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LOBBYING REPORT

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

1. Registrant Name Washington Council Ernst & Young			
2. Address <input type="checkbox"/> Check if different than previously reported 1150 17th Street, NW Washington DC 20036 USA Suite 601			
3. Principal Place of Business (if different from line 2) City State/Zip (or Country)			
4. Contact Name Phil Moseley	Telephone 202-327-6000	E-mail (optional) phil.moseley@ey.com	5. Senate ID # 575475-1457
7. Client Name <input type="checkbox"/> Self MassMutual (MA Mutual Life Insurance Co.)	6. House ID # 35185013		

TYPE OF REPORT 8. Year 2000 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	
<p>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>\$60,000.00</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>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 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(c) of the Internal Revenue Code</p>

Signature *Phil Moseley* Date 2/13/2001

Printed Name and Title Phil Moseley - Partner Page 1 of 9

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

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 BNK (one per page)

16. Specific Lobbying issues


HR 833, Bankruptcy Reform Act , provisions relating to single asset real estate and placing a cap on the amount of protection for retirement savings

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

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

Name	Covered Official Position (if applicable)	New

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

Signature  Date 2/13/2001
Printed Name and Title Phil Moseley - Partner Page 2 of 9

Registrant Name: Washington Council Ernst & Young

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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

**HR 2190, Secure Assets for Employees (SAFE) Plan Act of 1999, Harris Trust Regulations at DOL
Department of Labor Class Exemption for Loans because of Y2K problems**

HR 4749, ERISA Modernization Act of 2000, all provisions of the bill

HR 4748, Comprehensive ERISA Modernization Act of 2000, all provisions of the bill

**HR 984, Caribbean and Central America Relief and Economic Stabilization Act, provisions relating to 419A(f)(6)
Employee Welfare Benefits Trusts**

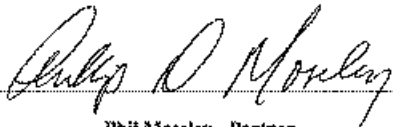
17. House(s) of Congress and Federal agencies contacted Check if None

Department of Labor
Executive Office of the President
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New

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

Signature  Date 2/13/2001
Printed Name and Title Phil Moseley - Partner Page 3 of 9

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
16	Lobbying issues	Harris Trust Regulations at DOL Department of Labor Class Exemption for Loans because of Y2K problems DOL proposed class exemption for cross-trading of securities the Administration's revenue proposals for FY 2001 relating to business owned life insurance, life insurance and annuities generally, deferred acquisition costs (DAC) for life insurance, and 419A(f)(6) Employee Welfare Benefits Trust

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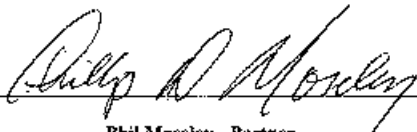
- 15. General issue area code HCR (one per page)
- 16. Specific Lobbying issues
HR 1941, Health Information Privacy Act, all provisions of the bill

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

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

Name	Covered Official Position (if applicable)	New

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

Signature  Date 2/13/2001
Printed Name and Title Phil Moseley - Partner Page 5 of 9

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

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

- S 476, Comprehensive Pension and Retirement Security Act of 1999, all provisions of the bill
- S 1368, HR 2759, Older Workers Pension Protection Act of 1999, all provisions of the bill
- S 1640, HR 2902, Pension Benefits Protection and Preservation Act of 1999, all provisions of the bill
- HR 3047, S 1798, Pension Reduction Disclosure Act of 1999, all provisions of the bill
- HR 4747, Retirement Security Advice Act of 2000, all provisions of the bill
- S 659, HR 1176, Pension Right to Know Act, all provisions of the bill
- HR 1213, Employee Pension Portability and Accountability Act of 1999, all provisions of the bill
- HR 739, Retirement Account Portability Act of 1999, all provisions of the bill
- HR 1102, Comprehensive Retirement Security and Pension Reform Act of 1999, all provisions of the bill
- S 741, Pension Coverage and Portability Act of 1999, all provisions of the bill
- S 646, Retirement Savings Opportunity Act of 1999, all provisions of the bill

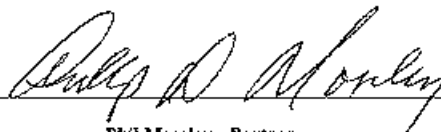
17. House(s) of Congress and Federal agencies contacted Check if None

Department of Labor
Executive Office of the President
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New

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

Signature  Date 2/13/2001
Printed Name and Title Phil Moseley - Partner Page 6 of 9

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
16	Lobbying Issues	HR 2102, Long Term Care and Retirement Security Act of 1999, all provisions of the bill
16	Lobbying Issues	HR 3081, Small Business Tax Fairness Act of 2000, provision relating to pension expansion
16	Lobbying Issues	Clinton Administration Legislative Proposal to Improve Disclosure of Pension Amendments Significantly Reducing Future Benefit Accruals DOI. Guidance on 401(K) plan fees charged by insurance companies and mutual funds

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

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

16. Specific Lobbying issues

- HR 3081, The Small Business Tax Fairness Act of 2000, all provisions of the bill
- HR 2255, Abusive Tax Shelter Shutdown Act of 1999, all provisions of the bill
- S 1134, Affordable Education Act of 1999, provisions related to charitable split dollar insurance arrangements and 419A(f)(6) Employer Welfare Benefits Trust
- HR 434, African Growth and Opportunity Act, provisions related to charitable split dollar insurance arrangements and 419A(f)(6) Employer Welfare benefits trust
- HR 3095, S 2874, Life Insurance Tax Simplification Act of 2000, all provisions of the bill
- S 892, , all provisions of the bill
- HR 1089, Mutual Fund Tax Awareness of 2000, all provisions of the bill

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

Department of Treasury
Executive Office of the President
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New

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

Signature *Phillip D. Mosley* Date 2/13/2001
Printed Name and Title Phil Mosley - Partner Page 8 of 9

Registrant Name: Washington Council Ernst & Young

Client Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
16	Lobbying Issues	Modified Endowment Contracts Correction IRS Revenue Procedure, Rev. Proc. 99-27 Global Interest Netting Revenue IRS Procedure, Rev. Proc. 99-19