

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): 4,640,000.00

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: 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 3/1/2001 (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.2341 -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:**None**

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, KIMBERELY
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.

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, KIMBERELY
Covered Official Position (if applicable): N/A
Name: EDWARDS, BRAD
Covered Official Position (if applicable): N/A
Name: SMITH, 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: INS (one per page)

16. Specific lobbying issues:

S.1055- Privacy Act of 2001 06/14/01 (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 06/14/01 (McCain, Kennedy) Issue/ Topic: Patients' Bill of Rights S.1014- Social Security Number Privacy and Identity Theft Prevention Act of 2001 06/12/01 (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. Issue/ Topic: Social Security Numbers Privacy S.889- Bipartisan Patients' Bill of Rights Act of 2001 05/15/01 (Frist, Breaux, Jeffords) Issue/ Topic: Bush's Patients' Bill of Rights S.848- Social Security Number Misuse Prevention Act of 2001 5/09/01 (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. Issue/ Topic: Social Security Numbers Privacy S.627- Long-Term Care and Retirement Security Act of 2001 3/27/01 (Grassley, Baucus) Issue/ Topic: Long-term care S.451- Social Security Number Protection Act of 2001 3/1/2001 (Nelson, D-FL) A bill to establish civil and criminal penalties for the sale or purchase of a social security number. Issue/Topic: Social Security Numbers Privacy S.382- Genetic Information Nondiscrimination in Health Insurance Act of 2001 2/15/01 (Snowe, DeWine) Issue/Topic: Genetic Testing S.318- Genetic Nondiscrimination in Health Insurance and Employment Act 2/13/01 (Daschle) A bill to prohibit discrimination on the basis of genetic information with respect to health insurance. Issue/Topic: Genetic Testing S.450- Financial Institution Privacy Protection Act of 2001 3/1/2001 (Nelson, D-FL) A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information. Issue/Topic: Financial Privacy/ Medical Privacy 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. Issue/Topic: Financial Privacy/ Medical Privacy 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. Issue/Topic: Social Security Numbers Privacy 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) Issue/Topic: Anti-spam bill S.283- Bipartisan Patient Protection Act of 2001 2/07/01 (McCain, Kennedy) Issue/Topic: Genetic Testing S.19- Protecting Civil Rights for All Americans Act 1/22/01 (Daschle) Issue/Topic: Genetic Testing S.1164- Location Privacy Protection Act 7/11/01 (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. Topic/Issue: Privacy (wireless locations) HR.583- Privacy Commission Act 2/13/01 (Rep. Hutchinson, R-AK) A bill to establish the Commission for the Comprehensive Study of Privacy Protection. Issue/Topic: Privacy HR.347- Consumer Online Privacy and Disclosure Act 1/31/01 (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. Issue/Topic: Privacy 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. Issue/Topic: E-commerce HR.260- Wireless Privacy Protection Act of 2001 1/30/01 (Rep. Frelinghuysen, R-NJ) A bill to require customer consent to the provision of wireless call location information. Issue/ Topic: Privacy (wireless location) 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. Issue/Topic: Financial Privacy 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. Issue/Topic: Class Action Reform HR.526- Bipartisan Patient Protection Act Of 2001 (Ganske) A bill to amend the Public Health Service Act, the employee Retiree Income Security Act of 1974, and the Internal Revenue code of 1986 to protect consumers in managed care plans and other health coverage. (Patients' Rights/ Scope of the Bill) 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. Issue/Topic: Online Privacy 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. Issue/Topic: Online privacy 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"". Issue/Topic: Spam/E-commerce 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. Issue/Topic: Spam/E-commerce 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. Issue/Topic: Social Security Numbers Privacy 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. Issue/Topic: Social Security Numbers Privacy HR. 602- Genetic Non discrimination in Health Insurance and Employment

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

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) Issue/ Topic: Improvements in the process of assessing business method patents.

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, KIMBERELY
Covered Official Position (if applicable): N/A
Name: DURBIN, MARGARET
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) 54 sponsors Issue/ Topic: Pension/IRA Reforms
HR.2269- Retirement Security Advice Act of 2001 6/21/01 (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. Issue/Topic: Pensions- Investment Advice HR.2134- (Rep. Sanders, I-VT) 6/12/01 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. Issue/Topic: Pension HR.2110- Retirement Security Act of 2001 6/07/01 (Rep. Petri R-WI) A bill to provide for the establishment and maintenance of personal Social Security investment accounts under the Social Security system. Issue/Topic: Social Security Accounts HR.1731- Social Security Earnings Limit Repeal Act of 2001 5/3/01 (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. Issue/Topic: Social Security Taxes

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: COMBS, ANN
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

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- 6/6/01 (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. Issue/Topic: Repeal of 809/815 sections
S. 676- 4/2/01 (Sen Hatch, Orrin G.) A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income. S.795- 4/26/01 (Thompson, Conrad) A bill to amend the Internal Tax Revenue Code of 1986 to allow tax consolidation of life insurance companies with other companies Issue/Topic: Tax consolidation for tax insurers HR. 3- economic Growth and Tax Relief Act Of 2001 HR. 1357- 4/03/01 (McCrery) To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income. HR.2313- Crane Tithe Tax Act of 2001 6/26/01 (Rep. Crane, R-IL) To amend the Internal Revenue Code of 1986 to repeal the income taxation of corporations, to impose a 10 percent tax on the earned income (and only the earned income) of individuals, to repeal the estate and gift taxes, to provide amnesty for all tax liability for prior taxable years. Issue/Topic: Taxes (corporate, individual, estate) HR.2293- 6/21/01 (Ryun) To amend the Internal Revenue Code of 1986 to provide a temporary reduction in the maximum capital gains rate from 20 percent to 15 percent. Issue/Topic: Capital Gains Taxes HR.2316- 6/26/01 (Hulshof) To make permanent the tax benefits enacted by the Economic Growth and Tax Relief Reconciliation Act of 2001. Issue/Topic: Taxes HR.2212- 06/19/01 (Rep. Tiberi R-OH) A bill to make the income tax rate reductions in the Economic Growth and Tax Relief Reconciliation Act of 2001 permanent. Issue/Topic: Taxes HR.2143- Permanent Death Tax Repeal Act of 2001 6/12/01 (Rep. Weldon, R-FL) A bill to make the repeal of the estate tax permanent. Issue/Topic: Estate Tax HR.1836- Economic Growth and Tax Relief Reconciliation Act Of 2001 Issue/Topic: Tax cuts HR.1755- Reinsurance Tax Equity Act of 2001 5/8/01 (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. Issue/Topic: Reinsurance HR.1719- 5/3/01 (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. Issue/Topic: Long-term Care HR.1675- Internet Tax Nondiscrimination Act 5/2/01 (Rep. Cox R-CA) A bill to permanently extend the moratorium enacted by the Internet Tax Freedom Act. Issue/Topic: Internet Tax Moratorium HR.1552- Internet Tax Nondiscrimination Act 4/24/01 (Rep. Cox, R-CA) A bill to extend the moratorium enacted by the Internet Tax Freedom Act through 2006 Issue/Topic: Internet Tax Moratorium HR.1514- 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. Issue/Topic: Taxes HR.661- Life Insurance Tax Simplification Act of 2001 2/14/01 (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. Issue/Topic: Tax Consolidation

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: COMBS, ANN

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: HOENICKE, JEANNE

Covered Official Position (if applicable): N/A

Name: LEWIS, LAURIE

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: American Council of Life Insurers

Signature: ON FILE Date: Aug 13, 2001

Printed Name and Title: DAVID LEIFER - SENIOR COUNSEL