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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 <input type="checkbox"/> Check if different than previously reported 1295 State Street			
3. Principal Place of Business (if different from line 2) City: Springfield State/Zip (or Country) Massachusetts 01111			
4. Contact Name Kenneth S. Cohen	Telephone (413)744-6057	E-Mail (optional) kcohen@massmutual.com	5. Senate ID # 23986-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 31968000

TYPE OF REPORT 8. Year 2003 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

<p align="center">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 type="checkbox"/> \$ _____ 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 align="center">14.</p>	<p align="center">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 checked="" type="checkbox"/> \$ <u>1,020,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p> <p align="center">15.</p>
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Signature _____

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

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

16. Specific lobbying issues

H.R. 975, "Bankruptcy Abuse Prevention and Consumer Protection Act of 2003", provisions relating to single ass estate and protection for retirement savings.

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

- House

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

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	
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.....
.....
.....

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





Registrant Name Massachusetts Mutual Client Name Self

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

16. Specific lobbying issues

H.R. 2420, "Mutual Funds Integrity Fee Transparency Act of 2003", all provisions

S. 1822, "Mutual Fund Transparency Act of 2003", all provisions

S. 1958, "Mutual Fund Investors Protection Act", all provisions

S. 1971, "Mutual Fund Investors Confidence Restoration Act of 2003", all provisions

SEC Proposed Rule on Pricing of Mutual Fund Shares (IC-26288)

SEC Proposed Rule on Investment Company Governance (IC-26323)

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)
<u>Kenneth S. Cohen</u>	
<u>Anne S. Kandilis</u>	
<u>Alison B. Weiss</u>	
<u>Patricia J. Walsh</u>	

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

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

16. Specific lobbying issues

H.R. 1636, "Consumer Privacy Protection Act of 2003", all provisions

H.R. 1766, "National Uniform Privacy Standards Act of 2003", all provisions

H.R. 2622, "Fair and Accurate Credit Transactions Act of 2003", all provisions, became Public Law No. 108-159.

H.R. 2971, "Social Security Number Privacy and Identity Theft Prevention Act of 2003", Section 107 to 109 and 3

S. 153, "Identity Theft Penalty Enhancement Act", all provisions

S. 228, "Social Security Number Misuse Prevention Act", all provisions

S. 660, "Economic Opportunity Protection Act of 2003", all provisions

S.745, "Privacy Act of 2003", all provisions

S. 1753, "National Consumer Credit Reporting System Improvement Act", all provisions

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>William B. Fisher</u>	
<u>Dennis S. Herchel</u>	
<u>Alison B. Weiss</u>	

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

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

16. Specific lobbying issues

Legislation to create an optional federal charter for life insurers, no bill number.

Proposed Treasury Department Rules implementing the Anti-Money Laundering requirements of the USA Patriot Act. Treasury Department study regarding the availability of catastrophic reinsurance for group life insurance under Federal Terrorism Risk Insurance Act of 2003.

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

- House
- Senate
- Treasury

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<u>Kenneth S. Cohen</u>	
<u>William B. Fisher</u>	
<u>Alison B. Weiss</u>	

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

16. Specific lobbying issues

H.R. 1000, "Pension Security Act of 2003", all provisions

H.R. 1677, S. 825 "Pension Benefits Protection Act of 2003", all provisions

H.R. 1776, "Pension Preservation and Savings Expansion Act of 2003", all provisions

H.R. 2096, S. 1335, "Long Term Care and Retirement Security Act of 2003", all provisions

H.R. 2458, "Secure Annuity Income for Life Act of 2003", all provisions

H.R. 2673, "Consolidated Appropriations Act, 2004", provision stating that Treasury may not implement proposals relating to cash balance retirement plans

H.R. 2896, "American Jobs Creation Act", Section 1061 relating to non-qualified deferred compensation plans

H.R. 3108, "Pension Funding Equity Act of 2003", provisions related to providing a temporary two year replacement 30 year Treasury bond rate with a long-term corporate bond rate

H.R. 3521, "Tax Relief Extension Act of 2003", Section 2001, Temporary Replacement of 30 year Treasury Rate

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

- House
- Senate
- Treasury

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Name	Covered Official Position (if applicable)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
Elizabeth P. Kozlowski	
Camille Donald	
S. Marie Kassir	

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

16. Specific lobbying issues

S.9, "The Pension Protection and Expansion Act of 2003", all provisions

S.1550, "Pension Stability Act", Section 2

S.1698, "Retirement Security Advice Act of 2003", all provisions

S.____, "National Employee Savings and Trust Equity Guarantee Act (NESTEG)", all provisions relating to defin plan funding reforms

The President's proposals for Lifetime Savings Account (LSAs), Retirement Savings Act (RSAs), and Employer F Savings Accounts (ERSA), no bill number

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

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- Treasury

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<u>Alison B. Weiss</u>	
<u>Elizabeth P. Kozlowski</u>	
<u>Camille Donald</u>	
<u>S. Marie Kassir</u>	

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

16. Specific lobbying issues

H.R.2, S.1054, "The Jobs and Growth Tax Relief Reconciliation Act of 2003", all provisions, became public law 108 May 28, 2003.

H.R.808, S.992, "Life Insurance Tax Simplification Act of 2003", all provisions.

H.R.1989, relating to mutual funds shareholder tax relief, all provisions.

H.R.2127, "Taxpayer Savings and Employee Notification Act of 2003" all provisions.

H.R. 2896, "American Jobs Creation Act", Section 1106, revisions of real estate investment trust (REIT) rules

H.R. 3521, "Tax Relief Extension Act of 2003", Section 1009, Temporary Special Rules for the Taxation of Cite 1 Companies (two year suspension of IRC Section 809)

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

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- Treasury
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<u>Alison B. Weiss</u>	
<u>Elizabeth P. Kozlowski</u>	

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

16. Specific lobbying issues

S.2, "Job Growth and Tax Act of 2003", Section 327 relating to controlled REITS.

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

IRS/Treasury Guidance on Section 412(i) defined benefit plans

Legislation to provide for reduced taxation of lifetime payouts from annuities, no bill number.

Treasury Regulations on Economic Valuation of Split Dollar Life Insurance, 26 CFR 1.61-22 (d)(3)(ii) (September 2001)

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- Senate
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<u>Alison B. Weiss</u>	
<u>Elizabeth P. Kozlowski</u>	

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

16. Specific lobbying issues

H.R.1115, S. 274, S.1751, "Class Action Fairness Act of 2003", all provisions

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

- House
- Senate
- Executive Office of the President of the United States

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