

## MEMORANDUM

**TO:** File on Title IX of Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”)

**FROM:** Christian L. Broadbent  
Counsel to Commissioner Elisse B. Walter

**DATE:** December 7, 2010

**RE:** Meeting with Representatives of Association for Advanced Life Underwriting (“AALU”)

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On November 17, 2010, Commissioner Walter, along with Christian Broadbent of Commissioner Walter’s office, met with representatives of AALU to discuss the study required by Section 913 of the Dodd-Frank Act. AALU also provided a copy of their public comment letter (dated August 30, 2010) on the study.

The list of attendees submitted was as follows:

- Nat Perlmutter, President and CEO of Forest Hills Financial Group; currently serving as President of AALU
- Larry Rybka, President and CEO of Valmark Securities, Inc.; currently serving as Chair of AALU’s Regulatory Reform Committee
- Chris Morton, AALU Vice President, Legislative Affairs
- Marti Cochran, Arnold & Porter; outside counsel to AALU
- David Freeman, Arnold & Porter, outside counsel to AALU

The proposed agenda submitted was as follows:

- Introductions and brief description of AALU and its membership
- Discussion of key issues raised by AALU life insurance practitioners regarding current regulations/obligations
- Dialogue and questions