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H. D.

LOBBYING REPORT

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

1. Registrant Name Erast & Young LLP			
2. Address <input type="checkbox"/> Check if different than previously reported 1225 Connecticut Avenue, NW			
3. Principal Place of Business (if different from line 2) City: Washington, DC State/Zip (or Country) 20036			
4. Contact Name Phillip D. Moseley	Telephone (202) 327-6319	E-mail (optional)	5. Senate ID # 13825-327
7. Client Name <input type="checkbox"/> Self Massachusetts Mutual Life Insurance Co.	6. Home ID # 30288027		

TYPE OF REPORT 8. Year 1999 Mid-year (January 1–June 30) OR Year End (July 1–December 31)

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 Activity

INCOME OR EXPENSES – Complete Either Line 12 OR Line 13	
<p>12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>60,000</u> Income (nearest \$20,000)</p> <p>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).</p>	<p>13. Organizations EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature *Phillip D. Moseley*
 Printed Name and Title Phillip D. Moseley, Partner

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

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

16. Specific lobbying issues

- "Taxpayer Refund Act of 1999", S.1429, provisions relating to extending or making permanent the subpart F exclusion for active financing income earned overseas, charitable split dollar insurance arrangements, and 419A(f)(6) employer welfare benefits trust.
- "Financial Freedom Act of 1999", H.R.2488.
- The Administration's Revenue Proposals for Fiscal Year 2000 relating to business owned life insurance, life insurance and annuities generally, deferred acquisition costs (DAC) for life insurance, and 419A(f)(6) employer welfare benefits trusts.

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

US House of Representatives
US Senate

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

Name	Covered Official Position (if applicable)	New
Phillip D. Moseley		<input type="checkbox"/>
Henry C. Ruempler		<input type="checkbox"/>
Patrick G. Heck		<input type="checkbox"/>
Donna Steele Flynn		<input type="checkbox"/>
John D. Porter		<input type="checkbox"/>
Lauren A. Darling		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature *Phillip D. Moseley* Date February 14, 2000
 Printed Name and Title Phillip D. Moseley, Partner

Registrant Name Ernst & Young, LLP Client Name Massachusetts Mutual Life Insurance Co.

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

16. Specific lobbying issues

H.R. 10, "Financial Services Act of 1999", all provisions of the bill.

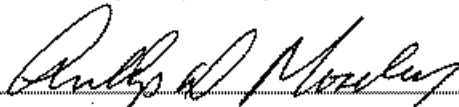
17. House(s) of Congress and Federal agencies contacted Check if None

US House of Representatives
US Senate

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

Name	Covered Official Position (if applicable)	New
Phillip D. Moseley		<input type="checkbox"/>
Henry C. Ruempler		<input type="checkbox"/>
Patrick G. Heck		<input type="checkbox"/>
Donna Steele Flynn		<input type="checkbox"/>
John D. Porter		<input type="checkbox"/>
Lauren A. Darling		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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Signature  Date February 14, 2000
Printed Name and Title Phillip D. Moseley, Partner

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

16. Specific lobbying issues

H.R. 10. "Financial Services Act of 1999", all provisions of the bill.

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

US House of Representatives

US Senate

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Name	Covered Official Position (if applicable)	New
Phillip D. Moseley		<input type="checkbox"/>
Henry C. Ruempler		<input type="checkbox"/>
Patrick G. Heck		<input type="checkbox"/>
Donna Steele Flynn		<input type="checkbox"/>
John D. Porter		<input type="checkbox"/>
Lauren A. Darling		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

16. Specific lobbying issues

- S.646, "Retirement Savings Opportunity Act of 1999", all provisions of the bill.
- S.741, "Pension Coverage and Portability Act", all provisions of the bill.
- H.R. 1102, "Comprehensive Retirement Security and Pension Reform Act", all provisions of the bill.
- H.R. 739, "Retirement Account Portability Act of 1999", all provisions of the bill.
- H.R. 1213 "Employee Pension Portability and Accountability Act of 1999", all provisions of the bill.

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

US House of Representatives
US Senate

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Phillip D. Moseley		<input type="checkbox"/>
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Patrick G. Hock		<input type="checkbox"/>
Donna Steele Flynn		<input type="checkbox"/>
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