

Clerk of the House of Representatives  
Legislative Resource Center  
B-106 Cannon Building  
Washington, DC 20515

Secretary of the Senate  
Office of Public Records  
232 Hart Building  
Washington, DC 20510

SECRETARY OF THE

03 FEB 27 PM

**LOBBYING REPORT**

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name			
<b>Massachusetts Mutual Life Insurance Company</b>			
2. Address <input type="checkbox"/> Check if different than previously reported			
<b>1295 State Street</b>			
3. Principal Place of Business (if different from line 2)			
City: <b>Springfield</b>		State/Zip (or Country) <b>Massachusetts 01111</b>	
4. Contact Name	Telephone	E-Mail (optional)	5. Senate ID #
<b>Kenneth S. Cohen</b>	<b>(413)744-6057</b>	<b>kcohen@massmutual.com</b>	<b>23986-12</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID #
			<b>31968000</b>

**TYPE OF REPORT** 8. Year 2002 Midyear (January 1-June 30)  OR Year End (July 1-Dec

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report  | Termination Date \_\_\_\_\_ 11. No Lobbyir

**INCOME OR EXPENSES – Complete Either Line 12 OR Line 13**

12. Lobbying Firms	13. Organizations
<b>INCOME</b> relating to lobbying activities for this reporting period was:	<b>EXPENSES</b> relating to lobbying activities for this re period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/>   \$ _____ Income (nearest \$20,000)	\$10,000 or more <input checked="" type="checkbox"/>   \$ <u>600,000.00</u> Expenses (near
Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	<b>14. REPORTING METHOD.</b> Check box to indi accounting method. See instructions for description
	<input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA defn
	<input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 60 Internal Revenue Code
	<input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 14 Internal Revenue Code
<b>14.</b>	<b>15.</b>

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (REV. 6/98)

P.

Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues

**H.R. 333, S. 625, "Bankruptcy Reform Act", provisions relating to single asset real estate and placing a cap on 1 of protection for retirement savings.**

17. House(s) of Congress and Federal agencies contacted  Check if None

- Senate
- House

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	.....
	.....
	.....
	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page) (#1 of 2 Code: FIN)

16. Specific lobbying issues

**Health and Human Services Regulations on the privacy of medical information**

**H.R. 583, To establish the Commission for the Comprehensive Study of Privacy Protection, all provisions**

**H.R. 2036, "Social Security Number Privacy and Identity Theft Protection Act of 2001," all provisions**

**H.R. 3763, S.2673, Sarbanes-Oxley Act of 2002 (P-L 107-204), Section 306 requiring the plan administrator to r contribution plan participants and beneficiaries of an impending blackout and clarification of the prohibitions extensions of credit to corporate insiders.**

**H.R. 4678, Consumer Privacy Portection Act of 2002, all provisions.**

17. House(s) of Congress and Federal agencies contacted  Check if None

Senate

- House
- SEC

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	
Dennis Herchel	
William B. Fisher	
Alison Weiss	

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested.** Attach additional page(s) as needed.

15. General issue area code FIN (one per page) (#2 of 2 Code: FIN)

16. Specific lobbying issues

**S. 848, "Social Security Number Misuse Prevention Act of 2001," all provisions**

**SEC rule-making to exempt federal thrift institutions from Investment Advisers Act of 1940**

**S. 2201, "Online Personal Privacy Act", all provisions**

17. House(s) of Congress and Federal agencies contacted  Check if None

- Senate
- House
- SEC
- Office of Thrift Supervision

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	.....
<u>Dennis Herchel</u>	.....
<u>William B. Fisher</u>	.....
<u>Alison Weiss</u>	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested.** Attach additional page(s) as needed.

15. General issue area code HCR (one per page) (#1 of 1 Code: HCR)

16. Specific lobbying issues

**Health and Human Services Regulations on the privacy of medical information**

17. House(s) of Congress and Federal agencies contacted  Check if None

- HHS

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>William B. Fisher</u>	.....
<u>Dennis Herchel</u>	.....
	.....
	.....
	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

15. General issue area code INS (one per page) (#1 of 2 Code: INS)

16. Specific lobbying issues

**H.R. 1408, "Financial Services Anti-Fraud Network Act of 2001," all provisions**

**S. \_\_\_\_, a bill sponsored by Senator Scumer relating to an optional federal charter for life insurance companies  
House consideration of the costs of multi-state regulation of life insurers**

**H.R. 3766, "Insurance Industry Modernization and Consumer Protection Act", all provisions relating to an opt  
charter for life insurance companies.**

**Terrorism Risk Insurance Act of 2002 (P-L No. 107-297), all provisions**

**Treasury study on the impact of Threat of Terrorism on the availability of Group Insurance, 67 FR 76208 (12/1**

17. House(s) of Congress and Federal agencies contacted  Check if None

- House
- Senate
- White House
- Treasury

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
..... <b>Kenneth S. Cohen</b> .....	.....
..... <b>William B. Fisher</b> .....	.....
..... <b>Alison Weiss</b> .....	.....
..... <b>Ellen Wilkins Ellis</b> .....	.....
	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested.** Attach additional page(s) as needed.

15. General issue area code INS (one per page) (#2 of 2 Code: INS)

16. Specific lobbying issues

**H.R. 4551, "Life Insurance Employer Notification Act", all provisions**

17. House(s) of Congress and Federal agencies contacted  Check if None

**House**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	.....
<u>William B. Fisher</u>	.....
	.....
	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested. Attach additional page(s) as needed.**

15. General issue area code RET (one per page) (#1 of 3 Code: RET)

16. Specific lobbying issue

**H.R. 2269, S.1978 "Retirement Security Advice Act of 2001," all provisions**

**S. 742, "Retirement Security and Savings Act of 2001," all provisions**

**S. 1677, "Independent Investment Adviser Act of 2001," all provisions**

**Treasury proposed regulation on notice of significant reduction in the rate of future benefit accruals ("204(h) N**

**S.2707, Women's Pension Protection Act of 2002, all provisions**

**Treasury proposed regulation regarding age discrimination and cash balance plans**

**DOL interim final rates on notices for blackout periods.**

17. House(s) of Congress and Federal agencies contacted  Check if None

- House
- Senate
- Treasury
- Department of Labor
- White House

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	
<u>Michelle St. John</u>	
<u>Alison Weiss</u>	

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (Rev. 6/98)

PAGE \_

Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested. Attach additional page(s) as needed.**

15. General issue area code RET (one per page) (#2 of 3 Code: **RET**)

16. Specific lobbying issues

**H.R. 831, S.627, Long Term Care and Retirement Security Act of 2001, all provisions**

**H.R. 5558, Retirement Savings and Security Act of 2002, all provisions**

**H.R. 5553, Protecting America's Savings Act of 2002, all provisions**

**H.R. 5120, Treasury-Postal Appropriations Bill, Amendment relating to cash balance plans**

**H.R. 4931, "Retirement Security Act of 2002", all provisions**

**Review by IRS and Treasury of the use of Section 412(i) defined benefit plans**

17. House(s) of Congress and Federal agencies contacted  Check if None

**House**

- **Senate**
- **Treasury**
- **Department of Labor**
- **IRS**

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	.....
<u>Alison Weiss</u>	.....
<u>Michelle R. St. John</u>	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (Rev. 6/98)

PAGE \_

Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested. Attach additional page(s) as needed.**

15. General issue area code RET (one per page) (#3 of 3 Code: **RET**)

16. Specific lobbying issues

**H.R. 586, "Tax Relief Guarantee Act of 2002", provisions to make permanent the expanded IRA and retirement incentives of the "Economic Growth and Tax Relief Reconciliation Act of 2001."**

**H.R. 3762, "Pension Security Act of 2002", all provisions**

**S. 1971, "National Employer Savings and Trust Equity Act of 2002", all provisions**

**S. 1992, "Protecting America's Pensions Act of 2002", all provisions**

**P.L. 107-147, "Job Creation and Worker Assistance Act", provisions relating to relief from the 30-year Treasury for defined benefit pension plan funding and variable/PBGC premium calculations**

**H.R. 3669, "Employee Retirement Savings Bill of Rights", all provisions**

17. House(s) of Congress and Federal agencies contacted  Check if None

House

- Senate

Treasury

- Department of Labor
- White House

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
..... <b>Kenneth S. Cohen</b> .....	.....
..... <b>Alison Weiss</b> .....	.....
..... <b>Michelle R. St. John</b> .....	.....
	.....
	.....
	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (Rev. 6/98)

PAGE 10

Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested. Attach additional page(s) as needed.**

15. General issue area code TAX (one per page) (#1 of 2 Code: TAX)

16. Specific lobbying issues

H.R. 3320, "Lifetime Annuity Payout Act", all provisions

H.R. 168 and H.R. 300, provisions allowing an exclusion from gross income for certain amounts of capital gains distributions from regulated investment companies.

H.R. 661, S. 992, "Life Insurance Tax Simplification Act of 2001," all provisions

H.R. 909, S. 795, regarding repeal of restrictions on the filing of consolidated returns for life and non-life insurance companies.

17. House(s) of Congress and Federal agencies contacted  Check if None

- House
- Senate
- Treasury
- White House
- IRS

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	.....
Ellen Wilkins Ellis	.....
Alison Weiss	.....
	.....
	.....
	.....
	.....
	.....

Check if None

19. Interest of each foreign entity in the specific issues listed on line 16 above

Signature \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

- 15. General issue area code TAX (one per page) (#2 of 2 Code: TAX)
- 16. Specific lobbying issues

**IRS Notices 2001-10 and 2002-8 and proposed regulation, 26 CFR Parts 1 and 31, REG 16754-01 (July 3, 2002) taxation of split dollar life insurance policies**

**H.R. 831, S. 627, "Long Term Care and Retirement Security Act of 2001," provisions relating to tax incentives : premiums paid for long-term care insurance**

**P.L. 107-147, "Job Creation and Worker Assistance Act of 2002", provisions relating to the temporary suspension of Section 809 Add-On tax and the extension of Subpart F exclusion for active financing income earning overseas.**

**H.R. 5095, "American Competitiveness and Corporate Accountability Act of 2002", provisions related to the tax treatment of funded deferred compensation plans.**

**IRS Notice 2002-59, relating to reverse split dollar life insurance arrangements.**

**Proposal by Senator Bingaman to change the tax treatment of life insurance policies owned by businesses on the part of employees (no bill number)**

- 17. House(s) of Congress and Federal agencies contacted  Check if None

House

Senate

Treasury

IRS

White House

- 18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Kenneth S. Cohen</u>	
<u>Margaret Sperry</u>	
<u>Ellen Wilkins Ellis</u>	
<u>Alison Weiss</u>	

- 19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_



Registrant Name Massachusetts Mutual Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each information as requested.** Attach additional page(s) as needed.

15. General issue area code TOR (one per page)

16. Specific lobbying issues

**H.R. 2341, S. 1712, "Class Action Fairness Act of 2001," all provisions of the bill**

17. House(s) of Congress and Federal agencies contacted  Check if None

- House
- Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	.....
Ellen Wilkins Ellis	.....
Anne S. Kandilis	.....
Gregory Woodworth	.....
	.....
	.....
	.....

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (Rev. 6/98)

PAGE \_

Registrant Name Massachusetts MutualClient Name Self**Information Update Page - Complete ONLY where registration information has changed.**

20. Client new address

21. Client new principal place of business (if different from line 20)

City

State/Zip (or Country)

22. New general description of client's business or activities

**LOBBYIST UPDATE**

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

Edmond F. Ryan, Michelle St. John and Ellen Wilkins Ellis are no longer expected to act as a lobbyist. Denn and Anne S. Kandilis are now expected to act as a lobbyist for registrant.

**ISSUE UPDATE**

24. General lobbying issues previously reported that no longer pertain

EDU**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Name	Address	Principal Place of B (city and state or c
OppenheimerFunds, Inc.	498 Seventh Avenue	New York, New York 10

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

**FOREIGN ENTITIES**

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant or affiliated organization

Signature



Date

2/13,

Printed Name and Title **Kenneth S. Cohen, Senior Vice President and Deputy General Counsel**

LD-2 (Rev. 6/98)