

00 AUG 11 PM 3:09

LOBBYING REPORT

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

1. Registrant Name Nat'l. Association of Insurance and Financial Advisors (NAIFA)		formerly the Nat'l. Assn. of Life Underwriters (NALU)	
2. Address <input checked="" type="checkbox"/> Check if different than previously reported 2901 Telearstar Court, Falls Church, VA 22042			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name David A. Winston	Telephone (703) 770-8156	E-mail (optional) dwinston@naifa.org	5. Senate ID # 26901-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 30246000

TYPE OF REPORT 8. Year 2000 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	
<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ <small>Income (nearest \$20,000)</small></p> <p>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).</p>	<p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>463,911</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature *David A. Winston*
 Printed Name and Title David A. Winston - Vice President, Government Affairs

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. 4585 - Medical Financial Privacy Protection Act.
 NAIFA supported the provision to permit disclosure of individually identifiable health information in order to underwrite, premium rate, reinsurance or replace a group health plan.

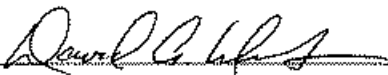
17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives

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

Name	Covered Official Position (if applicable)	New
David A. Winston	Vice President, Government Affairs	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs

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

- 1) H.R. 3081 - Small Business Tax Fairness Act of 2000.
 NAIFA supported provisions related to 1) estate tax relief, 2) generation-skipping tax, 3) self-employed health insurance deduction and 4) business meals deduction and pensions.
- 2) Administration's Proposed Budget for FY2001.
 NAIFA opposed provisions related to life insurance products.


17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)	New
David A. Winston	Vice President, Government Affairs	<input type="checkbox"/>
Danea M. Kehoe	Associate General Counsel, Gov't. Affairs	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs

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 FIR (one per page)

16. Specific lobbying issues

H.R. 1102, S. 741 - The Comprehensive Retirement Security and Pension Reform Act.
 NAIFA supports this legislation.

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)	New
David A. Winston	Vice President, Government Affairs	<input type="checkbox"/>
Danea M. Kehoe	Associate General Counsel, Gov't. Affairs	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature *David A. Winston* Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs

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 TEC (one per page)

16. Specific lobbying issues

H.R.1714, S.761 - Electronic Signature legislation to give legal validity to electronic signatures and records. NAIFA supported the provision to shield insurance agents from liability.

17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)	New
David A. Winston	Vice President, Government Affairs	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature *David A. Winston* Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs

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 HCR (one per page)

16. Specific lobbying issues

H.R.2990, S.1344 - Patients' Bill of Rights
 NAIFA opposes the provision of the legislation that raises the issue of whether health insurance agents can be held liable. NAIFA also opposes the provisions exempting Association Health Plans (AHPs) from state consumer protections and health insurance reforms.

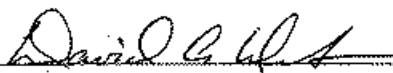
17. House(s) of Congress and Federal agencies contacted Check if None

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)	New
Michael L. Kerley	Senior Vice President	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address
 2901 Telesar Court, Falls Church, VA 22042

21. Client new principal place of business (if different from line 20)
 City _____ State/Zip (or Country) _____

22. New general description of client's business or activities _____

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client
 Danae M. Kehoe
 John J. Hambel

ISSUE UPDATE

24. General lobbying issues previously reported that **no longer** pertain _____

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client _____

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in client

28. Name of each previously reported foreign entity that **no longer** owns, or controls, or is affiliated with the registrant, client or affiliated organization _____

Signature David A. Winston Date August 9, 2000
 Printed Name and Title David A. Winston - Vice President, Government Affairs