

Act NOW on Insurance Capital Standards

AAA LIFE
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AIG
ALFA LIFE
ALLIANZ
ALLSTATE
AMERICAN EQUITY
AMERICAN FAMILY
AMERICAN FIDELITY
AMERICAN NATIONAL
AMERICO LIFE
AMERITAS
ASSURANT
ASSURITY LIFE
AURIGEN RE
AXA
BALTIMORE LIFE
BANKERS FIDELITY LIFE
BOSTON MUTUAL LIFE
CENTRAL SECURITY LIFE
CICA LIFE
CINCINNATI LIFE
CNO FINANCIAL
COLUMBIAN MUTUAL
LIFE
COUNTRY LIFE
CUNA MUTUAL
EMC NATIONAL LIFE
ERIE FAMILY LIFE
FARM BUREAU LIFE
OF MICHIGAN
FBL FINANCIAL
FEDERAL LIFE
FIDELITY SECURITY LIFE
FORESTERS
GENWORTH
GLOBAL ATLANTIC
GUARANTY INCOME LIFE
THE GUARDIAN
HANNOVER LIFE RE
HOMESTEADERS LIFE
HORACE MANN LIFE
JOHN HANCOCK
LANDMARK LIFE
LEGAL & GENERAL
AMERICA
LINCOLN BENEFIT LIFE
LINCOLN FINANCIAL
LINCOLN HERITAGE LIFE
LONDON LIFE RE

M LIFE
MASSMUTUAL
MEDICO INSURANCE
METLIFE
MODERN WOODMEN
OF AMERICA

NATIONAL WESTERN
LIFE
NATIONWIDE FINANCIAL
NEW YORK LIFE
NORTHWESTERN
MUTUAL

PRIMERICA
PRINCIPAL FINANCIAL
PROTECTIVE LIFE
PRUDENTIAL FINANCIAL
RELIANCE STANDARD
RGA REINSURANCE
RIVERSOURCE LIFE
ROYAL NEIGHBORS
OF AMERICA
SAGICOR LIFE
SAMMONS FINANCIAL
SECURIAN
SECURITY MUTUAL LIFE
SENTRY INSURANCE
SHELTER INSURANCE
THE STANDARD
STATE FARM
SUN LIFE FINANCIAL
SYMETRA
SWISS RE
THRIVENT FINANCIAL
TIAA-CREF
TRANSAMERICA
TRUSTMARK
UNITED HERITAGE LIFE
UNIVERSAL GUARANTY
LIFE
UNUM
USAA LIFE
VANTIS LIFE
VOYA FINANCIAL
WESTERN & SOUTHERN
WILTON RE
WOODMEN OF THE
WORLD

To Members of Congress:

America's life insurance companies strongly support legislation to clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision.

There is broad consensus among legislators, federal and state regulators, and industry experts that insurance is very different from banking and must be regulated in a way that reflects those differences. Only insurance-based standards are suitable for safeguarding the capital strength of insurance companies.

The House and Senate have both shown overwhelming and bipartisan support for appropriate capital standards for life insurers. Now it is time for the Insurance Capital Standards Clarification Act of 2014 to become law—this legislation is critically important to life insurance companies and our customers.

The capital standards developed for life insurers must support the long-term promises and obligations that underlie our unique products—life insurance, annuities, long-term care and disability income insurance. Today, 75 million American families depend on our industry for their financial protection and retirement security. The industry pays out \$1.5 billion every day to families and businesses, and is a cornerstone of the U.S. economy, generating 2.5 million jobs and investing \$5.2 trillion to support economic expansion.

It is in the interest of insurance consumers, insurance regulators, and insurance markets for the Federal Reserve to have the authority to design insurance capital standards that are appropriate and serve the goals of prudential supervision.

We, the undersigned companies, strongly urge Congress to send the Insurance Capital Standards Clarification Act to the President's desk for quick enactment this year.

Thank you for your continued support.

MOTORISTS LIFE
MTL INSURANCE
MUNICH AMERICAN RE
MUTUAL OF OMAHA
NATIONAL FARM LIFE
NATIONAL GUARDIAN
LIFE
NATIONAL LIFE

OHIO NATIONAL
ONEAMERICA
FINANCIAL
OXFORD LIFE
PACIFIC LIFE
PAN AMERICAN LIFE
PENN MUTUAL
PHYSICIANS MUTUAL



Financial Security...for Life.

**AMERICAN COUNCIL
OF LIFE INSURERS**

DIRK KEMPTHORNE

President & CEO

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www.acli.com

**It's time to send
the Insurance
Capital Standards
Clarification Act
to the President's
desk for enactment
this year.**

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at www.acli.com.**



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Our companies strongly urge Congress to pass and the President to sign the Insurance Capital Standards Clarification Act this year.



Financial Security...for Life.

DIRK KEMPTHORNE
President & CEO

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Why are we offering a fresh new choice in Happy Meals?



We believe fun food can also be good food.

What's happening inside Happy Meals? More than you might know. For a limited time, we're introducing a new fresh fruit option with Cuties®. It's just one of many changes we've made over the years, from offering nutritious kid favorites like Go-GURT® Strawberry Yogurt and apple slices, to reducing sodium in Chicken McNuggets®, decreasing the size of our fries, and encouraging wholesome beverage choices. To learn more about the changes we're making, join us at mcdonalds.com/happymeals.



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