

LOBBYING REPORT

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

1. Registrant Name:

MASSACHUSETTS MUTUAL LIFE INSURANCE CO

2. Address:

1295 State Street, Springfield, MA 01111-0001

3. Principal place of business (if different from line 2):

4. Contact Name: KENNETH S. COHEN

Telephone: 4137446057

E-mail (optional): kcohen@massmutual.com

Senate ID #: 23986-12

House ID #:

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2007 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): _____

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): 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

☒ **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 Addendum S. 238, "Social Security Number Misuse Prevention Act". S. 239, Notification of Risk to Personal Data Act of 2007 - A bill to require Federal agencies, and persons engaged in interstate commerce, in possession of data containing sensitive personally identifiable information, to disclose any breach of such information. S. 495, Personal Data Privacy and Security Act of 2007 - A bill to prevent and mitigate identity theft, to ensure privacy, to provide notice of security breaches, and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches, fraudulent access, and misuse of personally identifiable information. S. 1178, The Identity Theft Prevention Act of 2007 - A bill to strengthen data protection and safeguards, require data breach notification, and further prevent identity theft. S. 1202, "Personal Data Protection Act of 2007". S. 1260, "Data Security Act of 2007". H.R. 948, "Social Security Number Misuse Prevention Act". H.R. 1685, "Data Security Act of 2007". H.R. 3046, "Social Security, Number Privacy and Identity Theft Prevention Act of 2007". H.R. 3225, "Mutual Fund Fee Reform Act". H.R. 3915, "Mortgage Reform and Anti-Predatory Lending Act of 2007", Section 204 (provision related to assignee liability). SEC Review of Rule 12b-1. SEC Review of soft dollar arrangements under Sections 28(e) of the Exchange Act. SEC, Proposed Rule, "Enhanced Disclosure and New Prospectus Delivery Options for Registered Open-End Management Investment Companies", Release No. 33-8861 (11/21/07).

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

HOUSE OF REPRESENTATIVES

SENATE

Securities & Exchange Commission (SEC)

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: HERCHEL, DENNIS

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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 Addendum S. 40, The National Insurance Act of 2007 - A bill to authorize the issuance of Federal charters and licenses for carrying on the sale, solicitation, negotiation, and underwriting of insurance or any other insurance operations, to provide a comprehensive system for the Federal regulation and supervision of national insurers and national agencies, to provide for policyholder protections in the event of an insolvency or the impairment of a national insurer, and for other purposes. S. 358, Genetic Information Nondiscrimination Act of 2007 - A bill to prohibit discrimination on the basis of genetic information with respect to health insurance and employment. S. 618, Act to Further Competition in the Insurance Industry - A bill to further competition in the insurance industry. S. 1865, "Life Insurance Fairness for Travelers Act of 2007". S. 2268, "Long Term Care Insurance Integrity Act of 2007". S. 2337, "Long Term Care Affordability and Security Act of 2007". S. 2490, "Reverse Mortgage Proceeds Protection Act". S. _____, "Senior Protection Act of 2007". H.R. 150, "Life Insurance Employee Notification Act". H.R. 493, Genetic Information Nondiscrimination Act of 2007 - A bill to prohibit discrimination on the basis of genetic information with respect to health insurance and employment. H.R. 1065, "The Non-Admitted and Reinsurance Reform Act of 2007". H.R. 1081, Act to Further Competition in the Insurance Industry - A bill to further competition in the insurance industry. H.R. 2761, "Terrorism Risk Insurance Revision and Extension Act of 2007" - An act to extend the Terrorism Insurance Program of the Department of the Treasury, and for other purposes. H.R. 3200, The National Insurance Act of 2007 - A bill to authorize the issuance of Federal charters and licenses for carrying on the sale, solicitation, negotiation, and underwriting of insurance or any other insurance operations, to provide a comprehensive system for the Federal regulation and supervision of national insurers and national agencies, to provide for policyholder protections in the event of an insolvency or the impairment of a national insurer, and for other purposes. H.R. 3363, "Long-Term Care Affordability and Security Act of 2007". H.R. 4150, "Lifetime Pension Annuity for You Act of 2007". H.R. 4299, "Terrorism Risk Insurance Reauthorization Act of 2007".

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: FISHER, WILLIAM B.

Covered Official Position (if applicable): N/A

Name: HERCHEL, DENNIS

Covered Official Position (if applicable): N/A

Name: JUNKUNC, JAE A.

Covered Official Position (if applicable): N/A

Name: VITARANA, SHANIL

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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 Addendum S. 1010, Retirement Security for Life Act of 2007 - A bill to amend the Internal Revenue Code of 1986 to encourage guaranteed lifetime income payments from annuities and similar payments of life insurance proceeds at dates later than death by excluding from income a portion of such payments. S. 1141, Automatic IRA Act of 2007 - A bill to amend the Internal Revenue Code of 1986 to allow employees not covered by qualified retirement plans to save for retirement through automatic payroll deposit IRAs, to facilitate similar saving by the self-employed, and for other purposes. S. 1288, Womens Retirement Security Act of 2007 - A bill to amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 to increase the retirement security of women and small business owners, and for other purposes. S. 1725, "Restoring Pension Promises to Workers Act". S. 1974, "Pension Protection Technical Corrections Act of 2007". S. 2473, "Defined Contribution Fee Disclosure Act of 2007". H.R. 2167, Automatic IRA Act of 2007 (H.R. 2167, S. 1141) - A bill to amend the Internal Revenue Code of 1986 to allow employees not covered by qualified retirement plans to save for retirement through automatic payroll deposit IRAs, to facilitate similar saving by the self-employed, and for other purposes. H.R. 2205, Retirement Security for Life Act of 2007 - A bill to amend the Internal Revenue Code of 1986 to encourage guaranteed lifetime income payments from annuities and similar payments of life insurance proceeds at dates later than death by excluding from income a portion of such payments. H.R. 2683, "Pension Security Act of 2007". H.R. 3185, "401(k) Fair Disclosure for Retirement Security Act of 2007". H.R. 3361, "Pension Protection Technical Corrections Act of 2007". H.R. 3765, "The Defined Contribution Fee Transparency Act of 2007". H.R. 3868, Bill to delay the PPA defined benefit funding rules for one year. DOL Qualified Default Investment Options Proposed Regulation. DOL Proposed Rule, Default Investment Alternatives Under Participant Directed Individual Account Plans, 71 F.R. 56805-56824 (9/27/06). DOL Request for Information, IRA Investment Advice, 71 F.R. 70427 (12/4/06). DOL Request for Information, Fee and Expense Disclosures to Participants in Individual Account Plans, 72 F.R. 20457-20460 (4/25/07). DOL Final Regulations Default Investment Alternatives, 72 F.R. 60452-60480 (10/24/07). DOL Final Regulations and Revisions to the 2007 Form 5500 Annual Return/Report, 72 F.R. 64710-64730 (11/16/07). DOL Proposed Rule, Reversible Contract or Arrangement under Section 408(b)(2) - Fee Disclosure, 72 F.R. 70988-71005 (12/13/07). DOL Interim Rule and Proposed Regulation (Section 2550.404-4) on Safest Available Annuity F.R. Doc E7-17743, E7-17744 (9/11/07). Proposed IRS Automatic Enrollment Regulations, F.R. Doc. E7-21821 (11/7/07). Request to the Treasury Department and IRS on the application of the backloading accrual rules to hybrid pension plan conversions.

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

HOUSE OF REPRESENTATIVES

Labor, Dept of (DOL)

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: JUNKUNC, JAE A.

Covered Official Position (if applicable): N/A

Name: VITARANA, SHANIL

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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 Addendum S. 14, "Invest in America Act", provision relating to estate tax repeal. S. 349, Small Business and Work Opportunity Act of 2007 - An original bill to amend the Internal Revenue Code of 1986 to provide additional tax incentives to employers and employees of small businesses, and for other purposes, to include provisions relating to non-qualified deferred compensation plans. S. 504, "Long-Term Care Trust Account Act of 2007". S. 601, Simplification Through Additional Reporting Tax Act of 2007 - A bill to amend the Internal Revenue Code of 1986 to require broker reporting of customer's basis in securities transactions, and for other purposes. S. 1010, "Retirement Security for Life Act of 2007". S. 1753, "Healthy Workforce Act". S. 1809, "Long-Term Care Act of 2007". S. 2044, "Independent Contractor Proper Classification Act of 2007". H.R. 46, "Small Business Tax Fairness and Simplification Act of 2007". H.R. 411, To amend the Internal Revenue Code of 1986 to make permanent certain expiring provisions..., provision relating to estate tax repeal. H.R. 878, Simplification Through Additional Reporting Tax Act of 2007 (S. 601, H.R. 878) A bill to amend the Internal Revenue Code of 1986 to require broker reporting of customer's basis in securities transactions, and for other purposes. H.R. 976, "Small Business Tax Relief Act of 2007" - A bill to amend the Internal Revenue Code of 1986 to provide tax relief for small businesses, and for other purposes. H.R. 2205, "Retirement Security for Life Act of 2007". H.R. 2380, "Death Tax Repeal Permanency Act of 2007". H.R. 2796, "Generate Retirement Ownership through Long-Term Holding Act of 2007". H.R. 3088, "Long-Term Care Act of 2007". H.R. 3363, "Long-Term Care Affordability and Security Act". H.R. 3970, "Tax Reduction and Reform Act of 2007" - Provisions related to modification of unrelated business income tax rules for certain investment partnerships, basis reporting by brokers on sales of stocks, extension of special rules for regulated investment companies, reduction in corporate tax rate. H.R. 3996, "Temporary Tax Relief Act of 2007", Section 622 - Broker Reporting of Customer Basis in Securities Transactions; and Section 201 - Non-qualified Deferred Compensation from Certain Tax Indifferent Parties. H.R. 4912, "To amend the Internal Revenue Code of 1986 with respect to prepaid derivative contracts". IRS Notices 2007-86 and 2007-89, providing a one-year extension for general compliance with Internal Revenue Code 409A. IRS Correcting amendments to the final regulations under Section 409A of the Internal Revenue Code: RIN-1595-BE79 (7/30/07). IRS temporary and proposed regulations under Internal Revenue Code Section 6039I-6039I-1T, Information Reporting on Employer-Owned Life Insurance Contracts (11/7/07). Senate Finance Committee proposal to create additional limits for non-qualified deferred compensation plans - no bill number. Senate Finance Committee staff proposal of May 25, 2007, to require certain brokers (including mutual funds) to report to the IRS regarding adjusted basis on the sale of certain publicly traded securities - no bill number. 409A Regulations [72 Fed. Reg. Code Sections 19233-19325 (Apr. 17, 2007)] in application to split-dollar life insurance, emeritus life insurance agents, and general agent loan issues. 2008 Budget Resolution (S. Com. Res. 21), Section 303, "Deficit Neutral Fund for Tax Relief". Proposed Tax Reform legislation - no bill number. Proposed 401(k) Fee Disclosure Tax Legislation - no bill number. Proposed Stranger-Owned Life Insurance Excise Tax - no bill number. Current tax treatment of Stranger-Originated Life Insurance (STOLI) - no bill number.

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: COHEN, KENNETH S.

Covered Official Position (if applicable): N/A

Name: JUNKUNC, JAE A.

Covered Official Position (if applicable): N/A

Name: VITARANA, SHANIL

Covered Official Position (if applicable): N/A

Name: WEISS, ALISON

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Jul 09, 2008

Printed Name and Title: KENNETH S. COHEN, SR. VICE PRE -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

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

Name: DONALD, CAMILLE
Name: FISHER, WILLIAM B.
Name: HERCHEL, DENNIS
Name: PUHALA, JAMES P. III
Name: SPERRY, MARGARET
Name: VITARANA, SHANIL
Name: WOODWORTH, GREGORY

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: Jul 09, 2008

Printed Name and Title: -