

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. Address <input type="checkbox"/> Check if different than previously reported Suite 500 Washington 2100 Pennsylvania Avenue, NW 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 2000 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 align="center">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>\$100,000.00</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 align="center">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"/> >> \$ _____ Expense (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(e) of the Internal Revenue Code</p>

Signature _____ Date 12/08/2000

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 1 of 12

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

S.1924, Financial Information Privacy and Security Act, Financial institutions and confidentiality of medical records
S.2360, Freedom From Behavioral Profiling Act of 2000, Financial institutions and confidentiality of medical records
S.2107, Competitive Market Supervision Act, Financial institutions and confidentiality of medical records
S.1903, Consumer's Right to Financial Privacy Act, Financial institutions and confidentiality of medical records
H.R.4380, Consumer Financial Privacy Act, Financial institutions and confidentiality of medical records
H.R.3320, Consumer's Right to Financial Privacy Act, Financial institutions and confidentiality of medical records
H.R.4585, Medical Financial Privacy Protection Act, Financial institutions and confidentiality of medical records

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

Check if None

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

Name	Covered Official Position (if applicable)	New
<u>Angus, III, John W.</u>		<u>No</u>
<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>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature _____

Date 12/08/2000

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

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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.2998, To amend the Internal Revenue Code of 1986 to allow individuals greater access to health insurance through a health care tax deduction, a long-term care deduction, and other health-related... Patients' Bill of Rights
S.1344, Patients' Rights Bill, Patients' Bill of Rights
H.R.2723, Bipartisan Consensus Managed Care Improvement Act of 1999, Patients' Bill of Rights
S.2549, National Defense Authorization Act for Fiscal Year 2001, Patients' Bill of Rights

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

Check if None

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

Name	Covered Official Position (if applicable)	New
<u>Angus, III, John W.</u>		<u>No</u>
<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>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature _____

Date 12/08/2000

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

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Registrant Name: The Duherstein 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 INS (one per page)

16. Specific Lobbying issues

- H.R.3320, Consumer's Right to Financial Privacy Act, Confidentiality of medical records
- S.1903, Consumer's Right to Financial Privacy Act, Confidentiality of medical records
- H.R.4576, Department of Defense Appropriations Act, 2001, Confidentiality of medical records
- S.2107, Competitive Market Supervision Act, Confidentiality of medical records
- H.R.4585, Medical Financial Privacy Protection Act, Confidentiality of medical records
- H.R.4380, Consumer Financial Privacy Act, Confidentiality of medical records
- S.1924, Financial Information Privacy and Security Act, Confidentiality of medical records
- H.R.4049, Privacy Commission Act, Confidentiality of medical records
- H.R.2457, Genetic Nondiscrimination in Health Insurance and Employment Act of 1999, Confidentiality of medical records
- H.R.1057, Medical Information Privacy and Security Act, Confidentiality of medical records
- S.1322, Genetic Nondiscrimination in Health Insurance and Employment Act of 1999, Confidentiality of medical records

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

Name	Covered Official Position (if applicable)	New
<u>Angus, III, John W.</u>		<u>No</u>
<u>Berman, Michael S.</u>		<u>No</u>
<u>Champlin, Steven M.</u>		<u>No</u>
<u>Duherstein, Kenneth M.</u>		<u>No</u>
<u>Gandy, Henry M.</u>		<u>No</u>
<u>Meyer, Daniel</u>		<u>No</u>

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

Signature _____ Date 12/08/2000

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 4 of 12

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

Item	Description	Data
16	Lobbying Issues	S.543, Genetic Information Nondiscrimination in Health Insurance Act of 1999, Confidentiality of medical records
16	Lobbying Issues	S.578, Health Care PIN Act, Confidentiality of medical records
16	Lobbying Issues	S.573, Medical Information Privacy and Security Act, Confidentiality of medical records

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 RET (one per page)

16. Specific Lobbying issues

- H.R.3081, Wage and Employment Growth Act of 1999, Pensions, retirement security act**
- H.R.1102, Comprehensive Retirement Security and Pension Reform Act, Pensions, retirement security act**
- H.R.4749, ERISA Modernization Act of 2000, Pensions, retirement security act**
- H.R.4748, Comprehensive ERISA Modernization Act of 2000, Pensions, retirement security act**
- H.R.4747, Retirement Security Advice Act of 2000, Amend ERISA, employer-sponsored retirement plans**
- S.741, Pension Coverage and Portability Act, Pensions, retirement security act**
- S.833, To make technical corrections to the Health Professions Education Partnerships Act of 1998 with respect to the Health Education Assistance Loan Program, Pensions, retirement security act**
- S.646, Retirement Savings Opportunity Act of 1999, Pensions, retirement security act**

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

Check if None

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

Name	Covered Official Position (if applicable)	New
<u>Angus, III, John W.</u>		<u>No</u>
<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>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

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

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Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

Item	Description	Data
16	Lobbying Issues	EXECUTIVE BRANCH ACTIONS: Retirement Security Act budget proposal

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 TAX (one per page)

16. Specific Lobbying issues

- H.R.3872, Long-Term Care and Retirement Security Act of 2000, Long-term care
- H.R.2990, To amend the Internal Revenue Code of 1986 to allow individuals greater access to health insurance through a health care tax deduction, a long-term care deduction, and other health-related..., Long-term care
- S.2225, Long-Term Care and Retirement Security Act of 2000, Long-term care
- S.1344, Patients' Bill of Rights Plus Act (Public Print), Long-term care
- H.R.2402, Long-Term Care and Retirement Security Act of 1999, Long-term care
- H.R.8, Death Tax Elimination Act, Estate tax relief
- H.R.3905, Life Insurance Tax Simplification Act of 2000, Insurance tax proposals
- H.R.833, Bankruptcy Reform Act of 1999, Insurance tax proposals
- H.R.3081, Wage and Employment Growth Act of 1999, Insurance tax proposals; long-term care

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Commerce
House of Representatives
Senate
The White House

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 12/08/2000

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 8 of 12

Registrant Name: **The Duberstein Group, Inc.**

Client Name: **American Council of Life Insurance**

Item	Description	Data
16	Lobbying Issues	
16	Lobbying Issues	EXECUTIVE BRANCH ACTIONS: Administration's FY2001 budget; re life insurance taxes

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 TEC (one per page)

16. Specific Lobbying issues

S.761, Millennium Digital Commerce Act, Electronic signature

H.R.1714, Electronic Signatures in Global and National Commerce Act, Electronic signature

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Commerce
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
<u>Champlin, Steven M.</u>		<u>No</u>
<u>Gandy, Henry M.</u>		<u>No</u>
<u>Meyer, Daniel</u>		<u>No</u>
<u>Angus, III, John W.</u>		<u>No</u>
<u>Berman, Michael S.</u>		<u>No</u>

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

Signature _____ Date 12/08/2000

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 10 of 12

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 TRD (one per page)

16. Specific Lobbying issues

H.J.RES.103, Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress does not approve the extension of the authority contained... China's admittance into WTO; PNTR for China S.2645, China Nonproliferation Act, China's admittance into WTO; PNTR for China

H.R.4444, To authorize extension of nondiscriminatory treatment (normal trade relations treatment) to the People's Republic of China, and to establish a framework for relations between the United... China's admittance into WTO; PNTR for China

H.R.884, To require prior congressional approval before the United States supports the admission of the People's Republic of China into the World Trade Organization, and to provide for the withdrawal... China's admittance into WTO; PNTR for China

H.R.577, China Market Access and Export Opportunities Act of 1999, China's admittance into WTO; PNTR for China

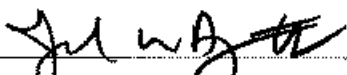
17. House(s) of Congress and Federal agencies contacted Check if None

**House of Representatives
Senate
The White House**

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

Name	Covered Official Position (if applicable)	New

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

Signature  Date 12/08/2000

Printed Name and Title John W. Angus, III - Senior Vice President & GC Page 11 of 12

Registrant Name: The Duberstein Group, Inc.

Client Name: American Council of Life Insurance

Item	Description	Data
16	Lobbying Issues	S.1277, To terminate the application of title IV of the Trade Act of 1974 with respect to the People's Republic of China, China's admittance into WTO; PNTR for China