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2006 AUG 31 A 7 32

LOBBYIST FILING AGREEMENT

This Agreement, made this 29th day of August, 2006, by and between Gary Harriger, lobbyist for American Council of Life Insurers and Jill B. Martin, Esquire, who has been designated Staff Counsel for this matter by the Maryland State Ethics Commission (hereinafter the Staff Counsel).

RECITALS

The State Ethics Commission ("the Commission") is the executive agency of the State of Maryland established by Chapter 513, Acts of 1979 for the purpose of enforcing the Maryland Public Ethics Law (State Government Article, Title 15, Annotated Code of Maryland, hereinafter the Ethics Law) including the provisions of Subtitle 7, the lobbying disclosure program.

Gary Harriger ("the filer") is an individual whose lobbying activities on behalf of American Council of Life Insurers during the period of November 1, 2005 through October 31, 2006 required him to register as a lobbyist with the State Ethics Commission.

The filer did not timely register on behalf of the employer, American Council of Life Insurers ("the employer") as required by the State Gov. Md. Code Ann., §15-703(d)(1)(Supp.2005).

The filer subsequently registered on July 7, 2006 for the period November 1, 2005 through October 31, 2006.

The filer is voluntarily entering into this agreement to admit his failure to timely file a lobbyist registration with the Commission and to pay a sum of money in lieu of potential late filing fees and other fines pursuant to Section 15-405 of the Ethics Law.

NOW THEREFORE, in consideration of the submission of the required lobbyist registration form by the filer on July 10, 2006 and the admissions and agreements herein contained, the filer and the Staff Counsel stipulate and agree as follows:

1. The filer did not timely file his lobbyist registration form on behalf of American Council of Life Insurers for the period November 1, 2005 through October 31, 2006 as required by §15-703(d)(1) of the Ethics Law.

2. The filer reported his delinquency to the Commission on July 7, 2006 by filing his registration form (a copy of which has been attached hereto and made a part thereof).

3. The filer understands that failure to comply with the lobbying disclosure provisions of the Ethics Law may subject him to a formal complaint by the Commission and, upon finding of a violation, late fees and the possibility of civil fines.

4. Based on the facts stated in this agreement the filer agrees to pay as settlement of the late filing matter, the amount of Two Hundred and Fifty Dollars (\$250.00) at the time of the execution of this agreement in lieu of a potential late fee and in lieu of civil fines for the above admitted late registration statement (paragraph 1).

5. The Staff Counsel will, upon execution of this Agreement by the filer recommend that the Commission not institute any proceedings on his failure to timely register. The filer understands that the Commission is under no obligation to accept this agreement and may decide to take other action, including issuing a complaint.

6. The filer waives a formal hearing on this matter (if the agreement is accepted by the Commission) to which he would be entitled if a complaint were issued, and he understands that this Agreement and materials relating to this matter are not subject to the confidentiality provisions of the Ethics law, and will be public information unless otherwise protected.

7. The filer understands a copy of this agreement will be mailed to his employer.

8. The filer and Staff Counsel have entered into this Agreement for the sole purpose of receiving the late submission of a lobbyist registration statement and for the payment of late fees and other fines and for no other purpose.

IN WITNESS WHEREOF, Gary Harriger, and Jill B. Martin, Staff Counsel, State Ethics Commission, have hereunto set their hands.

SIGNATURE APPEARS ON
ORIGINAL AGREEMENT

Jill B. Martin, Staff Counsel
State Ethics Commission
45 Calvert Street, 3rd Floor
Annapolis, MD 21401
(410) 260-7770

SIGNATURE APPEARS ON
ORIGINAL AGREEMENT

Gary Harriger
Lobbyist
American Council of Life Insurers

State of Maryland

County of: Sancti, to wit:

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Gary Harriger, who made oath on this 29 day of August, 2006 in due form of law that the matters and facts hereinabove set forth are true to the best of his knowledge, information and belief, and are his voluntary act and that he executed this document for the purpose set forth herein.

SIGNATURE APPEARS ON
ORIGINAL AGREEMENT

Notary Public

EXP. MARCH 8, 2010

My Commission Expires: March 8, 2010

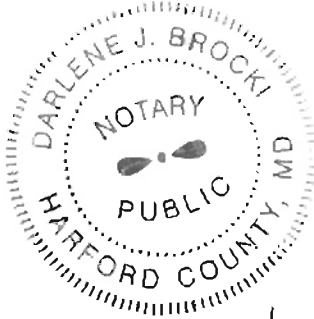
State of Maryland,
County of: Harford, to wit:

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Jill B. Martin, Staff Counsel to the State Ethics Commission, who made oath on this 31st day of August, 2006 in due form of law that she executed this agreement for the purposes set forth herein.

SIGNATURE APPEARS ON
ORIGINAL AGREEMENT

Notary Public

My Commission Expires: 2-1-10



Accepted by the Commission

SIGNATURE APPEARS ON
ORIGINAL AGREEMENT

Julian L. Lapidés, Chairman
for the Commission

Date: 9/21, 2006

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LOBBYING REGISTRATION FORM (Form #3)

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PART A. GENERAL INFORMATION

Type of Registration (Check all appropriate blanks)

Legislative Action Lobbyist

Grass Roots Lobbyist

Executive Action Lobbyist

Non-Exempt Employer FTMS COMMISSION

Primary Purpose of Organization

Is the employer organization, or the registered organization if there is no employer, organized and operated for the primary purpose of attempting to influence any legislative or executive action? Yes No

Enclose the required registration fee of \$50 made payable to the State of Maryland.

CHECK OR MONEY ORDER NO. 5357

PART B. IDENTIFICATION OF REGISTRANT/REGULATED LOBBYIST

I. Identifying information (complete all blanks):

a) Name Gary Harriger, Esq.

b) Permanent address (Include firm name if applicable) Funk & Botton, P.A.
36 S. Charles St., 12th Floor
Baltimore, MD 21201

c) Business telephone (410) 659-7700 Do you want number on published lobbyist list? Yes No

d) Occupation or type of business Attorney

II. Identification of others required to register:

a) Will any person be required to register as a lobbyist on behalf of the person or organization identified in section I?

Yes No

b) If the answer to a) is "yes," identify each such person below and give their name and address:

III. Identification of employer (complete only if registrant/regulator lobbyist acts on behalf of another; also have the employer complete Part D):

a) Identify all persons or organizations who compensate the registrant/regulator lobbyist for activities requiring this registration:

Name American Council of Life Insurers

Permanent address: 101 Constitution Ave., N.W.
Washington, DC 20001

Business telephone (202) 624-2385

Nature of Business Trade Association

b) Identify any other person whom the registrant/regulator lobbyist will represent regarding the matters identified in this registration (if none, put in none) None

IV. Registration Information:

a) State the period (include both beginning and ending month, day and year) for which this registration is effective:

November 1, 2005 to October 31, 2006

b) Identify the matters (including bill number if known) on which the registrant/regulator lobbyist expects to act or employ someone to act during the registration period Preserve and protect the client's interests before the Maryland General Assembly, State and Executive agencies regarding any and all matters relating to life insurance companies and their regulation in this State.

PART C. REGISTRANT'S/REGULATED LOBBYIST'S SIGNATURE

SIGNATURE APPEARS ON ORIGINAL AGREEMENT

May 15, 2006
Date

PART D. AUTHORIZATION TO ACT (to be completed by each person identified in Part B (III))

I. Authorization

I hereby certify that the information contained herein is correct and that Gary Harriger is hereby authorized to act on behalf of American Council of Life Insurers for the period set forth in Part B, section IV(a) and as to the matters set forth in Part B, section IV (b) herein unless this authority is terminated sooner.

II. Exemption Status of Employer (check one, either (a), (b) or (c))

a) The employer does claim an exemption from filing its own registration and activity reports because all expenditures requiring registration and reporting will be reported by the above registrant/regulator lobbyist or other registrants/regulator lobbyists acting on its behalf, and the employer engages in no other lobbying activity that requires it to register and report.

b) The employer does not claim an exemption from filing its own registration and activity reports. The above registrant/regulator lobbyist will report only expenditures and compensation regarding the above registrant's/regulator lobbyist's activity. A separate registration will be submitted by the employer listed in Part B(III).

c) The employer does not claim an exemption from filing its own registration and reporting requirements based on the activities of the above registrant/regulator lobbyist. The above registrant/regulator lobbyist will report only expenditures and compensation regarding the above registrant's/regulator lobbyist's activity. However, the employer does claim an exemption from filing its own registration and reporting because another regulated lobbyist or lobbyists will report any other expenditures of the employer, and the employer will engage in no other activity that would require it to register or report.

SIGNATURE APPEARS ON ORIGINAL AGREEMENT

Signature of Person Identified in Part B, Section III (b) Date

Leah Walters

Employer's Typed Signature