

LOBBYING REPORT

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

1. Registrant Name The Duberstein Group, Inc.			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address Suite 500 City Washington State/Zip (or Country) DC 20037 USA			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name John W. Angus, III	Telephone 202-728-1100	E-mail (optional)	5. Senate ID # 12675-36
7. Client Name <input type="checkbox"/> Self American Council of Life Insurance			6. House ID # 31811001

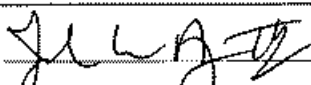
TYPE OF REPORT 8. Year 1999 Midyear (January 1-June 30) OR Year End (July 1-December 31)

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 checked="" type="checkbox"/> >> \$ <u>580,000.00</u> 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>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 type="checkbox"/> >> \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input 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(c) of the Internal Revenue Code</p>

Signature  Date 8/13/1999

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 1 of 8

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

Item	Description	Data
2d	Registrant Address 2	2100 Pennsylvania Avenue, NW

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

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

**H.R. 10, Financial Services Act of 1999, Financial services reform, insurance issues; confidentiality of medical records
S.900, Financial Services Modernization Act of 1999, Financial services reform, insurance issues**

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
Angus, III, John W.		No
Berman, Michael S.		No
Champlin, Steven M.		No
Duberstein, Kenneth M.		No
Gandy, Henry M.		No
Meyer, Daniel		No

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

Signature _____ Date 8/13/1999

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 3 of 8

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

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.216, Access to Quality Care Act of 1999, Coverage of life insurance products**
- H.R.358, Patients' Bill of Rights Act of 1999, Coverage of life insurance products**
- H.R.448, Patient Protection Act of 1999, Coverage of life insurance products**
- H.R.719, Managed Care Reform Act of 1999, Coverage of life insurance products**
- S.1344, Patients' Rights Bill, Coverage of life insurance products**
- S.300, Patients' Bill of Rights Plus Act, Coverage of life insurance products**
- S.326, Patients' Bill of Rights Act, Coverage of life insurance products**
- S.6, Patients' Bill of Rights Act of 1999, Coverage of 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
Angus, III, John W.		No
Berman, Michael S.		No
Champlin, Steven M.		No
Duberstein, Kenneth M.		No
Gandy, Henry M.		No
Meyer, Daniel		No

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Registrant Name: The Duberstein Group, Inc.

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

16. Specific Lobbying issues

HR.1057, Medical Information Privacy and Security Act, Medical records privacy; confidentiality issues

S.543, Genetic Information Nondiscrimination in Health Insurance Act of 1999, Medical records privacy; confidentiality issues

S.573, Medical Information Privacy and Security Act, Medical records privacy; confidentiality issues

S.578, Health Care PIN Act, Medical records privacy; confidentiality issues

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

House of Representatives

Senate

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Duberstein, Kenneth M.		No
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Meyer, Daniel		No

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

16. Specific Lobbying issues
H.R. 1, To provide for Social Security reform, Social Security reform proposals

CONGRESSIONAL ACTIONS: Legislative proposals re Social Security reform proposals

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

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<u>Berman, Michael S.</u>		<u>No</u>
<u>Champlin, Steven M.</u>		<u>No</u>
<u>Duberstein, Kenneth M.</u>		<u>No</u>
<u>Gandy, Henry M.</u>		<u>No</u>
<u>Meyer, Daniel</u>		<u>No</u>

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Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 6 of 8

Registrant Name: The Duberstein Group, Inc.

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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.1102, Comprehensive Retirement Security and Pension Reform Act, Pension reforms

H.R.2102, Long-Term Care and Retirement Security Act of 1999, Tax treatment of long-term care premiums

H.R.2488, Financial Freedom Act, Pension Reforms

H.R.672, To prohibit the Secretary of the Treasury from issuing regulations dealing with hybrid transactions, Subpart F tax treatment of income of controlled foreign corporations (foreign income)

H.R.681, To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income, Subpart F tax treatment of income of controlled foreign corporations (foreign income)

S.572, To prohibit the Secretary of the Treasury from issuing regulations dealing with hybrid transactions, Subpart F tax treatment of income of controlled foreign corporations (foreign income)

S.741, Pension Coverage and Portability Act, Pension reforms

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

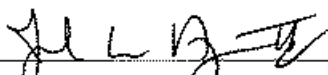
House of Representatives

Senate

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Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 7 of 8

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

Item	Description	Data
16	Lobbying Issues	S.892, To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income, Subpart F tax treatment of income of controlled foreign corporations (foreign income)
16	Lobbying Issues	
16	Lobbying Issues	EXECUTIVE BRANCH ACTIONS: Administration FY2000 budget proposal re COLI key man policies; insurance taxes; long-term care tax credit