

QUARTERLY STATEMENT

OF THE

TIAA-CREF LIFE INSURANCE COMPANY

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE QUARTER ENDED
SEPTEMBER 30, 2010**

LIFE AND ACCIDENT AND HEALTH

2010



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2010

OF THE CONDITION AND AFFAIRS 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 New York

Country of Domicile United States of America

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

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

Main Administrative Office 730 Third Avenue
(Street and Number)
New York, NY 10017
(City or Town, State and Zip Code) 212-916-4900
(Area Code) (Telephone Number)

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

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

Internet Web Site Address tiaa-cref.org

Statutory Statement Contact Linda Sellers Dougherty, 704-988-4187
(Name) (Area Code) (Telephone Number)
ldougherty@tiaa-cref.org, 704-988-4496
(E-mail Address) (FAX Number)

OFFICERS

President & Chief Executive Officer Anthony Michael Garcia # Vice President & CFO Linda Sellers Dougherty
Secretary Marjorie (NMN) Pierre-Merritt Chief Actuary Harry Isaac Klaristenfeld

OTHER

DIRECTORS OR TRUSTEES

<u>Elizabeth Davenport Black</u>	<u>Anthony Michael Garcia #</u>	<u>Sanjeev (NMN) Handa</u>
<u>Nancy Freund Heller</u>	<u>Eric Thomas Jones</u>	<u>Patrick Jude Kennedy</u>
<u>Harry Isaac Klaristenfeld</u>	<u>Matthew Lance Kurzweil</u>	<u>Steven John Maynard</u>
<u>Russell Gordon Noles</u>	<u>Douglas Anthony Rothermich</u>	<u>Wayne Bernard Williams</u>

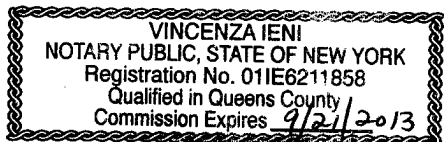
State of New York SS:
County of New York

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.

Anthony Michael Garcia
President & Chief Executive Officer
Marjorie Pierre-Merritt
Secretary
Linda S. Dougherty
Vice President & CFO

Subscribed and sworn to before me this 26th day of October, 2010
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.....



STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	2,483,132,562		2,483,132,562	2,385,576,036
2. Stocks:				
2.1 Preferred stocks	7,343,382		7,343,382	5,502,492
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens	58,250,828		58,250,828	61,414,600
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (15,818,046)), cash equivalents (\$ 39,297,570) and short-term investments (\$ 48,797,452)	72,276,976		72,276,976	110,884,651
6. Contract loans (including \$ premium notes)	3,825,957		3,825,957	1,828,255
7. Derivatives				
8. Other invested assets	1,094,459	1,094,459		
9. Receivables for securities	1,343,175		1,343,175	
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	2,627,267,339	1,094,459	2,626,172,880	2,565,206,034
12. Title plants less \$ charged off (for Title insurers only)				
13. Investment income due and accrued	30,153,550		30,153,550	30,123,401
14. Premiums and considerations:				
14.1 Uncollected premiums and agents' balances in the course of collection	(1,352,892)		(1,352,892)	(1,821,309)
14.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	34,565,383	25,899,285	8,666,098	8,024,523
14.3 Accrued retrospective premiums				
15. Reinsurance:				
15.1 Amounts recoverable from reinsurers	2,338,041	225,000	2,113,041	1,519,000
15.2 Funds held by or deposited with reinsured companies				
15.3 Other amounts receivable under reinsurance contracts	622,908		622,908	766,510
16. Amounts receivable relating to uninsured plans				
17.1 Current federal and foreign income tax recoverable and interest thereon				754,604
17.2 Net deferred tax asset	42,042,000	35,264,000	6,778,000	8,799,000
18. Guaranty funds receivable or on deposit				
19. Electronic data processing equipment and software				
20. Furniture and equipment, including health care delivery assets (\$)				
21. Net adjustment in assets and liabilities due to foreign exchange rates				
22. Receivables from parent, subsidiaries and affiliates				
23. Health care (\$) and other amounts receivable				
24. Aggregate write-ins for other than invested assets	16,091,810	8,826	16,082,984	2,004,344
25. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 11 to 24)	2,751,728,139	62,491,570	2,689,236,569	2,615,376,107
26. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	775,993,264		775,993,264	703,711,824
27. Total (Lines 25 and 26)	3,527,721,403	62,491,570	3,465,229,833	3,319,087,931
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)				
2401. Sundry receivables	16,091,810	8,826	16,082,984	2,004,344
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	16,091,810	8,826	16,082,984	2,004,344

The failure of the items to add to the totals shown throughout the statement is due to the rounding of figures to the nearest dollar.

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$1,342,937,538 less \$ included in Line 6.3 (including \$ Modco Reserve)	1,342,937,538	1,290,387,213
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	953,977,199	969,702,983
4. Contract claims:		
4.1 Life	3,957,728	3,439,747
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	69,575	65,084
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve	6,656,024	4,983,200
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued		
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	23,478	80,317
14. Taxes, licenses and fees due or accrued, excluding federal income taxes		
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	1,255,783	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	750,878	245,826
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	1,323,597	1,940,177
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	6,353,547	291,719
24.02 Reinsurance in unauthorized companies	8,419,103	1,691,725
24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	13,620,766	12,810,449
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	15,723,152	
24.10 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	372,433	1,698
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,355,440,801	2,285,640,138
27. From Separate Accounts Statement	749,648,367	680,134,714
28. Total liabilities (Lines 26 and 27)	3,105,089,168	2,965,774,852
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	357,500,000	357,500,000
34. Aggregate write-ins for special surplus funds	(169,000)	3,967,000
35. Unassigned funds (surplus)	309,665	(10,653,921)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$26,344,897 in Separate Accounts Statement)	357,640,665	350,813,079
38. Totals of Lines 29, 30 and 37	360,140,665	353,313,079
39. Totals of Lines 28 and 38	3,465,229,833	3,319,087,931
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	372,433	1,698
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	372,433	1,698
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401. Nonadmitted incremental deferred tax asset	(169,000)	3,967,000
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	(169,000)	3,967,000

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	159,466,266	169,407,571	232,514,296
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	96,941,168	98,858,408	130,321,319
4. Amortization of Interest Maintenance Reserve (IMR)	494,698	476,196	793,820
5. Separate Accounts net gain from operations excluding unrealized gains or losses	1,279,753		
6. Commissions and expense allowances on reinsurance ceded	5,819,685	5,758,361	7,989,358
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,596,204	2,113,845	2,944,645
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	5,578	23,504	260,468
9. Totals (Lines 1 to 8.3)	266,603,352	276,637,885	374,823,906
10. Death benefits	3,871,968	3,873,215	4,400,594
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	17,897,444	15,785,535	21,670,393
13. Disability benefits and benefits under accident and health contracts	3,130	3,155	4,121
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	74,823,017	89,627,521	116,138,951
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	20,338,737	23,541,255	30,537,329
18. Payments on supplementary contracts with life contingencies	33,904	34,527	52,640
19. Increase in aggregate reserves for life and accident and health contracts	52,550,326	27,711,429	55,901,352
20. Totals (Lines 10 to 19)	169,518,526	160,576,637	228,705,380
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)			
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	29,272,903	28,693,190	39,247,783
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,209,150	2,980,132	3,529,797
25. Increase in loading on deferred and uncollected premiums	(918,680)	38,822	314,463
26. Net transfers to or (from) Separate Accounts net of reinsurance	31,351,550	54,162,594	75,252,386
27. Aggregate write-ins for deductions	3,909,693	2,564,274	3,416,286
28. Totals (Lines 20 to 27)	235,343,142	249,015,649	350,466,095
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	31,260,210	27,622,236	24,357,811
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	31,260,210	27,622,236	24,357,811
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,687,664	9,488,525	11,921,863
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	22,572,546	18,133,711	12,435,948
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)	(2,709,434)	(18,027,735)	(19,451,949)
35. Net income (Line 33 plus Line 34)	19,863,112	105,976	(7,016,001)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	353,313,079	280,330,706	280,330,706
37. Net income (Line 35)	19,863,112	105,976	(7,016,001)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	1,872,994	161,325	(1,706,077)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(4,349,000)	3,957,000	9,286,000
41. Change in nonadmitted assets	1,410,652	(4,252,198)	(8,198,087)
42. Change in liability for reinsurance in unauthorized companies	(6,727,378)		(1,691,725)
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(6,061,828)	614,853	616,073
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement	1,488,034	3,849,065	3,435,605
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		4,300,000	4,289,585
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in		70,000,000	70,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	(669,000)		3,967,000
54. Net change in capital and surplus for the year (Lines 37 through 53)	6,827,586	78,736,021	72,982,373
55. Capital and surplus, as of statement date (Lines 36 + 54)	360,140,665	359,066,727	353,313,079
DETAILS OF WRITE-INS			
08.301. Miscellaneous income	5,578	23,504	260,468
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	5,578	23,504	260,468
2701. Miscellaneous deductions	3,809,693	2,564,274	3,416,286
2702. Miscellaneous fines and penalties	100,000		
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	3,909,693	2,564,274	3,416,286
5301. Prior year income (Surplus) adjustment	(500,000)		
5302. Nonadmitted incremental deferred tax asset	(169,000)		3,967,000
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(669,000)		3,967,000

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	158,428,807	169,339,371	233,062,413
2. Net investment income	105,531,656	113,218,673	149,949,339
3. Miscellaneous income	8,565,069	7,860,507	11,037,278
4. Total (Lines 1 to 3)	272,525,532	290,418,551	394,049,030
5. Benefit and loss related payments	97,473,709	110,271,116	142,795,252
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	31,408,389	54,903,815	75,911,441
7. Commissions, expenses paid and aggregate write-ins for deductions	35,020,746	34,237,596	46,193,866
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	6,677,277	7,999,466	12,470,209
10. Total (Lines 5 through 9)	170,580,121	207,411,993	277,370,768
11. Net cash from operations (Line 4 minus Line 10)	101,945,411	83,006,558	116,678,262
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	313,170,560	377,369,027	477,365,600
12.2 Stocks		3,346,236	4,846,236
12.3 Mortgage loans	784,669	19,150,546	19,407,231
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	721	39,751	258,804
12.7 Miscellaneous proceeds	15,723,152	12,461,525	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	329,679,102	412,367,085	501,877,871
13. Cost of investments acquired (long-term only):			
13.1 Bonds	415,688,526	637,691,862	731,033,560
13.2 Stocks	1,968,000	2,905,000	2,925,000
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications	1,171,808		
13.7 Total investments acquired (Lines 13.1 to 13.6)	418,828,334	640,596,862	733,958,560
14. Net increase (or decrease) in contract loans and premium notes	1,997,702	648,917	734,978
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(91,146,934)	(228,878,694)	(232,815,667)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock		70,000,000	70,000,000
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(36,021,336)	36,837,948	51,796,373
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(13,384,816)	1,749,016	233,164
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(49,406,152)	108,586,964	122,029,537
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(38,607,675)	(37,285,172)	5,892,133
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	110,884,651	104,992,518	104,992,518
19.2 End of period (Line 18 plus Line 19.1)	72,276,976	67,707,346	110,884,651

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Bonds and stocks acquired through corporate actions	32,758,659	32,429,353	49,482,541
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	54,723,224	45,550,102	61,893,709
3. Ordinary individual annuities	129,025,534	146,486,688	201,152,806
4. Credit life (group and individual)			
5. Group life insurance			
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other	5,063,676	6,337,987	6,739,226
10. Aggregate of all other lines of business			
11. Subtotal	188,812,434	198,374,777	269,785,741
12. Deposit-type contracts	149,976,959	163,432,752	231,082,151
13. Total	338,789,393	361,807,529	500,867,892
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Principles

The financial statements of TIAA-CREF Life Insurance Company ("TIAA-CREF Life" or the "Company") have been presented on the basis of statutory accounting principles prescribed or permitted by the New York State Insurance Department (the "Department"). The State of New York requires insurance companies domiciled in the State of New York to prepare their statutory basis financial statements in accordance with the National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* ("NAIC SAP"), subject to any deviation prescribed or permitted by the Department ("New York SAP").

A reconciliation of the Company's income, and capital and surplus between NAIC SAP and New York SAP is shown below:

	<u>9/30/2010</u>	<u>12/31/2009</u>
(1) Net Income (Loss), New York SAP	\$ 19,863,112	\$ (7,016,001)
(2) New York SAP Prescribed Practices:		
Additional Reserves for:		
Term Conversions	65,643	101,107
Deferred and Payout Annuities issued after 2000	<u>(423)</u>	<u>(729)</u>
(3) Net Income (Loss), NAIC SAP	\$ <u>19,928,332</u>	\$ <u>(6,915,623)</u>
(4) Capital and Surplus, New York SAP	\$ 360,140,665	\$ 353,313,079
(5) New York SAP Prescribed Practices:		
Deferred Premium Asset Limitation	25,899,285	25,048,647
Additional Reserves for:		
Term Conversions	1,111,116	1,045,473
Deferred and Payout Annuities issued after 2000	<u>2,467</u>	<u>2,890</u>
(6) Capital and Surplus, NAIC SAP	\$ <u>387,153,533</u>	\$ <u>379,410,089</u>

2. Accounting Changes and Corrections of Errors

No Material Change.

3. Business Combinations and Goodwill

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans

	<u>09/30/2010</u>	<u>12/31/2009</u>
(7) Impaired mortgage loans without an allowance for credit losses	\$ 5,468,844	\$ ---
(8) Average recorded investment in impaired loans	\$ 5,468,844	\$ ---
(9) Interest income recognized during the period the loans were impaired	\$ 146,438	\$ ---
(10) Amount of interest income recognized on a cash basis during the period the loans were impaired	\$ 148,120	\$ ---

D. Loan-Backed Securities

(1) The Company primarily uses third party pricing vendors and to a lesser extent broker quotes in determining the fair value of the loan-backed and structured securities.

NOTES TO FINANCIAL STATEMENTS

- (2) The following table represents the top ten credit risk exposures of loan-backed and structured securities as of September 30, 2010.

Name	Carrying Value	Fair Value
MLMT 2005-LC1	\$ 14,019,943	\$ 11,469,892
GMSL 2005-A	13,744,106	12,012,283
CSFB 2005-C6	13,683,236	11,372,575
GMACC 2005-C1	10,020,669	6,807,050
CABMT 2008-1A	10,000,000	10,009,495
WBCMT 2006-WL7A	10,000,000	8,350,830
WBCMT 2007-WHL8	10,000,000	7,684,080
SMRTF 2007-2	9,992,006	9,996,470
WBCMT 2005-C21	9,853,158	6,388,760
COMM 2005-C6	8,202,632	4,589,470
Total	\$ 109,515,750	\$ 88,680,905

- (3) Prepayment assumptions for loan-backed and structured securities are based on historical averages drawing from the 3, 6 or 12 month experience for a particular transaction and may vary by security type and vintage.
- (4) The Company had no other-than-temporary impairment (“OTTI”) on securities which it lacked the ability to hold for the nine month period ended September 30, 2010.
- (5) The following table represents loan-backed and structured securities with a recognized other-than-temporary impairment and currently held at September 30, 2010 where the present value of cash flows expected to be collected is less than the amortized cost.

CUSIP	Book/Adj. Carrying Value Amortized Cost Before Current Period OTTI	Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value as of Impairment Date	Financial Reporting Period
52521RAS0	\$ 2,357,222	\$ 1,999,845	\$ (357,377)	\$ 1,999,845	\$ 1,262,735	Q3 2010
525221EB9	4,788,617	4,629,945	(158,672)	4,629,945	3,612,550	Q3 2010
52522HAJ1	371,254	361,530	(9,724)	361,530	353,716	Q3 2010
525221JV0	1,386,866	1,343,150	(43,716)	1,343,150	1,389,414	Q2 2010
05948KZV4	821,818	799,825	(21,993)	799,825	738,142	Q2 2010
05948KZW2	174,319	172,059	(2,260)	172,059	277,185	Q2 2010
126171AQ0	4,279,102	3,221,462	(1,057,640)	3,221,462	1,920,795	Q2 2010
161551GA8	3,525	3,112	(413)	3,112	1,742	Q2 2010
52521RAS0	2,469,848	2,467,918	(1,930)	2,467,918	1,318,571	Q2 2010
525221JV0	1,204,722	1,143,027	(61,695)	1,143,027	1,219,172	Q2 2010
161551GA8	3,552	3,547	(5)	3,547	1,616	Q1 2010
05948KZV4	1,663,136	873,300	(789,836)	873,300	712,928	Q1 2010
05948KZW2	401,049	196,541	(204,508)	196,541	284,834	Q1 2010
525221EB9	4,971,258	4,803,741	(167,517)	4,803,741	3,475,458	Q1 2010
52521RAS0	2,782,285	2,514,992	(267,293)	2,514,992	1,353,507	Q1 2010
76113GAC2	981,879	350,473	(631,406)	350,473	382,698	Q1 2010
126171AQ0	4,979,133	4,294,375	(684,758)	4,294,375	1,184,275	Q4 2009
161551GA8	8,692	3,568	(5,124)	3,568	727	Q4 2009
525221EB9	4,999,219	4,976,531	(22,688)	4,976,531	2,699,322	Q4 2009
33848JAC9	4,999,895	3,183,306	(1,816,589)	3,183,306	2,894,035	Q3 2009
12670BAC3	4,339,615	2,216,710	(2,122,905)	2,216,710	1,555,649	Q3 2009
161551GA8	3,129	---	(2,168)	961	961	Q2 2009
52521RAS0	3,173,729	---	(1,672,517)	1,501,212	1,501,212	Q2 2009
015386AD7	1,875,000	---	(453,600)	1,421,400	1,421,400	Q1 2009
161551GA8	6,290	---	(5,623)	667	667	Q1 2009
05948KZV4	5,974,533	---	(4,889,875)	1,084,658	1,084,658	Q4 2008
05948KZW2	1,289,001	---	(942,174)	346,827	346,827	Q4 2008
161546CR5	54,177	---	(54,177)	---	11,631	Q4 2008
161551GA8	12,971	---	(6,764)	6,207	6,207	Q4 2008
76113GAC2	4,756,743	---	(4,437,090)	319,653	319,653	Q4 2008
20847TBL4	2,370,132	---	(1,780,189)	589,943	589,943	Q4 2008
05948KZW2	1,577,833	1,337,678	(240,155)	1,337,678	594,025	Q3 2008
05948KZW2	2,447,525	1,626,116	(821,409)	1,626,116	1,103,004	Q2 2008
Total	\$ 71,528,069	\$ 42,522,751	\$ (23,733,790)	\$ 47,794,279	\$ 33,619,259	

¹ Impairment based on undiscounted cash flows

² Impairment based on Fair Value

* Securities identified as having a net present value of \$0

NOTES TO FINANCIAL STATEMENTS

- (6) The gross unrealized losses and estimated fair values for securities which have not been impaired and exceed fair value are shown in the table below by the length of time that individual securities had been in a continuous unrealized loss position:

	<u>Unrealized Loss</u>	<u>Fair Value of Securities with Continuous Unrealized Loss</u>
Less than 12 Months	\$ (412,905)	\$ 5,220,682
12 Months or Longer	\$ (41,126,845)	\$ 113,785,161

- (7) Periodic reviews of investment portfolios are performed to identify investments which may have deteriorated in credit quality to identify if any are candidates for impairments. The Company develops cash flows as part of its impairment review process. Where the cash flows support the recovery of the principal balance, the Company concludes that the impairment is not other-than-temporary.

6. Joint Ventures, Partnerships and Limited Liability Companies

No Material Change.

7. Investment Income

No Material Change.

8. Derivative Instruments

No Material Change.

9. Federal Income Tax

No Material Change.

10. Information Concerning Parent, Subsidiaries and Affiliates

D. At September 30, 2010 and December 31, 2009, respectively, the Company reported \$13,620,766 and \$12,810,449 as amounts due to its parent, TIAA.

11. Debt

Not Applicable.

12. Retirement Plans, Deferred Compensation, Post Employment Benefits and Compensated Absences and Other Post Retirement Benefit Plans

No Material Change.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganization

No Material Change.

14. Contingencies

No Material Change.

15. Leases

The Company has no leases.

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk.

No Material Change.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not Applicable.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

20. Other Items

G. The following table presents the Company's exposure to Asset Backed Securities ("ABS") supported by subprime residential mortgage loans:

<u>Credit Quality</u>	<u>Cost</u>	<u>Book Adjusted Carrying Value</u>	<u>Fair Value</u>	<u>Inception to date OTTI</u>
NAIC 1	\$ 23,090,445	\$ 22,724,806	\$ 22,526,577	\$ (7,663,322)
NAIC 2	4,629,945	4,629,945	3,612,550	(348,878)
NAIC 3	---	---	---	---
NAIC 4	---	---	---	---
NAIC 5	---	---	---	---
NAIC 6	3,112	1,074	483,177	(771,825)
Total	<u>\$ 27,723,502</u>	<u>\$ 27,355,825</u>	<u>\$ 26,622,304</u>	<u>\$ (8,784,025)</u>

21. Events Subsequent

Not Applicable.

22. Reinsurance

No Material Change.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not Applicable.

24. Changes in Incurred Losses and Loss Adjustment Expenses

Not Applicable.

25. Intercompany Pooling Arrangements

Not Applicable.

26. Structured Settlements

Not Applicable.

27. Health Care Receivables

Not Applicable.

28. Participating Policies

Not Applicable.

29. Premium Deficiency Reserves

No Material Change.

30. Reserves for Life Contracts and Annuity Contracts

No Material Change.

31. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

No Material Change.

32. Premiums and Annuity Considerations Deferred and Uncollected

No Material Change.

33. Separate Accounts

No Material Change.

34. Loss/Claim Adjustment Expense

No Material Change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, complete the Schedule Y - Part 1 - organizational chart.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2008
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2008
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/04/2010
- 6.4 By what department or departments?
The State of New York Insurance Department
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [X] N/A []
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
TIAA-CREF Trust Company, FSB	St. Louis, Missouri			YES		
TIAA-CREF Individual & Institutional Services, LLC	New York, New York					YES
Teachers Personal Investors Services, Inc.	New York, New York					YES

GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No []
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No []
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No []
- 14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$ 1,094,459
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$	\$ 1,094,459
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No []
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []
 If no, attach a description with this statement.

GENERAL INTERROGATORIES

16. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Citibank, N.A., Global Transaction Services	388 Greenwich Street, 24th Fl. New York, NY 10013
JPMorgan Chase Bank, N.A.	270 Park Avenue New York, NY 10017

16.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]

16.4 If yes, give full information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

16.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

17.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$
1.12	Residential Mortgages	\$
1.13	Commercial Mortgages	\$ 58,250,828
1.14	Total Mortgages in Good Standing	\$ 58,250,828
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing with Restructured Terms	\$
1.3	Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$
1.32	Residential Mortgages	\$
1.33	Commercial Mortgages	\$
1.34	Total Mortgages with Interest Overdue more than Three Months	\$
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$
1.42	Residential Mortgages	\$
1.43	Commercial Mortgages	\$
1.44	Total Mortgages in Process of Foreclosure	\$
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ 58,250,828
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$
2.	Operating Percentages:	
2.1	A&H loss percent	%
2.2	A&H cost containment percent	%
2.3	A&H expense percent excluding cost containment expenses	%
3.1	Do you act as a custodian for health savings accounts?	Yes [] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	\$
3.3	Do you act as an administrator for health savings accounts?	Yes [] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

1	Life Contracts		Direct Business Only				
	2	3	4	5	6	7	
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	L	415,016	647,797	72,433	1,135,246	
2. Alaska	AK	L	188,609	11,462	896	200,967	
3. Arizona	AZ	L	622,612	3,608,919	52,821	4,284,351	186,820
4. Arkansas	AR	L	286,455	762,031	12,123	1,060,610	
5. California	CA	L	3,886,173	8,681,584	131,388	12,699,146	545,136
6. Colorado	CO	L	777,690	1,896,704		2,674,394	
7. Connecticut	CT	L	1,284,473	2,818,243	86,875	4,189,591	37,935,248
8. Delaware	DE	L	99,722	90,018	24,152	213,891	
9. District of Columbia	DC	L	348,105	820,334	50,319	1,218,758	
10. Florida	FL	L	3,633,501	7,905,130	589,642	12,128,273	767,182
11. Georgia	GA	L	959,406	2,253,284	100,764	3,313,454	13,701,264
12. Hawaii	HI	L	160,278	1,734,240	3,870	1,898,388	
13. Idaho	ID	L	122,116	364,464	20,466	507,045	50,003
14. Illinois	IL	L	2,900,085	6,026,892	92,351	9,019,328	686,903
15. Indiana	IN	L	604,025	2,735,504	61,655	3,401,184	
16. Iowa	IA	L	925,958	2,312,708	40,734	3,279,400	92,571
17. Kansas	KS	L	383,091	1,019,917	24,608	1,427,616	
18. Kentucky	KY	L	461,440	687,895	6,711	1,156,047	3,900,539
19. Louisiana	LA	L	173,751	325,964		499,715	
20. Maine	ME	L	156,878	238,366	7,595	402,839	288,019
21. Maryland	MD	L	1,653,489	3,214,905	168,554	5,036,948	149,577
22. Massachusetts	MA	L	3,099,270	10,642,299	314,197	14,055,766	154,296
23. Michigan	MI	L	1,585,634	4,271,555	616,138	6,473,326	37,226,987
24. Minnesota	MN	L	430,042	712,223	32,598	1,174,863	17,359,381
25. Mississippi	MS	L	76,826	1,250		78,076	5,145,728
26. Missouri	MO	L	626,256	2,565,477	162,285	3,354,017	180,714
27. Montana	MT	L	56,033	86,539	3,416	145,988	
28. Nebraska	NE	L	238,631	114,627	21,158	374,416	
29. Nevada	NV	L	218,530	563,881	16,513	798,924	
30. New Hampshire	NH	L	234,924	407,291		642,215	
31. New Jersey	NJ	L	1,631,669	6,068,509	329,041	8,029,219	63,085
32. New Mexico	NM	L	131,483	147,753		279,237	
33. New York	NY	L	7,266,868	18,254,010	702,583	26,223,461	258,873
34. North Carolina	NC	L	3,727,674	4,282,135	84,067	8,093,875	75,005
35. North Dakota	ND	L	73,030	9,377		82,407	
36. Ohio	OH	L	2,657,917	2,146,214	105,967	4,910,099	198,794
37. Oklahoma	OK	L	279,875	1,675,733	28,797	1,984,406	13,595,814
38. Oregon	OR	L	508,638	328,190	72,900	909,728	13,315,209
39. Pennsylvania	PA	L	3,021,455	7,279,471	220,394	10,521,320	140,214
40. Rhode Island	RI	L	290,852	1,017,319	43,772	1,351,944	
41. South Carolina	SC	L	309,237	1,720,588	45,356	2,075,180	
42. South Dakota	SD	L	61,254	3,981	1,300	66,534	
43. Tennessee	TN	L	1,099,295	1,023,643	31,543	2,154,481	
44. Texas	TX	L	1,836,478	7,977,855	120,834	9,935,167	96,076
45. Utah	UT	L	466,017	712,225	3,159	1,181,401	
46. Vermont	VT	L	253,607	560,613	36,770	850,991	3,707,414
47. Virginia	VA	L	2,035,765	2,685,694	129,484	4,850,942	123,848
48. Washington	WA	L	1,319,036	2,762,767	50,868	4,132,672	
49. West Virginia	WV	L	203,192	186,173	35,722	425,087	
50. Wisconsin	WI	L	530,673	2,532,210	206,074	3,268,958	32,259
51. Wyoming	WY	L	63,830	450	2,028	66,308	
52. American Samoa	AS	N					
53. Guam	GU	N	1,531			1,531	
54. Puerto Rico	PR	N	3,276			3,276	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CN	N	45	5,732		5,777	
58. Aggregate Other Aliens	OT	XXX	5,751	123,388		129,139	
59. Subtotal	(a) 51		54,387,467	129,025,534	4,964,920	188,377,922	149,976,959
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	3,130				3,130	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	54,390,597	129,025,534	4,964,920		188,381,052	149,976,959
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX	54,390,597	129,025,534	4,964,920		188,381,052	149,976,959
98. Less Reinsurance Ceded	XXX	24,987,325		4,964,920		29,952,245	
99. Totals (All Business) less Reinsurance Ceded	XXX	29,403,272	129,025,534			158,428,807	149,976,959
DETAILS OF WRITE-INS							
5801. Aggregate Other Alien	XXX	5,751	123,388			129,139	
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	5,751	123,388			129,139	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

Ordinary life insurance, individual accident and health and individual annuity premiums are allocated on insured's residence. Group Annuity is allocated according to location of group contract holder.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

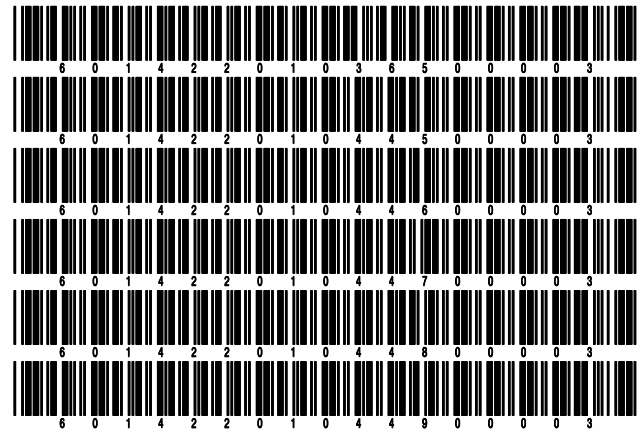
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	SEE EXPLANATION
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanation:

1. The Company is not a U.S. branch of a Non-U.S. insurer.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
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

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	61,414,600	80,821,831
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	784,669	19,407,231
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		
10. Deduct current year's other than temporary impairment recognized	2,379,102	
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	58,250,828	61,414,600
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	58,250,828	61,414,600
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	58,250,828	61,414,600

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,088,715	1,076,807
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	5,743	11,908
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,094,459	1,088,715
12. Deduct total nonadmitted amounts	1,094,459	1,088,715
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	2,391,078,528	2,174,664,837
2. Cost of bonds and stocks acquired	417,656,526	733,958,560
3. Accrual of discount	5,442,047	6,162,418
4. Unrealized valuation increase (decrease)	1,867,250	(1,773,893)
5. Total gain (loss) on disposals	5,693,219	5,185,839
6. Deduct consideration for bonds and stocks disposed of	313,170,560	482,211,836
7. Deduct amortization of premium	14,062,949	27,916,498
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	4,028,117	21,280,479
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,490,475,944	2,386,788,947
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,490,475,944	2,386,788,947

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	1,824,280,773	3,646,585,261	3,717,908,750	4,239,877	1,767,615,207	1,824,280,773	1,757,197,161	1,694,845,016
2. Class 2 (a)	674,280,172	118,568,707	22,497,438	(19,980,033)	709,820,079	674,280,172	750,371,408	734,935,124
3. Class 3 (a)	45,413,441		5,001,250	11,847,488	46,197,153	45,413,441	52,259,679	21,386,384
4. Class 4 (a)	10,222,505			(23,858)	14,127,570	10,222,505	10,198,647	17,721,454
5. Class 5 (a)	315,094	916,183	8,806	(22,856)		315,094	1,199,615	4,475,625
6. Class 6 (a)	1,126,741		1,147,331	21,664	1,477,088	1,126,741	1,074	1,507,587
7. Total Bonds	2,555,638,727	3,766,070,151	3,746,563,575	(3,917,718)	2,539,237,097	2,555,638,727	2,571,227,585	2,474,871,190
PREFERRED STOCK								
8. Class 1	2,287,500				2,287,500	2,287,500	2,287,500	2,287,500
9. Class 2	4,873,000				4,873,000	4,873,000	4,873,000	2,905,000
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6	146,811			36,071	309,992	146,811	182,882	309,992
14. Total Preferred Stock	7,307,311			36,071	7,470,492	7,307,311	7,343,382	5,502,492
15. Total Bonds and Preferred Stock	2,562,946,038	3,766,070,151	3,746,563,575	(3,881,647)	2,546,707,589	2,562,946,038	2,578,570,967	2,480,373,682

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
9199999 Totals	48,797,452	XXX	48,902,407		106,050

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	59,295,505	87,724,499
2. Cost of short-term investments acquired	113,692,282	130,558,087
3. Accrual of discount	316,722	382,812
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	995	259,009
6. Deduct consideration received on disposals	124,345,674	158,893,612
7. Deduct amortization of premium	162,378	735,290
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)	48,797,452	59,295,505
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	48,797,452	59,295,505

SCHEDULE DB - PART A - VERIFICATION

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/Adjusted Carrying Value, December 31, prior year (Line 8, prior year)	
2. Cost (Paid)/Consideration Received on additions	(166,294)
3. Unrealized Valuation increase/(decrease)	
4. Total gain (loss) on termination recognized	171,367
5. Considerations received/(paid) on terminations	171,367
6. Amortization	166,294
7. Adjustment to the Book/Adjusted Carrying Value of hedged item	
8. Total foreign exchange change in Book/Adjusted Carrying Value	
9. Book/Adjusted Carrying Value at End of Current Period (Lines 1+2+3+4-5+6+7+8)	
10. Deduct nonadmitted assets	
11. Statement value at end of current period (Line 9 minus Line 10)	

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year	
2. Net cash deposits (Section 1, Broker Name/Net Cash Deposits Footnote)	
3.1 Change in variation margin on open contracts	
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 16, current year to date minus	
3.22 Section 1, Column 16, prior year	
Change in amount recognized	
3.23 Section 1, Column 15, current year to date minus	
3.24 Section 1, Column 15, prior year	
3.3 Subtotal (Line 3.1 minus Line 3.2)	
4.1 Variation margin on terminated contracts during the year	
4.2 Less:	
4.21 Amount used to adjust basis of hedged item	
4.22 Amount recognized	
4.3 Subtotal (Line 4.1 minus Line 4.2)	
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Recognized	
5.2 Used to adjust basis of hedged items	
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	

NONE

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 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	29,999,650	11,016,419
2. Cost of cash equivalents acquired	9,534,866,416	5,370,304,414
3. Accrual of discount	78,907	58,081
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	(274)	(204)
6. Deduct consideration received on disposals	9,525,644,431	5,351,378,403
7. Deduct amortization of premium	2,697	657
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)	39,297,571	29,999,650
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	39,297,571	29,999,650

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Loan Number	2 Location		3 State	4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	City								
NONE									
3399999 - Totals									

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment					13 Total Foreign Exchange Change in Book Value	14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consid-eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	
	City	State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)							
0536702	CHANDLER	AZ		10/21/2002		47,260						47,260	47,260					
0454803	WASHINGTON	DC		06/01/2005		91,151						91,151	91,151					
0564500	CHARLOTTE	NC		12/22/2003		97,712						97,712	97,712					
0542701	FORT WORTH	TX		12/23/2002		27,907						27,907	27,907					
0299999. Mortgages with partial repayments						264,031						264,031	264,031					
0599999 - Totals										264,031					264,031	264,031		

E02

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired

N O N E

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

N O N E

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

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	10 NAIC Designation or Market Indicator (a)
805649-AA-8	SAYARRA LTD US GOVT GUARANT		.09/17/2010	BNP PARIBAS SECURITIES - CORPORATES		5,000,000	5,000,000		1Z
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT	F	.08/19/2010	CITIGROUP/SSB - CORPORATES		10,000,000	10,000,000		1Z
805649-AA-8	SAYARRA LTD US GOVT GUARANT		.09/17/2010	BNP PARIBAS SECURITIES - CORPORATES		5,000,000	5,000,000		1Z
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT	F	.08/19/2010	CITIGROUP/SSB - CORPORATES		2,500,000	2,500,000		1Z
0399999. Bonds - U.S. Governments						22,500,000	22,500,000		XXX
31394Y-2B-9	FHR 2800 DZ Z, SEQ		.09/01/2010	CAPITALIZED INTEREST		96,436	96,436		1
31395D-C0-0	FNR 2006-41 ZV Z, SEQ		.09/01/2010	CAPITALIZED INTEREST		152,998	152,998		1
31395E-RK-5	FHR 2940 ZH Z, SEQ		.09/01/2010	CAPITALIZED INTEREST		33,586	33,586		1
31396A-DB-7	FHR 3033 LZ Z, SEQ		.09/01/2010	CAPITALIZED INTEREST		358,994	358,994		1
85732P-BZ-2	STATE PUB SCH BLDG AUTH PA REV		.09/30/2010	CITIGROUP/SSB - MUNICIPALS		4,900,000	4,900,000		1FE
3199999. Bonds - U.S. Special Revenues						5,542,014	5,542,014		XXX
00846U-AF-8	AGILENT TECHNOLOGIES INC SR UNSECURED		.07/13/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,395,560	2,400,000		2FE
037389-AV-5	AON CORP SR UNSECURED		.09/07/2010	CREDIT SUISSE FIRST BOSTON - CORPORATES		2,487,925	2,500,000		2FE
18689K-AB-7	CLIFFS NATURAL RESOURCES SR UNSECURED		.09/15/2010	BANC OF AMERICA SECURITIES - CORPORATES		1,322,257	1,325,000		2FE
202795-HV-5	COMMONWEALTH EDISON 1ST MORTGAGE		.07/26/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,199,472	2,200,000		2FE
25459H-AG-0	DIRECTV HOLDINGS/FING COMPANY GUARNT		.08/23/2010	GOLDMAN SACHS - CORPORATES		5,500,000	5,000,000	106,962	2FE
263534-CD-9	E.I. DU PONT DE NEMOURS SR UNSECURED		.09/20/2010	GOLDMAN SACHS - CORPORATES		8,914,230	9,000,000		1FE
340711-AR-1	FLORIDA GAS TRANSMISSION SR UNSECURED		.07/08/2010	JP MORGAN SECURITIES INC - CORPORATES		2,499,550	2,500,000		2FE
340711-AT-7	FLORIDA GAS TRANSMISSION SR UNSECURED		.08/27/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,480,823	2,315,000	14,720	2FE
36962G-40-4	GENERAL ELEC CAP CORP UNSECURED		.09/13/2010	BARCLAYS CAPITAL INC - CORPORATES		3,744,338	3,750,000		1FE
391164-AD-2	GREAT PLAINS ENERGY INC SR UNSECURED		.08/10/2010	BNP PARIBAS SECURITIES - CORPORATES		4,972,712	4,975,000		2FE
45138L-AX-1	IDAHO POWER CORP 1ST MORTGAGE		.08/25/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,388,024	2,400,000		1FE
459745-FY-6	INTL LEASE FINANCE CORP SR SECURED		.08/11/2010	BANC OF AMERICA SECURITIES - HIGH YIELD		2,499,925	2,500,000		2FE
461070-AJ-3	INTERSTATE POWER & LIGHT SR UNSECURED		.08/23/2010	BANC OF AMERICA SECURITIES - HIGH YIELD		4,996,250	5,000,000		2FE
59156R-AW-8	METLIFE INC SR UNSECURED		.08/03/2010	UBS WARBURG - CORPORATES		6,491,355	6,500,000		1FE
637071-AH-4	NATIONAL OILWELL VARCO I SR UNSECURED		.08/11/2010	WACHOVIA CAPITAL - CORPORATES		4,072,975	3,940,000	670	2FE
664397-AG-1	NORTHEAST UTILITIES SR UNSECURED		.07/27/2010	FIRST TENNESSEE CAP MKTS - CORPORATES		4,230,291	3,900,000	36,113	2FE
713291-AR-3	PEPCO HOLDINGS INC SR UNSECURED		.09/27/2010	GREENWICH CAPITAL MARKETS-CORPORATES		3,843,032	3,850,000		2FE
78486Q-AC-5	SVB FINANCIAL GROUP SR UNSECURED		.09/15/2010	BANC OF AMERICA SECURITIES - CORPORATES		3,972,000	4,000,000		2FE
844741-AZ-1	SOUTHWEST AIRLINES CO 1ST MORTGAGE		.09/10/2010	CITIGROUP/SSB - CORPORATES		3,311,430	3,000,000	78,750	2FE
887317-AJ-4	TIME WARNER INC COMPANY GUARNT		.07/07/2010	BARCLAYS CAPITAL INC - CORPORATES		2,497,025	2,500,000		2FE
939653-AL-5	WASHINGTON REIT SR UNSECURED		.09/23/2010	CITIGROUP/SSB - CORPORATES		4,959,950	5,000,000		2FE
95709T-AB-6	WESTAR ENERGY INC 1ST MORTGAGE		.07/16/2010	WACHOVIA CAPITAL - CORPORATES		8,080,425	7,500,000	21,458	2FE
893526-DK-6	TRANS-CANADA PIPELINES SR UNSECURED	A	.09/20/2010	JP MORGAN SECURITIES INC - CORPORATES		3,740,363	3,750,000		1FE
04363U-AA-4	ASCIANO FINANCE COMPANY GUARNT	F	.09/16/2010	MORGAN STANLEY & CO - CORPORATES		8,986,320	9,000,000		2FE
05565Q-BN-7	BP CAPITAL MARKETS PLC COMPANY GUARNT	F	.09/28/2010	GREENWICH CAPITAL MARKETS-CORPORATES		3,988,640	4,000,000		1FE
35177P-AU-1	FRANCE TELECOM SR UNSECURED	F	.09/07/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,735,370	2,750,000		1FE
505861-AD-6	LAFARGE SA SR UNSECURED	F	.07/06/2010	BARCLAYS CAPITAL INC - CORPORATES		7,493,550	7,500,000		2FE
65504L-AB-3	NOBLE HOLDING INTL LTD COMPANY GUARNT	F	.07/21/2010	BARCLAYS CAPITAL INC - CORPORATES		1,875,000	1,875,000		1FE
83367T-AD-1	SOCIETE GENERALE SR UNSECURED	F	.09/07/2010	BANC OF AMERICA SECURITIES - CORPORATES		4,998,400	5,000,000		1FE
92867Q-AC-2	VOLKSWAGEN INTL FIN NV COMPANY GUARNT	F	.08/05/2010	CITIGROUP/SSB - CORPORATES		7,477,500	7,500,000		1FE
59156R-AY-4	METLIFE INC SR UNSECURED		.08/03/2010	DEUTSCHE BANK - CORPORATES		1,969,880	2,000,000		1FE
68233J-AG-9	ONCOR ELECTRIC DELIVERY SR SECURED		.09/08/2010	BARCLAYS CAPITAL INC - CORPORATES		1,414,512	1,425,000		2FE
797440-BM-5	SAN DIEGO G & E 1ST MORTGAGE		.08/23/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,670,219	2,700,000		1FE
03523T-AT-5	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT		.07/24/2010	EXCHANGE OF SECURITIES		4,990,698	5,000,000		2FE
263534-CD-9	E.I. DU PONT DE NEMOURS SR UNSECURED		.09/20/2010	GOLDMAN SACHS - CORPORATES		7,923,760	8,000,000		1FE
36962G-40-4	GENERAL ELEC CAP CORP UNSECURED		.09/13/2010	BARCLAYS CAPITAL INC - CORPORATES		3,744,338	3,750,000		1FE
95709T-AB-6	WESTAR ENERGY INC 1ST MORTGAGE		.07/16/2010	WACHOVIA CAPITAL - CORPORATES		2,154,780	2,000,000	5,722	2FE
15135U-AB-5	CENOVUS ENERGY INC SR UNSECURED	A	.09/15/2010	EXCHANGE OF SECURITIES		1,998,331	2,000,000		2FE
04363U-AA-4	ASCIANO FINANCE COMPANY GUARNT	F	.09/16/2010	MORGAN STANLEY & CO - CORPORATES		6,989,360	7,000,000		2FE
05565Q-BN-7	BP CAPITAL MARKETS PLC COMPANY GUARNT	F	.09/28/2010	GREENWICH CAPITAL MARKETS-CORPORATES		2,991,480	3,000,000		1FE
35177P-AU-1	FRANCE TELECOM SR UNSECURED	F	.09/07/2010	BANC OF AMERICA SECURITIES - CORPORATES		2,735,370	2,750,000		1FE
505861-AD-6	LAFARGE SA SR UNSECURED	F	.07/06/2010	BARCLAYS CAPITAL INC - CORPORATES		2,497,850	2,500,000		2FE
83367T-AD-1	SOCIETE GENERALE SR UNSECURED	F	.09/07/2010	BANC OF AMERICA SECURITIES - CORPORATES		4,998,400	5,000,000		1FE
87852Q-AA-3	TECHNICOLOR S.A CORPORATE	F	.07/27/2010	RESTRUCTURING OF SECURITIES		295,543	440,306		5Z
87852Q-AB-1	TECHNICOLOR S.A CORPORATE	F	.07/27/2010	RESTRUCTURING OF SECURITIES		620,640	924,641		5Z
92867Q-AC-2	VOLKSWAGEN INTL FIN NV COMPANY GUARNT	F	.08/05/2010	CITIGROUP/SSB - CORPORATES		2,991,000	3,000,000		1FE
E12670-39-2	TECHNICOLOR SUBORDINATED	D	.07/27/2010	RESTRUCTURING OF SECURITIES			218,107		5Z
E12671-03-6	TECHNICOLOR SUBORDINATED	D	.07/27/2010	RESTRUCTURING OF SECURITIES			54,526		5Z
3899999. Bonds - Industrial and Miscellaneous (Unaffiliated)						180,140,853	179,192,580	264,395	XXX
8399997. Total - Bonds - Part 3						208,182,867	207,234,594	264,395	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX

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STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

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	10 NAIC Desig- nation or Market Indicator (a)
8399999. Total - Bonds						208,182,867	207,234,594	264,395	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
B4MM08-00-7	TECHNICAL	D	07/27/2010	RESTRUCTURING OF SECURITIES	139,365,000				U
9099999. Common Stocks - Industrial and Miscellaneous (Unaffiliated)							XXX		XXX
9799997. Total - Common Stocks - Part 3							XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks							XXX		XXX
9899999. Total - Preferred and Common Stocks							XXX		XXX
9999999 - Totals						208,182,867	XXX	264,395	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues1

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										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	Maturity Date	NAIC Designation or Market Indicator (a)
..217194-AA-7	COP I LLC US GOVT GUARANT		09/05/2010	SINKING FUND REDEMPTION		85,780	85,780	85,780	85,780						85,780				2,634	12/05/2021	1
..217194-AB-5	COP I LLC US GOVT GUARANT		09/05/2010	SINKING FUND REDEMPTION		84,177	84,177	84,177							84,177				1,912	12/05/2021	1
..217194-AC-3	COP I LLC US GOVT GUARANT		09/05/2010	SINKING FUND REDEMPTION		86,324	86,324	86,324							86,324				1,391	12/05/2021	1
..797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT		09/07/2010	SINKING FUND REDEMPTION		69,386	69,386	69,386							69,386				510	06/07/2022	1
..89609G-AA-0	TRICAHUE LEASING LLC US GOVT GUARANT		08/19/2010	SINKING FUND REDEMPTION		86,722	86,722	86,722	86,722						86,722				2,084	11/19/2021	1
..89609G-AB-8	TRICAHUE LEASING LLC SECURED		08/26/2010	SINKING FUND REDEMPTION		79,670	79,670	79,670							79,670				1,168	02/26/2022	1
..876780-AA-5	TAYARRA LTD US GOVT GUARANT	F	08/15/2010	SINKING FUND REDEMPTION		85,031	85,031	85,031							85,031				1,388	02/15/2022	1
0399999. Bonds - U.S. Governments						577,090	577,090	577,090	172,502						577,090				11,087	XXX	XXX
..31396T-HL-0	FHR 3168 PJ PAC-1(11)		09/01/2010	MBS PAYDOWN		1,998,617	1,998,617	2,004,472	1,998,617						1,998,617				81,321	01/01/2011	1
..64468T-YS-0	NEW HAMPSHIRE ST HSG FIN AUTH		07/01/2010	SECURITY CALLED at 100.000		45,000	45,000	45,000	45,000						45,000				2,179	01/01/2028	1FE
..78442G-HU-3	SLMA 2003-9 A4 FLOATING RATE BOND		09/15/2010	MBS PAYDOWN		173,819	173,819	172,760	173,640		179		179		173,819				728	06/15/2015	1FE
..31359U-PG-4	FNW 1998-W2 B1 SUBORDINATED BOND		09/01/2010	MBS PAYDOWN		52,944	52,944	50,678	52,846		98		98		52,944				2,273	07/01/2024	1
..31359U-PH-2	FNW 1998-W2 B2 SUBORDINATED BOND		09/01/2010	MBS PAYDOWN		52,944	52,944	49,900	52,812		132		132		52,944				2,273	07/01/2024	1
..45201L-GD-1	ILLINOIS HSG DEV AUTH MULTI		08/02/2010	SECURITY CALLED at 100.000		210,000	210,000	210,000	210,000						210,000				6,613	06/01/2026	1FE
..64605L-CX-4	NEW JERSEY ST EDL FACS AUTH		07/01/2010	SECURITY CALLED at 100.000		200,000	200,000	199,168	199,494		506		506		200,000				10,900	07/01/2018	1FE
..31394W-WP-9	FHR 2785 NB SEQ, AS		09/01/2010	MBS PAYDOWN		300,220	300,220	301,252	300,220						300,220				7,983	05/01/2013	1
..31396E-6C-5	FHR 3044 LN EXCH, PAC-1(11)		09/01/2010	MBS PAYDOWN		470,923	470,923	475,779	471,397		(474)		(474)		470,923				17,260	04/01/2013	1
..78443C-AD-6	SLMA 2002-A C SUB FLT		09/15/2010	MBS PAYDOWN		54,061	54,061	54,061	54,061						54,061				843	03/15/2015	1FE
3199999. Bonds - U.S. Special Revenues						3,558,528	3,558,528	3,563,070	3,558,087		441		441		3,558,528				132,373	XXX	XXX
..048312-AB-8	ACETF 2002-1 A2 SEQUENTIAL PAYER		07/20/2010	MBS PAYDOWN		209,016	209,016	209,131	209,072		(56)		(56)		209,016				6,600	04/20/2011	1FE
..05523U-AE-0	BAE SYSTEMS HOLDINGS INC COMPANY GUARNT		08/15/2010	MATURITY		1,834,000	1,834,000	1,823,198	1,829,637		4,363		4,363		1,834,000				87,115	08/15/2010	2FE
..05948K-ZV-4	BOAA 2005-4 B1 SUB_CSTR, NAS		09/01/2010	MBS PAYDOWN		43,919	43,919	5,937	45,035		(1,116)		(1,116)		43,919				1,603	04/01/2035	1Z*
..05948K-ZW-2	BOAA 2005-4 B2 SUB_CSTR, NAS		09/01/2010	MBS PAYDOWN		17,013	17,013	1,148	17,296		(283)		(283)		17,013				615	01/01/2011	1Z*
..1248MP-AA-2	CBASS 2007-MX1 A1 STEP, AFC, AS		09/01/2010	MBS PAYDOWN		121,249	121,249	121,248	121,249						121,249				5,100	06/01/2019	1Z*
..12670B-AC-3	CIVL 2007-S2 A3 CSTR, SEQ, AS		09/01/2010	MBS PAYDOWN		123,848	123,848	60,855	126,227		(2,380)		(2,380)		123,848				4,821	04/01/2021	1Z*
..161546-FU-5	CFAB 2003-4 1A4 AFC, SEQ, AS		09/01/2010	MBS PAYDOWN		44,185	44,185	44,184	44,182		3		3		44,185				1,113	02/01/2011	1Z*
..18683K-AB-7	CLIFFS NATURAL RESOURCES SR UNSECURED		09/28/2010	CORPORATES		1,341,231	1,325,000	1,322,257			8		8		1,322,265		18,966	18,966	1,943	10/01/2020	2FE
..26439X-AB-9	DOP MIDSTREAM LLC SR UNSECURED		08/16/2010	MATURITY		4,000,000	4,000,000	4,698,600	4,070,466		(70,466)		(70,466)		4,000,000				315,000	08/16/2010	2FE
..294751-CT-7	EQABS 2003-3 M1 MEZ, AFC		09/01/2010	MBS PAYDOWN		155,336	155,336	155,336	155,336						155,336				5,043	10/01/2028	1Z*
..378961-AU-0	GMSL 2005-A B1 SUBORDINATED BOND		09/01/2010	MBS PAYDOWN		468,666	468,666	460,111	468,308		358		358		468,666				16,397	10/01/2024	1Z*
..39121J-AA-8	GREAT RIVER ENERGY 1ST MORTGAGE		07/01/2010	SINKING FUND REDEMPTION		539,312	539,312	539,312	539,312						539,312				31,436	07/01/2017	1FE
..41283X-AC-3	HDMOT 2008-1 A3A SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		970,417	970,417	970,299	969,693		724		724		970,417				27,354	06/15/2011	1FE
..477876-AD-8	JDOT 2007-A A4 SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		538,761	538,761	549,536	543,807		(5,046)		(5,046)		538,761				18,209	02/15/2012	1FE
..553214-AA-5	AYE 4.982 07/15/14		07/15/2010	MBS PAYDOWN		164,344	164,344	166,418	164,605		(261)		(261)		164,344				8,188	07/15/2014	1FE
..57164N-AA-9	MVCOT 2007-2A A SEQUENTIAL PAYER		09/01/2010	MBS PAYDOWN		134,329	134,329	134,329	134,329						134,329				5,210	02/01/2019	1FE
..575800-AA-5	WMCO 2001-1 A SCH		09/01/2010	MBS PAYDOWN		97,853	97,853	103,235	98,564		(711)		(711)		97,853				4,792	06/01/2015	1FE
..590168-AD-2	MATS 2008-1 A3A SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		484,327	484,327	484,270	483,879		448		448		484,327				17,722	05/15/2011	1FE
..597334-AE-0	MIDDLETOWN TRUST (AETNA LIFE)		07/14/2010	MATURITY		649,577	649,577	649,577	649,577						649,577				26,170	07/14/2010	1
..63534P-AA-5	NATIONAL CITY BANK SUBORDINATED		07/15/2010	MATURITY		2,000,000	2,000,000	1,603,260	1,807,507		192,493		192,493		2,000,000				145,000	07/15/2010	1FE
..665772-BZ-1	NORTHERN STATES PIIR-MINN 1ST MORTGAGE		08/01/2010	MATURITY		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000				71,250	08/01/2010	1FE
..771196-AN-2	ROCHE HLDGS INC COMPANY GUARNT		09/09/2010	SECURITY CALLED at 100.000		5,000,000	5,000,000	4,973,500	4,980,809		19,191		19,191		5,000,000				492,950	03/01/2012	1FE
..81685R-AD-4	SEMPRA ENERGY ESOP & TR COMPANY GUARNT		07/01/2010	SECURITY CALLED at 100.000		5,000,000	5,000,000	5,000,000	5,000,000						5,000,000				192,700	11/01/2014	2FE
..87203R-AC-6	SYSTEMS 2001 ASSET TRUST SECURED	F	09/22/2010	SINKING FUND REDEMPTION		140,481	140,481	147,127	141,262		(781)		(781)		140,481				7,798	12/15/2011	2FE

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STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For-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	Maturity Date	NAIC Designation or Market Indicator (a)
90327A-AC-8	USAOT 2008-2 A3 SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		415,012	415,012	414,956	414,734		278		278		415,012				12,793	08/15/2011	1FE
90348H-AA-2	UBSCM 2007-FL1 A1 FLOATING RATE BOND		09/15/2010	MBS PAYDOWN		348,920	348,920	332,265	346,916		2,004		2,004		348,920				2,637	10/15/2010	1FE
929766-NN-9	WBCMT 2004-C10 A2 SEQUENTIAL PAYER		07/01/2010	MBS PAYDOWN		365,269	365,269	365,089	365,269						365,269				8,218	07/01/2010	1FE
92979C-AA-5	WBCMT 2007-ESH A1 FLOATING RATE BOND		08/15/2010	MBS PAYDOWN		329	329	304	329						329				2	10/15/2010	1FE
98385X-AR-7	XTO ENERGY INC SR UNSECURED		08/01/2010	MATURITY		5,000,000	5,000,000	4,999,400	5,000,000						5,000,000				250,000	08/01/2010	1FE
39121J-AG-5	GREAT RIVER ENERGY 1ST MORTGAGE		07/01/2010	SINKING FUND REDEMPTION		44,156	44,156	44,156	44,156						44,156				3,194	07/01/2038	1FE
68209F-AA-0	OMEGA LEASING (US) (NO. 2) LLC (ROLLS-RO		07/12/2010	SECURITY CALLED at 100.000		3,739,852	3,739,852	3,739,852	3,739,852						3,739,852				203,518	05/12/2011	1
880394-AB-7	PACTIV CORP SR UNSECURED		09/15/2010	CORPORATES		1,680,000	2,000,000	1,949,392	1,959,296		1,228		1,228		1,960,524		(280,524)	(280,524)	121,458	12/15/2025	2FE
03072S-HG-3	AMSI 2003-AR3 M2 MEZ,FLT,STEP		09/27/2010	MBS PAYDOWN		57,819	57,819	57,819	57,819						57,819				1,356	01/25/2028	1Z*
03523T-AS-7	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT		09/03/2010	EXCHANGE OF SECURITIES		4,990,698	5,000,000	4,989,850	4,990,698		848		848		4,990,698					04/15/2015	2FE
05368B-AB-6	AVIAT 2003-1 B SUB,FLT		09/15/2010	MBS PAYDOWN		12,698	12,698	12,698	12,698						12,698				2	12/15/2023	2
05947U-CZ-9	BACM 2001-PB1 XP 10, CSTR,NTL		09/01/2010	INTEREST ONLY PAYMENT				9,699,813	714,656		(714,656)		(714,656)						724,270	09/01/2010	1FE
12200B-AA-6	BURLINGTN NO SF 04-1 TR PASS THRU CERTS		07/15/2010	SINKING FUND REDEMPTION		1,396	1,396	1,312	1,384		12		12		1,396				64	01/15/2021	1FE
12479M-AB-4	CBCI 2002-A A2		08/15/2010	MBS PAYDOWN		296,800	296,800	296,800	296,800						296,800				12,332	02/15/2023	1
1248MP-AA-2	CBASS 2007-MX1 A1 STEP,AFC,AS		09/01/2010	MBS PAYDOWN		121,249	121,249	121,249	121,249						121,249				5,100	06/01/2019	1Z*
12620H-AG-2	CNH 2007-C A4B FLT,IRC		09/15/2010	MBS PAYDOWN		1,362,140	1,362,140	1,362,140	1,362,140						1,362,140				13,431	09/15/2011	1FE
12667F-H5-7	CWALT 2004-30CB 1A15 AD,AS		09/01/2010	MBS PAYDOWN		135,539	135,539	130,964	135,244		295		295		135,539				4,970	08/01/2016	1Z*
202795-HJ-2	COMMONWEALTH EDISON 1ST MORTGAGE		08/15/2010	MATURITY		1,500,000	1,500,000	1,500,000	1,500,362		(362)		(362)		1,500,000				71,100	08/15/2010	2FE
33736X-DC-0	FUNBC 2001-C3 X2 10, CSTR,NTL		09/01/2010	INTEREST ONLY PAYMENT				150,872												08/01/2008	1FE
33848J-AC-9	FSTAR 2007-1A AF3 STEP,AFC,AS		09/01/2010	MBS PAYDOWN		213,199	213,199	135,736	216,413		(3,214)		(3,214)		213,199				9,106	03/01/2016	1Z*
356486-AH-3	MSDNC 2001-FRMA X 10, CSTR,NTL		09/07/2010	INTEREST ONLY PAYMENT				20,264	3,685		(3,685)		(3,685)						1,940	07/07/2016	1FE
36828Q-DS-2	GEOMC 2004-C1 X2 10, CSTR,NTL		07/12/2010	INTEREST ONLY PAYMENT				796,263	152,597		(152,597)		(152,597)						95,513	01/01/2011	1FE
39121J-AA-8	GREAT RIVER ENERGY 1ST MORTGAGE		07/01/2010	SINKING FUND REDEMPTION		539,312	539,312	539,312	539,312						539,312				31,436	07/01/2017	1FE
441812-GM-0	HSBC FINANCE CORP SR UNSECURED		07/15/2010	MATURITY		965,000	1,034,036	977,874	965,000		(12,874)		(12,874)		965,000				77,200	07/15/2010	1FE
52108M-DE-0	LBUBS 2006-C1 A2 SEQUENTIAL PAYER		09/11/2010	MBS PAYDOWN		1,540,233	1,540,233	1,547,922	1,540,916		(683)		(683)		1,540,233				57,218	11/11/2012	1FE
52521R-AS-0	LMT 2007-5 2A3 FLT,SSNR,AS		09/25/2010	MBS PAYDOWN		128,469	128,469	107,595	128,152		317		317		128,469				507	06/25/2037	1Z*
525221-JV-0	LXS 2006-5 2A1 STEP,SEQ,AS		09/01/2010	MBS PAYDOWN		187,444	191,504	174,883	190,202		(711)		(711)		189,491		(2,048)	(2,048)	7,304	03/01/2011	1Z*
52522H-AJ-1	LXS 2006-8 3A1B STEP,AS		09/01/2010	MBS PAYDOWN		106,809	106,809	106,793	106,798		11		11		106,809				4,374	02/01/2011	1Z*
553214-AA-5	AYE 4.982 07/15/14		07/15/2010	MBS PAYDOWN		164,344	164,344	166,418	164,605		(261)		(261)		164,344				8,188	11/15/2014	1FE
55377R-AC-3	MTSPO 2004-AA C SUB,FLT CDO-SYNTHETIC		09/15/2010	MBS PAYDOWN		28,434	28,434	28,434	28,434						28,434				332	11/15/2026	1FE
590168-AD-2	MATS 2008-1 A3A SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		1,210,817	1,210,817	1,210,675	1,209,698		1,119		1,119		1,210,817				44,306	05/15/2011	1FE
597334-A0-0	MIDDLETOWN TRUST (AETNA LIFE)		07/14/2010	MATURITY		1,082,629	1,082,629	1,082,629	1,082,629						1,082,629				43,617	07/14/2010	1
62474C-AC-4	MTSPO 2002-AA C SUB,FLT CDO-SYNTHETIC		09/15/2010	MBS PAYDOWN		34,386	34,386	34,386	34,386						34,386				454	10/15/2024	1FE
68400X-BL-3	OMLT 2003-3 M2 MEZ,FLT,STEP		09/25/2010	MBS PAYDOWN		58,300	58,300	58,533	58,301		(2)		(2)		58,300				1,023	07/25/2029	1Z*
76113G-AC-2	RESIF 2005-C B5 SUB,FLT		09/10/2010	MBS PAYDOWN		22,331	22,331	1,650	18,789	3,002	540		3,542		22,331				199	10/10/2026	5Z*
86358R-XZ-5	SASC 2002-AL1 A3 SEQ,CPT,AS		09/01/2010	MBS PAYDOWN		150,501	150,501	133,217	149,732		769		769		150,501				3,432	02/01/2032	1Z*
86359B-2H-3	SASC 2005-2XS 2A1 FTV,XRESET,FLT,DLY,AS		09/01/2010	MBS PAYDOWN		103,933	103,933	103,933	103,933						103,933				541	11/01/2022	1Z*
86359D-MM-4	LXS 2005-2 2A2 STEP,AFC,AS		09/01/2010	MBS PAYDOWN		560,609	560,609	560,521	560,552		57		57		560,609				20,119	03/01/2011	1Z*
90327A-AC-8	USAOT 2008-2 A3 SEQUENTIAL PAYER		09/15/2010	MBS PAYDOWN		415,012	415,012	414,956	414,734		278		278		415,012				12,793	08/15/2011	1FE
90348H-AA-2	UBSCM 2007-FL1 A1 FLOATING RATE BOND		09/15/2010	MBS PAYDOWN		348,920	348,920	332,265	346,916		2,004		2,004		348,920				2,637	10/15/2010	1FE
929766-ZG-1	WBCMT 2005-C16 XP 10, CSTR,NTL		07/01/2010	INTEREST ONLY PAYMENT				221,510	231,278		1,336		1,336		232,614				1,758	10/15/2010	1FE
15135U-AA-7	CENOVUS ENERGY INC SR UNSECURED		07/01/2010	EXCHANGE OF SECURITIES		1,998,331	2,000,000	1,998,060	1,998,156		175		175		1,998,331				15,613	01/01/2012	1FE
015386-AD-7	ALFARU 0 03/15/12		09/15/2010	MBS PAYDOWN		156,250	156,250	97,772	154,282		1,968		1,968		156,250				44,250	09/15/2014	2FE
055654-AB-3	SANTANDER CENT HISP ISSU BANK GUARANTEED		09/14/2010	MATURITY		12,599,000	12,599,000	13,559,926	12,788,528		(189,528)		(189,528)		12,599,000				960,674	09/14/2010	1FE
61745M-W5-8	MSC 2005-T17 X2 10, CSTR,NTL		07/01/2010	INTEREST ONLY PAYMENT				80,955	36,857		(36,857)		(36,857)						8,290	01/01/2013	1FE
878520-AA-3	TECHNICOLOR S.A CORPORATE		09/30/2010	SINKING FUND REDEMPTION		8,806	8,806	5,911			211		211		8,806				284	03/30/2016	5Z
F9181F-AE-2	THOMSON A		07/27/2010	VARIOUS		1,125,000	2,500,000	1,125,000	1,125,000						1,125,000				98,388	06/16/2009	6
3899999	Bonds - Industrial and Miscellaneous (Unaffiliated)					69,281,504	70,975,304	81,314,739	64,227,211	3,002	(1,005,808)		(1,002,806)		69,545,109		(263,606)	(263,606)	4,480,464	XXX	XXX
91829F-AA-2	PNC TRUST N.A./VP INV-CARGILL		07/01/2010	SINKING FUND REDEMPTION		101,655	101,655	101,655	101,655						101,655				4,943	10/01/2018	1
4199999	Bonds - Credit Tenant Loans					101,655	101,655	101,655	101,655						101,655				4,943	XXX	XXX
456837-AC-7	ING GROEP NV SUBORDINATED	F	07/09/2010	VARIOUS		3,650,000	5,000,000	3,650,000	3,650,000			125,000	(125,000)		3,525,000		125,000	125,000	173,250	01/01/9999	3FE

E05.1

STATEMENT AS OF SEPTEMBER 30, 2010 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For-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	Maturity Date	NAIC Designation or Market Indicator (a)
4899999. Bonds - Hybrid Securities						3,650,000	5,000,000	3,650,000	3,650,000			125,000	(125,000)		3,525,000		125,000	125,000	173,250	XXX	XXX
8399997. Total - Bonds - Part 4						77,168,777	80,212,577	89,206,554	71,709,455	3,002	(1,005,367)	125,000	(1,127,365)		77,307,382		(138,606)	(138,606)	4,802,117	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						77,168,777	80,212,577	89,206,554	71,709,455	3,002	(1,005,367)	125,000	(1,127,365)		77,307,382		(138,606)	(138,606)	4,802,117	XXX	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX	XXX
8999998. Total - Preferred Stocks - Part 5							XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX													XXX	XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX	XXX
9799998. Total - Common Stocks - Part 5							XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks							XXX													XXX	XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX	XXX
9999999 - Totals						77,168,777	XXX	89,206,554	71,709,455	3,002	(1,005,367)	125,000	(1,127,365)		77,307,382		(138,606)	(138,606)	4,802,117	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

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

N O N E

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

N O N E

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

N O N E

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

N O N E

