Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510

Secretary of the Senate
Received: Aug 14, 2006

LOBBYING REPORT

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

1. Registrant Name:

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

2. Address:
1295 STATE STREET, SPRINGFIELD, MA 01111

3. Principal place of business (if different from line 2):
Country City: State/Zip(or Country):

4. Contact Name: KENNETH S. COHEN
Telephone: (413) 744-6057
E-mail (optional): kcohen@massmutual.com

Senate ID #: 23986-12
House ID #: 31968000

7. Client Name: [X] Self

TYPE OF REPORT

8. Year 2006 Midyear (January 1 - June 30): [X] **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: [X] => Expenses (nearest $20,000): 1,260,000.00

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
[X] **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:

See Attachment S. 1037, ‖Mutual Fund Transparency Act of 2005‖ SEC Proposed Late Trading/Hard 4:00 Close Rule H.R. 4618, "Compliance, Examination and Inspections Restructuring Act of 2005" SEC Proposed Rule on Mutual Fund Redemption Fees 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.___, "Data Security Act of 2006", bill to be introduced by Senators Bennett and Cooper

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

House
Senate
SEC

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: HERCHEL, DENNIS S.
Covered Official Position (if applicable):
Name: KANDILIS, ANNE S.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):

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

Registrant Name: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY 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: FIN (one per page)

16. Specific lobbying issues:

See Attachment S. 1037, Mutual Fund Transparency Act of 2005 SEC Proposed Late Trading/Hard 4:00 Close Rule H.R. 4618, "Compliance, Examination and Inspections Restructuring Act of 2005" SEC Proposed Rule on Mutual Fund Redemption Fees 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.___, "Data Security Act of 2006", bill to be introduced by Senators Bennett and Cooper

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

House
Senate
SEC

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: HERCHEL, DENNIS S.
Covered Official Position (if applicable):
Name: KANDILIS, ANNE S.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):

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:

See AttachmentHouse legislation to modernize insurance regulation, including creation of an optional federal charter for life insurers, no bill number. State Modernization and Regulatory Transparency Act (SMART Act, Draft Bill) S. 2509, "National Insurance Act of 2006" H.____, a bill to create an "Optional Federal Charter for Insurers", to be introduced by Representatives Kanjorski and Royce

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

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: FISHER, WILLIAM B.
Covered Official Position (if applicable):
Name: HERCHEL, DENNIS S.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):

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:

See Attachment H.R. 819, ‖The Retirement Security for Life Act‖ 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) S.219, ‖National Employee Savings and Trust Equity Guarantee Act of 2005 (NESTEG)‖, all provisions relating to 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 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‖ 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 Public Law 109-171 on 2/8/2006pu S. 2431, "Savings Competitiveness Act of 2006" Bipartisan Senate Legislation dealing with Women's Retirement Issues - No bill number DOL Default Investment Guidance DOL Plan Fee Disclosure IRS Proposed Roth 401(k), 403 (b) regulations The 2006 National Summit on Retirement Savings (3/1/2006)

17. House(s) of Congress and Federal agencies contacted:
House
Senate
Treasury
Department of Labor

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: DONALD, CAMILLE
Covered Official Position (if applicable):
Name: KANDILIS, ANNE S.
Covered Official Position (if applicable):
Name: KASSIR, S. MARIE
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):

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:

See AttachmentH.R. 809, "To make permanent the individual income tax rate for capital gains and dividends" H.R. 819, S. 381, Retirement Security for Life Act of 2005 H.R. 2121, S-1740 "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, S.1112 "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", became Public Law No. 109-222, capital gains and stock dividend tax rates provisions 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. 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. 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 Treasury Notice 2005-1, 2005-2, I.R.B. 274, regarding guidance on nonqualified deferred compensation provisions of P.L. 108-357 The President's Advisory Panel on Tax Reform Executive Order dated January 7, 2005 Final report of the President's Advisory Panel on Federal Tax Reform, "Simple, Fair & Pro-Growth Proposals to fix previous tax system" (11/01/05) Treasury Notice 2006-4, regarding the application of 409A to outstanding stock rights Proposed regulations under Section 409A, 70 F.R. 57930 H.R. 8, "Death Tax Repeal Permanency Vote of 2006", all provisions H.R. 5638, "Permanent Estate Tax Relief of 2006", all provisions 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"

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

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: KANDILIS, ANNE S.
Covered Official Position (if applicable):
Name: WEISS, ALISON B.
Covered Official Position (if applicable):

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: TOR (one per page)

16. Specific lobbying issues:

Civil Justice Reform, No Bill Number

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

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

Name: COHEN, KENNETH S.
Covered Official Position (if applicable):
Name: KANDILIS, ANNE S.
Covered Official Position (if applicable):

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

Signature: ON FILE Date: Aug 14, 2006

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

Information Update Page:

Complete ONLY where registration information has changed.

21. Client new principal place of business (if different from line 20):
Country: USA

LOBBYIST UPDATE

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

Name: Lucchesi, Frank T.

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: Aug 14, 2006

Printed Name and Title: KENNETH S. COHEN, SENIOR VICE PRESIDENT AND DEPUTY -