

## 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, 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

**American Council of Life Insurers**

### TYPE OF REPORT

8. Year 2001 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): 3,030,000.00

#### 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: BAN (one per page)

16. Specific lobbying issues:

S. 420 | Bankruptcy Reform Act of 2001, All matters pertaining to life insurers S. 220 | Bankruptcy Reform Act of 2001, All matters pertaining to life insurers HR 333 | Bankruptcy Abuse Prevention and Consumer Protections Act of 2001, All matters pertaining to life insurers

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: ANDERSON, PHILMORE

Covered Official Position (if applicable): N/A

Name: ARNETT, ANGELA

Covered Official Position (if applicable): N/A

Name: BRADY, CATHLEEN

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

Covered Official Position (if applicable): N/A

Name: EDWARDS, BRAD

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:

S.630 -- Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2001 or CAN SPAM Act of 2001 3/27/01 (Burns, Wyden) S.450 -- Financial Institution Privacy Protection Act of 2001 3/17/2001 (Nelson, D-FL) A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information. S.324 -- Social Security Number Privacy Act of 2001 2/14/01 (Shelby) A bill to amend the GLB Act, to prohibit the sale and purchase of the SSN of an individual by financial institutions, to include SSN's in the definition of nonpublic personal information. S.30 -- Financial Information Privacy Protection Act of 2001 1/22/01 (Sarbanes) A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions. HR.2421 -- Jurisdictional Certainty Over Digital Commerce Act 6/28/01 (Stearns, R-FL) To exercise authority under article I, section 8, clause 3 of the Constitution of the United States to clearly establish jurisdictional boundaries over the commercial transactions of digital goods and services conducted through the Internet, and to foster stability and certainty over the treatment of such transactions. HR.2341 -- Class Action Fairness Act of 2001 6/27/01 (Goodlatte, Boucher) To amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants. HR.1478 -- Personal Information Privacy Act of 2001 4/4/01 (Rep. Kleczka D-WI) A bill to protect the privacy of the individuals with respect to the Social Security number and other personal information, and for other purposes. HR.1408 -- Structured Settlement Protection Act 4/4/01 (Rep. Shaw, R-FL) A bill to amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions. HR.1017 -- Anti-Spamming Act of 2001 3/14/01 (Rep. Goodlatte, R-VA) A bill to prohibit the unsolicited e-mail known as "spam". HR.718 -- Unsolicited Commercial Electronic Mail Act of 2001 2/14/01 (Rep. Wilson, R-NM) A bill to protect individuals, families, and Internet service providers from unsolicited and unwanted electronic mail. HR.2036 -- Social Security Number Privacy and Identity Theft Prevention Act of 2001 5/28/01 (Rep. Shaw, R-FL) A bill to amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes. HR.91 -- Social Security On-line Privacy Protection Act 1/3/01 (Rep. Frelinghuysen, R-NJ) A bill to regulate the use by interactive computer services of Social Security account numbers and related personally identifiable information.

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: ANDERSON, PHILMORE

Covered Official Position (if applicable): N/A

Name: BRADY, CATHLEEN

Covered Official Position (if applicable): N/A

Name: CASKIE, ALLEN

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

Covered Official Position (if applicable): N/A

Name: EDWARDS, BRAD

Covered Official Position (if applicable): N/A

Name: HUGHES, GARY

Covered Official Position (if applicable): N/A

Name: LEIFER, DAVID

Covered Official Position (if applicable): N/A

Name: MEYER, ROBERTA

Covered Official Position (if applicable): N/A

Name: PITTS, JIM

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: FDR (one per page)

16. Specific lobbying issues:

S.1104 -- Trade Promotion Act of 2001 (Graham, Murkowski) To establish objectives for negotiating, and procedures for, implementing certain trade agreements. Issue/Topic: Fast Track Trade

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: ANDERSON, PHILMORE  
Covered Official Position (if applicable): N/A  
Name: DORGAN, KIMBERLY  
Covered Official Position (if applicable): N/A  
Name: EDWARDS, 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**

## 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:

S.1055 -- Privacy Act of 2001 (Feinstein) A bill to require the consent of an individual prior to the sale and marketing of such individual's personally identifiable information. S.1052 --Bipartisan Patient Protection Act (McCain, Kennedy) S.1014 --Social Security Number Privacy and Identity Theft Prevention Act of 2001 (Bunning, R-KY) A bill to amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number. S.889 --Bipartisan Patients' Bill of Rights Act of 2001 (Frist, Breaux, Jeffords) S.848 --Social Security Number Misuse Prevention Act of 2001 (Feinstein, Gregg) A bill to amend title 18, U.S. Code, to limit the misuse of Social Security numbers, to establish criminal penalties for such misuse. S.627 --Long-Term Care and Retirement Security Act of 2001 (Grassley, Baucus) S.451 --Social Security Number Protection Act of 2001 (Nelson, D-FL) A bill to establish civil and criminal penalties for the sale or purchase of a social security number. S.382 --Genetic Information Nondiscrimination in Health Insurance Act of 2001 (Snowe, DeWine) S.318 --Genetic Nondiscrimination in Health Insurance and Employment Act (Daschle) A bill to prohibit discrimination on the basis of genetic information with respect to health insurance. S.450 --Financial Institution Privacy Protection Act of 2001 (Nelson, D-FL) A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information. S.30 --Financial Information Privacy Protection Act of 2001 (Sarbanes) A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions. S.324 --Social Security Number Privacy Act of 2001 (Shelby) A bill to amend the GLBA Act, to prohibit the sale and purchase of the SSN of an individual by financial institutions, to include SSN's in the definition of nonpublic personal information. S.630 --Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2001 or CAN SPAM Act of 2001 3/27/02 (Burns, Wyden) S.283 --Bipartisan Patient Protection Act of 2001 (McCain, Kennedy) S.19 --Protecting Civil Rights for All Americans Act (Daschle) S.1164 --Location Privacy Protection Act (Edwards) A bill to provide for the enhanced protection of the privacy of location information of users of location-based services and applications, and for other purposes; to the Committee on Commerce, Science, and Transportation. HR.583 --Privacy Commission Act (Rep. Hutchinson, R-AK) A bill to establish the Commission for the Comprehensive Study of Privacy Protection. HR.347 --Consumer Online Privacy and Disclosure Act (Rep. Green, D-TX) A bill to require the FTC to prescribe regulations to protect the privacy of personal information collected from and about individuals on the Internet, to provide greater individual control over the collection and use of that information. HR.2421 --Jurisdictional Certainty Over Digital Commerce Act (Stearns, R-FL) to exercise authority under article I, section 8, clause 3 of the Constitution of the United States to clearly establish jurisdictional boundaries over the commercial transaction of digital goods and services conducted through the Internet and to foster stability and certainty over the treatment of such transactions. HR.260 --Wireless Privacy Protection Act of 2001 (Rep. Frelinghuysen, R-NJ) A bill to require customer consent to the provision of wireless call location information. HR.1408 --Structured Settlement Protection Act (Rep. Shaw, R-FL) A bill to amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions. HR.1478 --Personal Information Privacy Act of 2001 (Rep. Kleczka, D-WI) A bill to protect the privacy of the individuals with respect to the Social Security number and other personal information, and for other purposes. HR.2341 --Class Action Fairness Act of 2001 (Goodlatte, Boucher) To amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants. HR.526 --Bipartisan Patient Protection Act of 2001 (Ganske) A bill to amend the Public Health Service Act, the employee Retire Income Security Act of 1974, and the Internal Revenue code of 1986 to protect consumers in managed care plans and other health coverage. HR.2315 --Patients' Bill of right Act of 2001 (Fletcher) A bill to protect consumers in managed care plans in other health coverage. HR.112 --Electronic Privacy Protection Act 1/3/01 (Rep. Holt) A bill to prohibit the making, importation, exportation, distribution, sale, offer for sale, installation, or use of an information collection device without proper labeling or notice and consent. HR.89 --Online Privacy Protection Act of 2001 1/3/01 (Rep. Frelinghuysen, R-NJ) A bill to require the FTC to prescribe regulations to protect the privacy of personal information collected from and about individuals who are not covered by the Children's Online Privacy Protection Act of 1998 on the Internet, to provide greater individual control over the collection and use of that information. HR.1017 --Anti-Spamming Act of 2001 (Rep. Goodlatte, R-VA) A bill to prohibit the unsolicited e-mail know as "spam". HR.718 --Unsolicited Commercial Electronic Mail Act of 2001 2/14/01 (Rep. Wilson, R-NM) A bill to protect individuals, families, and Internet service providers from unsolicited and unwanted electronic mail. HR.2036 --Social Security Number Privacy and Identity Theft Prevention Act of 2001 (Rep. Shaw, R-FL) A bill to amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of Social Security account number, and for other purposes. HR.91 --Social Security On-Line Privacy Protection Act (Rep. Frelinghuysen, R-NJ) A bill to regulate the use of interactive computer services of Social Security account numbers and related personally identifiable information. HR.602 --Genetic Non discrimination in Health Insurance and Employment Act. (Slaughter) A bill to prohibit discrimination on the basis of genetic information with respect to health insurance. HR.1215 --Medical Information Protection and Research Enhancement Act of 2001 (Greenwood) A bill to ensure confidentiality with respect to medical records and health care-related information, and for other purposes. HR.1332 --The Business Method Patent Improvement Act of 2001 (Berman, Boucher) S.1399 - Identity Theft Prevention Act of 2001 09/04/01 (Feinstein) A bill to prevent identity theft, and for other purposes. H.R.3068 - Financial Privacy and National Security Enhancement Act 10/09/01 (Rep. Ney, R-OH) A bill to establish a Presidential Commission to strengthen and improve financial privacy and national security. S.1588 - Health Insurance Portability and Accountability Act of 1996 (Sen Craig, R-ID) A bill to provide a 1-year extension of the date for compliance by certain covered entities with the administrative simplification standards for electronic transactions and code sets issued in accordance with the Health Insurance Portability and Accountability Act of 1996. S.1684 - Health Insurance Portability and Accountability Act of 1996 (Sen. Dorgan, D-ND) A bill to provide a 1-year extension of the date for compliance by certain

Registrant Name: AMERICAN COUNCIL OF LIFE INSURERS Client Name: American Council of Life Insurers

covered entities with the administrative simplification standards for electronic transactions and code sets issued in accordance with the Health Insurance Portability and Accountability Act of 1996 H.R. 3323 | Social Security Act of 2001 11/16/01 (Hobson) A bill to ensure that covered entities comply with the standards for electronic health care transactions and code sets adopted under part C of title XI of the Social Security Act, and for other purposes. P.L. 107-105 | Social Security Act of 2001 (Hobson) A bill to ensure that covered entities comply with the standards for electronic health care transactions and code sets adopted under part C of title XI of the Social Security Act, and for other purposes.

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: ANDERSON, PHILMORE  
Covered Official Position (if applicable): N/A  
Name: ARNETT, ANGELA  
Covered Official Position (if applicable): N/A  
Name: BRADY, CATHLEEN  
Covered Official Position (if applicable): N/A  
Name: DORGAN, KIMBERLY  
Covered Official Position (if applicable): N/A  
Name: EDWARDS, BRAD  
Covered Official Position (if applicable): N/A  
Name: LEIFER, DAVID  
Covered Official Position (if applicable): N/A  
Name: MEYER, ROBERTA  
Covered Official Position (if applicable): N/A  
Name: PITTS, JIM  
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:

S.742 --Retirement Security and Savings Act of 2001 4/06/01 (Grassley, Baucus) HR.2269 --Retirement Security Advice Act of 2001 (Boehner) To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to promote the provision of retirement investment advice to workers managing their retirement income assets. HR.2134 --(Rep. Sanders, I-VT) A bill to amend title IV of the Employee Retirement Income Security Act of 1974 to increase the phase-in limitation applicable to the guarantee under such title of benefit improvements made prior to plan termination. HR.2110 --Retirement Security Act of 2001 (Rep. Petri R-WI) A bill to provide for the establishment and maintenance of personal Social Security investment accounts under the Social Security system. HR.1731 --Social Security Earnings Limit Repeal Act of 2001 (Rep. Sessions, R-TX) To amend title II of the Social Security Act to eliminate the earnings test for individuals who have attained age 62.

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: ANDERSON, PHILMORE  
Covered Official Position (if applicable): N/A  
Name: ARNETT, ANGELA  
Covered Official Position (if applicable): N/A  
Name: DORGAN, KIMBERELY  
Covered Official Position (if applicable): N/A  
Name: EDWARDS, BRAD  
Covered Official Position (if applicable): N/A  
Name: RICARD, KATHRYN  
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:

S.992 -- (Nickles, Conrad) A bill to amend the Internal Revenue Code of 1986 to repeal the provision taxing policy holder dividends of mutual life insurance companies and to repeal the policyholders surplus account provisions. S. 676-- (Sen Hatch, Orrin G. JA bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income. S.795 -- (Thompson, Conrad) A bill to amend the Internal Tax Revenue Code of 1986 to allow tax consolidation of life insurance companies with other companies HR 3 Economic Growth and Tax Relief Act of 2001 HR. 1357-- (McCrery) To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income. HR.1836 --2001 Tax RELIEF Act HR.1755 --Reinsurance Tax Equity Act of 2001 (Rep. Johnson R-CT, Rep. Neal, D-GA) A bill to amend the Internal Revenue Code of 1986 to prevent the use of reinsurance with foreign persons to enable domestic nonlife insurance companies to evade U.S. income taxation. HR.1719 -- (Rep. Lewis D-GA) A bill to amend the Internal Revenue Code of 1986 to exclude United States savings bond income from gross income if used to pay long-term care expenses. HR.1675 --Internet Tax Nondiscrimination Act (Rep. Cox R-CA) A bill to permanently extend the moratorium enacted by the Internet Tax Freedom Act. HR.1514 --Structured Settlement Protection Act (Rep. Shaw, R-FL) A bill to amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions. HR.661 --Life Insurance Tax Simplification Act of 2001 (Rep. Houghton, R-NY) A bill to repeal the provision taxing policyholder dividends of mutual life insurance companies and to repeal the policyholders surplus account provisions. H.R. 3529 The Economic Security and Worker Assistance Act of 2001 Provides tax incentives intended to stimulate economic recovery. Contains three-year suspension of Sec. 809 and five-year extension of the active financing income exception from subpart F. H.R. 2884 The Victims of Terrorism Tax Relief Act of 2001 Provides tax relief to the victims and families hurt by the terrorist attacks of September 11. Provides tax clarification for insurers that provide structured settlements that may be subsequently factored. H.R. 3320 the Lifetime Annuity Payout Act. Imposes a lower tax rate on annuity benefits provided the payments are guaranteed for the life of the beneficiary.

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

HOUSE OF REPRESENTATIVES

Internal Revenue Service (IRS)

SENATE

Treasury, Dept of

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

Name: ANDERSON, PHILMORE

Covered Official Position (if applicable): N/A

Name: ARNETT, ANGELA

Covered Official Position (if applicable): N/A

Name: BATES, DOUG

Covered Official Position (if applicable): N/A

Name: CANTER, MARK

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

Covered Official Position (if applicable): N/A

Name: EDWARDS, BRAD

Covered Official Position (if applicable): N/A

Name: HOENICKE, JEANNE

Covered Official Position (if applicable): N/A

Name: LEWIS, LAURIE

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, 2002

Printed Name and Title: DAVID M. LEIFER - SENIOR COUNSEL