



Financial Security...for Life.

DIRK KEMPTHORNE
President & Chief Executive Officer

September 15, 2014

The Honorable Sam Johnson
Chairman
Subcommittee on Social Security
House Ways and Means Committee
B317 Rayburn Building
Washington, DC 20515

Dear Chairman Johnson,

The American Council of Life Insurers (ACLI) would like to express our support for H.R. 5260, the Stop Disability Fraud Act of 2014. The bill will help prevent fraud in the Social Security Disability Insurance (SSDI) program and modernize the program to more effectively address the needs of individuals with disabilities.

The American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association with approximately 300 member companies operating in the United States and abroad. ACLI advocates in federal, state, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers' products for financial and retirement security. ACLI members offer life insurance, annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing more than 90 percent of industry assets and premiums.

ACLI supports the offering of solutions to strengthen the integrity of the SSDI program, including combating conspiracy fraud, strengthening program protections and expanding current research and demonstration authority. The SSDI program, along with private disability income coverage, provides a vital safety net to millions of American families. These benefits are more widely available when inefficiencies are taken out of the equation and when individuals are encouraged to return to work when they are able. Obviously, more can be done to stabilize the solvency of the SSDI Trust Fund since it will deplete its assets in 2016. Your bill is a thoughtful starting point for the legislative action that is needed to address its insolvency.

Again, we support H.R. 5260 and look forward to working with you and your staff to strengthen and modernize the SSDI program to better serve the needs of individuals with disabilities.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dirk Kempthorne", is written over the word "Sincerely,".

DIRK KEMPTHORNE