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## 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 2004 Midyear (January 1-June 30)  **OR** Year End (July 1-December)

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 Lobbying

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

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting 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>1,860,000.00</u> Expenses (nearest \$20,000)
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).	14. <b>REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of
	<input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definition
	<input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 603 Internal Revenue Code
	<input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162 Internal Revenue Code
14.	15.

Signature

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

LD-2 (REV. 6/98)

PAC

Registrant Name Massachusetts Mutual Client Name Self

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

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

16. Specific lobbying issues

**H.R. 975, "Bankruptcy Abuse Prevention and Consumer Protection Act of 2003", provisions relating to single a estate and protection for retirement savings.**

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)
Kenneth S. Cohen	

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 the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**H.R. 2420, "Mutual Funds Integrity Fee Transparency Act of 2003", all provisions**

**S. 1822, "Mutual Fund Transparency Act of 2003", all provisions**

**S. 1958, "Mutual Fund Investors Protection Act", all provisions**

**S. 1971, "Mutual Fund Investors Confidence Restoration Act of 2003", all provisions**

**SEC Proposed Rule on Pricing of Mutual Fund Shares (IC-26288)**

**SEC Proposed Rule on Investment Company Governance (IC-26323)**

**SEC Proposed Rule on Mandatory Redemption Fees (1C-26375A)**

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

- House
- Senate
- SEC
- Executive Office of the President of the United States

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>Anne S. Kandilis</b>	
<b>Alison B. Weiss</b>	
<b>Patricia J. Walsh</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 th engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each co information as requested. Attach additional page(s) as needed.**

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

16. Specific lobbying issues

**H.R. 1636, "Consumer Privacy Protection Act of 2003", all provisions**

**H.R. 1766, "National Uniform Privacy Standards Act of 2003", all provisions**

**H.R. 2971, "Social Security Number Privacy and Identity Theft Prevention Act of 2003", Section 107 to 109 and**

**S. 153, "Identity Theft Penalty Enhancement Act", all provisions**

**S. 228, "Social Security Number Misuse Prevention Act", all provisions**

**S. 660, "Economic Opportunity Protection Act of 2003", all provisions**

**S.745, "Privacy Act of 2003", all provisions**

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

- Executive Office of the President of the United States
- House
- Senate
- Treasury

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

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

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 tl engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cc** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**H.R. 4364, "Terrorism Backstop Insurance Extension Act", all provisions**

**Legislation to modernize insurance regulation, including creation of an optional federal charter for life insurers number.**

**Proposed Treasury Department Rules implementing the Anti-Money Laundering requirements of the USA Patr Treasury Department study regarding the availability of catastrophic reinsurance for group life insurance unde Federal Terrorism Risk Insurance Act of 2002.**

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

- House
- Senate
- 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 B. Weiss</b>	
<b>Elizabeth P. Kozlowski</b>	

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 tl engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cc information as requested. Attach additional page(s) as needed.**

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

16. Specific lobbying issues

H.R. 1000, "Pension Security Act of 2003", all provisions

H.R. 1677, S. 825 "Pension Benefits Protection Act of 2003", all provisions

H.R. 1776, "Pension Preservation and Savings Expansion Act of 2003", all provisions

H.R. 2096, S. 1335, "Long Term Care and Retirement Security Act of 2003", all provisions

H.R. 2458, "Secure Annuity Income for Life Act of 2003", all provisions

H.R. 2673, "Consolidated Appropriations Act, 2004", provision stating that Treasury may not implement propo relating to cash balance retirement plans

H.R. 2896, "American Jobs Creation Act", Section 1061 relating to non-qualified deferred compensation plans

H.R. 3108, "Pension Funding Equity Act of 2003", provisions related to providing a temporary two year replace 30 year Treasury bond rate with a long-term corporate bond rate, became Public Law No. 108-218 on Apri

H.R. 3521, "Tax Relief Extension Act of 2003", Section 2001, Temporary Replacement of 30 year Treasury Rate Legislation related to cash balance plans

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

- House
- Senate
- 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>Anne S. Kandilis</b>	
<b>Alison B. Weiss</b>	
<b>Elizabeth P. Kozlowski</b>	
<b>Camille Donald</b>	
<b>S. Marie Kassir</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 tl engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cc** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**S.9, "The Pension Protection and Expansion Act of 2003", all provisions**

**S.1550, "Pension Stability Act", Section 2**

**S.1698, "Retirement Security Advice Act of 2003", all provisions**

**S.2424, "National Employee Savings and Trust Equity Guarantee Act (NESTEG)", all provisions relating to def plan funding reforms**

**The President's proposals for Lifetime Savings Account (LSAs), Retirement Savings Act (RSAs), and Employer Savings Accounts (ERSA), no bill number**

**Proposed Treasury Regulation 1.411(b)-2 relating to cash balance pension plans, all provisions**

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

- House
- Senate
- 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>Anne S. Kandilis</b>	
<b>Alison B. Weiss</b>	
<b>Elizabeth P. Kozlowski</b>	
<b>Camille Donald</b>	
<b>S. Marie Kassir</b>	

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 the client was engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R.2, S.1054, "The Jobs and Growth Tax Relief Reconciliation Act of 2003", all provisions, became public law on May 28, 2003.

H.R.808, S.992, "Life Insurance Tax Simplification Act of 2003", all provisions.

H.R.1989, relating to mutual funds shareholder tax relief, all provisions.

H.R.2127, "Taxpayer Savings and Employee Notification Act of 2003" all provisions.

H.R. 2896, "American Jobs Creation Act", Section 1106, revisions of real estate investment trust (REIT) rules

H.R. 3108, "Pension Funding Equity Act of 2003", provisions relating to repeal of IRC Section 809, became Public Law 108-218 on April 10, 2004

H.R. 3521, "Tax Relief Extension Act of 2003", Section 1009, Temporary Special Rules for the Taxation of Cited Companies (two year suspension of IRC Section 809)

H.R. 4520, S.1637, "JOBS Act", provisions relating to one year suspension of IRC Section 809 for 2004

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

- House
- Senate
- Treasury
- Executive Office of the President of the United States

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>Anne S. Kandilis</u>	
<u>Alison B. Weiss</u>	
<u>Elizabeth P. Kozlowski</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 tl engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cc** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**S.2, "Job Growth and Tax Act of 2003", Section 327 relating to controlled REITS.**

**S.2424, "National Employee Savings and Trust Equity Guarantee Act", provisions relating to corporate owned l insurance**

**S.1637, "JOBS Act", provisions related to non-qualified deferred compensation.**

**IRS/Treasury Guidance on Section 412(i) defined benefit plans**

**Legislation to provide for reduced taxation of lifetime payouts from annuities, no bill number.**

**Treasury Regulations on Economic Valuation of Split Dollar Life Insurance, 26 CFR 1.61-22 (d)(3)(ii) (Septemb**

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

- House
- Senate
- Treasury
- Executive Office of the President of the United States

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>Anne S. Kandilis</b>	
<b>Alison B. Weiss</b>	
<b>Elizabeth P. Kozlowski</b>	

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 the registrant is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**H.R.1115, S. 274, S.1751, S.2062, "Class Action Fairness Act of 2003", all provisions**

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

- House
- Senate
- Executive Office of the President of the United States

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>Anne S. Kandilis</b>	
<b>Alison B. Weiss</b>	
<b>Elizabeth P. Kozlowski</b>	

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

**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

**ISSUE UPDATE**

24. General lobbying issues previously reported that **no longer** pertain

**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Name	Address	Principal Place of B (city and state or co
OppenheimerFunds, Inc.	Two World Financial Ctr. 225 Liberty St. 11 <sup>th</sup> Floor	New York, New York 101
Tremont Capital Management, Inc. David L. Babson & Company Inc.	555 Theodore Fremd Ave. 1500 Main Street, Tower Square	Rye, New York 10580 Springfield, Massachuset

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 client or affiliated organization

Signature *Kenneth S. Cohen* Date July 30

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

