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| Clerk of the House of Representatives<br>Legislative Resource Center<br>B-106 Cannon Building<br>Washington, DC 20515 | Secretary of the Senate<br>Office of Public Records<br>232 Hart Building<br>Washington, DC 20510 |
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SECRETARY OF THE SENATE

05 FEB 15 AM 10:45

**LOBBYING REPORT**

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

|  |  |                            |                 |
|--|--|----------------------------|-----------------|
| 1. Registrant Name<br><u>National Association of Insurance and Financial Advisors (NAIFA)</u>                                  |  |                            |                 |
| 2. Address <input type="checkbox"/> Check if different than previously reported<br><u>2901 Telestar Court</u>                  |  |                            |                 |
| 3. Principal Place of Business (if different from line 2)<br>City: <u>Falls Church, VA</u> State/Zip (or Country) <u>22042</u> |  |                            |                 |
| 4. Contact Name  | Telephone                                | E-mail (optional)          | 5. Senate ID #  |
| <u>William R. Anderson</u>   | <u>(703) 770-8193</u>                    | <u>wanderson@naifa.org</u> | <u>26901-12</u> |
| 7. Client Name   | <input checked="" type="checkbox"/> Self |                            | 6. House ID #   |
|  |  |                            | <u>30246000</u> |

**TYPE OF REPORT** 8. Year 2004 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 \_\_\_\_\_11. No Lobbying **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

| 12. Lobbying Firms  | 13. Organizations   |
|---|---|
| <b>INCOME</b> relating to lobbying activities for this reporting period was:<br>Less than \$10,000 <input type="checkbox"/><br>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____<br><small>Income (nearest \$20,000)</small><br>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). | <b>EXPENSES</b> relating to lobbying activities for this reporting period were:<br>Less than \$10,000 <input type="checkbox"/><br>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>300,000</u><br><small>Expenses (nearest \$20,000)</small><br><b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of<br><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition<br><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code<br><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code |

Signature

William R. Anderson
 Printed Name and Title William R. Anderson, Senior Vice President - Law & Government Relations  
 Filing #c8d27795-bc3f46a6-b2e2-82c3b3fdddf3 - Page 1 of 22



Registrant Name NAIFA Client Name \_\_\_\_\_

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each cod information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 1000 – The Pension Security Act – NAIFA supports legislation allowing advisors who represent comp administering 401(k) type plans to give investment advice to employees participating in those plans.

H.R. 1776 – The Pension Presentation and Savings Expansion Act – NAIFA supports.

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

House of Representatives  
Unites States Senate

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

| Name                  | Covered Official Position (if applicable)      |
|-----------------------|--|
| William R. Anderson   | Senior Vice President - Law & Gov't Relations  |
| Michael L. Kerley     | Senior Vice President - Federal Gov't Relation |
| Heather Eilers-Bowser | Legislative Counsel & Director, Federal Relati |
| Roland L. Panneton    | Senior Counsel - Law & Gov't Relations         |
| Gary A. Sanders       | Senior Counsel - Law & Gov't Relations         |
| James Edwards         | Assistant Vice President - Communications      |
|                       |  |

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

Signature William R. Anderson Date 2-8-



Registrant Name NAIFA Client Name \_\_\_\_\_

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

16. Specific lobbying issues

S.2059 – Would repeal Rule 12 b-1 fees. NAIFA supports the continued payment of fees under SEC Rule 12 b-1 to broker-dealers and registered representatives as compensation for providing continuing service to their mutual fund-owning clients.

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

Unites States Senate

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

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| William R. Anderson   | Senior Vice President-Law & Gov't Relations   |
| Michael L. Kerley     | Senior Vice President - Federal Gov't Relati  |
| Heather Eilers-Bowser | Legislative Counsel & Director, Federal Relat |
| Roland L. Panneton    | Senior Counsel - Law & Gov't Relations        |
| Gary A. Sanders       | Senior Counsel - Law & Gov't Relations        |
| James Edwards         | Assistant Vice President - Communications     |
|                       |   |
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Signature *William R. Anderson* Date *2-8-*

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations



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

16. Specific lobbying issues

S.274 Class Action Fairness Act. NAIFA supports this legislation.  
 H.R. 1115 - House Companion Bill & S.274. NAIFA supports this legislation.

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

House of Representatives  
 Unites States Senate

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

16. Specific lobbying issues

Insurance Regulatory Reform - NAIFA supports principles underlying state regulation of insurance but supports the principles contained in the "State Modernization and Regulatory Transparency (SMART) Act that focuses on specific areas in which the state regulatory system is failing or deficient.

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

House of Representatives  
Unites States Senate

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

16. Specific lobbying issues

IRS Notice 2002-8 - Taxation of Split Dollar Insurance - NAIFA is working with the SEC, IRS and Treasury to continue advocacy in support of split dollar.  
 S.34 - Would repeal estate tax on family farms and businesses.  
 S.135 - Would provide \$4 million estate tax exemption and exclusion for family owned businesses. NAIFA supports estate tax re  
 H.R.8 - would repeal the estate tax "permanently".  
 H.R. 414 - Life Insurance Employee Notification Act - NAIFA supports  
 H.R. 2127 - Would treat nonqualified company owned life insurance death benefits as income - NAIFA opposes.

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

Securities and Exchange Commission  
 Internal Revenue Service  
 US Treasury Department  
 House of Representatives  
 Unites States Senate

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Signature William R. Anderson Date D-J-

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations



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16. Specific lobbying issues

REG - 12697-03 and Rev. Proc. 2004-16 - Valuation of life insurance contracts. NAIFA and AALU believe the proposed IRS modifica too restrictive.  
 H.R. 2896 & S.1637 To restrict deferred executive compensation. S.1637 passed May 11, 2004. AALU & NAIFA "accept" the deferred compensation revisions in H.R. 2896 but oppose those in S.1637.  
 H.R. 4078 & S.2663 - A tax advantaged savings plan unveiled in President Bush's Fiscal Year 2005 budget proposal. H.R. 4078 & S.26 focus on Lifetime Savings Accounts which grant "inside buildup" treatment to individual savings accounts. NAIFA is concerned that L remove incentives for consumers to plan for long-term retirement.  
 S.34, S.135, H.R. 139, H.R. 158, H.R. 51, H.R. 8 - Legislation to make the estate tax repeal enacted in 2001 permanent. S.34 and S.135 "Reform" bills which would repeal estate tax on family farms and businesses. NAIFA & AALU support estate tax reform which remov estate tax burden for 99% of Americans.

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

Securities and Exchange Commission  
 Internal Revenue Service  
 US Treasury Department  
 House of Representatives  
 Unites States Senate

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| Michael L. Kerley     | Senior Vice President - Federal Gov't Relation |
| Heather Eilers-Bowser | Legislative Counsel & Director, Federal Relati |
| Roland L. Panneton    | Senior Counsel - Law & Gov't Relations         |
| Gary A. Sanders       | Senior Counsel - Law & Gov't Relations         |
| James Edwards         | Assistant Vice President - Communications      |

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

Signature William R. Anderson Date 2-2-05

Printed Name and Title \_\_\_\_\_

Form LD-2 (Rev. 6/98)

Page \_

Registrant Name NAIFA Client Name \_\_\_\_\_

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

16. Specific lobbying issues

Telemarketing Sales Rules (16 CFR 310) - NAIFA awaits the FCC's response to NAIFA's request for clarification of the established business relationship rule.  
 S.877 - The CAN SPAM Act of 2003. NAIFA supported this bill targeting fraudulent, misleading or pornographic e-mail without unduly restricting legitimate e-mail. Passed in December. NAIFA opposes "Do Not Spam" registry and submitted comments to FTC on April 19, 2004.

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

House of Representatives  
 Unites States Senate  
 Federal Trade Commission  
 Federal Communications Commission

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

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|-----------------------|--|
| William R. Anderson   | Senior Vice President-Law & Gov't Relations    |
| Michael L. Kerley     | Senior Vice President - Federal Gov't Relation |
| Heather Eilers-Bowser | Legislative Counsel & Director, Federal Relati |
| Roland L. Panneton    | Senior Counsel - Law & Gov't Relations         |
| Gary A. Sanders       | Senior Counsel - Law & Gov't Relations         |
| James Edwards         | Assistant Vice President - Communications      |
|                       |  |
|                       |  |

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Signature *William R. Anderson* Date *2-8-*  
 Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations



Registrant Name NAIFA Client Name \_\_\_\_\_

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

16. Specific lobbying issues

H.R. 660 - Association Health Plans. NAIFA opposes exempting AHP's from state benefit, regulatory oversight and solvency laws.  
H.R. 2096 - Long Term Care and Retirement Security Act. NAIFA supports additional incentives to purchase LTCI including an above-the-line deduction for individual purchase of LTCI.  
S. 1935 - Requires employers to make health insurance available.  
The Quality Health Care for ALL Americans Act (Draft). Legislation expected in 2004. NAIFA opposes.  
S.39 - Promotes development of health care cooperatives which will help businesses to pool the health care purchasing power of employ  
NAIFA opposed to preemption of state law on solvency and mandates.  
H.R. 450 - Employer Tax Assistance for Health Coverage - NAIFA supports credits for employers to offer coverage.  
H.R. 176 & H.R. 1177 - would allow unused flexible spending arrangement funds to be carried over to the next year. NAIFA & AHIA favors this option.

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

House of Representatives  
Unites States Senate

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

| Name              | Covered Official Position (if applicable)      |
|-------------------|--|
| Michael L. Kerley | Senior Vice President - Federal Gov't Relation |
| Diane R. Boyle    | Consultant                                     |
| James Edwards     | Assistant Vice President - Communications      |
|                   |  |
|                   |  |
|                   |  |
|                   |  |

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

16. Specific lobbying issues

H.R. 2622 – Fact Act signed into law December 4, 2003. NAIFA worked to include literacy provisions in the bill and will continue to work to secure funding for insurance and other financial literacy programs.

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

House of Representatives  
Unites States Senate

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| Gary A. Sanders       | Senior Counsel - Law & Gov't Relations         |
| James Edwards         | Assistant Vice President - Communications      |
|                       |  |

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Signature William R. Anderson Date 2-2-04

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations



Registrant Name NAIFA Client Name \_\_\_\_\_

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

16. Specific lobbying issues

Dept. of Defense (DOD) Directive 1344.7 – Recent proposals would effectively ban insurance agents not affiliated with banks or credit unions from military bases. NAIFA opposes. NAIFA also participating in GAO investigation of DOD handling of life insurance policy purchases by all active military personnel.

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

House of Representatives  
Unites States Senate  
Government Accounting Office

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| James Edwards         | Assistant Vice President - Communications      |
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Signature William R. Anderson Date 2-8-

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations

