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SECRETARY OF THE SENATE

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LOBBYING REPORT

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

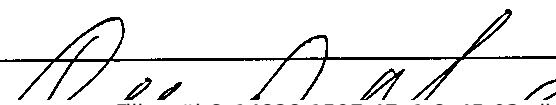
1. Registrant Name Washington Council Ernst & Young			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 1150 17th Street, NW Suite 601 City Washington State/Zip (or Country) DC 20036 USA			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Phil Moseley	Telephone 202-293-7474	E-mail (optional) phil.moseley@wc.ey.com	5. Senate ID # 575475-145'
7. Client Name <input type="checkbox"/> Self MassMutual (MA Mutual Life Insurance Co.)			6. House ID # 35185013

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-De

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 Lobby

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> Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$60,000.00</u> <small>Income (nearest \$20,000)</small> 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 align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ <small>Expenses (nearest \$2</small> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <input type="checkbox"/> Method A. Reporting amounts using LDA defini <input type="checkbox"/> Method B. Reporting amounts under section 603 the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code



Signature *Phil W Moseley* Date 8/1/2003
Printed Name and Title Phil Moseley - Partner Pa

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 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)
Bazel, Lauren	
Doney, John	
Garrett-Nelson, LaBrenda	
Gasper, Gary	
Gates, Bruce	
Giles, Thomas	Health Counsel, Energy and Commerce Committee
Giordano, Nick	

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

Signature _____ Date 8/1/2003

Printed Name and Title Phil Moseley - Partner Page

Registrant Name: Washington Council Ernst & YoungClient Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
18a	Lobbyist Name	Grab, Francis
18b	Covered Official Position	Tax & Trade Counsel, Office of Rep. Robert Matsui
18c	New Lobbyist	No
18a	Lobbyist Name	Koch, Cathy
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Koshgarian, Dave
18b	Covered Official Position	Chief of Staff, Office of Congressman Ben Cardin
18c	New Lobbyist	No
18a	Lobbyist Name	McGuinness, Marty
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Meltzer, Richard
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Moseley, Phil
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Phelps, Anne
18b	Covered Official Position	Special Asst. to the President for Domestic Policy
18c	New Lobbyist	Yes
18a	Lobbyist Name	Porter, John
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Relland, Susan
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Rozen, Bob
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Steele-Flynn, Donna
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Urban, Tim
18b	Covered Official Position	
18c	New Lobbyist	No

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 FIN (one per page)

16. Specific Lobbying issues
HR 2036, Social Security Number Privacy and Identity Theft Protection Act of 2001, all provisions
HR 583, To establish the Commission for the Comprehensive Study of Privacy Protection, all provisions
S. 2201, Online Personal Privacy Act, all provisions
S. 848, Social Security Number Misuse Prevention Act of 2001 , all provisions
Health and Human Services regulations on the privacy of medical information
SEC rule-making to exempt federal thrift institutions from Investment Advisers Act of 1940

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Health & Human Services
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)
Bazel, Lauren	
Doney, John	
Garrett-Nelson, LaBrenda	
Gasper, Gary	
Gates, Bruce	
Giles, Thomas	Health Counsel, Energy and Commerce Committee
Giordano, Nick	

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

Signature _____ Date 8/1/2003

Printed Name and Title Phil Moseley - Partner Pa

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 insurance, life insurance and annuities generally, deferred acquisition costs for life insurance, and 419A(f)(6) Employee Welfare Benefits Trust
18a	Lobbyist Name	Grab, Francis
18b	Covered Official Position	Tax & Trade Counsel, Office of Rep. Robert Matsui
18c	New Lobbyist	No
18a	Lobbyist Name	Koch, Cathy
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Koshgarian, Dave
18b	Covered Official Position	Chief of Staff, Office of Congressman Ben Cardin
18c	New Lobbyist	No
18a	Lobbyist Name	McGuinness, Marty
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Meltzer, Richard
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Moseley, Phil
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Phelps, Anne
18b	Covered Official Position	Special Asst. to the President for Domestic Policy
18c	New Lobbyist	Yes
18a	Lobbyist Name	Porter, John
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Relland, Susan
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Rozen, Bob
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Steele-Flynn, Donna

Registrant Name: Washington Council Ernst & Young 0

Client Name: MassMutual (MA Mutual Life Insurance Co.) 0

Item	Description	Data	
18b	Covered Official Position		0
18c	New Lobbyist	No	2
18a	Lobbyist Name	Urban, Tim	2
18b	Covered Official Position		4
18c	New Lobbyist	No	0

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 HCR (one per page)
- 16. Specific Lobbying issues
HR 4946, Improving Access to Long-Term Care Act of 2002, all provisions
HHS regulations on the privacy of medical information

- 17. House(s) of Congress and Federal agencies contacted Check if None
Department of Health & Human Services
House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Bazel, Lauren	
Doney, John	
Garrett-Nelson, LaBrenda	
Gasper, Gary	
Gates, Bruce	
Giles, Thomas	Health Counsel, Energy and Commerce Committee
Giordano, Nick	

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

Signature _____ Date **8/1/2003**

Printed Name and Title **Phil Moseley - Partner** _____ Pa

Registrant Name: Washington Council Ernst & YoungClient Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
18a	Lobbyist Name	Grab, Francis
18b	Covered Official Position	Tax & Trade Counsel, Office of Rep. Robert Matsui
18c	New Lobbyist	No
18a	Lobbyist Name	Koch, Cathy
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Koshgarian, Dave
18b	Covered Official Position	Chief of Staff, Office of Congressman Ben Cardin
18c	New Lobbyist	No
18a	Lobbyist Name	McGuinness, Marty
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Meltzer, Richard
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Moseley, Phil
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Phelps, Anne
18b	Covered Official Position	Special Asst. to the President for Domestic Policy
18c	New Lobbyist	Yes
18a	Lobbyist Name	Porter, John
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Relland, Susan
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Rozen, Bob
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Steele-Flynn, Donna
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Urban, Tim
18b	Covered Official Position	
18c	New Lobbyist	No

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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
 HR 10 (Public Law 107-16), Comprehensive Retirement Security and Pension Reform Act of 2001, all provisions
 HR 2269, S 1978, Retirement Security Advice Act of 2001, all provisions
 HR 3762, Pension Security Act of 2002, all provisions
 HR 4931, Retirement Security Act of 2002, all provisions
 HR 586, Tax Relief Guarantee Act of 2002, provisions to amke permanent the expanded IRA and retiremen incentives of the "Economic Growth and Tax Relief Reconciliation Act of 2001"
 P.L. 107-147, Job Creation and Worker Assistance Act of 2002, provisions relating to 30-year Treasury bon defined benefit pension plans and variable/ PBGC premium calculations
 S 1677, Independent Investment Adviser Act of 2001, all provisions
 S 1971, National Employer Savings and Trust Equity Act of 2002, all provisions
 S 1992, Protecting America's Pensions Act of 2002, all provisions

17. House(s) of Congress and Federal agencies contacted Check if None
 Department of Labor
 Department of Treasury
 Executive Office of the President
 House of Representatives
 Internal Revenue Service
 Senate

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

Name	Covered Official Position (if applicable)
Bazel, Lauren	
Doney, John	
Garrett-Nelson, LaBrenda	
Gasper, Gary	
Gates, Bruce	
Giles, Thomas	Health Counsel, Energy and Commerce Committee
Giordano, Nick	

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

Signature _____ Date **8/1/2003**

Printed Name and Title **Phil Moseley - Partner** _____ Page

Registrant Name: Washington Council Ernst & YoungClient Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
16	Lobbying Issues	S 2087, a bill to make a variable tax credit for employer provided independent investment advice, all provisions
16	Lobbying Issues	S 2190, WIRE Act, all provisions relating to 401(k) plans
16	Lobbying Issues	S 2673, Public Accounting Reform and Investor Protection Act of 2002, provisions relating to suspension periods for conversion of 401(k) plans
16	Lobbying Issues	S 742, Retirement Security and Savings Act of 2001, all provisions
16	Lobbying Issues	consideration of issues to be included in House comprehensive pension legislation IRS Small Pension Plan Compliance Study IRS Determination Letter Program Employee Retirement Savings Bill of Rights
16	Lobbying Issues	Clinton Administration Legislative Proposal to Improve Disclosure of Pension Amendments Significantly Reducing Future Benefit Accruals DOL Guidance on 401(K) plan fees charged by insurance companies and mutual funds
18a	Lobbyist Name	Grab, Francis
18b	Covered Official Position	Tax & Trade Counsel, Office of Rep. Robert Matsui
18c	New Lobbyist	No
18a	Lobbyist Name	Koch, Cathy
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Koshgarian, Dave
18b	Covered Official Position	Chief of Staff, Office of Congressman Ben Cardin
18c	New Lobbyist	No
18a	Lobbyist Name	McGuinness, Marty
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Meltzer, Richard
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Moseley, Phil
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Phelps, Anne
18b	Covered Official Position	Special Asst. to the President for Domestic Policy
18c	New Lobbyist	Yes
18a	Lobbyist Name	Porter, John
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Relland, Susan
18b	Covered Official Position	
18c	New Lobbyist	No

Registrant Name: Washington Council Ernst & Young

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

Item	Description	Data	
18a	Lobbyist Name	Rozen, Bob	0
18b	Covered Official Position		0
18c	New Lobbyist	No	0
18a	Lobbyist Name	Steele-Flynn, Donna	2
18b	Covered Official Position		3
18c	New Lobbyist	No	2
18a	Lobbyist Name	Urban, Tim	4
18b	Covered Official Position		5
18c	New Lobbyist	No	5

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 TAX (one per page)

16. Specific Lobbying issues
HR 3622, Emergency Worker and Investor Protection Act of 2002, provision addressing tax deduction for interest on debt instruments where the corporate issuer reflects the instrument as equity in its financial records
HR 661, S 992, Life Insurance Tax Simplification Act of 2001, all provisions
HR 831, S. 627, Long Term Care and Retirement Security Act of 2001, provisions relating to tax incentives paid for long-term care insurance
HR 909, S 795, , regarding repeal of restrictions on the filing of consolidated returns for life and non-life insurance companies
IRS Notice S. 2001-10 and 2002-8, , relating to taxation of split dollar life insurance policies
P.L. 107-147, Job Creation and Worker Assistance Act of 2002, provisions relating to the temporary suspension of Section 809 Add-on tax and the extension of Subpart F exclusion for active financing income earning overseas

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Treasury
Executive Office of the President
House of Representatives
Internal Revenue Service
Senate

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

Name	Covered Official Position (if applicable)
Bazel, Lauren	
Doney, John	
Garrett-Nelson, LaBrenda	
Gasper, Gary	
Gates, Bruce	
Giles, Thomas	Health Counsel, Energy and Commerce Committee
Giordano, Nick	

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

Signature _____ Date **8/1/2003**

Printed Name and Title **Phil Moseley - Partner** _____ Pa

Registrant Name: Washington Council Ernst & YoungClient Name: MassMutual (MA Mutual Life Insurance Co.)

Item	Description	Data
16	Lobbying Issues	S 892, , all provisions relating to extending or making permanent the Subpa exclusion for active financing income earned overseas
16	Lobbying Issues	Modified Endowment Contracts Correction IRS Revenue Procedure, Rev P 99-27
		Global Interest Netting Revenue IRS Procedure, Rev. Proc. 99-19
		Consideration of legislative measure to impose federal premium taxes for lif insurers to address corporate inversions
18a	Lobbyist Name	Grab, Francis
18b	Covered Official Position	Tax & Trade Counsel, Office of Rep. Robert Matsui
18c	New Lobbyist	No
18a	Lobbyist Name	Koch, Cathy
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Koshgarian, Dave
18b	Covered Official Position	Chief of Staff, Office of Congressman Ben Cardin
18c	New Lobbyist	No
18a	Lobbyist Name	McGuinness, Marty
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Meltzer, Richard
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Moseley, Phil
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Phelps, Anne
18b	Covered Official Position	Special Asst. to the President for Domestic Policy
18c	New Lobbyist	Yes
18a	Lobbyist Name	Porter, John
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Relland, Susan
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Rozen, Bob
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Steele-Flynn, Donna
18b	Covered Official Position	
18c	New Lobbyist	No

Registrant Name: Washington Council Ernst & Young

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

Item	Description	Data
18a	Lobbyist Name	Urban, Tim
18b	Covered Official Position	
18c	New Lobbyist	No

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