3768 | Katrina Emergency Tax Relief Act H.R. 3862 | Pension Flexibility for Displaced Workers Act H.R. 3912 | Retirement Security for Life Act H.R. 4220 | Long Term Care Tax Reduction Act of 2005 S. 219 - National Employee Savings and Trust Equity Guarantee Act of 2005 S. 381 -- Retirement Security for Life Act of 2005 S. 540 | Saving Social Security Act of 2005 S. 545 | Lifetime Savings Account Act of 2005 S. 546 | Retirement Savings Account Act S. 547 | Employer Retirement Savings Accounts S. 602 | Ronald Reagan Alzheimer's Breakthrough Act of 2005 S. 723 | SIMPLE Cafeteria Plan Act of 2005 S. 857 | Social Security Personal Savings Guarantee and Prosperity Act of 2005 S. 875 | Save More for Retirement Act of 2005 S. 1225 | Access to Affordable Health Insurance Act S. 1244 -- Long-Term Care and Retirement Security Act of 2005 S. 1302 | Social Security Personal Savings Guarantee and Prosperity Act of 2005 S. 1359 | Retirement Savings and Security Act of 2005 S. 1569 | A bill to amend title XIX of the Social Security Act to facilitate the establishment of additional long-term care insurance partnerships between States and insurers in order to promote the use of long-term care insurance. S. 1602 | Improving Long-Term Care Choices Act of 2005 S. 1706 | Long Term Care Act S. 1783 | The Pension Security and Transparency Act of 2005 S. 1819 | 401(k) Enhancement Act S. 1932 | Deficit Reduction Act S. 1951 | CLASS Act S. 1953 | National Employee Savings and Trust Equity Guarantee Act

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

Labor, Dept of (DOL)

SENATE

Treasury, Dept of

18. Name of each individual who acted as a lobbyist in this issue area:

Name: CANTER, MARK

Covered Official Position (if applicable): N/A

Name: CURABBA, NICK

Covered Official Position (if applicable): N/A

Name: DENT, ALANE

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

Covered Official Position (if applicable): N/A

Name: GOFF, MORRIS

Covered Official Position (if applicable): N/A

Name: GOLDEN, JERRY

Covered Official Position (if applicable): N/A

Name: HUNTER, MIKE

Covered Official Position (if applicable): N/A

Name: KEATING, FRANK

Covered Official Position (if applicable): N/A

Name: LEWIS, LAURIE

Covered Official Position (if applicable): N/A

Name: PARACHINI, PATTY

Covered Official Position (if applicable): N/A

Name: SCOTT, J.C.

Covered Official Position (if applicable): N/A

Name: SULLIVAN, DIANNE

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

H.R. 8 | to make the repeal of the estate tax permanent. H.R. 25 - to promote freedom, fairness, and economic opportunity by repealing the income tax and other taxes, abolishing the Internal Revenue Service, and enacting a national sales tax to be administered primarily by the States. H.R. 51 - to amend the Internal Revenue Code of 1986 to increase the dollar limitation on employer-provided group term life insurance that can be excluded from the gross income of the employee. H.R. 64 | to repeal the Federal death tax, including the estate and gift taxes and the tax on generation-skipping transfers. H.R. 183 | to make the repeal of the estate tax permanent. H.R. 809 -- To make permanent the individual income tax rates for capital gains and dividends. H.R. 819 | Retirement Security for Life Act of 2005. H.R. 1040 | to amend the Internal Revenue Code of 1986 to provide taxpayers a flat tax alternative to the current income tax system. H.R. 1417 | To permanently extend the Subpart F exemption for active financing. H.R. 1560 | to amend the Internal Revenue Code of 1986 to increase the exclusion equivalent of the unified credit allowed against the estate tax to \$7,500,000 and to establish a flat estate tax rate. H.R. 1568 | to amend the Internal Revenue Code of 1986 to permanently reduce estate and gift tax rates to 30 percent, to increase the exclusion equivalent of the unified credit to \$10,000,000, and to increase the annual gift tax exclusion to \$50,000. H.R. 1574 | to amend the Internal Revenue Code of 1986 and the Economic Growth and Tax Relief Reconciliation Act of 2001 to restore the estate tax and repeal the carryover basis rule and to increase the estate tax unified credit to an exclusion equivalent of \$3,500,000. H.R. 1577 | to amend the Internal Revenue Code of 1986 to retain the estate tax with an immediate increase in the exemption, to repeal the new carryover basis rules in order to prevent tax increases and the imposition of compliance burdens on many more estates than would benefit from repeal, and for other purposes. H.R. 1614 | to amend the Internal Revenue Code of 1986 to reduce estate tax rates by 20 percent, to increase the unified credit against estate and gift taxes to the equivalent of a \$3,000,000 exclusion and to provide an inflation adjustment of such amount, and for other purposes. H.R. 1624 | to amend the Internal Revenue Code of 1986 to provide for the immediate and permanent repeal of the estate tax on family-owned businesses and farms, and for other purposes. H.R. 2180 - to amend the Internal Revenue Code of 1986 to provide for the proper tax treatment of variable contracts issued by life insurance companies subject to the laws of Puerto Rico. H.R. 2251 | COLI Best Practices Act of 2005. H.R. 2682 | Long-Term Care and Retirement Security Act of 2005. H.R. 3019 | To permit the consolidation of life insurance companies with other companies. H.R. 3304 | Growing Real Ownership for Workers Act of 2005. H.R. 4297 | Tax Relief Extension Reconciliation Act of 2005. S. 7 | to increase American jobs and economic growth by making permanent the individual income tax rate reductions, the reduction in the capital gains and dividend tax rates, and the repeal of the estate, gift, and generation-skipping transfer taxes. S. 25 | to promote freedom, fairness, and economic opportunity by repealing the income tax and other taxes, abolishing the Internal Revenue Service, and enacting a national sales tax to be administered primarily by the States. S. 219 - National Employee Savings and Trust Equity Guarantee Act of 2005. S. 381 -- Retirement Security for Life Act of 2005. S. 420 | to make the repeal of the estate tax permanent. S. 602 | Ronald Reagan Alzheimer's Breakthrough Act of 2005. S. 723 | SIMPLE Cafeteria Plan Act of 2005. S. 812 | to amend the Internal Revenue Code of 1986 to impose a flat tax only on individual taxable earned income and business taxable income, and for other purposes. S. 928 | to amend the Internal Revenue Code of 1986 to provide for the immediate and permanent repeal of the estate tax on family-owned businesses and farms, and for other purposes. S. 988 | to permanently repeal the estate and generation-skipping transfer taxes. S. 993 - to amend the Internal Revenue Code of 1986 to impose an excise tax on amounts received under certain insurance policies in which certain exempt organizations hold an interest. S. 1099 | to repeal the current Internal Revenue Code and replace it with a flat tax, thereby guaranteeing economic growth and greater fairness for all Americans. S. 1159 -- To permanently extend the Subpart F exemption for active financing. S. 1244 -- Long-Term Care and Retirement Security Act of 2005. S. 1293 -- To permit the consolidation of life insurance companies with other companies. S. 1302 | Social Security Personal Savings Guarantee and Prosperity Act of 2005. S. 1783 | The Pension Security and Transparency Act of 2005. S. 2020 | Tax Relief Act of 2005

17. House(s) of Congress and Federal agencies contacted:

Commerce, Dept of (DOC)
HOUSE OF REPRESENTATIVES
SENATE
Treasury, Dept of

18. Name of each individual who acted as a lobbyist in this issue area:

Name: CANTER, MARK
Covered Official Position (if applicable): N/A
Name: DENT, ALANE
Covered Official Position (if applicable): N/A
Name: DORGAN, KIMBERLY
Covered Official Position (if applicable): N/A
Name: GOFF, MORRIS
Covered Official Position (if applicable): N/A
Name: GOLDEN, JERRY

Registrant Name: AMERICAN COUNCIL OF LIFE INSURERS Client Name: Self

Covered Official Position (if applicable): N/A
Name: HUNTER, MIKE
Covered Official Position (if applicable): N/A
Name: JENNER, GREGORY
Covered Official Position (if applicable): N/A
Name: KEATING, FRANK
Covered Official Position (if applicable): N/A
Name: LEWIS, LAURIE
Covered Official Position (if applicable): N/A
Name: SCOTT, J.C.
Covered Official Position (if applicable): N/A
Name: SULLIVAN, DIANNE
Covered Official Position (if applicable): N/A
Name: TATE, LISA
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TRD (one per page)

16. Specific lobbying issues:

H.R. Con. Res. 95 | DeLauro provision re: not allowing Federal funds to support outsourcing in state or federal procurement or contracting. H.A. 165 | Manzullo amendment to H.R. 1817, Department of Homeland Security Authorization Act for Fiscal Year 2006. H.A. 207 | Manzullo amendment to H.R. 1815, National Defense Authorization Act for Fiscal Year 2006. H.R. 459 | Marine One Made in America Act. H.R. 828 | Commission on American Jobs Act. H.R. 829 -- To make certain companies that have outsourced jobs during the previous five years ineligible for the receipt of Federal grants, Federal contracts, Federal loan guarantees, and other Federal funding, and for other purposes. H.R. 1281 | Trade Adjustment Assistance: Revises TAA eligibility requirements to include IT and service sector employees affected by offshore outsourcing. H.R. 1653 | Safeguarding Americans from Exporting Identification Data (SAFE-ID) Act. H.R. 1815 -- National Defense Authorization Act for Fiscal Year 2006. H.R. 1817 | Department of Homeland Security Authorization Act for Fiscal Year 2006, re: domestic content restrictions. H.R. 3045 -- DR | CAFTA Implementation Act. S. 14 | Fair Wage, Competition and Investment Act of 2005. S.A. 33 | Personal Data Offshoring Protection Act of 2005. S.A. 210 | Senator Dorgan amendment to S. Con. Res. 18. S. 395 -- Buy American Improvement Act of 2005. S. 486 -- Marine One Made in America Act. S. 779 -- To amend the Internal Revenue Code of 1986 to treat controlled foreign corporations established in tax havens as domestic corporations. S. 810 -- Safeguarding Americans from Exporting Identification Data (SAFE-ID) Act. S. 1185 | United States Workers Protection Act of 2005. S. 1307 -- DR | CAFTA Implementation Act

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: DORGAN, KIMBERLY
Covered Official Position (if applicable): N/A
Name: KEATING, FRANK
Covered Official Position (if applicable): N/A
Name: SCOTT, J.C.
Covered Official Position (if applicable): N/A
Name: SMITH, BRAD
Covered Official Position (if applicable): N/A
Name: SULLIVAN, DIANNE
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Signature: ON FILE Date: Feb 14, 2006

Printed Name and Title: DAVID M LEIFER - SENIOR COUNSEL