



**LAW & GOVERNMENT  
RELATIONS DEPARTMENT**

2901 Telestar Court  
PO Box 12012  
Falls Church, VA  
22042-1205  
www.naifa.org

703/770-8100  
703/770-8194-FAX

**SENIOR VICE PRESIDENT  
LAW & GOVERNMENT RELATIONS**  
WILLIAM R. ANDERSON  
(703) 770-8193

**SENIOR VICE PRESIDENT  
FEDERAL GOVERNMENT RELATIONS**  
MICHAEL L. KERLEY  
(703) 770-8155

**GENERAL COUNSEL**  
MICHAEL E. GERBER  
(703) 770-8190

**SENIOR COUNSEL**  
ROLAND L. PANNETON  
(703) 770-8187

GARY A. SANDERS  
(703) 770-8192

**DIRECTOR - FEDERAL RELATIONS**  
HEATHER EILERS-BOWSER  
(703) 770-8158

**EXECUTIVE ASSISTANT**  
DONNA J. SINGLETON  
(703) 770-8188

**NATIONAL ASSOCIATION OF  
INSURANCE AND FINANCIAL ADVISORS**

RECEIVED  
SECRETARY OF THE SENATE  
PUBLIC RECORDS

04 AUG 11 PM 1:12

August 5, 2004

Secretary of the Senate  
Office of Public Records  
232 Hart Senate Office Building  
Washington, DC 20510

RE: Senate ID # 26901-12

✓ Dear Sir or Madam:

Enclosed is the Lobbying Report for the National Association of Insurance and Financial Advisors for mid-year 2004. Please stamp the attached and return in the enclosed postage-paid envelope.

Thank you.

Sincerely,

Donna J. Singleton  
Executive Assistant

Enclosures (2)

Lobbying Report  
Postage Paid Envelope



Clerk of the House of Representatives  
Legislative Resource Center  
B-106 Cannon Building  
Washington, DC 20515

Secretary of the Senate  
Office of Public Records  
232 Hart Building  
Washington, DC 20510

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## LOBBYING REPORT

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

1. Registrant Name <b>National Association of Insurance and Financial Advisors (NAIFA)</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>2901 Telestar Court</b>			
3. Principal Place of Business (if different from line 2) City: <b>Falls Church, VA</b> State/Zip (or Country) <b>22042</b>			
4. Contact Name <b>William R. Anderson</b>	Telephone <b>(703) 770-8193</b>	E-mail (optional) <b>wanderson@naifa.org</b>	5. Senate ID # <b>26901-12</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>30246000</b>

**TYPE OF REPORT** 8. Year 2004 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 Activities ☐

### INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p><b>12. Lobbying Firms</b></p> <p><b>INCOME</b> 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"/> ⇨ \$ _____ Income (nearest \$20,000)</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><b>13. Organizations</b></p> <p><b>EXPENSES</b> 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 type="checkbox"/> ⇨ \$ <u>300,000</u> Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature

*William R. Anderson*

Printed Name and Title **William R. Anderson, Senior Vice President - Law & Government Relations**



Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

H.R. 1000 – The Pension Security Act – NAIFA supports legislation allowing advisors who represent companies administering 401(k) type plans to give investment advice to employees participating in those plans.

H.R. 1776 – The Pension Presentation and Savings Expansion Act – NAIFA supports.

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

House of Representatives  
United States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-5-04

Printed Name and Title \_\_\_\_\_

Form LD-2 (Rev. 6/98)

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Registrant Name NAIFA Client Name \_\_\_\_\_

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

15. General issue area code TOR (one per page)

16. Specific lobbying issues

S.274 Class Action Fairness Act. NAIFA supports this legislation.

H.R. 1115 - House Companion Bill & S.274. NAIFA supports this legislation.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relation
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature

*W R Anderson*

Date

*8-5-0*





Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

S.1373 - Insurance Consumer Protection Act - NAIFA supports principles underlying state regulation of insurance but supports congressional action - (Oxley-Baker "Roadmap to Reform") that focuses on specific areas in which the state regulatory system is failing or deficient.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relation
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature W R Anderson Date 8-5-04



Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

**16. Specific lobbying issues**

IRS Notice 2002-8 - Taxation of Split Dollar Insurance - NAIFA is working with the SEC, IRS and Treasury to continue advocacy in support of split dollar.  
 S.34 - Would repeal estate tax on family farms and businesses.  
 S.135 - Would provide \$4 million estate tax exemption and exclusion for family owned businesses. NAIFA supports estate tax re  
 H.R.8 - would repeal the estate tax "permanently".  
 H.R. 414 - Life Insurance Employee Notification Act - NAIFA supports  
 H.R. 2127 - Would treat nonqualified company owned life insurance death benefits as income - NAIFA opposes.

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

Securities and Exchange Commission  
 Internal Revenue Service  
 US Treasury Department  
 House of Representatives  
 United States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature W R Anderson Date 8-5-01



Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

**16. Specific lobbying issues**

REG - 12697-03 and Rev. Proc. 2004-16 - Valuation of life insurance contracts. NAIFA and AALU believe the proposed IRS modification too restrictive.

H.R. 2896 & S.1637 To restrict deferred executive compensation. S.1637 passed May 11, 2004. AALU & NAIFA "accept" the deferred compensation revisions in H.R. 2896 but oppose those in S.1637.

H.R. 4078 & S.2663 - A tax advantaged savings plan unveiled in President Bush's Fiscal Year 2005 budget proposal. H.R. 4078 & S.2663 on Lifetime Savings Accounts which grant "inside buildup" treatment to individual savings accounts. NAIFA is concerned that LSA will incentives for consumers to plan for long-term retirement.

S.34, S.135, H.R. 139, H.R. 158, H.R. 51, H.R. 8 - Legislation to make the estate tax repeal enacted in 2001 permanent. S.34 and S.135 "Reform" bills which would repeal estate tax on family farms and businesses. NAIFA & AALU support estate tax reform which remove estate tax burden for 99% of Americans.

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

Securities and Exchange Commission  
Internal Revenue Service  
US Treasury Department  
House of Representatives  
United States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-5-04  
William R. Anderson - Senior Vice President, Law & Government Relations

Printed Name and Title \_\_\_\_\_

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Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

Telemarketing Sales Rules (16 CFR 310) - NAIFA awaits the FCC's response to NAIFA's request for clarification of the established business relationship rule.  
S.877 - The CAN SPAM Act of 2003. NAIFA supported this bill targeting fraudulent, misleading or pornographic e-mail without unduly restricting legitimate e-mail. Passed in December. NAIFA opposes "D Not Spam" registry and submitted comments to FTC on April 19, 2004.

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

House of Representatives  
Unites States Senate  
Federal Trade Commission  
Federal Communications Commission

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relation
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-5-03





Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

H.R. 2622 - The Fair and Accurate Credit Transaction Act (FACT Act) NAIFA supports extending FCRA preemptions. President signed on December 4, 2003. NAIFA submitting comments to the FTC regarding its rulemaking on sharing customer information with affiliates for purpose of marketing.

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

House of Representatives  
United States Senate  
Federal Trade Commission

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-5-



Registrant Name NAIFA Client Name \_\_\_\_\_

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

15. General issue area code HCR (one per page)

**16. Specific lobbying issues**

H.R. 660 - Association Health Plans. NAIFA opposes exempting AHP's from state benefit, regulatory oversight and solvency laws.  
 H.R. 2096 - Long Term Care and Retirement Security Act. NAIFA supports additional incentives to purchase LTCI including an above-the-line deduction for individual purchase of LTCI.  
 S. 1935 - Requires employers to make health insurance available.  
 The Quality Health Care for ALL Americans Act (Draft). Legislation expected in 2004. NAIFA opposes.  
 S.39 - Promotes development of health care cooperatives which will help businesses to pool the health care purchasing power of employees. NAIFA opposed to preemption of state law on solvency and mandates.  
 H.R. 450 - Employer Tax Assistance for Health Coverage - NAIFA supports credits for employers to offer coverage.  
 H.R. 176 & H.R. 1177 - would allow unused flexible spending arrangement funds to be carried over to the next year. NAIFA & AHIA favors this option.

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

House of Representatives  
 United States Senate

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

Name	Covered Official Position (if applicable)
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Diane R. Boyle	Consultant

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

Signature William B. Anderson Date 8-5-04



Registrant Name NAIFA Client Name \_\_\_\_\_

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

15. General issue area code EDU (one per page)

16. Specific lobbying issues

H.R. 2622 – Fact Act signed into law December 4, 2003. NAIFA worked to include literacy provisions in the bill and will continue to work to secure funding for insurance and other financial literacy programs.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relation
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-5-0

William R. Anderson - Senior Vice President, Law & Government Relations

Printed Name and Title \_\_\_\_\_

Form LD-2 (Rev. 6/98)

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Registrant Name NAIFA Client Name \_\_\_\_\_

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15. General issue area code DEF (one per page)

16. Specific lobbying issues

Dept. of Defense (DOD) Directive 1344.7 – Recent proposals would effectively ban insurance agents not affiliated with banks or credit unions from military bases. NAIFA opposes. NAIFA also participating in GAO investigation of DOD handling of life insurance policy purchases by all active military personnel.

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

House of Representatives  
United States Senate  
Government Accounting Office

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-15-09  
 Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations





Registrant Name NAIFA Client Name \_\_\_\_\_

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

20. Client new address

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

**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 Bu (city and state or co

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

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

Signature

*W R Anderson*

Date

*8-5-03*

