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SECRETARY OF THE SENATE
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LOBBYING REPORT

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

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

TYPE OF REPORT 8. Year 2003 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	
<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 type="checkbox"/> ⇒ \$ _____ 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 rep period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ <u>300,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definit</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603. Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162. Internal Revenue Code</p>

Signature

W. R. Anderson

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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 code 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 companies 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 Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 5-13-04

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

00000681789

Registrant Name NAIFA Client Name _____

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

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

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 Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 8-13-0

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

Registrant Name NAIFA Client Name _____

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

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

16. Specific lobbying issues

S.1373 - Insurance Consumer Protection Act - NAIFA supports principles underlying state regulation of insurance but supports congressional action - (optional federal charter) that improves and augments regulation

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

Check if None

House of Representatives
Unites States Senate

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William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Check if None

Signature

W. R. Anderson

Date

5-13-0

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

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Registrant Name NAIFA Client Name _____

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

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 efforts 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 reform.
 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.
 H.R. 2 - The Jobs and Growth Tax Relief Reconciliation Act of 2003 - attempts to restrict executive deferred compensation. NAIFA opposes restricting deferred executive cooperation. Signed by President Bush with all deferred compensation provisions dropped.

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
 United 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 Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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Signature *William R. Anderson* Date 2-13-0

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

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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 code information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Telemarketing Sales Rules (16 CFR 310) - NAIFA commented to the FCC that insurance should continue to be exempt as it is in the FTC do-not-call 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.
 H.R. 2214 - Rid Spam Act - NAIFA Opposed
 H.R. 2515 Anti-Spam Bill - NAIFA Opposed

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

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

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 Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature *W.R. Anderson* Date J-13-09
 Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations

Registrant Name NAIFA Client Name _____

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

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

16. Specific lobbying issues

H.R. 2622 - The Fair and Accurate Credit Transaction Act (FACT Act) NAIFA supports extending FCRA preemptions. President signed on December 4, 2003.

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 Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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Signature W. R. Anderson Date 2-13-09

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

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

16. Specific lobbying issues

H.R. 1 (Companion S.1) Adds prescription drug benefit to Medicare. NAIFA supported HSA & FSA rollover provisions in HR1. Signed 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 employe NAIFA opposed to preemption of state law on solvency and mandates. H.R. 2596 - The Health Savings and Affordability Act. NAIFA supported HSAs and HSSA. Part of Medicare Drug Bill signed 12/8/03. H.R. 450 - Employer Tax Assistance for Health Coverage - NAIFA supports credits for employers to offer coverage.

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 Relations
Diane R. Boyle	Consultant

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

Signature W.R. Anderson Date 2-13-04

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

Registrant Name NAIFA Client Name _____

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 and information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

S.1532 – The Financial Literacy Community Outreach Act. NAIFA supports.
S.1470 – The Financial Literacy and Education Coordinating Act. NAIFA supports.

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

House of Representatives
Unites States Senate

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William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature W. R. Anderson Date 2-13-

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 _____ (one per page)

16. Specific lobbying issues

H.R. 1588/S.1047/S.1050 – Would effectively ban insurance agents not affiliated with banks or credit unions from military bases. NAIFA opposes.

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

House of Representatives
Unites States Senate

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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	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature W. R. Anderson Date 2-13-

William R. Anderson - Senior Vice President, Law & Government Relations

Printed Name and Title

