

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY D

06 FEB 15

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 Springfield MA 01111 US			
3. Principal place of business (if different than line 2) City _____ State/Zip or Country _____			
4a. Contact Name Mr. Kenneth S. Cohen	b. Telephone number (413) 744-6057	c. E-mail kcohen@massmutual.com	5. Senate ID # 23986-1
7. Client Name <input checked="" type="checkbox"/> Self Massachusetts Mutual Life Insurance Company			6. House ID # 3196800

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June30) OR Year End (July 1-December)

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 Acti

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"/> ⇨ \$ _____</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">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>2,860,000</u></p> <p>14. REPORTING METHOD. Check box to indicate exp. accounting method. See instructions for description of opti</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions or</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of t Revenue Code</p>
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Edit Form >

Signature Kenneth S. Cohen Date February 10, 2006

Printed Name and Title **Kenneth S. Cohen, Senior Vice President and Deputy General Counsel**
Filing #db06ea21-1ffe-40c8-ac2f-a1860fcabdf6 - Page 1 of 28

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Registrant Name Massachusetts Mutual Life Insurance Company Client Name Massachusetts Mutual Life Insurance Company

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

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

See Attachment

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

House
Senate
SEC

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

Name	Covered Official Position (if applicable)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
Frank T. Lucchesi	

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

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Signature _____ Date _____

Registrant Name Massachusetts Mutual Life Insurance Company

Client Name Massachusetts Mutual Life Insurance Company

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

SEC Proposed Rule on Point of Sale Disclosure Requirements (IC-26778)
NASD Proposed Rule on Non-cash Compensation and Sales Contests (NASD 2005-40)
S. 1037, "Mutual Fund Transparency Act of 2005"
SEC Proposed Late Trading/Hard 4:00 Close Rule
SEC Position on 12B-1 fees
H.R. 4618, "Compliance, Examination and Inspections Restructuring Act of 2005"

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Registrant Name Massachusetts Mutual Life Insurance Company

Client Name Massachusetts Mutual Life Insurance Company

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

- H.R. 1069, "Notification of Risk to Personal Data Act"
- H.R. 3140, "Consumer Data Security & Notification Act of 2005"
- H.R. 3375, "Data Security Bill-Fair Credit Reporting Act Amendments of 2005"
- H.R. 4127, "Data Accountability and Trust Act"
- S. 751, "Notification of Risk to Personal Data"
- S. 768, "Comprehensive ID Theft Prevention Act"

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Registrant Name Massachusetts Mutual Life Insurance Company Client Name Massachusetts Mutual Life Insurance Company

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 code information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

See Attachment

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)
	Kenneth S. Cohen	
	William B. Fisher	
	Alison B. Weiss	
	Elizabeth P. Kozloski	
	Dennis S. Herchel	
	Frank T. Lucchesi	

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

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Registrant Name Massachusetts Mutual Life Insurance Company

Client Name Massachusetts Mutual Life Insurance Company

ADDENDUM for General Lobbying Issue Area INS

16. Specific lobbying issues (continued from previous page)

H.R. 10, "The 9/11 Implementation Act," provisions relating to terrorism risk reinsurance
H.R. 1153, "Terrorism Backstop Insurance 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 an optional federal charter for life insurance bill number.

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)

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Registrant Name Massachusetts Mutual Life Insurance Company Client Name Massachusetts Mutual Life Insurance Company

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 RET - Retirement (one per page)

16. Specific lobbying issues

See Attachment

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

- House
- Senate
- Treasury
- Department of Labor
- 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)
Kenneth S. Cohen	
Anne S. Kandilis	
Alison B. Weiss	
S. Marie Kassir	
Camille Donald	

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

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Registrant Name Massachusetts Mutual Life Insurance Company

Client Name Massachusetts Mutual Life Insurance Company

ADDENDUM for General Lobbying Issue Area RET

16. Specific lobbying issues (continued from previous page)

- H.R. 819, "The Retirement Security for Life Act"
- H.R. 1162, "Retirement Savings Account Act"
- H.R. 1163, "Lifetime Savings Account Act of 2005"
- H.R. 1508, "Automatic Enrollment Act of 2005"
- H.R. 1960, "Pension Preservation and Savings Expansion Act of 2005"
- H.R. 1961, "Pension Preservation and Savings Expansion Act of 2005"
- H.R. 2386, "College 529 Invest in Education Savings for Tomorrow Act of 2005"
- H.R. 2830, "Pension Protection Act of 2005"
- H.R. 2831, "Pension Preservation and Portability Act of 2005"
- H.R. 2951, "Lifetime Pension Annuity for You Act of 2005"
- H.R. 3912 "The flexible Retirement Security for Life Act"
- H.R. 4241 House Budget Reconciliation Bill (Long Term Care)

- S.219, "National Employee Savings and Trust Equity Guarantee Act of 2005 (NESTEG)", all provisions rela 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"
- S. 547, "A bill to amend the Internal Revenue Code of 1986 to provide for employer retirement savings accc 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)

Final Regulations relating to Roth 401K Contributions

Administration's proposal for pension funding reform

DOL Proposed LM-30 Disclosure Regulations under the Labor Management Reporting Act of 1959(LMRDA

IRS Notice 2005-24, Additional relief for certain employee benefit plans as a result of Hurricane Katrina

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LD-2DS



Add page to continue specific issues description for this i

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Printed Name and Title Kenneth S. Conen, Senior Vice President and Deputy General Counsel

LD-2DS (Rev. 4.06)

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Registrant Name Massachusetts Mutual Life Insurance Company

Client Name Massachusetts Mutual Life Insurance Company

ADDENDUM for General Lobbying Issue Area TAX

16. Specific lobbying issues (continued from previous page)

H.R. 809, "To make permanent the individual income tax rate for capital gains and dividends"
 H.R. 819, S. 381, "Retirement Security for Life Act of 2005"
 H.R. 2121, S-1740 "Generate Retirement Ownership Through Long-Term Holding Act of 2005" (provisions to Mutual Fund capital gain distributions)
 H.R. 2251, "COLI Best Practices Act of 2005"
 H.R. 2386, S.1112 "College 529 Invest in Education, Savings For Tomorrow Act of 2005"
 H.R. 2682, "Long Term Care and Retirement Security Act of 2005"
 H.R. 3019, "Bill to amend IRC of 1986 to permit the consolidation of life insurance companies with other companies"
 H.R. 4297, "The Tax Relief Extension Reconciliation Act of 2005"

S. 219, "National Employee Savings and Trust Equity Guarantee Act", provisions relating to corporate owned insurance
 S. 381, "Retirement Security For Life Act of 2005"
 S. 993, to impose an excise tax on amounts received under certain life insurance policies in which certain organizations hold an interest
 S. 1244 "Long Term Care and Retirement Security Act"
 S. 1293, "Bill to amend IRC of 1986 to permit the consolidation of life insurance companies with other companies"
 S. 1602, "Improving Long Term Care Choices Act of 2005"
 S. 2020 "The Tax Relief Act of 2005", section 312, excise tax on certain acquisitions of interests in insurance contracts in certain tax exempt organizations holding an interest

Treasury Notice 2005-1, 2005-2, I.R.B. 274, regarding guidance on nonqualified deferred compensation provisions of P.L. 108-357

The President's Advisory Panel on Tax Reform Executive Order dated January 7, 2005

Final report of the President's Advisory Panel on Federal Tax Reform, "Simple, Fair & Pro-Growth Proposal: previous tax system" (11/01/05)

Treasury Notice 2006-4, regarding the application of 409A to outstanding stock rights

Proposed regulations under Section 409A, 70 F.R. 57930

Application of "covered opinion" rules of Section 10.35 of Circular 230 to the mutual fund and life insurance business, Circular 230, 31 C.F.R., Part 10

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Registrant Name Massachusetts Mutual Life Insurance Company Client Name Massachusetts Mutual Life Insurance C

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different than line 20)

City

State/Zip

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

Patricia Walsh

Elizabeth Kozloski

ISSUE UPDATE

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)

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

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owner percent client

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, cli
affiliated organization

Signature

Kenneth S. Cohen

Date

February 10, 2006

Printed Name and Title

Kenneth S. Cohen, Senior Vice President and Deputy General Counsel

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