

**LIFE INSURANCE ASSOCIATION
OF MASSACHUSETTS**

20 Park Plaza — Suite 630 Boston, Massachusetts 02116
Phone: (617) 375-9200 Fax: (617) 375-1029
www.liam.org

November 21, 2014

Congresswoman Katherine Clark
United States House of Representatives
2108 Rayburn House Office Building
Washington, DC 20515

Dear Congresswoman Clark:

Urgent Action Needed on the Insurance Capital Standards Clarification Act of 2014
Dear Senator/Representative:

The Life Insurance Association of Massachusetts urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

The Insurance Capital Standards Clarification Act legislation has broad, bipartisan support. Legislation to clarify these insurance-based capital standards has already passed the House and Senate this year. Now we urge Congress to complete its work and move swiftly to send a final bill to the President's desk for enactment into law.

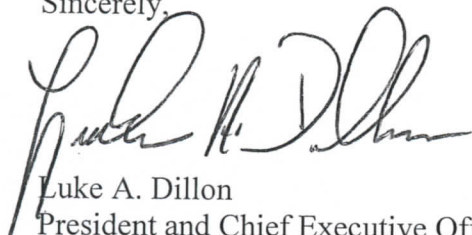
Life insurance is very different from banking and must be regulated in a way that reflects those differences. The capital standards developed for life insurers must support the long-term promises and guarantees made to policyholders, families, and retirees.

The Insurance Capital Standards Clarification Act would ensure that the Federal Reserve Board has the authority to develop the appropriate capital standards for the insurance companies under its supervision. The bill furthers the goals of prudential supervision and consumer protection by facilitating the application of appropriate and effective capital standards.

Now is the time for the Insurance Capital Standards Clarification Act of 2014 to become law. We urge you to work with your colleagues to finish the work on this bill and send it to the President before the end of this session.

Please do not hesitate to call the Life Insurance Association of Massachusetts to learn more about the important role of life insurance in our state.

Sincerely,

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Luke A. Dillon
President and Chief Executive Officer

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November 21, 2014

Congresswoman Nicola S. Tsongas
United States House of Representatives
1607 Longworth House Office Building
Washington, DC 20515

Dear Congresswoman Tsongas:

Urgent Action Needed on the Insurance Capital Standards Clarification Act of 2014
Dear Senator/Representative:

The Life Insurance Association of Massachusetts urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

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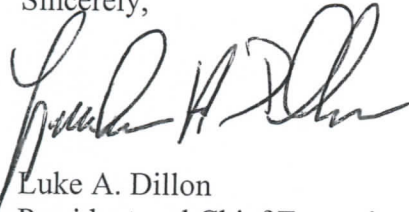
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November 21, 2014

Congressman Michael E. Capuano
United States House of Representatives
1414 Longworth House Office Building
Washington, DC 20515

Dear Congressman Capuano:

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Dear Senator/Representative:

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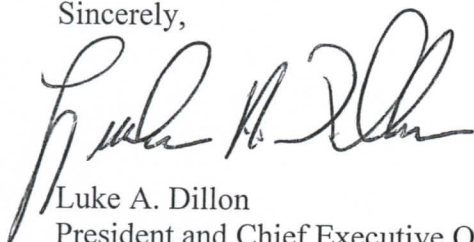
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November 21, 2014

Congressman William R. Keating
United States House of Representatives
315 Cannon House Office Building
Washington, DC 20515

Dear Congressman Keating:

Urgent Action Needed on the Insurance Capital Standards Clarification Act of 2014
Dear Senator/Representative:

The Life Insurance Association of Massachusetts urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

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November 21, 2014

Congressman Joseph P. Kennedy III
United States House of Representatives
1218 Longworth House Office Building
Washington, DC 20515

Dear Congressman Kennedy:

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Dear Senator/Representative:

The Life Insurance Association of Massachusetts urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

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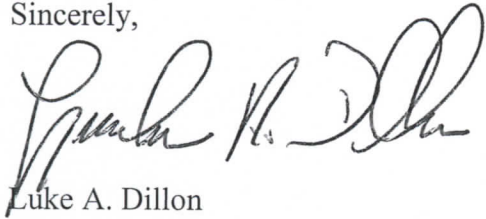
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November 21, 2014

Congressman Stephen F. Lynch
United States House of Representatives
2133 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Lynch:

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Dear Senator/Representative:

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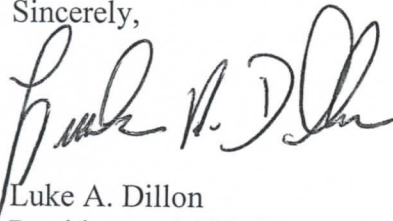
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November 21, 2014

Congressman James P. McGovern
United States House of Representatives
438 Cannon House Office Building
Washington, DC 20515

Dear Congressman McGovern:

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Dear Senator/Representative:

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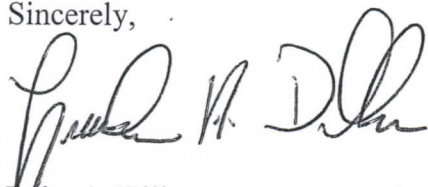
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November 21, 2014

Congressman Richard E. Neal
United States House of Representatives
2208 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Neal:

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Dear Senator/Representative:

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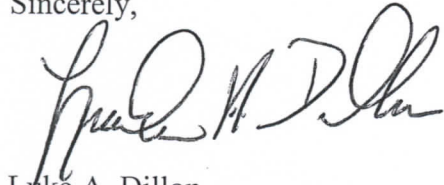
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November 21, 2014

Congressman John F. Tierney
United States House of Representatives
2238 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Tierney:

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Dear Senator/Representative:

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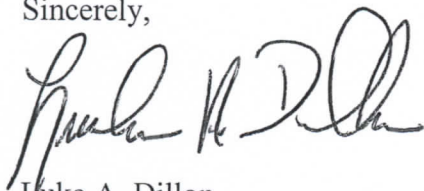
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November 21, 2014

Senator Elizabeth Warren
United States Senate
2 Russell Courtyard
Washington, DC 20510

Dear Senator Warren:

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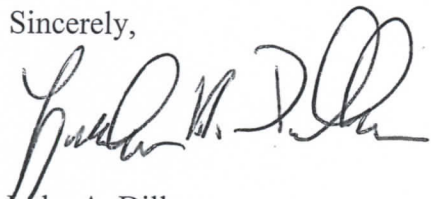
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November 21, 2014

Senator Edward J. Markey
United States Senate
218 Russell Senate Building
Washington, DC 20510

Dear Senator Markey:

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Dear Senator/Representative:

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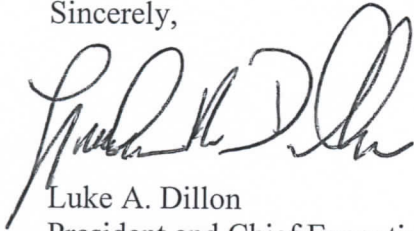
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