The American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association with approximately 290 member companies operating in the United States and abroad. ACLI advocates in state, federal, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers’ products for financial and retirement security. ACLI members offer life insurance, annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing 95 percent of industry assets in the United States.
MESSAGE FROM OUR PRESIDENT & CEO, GOVERNOR DIRK KEMPTHORNE

Passion, energy, and unity. These are qualities that define the American Council of Life Insurers.

Life insurance has great traditions and a bright future. Families and individuals rely on our products for peace of mind and for dignity in their later years. When our customers need us, we are there. Many of our member companies have provided financial protection for over a century.

Likewise, ACLI is proud of the service we have provided to our member companies for many decades. Our mission remains steadfast: to advocate in federal, state, and international forums for public policy that supports the industry that serves 75 million American families.

The key to success is unity.

When our industry comes together, we are an unstoppable force. Every significant life insurance company belongs to ACLI. We influence debate and outcomes at every level. We provide comprehensive strategy for industry advocacy. ACLI has long been successful in advancing the industry’s mission. As a result, we empower people and families to build a strong, dignified future.

Ours is a noble industry and a unique thread in the tapestry of America. It all starts with you, our members.

Sincerely,

[Signature]

Governor Dirk Kempthorne
President and CEO
STATE OUTREACH

ACLI’s network of in-house lobbyists and local counsels in state capitals reach policymakers at all levels of state government. Consistent contact ensures the life insurance industry’s input is received at every stage of the legislative and regulatory process. Strategic alliances with state insurance trade associations, national and local agent associations, and other business groups bolster ACLI’s advocacy efforts. The member company-led State Legislative Strategy Group (SLSG) assists in tactically shaping efforts. Quick response teams provide ongoing support on top industry issues such as taxes and threats to the private retirement system. ACLI analysts track legislative and regulatory activity across state lines, providing members with the tools to monitor proposals and take action.

ACLI helps members keep up-to-date with the latest state laws and regulations affecting companies’ day-to-day operations with an extensive array of compliance services and law surveys.

FEDERAL OUTREACH

ACLI pursues strategic opportunities to advance the industry’s advocacy agenda with Congress, the administration, and key regulatory agencies. ACLI’s team of lobbyists works with Members of Congress and staff from both parties and in both chambers using an array of tools to educate policymakers on life insurance industry issues. Member company CEO contact with policymakers is a vital component of our advocacy. ACLI coordinates lobby days for CEOs in support of the industry’s agenda on Capitol Hill. ACLI also plans in-district events to introduce Members of Congress to constituents who work in the life insurance industry. The member company-led Federal Legislative Strategy Group (FLSG) helps develop and implement advocacy strategy in Washington, D.C. and is steered by issue-specific sub-groups such as the Tax FLSG, Retirement FLSG, International FLSG, Long-Term Care FLSG, and the Financial Services FLSG.

Members can subscribe to updates on developments on Capitol Hill and in the administration through Federal Roundup and in the states through the State News Weekly.
INTERNATIONAL OUTREACH

For many years, ACLI has been an industry leader working to expand the presence of private, U.S.-based life insurers across international boundaries. ACLI engages in trade policy development at the legislative and regulatory levels, as well as in negotiations to ensure free market access, fair competition, transparency, and regulatory efficiency. ACLI works with the National Association of Insurance Commissioners to educate and build support among state regulators for ACLI bilateral country priorities in China, Brazil, India, Mexico, and the European Union.

ACLI leads extensive outreach on global regulatory reform, and works to educate international bodies—including the G-20, the Financial Stability Board (FSB), and the International Association of Insurance Supervisors (IAIS)—on the unique characteristics of life insurance companies and the important role their products play in global economic growth. As a result, the G-20 has publicly acknowledged the potential for unintended consequences if global regulatory reform neglected to recognize the economic contributions of long-term protection products.

ACLI is an active participant in discussions on international standards that could have an immediate effect on multi-national insurers, ultimately influencing U.S. regulations with long-term implications for the entire insurance industry.

ACLI is a founding member of the Global Federation of Insurance Associations (GFIA), an international organization representing industry interests on a broad range of issues affecting the international insurance industry.
FINANCIAL AND RETIREMENT SECURITY PRODUCTS

Whether acquired individually or through an employer or other group, ACLI positions the products and services provided by the life insurance industry as key components in helping 75 million American families achieve financial and retirement security.

**Life Insurance:** Life insurance is a cornerstone of financial protection for American families and businesses. Through its product and tax committees, ACLI evaluates regulatory and legislative proposals and develops appropriate strategies to advance the important societal purpose of life insurance.

**Annuities:** With increasing numbers of Americans approaching retirement, ACLI advocates the value of annuities—offered individually or through workplace plans—and their unique role in providing guaranteed lifetime income in retirement. To promote the benefits of annuitization, ACLI has been successfully working to remove regulatory barriers that discourage employers from including guaranteed income options in defined contribution plans.

**Retirement Plans & IRAs:** ACLI advances life insurers’ participation in the retirement savings space, supporting proposals that encourage Americans to maximize retirement savings through participation in workplace-based plans. ACLI works with policymakers to advance solutions that expand worker access to workplace plans and IRAs.

**Long-Term Care Insurance:** ACLI advocates for private long-term care insurance as part of sensible retirement planning, stressing the vital role long-term care insurance can play in reducing demand on governments for long-term care assistance. ACLI seeks to advance measures that increase the availability of long-term care insurance at the workplace and allow for market growth, innovation, and regulatory stability. ACLI makes clear to policymakers and regulators that long-term care policies need to be priced appropriately to be consistently available to consumers.

**Disability Income Insurance:** ACLI promotes the importance of disability income insurance to workers’ financial security and guards against measures that restrict product development, marketing, underwriting, or effective claims management. ACLI supports measures that encourage disabled workers to attain maximum functionality and return to the workforce. In addition, ACLI supports efforts to allow auto enrollment in private disability insurance plans.
GROUP & SUPPLEMENTAL INSURANCE

ACLI works with a dedicated group of member company executives and representatives to emphasize the importance of group and supplemental insurance products and to address the unique issues associated with these products. The benefits of these products, provided through employers or offered on an individual basis, are vital to the financial security of families across the nation.

ACLI supports measures that continue to make the workplace an efficient and cost-effective place to provide workers and their families the tools they need to attain financial security. ACLI’s advocacy also covers a broad range of supplemental products, including vision, dental, stop loss, fixed-dollar indemnity, and absence management administration services.

It is essential that U.S. tax policy continues to strengthen the incentive for employers to provide workplace benefits. Additionally, continued efforts to educate both employers and employees about the importance and affordability of employer-sponsored insurance will help ensure a robust and receptive marketplace.

ACLI closely monitors emerging issues at the National Association of Insurance Commissioners (NAIC), in state legislatures, and in Congress that could affect retirement and financial security products.
PROMOTING SOUND PUBLIC POLICY

REGULATORY MODERNIZATION

ACLI leads industry dialogue with federal policymakers at the U.S. Department of Treasury, the Federal Reserve Board, Federal Insurance Office (FIO), and the Financial Stability Oversight Council (FSOC). Topics of discussion include federal prudential oversight/capital regulation, life insurance company resolution, and derivatives. In addition, ACLI works with international policymakers to ensure the industry perspective is considered in international standards setting, including global systemic risk designations, group-wide supervision, group-wide capital, and internationally active insurance groups. At the state level, ACLI works to improve the regulatory landscape by implementing principal-based reserves (PBR), the Own Risk Solvency Act (ORSA), and updates to holding company laws relating to group supervision.

TAXES

At the state and federal levels, ACLI and its companies have been successful in protecting the tax treatment of products, policyholders, and companies. Taxes remain a hot topic on Capitol Hill, and ACLI works to defend the industry against all ill-conceived tax proposals through Americans to Protect Family Security, “Secure Family,” a coalition of companies, agents, advisors, and other industry trade groups. The coalition uses direct lobbying, advertising, grassroots, media, and district meetings to respond to legislation that would harm policyholders and companies and make products less affordable and accessible.

RETIREMENT SECURITY

ACLI advocates for improvements in and expansions of workplace-based and individual retirement savings systems, and works with policymakers to promote laws and regulations that encourage the use of guaranteed lifetime income options. The private retirement system provides a robust and growing foundation for millions of Americans’ retirement security through IRAs, annuities, defined benefit plans, and defined contribution plans such as 401(k)s, 403(b)s, and 457s. To expand financial and retirement security, ACLI supports public policies that encourage employers to offer workplace savings plans, increase savings rates, and facilitate access to—and encourage use of—guaranteed lifetime income.

ACTUARIAL & ACCOUNTING

ACLI serves as a technical resource on actuarial and accounting initiatives and requirements. ACLI represents the industry at meetings with regulatory organizations—most notably the National Association of Insurance Commissioners, Financial Accounting Standards Board, and International Accounting Standards Board—on every significant Statutory, GAAP, and International Financial Reporting Standards accounting issue.
REINSURANCE

Committed to the growth and stability of the life insurance marketplace and the spreading of risk through reinsurance, ACLI is the leading advocate for purchasers and sellers of life reinsurance before state, federal, and international regulators. The issues range from efficient U.S. reinsurance regulation to free and fair trade in developed and emerging international markets.

ACLI research supports public policy objectives with reliable statistics and analyses and is often cited in legislative hearings and reports, in the media, and in public forums.

RESEARCH

Empirical research helps ACLI develop sound policy positions and is an important component of effective advocacy. ACLI’s advocacy-driven research generates reports, analyses, statistics, and revenue estimates used internally, with state and federal policymakers, and with the news media if appropriate. The annually published *Life Insurance Fact Book* provides statistics and information on trends in the life insurance industry. Specific topics include assets, liabilities, income, expenditures, reinsurance, life insurance, and annuities. ACLI also commissions academic and other expert research on key industry issues, including captives, taxes, and retirement security. These third-party analyses are highly effective tools for outreach to the media, policymakers, and regulators as ACLI advocates for the industry.

ACLI produces customized benchmark reports for all member companies that compare each individual member company with its peers in major financial and operational aspects like investment distribution, sales, policies in-force, and reserves for different products. These reports are used by member company senior officers to evaluate a company’s competitive position within its peer group.

PRIVACY AND RISK CLASSIFICATION

ACLI seeks to protect member companies’ ability to obtain, use, or share limited consumer personal information and prevent enactment of legislation or regulation that would jeopardize information practices necessary to fulfill contractual obligations. ACLI is quick to respond to emerging issues, such as those related to limits on underwriting.
SECURITIES

As the industry’s leading advocate before state and federal securities regulators, ACLI advocates for a fair market in which to manufacture and distribute variable products. ACLI evaluates regulatory and legislative activity concerning variable life insurance and variable annuities, including initiatives involving broker-dealers, investment companies, and investment advisors. Through member company committees, ACLI has developed policy on the regulation of derivatives and a harmonized standard of conduct for broker-dealers and investment advisors, elements of broad financial services regulatory reform under consideration by the administration and Congress.

LITIGATION

ACLI offers a variety of litigation services, protecting member companies from onerous and costly litigation through appellate advocacy, filing amicus curiae briefs, reporting on class actions, and representing industry interests as a party litigant. ACLI's legal advocacy has been recognized by the U.S. Supreme Court and has been instrumental in shaping legal issues and trends to the industry’s benefit before federal and state courts. ACLI leads the industry effort in fighting fraud, money laundering, and terrorist financing, producing international and U.S. compliance standards that are cost-effective and tailored to the operations and products of life insurers. ACLI also tracks arbitration, privileges and confidentiality, and tort and civil justice reform.

Today, 2,400 member company representatives participate in committees that help define and carry out ACLI policy. Committee schedules, as well as all ACLI events, can be viewed through the comprehensive calendar on ACLI.com.

Members have access to more than 29,000 pages of information through ACLI’s web-based services.
ACLI PAC

The ACLI political action committee (PAC) increases the industry’s visibility in state capitals and on Capitol Hill. The bi-partisan PAC is funded through voluntary contributions from eligible employees of ACLI and member companies. ACLI PAC-sponsored events provide opportunities for member company representatives to interact with policymakers in small group settings with an exclusive focus on the goals of the life insurance industry. During the 2015-16 election cycle, ACLI hosted more than 100 events with Members of Congress.

In 2016 alone, ACLI PAC hosted 47 industry events that raised $1,010,500 for congressional candidates.
MEDIA RELATIONS

Media outreach enhances advocacy in Washington, D.C., the states, and abroad and boosts understanding of industry issues and products. ACLI alerts member companies of upcoming stories, develops communication tools on headline issues, and serves as industry representative on sensitive topics under review by the media. Through the daily publications News Now and News Now International, ACLI keeps member companies informed of the top news stories with an impact on the industry.

SOCIAL MEDIA

ACLI maintains a robust social media presence to represent and promote the industry’s public policy priorities and provide consumer information. This includes Facebook, Twitter, and YouTube. ACLI also works with the Secure Family Coalition’s online platforms to further amplify the industry’s voice.

ADVERTISING

ACLI utilizes media outlets popular with Capitol Hill insiders to help build awareness of life insurers’ role in helping Americans achieve financial and retirement security. Advertisements on behalf of ACLI and the Secure Family Coalition appear in Politico, The Hill, and Roll Call and other publications covering Capitol Hill when Congress is tackling issues that impact the industry. ACLI advertising highlights the important role of life insurers’ products in providing financial and retirement security to 75 million American families.

PUBLIC OPINION RESEARCH

ACLI gauges public attitudes on numerous topics and public policy initiatives. Findings from public opinion research provide insight into public attitudes toward the industry and its products and help identify areas of misunderstanding of industry issues and positions.

GRASSROOTS

With a strong grassroots system in place, the industry is able to quickly mobilize the voices of employees and representatives from the agent and broker communities. ACLI works with member company coordinators to activate industry calls-to-action and participate in meetings with Members of Congress both on Capitol Hill and in-district. ACLI also works closely with associations representing the agent and broker community on issues of mutual interest to provide cohesive messaging and an extended reach.
Members can automatically receive a daily listing of top news stories with an impact on the industry from media outlets across the nation through News Now.

INFORMATION ON DEMAND

ACLI helps member companies conserve their own resources by offering categorized information on topics of concern to the industry. On-demand services available at ACLI.com include legislative and regulatory alerts, topical subscriptions, advocacy tools, and research. More than 23,000 member company employees are regular users of ACLI’s web-based services and have access to more than 29,000 pages of information.

STRATEGY GROUPS

SLG (STATE)  FSG (FED)  ORSO (GLOBAL)

TOOLS & RESOURCES

ISSUE BRIEFS  TOOLKITS  CALENDAR

PUBLICATIONS  QUICK SEARCH  BILL TRACKER

LEADERSHIP  DIRECTORIES  ROSTERS

STAY CONNECTED
Whether one-on-one or company-wide, members have access to personalized training sessions that allow them to maximize use of the resources on ACLI.com.

ONLINE SERVICES

WebDirect Email—Customized subscription service for issues updates and Compliance Services

Compliance Services—State laws, regulations, and administrative requirements

Legislative Tracker—Database of state legislation. Create reports, view bills, receive legislative alerts, and search by bill number, chamber, priority, year, keyword, and ACLI position

Comprehensive Calendar—Schedule of meetings and conference calls for committees, task forces, and working groups, as well as ACLI conferences

Event Registration—View details and register to attend ACLI conferences

Tool Kits—Advocacy and policy materials on key state, federal and international issues

Web Helpline—Toll-free line for website assistance: (877) 674–4659

Website Training—Customized training to address the specific needs of a company employee or group: (877) 674–4659

PUBLICATIONS

ACLI Digest—Bi-weekly review of state, federal, and international issues and ACLI activity

ACLI News Now—Daily summary of industry news media coverage

ACLI News Now International—Daily summary of news media coverage of international industry issues

Federal Daily Roundup—Daily summary of upcoming ACLI FLSG meetings, congressional hearings, and PAC events, as well as Capitol Hill media coverage of the industry

Federal News Flashes—Alerts on breaking developments on Capitol Hill and within the Administration

NAIC Report—Periodic review of the meetings of NAIC committees, task forces, and working groups

State News Weekly—Review of state legislative and regulatory activity

State News Flashes—Alerts on breaking legislative and regulatory action

Taxes and Retirement Security (TRS) Report—Highlights of active issues in taxes and retirement security

By the Numbers—Newsletter for chief financial officers, chief actuaries, and controllers

Adjournment Bulletins—Reports on the status of state bills at the end of the legislative session
**General Bulletins**—Reports on product and regulatory matters as well as accounting, actuarial, securities, and tax issues

**Investment Bulletins**—Reports on monthly, quarterly, and annual investment performance of life insurance companies in mortgages, public bonds, private placement bonds, and other ventures

**Legislative Bulletin**—Reports action and outcome of state bills

**Regulatory Bulletin**—Monthly review of regulations and administrative material by state

**PUBLIC WEBSITE**

ACLI’s public website provides information on the industry's products and issues, promoting a better understanding among policymakers, media, and the general public of how life insurers help Americans plan for their long-term financial and retirement security.
COMPLIANCE SERVICES

ACLI offers 14 topical compliance services, four advance services, 70 multi-state law surveys, and a directory of state insurance departments. ACLI publishes compliance-related laws, regulations, and administrative requirements of all 50 states, the District of Columbia, and Puerto Rico. The information—categorized and cross-referenced—enables members who are licensed in any or all states to monitor state activity affecting day-to-day business operations. The compliance services also enable companies to selectively monitor initiatives in specific states.

TOPICAL COMPLIANCE SERVICES

Agent Licensing—Requirements for licensing and continuing education for life, long-term care, variable, annuity, and disability income insurance agents

Annuity—Contract and form filing requirements applicable to the content and filing of traditional individual and group annuity contracts

Disability Income Insurance—Requirements on the development, marketing, sale, and servicing of disability income insurance products

Financial Regulation of Insurers Including Investments—Requirements governing general account investments, capital and surplus deposits, risk-based capital, holding-company systems, Own Risk and Solvency Assessment Act (ORSA), and investment valuations for domestic, foreign, and alien life insurers

Life Insurance Contracts—Contract and form filing requirements for individual life insurance policies and group life insurance certificates

Long-Term Care Insurance—Requirements for the development, marketing, sale, and servicing of long-term care insurance products

Market Conduct—Coverage of topics in the NAIC Model Market Conduct Examination Handbook including: examinations, company operations and management, unfair trade practices, marketing and sales, underwriting and rating, policyholder service, claims practices, agents licensing and conduct, and complaint handling

Premium Tax—State and municipal requirements on premium-based taxation, including tax rates and base, deductions, credits, assessments and refunds, EFT and e-file, and estimated payments. Also includes provisions on in-lieu, retaliatory, and municipal taxation, as well as annual returns

Privacy—Requirements that impact life and health insurers’ consumer information practices. Includes financial and information privacy, social security number privacy, information security and safeguards, internet privacy and e-mail solicitation, do-not-call and telephone solicitation, and fair credit reporting

Reinsurance—Requirements on admitted assets, assumption reinsurance, credit for reinsurance, licensing, life and health reinsurer agreements, reinsurance intermediaries, and treaty filing, including applicable holding company provisions
Risk Classification—Requirements on insurers’ use of information for risk classification, including genetic and HIV/AIDS testing, domestic violence, STOLI screening, juvenile life insurance underwriting, and underwriting restrictions

State Withholding & Information Reporting—Withholding and reporting requirements for life insurance companies, including the basic method of taxation, requirements for state tax withholding, tax reporting to state authorities, and reporting to payee

Valuation—Policy reserve requirements including actuarial opinion and memorandum, mortality tables, standard valuation law, valuation of life insurance policies, annuity contracts, and reserves, and reserve liability

Variable Contracts—Requirements on sale and issuance of variable life insurance policies and annuity contracts. Includes company qualifications and requirements on reporting, filing, contracts, separate accounts, and blue-sky laws

ADVANCE SERVICES

Administrative Material—Includes bulletins, circular letters, notices, orders, memoranda, and the like, issued by state insurance departments and other state government agencies, affecting insurer compliance

Advance Laws—Provides copies of newly-enacted state laws that impose or amend a compliance requirement, published in advance of state codification. ACLI highlights changes and repealed provisions in underline/strikethrough format and redacts provisions not applicable to life insurers

Proposed Regulations and Advance Regulations—Tracks pending and adopted regulations issued by state insurance departments and other state government agencies when they affect insurer compliance. The Proposed Regulation Service includes summaries, hearing dates, and comment deadlines. Advance Regulations are linked back to their proposals to show the history of the new or amended compliance requirements

Life Insurance Law Surveys—Multi-state surveys that outline laws and regulations on a wide variety of topics of interest to life insurers. Compilations include citations and summaries of the relevant state requirements. Live links to the Westlaw database of laws, regulations, and bulletins cited in the Law Surveys are available to ACLI members. Law Surveys are useful for a quick overview of differences between the states’ laws and regulations. Law Surveys are updated on a yearly basis, and are kept current by links to pertinent laws, regulations, and administrative material. There are currently 70 law surveys available to member companies on ACLI’s website.

State Insurance Department Organization Directory—Insurance department contact information for all 50 states, the District of Columbia, and Puerto Rico. Contains the name and background on each department head. The directory is updated annually.
COMMITTEES

A total of 2,400 member company representatives participate in committees that help define and carry out ACLI policy. Standing committees oversee ACLI’s business affairs while CEO steering committees and CEO task forces oversee policy development. An executive committee of CEO’s and ex officio ACLI officers assure board oversight. Two executive-level committees provide guidance for the Annual Conference and Executive Roundtable. Committee participation is solicited annually from member companies.

SECTIONS

ACLI has five special-interest sections: Forum 500, Compliance, Investment, Legal, and Medical. These sections provide member company executives and personnel with in-depth information in specialty areas, professional development opportunities, networking events, and more.

Membership in four of the sections (compliance, investment, legal, and medical) is limited to member company employees whose daily duties or expertise is relevant to the section’s mission. Membership in the Forum 500 section is restricted to senior officers of member companies with $2 billion or less in assets, or capital and surplus of $200 million or less.

Each of the sections has its own governance structure, and each has its own meeting schedule. Each section elects its own board of governors or managers, adopts rules and regulations, and conducts annual or special meetings. Attendance at the various section meetings is voluntary—and is not limited to section members or staff of member companies. Continuing education credits in certain disciplines are awarded for participation for some meetings.

To help industry colleagues connect, ACLI provides contact information through the member company search tool on ACLI.com.
ACLI tailors meetings to issues shaping the life insurance and financial services industries. Events provide a rich environment for members to exchange ideas, discuss trends, network with peers, and meet experts in the field. Members shape conference development by serving on planning committees. ACLI conferences provide sponsorship opportunities for service providers to showcase innovative business solutions and technologies.

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<td>Reinsurance Executive Roundtable</td>
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<td>Senior reinsurance officers (invitation only)</td>
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<td>Executive Roundtable</td>
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<td>CEOs and select senior executives (invitation only)</td>
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<td>Medical Section Annual Meeting</td>
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<td>Compliance &amp; Legal Sections Annual Meeting</td>
<td>Issues facing compliance and legal professionals in the insurance and reinsurance industries—includes exhibitor marketplace</td>
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<td>Senior Investment Managers Seminar</td>
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<tr>
<td>ACLI Annual Conference</td>
<td>Legal, compliance, retirement security, investment/financial, international, politics and policy, reinsurance, and medical/underwriting—includes exhibitor marketplace</td>
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ACLI LEADERSHIP

DIRK KEMPTHORNE, President & CEO

Brian Waidmann, Chief of Staff

Gary E. Hughes
Executive Vice President & Chief Operating Officer

David C. Turner
Executive Vice President & Corporate Secretary

Peter Bautz
Senior Vice President, Taxes & Retirement Security

Alane Dent
Acting Senior Vice President, Federal Relations

J. Bruce Ferguson
Senior Vice President, State Relations

Paul S. Graham
Senior Vice President, Insurance Regulation & Chief Actuary

Julie A. Spiezio
Senior Vice President & General Counsel

Katherine Trinidad
Senior Vice President, Public Affairs & Publishing

Don Walker
Senior Vice President, Administration & Chief Financial Officer