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Legislative Resource Center  
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Washington, DC 20515

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Office of Public Records  
232 Hart Building  
Washington, DC 20510

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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 <b>Kenneth S. Cohen</b>	Telephone <b>(413)744-6057</b>	E-Mail (optional) <b>kcohen@massmutual.com</b>	5. Senate ID # <b>23986-12</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>31968000</b>

**TYPE OF REPORT** 8. Year 2005 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

## 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: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/>   \$ _____ 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).  14.	<b>EXPENSES</b> relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/>   <u>\$3,040,000.00</u> Expenses (nearest \$20,000)  <b>14. 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 defined accounting method <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  15.

Signature \_\_\_\_\_

000431792



Registrant Name Massachusetts Mutual Client Name Self

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

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

16. Specific lobbying issues

H.R. 685, "Bankruptcy Abuse Prevention and Consumer Protection Act of 2005," repeal of debt cap on single as estate bankruptcies and protection of retirement savings in bankruptcies.

S. 256, "Bankruptcy Abuse Prevention and Consumer Protection Act of 2005", became P.L. 109-008 on April 20 repeal of debt cap on single asset real estate bankruptcies and protection of retirement savings in bankruptcy Office of the Comptroller of the Currency Bulletin 2004-56, "Bank-Owned Life Insurance"

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

- House
- FDIC

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

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	
Alison B. Weiss	
Patricia J. Walsh	

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

Signature \_\_\_\_\_

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

0000431793



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 and providing information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

- 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 (IC-26375A)
- Matters related to obligations of accountants preparing financial reports for certain non-public entities under the Sarbanes-Oxley
- SEC Proposed Rule on Point of Sale Disclosure Requirements (IC-26778)
- SEC Proposed Rule on the Definition of a Nationally Recognized Statistical Rating Organization (IC-26834)
- NASD Proposed Rule on Non-cash Compensation and Sales Contests (NASD 2005-40)
- S. 1037, "Mutual Fund Transparency Act of 2005"

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
Patricia J. Walsh	
Frank T. Lucchesi	

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

Signature \_\_\_\_\_

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

0000431794



Client Name Self

Registrant Name Massachusetts Mutual

**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 and providing the 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"

"Data Security Bill-Fair Credit Reporting Act Amendments of 2005" (no bill number)

S.751, "Notification of Risk to Personal Data"

S.768, "Comprehensive ID Theft Prevention Act"

- 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)
<u>Alison B. Weiss</u>	
<u>Dennis S. 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 Kenneth S. Cohen, Senior Vice President and Deputy General Counsel

0000431795



Registrant Name Massachusetts Mutual Client Name Self

**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 information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

**H.R. 10, "The 9/11 Implementation Act," provisions relating to terrorism risk reinsurance**

**H.R. 1153, "Terrorism Backstop Insurance Extension Act of 2005"**

**S.467, "Terrorism Risk Insurance Extension Action of 2005"**

**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 Patri**

**Treasury Department study regarding the need for renewal of catastrophic reinsurance for group life insurance**

**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)
Kenneth S. Cohen	
William B. Fisher	
Alison B. Weiss	
Elizabeth P. Kozlowski	
Dennis S. Herchel	
Frank T. Lucchesi	

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

Signature \_\_\_\_\_

Printed Name and Title **Kenneth S. Cohen, Senior Vice President and Deputy General Counsel**  
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Registrant Name Massachusetts Mutual Client Name Self

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

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

16. Specific lobbying issues

Administration's proposal for pension reform

H.R. 819, "The Retirement Security for Life Act"

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. 1162, "Retirement Savings Account Act"

H.R. 1163, "Lifetime Savings Account Act of 2005"

H.R. 2830, "Pension Protection Act of 2005"

H.R. 2831, "Pension Preservation and Portability Act of 2005"

H.R. 2386, "College 529 Invest in Education Savings for Tomorrow Act of 2005"

H.R. 2951, "Lifetime Pension Annuity for You Act of 2005"

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
S. Marie Kassir	
Camille Donald	

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

Signature \_\_\_\_\_

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

0000431797



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 RET (one per page)

16. Specific lobbying issues

S.219, "National Employee Savings and Trust Equity Guarantee Act of 2005 (NESTEG)", all provisions relating to 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 for 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"

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
S. Marie Kassir	
Camille Donald	

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

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

0000431798



Registrant Name Massachusetts Mutual Client Name Self

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

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

16. Specific lobbying issues

H.R. 819, S. 381, "Retirement Security for Life Act of 2005"

H.R. 1293, "Bill to amend IRC of 1986 to permit the consolidation of life insurance companies with other compa

H.R. 2121, H.R. 196, "To amend the IRC of 1986 to allow individuals to defer recognition of capital gains distrib regulated investment companies"

H.R. 2251, "COLI Best Practices Act of 2005"

Application of "covered opinion" rules of Section 10.35 of Circular 230 to the mutual fund and life insurance bu Circular 230, 31 C.F.R., Part 10

The President's Advisory Panel on Tax Reform Executive Order dated January 7, 2005

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	

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

Signature \_\_\_\_\_

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

0000431799



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 TAX (one per page)

16. Specific lobbying issues

**S.219, "National Employee Savings and Trust Equity Guarantee Act", provisions relating to corporate owned life insurance**

**Treasury Notice 2005-1, 2005-2, I.R.B. 274, regarding guidance on nonqualified deferred compensation provisions 108-357**

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	

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

Signature Kenneth S. Cohen, Senior Vice President and Deputy General Counsel

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

0000431300



Registrant Name Massachusetts Mutual Client Name Self

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

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

16. Specific lobbying issues

**H.R.516, S.5, "Class Action Fairness Act of 2005", all provisions. Became Public Law No. 109-2**

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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	

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

Signature \_\_\_\_\_

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

0000431801



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

**Bruce Andrews, Quinn Gillespie & Associates**

**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 Bu (city and state or cot
<b>OppenheimerFunds, Inc.</b>	<b>Two World Financial Ctr.</b>	<b>New York, New York 100</b>
<b>Tremont Capital Management, Inc.</b>	<b>225 Liberty St. 11<sup>th</sup> Floor</b>	<b>Rye, New York 10580</b>
<b>Babson Capital Management LLC</b>	<b>555 Theodore Fremd Ave.</b>	<b>Springfield, Massachusett</b>
<b>Cornerstone Realty Advisors, Inc.</b>	<b>1500 Main Street, Tower Square</b>	<b>Hartford, CT 06103-2603</b>
	<b>One Financial Plaza, Suite 1700</b>	

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 *August 16,*

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

0000431802

