HAWAII STATE ETHICS COMMISSION
REGISTERED LOBBYIST'S EXPENDITURES AND CONTRIBUTIONS REPORT

FORM LOB

JAN 29 P2:05

STATE OF HAWAII
STATE ETHICS COMMISSION

HAWAII STATE ETHICS COMMISSION
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THIS SPACE FOR OFFICE USE ONLY

For lobbying reporting period:
[ ] January 1 - last day of February
[ ] March 1 - April 30
[X] May 1 - December 31
Year of Report 20 13

Lobbyist: Joann Waiters Phone: 202-624-2177
Organization: American Council of Life Insurers
Mailing Address: 101 Constitution Avenue, NW, Suite 700
Washington, DC 20001-2133

PART I. TOTAL EXPENDITURES

Note: For the purpose of this part, expenditures for which the lobbyist is reimbursed by an organization or expenditures which are paid for by an organization are reported on the organization's expenditures statement. See instructions for further explanation.

The total sum or value of all expenditures for the purpose of lobbying made by the lobbyist during the statement period was:

$ $0.00

ORGANIZATION'S NAMES (as they appear on lobbyist registration form)

No. 1
No. 2
No. 3
No. 4
No. 5
No. 6

EXPENDITURES MADE BY LOBBYIST FOR EACH ORGANIZATION

Category	Organization 1	Organization 2	Organization 3	Organization 4	Organization 5	Organization
1. Preparation & distribution						
2. Media advertising						
3. Telegraph, telephone, other						
4. Postage						
5. Fees paid by lobbyist						
6. Entertainment						
7. Food & beverages						
8. Gifts						
9. Loans						
10. Other disbursements						
TOTAL EXPENDITURES	$0.00	$0.00	$0.00	$0.00	$0.00	$0.0

RECEIVED BY ~~U.S. MAIL~~

EXPENDITURES OF $25 OR MORE PER PERSON PER DAY

List in this section all expenditures incurred by lobbyist for the purpose of lobbying of $25 or more per person per day during the statement period.

☒ This section is not applicable

☐ Expenditures incurred in the total sum of $25 or more per person per day were made for the following persons:

Name & Address	On behalf of ORG#	Amount or value

AGGREGATE EXPENDITURES OF $150 OR MORE PER PERSON

List in this section all expenditures incurred by lobbyist for the purpose of lobbying in the total sum of $150 or more per person during the statement period.

☒ This section is not applicable

☐ Expenditures incurred in the aggregate of $150 or more per person were made for the following persons:

Name & Address	On behalf of ORG#	Amount or value

PART II. CONTRIBUTIONS RECEIVED BY LOBBYIST

List in this section all contributions received by lobbyist for the purpose of lobbying in the total sum of $25 or more per person during the statement period.

☒ This section is not applicable

☐ Contributions in the total sum of $25 or more per person were received from the following persons:

Name & Address	Amount or value

PART III. SUBJECT AREAS OF LOBBYING

Legislative and/or administrative action in the following areas was supported or opposed during the statement period:

☐ Agriculture	☐ Education	☐ Human Services	☐ Science, Technology & Economic Development
☐ Communications & Public Utilities	☐ Government Operation & Finance	☐ Intergovernmental Relations, International Affairs	☐ Tourism & Recreation
☒ Consumer Protection & Commerce	☐ Hawaiian Affairs	☐ Labor & Employment	☐ Transportation
☐ Culture, Arts, Historic Preservation	☐ Health	☐ Planning, Land & Water Use Management	☒ Other: (indicate below) Life Insurance Annuit: Health Insurance
☐ Ecology, Energy Environmental Protection	☐ Housing	☐ Public Safety & Corrections	

I hereby certify that the statements made above are correct and complete to the best of my knowledge

Joann Waters — (Signature of Lobbyist)

Jan. 27, 2014 — (Date)