

ANNUAL STATEMENT

OF THE

NON-INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2023

LIFE AND ACCIDENT AND HEALTH

2023



LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION - SEPARATE ACCOUNTS

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

TIAA-CREF Life Insurance Company

NAIC Group Code 1216 1216 NAIC Company Code 60142 Employer's ID Number 13-3917848
(Current) (Prior)

Organized under the Laws of New York, State of Domicile or Port of Entry NY

Country of Domicile United States of America

Type of Separate Accounts Insulated [] Non-Insulated [X]

Incorporated/Organized 11/20/1996 Commenced Business 12/18/1996

Statutory Home Office 730 Third Avenue New York, NY, US 10017
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 730 Third Avenue
(Street and Number)
New York, NY, US 10017 212-490-9000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 730 Third Avenue New York, NY, US 10017
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 730 Third Avenue
(Street and Number)
New York, NY, US 10017 212-490-9000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address tiaa.org

Statutory Statement Contact Stacy Eisenhauer 704-988-4560
(Name) (Area Code) (Telephone Number)
StatutoryReporting@tiaa.org (E-mail Address) (FAX Number)

OFFICERS

President & Chief Executive Officer Mohammad Ali Iqbal # Vice President & Chief Financial Officer Stacy Koon Eisenhauer
Secretary Wayne Aggrey Agard Senior Vice President & Chief Actuary Keith Elliot Floman #

OTHER

Christopher John Heald, Vice President & Treasurer

DIRECTORS OR TRUSTEES

Nicholas Carl Calarco Anne (NMN) Dobkowski Bradley (NMN) Finkle
Keith Elliot Floman Mohammad Ali Iqbal Timothy Wayne Penrose
Jill Lara Richman #

State of New York SS
County of New York

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Mohammad Ali Iqbal
President & Chief Executive Officer

Wayne Aggrey Agard
Secretary

Stacy Koon Eisenhauer
Vice President & Chief Financial Officer

Subscribed and sworn to before me this 23rd day of January, 2024
Vincenza Ieni

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

VINCENZA IENI
NOTARY PUBLIC-STATE OF NEW YORK
No. 011E6211858
Qualified in Westchester County
My Commission Expires 09-21-2025



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....		16,990,768	16,990,768	15,422,868
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B)				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 1,433,143 Schedule E - Part 1), and cash equivalents (\$ 4,002,000 , Schedule E - Part 2)		5,435,143	5,435,143	11,351,274
6. Short-term investments (Schedule DA)		5,017,388	5,017,388	
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Securities lending reinvested collateral assets (Schedule DL)				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)		27,443,298	27,443,298	26,774,142
12. Investment income due and accrued		169,134	169,134	109,236
13. Receivables for securities				638
14. Net adjustment in assets and liabilities due to foreign exchange rates				
15. Aggregate write-ins for other than invested assets.....				
16. Total (Lines 11 to 15)		27,612,432	27,612,432	26,884,016
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
1501.				
1502.				
1503.				
1598. Summary of remaining write-ins for Line 15 from overflow page				
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)		15,426,448	15,426,448	15,101,366
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued				
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including \$ accrued expense allowances recognized in reserves).....				(39,454)
11. Remittances and items not allocated				
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities				
17. Total liabilities (including \$ due or accrued net transfers to or (from) the general account)		15,426,448	15,426,448	15,061,912
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds		12,185,985	12,185,985	11,822,104
21. Surplus (Lines 18 through 20)		12,185,985	12,185,985	11,822,104
22. Totals		27,612,432	27,612,432	26,884,016
DETAILS OF WRITE-INS				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	810,220	258,690
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts		
1.4 Totals (Lines 1.1 to 1.3)	810,220	258,690
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	1,383,892	(331,055)
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	2,194,112	(72,365)
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits		
6.2 Matured endowments		
6.3 Annuity benefits		112,097
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	1,210,436	1,195,522
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	293,939	(186,379)
7. Transfers on account of policy loans		
8. Net transfer of reserves from or (to) Separate Accounts		
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves		
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	1,504,375	1,121,240
11. Fees associated with charges for investment management, administration and contract guarantees	775	900
12. Increase in aggregate reserve for life and accident and health contracts	325,081	(1,592,096)
13. Increase in liability for deposit-type contracts		
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	1,830,231	(469,956)
17. Net gain from operations (including \$345,300 unrealized capital gains) (Line 5 minus Line 16)	363,881	397,591
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year	11,822,104	11,424,513
19. Net gain from operations (Line 17)	363,881	397,591
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)	12,185,985	11,822,104
DETAILS OF WRITE-INS		
01.301.		
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)		
0401.		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		
06.701. Participant transfers to/(from) general account	293,939	(186,379)
06.702.		
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	293,939	(186,379)
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Other Lines of Business
1. Transfers to Separate Accounts:							
1.1 Net premiums and annuity considerations for life and accident and health contracts	810,220			810,220			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3).....	810,220			810,220			
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							
3. Net investment income and capital gains and losses	1,383,892			1,383,892			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	2,194,112			2,194,112			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits						XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits		XXX	XXX			XXX	
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX			XXX	
6.5 Accident and health benefits		XXX	XXX	XXX	XXX		
6.6 Surrender benefits and withdrawals for life contracts	1,210,436			1,210,436		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	293,939			293,939			
7. Transfers on account of policy loans						XXX	
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred						XXX	
9.2 Change in expense allowances recognized in reserves						XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	1,504,375			1,504,375			
11. Fees associated with charges for investment management, administration and contract guarantees	775			775			
12. Increase in aggregate reserve for life and accident and health contracts	325,081			325,081			
13. Increase in liability for deposit-type contracts						XXX	
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	1,830,231			1,830,231			
17. Net gain from operations (including \$ 345,300 unrealized capital gains) (Line 5 minus Line 16)	363,881			363,881			
18. Policies/certificates in force end of year	129			129			
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to/(from) general account	293,939			293,939			
06.702.							
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	293,939			293,939			
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

Analysis of Operations by Lines of Business - Individual Life Insurance

N O N E

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees			5 Variable Annuities Without Guarantees
1. Transfers to Separate Accounts:						
1.1 Net annuity considerations for annuity contracts	810,220	810,220	XXX	XXX	XXX	XXX
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts						
1.4 Totals (Lines 1.1 to 1.3)	810,220	810,220				
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)						
3. Net investment income and capital gains and losses	1,383,892	1,383,892				
4. Aggregate write-ins for other income						
5. Totals (Lines 1.4 to 4)	2,194,112	2,194,112				
DEDUCT:						
6. Transfers from the Separate Account on account of contract benefits:						
6.1 Death benefits						
6.2 Matured endowments						
6.3 Annuity benefits						
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	1,210,436	1,210,436				
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	293,939	293,939				
7. Transfers on account of policy loans						
8. Net transfer of reserves from or (to) Separate Accounts						
9. Other transfers from the Separate Accounts:						
9.1 Federal and foreign income taxes incurred						
9.2 Change in expense allowances recognized in reserves						
9.3 Aggregate write-ins for other transfers from Separate Accounts						
10. Subtotals (Lines 6.1 to 9.3)	1,504,375	1,504,375				
11. Fees associated with charges for investment management, administration and contract guarantees		775				
12. Increase in aggregate reserve for life and accident and health contracts	325,081	325,081				
13. Increase in liability for deposit-type contracts						
14. Increase in reserve for future federal income taxes						
15. Aggregate write-ins for reserves and funds						
16. Totals (Lines 10 to 15)	1,830,231	1,830,231				
17. Net gain from operations (including \$ 345,300 unrealized capital gains) (Line 5 minus Line 16)	363,881	363,881				
18. Policies/certificates in force end of year	129	129				
DETAILS OF WRITE-INS						
01.301.						
01.302.						
01.303.						
01.398. Summary of remaining write-ins for Line 1.3 from overflow page						
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)						
0401.						
0402.						
0403.						
0498. Summary of remaining write-ins for Line 4 from overflow page						
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)						
06.701. Participant transfers to/(from) general account	293,939	293,939				
06.702.						
06.703.						
06.798. Summary of remaining write-ins for Line 6.7 from overflow page						
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	293,939	293,939				
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						
1501.						
1502.						
1503.						
1598. Summary of remaining write-ins for Line 15 from overflow page						
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

Analysis of Increase in Reserves During the Year - Individual Life Insurance

N O N E

Analysis of Increase in Reserves During the Year - Group Life Insurance

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees	5 Variable Annuities Without Guarantees		
1. Reserve December 31 of prior year	15,101,367	15,101,367					
2. Tabular net premiums and considerations .....	.810,220	.810,220					
3. Increase or (decrease) from investment results after provision for federal income taxes .....	.870,012	.870,012					
4. Tabular less actual reserve released							
5. Increase in reserve on account of change in valuation basis							
6. Other increases (net)	150,000	150,000					
7. Totals (Lines 1 to 6)	16,931,599	16,931,599					
8. Net transfer of reserves from or (to) Separate Accounts	293,939	293,939					
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)							
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	1,210,437	1,210,437					
13. Charges for investment management, administration and contract guarantees .....	.775	.775					
14. Aggregate write-ins for other decreases in reserves							
15. Total deductions (Lines 8 to 14)	1,505,151	1,505,151					
16. Reserve December 31 of current year	15,426,448	15,426,448					
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year	15,426,448	15,426,448					
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401.							
1402.							
1403.							
1498. Summary of remaining write-ins for Line 14 from overflow page							
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

Analysis of Reserves During the Year - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 340,340	400,237
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 627,221	627,221
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	66	66
10. Total gross investment income	967,627	1,027,524
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		
17. Net investment income (Line 10 minus Line 16)		1,027,524
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	66	66
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	66	66
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 7,738 accrual of discount less \$ 111 amortization of premium and less \$ 94,832 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 627,221 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)				345,523	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	11,068		11,068	(223)	
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	11,068		11,068	345,300	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 1 - INVESTMENT EXPENSES

	1 Amount
1. Rent	
2. Salaries and wages	
3. Contributions for benefit plans for employees (a)	
4. Payments to employees under non-funded benefit plans	
5. Other employee welfare	
6. Legal fees and expenses	
7. Fees of public accountants and consulting actuaries	
8. Traveling expenses	
9. Postage, express, telegraph and telephone	
10. Printing and stationery	
11. Cost or depreciation of furniture and equipment	
12. Rental of equipment	
13. Books and periodicals	
14. Bureau and association fees	
15. Insurance, except on real estate	
16. Miscellaneous losses	
17. Collection and bank service charges	
18. Sundry general expenses	
19. Real estate expenses	
20. Investment expenses not included elsewhere	
21. Aggregate write-ins for other investment expenses	
22. Investment expenses incurred	
Reconciliation with Exhibit 5	
23. Investment expenses unpaid December 31, prior year	
24. Investment expenses unpaid December 31, current year	
25. Investment expenses paid during year (Lines 22 + 23 - 24) (to Exhibit 5, Line 12)	
DETAILS OF WRITE-INS	
2101.	
2102.	
2103.	
2198. Summary of remaining write-ins for Line 21 from overflow page	
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)	

NONE

(a) Includes \$ on account of prior service.

**EXHIBIT 2 - INVESTMENT TAXES, LICENSES AND FEES
(EXCLUDING FEDERAL INCOME TAXES)**

	1 Amount
1. Real estate taxes	
2. State insurance department fees	
3. Other state taxes, including \$ for employee benefits	
4. U.S. Social Security taxes	
5. All other taxes	
6. Taxes, licenses and fees incurred	
Reconciliation with Exhibit 5	
7. Taxes, licenses and fees unpaid December 31, prior year	
8. Taxes, licenses and fees unpaid December 31, current year	
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8) (to Exhibit 5, Line 13)	

NONE

EXHIBIT 3 - AGGREGATE RESERVE FOR LIFE, ANNUITY AND ACCIDENT AND HEALTH CONTRACTS

1	2	3	4
Description of Valuation Basis	Total ^(a)	Ordinary	Group
0200001. A-2000 Deferred Fixed 5.88% (1-10 years) MV (DEF,NFI) 2009-2014	10,896,160	10,896,160	
0200002. 2012IAR Deferred Fixed 5.88% (1-10 years) MV (DEF,NFI) 2015-2023	4,030,288	4,030,288	
0299999. Annuities: Totals	14,926,448	14,926,448	
0500001. Additional actuarial reserve—asset/liability analysis	500,000	500,000	
0599999. Miscellaneous Reserves: Totals	500,000	500,000	
9999999. Totals (to Page 3, Line 1)	15,426,448	15,426,448	

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts that no longer contain a mortality risk in Column 2 are: Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$; Accident and Health Contracts \$; Miscellaneous Reserves \$

EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued
Neither
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [] No [X] N/A []
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [] No [] N/A [X]
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

EXHIBIT 3A - CHANGES IN BASIS OF VALUATION DURING THE YEAR

(Including supplementary contracts set up on a basis other than that used to determine benefits)

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 4 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year						
2. Deposits received during the year						
3. Investment earnings credited to account						
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfer to or (from) general account						
9. Balance at the end of current year (Lines 1+2+3+4-5-6-7-8)						

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies		810,220
1.2 Aggregate write-ins for other transfers to Separate Accounts		
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
3. Investment income collected		967,627
4. Consideration on disposal of short-term bonds net of purchases		(4,997,847)
5. Consideration on disposal of investments (excluding short-term bonds)		8,668,575
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		5,448,575
8. Cost of investments acquired (excluding short-term bonds)		9,839,750
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		
9.2 Matured endowments		
9.3 Annuity benefits		
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		1,210,436
9.7 Policy loans (net)		
9.8 Transfers of reserves (net)		
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		293,939
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees		775
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		11,344,900
15. Funds from operations (Line 7 minus Line 14)		(5,896,325)
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ net transfers from general account) (Lines 15 to 17)		(5,896,325)
19. Increase in payable for investments acquired, net of receivable for investments sold		638
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		(20,444)
22. Increase in cash (Line 18 to 21)		(5,916,131)
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		26,774,142
24. Increase in cash (Line 22)		(5,916,131)
25. Cost of invested assets acquired		14,837,597
26. Adjusted cost of assets disposed of		8,625,000
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		26,076
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		346,614
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		27,443,298
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901. Participant transfers to/(from) general account		293,939
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 9.9 above)		293,939
10.201.		
10.202.		
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101. Change in other assets		(59,898)
2102. Change in other liabilities		39,454
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)		(20,444)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities	15,426,448	100.0
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total	15,426,448	100.0
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	15,426,448	100.0
5. Total liabilities not associated with guarantees		
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	15,426,448	100.0 %

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account. For the products (and related assets) that are not registered with the SEC, identify whether the products are considered private placement variable annuity products or private placement life insurance.

Note: A distinct disaggregated product identifier shall be used for each product and shall be used consistently throughout the interrogatory. Disaggregation of reporting shall be such that each product filing or policy form is separately identified. For example, if a company has 5 different separate group annuities, each annuity shall be separately reported. (Companies may eliminate proprietary information however such elimination will require the use of unique reporting identifiers).

Additional Required Surplus Amounts is defined as additional or permanent surplus that is required to be retained in the separate account in accordance with state law or regulation. These amounts should not include reinvested separate account investment proceeds that have not been allocated to separate account contract holders.

1 Product Identifier	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts	Not Registered with SEC		
	2 Registered with SEC	3 Not Registered with SEC					Private Placement Variable Annuity	Private Placement Life Insurance	Other (Not PPVA or PPLI)
1.01A0001 Pension Risk Transfer Group Annuities									
1.01A9999 Total Pension Risk Transfer Group Annuities			XXX						
1.01B0001 All Other Group Annuities									
1.01B9999 Total All Other Group Annuities			XXX						
1.01C0001 Registered Index Linked Annuities Individual Annuities									
1.01C9999 Total Registered Index Linked Annuities Individual Annuities			XXX						
1.01D0001 All Other Individual Annuities									
TC Life IWA-1	27,612,432		YES						
1.01D9999 Total All Other Individual Annuities	27,612,432		XXX						
1.01E0001 Life Insurance									
1.01E9999 Total Life Insurance			XXX						
1.01F9999 Totals	27,612,432		XXX						

- 1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [] No []
- 1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):
- 1.031 Seed Money.....\$
- 1.032 Other Fees and Expenses.....\$ 775
- 1.033 Additional Required Surplus Amounts . \$
- 1.04 Did the reporting entity receive seed money from the general account in the current year? Yes [] No []
- 1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.031 and 1.051.)
- 1.051 Seed Money Received.....\$
- 1.06 Does the reporting entity consider any of the seed money reflected in separate accounts to be insulated from the general account? Yes [] No [] N/A []
- 1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:
- 1.071 Insulated Seed Money \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 1.08 Does the reporting entity have a policy for repatriating seed money or remitting fees and expenses due and additional required surplus amounts to the general account:
- 1.081 Seed Money..... Yes [X] No []
 1.082 Other Fees and Expenses..... Yes [X] No []
 1.083 Additional Required Surplus Amounts ... Yes [X] No []

1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

	1 Seed Money	2 Fees and Expenses Due to the General Account	3 Additional Required Surplus Amounts
1.091 Under 1 Year
1.092 1 Year - 3 Years
1.093 Over 3 Years - 5 Years
1.094 Over 5 Years
1.095 Total

- 1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:
- 1.101 Seed Money..... Yes [] No [] N/A [X]
 1.102 Other Fees and Expenses..... Yes [] No [] N/A [X]
 1.103 Additional Required Surplus Amounts ... Yes [] No [] N/A [X]
- 1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?
- 1.111 Seed Money..... Yes [] No [] N/A [X]
 1.112 Other Fees and Expenses..... Yes [] No [] N/A [X]
 1.113 Additional Required Surplus Amounts ... Yes [] No [] N/A [X]

Separate Account Products with General Account Guarantees

- 2.1 Does the reporting entity have products with guarantees provided by the general account? Yes [] No [X]
- 2.2 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [] No [X]
- 2.3 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.301 As of December 31, 2023	\$
2.302 As of December 31, 2022	\$
2.303 As of December 31, 2021	\$
2.304 As of December 31, 2020	\$
2.305 As of December 31, 2019	\$

- 2.4 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [] No [X]
- 2.5 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1	2	3
Product Identifier with Risk Charges	Risk Charge Reviewed and Opined Upon	Name and Title of Individual who Provided Opinion on Risk Charges
2.5A00001 Pension Risk Transfer Group Annuities
2.5B00001 All Other Group Annuities
2.5C00001 Registered Index Linked Annuities Individual Annuities
2.5D00001 All Other Individual Annuities
2.5E00001 Life Insurance

GENERAL INTERROGATORIES

2.6 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

	1 Year	2 Amount
2.601 As of December 31, 2023	\$	\$
2.602 As of December 31, 2022	\$	\$
2.603 As of December 31, 2021	\$	\$
2.604 As of December 31, 2020	\$	\$
2.605 As of December 31, 2019	\$	\$

Investment Directive of Separate Account Activity

- 3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [X] No []
- 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [] No [X] N/A []
- 3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1 Investment Type	2 State Investment Limitation	3 Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%)	3,627,581,246	4,595,832
Canadian (Aggregate amount not to exceed 10%)	1,813,790,623	367,002,009
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%)	3,627,581,246	2,683,901,658
Investments in other foreign countries (Aggregate amount not to exceed 6%)	1,088,274,374	22,367,735
Category 3-6 Bonds (20% in aggregate)	3,627,581,246	67,610,014
Category 4-6 Bonds (10% in aggregate)	1,813,790,623	18,288,762
Category 5-6 Bonds (3% in aggregate)	544,137,187	106,288
Category 6 Bonds (1% in aggregate)	181,379,062	.....

Allocation of Investment Proceeds of Separate Account Activity

- 4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) Yes [X] No []
- 4.2 If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

1 Product Identifier	2 Net Investment Proceeds	3 Attributed to Contract Holder	4 Transferred to General Account	5 Reinvested Within the Separate Account
4.2A00001 Pension Risk Transfer Group Annuities				
4.2A99999 Total Pension Risk Transfer Group Annuities				
4.2B00001 All Other Group Annuities				
4.2B99999 Total All Other Group Annuities				
4.2C00001 Registered Index Linked Annuities Individual Annuities				
4.2C99999 Total Registered Index Linked Annuities Individual Annuities				
4.2D00001 All Other Individual Annuities				
TC LIFE MVA-1	363,881			363,881
4.2D99999 Total All Other Individual Annuities	363,881			363,881
4.2E00001 Life Insurance				
4.2E99999 Total Life Insurance				
4.2F99999 Totals	363,881			363,881

- 4.3 For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account? Yes [] No [X] N/A []
- 4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? Yes [X] No [] N/A []
- 4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account? Yes [] No [X] N/A []

GENERAL INTERROGATORIES

Measurement of Separate Account Assets

- 5.1 Does the reporting entity report all separate account assets at fair value? Yes No
- 5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?
 5.21 Amortized Cost Yes No
 5.22 Other Measurement Methods..... Yes No
- 5.3 If other measurement methods are used, provide explanation on these measurement methods.

- 5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

Description	1 Amount	2 Percentage
5.41 Fair Value	\$ 27,612,432	100.0 %
5.42 Amortized Cost	\$	%
5.43 Other Measurement Methods	\$	%

- 5.5 For the assets not measured at fair value, provide a comparison of the reported value to current fair value and identify the unrealized gain or loss that would have been recorded if the assets had been reported at fair value:

1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51... \$	\$	\$

1 Assets Held at Other Measurement Method	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.52... \$	\$	\$

Securities Lending Transactions Within Separate Accounts

- 6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes No
- 6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes No N/A
- 6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? Yes No N/A
- 6.4 Are all securities lending transactions reported on balance sheet? Yes No N/A
- 6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account.

- 6.6 Provide detail on the current status of separate account transactions by separate account product:

- 6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent
 6.611 Amount \$
 6.612 Percentage..... %
- 6.62 Identify whether securities lent are reported at book value or market value
 6.621 Book Value \$
 6.622 Market Value..... \$

- 6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

- 6.6311 Open\$
 6.6312 30 Days or Less.....\$
 6.6313 31 to 60 Days..... \$
 6.6314 61 to 90 Days..... \$
 6.6315 Greater than 90 Days..... \$
 6.6316 Total Collateral Received.... \$

6.632 The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral) \$

6.633 Narrative discussion about sources and uses of collateral:

6.634 Collateral for transactions that extend beyond one year from the reporting date\$

- 6.7 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

- 6.71 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 5) \$
 6.72 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 6) \$
 6.73 Total payable for securities lending reported on the liability page (Page 3, Line 14, Column 3) \$

GENERAL INTERROGATORIES

FHLB Funding Agreements

7.1 Does the reporting entity report Federal Home Loan Bank (FHLB) funding agreements within the separate account? Yes [] No [X]

7.2 Provide detail on the elements that support the classification of FHLB funding agreements within the separate account
.....

7.3 Provide detail regarding the FHLB funding agreements classified within the separate account:

1 Amount of FHLB Stock Purchased or Owned	2 Amount of Collateral Pledged to the FHLB	3 Total Borrowing or Funding Capacity Currently Available	4 Total Reserves Related to FHLB Agreements
\$	\$	\$	\$

7.4 For funding agreements within the separate account, provide a general description on the nature of the agreement, type of funding (lines of credit, borrowed money, etc) and intended use of funding.
.....

Reporting Differences Between GAAP and SAP Financial Statements (This disclosure is applicable to all reporting entities regardless if they file GAAP financial statements)

8.1 Does the reporting entity file GAAP financial statements? Yes [] No [X]

8.2 In accordance with the different separate account reporting requirements between GAAP (SOP 03-1) and statutory accounting, does the reporting entity have products that are classified within the separate account that were, or would have been if GAAP financial statements had been completed, required to be reported within the general account under GAAP financials? Pursuant to SOP 03-1, all of the following conditions must be met to receive separate account reporting classification under GAAP: Yes [X] No [] N/A []

- a. Legal Recognition - The separate account is legally recognized. That is, the separate account is established, approved, and regulated under special rules such as state insurance laws, federal securities laws, or similar foreign laws.
- b. Legally Insulated - The separate account assets supporting the contract liabilities are legally insulated from the general account liabilities of the insurance enterprise (that is, the contract holder is not subject to insurer default risk to the extent of the assets held in the separate account).
- c. Investment Directive - The insurer must, as a result of contractual, statutory, or regulatory requirements, invest the contract holder's funds within the separate account as directed by the contract holder in designated investment alternatives or in accordance with specific investment objectives or policies.
- d. Investment Performance - All investment performance, net of contract fees and assessments, must as a result of contractual, statutory, or regulatory requirements be passed through to the individual contract holder. Contracts may specify conditions under which there may be a minimum guarantee, but not a ceiling, as a ceiling would prohibit all investment performance from being passed through to the contract holder.

8.3 Identify all separate account products and identify whether each product was classified within a separate account for GAAP reporting purposes. (For non-GAAP filers, this disclosure should reflect whether the GAAP classification would have been the same if GAAP financials had been completed.) For products that were (or would have been) reported differently, identify which SOP 03-1 condition prevented separate account GAAP classification for that particular product.

1 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
TC Life MVA-1	condition b, c and d.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

		1 Amount
1.	Reserve as of December 31, Prior Year	NONE
2.	Current year's realized pre-tax capital gains/(losses) transferred into the Reserve Net of Taxes of \$	
3.	Adjustment for current year's liability gains/(losses) released from Reserve	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023				
2. 2024				
3. 2025				
4. 2026				
5. 2027				
6. 2028				
7. 2029				
8. 2030				
9. 2031				
10. 2032				
11. 2033				
12. 2034				
13. 2035				
14. 2036				
15. 2037				
16. 2038				
17. 2039				
18. 2040				
19. 2041				
20. 2042				
21. 2043				
22. 2044				
23. 2045				
24. 2046				
25. 2047				
26. 2048				
27. 2049				
28. 2050				
29. 2051				
30. 2052				
31. 2053 and Later				
32. Total (Lines 1 to 31)				

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
2.2	1	NAIC Designation Category 1.B	188,727	XXX	XXX	188,727	0.0004	75	0.0011	208	0.0023	434
2.3	1	NAIC Designation Category 1.C	1,008,973	XXX	XXX	1,008,973	0.0006	605	0.0018	1,816	0.0035	3,531
2.4	1	NAIC Designation Category 1.D	299,883	XXX	XXX	299,883	0.0007	210	0.0022	660	0.0044	1,319
2.5	1	NAIC Designation Category 1.E	581,299	XXX	XXX	581,299	0.0009	523	0.0027	1,570	0.0055	3,197
2.6	1	NAIC Designation Category 1.F	3,511,673	XXX	XXX	3,511,673	0.0011	3,863	0.0034	11,940	0.0068	23,879
2.7	1	NAIC Designation Category 1.G	1,452,865	XXX	XXX	1,452,865	0.0014	2,034	0.0042	6,102	0.0085	12,349
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	7,043,420	XXX	XXX	7,043,420	XXX	7,311	XXX	22,295	XXX	44,711
3.1	2	NAIC Designation Category 2.A	5,528,741	XXX	XXX	5,528,741	0.0021	11,610	0.0063	34,831	0.0105	58,052
3.2	2	NAIC Designation Category 2.B	3,429,603	XXX	XXX	3,429,603	0.0025	8,574	0.0076	26,065	0.0127	43,556
3.3	2	NAIC Designation Category 2.C	989,003	XXX	XXX	989,003	0.0036	3,560	0.0108	10,681	0.0180	17,802
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	9,947,347	XXX	XXX	9,947,347	XXX	23,745	XXX	71,577	XXX	119,410
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	16,990,767	XXX	XXX	16,990,767	XXX	31,056	XXX	93,872	XXX	164,121
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations	5,017,388	XXX	XXX	5,017,388	0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	5,017,388	XXX	XXX	5,017,388	XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	22,008,155	XXX	XXX	22,008,155	XXX	31,056	XXX	93,872	XXX	164,121

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations		XXX			XXX		XXX		XXX	
6.		Fixed Income - Highest Quality		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

- 1. Book/adjusted carrying value, December 31 of prior year
- 2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
- 3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
- 4. Total gain (loss) on disposals, Part 3, Column 18
- 5. Deduct amounts received on disposals, Part 3, Column 15
- 6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
- 7. Deduct current year's other than temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
- 8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
- 9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
- 10. Deduct total nonadmitted amounts
- 11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

- 1. Book value/recorded investment excluding accrued interest, December 31 of prior year
- 2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 7)
 - 2.2 Additional investment made after acquisition (Part 2, Column 8)
- 3. Capitalized deferred interest and other:
 - 3.1 Totals, Part 1, Column 12
 - 3.2 Totals, Part 3, Column 11
- 4. Accrual of discount
- 5. Unrealized valuation increase/(decrease):
 - 5.1 Totals, Part 1, Column 9
 - 5.2 Totals, Part 3, Column 8
- 6. Total gain (loss) on disposals, Part 3, Column 18
- 7. Deduct amounts received on disposals, Part 3, Column 15
- 8. Deduct amortization of premium and mortgage interest points and commitment fees
- 9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
 - 9.1 Totals, Part 1, Column 13
 - 9.2 Totals, Part 3, Column 13
- 10. Deduct current year's other than temporary impairment recognized:
 - 10.1 Totals, Part 1, Column 11
 - 10.2 Totals, Part 3, Column 10
- 11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)
- 12. Total valuation allowance
- 13. Subtotal (Line 11 plus 12)
- 14. Deduct total nonadmitted amounts
- 15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	15,422,868
2.	Cost of bonds and stocks acquired, Part 3, Column 7	9,839,750
3.	Accrual of discount	7,738
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	265,745
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	79,778
		345,523
5.	Total gain (loss) on disposals, Part 4, Column 19	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	8,625,000
7.	Deduct amortization of premium	111
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	16,990,768
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	16,990,768

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	13,964,330	13,964,330	14,025,999	14,172,000
	9. Canada	1,013,747	1,013,747	1,000,000	1,000,000
	10. Other Countries	2,012,691	2,012,691	2,022,628	2,050,000
	11. Totals	16,990,768	16,990,768	17,048,627	17,222,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	16,990,768	16,990,768	17,048,627	17,222,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	16,990,768	16,990,768	17,048,627	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired	4,997,847	4,997,847			
3. Accrual of discount	18,449	18,449			
4. Unrealized valuation increase/(decrease)	1,092	1,092			
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	5,017,388	5,017,388			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	5,017,388	5,017,388			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	9,500,287	9,500,287		
2. Cost of cash equivalents acquired	2,179,356,747	2,179,356,747		
3. Accrual of discount	608,772	608,772		
4. Unrealized valuation increase/(decrease)	(1,316)	(1,316)		
5. Total gain (loss) on disposals	11,068	11,068		
6. Deduct consideration received on disposals	2,185,473,558	2,185,473,558		
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,002,000	4,002,000		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	4,002,000	4,002,000		

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
0109999999	Total - U.S. Government Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0309999999	Total - All Other Government Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds						XXX								XXX	XXX	XXX			XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds						XXX								XXX	XXX	XXX			XXX	XXX
00912X-BA-1	AIR LEASE CORP SR UNSEC			2	2.B FE	968,120	97.3780	973,777	1,000,000	973,777	4,455	1,202			3,250	6,014	MS	10,833		12/13/2023	03/01/2025
015271-AH-2	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2.A FE	977,560	98.4140	984,142	1,000,000	984,142	6,095	487			4,300	5,452	JJ	19,828		12/13/2023	01/15/2026
032095-AK-7	AMPHENOL CORP			1	2.A FE	124,786	96.5190	120,648	125,000	120,648	3,109	40			2,050	2,084	MS	854	2,563	02/13/2020	03/01/2025
110122-CM-8	BRISTOL MYERS SQUIBB CO SERIES W1			1	1.F FE	271,179	98.6480	268,323	272,000	268,323	4,074	209			2,900	2,980	JJ	3,996	7,888	07/14/2020	07/26/2024
126117-AU-4	CNA FINANCIAL CORP SR UNSEC			1	2.A FE	947,100	95.6800	956,805	1,000,000	956,805	9,089	616			3,450	5,047	FA	13,033		12/13/2023	08/15/2027
149130-2V-0	CATERPILLAR FINL SERVICE SR UNSEC				1.F FE	498,935	98.9670	494,836	500,000	494,836	8,532	223			2,850	2,896	MN	1,742	14,250	05/14/2019	05/17/2024
263534-CN-7	E I DU PONT DE NEMOURS			1	1.G FE	224,798	94.8450	213,401	225,000	213,401	5,551	40			1,700	1,718	JJ	1,764	3,825	05/13/2020	07/15/2025
29250R-AW-6	ENBRIDGE ENERGY PARTNERS LP			2	2.A FE	1,004,370	101.0430	1,010,428	1,000,000	1,010,428	6,169	(111)			5,875	5,583	AO	12,403		12/13/2023	10/15/2025
337738-AS-7	FISERV INC SR UNSEC			2	2.B FE	499,160	98.5040	492,518	500,000	492,518	9,332	174			2,750	2,786	JJ	6,875	13,750	06/10/2019	07/01/2024
40139L-AG-8	GUARDIAN LIFE GLOB FUND SERIES 144A			1	1.B FE	199,816	94.3640	188,727	200,000	188,727	7,545	36			1,100	1,118	JD	49	2,200	06/16/2020	06/23/2025
438516-CB-0	HONEYWELL INTERNATIONAL			1	1.F FE	499,950	95.4650	477,324	500,000	477,324	15,094	10			1,350	1,352	JD	563	6,750	05/14/2020	06/01/2025
459200-JY-8	IBM CORP SR UNSEC				1.G FE	498,160	99.0900	495,449	500,000	495,449	8,799	386			3,000	3,080	MN	1,917	15,000	05/09/2019	05/15/2024
48125L-RU-8	JP MORGAN CHASE BANK NA			1	1.C FE	1,000,000	100.8970	1,008,973	1,000,000	1,008,973	8,973				5,110	5,106	JD	3,265		12/05/2023	12/08/2026
49456B-AP-6	KINDER MORGAN INC			1	2.B FE	968,040	98.5980	985,978	1,000,000	985,978	17,605	333			4,300	5,152	MS	14,333		12/13/2023	03/01/2028
57174B-BF-8	MARSH & MCLENNAN COS INC SR UNSEC			2	1.G FE	499,725	99.5870	497,934	500,000	497,934	4,822	49			3,875	3,885	MS	5,705	19,375	01/08/2019	03/15/2024
58933Y-AY-1	MERCK & CO INC			1	1.E FE	522,359	92.6960	486,656	525,000	486,656	21,353	466			0,750	0,841	FA	1,389	3,938	06/16/2020	02/24/2026
59217G-CT-4	MET LIFE GLOB FUNDING I SECURED				1.D FE	299,754	99.9610	299,883	300,000	299,883	4,395	53			3,600	3,618	JJ	5,100	10,800	01/08/2019	01/11/2024
70109A-AM-6	PARKER-HANNIFIN CORP SR UNSEC			2	2.A FE	424,805	98.6870	419,419	425,000	419,419	10,119	41			2,700	2,710	JD	542	11,475	06/05/2019	06/14/2024
74256L-EE-5	PRINCIPAL LFE GLB FND II SERIES 144A				1.E FE	99,918	94.6440	94,644	100,000	94,644	3,683	16			1,250	1,266	JD	28	1,250	06/16/2020	06/23/2025
760759-BB-5	REPUBLIC SERVICES INC			1	2.A FE	2,001,339	101.8650	2,037,298	2,000,000	2,037,298	35,959				4,875	4,859	AO	24,375		12/07/2023	04/01/2029
87165B-AD-5	SYNCHRONY FINANCIAL SR UNSEC			1	2.C FE	998,060	98.9000	989,003	1,000,000	989,003	11,741	226			4,250	4,274	FA	16,056	42,500	08/06/2014	08/15/2024
91324P-DW-9	UNITEDHEALTH GROUP INC			1	1.F FE	498,065	93.6330	468,163	500,000	468,163	14,701	344			1,250	1,321	JJ	2,882	6,250	05/13/2020	01/15/2026
06368L-CS-3	BANK OF MONTREAL			A	1.F FE	1,000,000	101.3750	1,013,747	1,000,000	1,013,746	13,747				5,266	5,266	JD	2,926		12/05/2023	12/11/2026
00774M-AC-9	AERCAP IRELAND CAP GLOBA			D	2.B FE	973,220	97.7330	977,330	1,000,000	977,330	2,995	1,115			3,500	6,088	JJ	16,139		12/13/2023	01/15/2025
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27			D	1.F FE	800,000	98.6600	789,280	800,000	789,280	21,635				2,706	2,706	JD	241	21,648	06/20/2019	06/27/2024
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC			D	1.G FE	249,408	98.4330	246,082	250,000	246,082	6,173	123			2,625	2,676	JJ	2,898	6,563	07/15/2019	07/22/2024
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					17,048,627	XXX	16,990,768	17,222,000	16,990,768	265,745	6,078			XXX	XXX	XXX	169,136	190,025	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					17,048,627	XXX	16,990,768	17,222,000	16,990,768	265,745	6,078			XXX	XXX	XXX	169,136	190,025	XXX	XXX
1309999999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					17,048,627	XXX	16,990,768	17,222,000	16,990,768	265,745	6,078			XXX	XXX	XXX	169,136	190,025	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
2489999999	Total - Unaffiliated Certificates of Deposit							XXX							XXX	XXX	XXX				XXX	XXX
2509999999	Total Bonds					17,048,627		16,990,768	17,222,000	16,990,768	265,745	6,078			XXX	XXX	XXX	169,136	190,025		XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1A ..\$	1B ..\$	188,727	1C ..\$	1,008,973	1D ..\$	299,883	1E ..\$	581,300	1F ..\$	3,511,672	1G ..\$	1,452,866
	1B	2A ..\$	5,528,741	2B ..\$	3,429,603	2C ..\$	989,003							
	1C	3A ..\$		3B ..\$		3C ..\$								
	1D	4A ..\$		4B ..\$		4C ..\$								
	1E	5A ..\$		5B ..\$		5C ..\$								
	1F	6 ..\$												

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
00912X-BA-1	AIR LEASE CORP SR UNSEC 3.250% 03/01/25		12/13/2023	BARCLAYS BANK PLC		968,120	1,000,000	9,389
015271-AH-2	ALEXANDRIA REAL ESTATE E CO. GUARNT 4.300% 01/15/26		12/13/2023	FIFTH THIRD SECURITIES INC		977,560	1,000,000	17,917
126117-AU-4	CNA FINANCIAL CORP SR UNSEC 3.450% 08/15/27		12/13/2023	JP MORGAN SECURITIES		947,100	1,000,000	11,500
29250R-AW-6	ENBRIDGE ENERGY PARTNERS LP 5.875% 10/15/25		12/13/2023	JANE STREET EXECUTION SERVICES		1,004,370	1,000,000	9,792
48125L-RU-8	JP MORGAN CHASE BANK NA 5.110% 12/08/26		12/05/2023	JP MORGAN SECURITIES		1,000,000	1,000,000	
49456B-AP-6	KINDER MORGAN INC 4.300% 03/01/28		12/13/2023	DEUTSCHE BANK SECURITIES INCOR		968,040	1,000,000	12,422
760759-BB-5	REPUBLIC SERVICES INC 4.875% 04/01/29		12/07/2023	BANK OF AMERICA		2,001,340	2,000,000	19,229
06368L-C5-3	BANK OF MONTREAL 5.266% 12/11/26	A.	12/05/2023	BMO CAPITAL MARKETS		1,000,000	1,000,000	
00774M-AC-9	AERCAP IRELAND CAP GLOBA 3.500% 01/15/25	D.	12/13/2023	JANE STREET EXECUTION SERVICES		973,220	1,000,000	14,583
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					9,839,750	10,000,000	94,832
2509999997	Total - Bonds - Part 3					9,839,750	10,000,000	94,832
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					9,839,750	10,000,000	94,832
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					9,839,750	XXX	94,832

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
00914A-AD-4	AIR LEASE CORP 2.250% 02/15/23		01/15/2023	Maturity		125,000	125,000	124,108	124,881	108	11		119		125,000				1,406	02/15/2023
459200-HP-9	IBM CORP SR UNSEC 3.375% 08/01/23		08/01/2023	Maturity		500,000	500,000	491,446	495,150	3,701	1,148		4,849		500,000				16,875	08/01/2023
46647P-AY-2	JPMORGAN CHASE & CO SR UNSEC 4.023% 12/05/24		12/05/2023	Call	100,000	1,000,000	1,000,000	1,000,000	985,083	14,917			14,917		1,000,000				40,230	12/05/2024
485134-BN-9	KANSAS CITY POWER & LT MORTGAGE 3.150% 03/15/23		03/15/2023	Maturity		1,000,000	1,000,000	999,060	996,654	3,324	22		3,346		1,000,000				15,750	03/15/2023
485170-AV-6	KANSAS CITY SOUTHERN CO.GUARINT 3.000% 05/15/23		05/15/2023	Maturity		1,000,000	1,000,000	997,090	991,182	8,646	172		8,818		1,000,000				15,000	05/15/2023
664397-AK-2	EVERSOURCE ENERGY SR UNSEC 2.800% 06/01/23		05/01/2023	Maturity		2,000,000	2,000,000	1,994,840	1,989,820	9,983	196		10,179		2,000,000				28,000	06/01/2023
857477-BC-6	STATE STREET CORP SR UNSEC 3.776% 12/03/24		12/03/2023	Call	100,000	1,000,000	1,000,000	1,000,000	988,424	11,576			11,576		1,000,000				37,760	12/03/2024
87305Q-CE-9	TTX CO SR UNSEC 4.125% 10/01/23		10/01/2023	Maturity		2,000,000	2,000,000	1,999,980	1,972,477	27,523			27,523		2,000,000				82,500	10/01/2023
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					8,625,000	8,625,000	8,606,524	8,543,671	79,778	1,549		81,327		8,625,000				237,521	XXX
2509999997	Total - Bonds - Part 4					8,625,000	8,625,000	8,606,524	8,543,671	79,778	1,549		81,327		8,625,000				237,521	XXX
2509999998	Total - Bonds - Part 5																			XXX
2509999999	Total - Bonds					8,625,000	8,625,000	8,606,524	8,543,671	79,778	1,549		81,327		8,625,000				237,521	XXX
4509999997	Total - Preferred Stocks - Part 4							XXX												XXX
4509999998	Total - Preferred Stocks - Part 5							XXX												XXX
4509999999	Total - Preferred Stocks							XXX												XXX
5989999997	Total - Common Stocks - Part 4							XXX												XXX
5989999998	Total - Common Stocks - Part 5							XXX												XXX
5989999999	Total - Common Stocks							XXX												XXX
5999999999	Total - Preferred and Common Stocks							XXX												XXX
6009999999	Totals					8,625,000	XXX	8,606,524	8,543,671	79,778	1,549		81,327		8,625,000				237,521	XXX

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends						
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
NONE																										
6009999999 - Totals																										

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
TREASURY BILL			12/05/2023	BMO CAPITAL MARKETS	03/07/2024	5,017,388	1,092	18,449			5,065,000	4,997,847			5.245	5.389	MAT		
001999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						5,017,388	1,092	18,449			5,065,000	4,997,847			XXX	XXX	XXX		
010999999. Total - U.S. Government Bonds						5,017,388	1,092	18,449			5,065,000	4,997,847			XXX	XXX	XXX		
030999999. Total - All Other Government Bonds															XXX	XXX	XXX		
050999999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
070999999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
090999999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
110999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
130999999. Total - Hybrid Securities															XXX	XXX	XXX		
150999999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
190999999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
241999999. Total - Issuer Obligations						5,017,388	1,092	18,449			5,065,000	4,997,847			XXX	XXX	XXX		
242999999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
243999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
244999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
245999999. Total - SVO Identified Funds															XXX	XXX	XXX		
246999999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
247999999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
250999999. Total Bonds						5,017,388	1,092	18,449			5,065,000	4,997,847			XXX	XXX	XXX		
710999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
770999999 - Totals						5,017,388	1,092	18,449			5,065,000	4,997,847			XXX	XXX	XXX		

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ...\$ 5,017,388 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ...\$ 2B ..\$ 2C ..\$
 1C 3A ...\$ 3B ..\$ 3C ..\$
 1D 4A ...\$ 4B ..\$ 4C ..\$
 1E 5A ...\$ 5B ..\$ 5C ..\$
 1F 6\$

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	TREASURY BILL		12/28/2023	5.250	01/02/2024	4,002,000		2,335
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					4,002,000		2,335
0109999999	Total - U.S. Government Bonds					4,002,000		2,335
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations					4,002,000		2,335
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds					4,002,000		2,335
8609999999	Total Cash Equivalents					4,002,000		2,335

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1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 4,002,000 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6\$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT					
59. Subtotal	XXX	XXX				
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

NONE

ALPHABETICAL INDEX

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