

## 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

## TYPE OF REPORT

8. Year 2003 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): 3,552,510.00

### 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:

H.R. 122 The Wireless Telephone Spam Protection Act (Holt) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. H.R. 395 - Do-Not-Call Implementation Act relevance to direct marketers of insurance. H.R. 1636 - Consumer Privacy Protection Act of 2003 broad privacy protection bill, intended to carve-out companies already complying with GLB. H.R. 1910 - To prohibit discrimination on the basis of genetic information with respect to health insurance. Genetic information is critical to determine risk class when issuing life insurance. H.R. 2035 - Identity Theft and Financial Privacy Protection Act of 2003 main provisions folded into H.R. 2622. H.R. 2214, Reduction in Distribution of Spam Act of 2003 (Burr, Sensenbrenner, Tauzin, Goodlatte, Upton, Hart, Stearns, Cannon) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. H.R. 2515, the Anti-Spam Act of 2003 (Wilson et al.) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption. H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information. S. 16 - Equal Rights and Equal Dignity for Americans Act of 2003 genetic information is critical to determine risk class when issuing life insurance. S. 228 - Social Security Number Misuse Prevention Act prevents requiring applicant to disclose SS# in order to obtain product or service. S. 563, the Computer Owners' Bill of Rights (Dayton) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. S. 877, CAN-Spam Act of 2003 (Burns-Wyden) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. S. 1053 - Genetic Information Nondiscrimination Act of 2003 genetic information is critical to determine risk class when issuing life insurance. S. 1231, Stop Pornography and Abusive Marketing Act (Schumer) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. S. 1293, the Criminal Spam Act of 2003 (Hatch) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions. S. 1327, REDUCE Spam Act of 2003 (Corzine) | Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: CASKIE, ALLEN

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

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: MEYER, ROBERTA

Covered Official Position (if applicable): N/A

Name: SCOTT, J.C.

Covered Official Position (if applicable): N/A

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

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

## 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:

H.R.395 - Do-Not-Call Implementation Act relevance to direct marketers of insurance. H.R.1636 - Consumer Privacy Protection Act of 2003 broad privacy protection bill, intended to carve-out companies already complying with GLB. H.R.2035 - Identity Theft and Financial Privacy Protection Act of 2003 main provisions folded into H.R.2622. H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption. H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information. S.16 - Equal Rights and Equal Dignity for Americans Act of 2003 genetic information is critical to determine risk class when issuing life insurance. S.228 - Social Security Number Misuse Prevention Act prevents requiring applicant to disclose SS# in order to obtain product or service.

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: CASKIE, ALLEN

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

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: MEYER, ROBERTA

Covered Official Position (if applicable): N/A

Name: SCOTT, J.C.

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.1910 - To prohibit discrimination on the basis of genetic information with respect to health insurance. Genetic information is critical to determine risk class when issuing life insurance. H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption. H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information. S.1053 - Genetic Information Nondiscrimination Act of 2003 genetic information is critical to determine risk class when issuing life insurance. S.1373 I Insurance Consumer Protection Act of 2003 (Hollings) Federal regulation of insurance; creation of Insurance Regulatory Commission.

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: CASKIE, ALLEN

Covered Official Position (if applicable): N/A

Name: DORGAN, KIMBERLY

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: MEYER, ROBERTA

Covered Official Position (if applicable): N/A

Name: SCOTT, J.C.

Covered Official Position (if applicable): N/A

Name: SPIEZIO, 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.1 Prescription Drug and Medicare Improvement Act of 2003 H. R. 176 - To amend the Internal Revenue Code of 1986 to allow amounts elected for reimbursement of medical care expenses under a health flexible spending arrangement that are unused during a plan year to be carried over for such use for subsequent plan years. To allow amounts elected for reimbursement of medical care expenses under a health flexible spending arrangement that are unused during a plan year to be carried over for such use for subsequent plan years. H. R. 323 - To amend title I of the Employee Retirement Income Security Act of 1974 to provide for joint trusteeship of single-employer pension plans. To provide for joint trusteeship of single-employer pension plans. H. R. 796 - Comprehensive Long-Term Care Act of 2003 To provide for coverage of expanded nursing facility and in-home services for dependent individuals under the Medicare Program. H.R. 1000 - Pension Security Act of 2003. Providing investment advice. H. R. 1406 - To amend title XIX of the Social Security Act to permit additional States to enter into long-term care partnerships under the Medicaid Program in order to promote the use of long-term care insurance. To amend title XIX of the Social Security Act to permit additional States to enter into long-term care partnerships under the Medicaid Program in order to promote the use of long-term care insurance. H.R. 1776 - Pension Preservation and Savings Expansion Act of 2003. Make retirement savings opportunities permanent, expand and improve retirement savings vehicles, extend pension coverage, enhance fairness and portability, revitalize defined benefit plans, etc. H.R. 2096 - Long-Term Care and Retirement Security Act of 2003. Allow deductions for qualified long-term care insurance premiums. H.R.2420 Mutual Fund Integrity and Fee Transparency Act of 2003. H.R. 2458 - To amend the Internal Revenue Code of 1986 to exclude from gross income a percentage of lifetime annuity payments, and for other purposes. Exclude from gross income a percentage of lifetime annuity payments. H.R. 2910 - Multiemployer Pension Security Act of 2003. To provide special rules for Teamster plans relating to termination and funding. H.R.3108 - Pension Funding Equity Act of 2003. S. 1 - Prescription Drug and Medicare Improvement Act of 2003. To provide for a voluntary prescription drug benefit under the Medicare program and to strengthen and improve the Medicare program. S. 9 - Pension Protection and Expansion Act of 2003. To protect the retirement security of American workers by ensuring that pension assets are adequately diversified and by providing workers with adequate access to, and information about, their pension plans. S. 95 - To make permanent the pension and individual retirement arrangement provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001. To make permanent the pension and individual retirement arrangement provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001. S. 100 - Access to Affordable Health Care Act. To expand access to affordable health care and to strengthen the health care safety net and make health care services more available in rural and underserved areas. S.1031 To amend the Internal Revenue Code of 1986 to allow a tax credit for long-term care givers. S. 1335 - Long-Term Care and Retirement Security Act of 2003. To amend the Internal Revenue Code of 1986 to allow individuals a deduction for qualified long-term care insurance premiums, use of such insurance under cafeteria plans and flexible spending arrangements, and a credit for individuals with long-term care needs. S.1610 - Defined Benefit Pension Plan Reform Act of 2003. S.1892 - To provide information and advice to pension plan participants to assist them in making decisions regarding the investment of their pension plan assets, and for other purposes. S.1971 Mutual Fund Investor Confidence Restoration Act of 2003. S.2005 - Pension Stability 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: ARNETT, ANGELA

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: 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: SCOTT, J.C.

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. 2 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Annuities fix. H.R. 8 - Death Tax Repeal Permanency Act of 2003. Estate tax. H.R. 51 - Family Heritage Preservation Act. Estate tax. H.R. 57 - Death Tax Permanency Act of 2003. Estate tax. H.R. 139 - Permanent Death Tax Repeal Act of 2003. Estate tax. H.R. 158 - To make the repeal of the estate tax permanent. Estate tax. H.R. 210 - To amend the Internal Revenue Code of 1986 to accelerate the individual income tax rate cuts made by the Economic Growth and Tax Relief Reconciliation Act of 2001 and to make permanent all tax cuts made by that Act. Estate tax. H.R. 407 - To repeal the sunset of the provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001. Estate tax. H.R. 414 - Life Insurance Employee Notification Act. The nondisclosure of employer-owned life insurance coverage of employees. H.R. 432 - To amend chapters 83 and 84 of title 5, United States Code, to provide for the indexation of deferred annuities; to provide that a survivor annuity be provided to the widow or widower of a former employee who dies after separating from Government service with title to a deferred annuity under the Civil Service Retirement System but before establishing a valid claim therefor, and for other purposes. To provide for the indexation of deferred annuities; to provide that a survivor annuity be provided to the widow or widower of a former employee who dies after separating from Government service with title to a deferred annuity under the Civil Service Retirement System but before establishing a valid claim therefor. H.R. 808 - Life Insurance Tax Simplification Act of 2003. Repealing Sections 809 and 815. H.R. 1612 - To make permanent the tax benefits enacted by the economic Growth and Tax Relief Reconciliation Act of 2001. Estate tax. H.R. 2127 - Taxpayer Savings and Employee Notification Act of 2003. Protect tax benefits relating to company-owned life insurance. H.R. 2228 - To amend the Internal Revenue Code of 1986 to permit the consolidation of life insurance companies with other companies. Permitting consolidated returns. H.R. 2458 - Secure Annuity Income for Life Act of 2003. To exclude from gross income a percentage of lifetime annuity payments. H.R. 2477 - 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 modify the estate tax rate schedule. Estate tax. H.R. 2480 - To amend the Internal Revenue Code of 1986 to 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. Estate tax. H.R. 2481 - Estate Tax Reduction Act of 2003. Estate tax. H.R. 2502 - Estate Tax Relief Act of 2003. Estate tax. H.R. 2513 - Estate Tax Repeal for Family-Owned Farms and Businesses Act of 2003. Estate tax. H.R. 2532 - Save Social Security First Act of 2003. Estate tax. H.R. 2610 - To amend the Internal Revenue Code of 1986 to restore the estate tax and repeal the carryover basis rule, to increase the estate and gift tax unified credit to an exclusion equivalent of \$5,000,000, and to reduce the rate of the estate and gifts taxes to the generally applicable capital gains income tax rate. Estate tax. H.R. 2682 - Estate Tax Reduction Act of 2003. Estate tax. H.R. 2896 - American Jobs Creation Act of 2003. International issues, corporate-owned life insurance, non-qualified deferred compensation. H.R. 3521 - Tax Relief Extension Act of 2003. To amend the Internal Revenue Code of 1986 to extend certain expiring provisions, and for other purposes. Section 809 repeal. S. 2 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Repealing Sections 809 and 815, non-qualified deferred compensation, Edwards corporate-owned life insurance amendment, annuities. S. 13 - Death Tax Fairness Act of 2003. Estate tax. S. 34 - Estate Tax Repeal Acceleration (ExTRA) for Family-Owned Businesses and Farms Act. Estate tax. S. 96 - Contract With Investors. Estate tax. S. 135 - Dayton Fair Tax Cut Act. Estate tax. S. 163 - Permanent Death Tax Repeal Act of 2003. Estate tax. S. 992 - Life Insurance Tax Simplification Act of 2003. Repealing Sections 809 and 815. S. 1054 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Repealing Sections 809 and 815, non-qualified deferred compensation, Edwards corporate-owned life insurance amendment, annuities. S. 1475 - Promote Growth and Jobs in the USA Act of 2003. Competitiveness of American business, international tax issues. S. 1495 - To amend the Internal Revenue Code of 1986 to permit the consolidation of life insurance companies with other companies. Permitting consolidated returns. S. 1596 - Tax Relief Extension Act of 2003. To provide extensions for certain expiring provisions of the Internal Revenue Code of 1986, and for other purposes. Section 809 repeal. S. 1637 - Jumpstart Our Business Strength (JOBS) Act. To amend the Internal Revenue Code of 1986 to comply with the World Trade Organization rulings on the FSC/ETI benefit in a manner that preserves jobs and production activities in the United States, to reform and simplify the international taxation rules of the United States, and for other purposes. National Employee Savings Trust Equity Guarantee Act - Senate Pension bill, no bill number yet.

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: ARNETT, ANGELA  
Covered Official Position (if applicable): N/A  
Name: DORGAN, KIMBERLY  
Covered Official Position (if applicable): N/A  
Name: GOFF, MORRIS

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: 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

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: TOR (one per page)

16. Specific lobbying issues:

H.RES.269 - Providing for consideration of H.R. 1115, Fairness for interstate class members and defendants. S. 274 - Class Action Fairness Act of 2003, Fairness for interstate class members and defendants. H.R. 1115 - Class Action Fairness Act of 2003, Fairness for interstate class members and defendants.

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, KIMBERELY

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: SCOTT, J.C.

Covered Official Position (if applicable): N/A

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

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

### 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:

S. 1873 - Call Center Consumer's Right to Know Act of 2003. Outsourcing.

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: 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**

Signature: ON FILE Date: Feb 17, 2004

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

## Information Update Page:

Complete **ONLY** where registration information has changed.

### LOBBYIST UPDATE

**23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client**

Name: ANDERSON, PHILMORE

Name: BATES, DOUG

Name: BEAN, ROBERT

Name: BRADY, CATHLEEN

Name: EDWARDS, BRAD

Name: HOENICKE, JEANNE

Name: PITTS, JIM

Name: SCHELLHAS, BOB

Name: STEVENS, MARYBETH

### ISSUE UPDATE

**24. General lobbying issues previously reported that NO LONGER pertain**

### AFFILIATED ORGANIZATIONS

**25. Add the following organization(s)**

**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**

**28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization**

Signature: ON FILE Date: Feb 17, 2004

Printed Name and Title: DAVID LEIFER - Senior Counsel