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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 2005 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 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 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 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 checked="" 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 type="checkbox"/> Method A. Reporting amounts using LDA definition</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>
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Signature _____



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 and 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.
 H.R. 819 & S.381 – Would grant a federal tax exclusion up to \$20,000 per year in lifetime payments from rollover qualified annuities – NAIFA supports.

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

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	Legislative Counsel & Director, Federal Relations
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 8-02-01

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 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

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	Legislative Counsel & Director, Federal Relatic
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 WR Anderson Date 8-02-03

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

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. H.R. 107, S219 Life Insurance Employee Notification Act which would require disclosure of employer-owned life insurance coverage of an employee. 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	Legislative Counsel & Director, Federal Relations
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 8-02-05

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 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 e 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. NIAFA supports estate tax refc
 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.
 IRS Reg. 155608-02- A proposal which would change current 403(b) plans into 401(k) plans. 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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William R. Anderson	Senior Vice President-Law & Gov't Relations
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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 W R Anderson Date 8-02-0

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

16. Specific lobbying issues

REG - 12697-03 and Rev. Proc. 2004-16 - Valuation of life insurance contracts. NAIFA and AALU believe the proposed IRS modificat 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 LS remove incentives for consumers to plan for long-term retirement.
 HR 1161, 62, 63 & S.545, 6, 7-new tax-advantaged savings plans in President Bush's proposed 2005 budget proposal. NAIFA concernec impact on life insurance and annuity sales.
 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 remove estate tax burden for 99% of Americans.

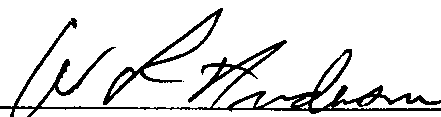
17. House(s) of Congress and Federal agencies contacted Check if None

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

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William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Legislative Counsel & Director, Federal Relatic
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  Date 8-02-0.

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 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 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

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	Legislative Counsel & Director, Federal Relatic
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

W R Anderson

Date

8-02-05

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 HCR (one per page)

16. Specific lobbying issues

H.R. 525 & S.406 - Association Health Plans. NAIFA opposes exempting AHP's from state benefit, regulatory oversight and solvency law
 H.R. 1150 & S.602 - NAIFA supports these additional incentives to purchase LTCI including an above-the-line deduction for individual purchase of LTCI in S.602.
 H.R. 118 - Would provide generous tax credits to small businesses for providing health coverage to workers. NAIFA supports.
 Health Care Choice Act - Would allow health insurance issuers to choose one state and use that state's rules in all other states where they studying proposal.
 S.39 - Promotes development of health care cooperatives which will help businesses to pool the health care purchasing power of employe opposed to preemption of state law on solvency and mandates.
 S.288 - The State High Risk Pool Funding Extension Act - NAIFA supports.
 H.R. 176 & H.R. 1177 - would allow unused flexible spending arrangement funds to be carried over to the next year. NAIFA & AHIA fav
 HR 37 - An "above the line" deduction for "higher deductible" health plans coupled with HAS's. 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)
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Diane R. Boyle	Consultant
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 *8-02-05*

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 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.
 S.Con.Res.19 – This Senate Resolution would designate September as Life Insurance Awareness Month. NAIFA Supports.

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

House of Representatives
 Unites States Seniate

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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	Legislative Counsel & Director, Federal Relatic
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 8-02-05

Registrant Name NAIFA Client Name _____

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

16. Specific lobbying issues

Charitable Owned Life Insurance – President Bush proposed applying a 25% excise tax on death benefits of life insurance used in complicated life insurance and annuity transactions involving charitable and educational institutions. NAIFA supports in principal.

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

House of Representatives
Unites States Senate

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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 8-02-05

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

16. Specific lobbying issues

H.R. 458 & S.418 – Clarifies the jurisdiction of state insurance regulators and the Dept. Of Defense in regulating insurance agents who operate on-base. H.R. 458 passed House Financial Service Committee on March 16, 2005. NAIFA Supported.

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

House of Representatives
Unites States Senate

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Signature William R. Anderson Date 8-02-05

