

LOBBYING REPORT

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

1. Registrant Name:

MASSACHUSETTS MUTUAL LIFE INSURANCE CO

2. Address:

1295 STATE ST, SPRINGFIELD, MA 01111-0001

3. Principal place of business (if different from line 2):

4. Contact Name: KENNETH S. COHEN

Telephone: 4137446057

E-mail (optional): kcohen@massmutual.com

Senate ID #: 23986-12

House ID #:

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2006 Midyear (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

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Income (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).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 1,743,165.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

☐ **Method A.** Reporting amounts using LDA definitions only

☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

☒ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

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: FIN (one per page)

16. Specific lobbying issues:

* H.R. 1069, Notification of Risk to Personal Data Act H.R. 3140, Consumer Data Security & Notification Act of 2005 H.R. 3375, Data Security Bill-Fair Credit Reporting Act Amendments of 2005 H.R. 3997, Financial Data Protection Act of 2007 H.R. 4127, Data Accountability and Trust Act S. 751, Notification of Risk to Personal Data S. 768, Comprehensive ID Theft Prevention Act S. 1408, A bill to strengthen data protection and safeguards S. 1789, Personal Data Privacy and Security Act of 2005 S. 3568, Data Security Act of 2006" See Addendum Page H.R. 4618, "Compliance, Examination and Inspections Restructuring Act of 2005" SEC Proposed Late Trading/Hard 4:00 Close Rule SEC Proposed Rule on Mutual Fund Redemption Fees (SEC Rule 22c-2) SEC Interpretive Release on Section 28(E) of the Exchange Act ("Soft Dollars") 1

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

Securities & Exchange Commission (SEC)

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: HERCHEL, DENNIS

Covered Official Position (if applicable): N/A

Name: KANDILIS, ANNE S.

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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

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: INS (one per page)

16. Specific lobbying issues:

H.R. 1153, Terrorism Insurance Backstop Extension Act of 2005 H.R. 3639, Life Insurance Fairness for Travelers Act H.R. 4314, Terrorism Risk Insurance Revision Act of 2005 H.R. 6225, National Insurance Act of 2006 S. 467, Terrorism Risk Insurance Extension Act of 2005 S. 2509, National Insurance Act of 2006 State Modernization and Regulatory Transparency Act (SMART Act, Draft Bill) See Addendum Page

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: FISHER, WILLIAM B.

Covered Official Position (if applicable): N/A

Name: HERCHEL, DENNIS

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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

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: RET (one per page)

16. Specific lobbying issues:

H.R. 4, Pension Protection Act of 2006 (P.L. No. 109-280) H.R. 819, The Retirement Security for Life Act H.R. 1161, A bill to amend the Internal Revenue Code to provide for employee retirement savings accounts and other purposes H.R. 1162, Retirement Savings Account Act H.R. 1163, Lifetime Savings Account Act of 2005 H.R. 1508, Automatic Enrollment Act of 2005 H.R. 1960, Pension Preservation and Savings Expansion Act of 2005 H.R. 1961, Pension Preservation and Savings Expansion Act of 2005 H.R. 2386, College 529 Invest in Education Savings for Tomorrow Act of 2005 H.R. 2830, Pension Protection Act of 2005 H.R. 2831, Pension Preservation and Portability Act of 2005 H.R. 2951, Lifetime Pension Annuity for You Act of 2005 H.R. 3912, The flexible Retirement Security for Life Act H.R. 4241, House Budget Reconciliation Bill (Long Term Care, PBGC Fixed Premium) H.R. 6210, Automatic IRA Act of 2006 S. 219, National Employee Savings and Trust Equity Guarantee Act of 2005 (NESTEG), and all provisions relating to S. 1953, "Defined Benefit Plan Funding Reforms" S. 381, The Retirement Security for Life Act S. 545, Lifetime Savings Account Act of 2005 S. 546, Retirement Savings Account Act S. 547, A bill to amend the Internal Revenue Code of 1986 to provide for employer retirement savings accounts and other purposes S. 875, Save More for Retirement Act of 2005 S. 1112, College 529 Investment Act of 2005 S. 1304, Pension Benefits Protection Act S. 1359, Retirement Savings and Security Act of 2005 S. 1783, The Pension Security and Transparency Act of 2005 S. 1819, 401(k) Enhancement Act: Encouraging Retirement Savings S. 1932, Senate Budget Reconciliation Bill (Long Term Care, PBGC Fixed Premium) became P.L. No.109-171 on 2/8/2006 S. 2431, Savings Competitiveness Act of 2006 S. 3951, Women's Retirement Security Act of 2006 S. 3952, Automatic IRA Act of 2006 Technical corrections to the Pension Protection Act of 2006 - No bill number DOL proposed regulation on Default Investment alternatives: 71 F.R. 56806 (9/27/06) DOL Form LM-10 DOL request for information on PPA Investment Advice: 71 F.R. 70427 (12/4/06) Proposed guidance DOL is developing under ERISA Section 408(b)(2) related to disclosure of 401(k) services and related fees IRS Proposed Roth 401(k), 403 (b) Regulations See Addendum

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

Labor, Dept of (DOL)

Pension Benefit Guaranty Corporation (PBGC)

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: DONALD, CAMILLE

Covered Official Position (if applicable): N/A

Name: KANDILIS, ANNE S.

Covered Official Position (if applicable): N/A

Name: KASSIR, S. MARIE

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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

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:

H.R. 8, Death Tax Repeal Permanency Vote of 2006, all provisions H.R. 809, To make permanent the individual income tax rate for capital gains and dividends H.R. 819, Retirement Security for Life Act of 2005 H.R. 1150, To amend the Internal Revenue Code to provide a credit to individuals for certain long-term care expenses H.R. 2121, Generate Retirement Ownership Through Long-Term Holding Act of 2005 (provisions related to Mutual Fund capital gain distributions) H.R. 2251, COLI Best Practices Act of 2005 H.R. 2386, College 529 Invest in Education, Savings For Tomorrow Act of 2005 H.R. 2682, Long Term Care and Retirement Security Act of 2005 H.R. 3019, Bill to amend IRC of 1986 to permit the consolidation of life insurance companies with other companies H.R. 4297, The Tax Relief Extension Reconciliation Act of 2005 (Public Law No. 109-222) capital gains and stock dividend tax rates provisions and provision related to investor-owned life insurance H.R. 5367, Simplification Through Additional Reporting Tax Act of 2006 H.R. 5638, Permanent Estate Tax Relief of 2006, all provisions H.R. 5970, Estate Tax and Extension of Tax Relief Act of 2006 H.R. 6211, Comprehensive Long-Term Care Act S. 219, National Employee Savings and Trust Equity Guarantee Act, provisions relating to corporate owned life insurance S. 381, Retirement Security For Life Act of 2005 S. 993, To impose an excise tax on amounts received under certain life insurance policies in which certain exempt organizations hold an interest S. 1112, College 529 Invest in Education, Savings For Tomorrow Act of 2005 S. 1244, Long Term Care and Retirement Security Act S. 1293, Bill to amend IRC of 1986 to permit the consolidation of life insurance companies with other companies S. 1602, Improving Long Term Care Choices Act of 2005 S. 1740, Generate Retirement Ownership Through Long-Term Holding Act of 2005 (provisions related to Mutual Fund capital gain distributions) S. 2020, The Tax Relief Act of 2005, Section 312, excise tax on certain acquisitions of interests in insurance contracts in certain tax exempt organizations holding an interest S. 2414, Simplification Through Additional Reporting Tax Act of 2006 S. 2281, Aging with Respect and Dignity Act of 2005 S. 2397, Long Term Care Trust Account Act of 2006 Internal Revenue Notice 2004-61 - Guidance concerning use of 2001 CSO tables under Section 7702 Proposed regulations under Internal Revenue Code Section 409A, 70 F.R. 57930 Tax Reform Legislation - No bill number Treasury Notice 2006-4, regarding the application of 409A to outstanding stock rights Treasury Notice 2005-1, 2005-2, I.R.B. 274, regarding guidance on non-qualified deferred compensation provisions of P.L. 108-357 See Addendum

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

Internal Revenue Service (IRS)

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: KANDILIS, ANNE S.

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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

Registrant Name: MASSACHUSETTS MUTUAL LIFE INSURANCE CO Client Name: Self

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: TOR (one per page)

16. Specific lobbying issues:

Civil Justice Reform - No bill number S.30, Attorney-Client Privilege Protection Act of 2006

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: KANDILIS, ANNE S.

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: KENNETH S. COHEN, SR. VICE PRESIDENT & DEPUTY GENE -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

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

Name: KANDILIS, ANNE S.

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

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

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: -