

## LOBBYING REPORT

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

1. Registrant Name:

**THE SMITH-FREE GROUP**

2. Address:  
, WASHINGTON, DC 20005

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

4. Contact Name: ROBINA SPRUILL  
Telephone: 202/393-4760  
E-mail (optional): rlynch@smithfree.com

Senate ID #: 35800-455  
House ID #: 30770039

7. Client Name:  Self

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY**

### 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 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): 60,000.00

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): \_\_\_\_\_

#### 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

Registrant Name: THE SMITH-FREE GROUP Client Name: MASSACHUSETTS MUTUAL LIFE  
INSURANCE COMPANY

**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:

S. 1037 "Mutual Fund Transparency Act of 2005" SEC Proposed Late Trading/Hard 4:00 Close Rule S. 751 "Notification of Risk to Personal Data" S. 768 "Comprehensive ID Theft Prevention Act

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

House  
Senate  
Treasury  
SEC

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

Name: FREE, JAMES C.  
Covered Official Position (if applicable):  
Name: HICKMOTT, ROBERT  
Covered Official Position (if applicable):

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

Registrant Name: THE SMITH-FREE GROUP Client Name: MASSACHUSETTS MUTUAL LIFE  
INSURANCE COMPANY

**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:

HR 10 "The 9/11 Implementation Act," provisions relating to terrorism risk reinsurance HR 1153 Terrorism Insurance Backstop Extension Act of 2005 S. 467 Terrorism Risk Insurance Extension Act of 2005 (became public law No: 109 - 144) Legislation to modernize insurance regulation, including creation of optional federal charter for life insurers. Proposed Treasury Department Rules implementing the Anti-Money Laundering requirements of the USA Patriot Act. State Modernization and Regulatory Transparency Act (SMART Act, Draft Bill)

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: FREE, JAMES C.  
Covered Official Position (if applicable):  
Name: HICKMOTT, ROBERT  
Covered Official Position (if applicable):

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

Registrant Name: THE SMITH-FREE GROUP Client Name: MASSACHUSETTS MUTUAL LIFE  
INSURANCE COMPANY

**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. 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 HR 4241 House Budget Reconciliation Bill (Long Term Care ) 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 Premium Language) Administration's proposal for pension funding reform

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: FREE, JAMES C.

Covered Official Position (if applicable):

Name: HICKMOTT, ROBERT

Covered Official Position (if applicable):

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

Registrant Name: THE SMITH-FREE GROUP Client Name: MASSACHUSETTS MUTUAL LIFE  
INSURANCE COMPANY

**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:

HR 4297 The Tax Relief Extension Reconciliation Act of 2005 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. 1244 Long Term Care and Retirement Security Act S. 1602 Improving Long Term Care Choices Act of 2005Final Report of the President's Advisory Panel on Federal Tax Reform, "Simple Fair & Pro-Growth Proposals to fix previous tax system (11/01/05)

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: FREE, JAMES C.

Covered Official Position (if applicable):

Name: HICKMOTT, ROBERT

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: Feb 14, 2006

Printed Name and Title: Alicia W. Smith Sr. VP & Corp. Secretary -