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LOBBYING REPORT

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

1. Registrant Name DC NAVIGATORS, LLC			
2. Address <input type="checkbox"/> Check if different than previously reported 901 7th Street NW Suite 200			
3. Principal Place of Business (if different from line 2) Washington DC 20001 City: State/zip (or Country)			
4. Contact Name Bill Briggs	Telephone (202) 315-5100	E-mail (optional)	5. Senate ID # 85071-12
7. Client Name <input type="checkbox"/> Self MassMutual Financial Group (a.k.a. Massachusetts Mutual)			6. House ID # 36488002

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-Decen

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

<p align="center">12. Lobbying Firms</p> <p>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>320,000.00</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 align="center">13. Organizations</p> <p>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 exp accounting method. See instructions for description of opti</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitior</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(f) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
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Signature _____

Bill Briggs

Date _____

8/13/04

Printed Name and Title

Bill Briggs Director of Legislative Affairs

LD-2 (REV. 4/03)

PAGE 1 of

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a Masschuse

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 Funds 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
Treasury
Executive Office of the President

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

Name	Covered Official Position (if applicable)
Philmore B. Anderson	
Cesar V. Conda	Asst. to Vice President for Domestic Policy
Bill Briggs	

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

Signature  Date 8/13/04
Printed Name and Title Bil Briggs Director of Legislative Affairs

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a Massachuse

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod 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 create an optional federal charter for life insurers, no bill number
Proposed Treasury Department Rules implementing the Anti-Money Laundering requirements of the USA Patriot Act.
Treasury Department study regarding the availability of catastrophic reinsurance for group life insurance under the Federal Terrorism Risk Insurance Act of 2003.

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

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Senate
Treasury
Executive Office of the President

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Philmore B. Anderson	
Cesar V. Conda	Asst. to Vice President for Domestic Policy
Bill Briggs	

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Signature *Bil Briggs* Date 8/13/04
Printed Name and Title Bil Briggs Director of Legislative Affairs

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a. Massachus

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16. Specific lobbying issues

Proposed rule implementing § 214 of the Fair and Accurate Credit Transactions Act of 2003 ("FACT Act") ("§ 214"). 69 Fed. Reg. 33324.
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."
S.153 "Identity Theft Penalty Enhancement Act", all provisions
S.228 "Social Security Number Misuse Prevention Act of 2003", all provisions
S.745 "Privacy Act of of 2003", all provisions

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

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Senate
Treasury
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Philmore B. Anderson	
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Bill Briggs	

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Signature *Bill Briggs* Date 8/13/04
Printed Name and Title Bil Briggs Director of Legislative Affairs

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a. Massachuse

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 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 Employeed Savings and Trust Equity Guarantee Act (NESTEG)", all provisions relating to defined benefits, plan funding reforms
The President's proposals for Lifetime Savings Accounts (LSAs), Retirement Savings Accounts (RSAs), and Employer Retirement Savings Accounts (ERSAs), no bill number
Proposed Treasury Regulation 1.411(b)-2 relating to cash balance pension plans, all provisions

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

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Philmore B. Anderson	
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Bill Briggs	

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Signature Bill Briggs Date 8/13/04
Printed Name and Title Bil Briggs Director of Legislative Affairs

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a Massachuse

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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 108-27 on May 28, 2003
H.R. 808, S.992 "Life Insurance Tax Simplification Act of 2003", all provisions
H.R. 1989, relating mutual funds shareholder tax relief, all provisions.
H.R. 2127, "Taxpayer Savings and Employer Notification Act of 2003", all provisions
H.R.3521, "Tax Relief Extension Act of 2003", Section 1009, Temporary Special Rules for the Taxation of cite Insurance 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

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Signature Bill Briggs Date 8/13/04

Printed Name and Title Bill Briggs Director of Legislative Affairs

Registrant Name DC NAVIGATORS, LLC Client Name MassMutual Financial Group (a.k.a. Massa

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 Bus (city and state or cou

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, c
affiliated organization

Signature *Bill Briggs* Date 8/13/04
Printed Name and Title BILL BRIGGS - DIRECTOR OF LEGISLATIVE

