



Kenneth S. Cohen
Senior Vice President and
Deputy General Counsel

SECRETARY OF THE SENATE

99 AUG -3 10:33

H.D.

July 30, 1999

Secretary of the Senate
Office of Public Records
232 Hart Senate Office Building
Washington, D.C. 20510

Clerk of the House of Representatives
Legislative Resource Center
1036 Longworth House Office Building
Washington, D.C. 20515

Re: Lobbying Report: January 1 to June 30, 1999

Dear Secretary Sisco and Clerk Trandahl:

Please find enclosed completed copies of Forms LD-2, Lobbying Report for the period of January 1, 1999 to June 30, 1999. If you have any questions, please call me at (413) 744-6057.

Sincerely yours,

Kenneth S. Cohen
Senior Vice President and
Deputy General Counsel

Enclosures: Forms LD-2 (Rev. 6/98), pp. 1 to 14

/cdd

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Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
252 Hart Building
Washington, DC 20510

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 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		6. House ID # 31968000	
7. Client Name <input checked="" type="checkbox"/> Self			

TYPE OF REPORT 8. Year 1999 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 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> => \$ _____ 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 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> => \$ <u>960,000.00</u> Expenses (nearest \$20,000) 14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(3) of the Internal Revenue Code <input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code
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Signature _____

Printed Name and Title _____

FD-278 (REV. 5/98)

PAGE 1 of 14

Registrant Name Massachusetts Mutual Client Name Self

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 BKK (one per page)

16. Specific lobbying issues

H.R. 833, S. 625 "Bankruptcy Reform Act", provisions relating to single asset real estate

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

- . House
- . Senate

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
James P. Puhala, III.		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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 TOR (one per page)

16. Specific lobbying issues

H.R. 775, "The Year 2000 Readiness and Responsibility Act", all provisions of the bill

S. 96, "Y2K Act", all provisions of the bill

S.461, "Year 2000 Fairness and Responsibility Act", all provisions of the bill

H.R.1875, "Interstate Class Action Jurisdiction Act of 1999", all provisions of the bill

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

- . Senate
- . House
- . White House

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
James P. Puhala, III		<input checked="" type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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 BAN (one per page)

16. Specific lobbying issues

R.R. 10, "Financial Services Act of 1999", all provisions of the bill

S.900, "Financial Services Modernization Act of 1999", all provisions of the bill

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

- . House
- . Senate
- . Treasury
- . White House

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
James P. Puhala, III.		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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

H.R.10, "Financial Services Act of 1999", all provisions of the bill

S.900, "Financial Services Modernization Act of 1999", all provisions of the bill

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

- . House
- . Senate
- . Treasury
- . White House

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
James P. Puhala, III,		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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

H.R. 2488, "Financial Freedom Act of 1999", (prior to formal introduction), provisions relating to extending or making permanent the subpart F exclusion for active financing income earned overseas, charitable split dollar insurance arrangements, and 419A(f)(6) employer welfare benefit trusts

S.892, all provisions of the bill (relating to extending or making permanent the subpart F exclusion for active financing income earned overseas)
 H.R.984, the "Caribbean and Central America Relief and Economic Stabilization Act", provisions relating to Section 419A(f)(6) Employee Welfare Benefit Trusts.

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

- . House
- . Senate
- . Treasury

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

Name	Covered Official Position (if applicable)	New
<u>Kenneth S. Cohen</u>		<input type="checkbox"/>
<u>Cecile A. Butler</u>		<input type="checkbox"/>
<u>Kathryn L. Anderson</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title _____

Code: TAX cont'd

Registrant Name Massachusetts Mutual Client Name Self

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.

General issue area code TAX (one per page)

Specific lobbying issues
"Taxpayer Refund Act of 1999", S.1429, (prior to formal introduction), provisions relating to extending or making permanent the subpart F exclusion for active financing income earned overseas, charitable split dollar insurance arrangements, and 419A(f)(6) employer welfare benefits trust

The Administration's Revenue Proposals for Fiscal Year 2000 relating to business owned life insurance, life insurance and annuities generally, deferred acquisition costs (DAC) for life insurance, and 419A(f)(6) employer welfare benefits trusts

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

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Dezile A. Butler		<input type="checkbox"/>
Mathryn L. Anderson		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____
Name and Title _____

Code: TAX cont.d

Registrant Name Massachusetts Mutual Client Name Self

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.

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

B. Specific lobbying issues

H.R. 434, "African Growth and Opportunity Act", provisions related to charitable split dollar insurance arrangements

S. 1134, "Affordable Education Act of 1999", provisions related to charitable split dollar insurance arrangements and Section 419A(f)(6) employee welfare benefits trust

H.R. 572, "Charitable Integrity Restoration Act", all provisions of the bill

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

- . House
- . Senate
- . Treasury

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		0
Cecile A. Butler		0
Kathryn L. Anderson		0
		0
		0
		0
		0
		0

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

Signature _____ Date _____

Printed Name and Title _____

Code: TAX cont.d

Registrant Name Massachusetts Mutual Client Name Self

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.

General issue area code TAX (one per page)

Specific lobbying issues

H.R. 630, a bill related to charitable split dollar insurance arrangements, all provisions of the bill

H.R. 2102, "Long-Term Care and Retirement Security Act of 1999", all provisions of the bill

Modified Endowment Contracts Correction IRS Revenue Procedure, Rev. Proc. 99-27

Global Interest Netting Revenue IRS Procedure, Rev. Proc. 99-19

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

- . House
- . Senate
- . Treasury

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Cecile A. Butler		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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.

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

Specific lobbying issues

- S.646, "Retirement Savings Opportunity Act of 1999", all provisions of the bill
- S.741, "Pension Coverage and Portability Act", all provisions of the bill
- H.R. 1102, "Comprehensive Retirement Security and Pension Reform Act", all provisions of the bill
- H.R. 739, "Retirement Account Portability Act of 1999", all provisions of the bill

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

- . House
- . Senate
- . Treasury
- . Department of Labor

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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.

General issue area code RET (one per page)

Specific lobbying issues

Golden Years Retirement Security Act of 1999 (Proposed by Senator Baucus, no bill #), all provisions of the bill

H.R. 1213, "Employee Pension Portability and Accountability Act of 1999", all provisions of the bill

S.659, H.R. 1176 "Pension Right to Know Act", all provisions of the bill

H.R. 2488, Financial Freedom Act of 1999", provisions related to pensions and retirement security (prior to formal introduction)

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

- House
- Senate
- Treasury
- Department of Labor

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Name and Title _____

#3 Code: RET cont.d

Registrant Name Massachusetts Mutual Client Name Self

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.

General issue area code RET (one per page)

Specific lobbying issues

S.1429, "Taxpayer Refund Act of 1999", provisions related to pensions and retirement security (prior to formal introduction)
Clinton Administration Legislative Proposal to Improve Disclosure of Pension Amendments Significantly Reducing Future Benefit Accruals (no bill #)
Year 2000 computer problems and Department of Labor guidance
Department of Labor guidance on 401(k) plan fees charged by insurance companies and mutual funds
House(s) of Congress and Federal agencies contacted Check if None

- House
- Senate
- Treasury
- Department of Labor

List of each individual who acted as a lobbyist in this issue area

Name	Covers Official Position (if applicable)	New
Anneth S. Cohen		<input type="checkbox"/>
Mathryn L. Anderson		<input type="checkbox"/>
Allen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Date _____
Name and Title _____

Rev 6/98.

Registrant Name Massachusetts Mutual Client Name Self

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.

I. General issue area code HCR (one per page)

II. Specific lobbying issues

H.R. 1057, "Medical Information Privacy and Security Act", provisions relating of life insurers.

House(s) of Congress and Federal agencies contacted
House

Check if None

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

Name	Covered Official Position (if applicable)	New
Kenneth S. Cohen		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
James P. Puhala, III.		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature _____ Date _____
Print Name and Title _____

