

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 2000 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	
<p>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>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>520,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using L.D.A. definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

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 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 BNK (one per page)

16. Specific lobbying issues

H.R. 833, S. 625 "Bankruptcy Reform Act," provisions relating to single asset real estate and placing a cap on the amount of protection for retirement savings.

H.R. 2415, S. 3186 "Bankruptcy Reform Act of 2000," provisions relating to single asset real estate and placing a cap on the amount of protection for retirement savings.

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

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

16. Specific lobbying issues

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

S. 353, "Class Action Fairness Act of 2000," all provisions of the bill

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 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 _____

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15. General issue area code FIN (one per page) (#1 of 2 Code: FIN)

16. Specific lobbying issues

- S. 1903/H.R. 3320, "Consumer's Right to Financial Privacy Act," all provisions of the bill
- H.R. 1089, "Mutual Fund Tax Awareness Act of 2000," all provisions of the bill
- S.2360, "Freedom From Behavioral Profiling Act of 2000"
- S. 2513, "Financial Information Privacy Protection Act of 2000"
- SEC Investment Adviser Relief for Federal Savings Banks (possible Regulatory Relief)
- OTS Proposal for thrift holding company regulation (65 Federal Register 64392)
- SEC proposed rule on after-tax returns for investors
- SEC challenge to NASD Jurisdiction over Group Variable Annuity Contracts

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

- SEC
- House
- Senate
- Treasury
- White House
- Health and Human Services

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 type="checkbox"/>
William B. Fisher		<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

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Printed Name and Title _____

Registrant Name Massachusetts Mutual

Client Name Self

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

(#2 of 2 Code: FIN)

16. Specific lobbying issues

H.R. 4857 "Privacy and Identity Protection Act of 2009," all provisions

SEC Proposed Rulemaking on Political Contributions by Certain Investment Advisers (File No. S7-19-99)

H.R. 4049, "Privacy Commission Act," all provisions of the bill

H.R. 4380, "Consumer Financial Privacy Act," all provisions of the bill

H.R. 4585, "Medical Financial Privacy Protection Act," all provisions of the bill

S. 2107, "Competitive Market Supervision Act," amendments related to consumer privacy

Health and Human Services Regulations on the privacy of medical information

Consumer Privacy Regulations issued by the federal functional regulators pursuant to the Gramm-Leach-Bliley Act

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

Check if None

- SEC
- House
- Senate
- Treasury
- White House
- Health and Human Services

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"/>
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William B. Fisher		<input type="checkbox"/>
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Check if None

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Date _____

Printed Name and Title _____

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15. General issue area code TAX (one per page) (#1 of 3 Code: TAX)

16. Specific lobbying issues

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 Benefits Trusts.

H.R. 3905, S. 2874, "Life Insurance Tax Simplification Act of 2000," all provisions of the bill

H.R. 5471 regarding capital gains distributions by mutual funds, all provisions of the bill

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"/>
<u>Ellen Wilkins Ellis</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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Printed Name and Title _____

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15. General issue area code TAX (one per page) (#2 of 3 Code: TAX)

16. Specific lobbying issues

S. 1134, "Affordable Education Act of 1999," provisions related to charitable split dollar insurance arrangements and Section 419A(f) (6) Employee Welfare Benefits Trust

The Administration's Revenue Proposals for Fiscal Year 2001 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 Trust

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
Kenneth S. Cohen		<input type="checkbox"/>
Cecile A. Butler		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
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15. General issue area code TAX (one per page) (#3 of 3 Code: TAX)

16. Specific lobbying issues

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

H. R. 3081, "Small Business Tax Fairness Act of 2000," provisions relating to pension expansion

H.R. 2614, "Certified Developments Company Program Improvements Act of 2000," tax related provisions of the bill and provisions related to pension expansion.

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
Kenneth S. Cohen		<input type="checkbox"/>
Cecile A. Butler		<input type="checkbox"/>
Kathryn L. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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15. General issue area code RET (one per page) (#1 of 4 Code: RET)

16. 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
- H.R. 2614, "Certified Developments Company Program Improvements Act of 2000," tax related provisions of the bill and provisions related to pension expansion.

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

- House
- Senate
- Treasury
- Department of Labor
- IRS
- Pension Benefit Guaranty Corporation

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 E. Anderson		<input type="checkbox"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
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15. General issue area code RET (one per page) (#2 of 4 Code: RET)

16. Specific lobbying issues

H.R. 3081, "The Small Business Tax Fairness Act of 2000," provisions related to pension expansion

H.R. 4747, "Retirement Security Advice Act of 2000," all provisions of the bill

H.R. 4748, "Comprehensive ERISA Modernization Act of 2000," all provisions of the bill

H.R. 4749, "ERISA 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 Modernization Act of 2000," all provisions of the bill

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

- House
- Senate
- Treasury
- Department of Labor
- IRS
- Pension Benefit Guaranty Corporation

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

Name	Covered Official Positions (if applicable)	New
<u>Kenneth S. Cohen</u>		<input type="checkbox"/>
<u>Kathryn L. Anderson</u>		<input type="checkbox"/>
<u>Ellen Wilkins Ellis</u>		<input type="checkbox"/>
		<input type="checkbox"/>
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15. General issue area code RET (one per page) (#3 of 4 Code: RET)

16. Specific lobbying issues

Clinton Administration Legislative Proposal to Improve Disclosure of Pension Amendments Significantly Reducing Future Benefit Accruals (no bill #)

Department of Labor Guidance on 401(K) plan fees charged by insurance companies and mutual funds

H.R. 3047/S. 1708, "Pension Reduction Disclosure Act of 1999," all provisions of the bill

S. 1300/H.R. 2759, "Older Workers Pension Protection Act of 1999," all provisions of the bill

S. 1640/H.R. 2902, "Pension Benefits Protection and Preservation Act of 1999," all provisions of the bill

S. 476, "Comprehensive Pension and Retirement Security Act of 1999," all provisions of the bill

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

- House
- Senate
- Treasury
- Department of Labor
- IRS
- Pension Benefit Guaranty Corporation

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"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
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		<input type="checkbox"/>

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Printed Name and Title _____

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15. General issue area code RET (one per page) (#4 of 4 Code: RET)

16. Specific lobbying issues

S. 649. "Retirement Savings Opportunity Act of 1999," all provisions of the bill
Insurance Company General Accounts 29 CFR Part 2550, 65 FR 614 (January 5, 2000)
Request for information by DOL on the adequacy of current rules requiring disclosure of employee benefit plan information (September 14, 2000)
DOL Guidance on employee benefit plan expenses

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

- House
- Senate
- Treasury
- Department of Labor
- IRS
- Pension Benefit Guaranty Corporation

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"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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Printed Name and Title _____

Registrant Name Massachusetts Mutual Client Name Self

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

16. Specific lobbying issues

- H.R. 1057, "Medical Information Privacy and Security Act," provisions relating to life insurers
- H.R. 4049, "Privacy Commission Act," all provisions of the bill
- H.R. 4585, "Medical Financial Privacy Protection Act," all provisions of the bill
- S. 2107, "Competitive Market Supervision Act," amendments related to consumer privacy
- Health and Human Services Regulations on the privacy of medical information
- Consumer Privacy Regulations issued by the federal functional regulators pursuant to the Gramm-Leach-Bliley Act
- H.R. 1941, "Health Information Privacy Act," all provisions of the bill

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

- House
- Senate
- Health and Human Services

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"/>
Ellen Wilkins Ellis		<input type="checkbox"/>
James P. Puhala, III		<input type="checkbox"/>
William B. Fisher		<input type="checkbox"/>
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