

Clerk of the House of Representatives
Legislative Resource Center
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Washington, DC 20515

Secretary of the Senate
Office of Public Records
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Washington, DC 20510

SECRETARY OF THE SENATE

03 FEB 14 10:35

LOBBYING REPORT

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

1. Registrant Name Clark/Bardes Consulting Federal Policy Group			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 101 Constitution Avenue, NW Suite 701 East City Washington State/Zip (or Country) DC 20001			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Peter Woelper			5. Senate ID #
Telephone 202-772-2485			E-mail (optional) pete.woelper@clarkbardes.com
7. Client Name <input type="checkbox"/> Self American Council of Life Insurers			6. House ID # 35888000

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-Dec

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report >> Termination Date 2/14/2003 11. No Lobby

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$120,000.00</u> Income (nearest \$20,000)	\$10,000 or more <input type="checkbox"/> >> \$ _____ Expenses (nearest \$2)
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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of
	<input type="checkbox"/> Method A. Reporting amounts using LDA definit
	<input type="checkbox"/> Method B. Reporting amounts under section 603: the Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162: Internal Revenue Code

Signature James F. Carlisle Jr Date 2/14/2003
Printed Name and Title James F. Carlisle - Director Pa

Registrant Name: Clark/Bardes Consulting Federal Policy Group

Client Name: American Council of Life Insurers

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
Loan provisions of H.R. 3763

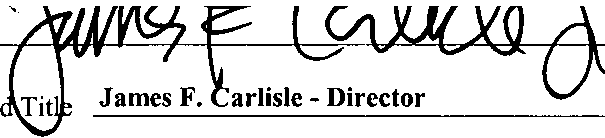
17. House(s) of Congress and Federal agencies contacted Check if None
Department of Treasury
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Carlisle, James F.	
Hanford, Tim	
Kies, Kenneth J.	
Meagher, John	
Raffaniello, Pat	

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



Signature  Date 2/14/2003
Printed Name and Title James F. Carlisle - Director Pa

Registrant Name: Clark/Bardes Consulting Federal Policy Group

Client Name: American Council of Life Insurers

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

Tax treatment of insurance companies and products (H.R. 909); corporate-owned life insurance (H.R. 4551); life insurance; nonqualified deferred compensation (H.R. 5095)

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

Check if None

**Department of Treasury
House of Representatives
Senate**

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

Name	Covered Official Position (if applicable)
Carlisle, James F.	
Hanford, Tim	
Kies, Kenneth J.	
Meagher, John	
Raffaniello, Pat	

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

Check if None



Signature  Date 2/14/2003

Printed Name and Title James F. Carlisle - Director Pag