

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

SECRETARY OF THE SENATE
05 FEB 22 AM 10:40

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 2004 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 Activities

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).

14.

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000

\$10,000 or more | \$ 3,040,000.000
Expenses (nearest \$20,000)

14. REPORTING METHOD. Check box to indicate reporting method. See instructions for descriptor

Method A. Reporting amounts using LDA definition

Method B. Reporting amounts under section 6 Internal Revenue Code

Method C. Reporting amounts under section 1 Internal Revenue Code

15.

Signature _____

Printed Name and Title _____

LD-2 (REV. 6/98)

1

GENERAL LOBBYING ISSUE AREAS: Select those from the following list that most closely represent your client's lobbying issue areas. Enter the corresponding codes on line 15.

ACC	Accounting	HOU	Housing
ADV	Advertising	IMM	Immigration
AER	Aerospace	IND	Indian/Native American Affairs
AGR	Agriculture	INS	Insurance
ALC	Alcohol & Drug Abuse	LBR	Labor Issues/Antitrust/Workplace
ANI	Animals	LAW	Law Enforcement/Crime/Criminal Justice
APP	Apparel/Clothing Industry/Textiles	MAN	Manufacturing
ART	Arts/Entertainment	MAR	Marine/Maritime/Boating/Fisheries
AUT	Automotive Industry	MIA	Media (Information/Publishing)
AVI	Aviation/Aircraft/Airlines	MED	Medical/Disease Research/Clinical Labs
BAN	Banking	MMM	Medicare/Medicaid
BNK	Bankruptcy	MON	Mintings/Money/Gold Standard
BEV	Beverage Industry	NAT	Natural Resources
BUD	Budget/Appropriations	PHA	Pharmacy
CHM	Chemicals/Chemical Industry	POS	Postal
CIV	Civil Rights/Civil Liberties	RRR	Railroads
CAW	Clean Air & Water (Quality)	RES	Real Estate/LandUse/Conservation
CDT	Commodities (Big Ticket)	REL	Religion
COM	Communications/Broadcasting/Radio/TV	RET	Retirement
CPI	Computer Industry	ROD	Roads/Highway
CSP	Consumer Issues/Safety/Protection	SCI	Science/Technology
CON	Constitution	SMB	Small Business
CPT	Copyright/Patent/Trademark	SPO	Sports/Athletics
3DEF	Defense	TAX	Taxation/Internal Revenue Code
DOC	District of Columbia	TEC	Telecommunications
DIS	Disaster Planning/Emergencies	TOB	Tobacco
ECN	Economics/Economic Development	TOR	Torts
EDU	Education	TRD	Trade (Domestic & Foreign)
ENG	Energy/Nuclear	TRA	Transportation
ENV	Environment/Superfund	TOU	Travel/Tourism
FAM	Family Issues/Abortion/Adoption	TRU	Trucking/Shipping
FIR	Firearms/Guns/Ammunition	URB	Urban Development/Municipalities
FIN	Financial Institutions/Investments/Securities	UNM	Unemployment
FOO	Food Industry (Safety, Labeling, etc.)	UTI	Utilities
FOR	Foreign Relations	VET	Veterans
FUE	Fuel/Gas/Oil	WAS	Waste (hazardous/solid/interstate/nuclear)
GAM	Gaming/Gambling/Casino	WEL	Welfare
GOV	Government Issues		
HCR	Health Issues		

Registrant Name Massachusetts Mutual Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** 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 estate and protection for retirement savings.

Office of the Comptroller of the Currency Bulletin 2004-56, "Bank-Owned Life Insurance"

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

- House
- FDIC

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

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

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

Signature _____

Printed Name and Title _____

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)

SEC Proposed Rule on Mandatory Redemption Fees (IC-26375A)

Matters related to obligations of accountants preparing financial reports for certain non-public entities under Sarbanes-Oxley

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

Signature _____

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 t engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each c** information as requested. Attach additional page(s) as needed.

- 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. 2971, "Social Security Number Privacy and Identity Theft Prevention Act of 2003", Section 107 to 109 an**
- 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**

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

Signature _____

Printed Name and Title _____

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LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 10, "The 9/11 Implementation Act," provisions relating to terrorism risk reinsurance

H.R. 4364, "Terrorism Backstop Insurance Extension Act", all provisions

Legislation to modernize insurance regulation, including creation of an optional federal charter for life insurers number.

Proposed Treasury Department Rules implementing the Anti-Money Laundering requirements of the USA Pat Treasury Department study regarding the need for renewal of catastrophic reinsurance for group life insurance Federal Terrorism Risk Insurance Act of 2002.

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)
<u>Kenneth S. Cohen</u>	
<u>William B. Fisher</u>	
<u>Alison B. Weiss</u>	
<u>Elizabeth P. Kozlowski</u>	
<u>Patricia Walsh</u>	

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Signature _____

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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 prop relating to cash balance retirement plans

H.R. 3108, "Pension Funding Equity Act of 2003", provisions related to providing a temporary two year replac 30 year Treasury bond rate with a long-term corporate bond rate, became Public Law No. 108-218 on Ap

H.R. 3521, "Tax Relief Extension Act of 2003", Section 2001, Temporary Replacement of 30 year Treasury Rat Legislation related to cash balance plans

H.R. 4520, S.1637, became P.L. 108-357 on October 22, 2004, "American Jobs Creation Act of 2004," provision nonqualified deferred compensation

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	
Anne S. Kandilis	
Alison B. Weiss	
Elizabeth P. Kozlowski	
Camille Donald	
S. Marie Kassir	

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

Signature _____

Printed Name and Title _____

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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.2424, "National Employee Savings and Trust Equity Guarantee Act (NESTEG)", all provisions relating to de plan funding reforms

The President's proposals for Lifetime Savings Account (LSAs), Retirement Savings Act (RSAs), and Employee 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

- House
- Senate
- Treasury

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

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

Signature _____

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 engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

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 May 28, 2003.

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

H.R.1989 and H.R. 4986 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. 3108, "Pension Funding Equity Act of 2003", provisions relating to repeal of IRC Section 809, became Public Law 108-218 on April 10, 2004

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

H.R. 4520, S.1637, became P.L. 108-357 on October 22, 2004, "JOBS Act", provisions relating to one year suspension of Section 809 for 2004

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

- House
- Senate
- Treasury
- 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>Elizabeth P. Kozlowski</u>	

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

Signature _____

Registrant Name Massachusetts Mutual Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each c** information as requested. Attach additional page(s) as needed.

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.2424, "National Employee Savings and Trust Equity Guarantee Act", provisions relating to corporate owned insurance

H.R. 2458, legislation to provide for reduced taxation of lifetime payouts from annuities, all provisions.

H.R. 4849, legislation to amend IRC of 1986 to encourage guaranteed lifetime income payments from annuities by e; income a portion of such payments, all provisions.

Treasury Regulations on Economic Valuation of Split Dollar Life Insurance, 26 CFR 1.61-22 (d)(3)(ii) (Septem
Treasury Notice 2005-1 regarding guidance on nonqualified deferred compensation provisions of P.L. 108-357.

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

- House
- Senate
- Treasury
- 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>Elizabeth P. Kozlowski</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 TOR (one per page)

16. Specific lobbying issues

H.R.1115, S. 274, S.1751, S.2062, "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

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	
Elizabeth P. Kozlowski	

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

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Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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

20. Client new address

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

City _____ State/Zip (or Country) _____

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
Bruce Andrews, Quinn Gillespie and Associates

ISSUE UPDATE

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

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)
OppenheimerFunds, Inc.	Two World Financial Ctr. 225 Liberty St. 11 th Floor	New York, New York 10038
Tremont Capital Management, Inc. Babson Capital Management LLC	555 Theodore Fremd Ave. 1500 Main Street, Tower Square	Rye, New York 10580 Springfield, Massachusetts

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

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

Signature *Kenneth S. Cohen* Date February 1, 2008

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

