

QUARTERLY STATEMENT

OF THE

TIAA-CREF LIFE INSURANCE COMPANY

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE QUARTER ENDED
JUNE 30, 2011**

LIFE AND ACCIDENT AND HEALTH

2011



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2011

OF THE CONDITION AND AFFAIRS OF THE

TIAA-CREF Life Insurance Company

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

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, New York, NY 10017 (Street and Number) (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, New York, NY 10017 (Street and Number) (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

David Mark Anderson # Sanjeev (NMN) Handa Harry Isaac Klaristenfeld Russell Gordon Noles Elizabeth Davenport Black Nancy Freund Heller Matthew Lance Kurzweil Douglas Anthony Rothermich Anthony Michael Garcia Eric Thomas Jones Steven John Maynard Wayne Bernard Williams

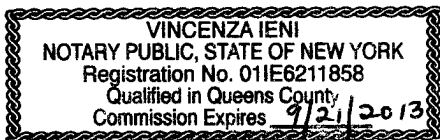
State of New York County of New York SS:

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.

Handwritten signatures of Anthony Michael Garcia, Marjorie Pierre-Merritt, and Linda Sellers Dougherty with their respective titles: President & Chief Executive Officer, Secretary, and Vice President & CFO.

Subscribed and sworn to before me this 6th day of July, 2011. 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 JUNE 30, 2011 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	2,568,148,126		2,568,148,126	2,518,764,433
2. Stocks:				
2.1 Preferred stocks	7,343,382		7,343,382	7,343,382
2.2 Common stocks	466,938		466,938	
3. Mortgage loans on real estate:				
3.1 First liens	31,698,808		31,698,808	52,651,183
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 (\$22,392,392), cash equivalents (\$) and short-term investments (\$134,978,908)	157,371,300		157,371,300	88,007,698
6. Contract loans (including \$ premium notes)	4,218,456		4,218,456	4,025,172
7. Derivatives				
8. Other invested assets	1,103,769		1,103,769	1,097,248
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,770,350,779		2,770,350,779	2,671,889,116
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	31,710,544		31,710,544	30,511,588
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(1,837,708)		(1,837,708)	(1,815,219)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	32,900,690	23,870,684	9,030,006	8,484,014
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,917,500	225,000	2,692,500	1,636,400
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	626,033		626,033	768,608
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	4,092,627		4,092,627	3,205,647
18.2 Net deferred tax asset	41,947,000	36,445,000	5,502,000	6,149,000
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	268,899		268,899	1,722,883
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,882,976,364	60,540,684	2,822,435,680	2,722,552,037
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	907,746,383		907,746,383	848,442,587
28. Total (Lines 26 and 27)	3,790,722,747	60,540,684	3,730,182,063	3,570,994,624
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Sundry receivables	268,899		268,899	1,722,883
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)	268,899		268,899	1,722,883

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

STATEMENT AS OF JUNE 30, 2011 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 \$1,397,740,055 less \$ included in Line 6.3 (including \$ Modco Reserve)	1,397,740,055	1,364,714,103
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	1,022,701,014	973,201,976
4. Contract claims:		
4.1 Life	2,882,743	3,239,613
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	124,073	152,230
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	6,621,172	6,174,487
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)	241,775	(1,640,754)
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)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	924,477	179,721
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	2,337,331	1,235,760
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 \$1,305	1,305	
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	6,415,769	7,804,975
24.02 Reinsurance in unauthorized companies		
24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	14,998,715	16,670,329
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	13,834,306	4,989,950
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	383,999	384,000
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,469,206,734	2,377,106,390
27. From Separate Accounts Statement	881,072,013	823,306,944
28. Total liabilities (Lines 26 and 27)	3,350,278,747	3,200,413,334
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	3,319,000	(189,000)
35. Unassigned funds (surplus)	16,584,316	10,770,290
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 \$26,674,370 in Separate Accounts Statement)	377,403,316	368,081,290
38. Totals of Lines 29, 30 and 37	379,903,316	370,581,290
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,730,182,063	3,570,994,624
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	383,999	384,000
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)	383,999	384,000
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. Cumulative incremental admitted deferred tax asset	3,319,000	(189,000)
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)	3,319,000	(189,000)

STATEMENT AS OF JUNE 30, 2011 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	109,417,627	100,584,831	218,881,176
2. Considerations for supplementary contracts with life contingencies	192,622		314,655
3. Net investment income	63,816,799	65,709,098	128,693,368
4. Amortization of Interest Maintenance Reserve (IMR)	941,302	403,452	585,834
5. Separate Accounts net gain from operations excluding unrealized gains or losses	1,229,222	1,453,426	1,103,586
6. Commissions and expense allowances on reinsurance ceded	3,896,388	3,798,438	7,850,404
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	2,068,268	1,719,819	3,563,221
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	13,186	3,661	7,091
9. Totals (Lines 1 to 8.3)	181,575,414	173,672,725	360,999,335
10. Death benefits	3,393,557	2,838,771	5,045,908
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	13,609,530	12,012,272	22,224,214
13. Disability benefits and benefits under accident and health contracts	11,572	2,338	11,640
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	48,201,000	52,258,838	97,951,336
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	11,174,741	13,995,159	25,950,185
18. Payments on supplementary contracts with life contingencies	32,805	24,166	52,232
19. Increase in aggregate reserves for life and accident and health contracts	33,025,952	32,013,458	74,326,890
20. Totals (Lines 10 to 19)	109,449,157	113,145,002	225,562,405
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	23,144,369	18,495,875	43,405,609
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,909,562	1,375,047	3,087,003
25. Increase in loading on deferred and uncollected premiums	741,085	1,086,362	262,293
26. Net transfers to or (from) Separate Accounts net of reinsurance	24,484,598	16,009,144	48,360,198
27. Aggregate write-ins for deductions	5,328,460	2,827,620	6,018,971
28. Totals (Lines 20 to 27)	165,057,231	152,939,050	326,696,479
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	16,518,183	20,733,675	34,302,856
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	16,518,183	20,733,675	34,302,856
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	4,934,165	5,217,407	8,509,315
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)	11,584,018	15,516,268	25,793,541
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)	(5,112,754)	(2,181,257)	(849,381)
35. Net income (Line 33 plus Line 34)	6,471,264	13,335,011	24,944,160
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	370,581,290	353,313,079	353,313,079
37. Net income (Line 35)	6,471,264	13,335,011	24,944,160
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	766,617	1,708,643	(672,470)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(1,768,000)	(2,709,000)	(2,676,000)
41. Change in nonadmitted assets	2,612,433	2,923,931	1,228,105
42. Change in liability for reinsurance in unauthorized companies		(3,889,274)	1,691,725
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	1,389,206	(3,594,260)	(7,513,256)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement	309,506	1,353,798	454,947
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
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			
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	(459,000)	(94,000)	(189,000)
54. Net change in capital and surplus for the year (Lines 37 through 53)	9,322,026	9,034,849	17,268,211
55. Capital and surplus, as of statement date (Lines 36 + 54)	379,903,316	362,347,928	370,581,290
DETAILS OF WRITE-INS			
08.301. Miscellaneous income	13,186	3,661	7,091
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)	13,186	3,661	7,091
2701. Miscellaneous deductions	5,328,460	2,827,620	5,938,971
2702. Miscellaneous fines and penalties			80,000
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	5,328,460	2,827,620	6,018,971
5301. Change in incremental admitted deferred tax asset	(459,000)	(94,000)	(189,000)
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(459,000)	(94,000)	(189,000)

STATEMENT AS OF JUNE 30, 2011 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	109,349,541	100,704,985	218,701,029
2. Net investment income	66,846,867	71,955,197	140,012,340
3. Miscellaneous income	6,120,417	5,670,888	11,418,618
4. Total (Lines 1 to 3)	182,316,825	178,331,070	370,131,987
5. Benefit and loss related payments	66,734,066	66,216,396	125,882,948
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	22,602,069	16,063,936	50,081,269
7. Commissions, expenses paid and aggregate write-ins for deductions	17,908,377	22,427,542	52,127,583
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	5,821,145	4,566,274	10,960,358
10. Total (Lines 5 through 9)	113,065,657	109,274,148	239,052,158
11. Net cash from operations (Line 4 minus Line 10)	69,251,168	69,056,922	131,079,829
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	204,551,755	236,001,783	458,699,194
12.2 Stocks			
12.3 Mortgage loans	20,952,376	520,638	8,452,280
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	46,969	1,013	721
12.7 Miscellaneous proceeds	8,844,356	19,372,611	5,161,317
12.8 Total investment proceeds (Lines 12.1 to 12.7)	234,395,456	255,896,045	472,313,512
13. Cost of investments acquired (long-term only):			
13.1 Bonds	261,643,049	207,505,662	603,083,554
13.2 Stocks		1,968,000	1,968,000
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications		2,038,605	
13.7 Total investments acquired (Lines 13.1 to 13.6)	261,643,049	211,512,267	605,051,554
14. Net increase (or decrease) in contract loans and premium notes	193,284	693,753	2,196,917
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(27,440,877)	43,690,025	(134,934,959)
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			
16.3 Borrowed funds	1,305		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	38,396,928	(21,326,687)	(22,396,108)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(10,844,922)	6,745,985	3,374,286
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	27,553,311	(14,580,702)	(19,021,822)
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)	69,363,602	98,166,245	(22,876,952)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	88,007,698	110,884,651	110,884,651
19.2 End of period (Line 18 plus Line 19.1)	157,371,300	209,050,896	88,007,698

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

20.0001. Bonds and stocks acquired through corporate actions	2,744,297	24,211,435	33,409,692
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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	41,898,268	33,119,103	73,323,334
3. Ordinary individual annuities	84,188,764	82,819,380	178,211,253
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	3,062,482	3,520,249	6,620,034
10. Aggregate of all other lines of business			
11. Subtotal	129,149,514	119,458,732	258,154,621
12. Deposit-type contracts	112,408,598	103,976,125	217,971,879
13. Total	241,558,112	223,434,857	476,126,500
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 ("TC 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 practices prescribed or permitted by the State of New York is shown below:

	06/30/2011	12/31/2010
Net Income, New York SAP	\$ 6,471,264	\$ 24,944,160
New York SAP Prescribed Practices:		
Additional Reserves for:		
Term Conversions	50,218	87,362
Deferred and Payout Annuities issued after 2000 ..	(193)	(534)
Net Income, NAIC SAP	\$ 6,521,289	\$ 25,030,988
Capital and Surplus, New York SAP.....	\$ 379,903,316	\$ 370,581,290
New York SAP Prescribed Practices:		
Deferred Premium Asset Limitation.....	23,870,684	24,902,721
Additional Reserves for:		
Term Conversions	1,183,053	1,132,835
Deferred and Payout Annuities issued after 2000 ..	2,163	2,356
Capital and Surplus, NAIC SAP	\$ 404,959,216	\$ 396,619,202

2. Accounting Changes and Corrections of Errors

No Material Change.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

D. Loan-Backed Securities

- (1) Prepayment assumptions for loan-backed and structured securities are based on historical averages drawing from performance experience for a particular transaction and may vary by security type and vintage.
- (2) The Company had no other-than-temporary impairment on securities which it lacked the ability to hold or had the intent to sell for the six months ended June 30, 2011.
- (3) The following table represents loan-backed and structured securities with a recognized other-than-temporary impairment ("OTTI") and currently held at June 30, 2011, 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 Financial Reporting Period	Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized Cost After Other-Than- Temporary Impairment	Fair Value as of Impairment Date	Financial Reporting Period of Impairment
525221EB9	\$ 3,980,520	\$ 3,884,257	\$ (96,263)	\$ 3,884,257	\$ 3,470,812	Q2 2011
05948KZW2	59,714	39,579	(20,135)	39,579	53,646	Q2 2011
05948KZW2	85,158	59,714	(25,444)	59,714	85,090	Q1 2011
361849N57	9,826,091	5,057,748	(4,768,343)	5,057,748	6,399,080	Q1 2011
525221EB9	4,247,626	4,113,923	(133,703)	4,113,923	3,491,099	Q1 2011
76113GAC2	220,904	168,594	(52,310)	168,594	387,051	Q1 2011

NOTES TO FINANCIAL STATEMENTS

CUSIP	Book/Adj. Carrying Value Amortized Cost Before Financial Reporting Period	Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized Cost After Other-Than- Temporary Impairment	Fair Value as of Impairment Date	Financial Reporting Period of Impairment
361849N57	\$ 10,019,085	\$ 9,845,076	\$ (174,009)	\$ 9,845,076	\$ 6,149,360	Q4 2010
525221EB9	4,506,525	4,491,161	(15,364)	4,491,161	3,593,739	Q4 2010
52521RAS0	1,893,411	1,794,754	(98,657)	1,794,754	1,195,473	Q4 2010
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 (2,168)	961	961	Q2 2009
52521RAS0	3,173,729	---	² (1,672,517)	1,501,212	1,501,212	Q2 2009
015386AD7	1,875,000	---	² (453,600)	1,421,400	1,421,400	Q1 2009
161551GA8	6,290	---	² (5,623)	667	667	Q1 2009
05948KZV4	5,974,533	---	² (4,889,875)	1,084,658	1,084,658	Q4 2008
05948KZW2	1,289,001	---	² (942,174)	346,827	346,827	Q4 2008
161551GA8	12,971	---	² (6,764)	6,207	6,207	Q4 2008
76113GAC2	4,756,743	---	² (4,437,090)	319,653	319,653	Q4 2008
20847TBL4	2,370,132	---	² (1,780,189)	589,943	589,943	Q4 2008
05948KZW2	1,577,833	1,337,678	¹ (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			\$ (29,063,841)			

¹ Impairment based on undiscounted cash flows.

² Impairment based on Fair Value

- (4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):

	Continuous Unrealized Losses	Fair Value of Securities with Continuous Unrealized Losses
Less than 12 Months	\$ (41,732)	\$ 4,171,128
12 Months or Longer	\$ (26,376,984)	\$ 86,531,509

- (5) The Company's management periodically reviews the investment portfolios and identifies investments which may have deteriorated in credit quality and are candidates for impairment. 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.

NOTES TO FINANCIAL STATEMENTS

9. Federal Income Tax

No Material Change.

10. Information Concerning Parent, Subsidiaries and Affiliates

D. At June 30, 2011 and December 31, 2010, respectively, the Company reported \$14,998,715 and \$16,670,329 as amounts due to parent, subsidiaries and affiliates.

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

C. Wash Sales

There were no NAIC 3 – 6 securities sold and reacquired within 30 days of the sale date during the first six months of 2011.

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

20. Fair Value Measurements

Included in the Company's financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain bonds and preferred stock when carried at the lower of cost or fair value.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Fair values are based on quoted market prices when available. When market prices are not available, fair values are primarily provided by a third party's pricing service for identical or comparable assets, or through the use of valuation methodologies using observable market inputs. These fair values are generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality. In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models and assumptions that management believes market participants would use to determine a current transaction price. These valuation techniques involve management estimation and judgment for many factors including market bid/ask spreads, and such estimations may become significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.

The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by SSAP No. 100, Fair Value Measurements. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs

NOTES TO FINANCIAL STATEMENTS

(Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). The levels of the fair value hierarchy are as follows:

Level 1 – Inputs are unadjusted quoted prices in active markets for identical assets and liabilities that the Company has the ability to access at the measurement date.

Level 2 – Other than quoted prices within Level 1 inputs that are observable for the asset or liability, either directly or indirectly.

Level 2 inputs include:

- Quoted prices for similar assets or liabilities in active markets,
- Quoted prices for identical or similar assets or liabilities in markets that are not active,
- Inputs other than quoted prices that are observable for the asset or liability,
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 – Inputs are unobservable inputs for the asset or liability supported by little or no market activity. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. The Company's data used to develop unobservable inputs is adjusted if information is reasonably available without undue cost and effort that indicates that market participants would use different assumptions.

Considerable judgment is required to interpret market data in developing the estimates of fair value for financial instruments for which there are no available market value quotations. The estimates presented are not necessarily indicative of the amounts the Company could have realized in a market exchange. The use of different market assumptions and/or estimation methodologies may have a material effect on the estimated fair value amounts.

(1) Financial assets and liabilities measured and reported at fair value

The following tables provide information about the Company's financial assets and liabilities measured and reported at fair value at:

	June 30, 2011			
	Level 1	Level 2	Level 3	Total
Assets at fair value:				
Bonds				
Industrial and Miscellaneous.....	\$ ---	\$ ---	\$ 4,746,598	\$ 4,746,598
Total Bonds.....	\$ ---	\$ ---	\$ 4,746,598	\$ 4,746,598
Common Stock				
Industrial and Miscellaneous.....	\$ 466,938	\$ ---	\$ ---	\$ 466,938
Total Common Stocks.....	\$ 466,938	\$ ---	\$ ---	\$ 466,938
Separate accounts asset, net.....	\$ 813,536,934	\$ 94,209,449	\$ ---	\$ 907,746,383
Total assets at fair value.....	\$ 814,003,872	\$ 94,209,449	\$ 4,746,598	\$ 912,959,919
Total liabilities at fair value.....	\$ ---	\$ ---	\$ ---	\$ ---

Level 1 financial instruments

Unadjusted quoted prices for these securities are provided to the Company by independent pricing services. Common stocks and separate account assets in Level 1 primarily include mutual fund investments valued by the respective mutual fund companies and exchange listed equities.

Level 2 financial instruments

Separate account assets in Level 2 consist principally of corporate bonds, short term government agency notes and commercial paper. Fair values and changes in the fair value of separate account assets generally accrue directly to the policyholders and thus there is no net impact to the Company's revenues and expenses or surplus.

Level 3 financial instruments

Bonds classified as Level 3 include asset-backed securities that were manually priced.

Typical inputs to models used by independent pricing services include but are not limited to benchmark yields, reported trades, broker-dealer quotes, issuer spreads, benchmark securities, bids, offers, reference data, and industry and economic events. Because most bonds and preferred stocks do not trade daily, independent pricing services regularly derive fair values using recent trades of securities with similar features. When recent trades are

NOTES TO FINANCIAL STATEMENTS

not available, pricing models are used to estimate the fair values of securities by discounting future cash flows at estimated market interest rates.

If an independent pricing service is unable to provide the fair value for a security due to insufficient market information, such as for a private placement transaction, the Company will determine the fair value internally using a matrix pricing model. This model estimates fair value using discounted cash flows at a market yield considering the appropriate treasury rate plus a spread. The spread is derived by reference to similar securities, and may be adjusted based on specific characteristics of the security, including inputs that are not readily observable in the market. The Company assesses the significance of unobservable inputs for each security priced internally and classifies that security in Level 3 as a result of the significance of unobservable inputs.

(2) Transfers between Level 1 and Level 2

For assets and liabilities held at June 30, 2011, the Company had no transfers between Level 1 and Level 2 of the fair value hierarchy. The Company's policy is to recognize transfers between levels at the end of the reporting period.

(3) Reconciliation of Level 3 – Assets and Liabilities measured and reported at fair values

The following table is a reconciliation of the beginning and ending balances for assets and liabilities measured and reported at fair value using Level 3 inputs at June 30, 2011:

	Balance at 01/01/2011	Transfers in of Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, issuances, sales and settlements	Balance at 06/30/2011
Bonds ..	\$ 4,458,128	\$ ---	\$ (886) (a)	\$ (1,669)	\$ 291,025	\$ ---	\$ 4,746,598
Total	\$ 4,458,128	\$ ---	\$ (886)	\$ (1,669)	\$ 291,025	\$ ---	\$ 4,746,598

(a) The Company transferred bonds out of Level 3 that were not measured and reported at fair value as of June 30, 2011.

The Company's policy is to recognize transfers into and out of Level 3 at the end of the reporting period.

(4) Characteristics of items being measured for Level 3:

As of June 30, 2011, the reported fair value of bonds in Level 3 was \$4,746,598 representing 2 individual loan-backed and structured securities rated NAIC 6.

These bonds are collateralized by commercial mortgage loans and have a weighted average coupon of 5.33%.

21. Other Items

G. Subprime Mortgage Exposure Related Risk Exposure

The Company's exposure to subprime lending is limited to investments within its investment portfolio which are primarily in the form of Asset-Backed Securities ("ABS") supported by subprime mortgage loans. Additionally, the Company does not underwrite nor does it hold any direct sub-prime mortgages. The Company manages its subprime risk exposure by limiting the Company's holdings in these types of instruments, maintaining high credit quality investments, and performing ongoing analysis of cash flows, prepayment speeds, default rates and other stress variables. Loan backed and structured securities such as ABS not in default are held at amortized cost. Securities held for sale or rated NAIC 6 are held at the lower of amortized cost or fair value. All securities are subjected to the Company's process for identifying other-than-temporary impairments. The impairment identification process utilizes various techniques and processes including a screening process based on declines in fair value and prospects for recovery. The Company writes down securities that it deems to have other-than-temporary impairment in value in the period the securities are deemed to be impaired.

Furthermore, the Company does not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The following table presents the Company's exposure to ABS securities supported by subprime residential mortgage loans:

Credit Quality	Cost	Book Adjusted Carrying Value	Fair Value	Inception to date OTTI
NAIC 1	\$ 21,380,002	\$ 20,134,322	\$ 21,532,125	\$ (8,003,078)
NAIC 6	3,112	2,988	485,514	(771,825)
Total	\$ 21,383,114	\$ 20,137,310	\$ 22,017,639	\$ (8,774,903)

22. Events Subsequent

No Material Change.

NOTES TO FINANCIAL STATEMENTS

23. Reinsurance

No Material Change.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

25. Changes in Incurred Losses and Loss Adjustment Expenses

Not applicable.

26. Intercompany Pooling Arrangements

Not applicable.

27. Structured Settlements

The Company has no structured settlements.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company has no participating policies.

30. Premium Deficiency Reserves

No Material Change.

31. Reserves for Life Contracts and Annuity Contracts

No Material Change.

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

No Material Change.

33. Premiums and Annuity Considerations Deferred and Uncollected

No Material Change.

34. Separate Accounts

No Material Change.

35. 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

STATEMENT AS OF JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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 [X] 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 [X]
- 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 [X]
- 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 [X]
- 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 [X]
- 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 [X] 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	\$ 1,097,248	\$ 1,103,769
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 1,097,248	\$ 1,103,769
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 [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No []
- If no, attach a description with this statement.

STATEMENT AS OF JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, 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, NA Global Transaction Services	388 Greenwich Street, 24th Floor, New York, NY 10013
JPMorgan Chase Bank, NA	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	\$ 31,698,808
1.14	Total Mortgages in Good Standing	\$ 31,698,808
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)	\$ 31,698,808
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	\$

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Is Insurer Authorized? (Yes or No)
NONE						

STATEMENT AS OF JUNE 30, 2011 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	297,758	710,037	54,661	1,062,456	
2. Alaska	AK	L	35,990	3,600	669	40,259	
3. Arizona	AZ	L	847,612	542,262	40,032	1,429,907	
4. Arkansas	AR	L	160,939	810,870	9,241	981,051	313,387
5. California	CA	L	4,981,611	5,083,933	99,120	10,164,665	463,601
6. Colorado	CO	L	588,968	1,207,520		1,796,489	52,802
7. Connecticut	CT	L	1,583,094	1,316,710	63,366	2,963,170	28,433,544
8. Delaware	DE	L	353,388	74,774	18,757	446,920	
9. District of Columbia	DC	L	470,717	1,102,102	38,023	1,610,842	150,010
10. Florida	FL	L	3,254,918	4,651,210	432,346	8,338,474	741,101
11. Georgia	GA	L	635,751	589,227	76,327	1,301,305	9,631,146
12. Hawaii	HI	L	308,303	455,601	2,959	766,862	
13. Idaho	ID	L	79,788	21,381	15,411	116,581	
14. Illinois	IL	L	1,504,103	3,884,928	67,840	5,456,871	486,687
15. Indiana	IN	L	610,348	1,270,127	47,022	1,927,498	235,974
16. Iowa	IA	L	773,343	1,315,885	30,613	2,119,840	253,073
17. Kansas	KS	L	337,011	285,399	17,887	640,297	
18. Kentucky	KY	L	146,904	698,295	4,989	850,189	1,509,479
19. Louisiana	LA	L	121,087	447,291		568,377	
20. Maine	ME	L	112,965	118,000	5,731	236,696	
21. Maryland	MD	L	1,729,123	3,022,222	124,245	4,875,589	234,969
22. Massachusetts	MA	L	1,379,212	8,965,143	234,647	10,579,003	367,770
23. Michigan	MI	L	1,347,190	3,546,476	111,374	5,005,039	25,813,571
24. Minnesota	MN	L	182,288	595,933	24,497	802,717	11,842,528
25. Mississippi	MS	L	52,371	900		53,271	6,603,000
26. Missouri	MO	L	834,954	1,107,779	79,741	2,022,474	86,437
27. Montana	MT	L	33,153	552,903	2,559	588,616	
28. Nebraska	NE	L	130,139	283,376	16,051	429,565	165,533
29. Nevada	NV	L	166,467	172,481	12,410	351,358	
30. New Hampshire	NH	L	154,982	689,187		844,169	
31. New Jersey	NJ	L	1,715,078	2,525,906	81,712	4,322,695	99,731
32. New Mexico	NM	L	74,764	364,818		439,582	
33. New York	NY	L	5,501,970	12,903,391	520,871	18,926,232	2,673,401
34. North Carolina	NC	L	2,051,848	4,034,572	57,414	6,143,833	744,458
35. North Dakota	ND	L	47,955			47,955	
36. Ohio	OH	L	809,958	2,654,276	79,980	3,544,214	236,497
37. Oklahoma	OK	L	309,667	372,853	21,893	704,413	9,880,897
38. Oregon	OR	L	227,443	507,367	51,226	786,037	8,063,222
39. Pennsylvania	PA	L	2,110,621	3,468,380	168,425	5,747,425	27,006
40. Rhode Island	RI	L	333,119	1,483,844	31,719	1,848,682	
41. South Carolina	SC	L	181,476	478,416	34,234	694,126	141,011
42. South Dakota	SD	L	18,624	60,701	978	80,303	
43. Tennessee	TN	L	580,545	389,385	23,821	993,751	
44. Texas	TX	L	1,379,865	3,772,473	92,078	5,244,415	
45. Utah	UT	L	259,426	482,279	2,348	744,053	
46. Vermont	VT	L	145,638	367,106	28,075	540,819	2,354,962
47. Virginia	VA	L	1,255,925	2,512,621	97,758	3,866,304	228,290
48. Washington	WA	L	1,050,439	2,232,890	41,297	3,324,626	356,309
49. West Virginia	WV	L	99,643	81,906	27,319	208,867	200,013
50. Wisconsin	WI	L	320,157	1,771,624	33,823	2,125,604	18,189
51. Wyoming	WY	L	50,286	82,835	1,507	134,628	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N	4,810			4,810	
55. U.S. Virgin Islands	VI	N	1,007			1,007	
56. Northern Mariana Islands	MP	N					
57. Canada	CN	N		7,405		7,405	
58. Aggregate Other Aliens	OT	XXX	9,733	108,165		117,898	
59. Subtotal	(a)	.51	41,754,476	84,188,764	3,026,996	128,970,236	112,408,598
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		11,572			11,572	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		41,766,048	84,188,764	3,026,996	128,981,808	112,408,598
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX		41,766,048	84,188,764	3,026,996	128,981,808	112,408,598
98. Less Reinsurance Ceded	XXX		16,797,892		3,026,996	19,824,888	
99. Totals (All Business) less Reinsurance Ceded	XXX		24,968,156	84,188,764		109,156,920	112,408,598
DETAILS OF WRITE-INS							
5801. Aggregate Other Alien	XXX		9,733	108,165		117,898	
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		9,733	108,165		117,898	
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.

**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.

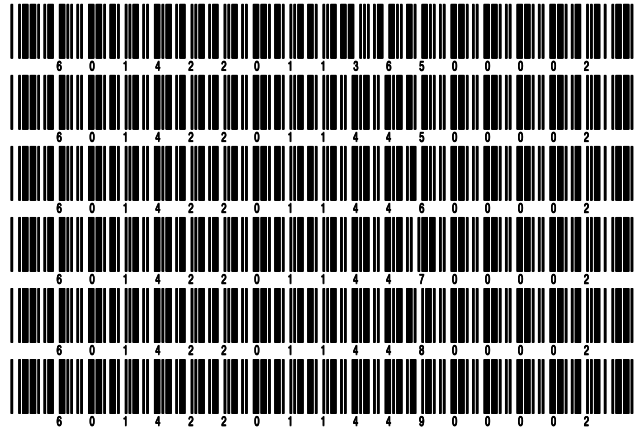
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	SEE EXPLANATION
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification 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 JUNE 30, 2011 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	52,651,183	61,414,600
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		30,929
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		2,037,036
7. Deduct amounts received on disposals	20,952,376	8,452,280
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)	31,698,807	52,651,183
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	31,698,807	52,651,183
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	31,698,807	52,651,183

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	1,097,248	1,088,715
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)	6,521	8,532
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)	1,103,769	1,097,248
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	1,103,769	1,097,248

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	2,526,107,813	2,391,078,528
2. Cost of bonds and stocks acquired	261,643,049	605,051,554
3. Accrual of discount	(1,065,787)	6,083,183
4. Unrealized valuation increase (decrease)	760,096	(681,003)
5. Total gain (loss) on disposals	1,324,464	5,413,864
6. Deduct consideration for bonds and stocks disposed of	204,551,755	458,699,194
7. Deduct amortization of premium	3,163,237	17,822,971
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	5,096,200	4,316,148
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,575,958,443	2,526,107,813
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,575,958,443	2,526,107,813

STATEMENT AS OF JUNE 30, 2011 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)	1,775,086,053	2,434,523,208	2,269,882,095	(59,468,949)	1,775,086,053	1,880,258,217		1,751,771,298
2. Class 2 (a)	767,407,257	69,896,917	42,614,056	(38,635,111)	767,407,257	756,055,007		748,923,744
3. Class 3 (a)	31,524,491		3,900,000	8,612,148	31,524,491	36,236,639		34,420,679
4. Class 4 (a)	20,034,910		22,765	(130,824)	20,034,910	19,881,321		21,044,520
5. Class 5 (a)	10,744,418		12,122,018	12,070,460	10,744,418	10,692,860		32,336,931
6. Class 6 (a)	887			2,102	887	2,989		244,779
7. Total Bonds	2,604,798,016	2,504,420,125	2,328,540,934	(77,550,174)	2,604,798,016	2,703,127,033		2,588,741,951
PREFERRED STOCK								
8. Class 1	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
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6	182,882				182,882	182,882		182,882
14. Total Preferred Stock	7,343,382				7,343,382	7,343,382		7,343,382
15. Total Bonds and Preferred Stock	2,612,141,398	2,504,420,125	2,328,540,934	(77,550,174)	2,612,141,398	2,710,470,415		2,596,085,333

(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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STATEMENT AS OF JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	134,978,908	XXX	135,326,516	352,625	87,311

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	46,983,185	59,295,505
2. Cost of short-term investments acquired	132,555,200	145,273,242
3. Accrual of discount	10,809	322,879
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	46,722	995
6. Deduct consideration received on disposals	44,324,046	157,545,674
7. Deduct amortization of premium	292,962	363,762
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)	134,978,908	46,983,185
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	134,978,908	46,983,185

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

STATEMENT AS OF JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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	22,994,333	29,999,650
2. Cost of cash equivalents acquired	2,202,594,519	13,127,843,567
3. Accrual of discount	8,596	98,518
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	247	(274)
6. Deduct consideration received on disposals	2,225,597,695	13,134,944,431
7. Deduct amortization of premium		2,697
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)		22,994,333
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		22,994,333

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 JUNE 30, 2011 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)						
0308003	CANTON	OH		06/24/2006	06/02/2011	20,613,999						20,613,999	20,613,999				
0199999. Mortgages closed by repayment						20,613,999						20,613,999	20,613,999				
0536702	CHANDLER	AZ		10/21/2002		49,423						49,423	49,423				
0454803	WASHINGTON	DC		06/01/2005		91,151						91,151	91,151				
0542701	FORT WORTH	TX		12/23/2002		29,200						29,200	29,200				
0299999. Mortgages with partial repayments						169,774						169,774	169,774				
0599999 - Totals																	
						20,783,773						20,783,773	20,783,773				

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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 JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
31394Y-2B-9	FHR 2800 DZ Z, SEQ		.06/01/2011	CAPITALIZED INTEREST		100,487	100,487		1
31395D-CQ-0	FNR 2006-41 ZV Z, SEQ		.06/01/2011	CAPITALIZED INTEREST		160,022	160,022		1
31395E-RK-5	FHR 2840 ZH Z, SEQ		.06/01/2011	CAPITALIZED INTEREST		34,866	34,866		1
31396A-DB-7	FHR 3033 LZ Z, SEQ		.06/01/2011	CAPITALIZED INTEREST		374,077	374,077		1
3199999. Bonds - U.S. Special Revenues						669,452	669,452		XXX
031162-BF-6	AMGEN INC SR UNSECURED		.06/27/2011	BARCLAYS CAPITAL INC - CORPORATES		9,976,800	10,000,000		1FE
031162-BG-4	AMGEN INC SR UNSECURED		.06/27/2011	MORGAN STANLEY & CO - CORPORATES		7,480,650	7,500,000		1FE
049560-AK-1	ATMOS ENERGY CORP SR UNSECURED		.06/07/2011	WACHOVIA CAPITAL - CORPORATES		1,993,560	2,000,000		2FE
12189L-AC-5	BURLINGTN NORTH SANTA FE SR UNSECURED		.05/16/2011	WACHOVIA CAPITAL - CORPORATES		1,658,001	1,735,000	18,984	2FE
12189L-AD-3	BURLINGTN NORTH SANTA FE SR UNSECURED		.05/16/2011	JP MORGAN SECURITIES INC - CORPORATES		9,956,700	10,000,000		2FE
12189L-AE-1	BURLINGTN NORTH SANTA FE SR UNSECURED		.05/16/2011	JP MORGAN SECURITIES INC - CORPORATES		3,987,520	4,000,000		2FE
126408-GU-1	CSX CORP SR UNSECURED		.05/20/2011	CREDIT SUISSE FIRST BOSTON - CORPORATES		4,717,985	4,750,000	29,028	2FE
149123-BS-9	CATERPILLAR INC SR UNSECURED		.05/24/2011	JP MORGAN SECURITIES INC - CORPORATES		6,486,285	6,500,000		1FE
235851-AM-4	DANAHER CORP SENIOR NOTES		.06/20/2011	BANC OF AMERICA SECURITIES - CORPORATES		2,499,375	2,500,000		1FE
25470D-AE-9	DISCOVERY COMMUNICATIONS COMPANY GUARNT		.06/13/2011	JP MORGAN SECURITIES INC - CORPORATES		5,962,620	6,000,000		2FE
431116-AC-6	HIGHMARK INC SR UNSECURED		.05/03/2011	BANC OF AMERICA SECURITIES - CORPORATES		2,483,625	2,500,000		2FE
665501-AJ-1	NORTHERN NAT GAS SR UNSECURED		.04/15/2011	BNP PARIBAS SECURITIES - CORPORATES		9,997,800	10,000,000		1FE
68233J-AH-7	ONCOR ELECTRIC DELIVERY SR SECURED		.09/08/2010	EXCHANGE OF SECURITIES		1,414,666	1,425,000		2FE
760759-AN-0	REPUBLIC SERVICES INC COMPANY GUARNT		.05/02/2011	BANC OF AMERICA SECURITIES - CORPORATES		2,187,438	2,200,000		2FE
87305Q-CC-3	TTX CO SENIOR NOTES		.04/26/2011	CITIGROUP/SSB - CORPORATES		5,000,000	5,000,000		2FE
939653-AL-5	WASHINGTON REIT SR UNSECURED		.05/26/2011	WACHOVIA CAPITAL - CORPORATES		2,065,860	2,000,000	16,500	2FE
878742-AU-9	TECK RESOURCES LIMITED COMPANY GUARNT	A	.06/29/2011	CITIGROUP/SSB - CORPORATES		4,998,200	5,000,000		2FE
878742-AV-7	TECK RESOURCES LIMITED COMPANY GUARNT	A	.06/29/2011	CITIGROUP/SSB - CORPORATES		8,836,106	8,850,000		2FE
3899999. Bonds - Industrial and Miscellaneous (Unaffiliated)						91,703,191	91,960,000	64,512	XXX
8399997. Total - Bonds - Part 3						92,372,643	92,629,452	64,512	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						92,372,643	92,629,452	64,512	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
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						92,372,643	XXX	64,512	XXX

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

STATEMENT AS OF JUNE 30, 2011 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)
31359U-PG-4	FNW 1998-W2 B1 SUBORDINATED BOND		06/01/2011	MBS PAYDOWN		35,146	35,146	33,641	35,108		38		38		35,146			892		09/01/2024	1
31359U-PH-2	FNW 1998-W2 B2 SUBORDINATED BOND		06/01/2011	MBS PAYDOWN		35,146	35,146	33,125	35,095		51		51		35,146			892		09/01/2024	1
31394W-WP-9	FHR 2785 NB SEQ, AS		06/01/2011	MBS PAYDOWN		413,099	413,099	414,519	413,099						413,099			6,723		01/01/2013	1
31395D-AB-5	FNR 2006-31 PB PAC(11)		06/01/2011	MBS PAYDOWN		2,141,239	2,141,239	2,094,733	2,134,741		6,498		6,498		2,141,239			45,512		01/01/2012	1
31396E-6C-5	FHR 3044 LN EXCH, PAC-1(11)		06/01/2011	MBS PAYDOWN		449,416	449,416	454,051	449,601		(185)		(185)		449,416			10,292		03/01/2013	1
641271-2U-4	NEVADA HSG DIV		04/01/2011	SECURITY CALLED at 100.000		40,000	40,000	40,000	40,000						40,000				1,534	10/01/2020	1FE
64468T-YS-0	NEW HAMPSHIRE ST HSG FIN AUTH		05/31/2011	SECURITY CALLED at 100.000		5,000	5,000	5,000	5,000						5,000				121	01/01/2028	1FE
78442G-HU-3	SLMA 2003-9 A4 FLOATING RATE BOND		06/15/2011	MBS PAYDOWN		173,574	173,574	173,574	173,464		110		110		173,574			444		06/15/2015	1FE
78443C-AD-6	SLMA 2002-A C SUB, FLT		06/15/2011	MBS PAYDOWN		240,123	240,123	240,123	240,123						240,123			2,435		03/15/2015	2FE
3199999. Bonds - U.S. Special Revenues						3,532,743	3,532,743	3,487,709	3,526,231		6,512		6,512		3,532,743			68,845		XXX	XXX
03072S-HG-3	AMSI 2003-AR3 M2 MEZ, FLT, STEP		06/25/2011	MBS PAYDOWN		81,891	81,891	81,891	81,891						81,891			1,202		12/25/2027	1Z*
048312-AB-8	ACETF 2002-1 A2 SEQUENTIAL PAYER		04/20/2011	MBS PAYDOWN		123,233	123,233	123,300	123,300		(67)		(67)		123,233			2,594		04/20/2011	1FE
05368B-AB-6	AVIAT 2003-1 B SUB, FLT		06/15/2011	MBS PAYDOWN		13,054	13,054	13,054	13,054						13,054			151		12/15/2023	2
055482-AH-6	BJ SERVICES CO SR UNSECURED		06/01/2011	MATURITY		4,500,000	4,500,000	4,610,615	4,515,409		(15,409)		(15,409)		4,500,000			129,375		06/01/2011	1FE
05948K-ZV-4	BOAA 2005-4 B1 SUB, CSTR, NAS		06/01/2011	MBS PAYDOWN		43,057	43,057	5,821	43,771		(715)		(715)		43,057			971		04/01/2035	1Z*
07383F-QZ-4	BSCMS 2003-T10 X2 10, CSTR, NTL		04/15/2011	INTEREST ONLY PAYMENT				8,561,610	489,209		(489,209)		(489,209)					493,664		04/01/2011	1FE
12479M-AB-4	CBCI 2002-A A2		05/15/2011	MBS PAYDOWN		139,214	139,214	139,214	139,214						139,214			3,856		05/15/2011	1
1248MP-AA-2	CBASS 2007-HX1 A1 STEP, AFC, AS		06/01/2011	MBS PAYDOWN		330,235	330,235	330,235	330,235						330,235			8,428		11/01/2013	1FE
12620H-AG-2	CNH 2007-C A4B FLT, IRC		06/15/2011	MBS PAYDOWN		468,116	468,116	468,116	468,116						468,116			2,602		09/15/2011	1FE
12667F-H5-7	CWALT 2004-30CB 1A15 AD, AS		06/01/2011	MBS PAYDOWN		141,483	141,483	136,708	141,280		203		203		141,483			3,246		08/01/2016	1Z*
12670B-AC-3	CWL 2007-S2 A3 CSTR, SEQ, AS		06/01/2011	MBS PAYDOWN		107,735	107,735	52,938	109,092		(1,357)		(1,357)		107,735			2,549		04/01/2021	1Z*
254683-AG-0	DCENT 2008-A3 A3 SOFT BULLET MATURITY		04/15/2011	MBS PAYDOWN		2,500,000	2,500,000	2,498,095	2,499,852		148		148		2,500,000			42,500		04/15/2011	1FE
29364N-AM-0	ENTERGY MISSISSIPPI INC 1ST MORTGAGE		05/01/2011	MATURITY		5,000,000	5,000,000	4,934,700	4,992,323		7,677		7,677		5,000,000			116,250		05/01/2011	2FE
294751-CT-7	EQABS 2003-3 M1 MEZ, AFC		06/01/2011	MBS PAYDOWN		100,496	100,496	100,496	100,496						100,496			1,919		11/01/2027	1Z*
33736X-DC-0	FUNBC 2001-C3 X2 10, CSTR, NTL		06/01/2011	INTEREST ONLY PAYMENT				2,232,030											1,919	08/01/2008	1FE
337738-AF-5	FISERV INC COMPANY GUARNT		06/14/2011	TENDER OFFER FOR SECURITY		10,779,300	10,000,000	9,995,300	9,999,900		23		23		9,999,923		779,377	779,377	347,083	11/20/2012	2FE
33848J-AC-9	FSTAR 2007-1A AF3 STEP, AFC, AS		06/01/2011	MBS PAYDOWN		334,132	334,132	212,729	337,707		(3,575)		(3,575)		334,132			8,092		03/01/2016	1Z*
378961-AU-0	GMSL 2005-A B1 SUBORDINATED BOND		04/01/2011	VARIOUS		15,749	15,749	15,749	15,749		2,273		2,273		15,749			2,276		10/01/2024	5Z*
41283X-AC-3	HDMOT 2008-1 A3A SEQUENTIAL PAYER		06/15/2011	MBS PAYDOWN		632,970	632,970	632,893	633,951		(981)		(981)		632,970		13,473	13,473	10,520	06/15/2011	1FE
42218S-AA-6	HEALTH CARE SVCS CORP SR UNSECURED		06/15/2011	MATURITY		4,700,000	4,700,000	4,953,823	4,738,216		(38,216)		(38,216)		4,700,000			182,125		06/15/2011	1FE
52108M-DE-0	LBUBS 2006-C1 A2 SEQUENTIAL PAYER		06/11/2011	MBS PAYDOWN		1,040,455	1,040,455	1,045,649	1,040,606		(151)		(151)		1,040,455			26,410		11/11/2012	1Z*
52521R-AS-0	LMT 2007-5 2A3 FLT, SSNR, AS		06/25/2011	MBS PAYDOWN		51,901	51,901	35,570	51,773		127		127		51,901			118		06/25/2037	1Z*
525221-EB-9	LXS 2005-8 2A1B STEP, AFC, AS		06/01/2011	MBS PAYDOWN		121,832	121,832	107,724	122,194		(362)		(362)		121,832			2,854		02/01/2015	1Z*
525221-JV-0	LXS 2006-5 2A1 STEP, SEQ, AS		06/01/2011	MBS PAYDOWN		236,850	245,038	223,771	245,014		(1,674)		(1,674)		243,340		(6,491)	(6,491)	5,962	06/01/2011	1Z*
52522H-AJ-1	LXS 2006-8 3A1B STEP, AS		06/01/2011	MBS PAYDOWN		99,927	101,896	99,212	102,323		(604)		(604)		101,719		(1,792)	(1,792)	2,466	06/01/2011	1Z*
55377R-AC-3	MTSPO 2004-AA C SUB, FLT CDO-SYNTHETIC		06/15/2011	MBS PAYDOWN		57,209	57,209	57,209	57,209						57,209					11/15/2026	1FE
57164N-AA-9	MVCOT 2007-2A A SEQUENTIAL PAYER		06/01/2011	MBS PAYDOWN		122,636	122,636	122,636	122,636						122,636			2,955		05/01/2019	1FE
575800-AA-5	WMCO 2001-1 A SCH		06/01/2011	MBS PAYDOWN		105,749	105,749	111,565	106,526		(777)		(777)		105,749			3,453		06/01/2015	1FE
61745M-PX-5	MSC 2003-104 X2 10, CSTR, NTL		06/01/2011	INTEREST ONLY PAYMENT				8,591,291	707,863		(707,863)		(707,863)					715,220		06/01/2011	1FE
62474C-AC-4	MTSPO 2002-AA C SUB, FLT CDO-SYNTHETIC		06/15/2011	MBS PAYDOWN		54,082	54,082	54,082	54,082						54,082			449		10/15/2024	1FE
641423-AZ-1	NEVADA POWER CO GENL REF MORT		06/01/2011	MATURITY		9,310,000	9,310,000	9,768,331	9,395,355		(85,355)		(85,355)		9,310,000			384,038		06/01/2011	2FE
68233J-AG-9	ONCOR ELECTRIC DELIVERY SR SECURED		05/31/2011	EXCHANGE OF SECURITIES		1,414,666	1,425,000	1,414,512	1,414,583		83		83		1,414,666			40,939		09/30/2040	2FE
71343P-AD-3	PEPSIAMERICAS INC COMPANY GUARNT		05/31/2011	MATURITY		4,000,000	4,050,320	4,005,282	4,005,282		(5,282)		(5,282)		4,000,000			112,500		05/31/2011	1FE
76110W-RG-3	RASC 2003-KS3 M2 MEZ, FLT, STEP, IRC		04/25/2011	MBS PAYDOWN		17,719	17,719											171		04/25/2011	1Z*
76113G-AC-2	RESIF 2005-C B5 SUB, FLT		06/10/2011	MBS PAYDOWN		23,624	23,624	872	21,438		2,187		2,187		23,624			130		10/10/2026	1Z*
86358R-XZ-5	SASC 2002-AL1 A3 SEQ, CPT, AS		06/01/2011	MBS PAYDOWN		130,822	130,822	115,798	130,440		381		381		130,822			1,861		02/01/2032	1Z*
86359B-2H-3	SASC 2005-2XS 2A1 FTV, XRESET, FLT, DLY, AS		06/01/2011	MBS PAYDOWN		126,786	126,786	126,786	126,786						126,786			393		01/01/2023	1Z*
86359D-MW-4	LXS 2005-2 2A2 STEP, AFC, AS		06/01/2011	MBS PAYDOWN		319,883	319,883	319,833	319,810		73		73		319,883			6,457		06/01/2011	1Z*
87203R-AC-6	SYSTEMS 2001 ASSET TRUST SECURED	F	06/15/2011	SINKING FUND REDEMPTION		323,117	323,117	338,405	329,216		(6,098)		(6,098)		323,117				16,714	12/15/2011	2FE
87307*-AA-5	TTI BOXCAR 2000-I TRUST (PEPSICO)		05/30/2011	SINKING FUND REDEMPTION		16,098	16,098	16,098	16,098						16,098			609		11/30/2019	1
895953-AD-9	YUM! BRANDS INC SR UNSECURED		04/15/2011	MATURITY		4,000,000	4,000,000	4,923,080	4,044,498		(44,498)		(44,498)		4,000,000			177,500		04/15/2011	2FE
90327A-AC-8	USAOT 2008-2 A3 SEQUENTIAL PAYER		06/15/2011	MBS PAYDOWN		557,194	557,194	557,118	558												

STATEMENT AS OF JUNE 30, 2011 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)	
90348H-AA-2	UBSCM 2007-FL1 A1 FLOATING RATE BOND		05/15/2011	MBS PAYDOWN SINKING FUND REDEMPTION		539,498	539,498	513,745	539,290		207		207		539,498				2,101	07/15/2011	1Z*	
908594-A*-5	UNION TANK CAR COMPANY		06/01/2011			442,307	442,307	442,307	442,307						442,307				15,083	06/01/2016	1	
015386-AD-7	ALFARU 0 03/15/12	F	06/15/2011	MBS PAYDOWN		156,250	156,250	97,772	149,050		7,200		7,200		156,250				1,821	03/15/2012	1FE	
505861-AD-6	LAFARGE SA SR UNSECURED	F	06/20/2011	BARCLAYS CAPITAL INC - CORPORATES		10,722,900	10,000,000	9,991,400	9,992,125		1,743		1,743		9,993,867		729,033	729,033	541,500	07/09/2015	2FE	
61745M-U2-7	MSC 2004-HQ4 X2 IO_CSTR_NTL		04/01/2011	INTEREST ONLY PAYMENT				142,464	36,068		(36,068)		(36,068)						7,073	10/01/2012	1FE	
80105N-AD-7	SANOFI SR UNSECURED	F	06/21/2011	USBANK - CORPORATES		10,217,500	10,000,000	9,948,900			2,268		2,268		9,951,168		266,332	266,332	61,979	03/29/2016	1FE	
822582-AA-0	SHELL INTERNATIONAL FIN COMPANY GUARNT	F	06/27/2011	MATURITY		1,160,000	1,160,000	1,189,162	1,165,629		(5,629)		(5,629)		1,160,000				32,625	06/27/2011	1FE	
83367T-AD-1	SOCIETE GENERALE SR UNSECURED	F	06/22/2011	CITIGROUP/SSB - CORPORATES		4,969,750	5,000,000	4,998,400	4,998,489		147		147		4,998,636		(28,886)	(28,886)	121,847	09/14/2015	1FE	
89152U-AF-9	TOTAL CAPITAL SA COMPANY GUARNT	F	06/20/2011	BANC OF AMERICA SECURITIES - CORPORATES		7,709,475	7,500,000	7,443,600			1,850		1,850		7,445,450		264,025	264,025	124,609	01/28/2021	1FE	
92334N-AA-1	VEOLIA ENVIRONNEMENT SR UNSECURED	F	06/20/2011	BANC OF AMERICA SECURITIES - CORPORATES		3,219,030	3,000,000	2,990,820	2,995,717		802		802		2,996,520		222,510	222,510	87,500	06/03/2013	1FE	
92852E-AK-1	VIVENDI SA SR UNSECURED	F	06/20/2011	BANC OF AMERICA SECURITIES - CORPORATES		2,680,025	2,500,000	2,484,925	2,492,894		1,428		1,428		2,494,322		185,703	185,703	103,420	04/04/2013	2FE	
92857W-AM-2	VODAFONE GROUP PLC SR UNSECURED	F	06/15/2011	MATURITY		5,000,000	5,000,000	4,972,800	4,997,725		2,275		2,275		5,000,000				137,500	06/15/2011	1FE	
3899999	Bonds - Industrial and Miscellaneous (Unaffiliated)					99,649,691	97,389,921	118,104,815	81,262,611		(1,412,962)		(1,412,962)		97,226,406		2,423,284	2,423,284	4,119,462	XXX	XXX	
91829#-AA-2	PNC TRUST N.A./VP INV-CARGILL		04/01/2011	SINKING FUND REDEMPTION		106,857	106,857	106,857	106,857						106,857				3,458	10/01/2018	1	
4199999	Bonds - Credit Tenant Loans					106,857	106,857	106,857	106,857						106,857				3,458	XXX	XXX	
337363-AE-5	FIRST UNION INSTIT CAP I LIMITD GUARANTE		04/27/2011	SECURITY CALLED at 100,000		7,500,000	7,500,000	7,800,059	7,680,900		(180,900)		(180,900)		7,500,000				425,450	12/01/2026	2FE	
929767-AA-9	WACHOVIA CAPITAL TRUST I LIMITD GUARANTE		04/25/2011	SECURITY CALLED at 100,000		650,000	650,000	656,345	654,210		(4,210)		(4,210)		650,000				53,522	01/15/2027	2FE	
92977E-AA-3	WACHOVIA CAPITAL TRUST V LIMITD GUARANTE		04/25/2011	SECURITY CALLED at 100,000		1,473,000	1,473,000	1,538,519	1,514,067		(41,067)		(41,067)		1,473,000				87,997	06/01/2027	2FE	
4899999	Bonds - Hybrid Securities					9,623,000	9,623,000	9,994,923	9,849,177		(226,177)		(226,177)		9,623,000				566,969	XXX	XXX	
8399997	Total - Bonds - Part 4					112,912,291	110,652,521	131,694,304	94,744,876		(1,632,627)		(1,632,627)		110,489,006		2,423,284	2,423,284	4,758,734	XXX	XXX	
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					112,912,291	110,652,521	131,694,304	94,744,876		(1,632,627)		(1,632,627)		110,489,006		2,423,284	2,423,284	4,758,734	XXX	XXX	
8999997	Total - Preferred Stocks - Part 4					XXX	XXX	XXX	XXX											XXX	XXX	
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks					XXX	XXX	XXX	XXX											XXX	XXX	
9799997	Total - Common Stocks - Part 4					XXX	XXX	XXX	XXX											XXX	XXX	
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks					XXX	XXX	XXX	XXX											XXX	XXX	
9899999	Total - Preferred and Common Stocks					XXX	XXX	XXX	XXX											XXX	XXX	
9999999	Totals					112,912,291	XXX	131,694,304	94,744,876		(1,632,627)		(1,632,627)		110,489,006		2,423,284	2,423,284	4,758,734	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

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

STATEMENT AS OF JUNE 30, 2011 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Cash Citibank					13,968,931	726,973	4,497,290	.XXX.
Cash Citibank Del HOPS					(1,056,262)	(1,289,245)	(2,014,522)	.XXX.
Cash Citibank Delaware Ind Dis					(447)	(902)	(447)	.XXX.
Cash Citibank GFA Securities					11,887,460	7,501,158	2,438,490	.XXX.
Cash Citibank PA Con					2,024,461	1,050,809	16,826,792	.XXX.
Cash Citibank Personal Ann Inc								
Cash Citibank TC Life CC Prem					19,075	21,341	21,736	.XXX.
Cash Harris N.A. Trust PA Lbx					22,179	153,339	28,026	.XXX.
Cash Harris N.A.Tst Insur L10					337,387	405,838	66,510	.XXX.
Cash JPM Chase RDC IVA					42,214	130,412	24,903	.XXX.
Cash JPM Chase RDC IVUL					159,965	388,871	519,260	.XXX.
Cash JPM Chase PA ACH					(46,661)	(81,420)	(61,970)	.XXX.
Cash JPM Chase PA Sel PP					138,192	200,000	128,702	.XXX.
Cash JPM Chase RDC ATA PA Dep							31,078	.XXX.
Cash JPM Chase TCL ACH Disb					444,500	91,400	330,350	.XXX.
Cash JPM Chase TClife PP					20,000	20,000	(131,998)	.XXX.
Cash Northern Trust TCL Insur						63,928		.XXX.
Cash Wachovia ID3 L30 Disb					2,000	22,505	2,000	.XXX.
Cash Wachovia VA Collections					(819,942)	(304,755)	(279,030)	.XXX.
Cash Wachovia VA Distribution					135,659	203,080	191,860	.XXX.
Cash Wachovia VUL ACH Collect					(48,118)	(2,530)	(57,525)	.XXX.
Cash Wachovia VUL ACH Distrib					158,894	292,832	179,080	.XXX.
Cash Wachovia VUL Distribution					14,943	14,943	5,137	.XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			(122,444)	(172,931)	(353,332)	.XXX.
0199999. Totals - Open Depositories	XXX	XXX			27,281,987	9,435,648	22,392,392	.XXX.
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						.XXX.
0299999. Totals - Suspended Depositories	XXX	XXX						.XXX.
0399999. Total Cash on Deposit	XXX	XXX			27,281,987	9,435,648	22,392,392	.XXX.
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				.XXX.
0599999. Total - Cash	XXX	XXX			27,281,987	9,435,648	22,392,392	.XXX.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							