EXHIBIT 4
DATE 1-21-05
HB 157

Amendments to House Bill 157
Introduced Bill

Requested by the American Council of Life Insurers
and Department of Insurance

Prepared by Jacqueline T. Lenmark
January 19, 2005

1. Page 5.
Following: line 8
Insert: "NEW SECTION. **Section 2. Savings clause.** [This act] does not affect rights and duties that matured, penalties that were incurred, or proceedings that were begun before [the effective date of this act]."
Renumber: subsequent sections

2. Page 5, line 10.
Following: "into"
Insert: "or renewed"

savings clause/applicability