

ANNUAL STATEMENT

OF THE

INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

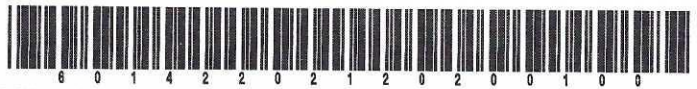
OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2021

LIFE AND ACCIDENT AND HEALTH

2021



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

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

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

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

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

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

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

Internet Website Address tiaa.org

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

OFFICERS

President & Chief Executive Officer	<u>William Gunnar Griesser</u>	Vice President & Chief Financial Officer	<u>Stacy Koon Eisenhauer</u>
Secretary	<u>Mary Catherine Benedetto</u>	Senior Vice President & Chief Actuary	<u>Christine Ellen Dugan</u>

OTHER

<u>Todd Richard Sagmoe, Vice President, Head of Insurance, Illustration Actuary</u>	<u>Jennifer Christine Sisom, Treasurer</u>
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DIRECTORS OR TRUSTEES

<u>Rashmi Dilip Badwe</u>	<u>Nicholas Carl Calarco #</u>	<u>Anne (NMN) Dobkowski</u>
<u>Christine Ellen Dugan</u>	<u>Bradley (NMN) Finkle</u>	<u>William Gunnar Griesser</u>
<u>Mohammad Ali Iqbal #</u>	<u>Eric Thomas Jones</u>	<u>Timothy Wayne Penrose #</u>

State of New York SS
County of New York

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

William Gunnar Griesser
President & Chief Executive Officer

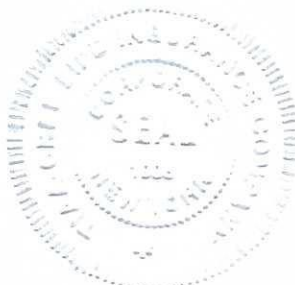
Mary Catherine Benedetto
Secretary

Stacy Koon Eisenhauer
Vice President & Chief Financial Officer

Subscribed and sworn to before me this 4th day of February, 2022
George Levi

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks		4,777,993,100	4,777,993,100	4,076,069,829
3. Mortgage loans on real estate (Schedule B)				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ Schedule E - Part 1), and cash equivalents (\$, Schedule E - Part 2)				
6. Short-term investments (Schedule DA)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Securities lending reinvested collateral assets (Schedule DL)				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)		4,777,993,100	4,777,993,100	4,076,069,829
12. Investment income due and accrued		1	1	2
13. Receivables for securities				
14. Net adjustment in assets and liabilities due to foreign exchange rates				
15. Aggregate write-ins for other than invested assets				
16. Total (Lines 11 to 15)		4,777,993,101	4,777,993,101	4,076,069,831
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
1501.				
1502.				
1503.				
1598. Summary of remaining write-ins for Line 15 from overflow page				
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)				

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)		4,710,952,836	4,710,952,836	4,022,149,507
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)		64,737,424	64,737,424	50,502,565
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued				4,809
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including \$4,113,955 accrued expense allowances recognized in reserves).....		7,174,415	7,174,415	8,520,361
11. Remittances and items not allocated		(4,871,574)	(4,871,574)	(5,107,411)
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities				
17. Total liabilities (including \$7,174,415 due or accrued net transfers to or (from) the general account)		4,777,993,101	4,777,993,101	4,076,069,831
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				
21. Surplus (Lines 18 through 20)				
22. Totals		4,777,993,101	4,777,993,101	4,076,069,831
DETAILS OF WRITE-INS				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	301,473,349	228,786,725
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts	18,008,154	16,202,327
1.4 Totals (Lines 1.1 to 1.3)	319,481,503	244,989,052
2. Transfers on account of deposit-type contracts (including \$16,883,733 deposits less \$14,368,781 withdrawals)	2,514,952	(398,174,593)
3. Net investment income and capital gains and losses	660,152,104	462,851,686
4. Aggregate write-ins for other income		12,334
5. Totals (Lines 1.4 to 4)	982,148,559	309,678,479
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	400,066	284,656
6.2 Matured endowments		
6.3 Annuity benefits	57,875,309	30,972,502
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	138,335,707	101,159,080
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	59,122,029	61,662,049
7. Transfers on account of policy loans	3,050,401	2,260,386
8. Net transfer of reserves from or (to) Separate Accounts		
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(924,578)	(860,237)
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	257,858,934	195,478,436
11. Fees associated with charges for investment management, administration and contract guarantees	21,251,437	18,873,089
12. Increase in aggregate reserve for life and accident and health contracts	688,803,329	468,113,280
13. Increase in liability for deposit-type contracts	14,234,859	(371,217,327)
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	982,148,559	311,247,478
17. Net gain from operations (including \$262,147,631 unrealized capital gains) (Line 5 minus Line 16)		(1,568,999)
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		1,568,999
19. Net gain from operations (Line 17)		(1,568,999)
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)		
DETAILS OF WRITE-INS		
01.301. Participant transfers from general account	18,008,154	16,202,327
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)	18,008,154	16,202,327
0401. Miscellaneous income		12,334
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		12,334
06.701. Participant transfers to general account	50,125,835	52,472,362
06.702. Cost of insurance	9,848,613	9,838,706
06.703. Miscellaneous gains and losses	(852,419)	(649,019)
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	59,122,029	61,662,049
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Other Lines of Business
1. Transfers to Separate Accounts:							
1.1 Net premiums and annuity considerations for life and accident and health contracts	301,473,349	35,401,469	14,493,114	251,578,766			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts	18,008,154	7,836,484	333,635	9,838,035			
1.4 Totals (Lines 1.1 to 1.3)	319,481,503	43,237,953	14,826,749	261,416,801			
2. Transfers on account of deposit-type contracts (including \$16,883,733 deposits less \$14,368,781 withdrawals)	2,514,952			2,514,952			
3. Net investment income and capital gains and losses	660,152,104	79,614,308	35,378,161	545,159,635			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	982,148,559	122,852,261	50,204,910	809,091,388			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits	400,066	30,189	369,877			XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits	57,875,309	XXX	XXX	57,875,309		XXX	
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX			XXX	
6.5 Accident and health benefits		XXX	XXX	XXX	XXX		
6.6 Surrender benefits and withdrawals for life contracts	138,335,707	9,838,680	3,035,815	125,461,212		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	59,122,029	9,178,460	6,748,837	43,194,732			
7. Transfers on account of policy loans	3,050,401	2,859,320	191,081			XXX	
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred						XXX	
9.2 Change in expense allowances recognized in reserves	(924,578)	(105,742)	(818,836)			XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	257,858,934	21,800,907	9,526,774	226,531,253			
11. Fees associated with charges for investment management, administration and contract guarantees	21,251,437	3,119,226	3,573,438	14,558,773			
12. Increase in aggregate reserve for life and accident and health contracts	688,803,329	97,932,129	37,104,697	553,766,503			
13. Increase in liability for deposit-type contracts	14,234,859			14,234,859		XXX	
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	982,148,559	122,852,261	50,204,910	809,091,388			
17. Net gain from operations (including \$262,147,631 unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	18,912	2,031	639	16,242			
DETAILS OF WRITE-INS							
01.301. Participant transfers from general account	18,008,154	7,836,484	333,635	9,838,035			
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	18,008,154	7,836,484	333,635	9,838,035			
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	50,125,835	4,436,410	1,677,074	44,012,351			
06.702. Cost of insurance	9,848,613	4,722,970	5,125,643				
06.703. Miscellaneous gains and losses	(852,419)	19,080	(53,879)	(817,619)			
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	59,122,029	9,178,460	6,748,837	43,194,732			
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Transfers to Separate Accounts:											
1.1 Net premiums for life contracts (a)	35,401,469	XXX							35,401,469	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts	7,836,484	XXX							7,836,484	XXX	
1.4 Totals (Lines 1.1 to 1.3)	43,237,953	XXX							43,237,953	XXX	
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		XXX								XXX	
3. Net investment income and capital gains and losses	79,614,308	XXX							79,614,308	XXX	
4. Aggregate write-ins for other income		XXX								XXX	
5. Totals (Lines 1.4 to 4)	122,852,261	XXX							122,852,261	XXX	
DEDUCT:											
6. Transfers from the Separate Account on account of contract benefits:											
6.1 Death benefits	30,189	XXX							30,189	XXX	
6.2 Matured endowments		XXX								XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	9,838,680	XXX							9,838,680	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	9,178,460	XXX							9,178,460	XXX	
7. Transfers on account of policy loans	2,859,320	XXX							2,859,320	XXX	
8. Net transfer of reserves from or (to) Separate Accounts		XXX								XXX	
9. Other transfers from the Separate Accounts:											
9.1 Federal and foreign income taxes incurred		XXX								XXX	
9.2 Change in expense allowances recognized in reserves	(105,742)	XXX							(105,742)	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts		XXX								XXX	
10. Subtotals (Lines 6.1 to 9.3)	21,800,907	XXX							21,800,907	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	3,119,226	XXX							3,119,226	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	97,932,129	XXX							97,932,129	XXX	
13. Increase in liability for deposit-type contracts		XXX								XXX	
14. Increase in reserve for future federal income taxes		XXX								XXX	
15. Aggregate write-ins for reserves and funds		XXX								XXX	
16. Totals (Lines 10 to 15)	122,852,262	XXX							122,852,262	XXX	
17. Net gain from operations (including \$ 31,614,990 unrealized capital gains) (Line 5 minus Line 16)		XXX								XXX	
18. Policies/certificates in force end of year	2,031	XXX							2,031	XXX	
DETAILS OF WRITE-INS											
01.301. Participant transfers from general account	7,836,484	XXX							7,836,484	XXX	
01.302.		XXX								XXX	
01.303.		XXX								XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		XXX								XXX	
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	7,836,484	XXX							7,836,484	XXX	
0401.		XXX								XXX	
0402.		XXX								XXX	
0403.		XXX								XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page		XXX								XXX	
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)		XXX								XXX	
06.701. Cost of insurance	4,722,970	XXX							4,722,970	XXX	
06.702. Participant transfers to general account	4,436,410	XXX							4,436,410	XXX	
06.703. Miscellaneous gains and losses	19,080	XXX							19,080	XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		XXX								XXX	
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	9,178,460	XXX							9,178,460	XXX	
09.301.		XXX								XXX	
09.302.		XXX								XXX	
09.303.		XXX								XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		XXX								XXX	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)		XXX								XXX	
1501.		XXX								XXX	
1502.		XXX								XXX	
1503.		XXX								XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page		XXX								XXX	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		XXX								XXX	

(a) Include premium amounts for preneed plans included in Line 1

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life	Other Group Life (a)
1. Transfers to Separate Accounts:								
1.1 Net premiums for life contracts (b)	14,493,114					14,493,114	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts	333,635					333,635	XXX	
1.4 Totals (Lines 1.1 to 1.3)	14,826,749					14,826,749	XXX	
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							XXX	
3. Net investment income and capital gains and losses	35,378,161					35,378,161	XXX	
4. Aggregate write-ins for other income							XXX	
5. Totals (Lines 1.4 to 4)	50,204,910					50,204,910	XXX	
DEDUCT:								
6. Transfers from the Separate Account on account of contract benefits:								
6.1 Death benefits	369,877					369,877	XXX	
6.2 Matured endowments							XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	3,035,815					3,035,815	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	6,748,838					6,748,838	XXX	
7. Transfers on account of policy loans	191,081					191,081	XXX	
8. Net transfer of reserves from or (to) Separate Accounts							XXX	
9. Other transfers from the Separate Accounts:								
9.1 Federal and foreign income taxes incurred							XXX	
9.2 Change in expense allowances recognized in reserves	(818,836)					(818,836)	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							XXX	
10. Subtotals (Lines 6.1 to 9.3)	9,526,775					9,526,775	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	3,573,438					3,573,438	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	37,104,697					37,104,697	XXX	
13. Increase in liability for deposit-type contracts							XXX	
14. Increase in reserve for future federal income taxes							XXX	
15. Aggregate write-ins for reserves and funds							XXX	
16. Totals (Lines 10 to 15)	50,204,910					50,204,910	XXX	
17. Net gain from operations (including \$ 14,048,734 unrealized capital gains) (Line 5 minus Line 16)							XXX	
18. Policies/certificates in force end of year	639					639	XXX	
DETAILS OF WRITE-INS								
01.301. Participant transfers from general account	333,635					333,635	XXX	
01.302.							XXX	
01.303.							XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							XXX	
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	333,635					333,635	XXX	
0401.							XXX	
0402.							XXX	
0403.							XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page							XXX	
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							XXX	
06.701. Cost of insurance	5,125,643					5,125,643	XXX	
06.702. Participant transfers to general account	1,677,074					1,677,074	XXX	
06.703. Miscellaneous gains and losses	(53,879)					(53,879)	XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							XXX	
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	6,748,838					6,748,838	XXX	
09.301.							XXX	
09.302.							XXX	
09.303.							XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							XXX	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							XXX	
1501.							XXX	
1502.							XXX	
1503.							XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page							XXX	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							XXX	

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

(b) Include premium amounts for preneed plans included in Line 1

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	251,578,766			251,578,766			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts	9,838,035			9,838,035			
1.4 Totals (Lines 1.1 to 1.3)	261,416,801			261,416,801			
2. Transfers on account of deposit-type contracts (including \$ 16,883,733 deposits less \$ 14,368,781 withdrawals)	2,514,952						2,514,952
3. Net investment income and capital gains and losses	545,159,635			525,952,414		7,272,079	11,935,142
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	809,091,388			787,369,215		7,272,079	14,450,094
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	57,875,309			55,609,761		2,265,548	
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	125,461,212			125,461,212			
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	43,194,732			43,099,684		(3,940)	98,988
7. Transfers on account of policy loans							
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred							
9.2 Change in expense allowances recognized in reserves							
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	226,531,253			224,170,657		2,261,608	98,988
11. Fees associated with charges for investment management, administration and contract guarantees	14,558,773			14,311,748		130,778	116,247
12. Increase in aggregate reserve for life and accident and health contracts	553,766,503			548,886,810		4,879,693	
13. Increase in liability for deposit-type contracts	14,234,859						14,234,859
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	809,091,388			787,369,215		7,272,079	14,450,094
17. Net gain from operations (including \$ 216,483,907 unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	16,242			16,132		110	
DETAILS OF WRITE-INS							
01.301. Participant transfers from general account	9,838,035			9,838,035			
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	9,838,035			9,838,035			
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	44,012,351			43,909,861			102,490
06.702. Miscellaneous gains and losses	(817,619)			(810,177)		(3,940)	(3,502)
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	43,194,732			43,099,684		(3,940)	98,988
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Reserve December 31 of prior year	410,766,180	XXX							410,766,180	XXX	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	35,401,469	XXX							35,401,469	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	79,614,307	XXX							79,614,307	XXX	
4. Tabular less actual reserve released		XXX								XXX	
5. Increase in reserve on account of change in valuation basis		XXX								XXX	
5.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX	
6. Other increases (net)	105,742	XXX							105,742	XXX	
7. Totals (Lines 1 to 6)	525,887,698	XXX							525,887,698	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	1,341,975	XXX							1,341,975	XXX	
9. Tabular cost		XXX								XXX	
10. Reserves released by death	30,188	XXX							30,188	XXX	
11. Reserves released by other terminations (net)	12,698,000	XXX							12,698,000	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	3,119,223	XXX							3,119,223	XXX	
14. Aggregate write-ins for other decreases in reserves		XXX								XXX	
15. Total deductions (Lines 8 to 14)	17,189,386	XXX							17,189,386	XXX	
16. Reserve December 31 of current year	508,698,312	XXX							508,698,312	XXX	
Cash Surrender Value and Policy Loans											
17. CSV ending balance December 31, current year	508,698,312	XXX							508,698,312	XXX	
18. Amount available for policy loans based upon Line 17 CSV		XXX								XXX	
DETAILS OF WRITE-INS											
1401.		XXX								XXX	
1402.		XXX								XXX	
1403.		XXX								XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page		XXX								XXX	
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above)		XXX								XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life	Other Group Life
1. Reserve December 31 of prior year	190,955,410					190,955,410	XXX	
2. Tabular net premiums and considerations	14,493,114					14,493,114	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	35,378,161					35,378,161	XXX	
4. Tabular less actual reserve released							XXX	
5. Increase in reserve on account of change in valuation basis							XXX	
6. Other increases (net)	818,836					818,836	XXX	
7. Totals (Lines 1 to 6)	241,645,521					241,645,521	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	6,415,203					6,415,203	XXX	
9. Tabular cost						XXX	XXX	
10. Reserves released by death	369,877					369,877	XXX	
11. Reserves released by other terminations (net)	3,226,896					3,226,896	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	3,573,438					3,573,438	XXX	
14. Aggregate write-ins for other decreases in reserves							XXX	
15. Total deductions (Lines 8 to 14)	13,585,414					13,585,414	XXX	
16. Reserve December 31 of current year	228,060,107					228,060,107	XXX	
Cash Surrender Value and Policy Loans								
17. CSV ending balance December 31, current year	228,060,107					228,060,107	XXX	
18. Amount available for policy loans based upon line 17 CSV							XXX	
DETAILS OF WRITE-INS								
1401.							XXX	
1402.							XXX	
1403.							XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page							XXX	
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above)							XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Reserve December 31 of prior year	3,420,427,912			3,392,397,210		28,030,702	
2. Tabular net premiums and considerations	251,578,766			251,578,766			
3. Increase or (decrease) from investment results after provision for federal income taxes	533,224,495			525,952,415		7,272,080	
4. Tabular less actual reserve released							
5. Increase in reserve on account of change in valuation basis							
6. Other increases (net)							
7. Totals (Lines 1 to 6)	4,205,231,173			4,169,928,391		35,302,782	
8. Net transfer of reserves from or (to) Separate Accounts	33,356,697			33,360,639		(3,942)	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	183,237,533			180,971,983		2,265,550	
13. Charges for investment management, administration and contract guarantees	14,442,526			14,311,747		130,779	
14. Aggregate write-ins for other decreases in reserves							
15. Total deductions (Lines 8 to 14)	231,036,756			228,644,369		2,392,387	
16. Reserve December 31 of current year	3,974,194,417			3,941,284,022		32,910,395	
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year	3,974,194,417			3,941,284,022		32,910,395	
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401.							
1402.							
1403.							
1498. Summary of remaining write-ins for Line 14 from overflow page							
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above)							

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

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

Analysis of Reserves During the Year - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....	.....
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....	.....
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	182,461,769	182,461,769
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) .....	.....
7	Derivative instruments	(f) .....	.....
8.	Other invested assets		
9.	Aggregate write-ins for investment income	95	95
10.	Total gross investment income	182,461,864	182,461,864
11.	Investment expenses		(g)
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		
17.	Net investment income (Line 10 minus Line 16)		182,461,864
DETAILS OF WRITE-INS			
0901.	Miscellaneous investment income	95	95
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	95	95
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

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

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	215,542,608		215,542,608	262,147,631	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	215,542,608		215,542,608	262,147,631	
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

Exhibit 1

N O N E

Exhibit 2

N O N E

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

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts that no longer contain a mortality risk in Column 2 are: Life Insurance \$; Annuities \$2,036,810; Supplementary Contracts with Life Contingencies \$; Accident and Health Contracts \$; Miscellaneous Reserves \$

1.1	Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?.....	Yes []	No [X]
2.1	Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?.....	Yes []	No [X]
2.2	If not, state which kind is issued		
	Non-Participating		
3.1	Is any surrender value promised in excess of the reserve as legally computed?	Yes []	No [X] N/A []
3.2	If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done?	Yes []	No [] N/A [X]
	Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).		

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

NONE

EXHIBIT 4 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year	50,502,565		40,925,632	9,576,933		
2. Deposits received during the year	16,883,733		15,723,099	1,160,634		
3. Investment earnings credited to account	11,836,154		9,714,647	2,121,507		
4. Other net change in reserves						
5. Fees and other charges assessed	116,247		87,185	29,062		
6. Surrender charges						
7. Net surrender or withdrawal payments	14,368,781		12,358,254	2,010,527		
8. Other net transfer to or (from) general account						
9. Balance at the end of current year (Lines 1+2+3+4-5-6-7-8)	64,737,424		53,917,939	10,819,485		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies		301,473,349
1.2 Aggregate write-ins for other transfers to Separate Accounts		18,008,154
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		16,883,733
3. Investment income collected		182,461,864
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)		1,224,103,871
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		1,742,930,971
8. Cost of investments acquired (excluding short-term bonds)		1,448,336,902
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		400,066
9.2 Matured endowments		
9.3 Annuity benefits		57,875,309
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		138,335,707
9.7 Policy loans (net)		3,050,401
9.8 Transfers of reserves (net)		(924,578)
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		59,122,029
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		14,368,781
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees		21,251,437
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		1,741,816,054
15. Funds from operations (Line 7 minus Line 14)		1,114,917
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ net transfers from general account) (Lines 15 to 17)		1,114,917
19. Increase in payable for investments acquired, net of receivable for investments sold		
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		(1,114,917)
22. Increase in cash (Line 18 to 21)		
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		4,076,069,829
24. Increase in cash (Line 22)		
25. Cost of invested assets acquired		1,448,336,902
26. Adjusted cost of assets disposed of		1,008,561,262
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		262,147,631
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		4,777,993,100
DETAILS OF WRITE-INS		
01.201. Participant transfers from general account		18,008,154
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		18,008,154
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901. Participant transfers to general account		50,125,835
09.902. Cost of insurance		9,848,613
09.903. Miscellaneous gains and losses		(852,419)
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above)		59,122,029
10.201.		
10.202.		
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101. Change in other liabilities		(1,114,917)
2102.		
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)		(1,114,917)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total		
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)		
5. Total liabilities not associated with guarantees	4,777,993,101	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,777,993,101	100.0 %

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

Product Mix

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

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

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

1 Product Identifier	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts	Not Registered with SEC		
	2 Registered with SEC	3 Not Registered with SEC					Private Placement Variable Annuity	Private Placement Life Insurance	Other (Not PPVA or PPLI)
1.01A0001 Pension Risk Transfer Group Annuities									
1.01A9999 Total Pension Risk Transfer Group Annuities			XXX						
1.01B0001 All Other Group Annuities									
1.01B9999 Total All Other Group Annuities			XXX						
1.01C0001 Registered Index Linked Annuities Individual Annuities									
1.01C9999 Total Registered Index Linked Annuities Individual Annuities			XXX						
1.01D0001 All Other Individual Annuities									
TC LIFE VA-1	4,037,260,294		YES		312,449				
1.01D9999 Total All Other Individual Annuities	4,037,260,294		XXX		312,449				
1.01E0001 Life Insurance									
TC LIFE VLI-1	458,326,154		NO						
TC LIFE VLI-2	282,406,653		YES						
1.01E9999 Total Life Insurance	740,732,807		XXX						
1.01F9999 Totals	4,777,993,101		XXX		312,449				

- 1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year?

Yes [X] No []
- 1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):

1.031 Seed Money.....\$

1.032 Other Fees and Expenses.....\$ 21,251,437

1.033 Additional Required Surplus Amounts ..\$
- 1.04 Did the reporting entity receive seed money from the general account in the current year?

Yes [] No [X]
- 1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.031 and 1.051.)

1.051 Seed Money Received.....\$
- 1.06 Does the reporting entity consider any of the seed money reflected in separate accounts to be insulated from the general account?

Yes [] No [] N/A [X]
- 1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:

1.071 Insulated Seed Money\$

GENERAL INTERROGATORIES

1.08

Does the reporting entity have a policy for repatriating seed money or remitting fees and expenses due and additional required surplus amounts to the general account:

1.081 Seed Money.....

1.082 Other Fees and Expenses.....

1.083 Additional Required Surplus Amounts

Yes [X]

No []

Yes [X]

No []

Yes [X]

No []

1.09

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

	1	2	3
	Seed Money	Fees and Expenses Due to the General Account	Additional Required Surplus Amounts
1.091 Under 1 Year .....		.....312,449	
1.092 1 Year - 3 Years			
1.093 Over 3 Years - 5 Years			
1.094 Over 5 Years			
1.095 Total		312,449	

1.10

For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed Money.....

1.102 Other Fees and Expenses.....

1.103 Additional Required Surplus Amounts

Yes []

No []

N/A [X]

Yes []

No [X]

N/A []

Yes []

No []

N/A [X]

1.11

If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?

1.111 Seed Money.....

1.112 Other Fees and Expenses.....

1.113 Additional Required Surplus Amounts

Yes []

No []

N/A [X]

Yes [X]

No []

N/A []

Yes []

No []

N/A [X]

Separate Account Products with General Account Guarantees

2.1

Does the reporting entity have products with guarantees provided by the general account?

Yes [X]

No []

2.2

Has the separate account collected amounts from the general account within the past five years related to separate account guarantees?

Yes [X]

No []

2.3

If yes, provide detail on these guarantees paid by the general account:

	1	2
	Year	Amount
2.301 As of December 31, 2021		\$326,330
2.302 As of December 31, 2020		\$1,157,056
2.303 As of December 31, 2019		\$268,782
2.304 As of December 31, 2018		\$289,531
2.305 As of December 31, 2017		\$(42,141)

2.4

To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees?

Yes []

No [X]

2.5

If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

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

13.1

GENERAL INTERROGATORIES

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

	1	2
	Year	Amount
2.601	As of December 31, 2021	\$
2.602	As of December 31, 2020	\$
2.603	As of December 31, 2019	\$
2.604	As of December 31, 2018	\$
2.605	As of December 31, 2017	\$

Investment Directive of Separate Account Activity

- 3.1

Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.)

Yes [] No [X]
- 3.2

If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account?

Yes [] No [] N/A []
- 3.3

Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%)	2,569,623,863	4,644,705
Canadian (Aggregate amount not to exceed 10%)	1,284,811,931	525,798,890
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%)	2,569,623,863	1,227,723,573
Investments in other foreign countries (Aggregate amount not to exceed 6%)	770,887,159	127,035,306
Category 3-6 Bonds (20% in aggregate)	2,569,623,863	285,725
Category 4-6 Bonds (10% in aggregate)	1,284,811,931	285,725
Category 5-6 Bonds (3% in aggregate)	385,443,579	285,725
Category 6 Bonds (1% in aggregate)	128,481,193	

Allocation of Investment Proceeds of Separate Account Activity

- 4.1

Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.)

Yes [] No [X]
- 4.2

If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

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

- 4.3

For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account?

Yes [] No [X] N/A []
- 4.4

If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account?

Yes [X] No [] N/A []
- 4.5

Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account?

Yes [] No [X] N/A []

GENERAL INTERROGATORIES

Measurement of Separate Account Assets

- 5.1 Does the reporting entity report all separate account assets at fair value? Yes ☒ No ☐
- 5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?

5.21 Amortized Cost Yes ☐ No ☐
5.22 Other Measurement Methods Yes ☐ No ☐
- 5.3 If other measurement methods are used, provide explanation on these measurement methods.
- 5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

Description	1 Amount	2 Percentage
5.41 Fair Value	\$ 4,777,993,101	100.0 %
5.42 Amortized Cost	\$	%
5.43 Other Measurement Methods	\$	%

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

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

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

Securities Lending Transactions Within Separate Accounts

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

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent

6.611 Amount \$
6.612 Percentage %

6.62 Identify whether securities lent are reported at book value or market value

6.621 Book Value \$
6.622 Market Value \$

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

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

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

6.633 Narrative discussion about sources and uses of collateral:

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

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

6.71 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 5) \$
6.72 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 6) \$
6.73 Total payable for securities lending reported on the liability page (Page 3, Line 14, Column 3) \$
- 13.3

GENERAL INTERROGATORIES

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

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

1 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
TC Life VA-1	Same as GAAP
TC Life VLI-1	Same as GAAP
TC Life VLI-2	Same as GAAP
.....

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

Asset Valuation Reserve - Default Component

N O N E

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Overflow Page for Write-ins

N O N E

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	4,076,069,829
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,448,336,902
3.	Accrual of discount	
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	407,285,897
	4.4. Part 4, Column 11	(145,138,266) 262,147,631
5.	Total gain (loss) on disposals, Part 4, Column 19	215,542,608
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,224,103,870
7.	Deduct amortization of premium	
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	4,777,993,100
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	4,777,993,100

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds				
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	4,777,993,102	4,777,993,102	3,880,103,462	
	21. Canada				
	22. Other Countries				
	23. Totals	4,777,993,102	4,777,993,102	3,880,103,462	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	4,777,993,102	4,777,993,102	3,880,103,462	
	26. Total Stocks	4,777,993,102	4,777,993,102	3,880,103,462	
	27. Total Bonds and Stocks	4,777,993,102	4,777,993,102	3,880,103,462	

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Part 2 - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule D - Part 1 - Long Term Bonds Owned

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1			71,112,000	3,238,443	45.540	3,238,443	2,458,173		23,401		775,024		775,024		12/30/2021	
22544K-88-8	Credit Suisse Commodity Return Strat Port			10,824,000	267,779	24.740	267,779	241,052		12,304		26,636		26,636		12/27/2021	
22544K-88-8	Credit Suisse Commodity Return Strat Port			22,687,000	561,268	24.740	561,268	530,958		25,810		24,452		24,452		12/22/2021	
41015H-71-1	John Hancock Emerging Markets Value Trust			305,069,000	3,200,176	10.490	3,200,176	2,883,444		75,522		151,827		151,827		12/30/2021	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1			95,752,000	4,360,531	45.540	4,360,531	3,266,716		29,327		802,950		802,950		12/30/2021	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1			833,744,000	37,968,691	45.540	37,968,691	27,315,275		238,564		7,981,801		7,981,801		12/31/2021	
53500Q-58-5	LVIP Delaware Diversified Income Fd			513,305,000	5,406,646	10.533	5,406,646	5,468,639		98,105		(61,993)		(61,993)		12/30/2021	
41015H-71-1	John Hancock Emerging Markets Value Trust			534,519,000	5,607,106	10.490	5,607,106	4,731,337		130,748		265,936		265,936		12/31/2021	
41015H-71-1	John Hancock Emerging Markets Value Trust			4,391,816,000	46,070,153	10.490	46,070,153	39,326,721		1,076,371		2,946,609		2,946,609		12/31/2021	
552748-10-5	MFin M International Equity Fd			622,486,000	8,994,916	14.450	8,994,916	7,569,252		213,306		591,531		591,531		12/31/2021	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst			80,924,000	1,547,276	19.120	1,547,276	1,317,053		6,344		165,758		165,758		12/30/2021	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst			498,464,000	9,530,632	19.120	9,530,632	7,850,716		38,593		1,176,254		1,176,254		12/31/2021	
552748-20-4	MFin M Large Cap Growth Fd			253,295,000	8,579,101	33.870	8,579,101	7,429,839		1,456,048		12,111		12,111		12/30/2021	
471021-70-9	Janus Henderson Overseas Port Inst			14,160,000	607,606	42.910	607,606	497,701		6,559		51,127		51,127		12/31/2021	
471021-70-9	Janus Henderson Overseas Port Inst			44,443,000	1,907,030	42.910	1,907,030	1,403,388		21,214		193,559		193,559		12/30/2021	
552748-30-3	MFin M Capital Appreciation Fd			200,769,000	5,681,774	28.300	5,681,774	6,119,101		934,413		(547,578)		(547,578)		12/30/2021	
471021-86-5	Janus Henderson Forty Port Inst			61,739,000	3,812,398	61.750	3,812,398	3,276,017		335,836		261,994		261,994		12/30/2021	
471021-86-5	Janus Henderson Forty Port Inst			294,218,000	18,167,963	61.750	18,167,963	16,150,481		1,245,872		966,084		966,084		12/31/2021	
552748-50-1	MFin M Business Opp Val Fd			279,914,000	4,307,872	15.390	4,307,872	3,558,202		65,374		861,375		861,375		12/30/2021	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1			102,760,000	738,844	7.190	738,844	735,041		32,880		(23,864)		(23,864)		12/31/2021	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1			2,175,814,000	15,644,100	7.190	15,644,100	15,638,121		689,763		(519,270)		(519,270)		12/31/2021	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			27,788,000	347,912	12.520	347,912	350,207		14,384		(21,901)		(21,901)		12/31/2021	
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1			39,146,000	1,421,794	36.320	1,421,794	1,463,678		160,439		(91,792)		(91,792)		12/28/2021	
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1			209,352,000	7,603,649	36.320	7,603,649	7,743,006		813,505		(466,347)		(466,347)		12/31/2021	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			41,210,000	450,843	10.940	450,843	484,652		30,030		(48,303)		(48,303)		12/31/2021	
52467X-20-3	Legg Mason Clrbrdg Var Aggres Growth Cl 1			151,577,000	3,648,464	24.070	3,648,464	4,115,721		956,772		(725,218)		(725,218)		12/30/2021	
52467X-20-3	Legg Mason Clrbrdg Var Aggres Growth Cl 1			1,480,176,000	35,627,833	24.070	35,627,833	39,518,002		9,569,257		(6,850,506)		(6,850,506)		12/31/2021	
693394-74-4	PIMCO-PVIT Real Return Inst			76,326,000	1,067,798	13.990	1,067,798	981,604		50,361		5,142		5,142		12/31/2021	
53500Q-58-5	LVIP Delaware Diversified Income Fd			364,259,000	3,836,744	10.533	3,836,744	3,882,166		69,798		(45,422)		(45,422)		12/31/2021	
53500Q-58-5	LVIP Delaware Diversified Income Fd			6,780,287,000	71,416,766	10.533	71,416,766	72,309,968		1,287,063		(893,202)		(893,202)		12/31/2021	
693394-78-5	PIMCO VIT Tot Ret Port Inst			443,134,000	4,768,122	10.760	4,768,122	4,844,742		249,798		(290,774)		(290,774)		12/31/2021	
55273F-10-0	MFS-VIT Growth Series			2,518,000	199,807	79.360	199,807	153,817		24,804		12,215		12,215		12/27/2021	
55273F-10-0	MFS-VIT Growth Series			14,946,000	1,186,132	79.360	1,186,132	932,130		136,112		67,004		67,004		12/01/2021	
87244V-86-4	TIAA-CREF Life Balanced			139,279,000	1,990,298	14.290	1,990,298	1,742,195		79,187		88,042		88,042		12/27/2021	
641222-60-9	Neuberger Berman AMT Sustainable Equity I			10,444,000	386,741	37.030	386,741	287,413		8,260		60,650		60,650		12/28/2021	
641222-60-9	Neuberger Berman AMT Sustainable Equity I			72,370,000	2,679,856	37.030	2,679,856	2,007,449		52,933		389,032		389,032		12/31/2021	
87244V-87-2	TIAA-CREF Life Money Market			3,081,778,000	3,081,778	1.000	3,081,778	3,081,778								12/29/2021	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			245,179,000	3,069,641	12.520	3,069,641	3,121,383		117,317		(177,404)		(177,404)		12/31/2021	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			3,546,002,000	44,395,949	12.520	44,395,949	45,121,651		1,828,473		(2,713,762)		(2,713,762)		12/31/2021	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			941,148,000	11,500,833	12.220	11,500,833	11,219,082		302,748		(477,498)		(477,498)		12/31/2021	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst			79,408,000	612,235	7.710	612,235	599,306		8,792		10,992		10,992		12/28/2021	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst			415,961,000	3,207,060	7.710	3,207,060	2,782,667		90,798		328,039		328,039		12/28/2021	
921925-30-1	Vanguard VIF Equity Index			771,759,000	50,527,051	65.470	50,527,051	32,924,456		2,050,063		8,728,723		8,728,723		12/28/2021	
693394-64-5	PIMCO-PVIT All Asset Fd Inst			48,715,000	568,020	11.660	568,020	512,549		55,220		16,265		16,265		12/30/2021	
693394-64-5	PIMCO-PVIT All Asset Fd Inst			493,740,000	5,757,005	11.660	5,757,005	5,461,610		533,623		127,438		127,438		12/31/2021	
921925-80-6	Vanguard VIF High Yield Bond			376,764,000	3,036,716	8.060	3,036,716	2,933,572		94,960		(2,961)		(2,961)		12/31/2021	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			31,963,000	349,678	10.940	349,678	368,606		22,385		(36,140)		(36,140)		12/31/2021	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			551,077,000	6,028,777	10.940	6,028,777	6,278,086		344,840		(558,168)		(558,168)		12/31/2021	
921925-82-2	Vanguard VIF Capital Growth			178,476,000	9,046,938	50.690	9,046,938	6,628,387		580,573		914,209		914,209		12/30/2021	
693394-74-4	PIMCO-PVIT Real Return Inst			529,674,000	7,410,146	13.990	7,410,146	7,075,148		318,379		48,304		48,304		12/31/2021	
693394-74-4	PIMCO-PVIT Real Return Inst			8,605,144,000	120,385,968	13.990	120,385,968	112,145,802		5,051,942		625,288		625,288		12/31/2021	
921925-84-8	Vanguard VIF REIT Index			251,120,000	4,158,554	16.560	4,158,554	3,176,271		149,854		990,908		990,908		12/31/2021	
74925K-42-5	Matson Money Fixed Income VI Port			66,368,000	1,672,471	25.200	1,672,471	1,674,775		5,088		(23,917)		(23,917)		12/31/2021	
74925K-42-5	Matson Money Fixed Income VI Port			1,235,596,000	31,137,028	25.200	31,137,028	31,292,993		93,173		(422,963)		(422,963)		12/31/2021	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
921925-85-5	Vanguard VIF MidCap Index			510,942,000	15,062,576	29.480	15,062,576	12,381,623		691,140		1,482,981		1,482,981		12/31/2021	
74925K-43-3	Matson Money Intl Equity VI Port			76,901,000	2,014,814	26.200	2,014,814	1,575,560		118,535		109,634		109,634		12/31/2021	
74925K-43-3	Matson Money Intl Equity VI Port			807,752,000	21,163,092	26.200	21,163,092	18,832,205		1,232,239		746,645		746,645		12/31/2021	
921925-88-9	Vanguard VIF Small Cp Growth			245,027,000	6,493,228	26.500	6,493,228	5,034,149		301,724		452,395		452,395		12/31/2021	
74925K-44-1	Matson Money Market US Equity VI Port			73,242,000	2,627,909	35.880	2,627,909	1,824,779		181,221		403,141		403,141		12/28/2021	
74925K-44-1	Matson Money Market US Equity VI Port			846,550,000	30,374,202	35.880	30,374,202	24,663,322		2,071,585		3,542,736		3,542,736		12/31/2021	
92913T-88-5	VOYA Russell LgCap Gr Idx Init			120,379,000	8,755,183	72.730	8,755,183	7,272,548		39,788		1,346,400		1,346,400		12/30/2021	
78080T-10-5	Royce Small Cap Annuity Invest			126,542,000	1,190,764	9.410	1,190,764	920,875		16,213		205,171		205,171		12/28/2021	
78080T-10-5	Royce Small Cap Annuity Invest			996,304,000	9,375,218	9.410	9,375,218	7,615,958		126,670		1,247,548		1,247,548		12/31/2021	
92914E-81-2	VOYA Clarion Global Real Est I			18,810,000	259,397	13.790	259,397	207,789		6,418		56,921		56,921		12/23/2021	
78080T-30-3	Royce Micro Cap Annuity Invest			51,556,000	761,484	14.770	761,484	673,427		32,976		73,606		73,606		12/29/2021	
78080T-30-3	Royce Micro Cap Annuity Invest			99,312,000	1,466,839	14.770	1,466,839	1,418,059		62,105		36,560		36,560		12/31/2021	
233203-67-8	DFA VA Short Term Fixed Port			103,632,000	1,054,978	10.180	1,054,978	1,062,654		67		(2,043)		(2,043)		12/28/2021	
87244V-86-4	TIAA-CREF Life Balanced			237,670,000	3,396,300	14.290	3,396,300	2,867,971		130,916		156,678		156,678		12/28/2021	
87244V-86-4	TIAA-CREF Life Balanced			5,296,688,000	75,689,675	14.290	75,689,675	65,418,808		2,752,040		3,131,029		3,131,029		12/31/2021	
233203-68-6	DFA VA Int'l Small Co Port			474,116,000	6,476,421	13.660	6,476,421	5,919,342		602,773		174,436		174,436		12/31/2021	
87244V-87-2	TIAA-CREF Life Money Market			11,820,451,000	11,820,451	1.000	11,820,451	11,820,451								12/31/2021	
87244V-87-2	TIAA-CREF Life Money Market			82,010,951,000	82,010,951	1.000	82,010,951	82,010,951								12/31/2021	
233203-69-4	DFA VA Int'l Value Port			611,263,000	8,160,357	13.350	8,160,357	7,458,613		309,458		843,285		843,285		12/28/2021	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			1,365,392,000	16,685,089	12.220	16,685,089	17,012,114		380,130		(582,937)		(582,937)		12/31/2021	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			24,286,943,000	296,786,444	12.220	296,786,444	297,424,595		6,413,117		(9,675,840)		(9,675,840)		12/31/2021	
233203-71-0	DFA VA US Targeted Value Port			211,286,000	4,980,016	23.570	4,980,016	3,892,092		397,613		907,646		907,646		12/30/2021	
921925-30-1	Vanguard WIF Equity Index			444,249,000	29,084,974	65.470	29,084,974	22,789,983		910,102		4,340,839		4,340,839		12/28/2021	
921925-30-1	Vanguard WIF Equity Index			2,747,689,000	179,891,179	65.470	179,891,179	120,006,783		6,986,742		30,188,781		30,188,781		12/31/2021	
233203-72-8	DELAWARE DFA VA Global Bond Port			180,535,000	1,884,784	10.440	1,884,784	1,914,736		13,750		(32,947)		(32,947)		12/27/2021	
921925-80-6	Vanguard VIF High Yield Bond			485,934,000	3,916,631	8.060	3,916,631	3,765,554		123,325		(2,880)		(2,880)		12/31/2021	
921925-80-6	Vanguard VIF High Yield Bond			7,175,441,000	57,834,058	8.060	57,834,058	55,796,983		1,785,437		(5,428)		(5,428)		12/31/2021	
233203-77-7	DFA VA US Large Value Port			350,423,000	11,606,002	33.120	11,606,002	9,194,968		185,511		2,038,267		2,038,267		12/30/2021	
921925-82-2	Vanguard VIF Capital Growth			103,321,000	5,237,320	50.690	5,237,320	4,349,973		250,640		401,223		401,223		12/31/2021	
921925-82-2	Vanguard VIF Capital Growth			394,408,000	19,992,554	50.690	19,992,554	15,895,807		1,071,702		1,815,847		1,815,847		12/31/2021	
233206-12-5	DFA VA Equity Allocation Port			206,033,000	3,078,129	14.940	3,078,129	3,082,173		207,713		(12,847)		(12,847)		12/28/2021	
921925-84-8	Vanguard VIF REIT Index			463,269,000	7,671,733	16.560	7,671,733	5,829,097		179,705		1,547,141		1,547,141		12/30/2021	
921925-84-8	Vanguard VIF REIT Index			2,733,586,000	45,268,186	16.560	45,268,186	35,366,520		999,362		9,068,678		9,068,678		12/31/2021	
25239Y-54-3	DFA VIT Inflation Protected Sec			57,810,000	653,251	11.300	653,251	642,846		34,722		(16,921)		(16,921)		12/21/2021	
921925-85-5	Vanguard VIF MidCap Index			499,403,000	14,722,393	29.480	14,722,393	12,070,277		623,329		1,441,102		1,441,102		12/31/2021	
921925-85-5	Vanguard VIF MidCap Index			3,482,873,000	102,675,097	29.480	102,675,097	79,130,369		5,554,421		11,464,120		11,464,120		12/31/2021	
25239Y-58-4	DFA VA Global Mod Allocation			762,453,000	12,031,513	15.780	12,031,513	9,310,507		550,320		905,564		905,564		12/27/2021	
921925-88-9	Vanguard VIF Small Cp Growth			194,889,000	5,164,547	26.500	5,164,547	4,217,192		181,256		258,853		258,853		12/31/2021	
921925-88-9	Vanguard VIF Small Cp Growth			851,302,000	22,559,511	26.500	22,559,511	17,427,040		937,564		1,357,589		1,357,589		12/31/2021	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1			415,899,000	4,475,077	10.760	4,475,077	4,035,517		122,297		(409,680)		(409,680)		12/30/2021	
92914E-81-2	VOYA Clarion Global Real Est I			67,182,000	926,435	13.790	926,435	776,094		13,655		146,319		146,319		12/30/2021	
92914E-81-2	VOYA Clarion Global Real Est I			728,570,000	10,046,987	13.790	10,046,987	8,001,585		220,496		1,986,756		1,986,756		12/31/2021	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			48,394,000	983,841	20.330	983,841	790,679		5,287		202,673		202,673		12/31/2021	
933702-10-2	Wanger US Smaller Co Fund			24,979,000	642,953	25.740	642,953	619,989		22,324		(6,145)		(6,145)		12/28/2021	
933702-10-2	Wanger US Smaller Co Fund			144,643,000	3,723,120	25.740	3,723,120	3,580,217		102,964		(2,179)		(2,179)		12/31/2021	
742969-57-9	Principal PVC Equity Income Acct Cl 1			139,735,000	4,785,912	34.250	4,785,912	3,647,823		87,966		739,344		739,344		12/31/2021	
933702-20-1	Wanger Intl Small Cap Fund			53,014,000	1,729,331	32.620	1,729,331	1,338,321		29,526		206,348		206,348		12/28/2021	
933702-20-1	Wanger Intl Small Cap Fund			482,308,000	15,732,900	32.620	15,732,900	12,350,891		245,078		1,768,944		1,768,944		12/31/2021	
742969-60-3	Principal PVC MidCap Acct Cl 1			9,525,000	712,078	74.760	712,078	540,668		43,251		101,217		101,217		12/27/2021	
933702-30-0	Wanger Select Fund			35,433,000	683,862	19.300	683,862	647,203		67,833		(34,936)		(34,936)		12/27/2021	
933702-30-0	Wanger Select Fund			124,092,000	2,394,976	19.300	2,394,976	2,360,045		166,787		(119,894)		(119,894)		12/31/2021	
744376-85-4	PSF Natural Resources Port Cl II			13,724,000	449,734	32.770	449,734	325,741		75,443		75,443		75,443		12/31/2021	
128116-10-0	Calamos Growth & Income Port A			23,434,000	535,461	22.850	535,461	427,147		35,292		47,766		47,766		12/30/2021	
128116-10-0	Calamos Growth & Income Port A			228,117,000	5,212,462	22.850	5,212,462	3,848,421		346,780		527,231		527,231		12/30/2021	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
77954R-10-4	TRPrice Limited Term Bond			110,387,000	541,998	4.910	541,998	541,921		9,582		(9,451)		(9,451)		12/31/2021	
233203-67-8	DFA VA Short Term Fixed Port			332,901,000	3,388,937	10.180	3,388,937	3,404,165		212		(6,531)		(6,531)		12/31/2021	
233203-67-8	DFA VA Short Term Fixed Port			8,275,245,000	84,241,990	10.180	84,241,990	84,711,889		5,298		(162,548)		(162,548)		12/31/2021	
77954T-60-5	T Rowe Price Health Sciences i			18,459,000	1,194,675	64.720	1,194,675	1,019,053		73,049		46,835		46,835		12/31/2021	
233203-68-6	DFA VA Int'l Small Co Port			588,579,000	8,039,984	13.660	8,039,984	7,254,466		736,471		34,008		34,008		12/31/2021	
233203-68-6	DFA VA Int'l Small Co Port			3,943,631,000	53,869,996	13.660	53,869,996	47,634,887		4,948,187		1,140,363		1,140,363		12/31/2021	
87244V-10-4	TIAA-CREF Life Growth Equity			378,885,000	7,911,114	20.880	7,911,114	7,621,349		1,365,908		(385,493)		(385,493)		12/31/2021	
233203-69-4	DFA VA Int'l Value Port			1,323,337,000	17,666,548	13.350	17,666,548	14,855,433		671,947		1,384,021		1,384,021		12/31/2021	
233203-69-4	DFA VA Int'l Value Port			7,600,223,000	101,462,981	13.350	101,462,981	85,268,226		3,918,928		9,868,242		9,868,242		12/31/2021	
87244V-20-3	TIAA-CREF Life Intl Equity			663,415,000	6,707,126	10.110	6,707,126	5,645,416		70,434		550,322		550,322		12/30/2021	
233203-71-0	DFA VA US Targeted Value Port			434,444,000	10,239,846	23.570	10,239,846	7,300,934		810,702		1,618,726		1,618,726		12/31/2021	
233203-71-0	DFA VA US Targeted Value Port			2,193,917,000	51,710,619	23.570	51,710,619	39,830,430		4,063,014		7,106,710		7,106,710		12/31/2021	
87244V-30-2	TIAA-CREF Life Growth & Income			155,371,000	4,048,962	26.060	4,048,962	2,590,282		102,974		701,859		701,859		12/28/2021	
233203-72-8	DELAWARE DFA VA Global Bond Port			369,456,000	3,857,124	10.440	3,857,124	3,908,415		28,742		(68,429)		(68,429)		12/30/2021	
233203-72-8	DELAWARE DFA VA Global Bond Port			5,782,161,000	60,365,756	10.440	60,365,756	61,197,099		448,686		(1,075,108)		(1,075,108)		12/31/2021	
87244V-40-1	TIAA-CREF Life Stock Index			794,894,000	32,606,560	41.020	32,606,560	21,689,889		401,766		5,521,725		5,521,725		12/31/2021	
233203-77-7	DFA VA US Large Value Port			467,462,000	15,482,357	33.120	15,482,357	11,769,025		248,581		2,519,874		2,519,874		12/31/2021	
233203-77-7	DFA VA US Large Value Port			2,230,317,000	73,868,099	33.120	73,868,099	57,779,108		1,183,928		11,727,793		11,727,793		12/31/2021	
87244V-50-0	TIAA-CREF Life Social Choice			31,542,000	717,264	22.740	717,264	510,318		24,275		121,218		121,218		11/29/2021	
23320G-12-5	DFA VA Equity Allocation Port			1,236,698,000	18,476,266	14.940	18,476,266	15,390,808		1,231,965		1,525,736		1,525,736		12/29/2021	
23320G-12-5	DFA VA Equity Allocation Port			904,663,000	13,515,667	14.940	13,515,667	11,176,244		897,232		1,272,230		1,272,230		12/31/2021	
87244V-60-9	TIAA-CREF Life Large Cap Value			70,399,000	1,338,993	19.020	1,338,993	1,034,108		16,686		248,153		248,153		12/27/2021	
246493-43-1	DELAWARE VIP Int'l Series - Standard			181,988,000	3,616,095	19.870	3,616,095	3,474,606		88,920		97,981		97,981		12/31/2021	
246493-43-1	DELAWARE VIP Int'l Series - Standard			2,468,205,000	49,043,236	19.870	49,043,236	46,924,551		1,242,733		1,455,711		1,455,711		12/31/2021	
87244V-70-8	TIAA-CREF Life Small Cap Eqty			145,356,000	2,546,637	17.520	2,546,637	2,483,520		11,413		63,117		63,117		12/27/2021	
25239Y-54-3	DFA VIT Inflation Protected Sec			120,663,000	1,363,497	11.300	1,363,497	1,343,279		71,469		(198)		(198)		12/31/2021	
25239Y-58-4	DFA VA Global Mod Allocation			2,888,028,000	45,573,078	15.780	45,573,078	41,071,093		1,952,730		2,025,398		2,025,398		12/31/2021	
87244V-80-7	TIAA-CREF Life Real Estate			35,498,000	707,832	19.940	707,832	522,101		9,810		177,305		177,305		12/27/2021	
25239Y-58-4	DFA VA Global Mod Allocation			520,971,000	8,220,929	15.780	8,220,929	7,224,043		374,236		444,838		444,838		12/31/2021	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1			125,562,000	2,463,532	19.620	2,463,532	2,279,416		69,925		262,391		262,391		12/27/2021	
87244V-88-0	TIAA-CREF Life Core Bond			264,891,000	2,797,244	10.560	2,797,244	2,777,570		106,712		(127,577)		(127,577)		12/30/2021	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1			52,433,000	1,028,732	19.620	1,028,732	938,558		29,701		121,001		121,001		12/21/2021	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1			571,850,000	15,279,844	26.720	15,279,844	13,928,829		1,074,692		(178,025)		(178,025)		12/31/2021	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1			114,153,000	3,050,169	26.720	3,050,169	2,938,008		194,970		(58,779)		(58,779)		12/28/2021	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1			2,132,515,000	22,945,867	10.760	22,945,867	22,212,085		559,692		(2,029,032)		(2,029,032)		12/31/2021	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1			355,565,000	3,825,885	10.760	3,825,885	3,779,091		109,995		(397,732)		(397,732)		12/31/2021	
355150-88-9	Franklin Income VIP Fnd Cl 1			615,454,000	10,751,979	17.470	10,751,979	9,537,380		407,340		982,647		982,647		12/30/2021	
355150-88-9	Franklin Income VIP Fnd Cl 1			59,354,000	1,036,918	17.470	1,036,918	965,085		17,253		60,579		60,579		12/30/2021	
55273F-60-5	MFS-VIT Utility Series			106,035,000	4,062,199	38.310	4,062,199	3,588,145		157,528		289,403		289,403		12/31/2021	
55273F-60-5	MFS-VIT Utility Series			29,529,000	1,131,259	38.310	1,131,259	965,034		51,810		73,869		73,869		12/28/2021	
55273F-83-7	MFS-VIT Global Eqty Series			234,581,000	6,310,237	26.900	6,310,237	5,378,050		351,720		425,538		425,538		12/31/2021	
55273F-83-7	MFS-VIT Global Eqty Series			118,590,000	3,190,071	26.900	3,190,071	2,658,339		197,397		228,953		228,953		12/27/2021	
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC			376,817,000	10,388,847	27.570	10,388,847	9,194,206		940,141		665,066		665,066		12/31/2021	
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC			65,579,000	1,808,017	27.570	1,808,017	1,692,151		124,696		66,600		66,600		12/28/2021	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			2,507,385,000	50,975,144	20.330	50,975,144	37,948,007		275,822		10,620,812		10,620,812		12/31/2021	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			151,116,000	3,072,195	20.330	3,072,195	2,281,861		16,231		606,157		606,157		12/30/2021	
742969-57-9	Principal PVC Equity Income Acct Cl 1			3,261,135,000	111,693,858	34.250	111,693,858	86,508,224		1,967,812		16,283,318		16,283,318		12/31/2021	
742969-57-9	Principal PVC Equity Income Acct Cl 1			231,316,000	7,922,582	34.250	7,922,582	6,303,225		139,646		1,092,773		1,092,773		12/30/2021	
742969-60-3	Principal PVC MidCap Acct Cl 1			127,241,000	9,512,542	74.760	9,512,542	7,901,496		500,674		1,160,516		1,160,516		12/31/2021	
742969-60-3	Principal PVC MidCap Acct Cl 1			9,655,000	721,830	74.760	721,830	579,973		43,369		98,430		98,430		12/30/2021	
74437G-60-7	PSF PGIM Jenn Value Port Cl II			205,117,000	9,492,820	46.280	9,492,820	6,572,290				1,957,130		1,957,130		12/31/2021	
74437G-60-7	PSF PGIM Jenn Value Port Cl II			4,199,000	194,311	46.280	194,311	115,132				41,243		41,243		12/27/2021	
74437G-78-9	PSF PGIM Jenn Focus Blind PortCl II			520,281,000	28,553,011	54.880	28,553,011	18,367,607				3,745,390		3,745,390		12/31/2021	
74437G-78-9	PSF PGIM Jenn Focus Blind PortCl II			34,234,000	1,878,747	54.880	1,878,747	1,332,855				239,946		239,946		12/28/2021	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
74437G-85-4	PSF Natural Resources Port Cl II			66,239,000	2,170,647	32.770	2,170,647	1,647,885				339,432		339,432		12/31/2021	
74437G-85-4	PSF Natural Resources Port Cl II			27,164,000	890,155	32.770	890,155	795,961				86,892		86,892		12/30/2021	
77954R-10-4	TRPrice Limited Term Bond			11,844,133,000	58,154,691	4.910	58,154,691	57,924,616		1,016,434		(1,016,873)		(1,016,873)		12/31/2021	
77954R-10-4	TRPrice Limited Term Bond			522,445,000	2,565,205	4.910	2,565,205	2,553,620		44,998		(44,636)		(44,636)		12/31/2021	
77954T-60-5	T Rowe Price Health Sciences i			127,664,000	8,262,413	64.720	8,262,413	7,477,631		503,714		309,499		309,499		12/31/2021	
77954T-60-5	T Rowe Price Health Sciences i			44,161,000	2,858,123	64.720	2,858,123	2,583,074		175,662		86,827		86,827		12/30/2021	
87244V-10-4	TIAA-CREF Life Growth Equity			7,019,250,000	146,561,948	20.880	146,561,948	121,795,979		24,811,588		(6,698,858)		(6,698,858)		12/31/2021	
87244V-10-4	TIAA-CREF Life Growth Equity			710,087,000	14,826,609	20.880	14,826,609	12,450,392		2,302,583		(630,591)		(630,591)		12/30/2021	
87244V-20-3	TIAA-CREF Life Intl Equity			11,345,665,000	114,704,671	10.110	114,704,671	91,506,202		1,136,928		8,096,637		8,096,637		12/31/2021	
87244V-20-3	TIAA-CREF Life Intl Equity			1,374,171,000	13,892,867	10.110	13,892,867	11,146,334		136,442		950,259		950,259		12/31/2021	
87244V-30-2	TIAA-CREF Life Growth & Income			7,159,467,000	186,575,718	26.060	186,575,718	127,653,051		4,534,457		30,056,555		30,056,555		12/31/2021	
87244V-30-2	TIAA-CREF Life Growth & Income			454,164,000	11,835,521	26.060	11,835,521	8,199,591		285,459		1,882,653		1,882,653		12/29/2021	
87244V-40-1	TIAA-CREF Life Stock Index			16,471,822,000	675,674,148	41.020	675,674,148	387,596,426		8,759,315		119,594,847		119,594,847		12/31/2021	
87244V-40-1	TIAA-CREF Life Stock Index			2,892,209,000	118,638,422	41.020	118,638,422	85,138,065		1,511,839		19,410,507		19,410,507		12/31/2021	
87244V-50-0	TIAA-CREF Life Social Choice			4,291,265,000	97,583,372	22.740	97,583,372	70,010,692		3,178,320		15,333,019		15,333,019		12/31/2021	
87244V-50-0	TIAA-CREF Life Social Choice			167,083,000	3,799,461	22.740	3,799,461	2,822,205		125,637		604,554		604,554		12/29/2021	
87244V-60-9	TIAA-CREF Life Large Cap Value			4,162,116,000	79,163,442	19.020	79,163,442	61,785,046		922,809		13,193,607		13,193,607		12/31/2021	
87244V-60-9	TIAA-CREF Life Large Cap Value			230,362,000	4,381,492	19.020	4,381,492	3,296,408		53,048		769,173		769,173		12/31/2021	
87244V-70-8	TIAA-CREF Life Small Cap Equity			3,833,322,000	67,159,800	17.520	67,159,800	52,525,391		278,081		10,699,807		10,699,807		12/31/2021	
87244V-70-8	TIAA-CREF Life Small Cap Equity			206,532,000	3,618,437	17.520	3,618,437	2,649,260		15,883		531,693		531,693		12/31/2021	
87244V-80-7	TIAA-CREF Life Real Estate			4,937,927,000	98,462,270	19.940	98,462,270	71,356,693		1,364,914		24,204,531		24,204,531		12/31/2021	
87244V-80-7	TIAA-CREF Life Real Estate			366,729,000	7,312,572	19.940	7,312,572	5,347,475		94,727		1,713,073		1,713,073		12/28/2021	
87244V-88-0	TIAA-CREF Life Core Bond			17,198,962,000	181,621,044	10.560	181,621,044	182,916,421		6,562,276		(7,844,929)		(7,844,929)		12/31/2021	
87244V-88-0	TIAA-CREF Life Core Bond			527,013,000	5,565,261	10.560	5,565,261	5,642,015		140,531		(166,544)		(166,544)		12/31/2021	
921925-40-0	Vanguard VIF Balanced Portfolio			169,010,000	4,801,575	28.410	4,801,575	4,482,611		35,512		299,190		299,190		12/31/2021	
921925-70-7	Vanguard VIF International Portfolio			118,455,000	4,702,654	39.700	4,702,654	4,903,700		7,510		(209,297)		(209,297)		12/31/2021	
921925-76-4	Vanguard VIF Total International Stock			930,587,000	22,548,129	24.230	22,548,129	22,234,707		81,731		174,059		174,059		12/31/2021	
921925-77-2	Vanguard VIF Global Bond Index Portfoli			88,468,000	1,884,372	21.300	1,884,372	1,891,738		2,717		(7,570)		(7,570)		12/31/2021	
921925-78-0	Vanguard VIF Moderate Allocation Portfo			103,616,000	3,511,531	33.890	3,511,531	3,303,154		60,208		108,283		108,283		12/31/2021	
921925-79-8	Vanguard VIF Conservative Allocation Po			116,814,000	3,340,872	28.600	3,340,872	3,287,077		8,135		50,031		50,031		12/28/2021	
921925-81-4	Vanguard VIF Total Stock Market Index P			400,815,000	22,822,383	56.940	22,822,383	20,889,634		159,829		1,924,567		1,924,567		12/31/2021	
9499999	Subtotal - Mutual Funds				4,777,993,102	XXX	4,777,993,102	3,880,103,462		160,537,441		407,285,897		407,285,897		XXX	XXX
9799999	Total Common Stocks				4,777,993,102	XXX	4,777,993,102	3,880,103,462		160,537,441		407,285,897		407,285,897		XXX	XXX
9899999	Total Preferred and Common Stocks				4,777,993,102	XXX	4,777,993,102	3,880,103,462		160,537,441		407,285,897		407,285,897		XXX	XXX

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
8399997. Total - Bonds - Part 3								
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds								
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/30/2021	Various	4,446,000	186,098		
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/27/2021	Various	10,066,000	225,789		
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/22/2021	Various	20,032,000	482,985		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/30/2021	Various	92,399,000	993,954		
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/30/2021	Various	41,739,000	1,712,511		
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/31/2021	Various	190,462,000	8,012,388		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/30/2021	Various	513,305,000	5,468,639		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2021	Various	162,437,000	1,746,858		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2021	Various	750,435,000	7,947,802		
552748-10-5	MFin M International Equity Fd		12/31/2021	Various	85,917,000	1,250,933		
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/30/2021	Various	40,926,000	739,947		
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2021	Various	176,187,000	3,185,053		
552748-20-4	MFin M Large Cap Growth Fd		12/30/2021	Various	57,897,000	2,025,060		
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2021	Various	5,700,000	233,205		
471021-70-9	Janus Henderson Overseas Port Inst		12/30/2021	Various	5,864,000	239,383		
552748-30-3	MFin M Capital Appreciation Fd		12/30/2021	Various	149,592,000	4,756,974		
471021-86-5	Janus Henderson Forty Port Inst		12/30/2021	Various	25,841,000	1,504,229		
471021-86-5	Janus Henderson Forty Port Inst		12/31/2021	Various	184,022,000	10,920,726		
552748-50-1	MFin M Business Opp Val Fd		12/30/2021	Various	36,389,000	519,327		
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2021	Various	18,669,000	137,909		
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2021	Various	542,165,000	4,025,361		
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	6,470,000	83,296		
52467M-84-3	Legg Mason Cllrbrdg Var Sml Cap Grw Cl 1		12/28/2021	Various	28,400,000	1,120,289		
52467M-84-3	Legg Mason Cllrbrdg Var Sml Cap Grw Cl 1		12/31/2021	Various	146,658,000	5,775,426		
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2021	Various	6,965,000	81,689		
52467X-20-3	Legg Mason Cllrbrdg Var Aggres Growth Cl 1		12/30/2021	Various	80,072,000	2,225,653		
52467X-20-3	Legg Mason Cllrbrdg Var Aggres Growth Cl 1		12/31/2021	Various	599,093,000	16,010,611		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2021	Various	22,605,000	314,856		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/31/2021	Various	364,259,000	3,882,166		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/31/2021	Various	6,780,287,000	72,309,968		
693394-78-5	PIMCO VIT Tot Ret Port Inst		12/31/2021	Various	121,593,000	1,332,237		
55273F-10-0	MFS-VIT Growth Series		12/27/2021	Various	791,000	60,139		
55273F-10-0	MFS-VIT Growth Series		12/01/2021	Various	3,940,000	306,759		
87244V-86-4	TIAA-CREF Life Balanced		12/27/2021	Various	26,794,000	375,832		
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/28/2021	Various	1,724,000	58,481		
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2021	Various	17,028,000	592,379		
87244V-87-2	TIAA-CREF Life Money Market		12/29/2021	Various	3,081,778,000	3,081,778		
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	84,798,000	1,091,524		
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	942,242,000	12,115,171		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2021	Various	141,147,000	1,730,311		
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/28/2021	Various	72,861,000	561,764		
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/28/2021	Various	255,830,000	1,913,432		
921925-30-1	Vanguard WIF Equity Index		12/28/2021	Various	98,337,000	5,595,177		
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/30/2021	Various	13,031,000	152,088		
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/31/2021	Various	201,098,000	2,351,974		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2021	Various	109,432,000	868,944		
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2021	Various	8,123,000	95,208		
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2021	Various	206,922,000	2,391,704		
921925-82-2	Vanguard VIF Capital Growth		12/30/2021	Various	32,101,000	1,515,143		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2021	Various	249,282,000	3,458,783		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2021	Various	2,898,849,000	40,329,050		
921925-84-8	Vanguard VIF REIT Index		12/31/2021	Various	34,348,000	473,163		
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2021	Various	20,016,000	508,839		
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2021	Various	499,690,000	12,706,062		
921925-85-5	Vanguard VIF MidCap Index		12/31/2021	Various	238,745,000	6,565,081		
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2021	Various	14,355,000	381,561		
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2021	Various	305,629,000	8,184,732		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2021	Various	35,528.000	910.199		
74925K-44-1	Matson Money Market US Equity VI Port		12/28/2021	Various	12,693.000	447.055		
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2021	Various	335,670.000	11,832.040		
92913T-88-5	VOYA Russell LgCap Gr Idx Init		12/30/2021	Various	89,510.000	5,672.406		
78080T-10-5	Royce Small Cap Annuity Invest		12/28/2021	Various	33,547.000	296.496		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2021	Various	459,886.000	4,152.815		
92914E-81-2	VOYA Clarion Global Real Est I		12/23/2021	Various	6,856.000	76.351		
78080T-30-3	Royce Micro Cap Annuity Invest		12/29/2021	Various	44,395.000	602.591		
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2021	Various	90,116.000	1,320.750		
233203-67-8	DFA VA Short Term Fixed Port		12/28/2021	Various	15,127.000	154.262		
87244V-86-4	TIAA-CREF Life Balanced		12/28/2021	Various	31,943.000	447.915		
87244V-86-4	TIAA-CREF Life Balanced		12/31/2021	Various	1,147,949.000	16,260.251		
233203-68-6	DFA VA Int'l Small Co Port		12/31/2021	Various	76,719.000	1,052.378		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2021	Various	4,636,716.000	4,636.716		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2021	Various	77,477,787.000	77,477.787		
233203-69-4	DFA VA Int'l Value Port		12/28/2021	Various	81,023.000	1,070.851		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2021	Various	398,379.000	4,880.585		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2021	Various	8,553,640.000	104,918.676		
233203-71-0	DFA VA US Targeted Value Port		12/30/2021	Various	38,557.000	892.427		
921925-30-1	Vanguard WIF Equity Index		12/28/2021	Various	178,068.000	10,434.264		
921925-30-1	Vanguard WIF Equity Index		12/31/2021	Various	538,653.000	30,944.660		
233203-72-8	DELAWARE DFA VA Global Bond Port		12/27/2021	Various	27,728.000	293.397		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2021	Various	151,118.000	1,200.803		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2021	Various	2,485,705.000	19,758.824		
233203-77-7	DFA VA US Large Value Port		12/30/2021	Various	54,993.000	1,732.941		
921925-82-2	Vanguard VIF Capital Growth		12/31/2021	Various	50,407.000	2,443.873		
921925-82-2	Vanguard VIF Capital Growth		12/31/2021	Various	121,502.000	5,838.616		
23320G-12-5	DFA VA Equity Allocation Port		12/28/2021	Various	201,190.000	3,028.503		
921925-84-8	Vanguard VIF REIT Index		12/30/2021	Various	222,454.000	3,131.261		
921925-84-8	Vanguard VIF REIT Index		12/31/2021	Various	1,397,152.000	19,587.630		
25239Y-54-3	DFA VIT Inflation Protected Sec		12/21/2021	Various	33,925.000	400.035		
921925-85-5	Vanguard VIF MidCap Index		12/31/2021	Various	244,782.000	6,719.723		
921925-85-5	Vanguard VIF MidCap Index		12/31/2021	Various	1,091,007.000	29,572.586		
25239Y-58-4	DFA VA Global Mod Allocion		12/27/2021	Various	78,006.000	1,208.309		
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2021	Various	83,233.000	2,171.240		
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2021	Various	224,014.000	5,839.637		
355150-77-2	Franklin Developing Mrkts VIP Fnd CI 1		12/30/2021	Various	99,070.000	1,168.349		
92914E-81-2	VOYA Clarion Global Real Est I		12/30/2021	Various	40,370.000	497.255		
92914E-81-2	VOYA Clarion Global Real Est I		12/31/2021	Various	226,535.000	2,763.753		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2021	Various	10,149.000	192.205		
933702-10-2	Wanger US Smaller Co Fund		12/28/2021	Various	19,237.000	507.674		
933702-10-2	Wanger US Smaller Co Fund		12/31/2021	Various	94,850.000	2,498.882		
742969-57-9	Principal PVC Equity Income Acct CI 1		12/31/2021	Various	19,552.000	616.556		
933702-20-1	Wanger Intl Small Cap Fund		12/28/2021	Various	13,826.000	424.538		
933702-20-1	Wanger Intl Small Cap Fund		12/31/2021	Various	153,765.000	4,754.876		
742969-60-3	Principal PVC MidCap Acct CI 1		12/27/2021	Various	721.000	50.148		
933702-30-0	Wanger Select Fund		12/27/2021	Various	8,340.000	165.549		
933702-30-0	Wanger Select Fund		12/31/2021	Various	70,792.000	1,426.482		
74437G-85-4	PSF Natural Resources Port CI II		12/31/2021	Various	3,198.000	98.395		
128116-10-0	Calamos Growth & Income Port A		12/30/2021	Various	11,318.000	238.468		
128116-10-0	Calamos Growth & Income Port A		12/30/2021	Various	42,281.000	862.602		
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	34,028.000	169.658		
233203-67-8	DFA VA Short Term Fixed Port		12/31/2021	Various	177,700.000	1,812.411		
233203-67-8	DFA VA Short Term Fixed Port		12/31/2021	Various	2,230,537.000	22,748.524		
77954T-60-5	T Rowe Price Health Sciences i		12/31/2021	Various	8,142.000	518.064		
233203-68-6	DFA VA Int'l Small Co Port		12/31/2021	Various	231,950.000	3,294.913		
233203-68-6	DFA VA Int'l Small Co Port		12/31/2021	Various	922,792.000	12,824.353		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2021	Various	148,797.000	3,262.280		
233203-69-4	DFA VA Int'l Value Port		12/31/2021	Various	460,262.000	6,115.503		
233203-69-4	DFA VA Int'l Value Port		12/31/2021	Various	1,365,818.000	18,153.440		
87244V-20-3	TIAA-CREF Life Intl Equity		12/30/2021	Various	68,916.000	675.520		
233203-71-0	DFA VA US Targeted Value Port		12/31/2021	Various	140,814.000	3,215.400		
233203-71-0	DFA VA US Targeted Value Port		12/31/2021	Various	814,674.000	19,212.047		
87244V-30-2	TIAA-CREF Life Growth & Income		12/28/2021	Various	9,561.000	226.783		
233203-72-8	DELAWARE DFA VA Global Bond Port		12/30/2021	Various	96,644.000	1,025.559		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
233203-72-8	DELAWARE DFA VA Global Bond Port		12/31/2021	Various	1,049,301.000	11,130,568		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2021	Various	137,246.000	5,296,940		
233203-77-7	DFA VA US Large Value Port		12/31/2021	Various	125,283.000	3,887,885		
233203-77-7	DFA VA US Large Value Port		12/31/2021	Various	569,488.000	18,095,132		
87244V-50-0	TIAA-CREF Life Social Choice		11/29/2021	Various	3,739.000	76,968		
23320G-12-5	DFA VA Equity Allocation Port		12/29/2021	Various	494,743.000	7,379,308		
23320G-12-5	DFA VA Equity Allocation Port		12/31/2021	Various	307,737.000	4,543,086		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/27/2021	Various	8,405.000	148,535		
246493-43-1	DELAWARE VIP Int'l Series - Standard		12/31/2021	Various	51,758.000	1,022,909		
246493-43-1	DELAWARE VIP Int'l Series - Standard		12/31/2021	Various	489,422.000	9,674,037		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/27/2021	Various	145,356.000	2,483,520		
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2021	Various	56,779.000	641,165		
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2021	Various	1,265,823.000	20,041,934		
87244V-80-7	TIAA-CREF Life Real Estate		12/27/2021	Various	6,460.000	108,608		
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2021	Various	201,525.000	3,147,318		
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/27/2021	Various	35,135.000	670,201		
87244V-88-0	TIAA-CREF Life Core Bond		12/30/2021	Various	60,231.000	653,097		
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/21/2021	Various	11,653.000	217,330		
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2021	Various	269,312.000	7,292,355		
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/28/2021	Various	68,664.000	1,881,200		
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1		12/31/2021	Various	906,084.000	10,588,852		
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1		12/31/2021	Various	140,350.000	1,699,139		
355150-88-9	Franklin Income VIP Fnd Cl 1		12/30/2021	Various	144,920.000	2,405,480		
355150-88-9	Franklin Income VIP Fnd Cl 1		12/30/2021	Various	41,824.000	701,987		
55273F-60-5	MFS-VIT Utility Series		12/31/2021	Various	37,465.000	1,350,217		
55273F-60-5	MFS-VIT Utility Series		12/28/2021	Various	10,282.000	377,376		
55273F-83-7	MFS-VIT Global Eqty Series		12/31/2021	Various	63,952.000	1,692,339		
55273F-83-7	MFS-VIT Global Eqty Series		12/27/2021	Various	31,273.000	815,750		
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC		12/31/2021	Various	192,109.000	5,095,008		
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC		12/28/2021	Various	48,220.000	1,306,409		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2021	Various	509,445.000	9,586,046		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/30/2021	Various	50,270.000	912,999		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2021	Various	636,356.000	20,499,353		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/30/2021	Various	73,910.000	2,337,438		
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2021	Various	56,543.000	3,849,295		
742969-60-3	Principal PVC MidCap Acct Cl 1		12/30/2021	Various	1,397.000	97,418		
74437G-60-7	PSF PGIM Jenn Value Port Cl II		12/31/2021	Various	13,416.000	565,441		
74437G-60-7	PSF PGIM Jenn Value Port Cl II		12/27/2021	Various	84.000	3,464		
74437G-78-9	PSF PGIM Jenn Focus Blind PortCl II		12/31/2021	Various	48,856.000	2,570,510		
74437G-78-9	PSF PGIM Jenn Focus Blind PortCl II		12/28/2021	Various	7,282.000	367,469		
74437G-85-4	PSF Natural Resources Port Cl II		12/31/2021	Various	21,595.000	661,099		
74437G-85-4	PSF Natural Resources Port Cl II		12/30/2021	Various	24,814.000	741,675		
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	3,354,679.000	16,724,290		
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	136,688.000	681,054		
77954T-60-5	T Rowe Price Health Sciences i		12/31/2021	Various	49,221.000	3,164,729		
77954T-60-5	T Rowe Price Health Sciences i		12/30/2021	Various	20,666.000	1,337,153		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2021	Various	2,148,249.000	46,683,300		
87244V-10-4	TIAA-CREF Life Growth Equity		12/30/2021	Various	288,659.000	6,236,366		
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2021	Various	2,730,111.000	27,172,631		
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2021	Various	358,062.000	3,574,085		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2021	Various	1,151,716.000	27,953,288		
87244V-30-2	TIAA-CREF Life Growth & Income		12/29/2021	Various	90,515.000	2,170,782		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2021	Various	2,213,363.000	83,696,547		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2021	Various	874,592.000	32,384,256		
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2021	Various	817,505.000	17,395,241		
87244V-50-0	TIAA-CREF Life Social Choice		12/29/2021	Various	48,209.000	975,528		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2021	Various	1,117,055.000	19,684,909		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2021	Various	52,141.000	903,358		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2021	Various	828,282.000	14,058,884		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2021	Various	72,874.000	1,200,828		
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2021	Various	897,205.000	15,546,051		
87244V-80-7	TIAA-CREF Life Real Estate		12/28/2021	Various	98,021.000	1,695,176		
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2021	Various	5,055,230.000	54,670,545		
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2021	Various	259,840.000	2,766,178		
921925-40-0	Vanguard VIF Balanced Portfolio		12/31/2021	Various	152,230.000	4,071,479		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
921925-70-7	Vanguard VIF International Portfolio .....		.12/31/2021	Various	116,984.000	4,847,869		
921925-76-4	Vanguard VIF Total International Stock .....		.12/31/2021	Various	872,593.000	21,041,371		
921925-77-2	Vanguard VIF Global Bond Index Portfoli .....		.12/31/2021	Various	86,546.000	1,848,875		
921925-78-0	Vanguard VIF Moderate Allocation Portfo .....		.12/31/2021	Various	71,163.000	2,350,149		
921925-79-8	Vanguard VIF Conservative Allocation Po .....		.12/28/2021	Various	113,740.000	3,203,546		
921925-81-4	Vanguard VIF Total Stock Market Index P .....		.12/31/2021	Various	398,653.000	20,792,859		
9499999. Subtotal - Common Stocks - Mutual Funds						1,363,293,628	XXX	
9799997. Total - Common Stocks - Part 3						1,363,293,628	XXX	
9799998. Total - Common Stocks - Part 5						85,043,274	XXX	
9799999. Total - Common Stocks						1,448,336,902	XXX	
9899999. Total - Preferred and Common Stocks						1,448,336,902	XXX	
9999999 - Totals						1,448,336,902	XXX	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
8399997. Total - Bonds - Part 4																				XXX
8399998. Total - Bonds - Part 5																				XXX
8399999. Total - Bonds																				XXX
8999997. Total - Preferred Stocks - Part 4											XXX									XXX
8999998. Total - Preferred Stocks - Part 5											XXX									XXX
8999999. Total - Preferred Stocks											XXX									XXX
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/30/2021	Various	450,507.000	4,801,420		4,724,148	5,207,858	(483,709)			(483,709)		4,724,149		77,271	77,271	301,666	
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/31/2021	Various	20,791.000	77,700		67,674	71,190	(3,516)			(3,516)		67,674		10,026	10,026	24	
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/31/2021	Various	46,353.000	179,140		146,669	157,576	(10,907)			(10,907)		146,669		32,471	32,471	52	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/31/2021	Various	17,691.000	753,074		695,576	604,328	91,248					695,576		57,498	57,498	5,205	
22544K-88-8	Credit Suisse Commodity Return Strat Port		10/18/2021	No Broker	4,057.000															
22544K-88-8	Credit Suisse Commodity Return Strat Port		10/18/2021	No Broker	13,538.000															
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2021	Various	79,514.000	865,429		829,425	768,108	61,318			61,318		829,426		36,003	36,003	2,382	
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/30/2021	Various	316,573.000	3,397,069		3,399,155	3,659,583	(260,427)			(260,427)		3,399,156		(2,087)	(2,087)	191,181	
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/30/2021	Various	5,925,070.000	63,350,767		63,198,983	68,493,810	(5,294,827)			(5,294,827)		63,198,983		151,784	151,784	3,785,829	
552748-10-5	MFin M International Equity Fd		12/28/2021	Various	64,084.000	934,727		760,817	854,242	(93,425)			(93,425)		760,817		173,910	173,910	225	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/31/2021	Various	44,746.000	1,826,861		1,645,009	1,528,528	116,480			116,480		1,645,008		181,853	181,853	3,644	
246493-67-0	DELAWARE Del VIP Sml Cap Val Ser Std 1		12/31/2021	Various	288,388.000	12,065,887		10,748,956	9,851,349	897,607			897,607		10,748,956		1,316,931	1,316,931	70,828	
552748-20-4	MFin M Large Cap Growth Fd		12/31/2021	Various	26,140.000	983,075		536,424	875,168	(338,744)			(338,744)		536,424		446,651	446,651	11,066	
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2021	Various	144,528.000	1,541,343		1,302,566	1,396,140	(93,573)			(93,573)		1,302,567		238,776	238,776	3,611	
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2021	Various	952,865.000	10,056,854		9,000,036	9,204,675	(204,640)			(204,640)		9,000,035		1,056,819	1,056,819	41,403	
552748-30-3	MFin M Capital Appreciation Fd		12/31/2021	Various	145,664.000	4,626,041		3,123,092	4,190,752	(1,067,660)			(1,067,660)		3,123,092		1,502,949	1,502,949	2,756	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2021	Various	33,381.000	603,200		512,990	535,436	(22,446)			(22,446)		512,990		90,210	90,210	137	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2021	Various	206,672.000	3,725,667		3,254,068	3,315,019	(60,952)			(60,952)		3,254,067		471,600	471,600	2,210	
552748-50-1	MFin M Business Opp Val Fd		12/31/2021	Various	36,060.000	531,821		408,630	433,446	(24,816)			(24,816)		408,630		123,191	123,191	27	
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2021	Various	4,109.000	167,912		120,275	157,008	(36,733)			(36,733)		120,275		47,637	47,637	163	
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2021	Various	12,252.000	505,529		372,593	468,133	(95,539)			(95,539)		372,594		132,935	132,935	917	
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	995.000	12,935		12,178	13,371	(1,194)			(1,194)		12,177		758	758	237	
471021-86-5	Janus Henderson Forty Port Inst		12/31/2021	Various	21,630.000	1,275,360		984,382	1,232,927	(248,545)			(248,545)		984,382		290,978	290,978	70,420	
471021-86-5	Janus Henderson Forty Port Inst		12/31/2021	Various	189,828.000	11,514,082		7,949,098	10,820,225	(2,871,126)			(2,871,126)		7,949,099		3,564,983	3,564,983	825,532	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2021	Various	2,163.000	24,355		24,674	26,361	(1,687)			(1,687)		24,674		(319)	(319)	1,214	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2021	Various	19,146.000	143,485		133,057	142,254	(9,196)			(9,196)		133,058		10,427	10,427	32	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2021	Various	362,003.000	2,717,382		2,565,516	2,689,684	(124,168)			(124,168)		2,565,516		151,866	151,866	9,151	
693394-74-4	PIMCO-PVIT Real Return Inst		12/23/2021	Various	6,702.000	92,485		83,069	93,286	(10,217)			(10,217)		83,069		9,416	9,416	1,049	
52467M-84-3	Legg Mason Cllbrdrg Var Sml Cap Grw Cl 1		12/31/2021	Various	32,643.000	1,316,940		1,077,219	1,194,749	(117,530)			(117,530)		1,077,219		239,721	239,721	1,744	
52467M-84-3	Legg Mason Cllbrdrg Var Sml Cap Grw Cl 1		12/31/2021	Various	102,582.000	4,037,778		2,867,013	3,754,509	(887,496)			(887,496)		2,867,013		1,170,765	1,170,765	89,450	
693394-78-5	PIMCO VIT Tot Ret Port Inst		12/31/2021	Various	23,488.000	258,243		254,712	272,223	(17,511)			(17,511)		254,712		3,531	3,531	9,453	
52467X-20-3	Legg Mason Cllbrdrg Var Aggres Growth Cl 1		12/31/2021	Various	42,968.000	1,362,100		1,125,311	1,290,767	(165,456)			(165,456)		1,125,311		236,789	236,789	59,516	
52467X-20-3	Legg Mason Cllbrdrg Var Aggres Growth Cl 1		12/31/2021	Various	280,523.000	8,949,836		7,624,209	8,426,926	(802,716)			(802,716)		7,624,210		1,325,626	1,325,626	357,723	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2021	Various	6,592.000	93,322		79,766	89,458	(9,691)			(9,691)		79,767		13,555	13,555	1,226	
55273F-10-0	MFS-VIT Growth Series		12/31/2021	Various	541.000	41,206		31,033	39,921	(8,888)			(8,888)		31,033		10,173	10,173	1,356	
55273F-10-0	MFS-VIT Growth Series		12/31/2021	Various	4,274.000	341,436		262,250	315,463	(53,213)			(53,213)		262,250		79,186	79,186	12,700	
87244V-87-2	TIAA-CREF Life Money Market		04/28/2021	Various	9,044,714.000	9,044,714		9,044,714	9,044,714						9,044,714					
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2021	Various	1,440.000	48,677		34,851	44,200	(9,349)			(9,349)		34,851		13,826	13,826	43	
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2021	Various	21,734.000	752,660		535,033	667,007	(131,974)			(131,974)		535,033		217,627	217,627	6,377	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/23/2021	Various	31,470.000	388,358		377,106	403,131	(26,025)			(26,025)		377,106		11,252	11,252	8,054	
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	37,280.000	479,129		470,424	501,039	(30,615)			(30,615)		470,424		8,705	8,705	11,608	
693394-58-7	PIMCO-PVIT EngMktBond Inst		12/31/2021	Various	425,912.000	5,464,714		5,384,431	5,724,257	(339,827)			(339,827)		5,384,430		80,284	80,284	147,351	
921925-30-1	Vanguard WIF Equity Index		12/31/2021	Various	61,623.000	3,565,131		2,105,897	3,312,870	(1,206,973)			(1,206,973)		2,105,897		1,459,234	1,459,234	175,471	
693394-61-1	PIMCO-PVIT ConRIRetStrat Inst		12/31/2021	Various	66,735.000	500,095		370,589	402,411	(31,822)			(31,822)		370,589		129,506	129,506	10,576	
693394-61-1	PIMCO-PVIT ConRIRetStrat Inst		12/31/2021	Various	101,750.000	750,539		651,313	613,549	37,763					651,312		99,227	99,227	13,259	
921925-80-6	Vanguard VIF High Yield Bond		12/29/2021	Various	15,926.000	127,803		125,142	129,317	(4,175)			(4,175)		125,142		2,661	2,661	2,518	
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/31/2021	Various	14,932.000	174,656		146,975	167,235	(20,261)			(20,261)		146,974		27,682	27,682	3,704	
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/31/2021	Various	261,679.000	3,083,268		2,778,835	2,930,805	(151,970)			(151,970)		2,778,835		304,433	304,433	106,862	
921925-82-2	Vanguard VIF Capital Growth		12/31/2021	Various	26,541.000	1,265,652		724,341	1,199,902	(475,561)			(475,561)		724,341		541,311	541,311	67,445	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2021	Various	15,523.000	184,583		169,643	189,224	(19,581)			(19,581)		169,643		14,940	14,940	2,046	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
693394-67-8	PIMCO-PVIT Gbl Bd Unhgd Inst		12/31/2021	Various	111,286.000	1,308,788		1,290,713	1,356,582	(65,869)			(65,869)		1,290,713		18,075	18,075	30,927	
921925-84-8	Vanguard VIF REIT Index		12/23/2021	Various	19,248.000	281,645		258,525	239,256	19,269			19,269		258,525		23,120	23,120	11,980	
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2021	Various	148,941.000	2,051,816		1,808,088	2,073,260	(265,172)			(265,172)		1,808,088		243,728	243,728	22,181	
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2021	Various	2,063,532.000	28,689,631		25,758,382	28,724,363	(2,965,981)			(2,965,981)		25,758,382		2,931,249	2,931,249	850,920	
921925-85-5	Vanguard VIF MidCap Index		12/22/2021	Various	92,350.000	2,523,837		2,066,868	2,379,847	(312,979)			(312,979)		2,066,868		456,969	456,969	27,207	
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2021	Various	12,719.000	323,350		320,878	325,856	(4,978)			(4,978)		320,878		2,472	2,472	2	
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2021	Various	327,143.000	8,314,395		8,091,282	8,381,416	(290,134)			(290,134)		8,091,282		223,113	223,113	1,805	
921925-88-9	Vanguard VIF Small Cp Growth		12/28/2021	Various	17,139.000	453,265		403,092	419,732	(16,640)			(16,640)		403,092		50,173	50,173	19,115	
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2021	Various	10,309.000	277,528		232,256	251,137	(18,881)			(18,881)		232,256		45,272	45,272	53	
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2021	Various	266,826.000	7,162,406		5,840,989	6,499,878	(658,889)			(658,889)		5,840,989		1,321,417	1,321,417	10,632	
92913T-88-5	VOYA Russell LgCap Gr Idx Init		12/31/2021	Various	50,193.000	2,878,955		1,654,751	2,823,351	(1,168,600)			(1,168,600)		1,654,751		1,224,204	1,224,204	6,958	
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2021	Various	15,292.000	532,396		387,773	448,968	(61,195)			(61,195)		387,773		144,623	144,623	136	
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2021	Various	357,911.000	12,426,794		9,436,586	10,508,273	(1,071,687)			(1,071,687)		9,436,586		2,990,208	2,990,208	38,093	
92914E-81-2	VOYA Clarion Global Real Est I		12/31/2021	Various	5,921.000	67,530		71,572	62,471	9,102			9,102		71,573		(4,043)	(4,043)	159	
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2021	Various	33,469.000	291,103		278,277	248,007	30,270			30,270		278,277		12,826	12,826	13	
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2021	Various	424,733.000	3,832,289		3,452,792	3,147,268	305,523			305,523		3,452,791		379,498	379,498	1,216	
233203-67-8	DFA VA Short Term Fixed Port		12/31/2021	Various	30,605.000	312,169		312,045	312,171	(126)			(126)		312,045		124	124		
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2021	Various	24,530.000	340,406		238,676	292,147	(53,471)			(53,471)		238,676		101,730	101,730	46	
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2021	Various	46,377.000	638,442		455,685	552,356	(96,671)			(96,671)		455,685		182,757	182,757	357	
233203-68-6	DFA VA Int'l Small Co Port		12/22/2021	Various	30,856.000	452,648		333,652	407,615	(73,963)			(73,963)		333,652		118,996	118,996	98	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2021	Various	15,297.000	215,720		169,500	207,583	(38,082)			(38,082)		169,501		46,219	46,219	5,908	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2021	Various	974,267.000	13,810,637		10,517,689	13,220,806	(2,703,117)			(2,703,117)		10,517,689		3,292,948	3,292,948	221,604	
233203-69-4	DFA VA Int'l Value Port		12/31/2021	Various	83,457.000	1,100,618		876,611	983,124	(106,513)			(106,513)		876,611		224,007	224,007	238	
87244V-87-2	TIAA-CREF Life Money Market		12/31/2021	Various	4,133,661.000	4,133,661		4,133,661	4,133,661						4,133,661					
87244V-87-2	TIAA-CREF Life Money Market		12/31/2021	Various	90,127,521.000	90,127,521		90,127,521	90,127,521						90,127,521					
233203-71-0	DFA VA US Targeted Value Port		12/31/2021	Various	27,032.000	632,101		477,840	497,660	(19,820)			(19,820)		477,840		154,261	154,261	1,701	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2021	Various	222,785.000	2,737,103		2,695,291	2,853,870	(158,579)			(158,579)		2,695,291		41,812	41,812	55,822	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2021	Various	3,187,426.000	39,151,908		36,778,333	40,830,932	(4,052,598)			(4,052,598)		36,778,334		2,373,574	2,373,574	967,343	
233203-72-8	DELAWARE DFA VA Global Bond Port		12/31/2021	Various	15,663.000	166,549		169,095	166,494	2,602			2,602		169,096		(2,547)	(2,547)	8	
921925-30-1	Vanguard VIF Equity Index		12/31/2021	Various	147,268.000	8,672,891		6,155,601	7,917,130	(1,761,529)			(1,761,529)		6,155,601		2,517,290	2,517,290	280,680	
921925-30-1	Vanguard VIF Equity Index		12/31/2021	Various	292,763.000	17,476,736		11,405,235	15,738,940	(4,333,705)			(4,333,705)		11,405,235		6,071,501	6,071,501	728,958	
233203-77-7	DFA VA US Large Value Port		12/31/2021	Various	45,586.000	1,387,606		958,660	1,208,942	(250,282)			(250,282)		958,660		428,946	428,946	328	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2021	Various	86,681.000	688,822		675,755	703,852	(28,097)			(28,097)		675,755		13,067	13,067	24,065	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2021	Various	1,501,566.000	11,987,575		11,750,488	12,192,713	(442,224)			(442,224)		11,750,489		237,086	237,086	432,004	
233206-12-5	DFA VA Equity Allocation Port		12/23/2021	Various	102,109.000	1,599,630		1,069,255	1,317,208	(247,953)			(247,953)		1,069,255		530,375	530,375	5	
921925-82-2	Vanguard VIF Capital Growth		12/31/2021	Various	44,872.000	2,178,330		1,649,093	2,028,642	(379,549)			(379,549)		1,649,093		529,237	529,237	81,881	
921925-82-2	Vanguard VIF Capital Growth		12/31/2021	Various	48,461.000	2,346,801		1,799,343	2,190,943	(391,600)			(391,600)		1,799,343		547,458	547,458	140,205	
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2021	Various	1,787.000	20,447		17,972	20,214	(2,241)			(2,241)		17,973		2,474	2,474	96	
921925-84-8	Vanguard VIF REIT Index		12/31/2021	Various	187,336.000	2,633,495		2,377,457	2,328,588	48,869			48,869		2,377,457		256,038	256,038	103,464	
921925-84-8	Vanguard VIF REIT Index		12/31/2021	Various	948,648.000	13,730,178		11,388,255	11,791,694	(403,439)			(403,439)		11,388,255		2,341,923	2,341,923	555,013	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2021	Various	61,960.000	971,977		662,356	897,804	(235,449)			(235,449)		662,355		309,622	309,622	2,239	
921925-85-5	Vanguard VIF MidCap Index		12/31/2021	Various	176,069.000	4,955,838		3,928,762	4,537,302	(608,540)			(608,540)		3,928,762		1,027,076	1,027,076	323,566	
921925-85-5	Vanguard VIF MidCap Index		12/31/2021	Various	811,709.000	22,386,676		18,170,758	20,917,745	(2,746,987)			(2,746,987)		18,170,758		4,215,918	4,215,918	1,413,563	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl I		12/31/2021	Various	16,483.000	201,0,														

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	85,826.000	428,413		412,927	429,130	(16,203)			(16,203)		412,927		15,486	15,486	2,858	
128116-10-0	Calamos Growth & Income Port A		12/31/2021	Various	2,184.000	46,534		30,816	44,928	(14,112)			(14,112)		30,816		15,718	15,718	2,084	
128116-10-0	Calamos Growth & Income Port A		12/31/2021	Various	29,029.000	616,388		483,311	597,130	(113,820)			(113,820)		483,310		133,078	133,078	42,478	
77954T-60-5	T Rowe Price Health Sciences I		12/30/2021	Various	12,953.000	839,217		574,253	790,676	(216,423)			(216,423)		574,253		264,964	264,964	197	
233203-67-8	DFA VA Short Term Fixed Port		12/31/2021	Various	259,778.000	2,649,651		2,658,605	2,649,735	8,870			8,870		2,658,605		(8,954)	(8,954)	3	
233203-67-8	DFA VA Short Term Fixed Port		12/31/2021	Various	1,886,892.000	19,244,688		19,320,565	19,246,296	74,270			74,270		19,320,566		(75,878)	(75,878)	43	
87244V-10-4	TIAA-CREF Life Growth Equity		12/22/2021	Various	160,107.000	3,585,119		2,558,895	3,503,136	(944,241)			(944,241)		2,558,895		1,026,224	1,026,224	95,249	
233203-68-6	DFA VA Int'l Small Co Port		12/31/2021	Various	186,857.000	2,693,639		2,203,190	2,468,378	(265,189)			(265,189)		2,203,189		490,450	490,450	21,357	
233203-68-6	DFA VA Int'l Small Co Port		12/31/2021	Various	781,746.000	11,316,112		10,512,124	10,326,870	185,254			185,254		10,512,124		803,988	803,988	83,594	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2021	Various	75,491.000	743,376		549,592	696,030	(146,438)			(146,438)		549,592		193,784	193,784	1,287	
233203-69-4	DFA VA Int'l Value Port		12/31/2021	Various	332,875.000	4,417,194		3,978,873	3,921,270	57,603			57,603		3,978,873		438,321	438,321	19,387	
233203-69-4	DFA VA Int'l Value Port		12/31/2021	Various	1,604,815.000	21,338,910		20,304,424	18,904,725	1,399,700			1,399,700		20,304,425		1,034,485	1,034,485	55,557	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2021	Various	12,909.000	305,110		196,069	276,249	(80,179)			(80,179)		196,070		109,040	109,040	2,334	
233203-71-0	DFA VA US Targeted Value Port		12/31/2021	Various	135,140.000	3,069,568		2,279,301	2,487,936	(208,635)			(208,635)		2,279,301		790,267	790,267	12,166	
233203-71-0	DFA VA US Targeted Value Port		12/31/2021	Various	558,415.000	12,971,492		10,133,871	10,280,418	(146,547)			(146,547)		10,133,871		2,837,621	2,837,621	75,486	
87244V-40-1	TIAA-CREF Life Stock Index		12/28/2021	Various	81,450.000	2,985,141		1,592,335	2,698,440	(1,106,104)			(1,106,104)		1,592,336		1,392,805	1,392,805	8,895	
233203-72-8	DELAWARE DFA VA Global Bond Port		12/31/2021	Various	71,039.000	753,808		749,719	755,141	(5,422)			(5,422)		749,719		4,089	4,089	342	
233203-72-8	DELAWARE DFA VA Global Bond Port		12/31/2021	Various	1,155,567.000	12,283,066		12,475,137	12,283,677	191,460			191,460		12,475,137		(192,071)	(192,071)	4,459	
87244V-50-0	TIAA-CREF Life Social Choice		12/27/2021	Various	508.000	10,902		7,059	9,485	(2,425)			(2,425)		7,060		3,842	3,842	83	
233203-77-7	DFA VA US Large Value Port		12/31/2021	Various	141,333.000	4,358,971		3,564,855	3,748,160	(183,305)			(183,305)		3,564,855		794,116	794,116	5,242	
233203-77-7	DFA VA US Large Value Port		12/31/2021	Various	553,499.000	17,319,106		14,772,211	14,678,794	93,417			93,417		14,772,211		2,546,895	2,546,895	23,171	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2021	Various	5,961.000	107,508		81,976	90,608	(8,632)			(8,632)		81,976		25,532	25,532	860	
233206-12-5	DFA VA Equity Allocation Port		12/31/2021	Various	414,463.000	6,189,439		3,909,462	5,346,570	(1,437,108)			(1,437,108)		3,909,462		2,279,977	2,279,977	16,882	
233206-12-5	DFA VA Equity Allocation Port		12/31/2021	Various	1,750,011.000	25,949,049		18,363,499	22,575,146	(4,211,647)			(4,211,647)		18,363,499		7,585,550	7,585,550	16,180	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		03/25/2021	Various	122,624.000	1,960,971		1,594,034	1,730,220	(136,186)			(136,186)		1,594,034		366,937	366,937		
246493-43-1	DELAWARE VIP Int'l Series - Standard		12/31/2021	Various	32,434.000	642,275		610,412	621,440	(11,028)			(11,028)		610,412		31,863	31,863	11,117	
246493-43-1	DELAWARE VIP Int'l Series - Standard		12/31/2021	Various	478,570.000	9,518,917		9,006,696	9,169,410	(162,714)			(162,714)		9,006,696		512,221	512,221	231,381	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2021	Various	20,315.000	345,231		265,064	295,175	(30,111)			(30,111)		265,064		80,167	80,167	156	
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2021	Various	22,659.000	262,198		229,888	256,278	(26,390)			(26,390)		229,888		32,310	32,310	198	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2021	Various	1,155,858.000	18,328,830		14,432,876	16,748,378	(2,315,501)			(2,315,501)		14,432,877		3,895,953	3,895,953	189,717	
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2021	Various	37,910.000	407,970		385,769	420,798	(35,032)			(35,032)		385,766		22,204	22,204	6,701	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2021	Various	155,379.000	2,407,327		1,996,015	2,251,444	(255,429)			(255,429)		1,996,015		411,312	411,312	236	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/31/2021	Various	28,000.000	530,783		539,100	474,044	65,056			65,056		539,100		(8,317)	(8,317)	5,274	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/31/2021	Various	15,379.000	287,139		311,060	260,367	50,693			50,693		311,060		(23,921)	(23,921)	1,212	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2021	Various	324,324.000	8,933,743		6,430,843	8,753,515	(2,322,672)			(2,322,672)		6,430,843		2,502,900	2,502,900	471,665	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2021	Various	71,473.000	1,976,646		1,474,652	1,929,064	(454,412)			(454,412)		1,474,652		501,994	501,994	78,100	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1		12/31/2021	Various	518,616.000	6,120,721		4,751,599	6,083,365	(1,331,767)			(1,331,767)		4,751,598		1,369,123	1,369,123	108,326	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1		12/31/2021	Various	92,372.000	1,115,170		879,827	1,083,524	(203,697)			(203,697)		879,827		235,343	235,343	12,425	
355150-88-9	Franklin Income VIP Fnd Cl 1		12/31/2021	Various	117,225.000	1,953,193		1,906,395	1,834,577	71,818			71,818		1,906,395		46,798	46,798	65,345	
355150-88-9	Franklin Income VIP Fnd Cl 1		12/31/2021	Various	39,523.000	664,073		633,561	618,530	15,032			15,032		633,562		30,511	30,511	27,612	
55273F-60-5	MFS-VIT Utility Series		12/31/2021	Various	24,951.000	900,417		823,359	881,501	(58,142)			(58,142)		823,359		77,058	77,058	20,093	
55273F-60-5	MFS-VIT Utility Series		12/31/2021	Various	4,174.000	151,062		127,055	147,479	(20,424)			(20,424)		127,055		24,007	24,007	3,236	
55273F-83-7	MFS-VIT Global Eqty Series		12/31/2021	Various	58,127.000	1,558,935		1,226,534	1,428,193	(201,659)			(201,659)		1,226,534		332,401	332,401	4	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	2,071,763.000	10,329,054		10,014,410	10,358,817	(344,407)			(344,407)		10,014,410		314,644	314,644	79,828	
77954R-10-4	TRPrice Limited Term Bond		12/31/2021	Various	88,309.000	440,772		426,303	441,545	(15,242)			(15,242)		426,303		14,469	14,469	2,877	
77954T-60-5	T Rowe Price Health Sciences i		12/31/2021	Various	47,320.000	3,078,359		2,290,195	2,888,400	(598,204)			(598,204)		2,290,196		788,163	788,163	5,136	
77954T-60-5	T Rowe Price Health Sciences i		12/31/2021	Various	7,359.000	484,055		357,393	449,166	(91,773)			(91,773)		357,393		126,662	126,662	218	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2021	Various	1,482,118.000	33,383,066		18,634,840	32,428,744	(13,793,904)			(13,793,904)		18,634,840		14,748,226	14,748,226	2,378,547	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2021	Various	123,428.000	2,757,875		2,117,486	2,700,612	(583,126)			(583,126)		2,117,486		640,389	640,389	197,295	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2021	Various	1,936,935.000	19,264,201		14,339,414	17,858,537	(3,519,123)			(3,519,123)		14,339,414		4,924,787	4,924,787	78,260	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2021	Various	221,381.000	2,186,666		1,770,936	2,041,137	(270,201)			(270,201)		1,770,936		415,730	415,730	5,778	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2021	Various	1,320,363.000	32,209,671		20,369,259	28,255,774	(7,886,515)			(7,886,515)		20,369,259		11,840,412	11,840,412	384,343	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2021	Various	77,311.000	1,845,297		1,341,545	1,654,445	(312,900)			(312,900)		1,341,545		503,752	503,752	14,595	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2021	Various	2,638,324.000	99,557,652		48,525,993	87,407,660	(38,881,667)			(38,881,667)		48,525,993		51,031,659	51,031,659	539,952	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2021	Various	651,079.000	24,030,265		15,919,194	21,570,258	(5,651,064)			(5,651,064)		15,919,194		8,111,071	8,111,071	75,714	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2021	Various	726,163.000	15,383,316		10,669,150	13,557,466	(2,888,316)			(2,888,316)		10,669,150		4,714,166	4,714,166	132,710	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2021	Various	34,067.000	687,145		525,420	636,028	(110,608)			(110,608)		525,420		161,725	161,725	2,143	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2021	Various	1,083,522.000	19,048,167		15,292,587	16,469,536	(1,176,949)			(1,176,949)		15,292,587		3,755,580	3,755,580	72,683	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2021	Various	53,523.000	923,322		690,158	813,547	(123,389)			(123,389)		690,158		233,164	233,164	2,477	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2021	Various	839,713.000	14,070,255		11,395,748	11,848,354	(452,606)			(452,606)		11,395,748		2,674,507	2,674,507	17,112	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2021	Various	62,039.000	1,036,074		706,044	875,375	(169,331)			(169,331)		706,044		330,030	330,030	1,123	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2021	Various	1,019,900.000	17,642,549		13,758,989	14,819,142	(1,060,154)			(1,060,154)		13,758,988		3,883,561	3,883,561	102,067	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2021	Various	79,004.000	1,366,025		1,175,682	1,147,926	27,753			27,753		1,175,680		190,344	190,344	10,317	
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2021	Various	3,574,693.000	38,663,056		36,079,302	39,679,097	(3,599,795)			(3,599,795)		36,079,302		2,583,754	2,583,754	586,874	
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2021	Various	95,272.000	1,035,170		972,195	1,057,520	(85,325)			(85,325)		972,195		62,975	62,975	5,071	
921925-40-0	Vanguard VIF Balanced Portfolio		12/31/2021	Various	12,109.000	335,449		283,127	310,966	(27,840)			(27,840)		283,126		52,323	52,323	21,103	
921925-70-7	Vanguard VIF International Portfolio		12/31/2021	Various	45,795.000	1,933,449		1,718,038	1,995,305	(277,267)			(277,267)		1,718,038		215,411	215,411	133,925	
921925-76-4	Vanguard VIF Total International Stock		12/31/2021	Various	85,406.000	2,047,712		1,662,429	1,962,640	(300,211)			(300,211)		1,662,429		385,283	385,283	38,999	
921925-77-2	Vanguard VIF Global Bond Index Portfoli		12/31/2021	Various	53,357.000	1,151,577		1,169,612	1,195,208	(25,596)			(25,596)		1,169,612		(18,035)	(18,035)	32,721	
921925-78-0	Vanguard VIF Moderate Allocation Portfo		12/31/2021	Various	12,851.000	425,844		382,239	417,009	(34,770)			(34,770)		382,239		43,605	43,605	21,750	
921925-79-8	Vanguard VIF Conservative Allocation Po		12/31/2021	Various	26,610.000	750,920		720,382	755,721	(35,339)			(35,339)		720,382		30,538	30,538	25,734	
921925-81-4	Vanguard VIF Total Stock Market Index P		12/31/2021	Various	86,742.000	4,516,499		3,746,639	4,212,183	(465,542)			(465,542)		3,746,641		769,858	769,858	241,444	
9499999. Subtotal - Common Stocks - Mutual Funds						1,139,380,245	XXX	923,517,978	1,068,656,254	(145,138,266)			(145,138,266)		923,517,989		215,862,255	215,862,255	21,052,521	XXX
9799997. Total - Common Stocks - Part 4						1,139,380,245	XXX	923,517,978	1,068,656,254	(145,138,266)			(145,138,266)		923,517,989		215,862,255	215,862,255	21,052,521	XXX
9799998. Total - Common Stocks - Part 5						84,723,625	XXX	85,043,274							85,043,272		(319,647)	(319,647)	871,808	XXX
9799999. Total - Common Stocks						1,224,103,870	XXX	1,008,561,252	1,068,656,254	(145,138,266)			(145,138,266)		1,008,561,261		215,542,608	215,542,608	21,924,329	XXX
9899999. Total - Preferred and Common Stocks						1,224,103,870	XXX	1,008,561,252	1,068,656,254	(145,138,266)			(145,138,266)		1,008,561,261		215,542,608	215,542,608	21,924,329	XXX
9999999 - Totals						1,224,103,870	XXX	1,008,561,252	1,068,656,254	(145,138,266)			(145,138,266)		1,008,561,261		215,542,608	215,542,608	21,924,329	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
8399998. Total - Bonds																				
8999998. Total - Preferred Stocks																				
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/29/2021	Various	04/30/2021	Various	57,658,000	634,307	614,068	634,306							(20,238)	(20,238)	18,670	
22544K-88-8	Credit Suisse Commodity Return Strat Port		09/21/2021	Various	12/31/2021	Various	22,049,000	510,545	549,038	510,545							38,493	38,493	53	
22544K-88-8	Credit Suisse Commodity Return Strat Port		10/25/2021	Various	12/31/2021	Various	356,636,000	1,569,605	1,608,453	1,569,605							38,848	38,848		
53500Q-58-5	LVIP Delaware Diversified Income Fd		04/30/2021	Various	12/31/2021	Various	32,580,000	346,975	349,715	346,975							2,740	2,740	22	
22544K-88-8	Credit Suisse Commodity Return Strat Port		10/13/2021	Various	10/18/2021	No Broker	147,711,000													
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/29/2021	Various	04/30/2021	Various	904,439,000	10,003,399	9,632,278	10,003,399							(371,121)	(371,121)	345,753	
87244V-87-2	TIAA-CREF Life Money Market		05/11/2021	Various	12/31/2021	Various	12,916,291,000	12,916,291	12,916,291	12,916,291										
246493-54-8	DELAWARE Del VIP Diversf Inc Ser Std 1		04/29/2021	Various	04/30/2021	Various	904,439,000	10,003,399	9,632,278	10,003,399							(371,121)	(371,121)	345,753	
471021-70-9	Janus Henderson Overseas Port Inst		02/16/2021	Various	12/20/2021	Various	52,362,000	582,185	557,668	582,185							(24,517)	(24,517)	21,904	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		02/11/2021	Various	12/31/2021	Various	1,000	48	48	46							2	2	1	
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1		01/25/2021	Various	12/31/2021	Various	127,762,000	2,058,215	2,118,444	2,058,215							60,229	60,229	241	
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1		01/25/2021	Various	12/31/2021	Various	12,243,000	489,831	486,923	489,831							(2,908)	(2,908)	9,324	
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1		04/27/2021	Various	12/31/2021	Various	19,832,000	800,026	759,106	800,026							(40,920)	(40,920)	350	
53500Q-58-5	LVIP Delaware Diversified Income Fd		04/30/2021	Various	12/31/2021	Various	15,060,000	160,393	161,352	160,393							959	959	10	
53500Q-58-5	LVIP Delaware Diversified Income Fd		04/30/2021	Various	12/31/2021	Various	1,154,670,000	12,297,240	12,398,365	12,297,240							101,125	101,125	10,486	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		10/01/2021	Various	12/31/2021	Various	88,696,000	674,649	696,416	674,649							21,767	21,767	6,012	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		03/24/2021	Various	12/31/2021	Various	3,369,000	22,208	27,021	22,208							4,813	4,813	862	
78080T-30-3	Royce Micro Cap Annuity Invest		01/11/2021	Various	12/31/2021	Various	5,960,000	73,028	87,633	73,028							14,605	14,605	109	
74925K-43-3	Matson Money Intl Equity VI Port		01/04/2021	Various	12/30/2021	Various	288,000	7,022	7,641	7,022							619	619	2	
92914E-81-2	VOYA Clarion Global Real Est I		01/25/2021	Various	12/31/2021	Various	1,067,000	11,202	13,776	11,202							2,574	2,574	382	
74925K-44-1	Matson Money Market US Equity VI Port		04/28/2021	Various	12/31/2021	Various	141,000	4,636	5,112	4,637							475	475	1	
933702-10-2	Wanger US Smaller Co Fund		03/19/2021	Various	12/31/2021	Various	7,602,000	192,582	192,520	192,583							(63)	(63)	1,976	
78080T-30-3	Royce Micro Cap Annuity Invest		05/18/2021	Various	12/31/2021	Various	150,911,000	2,129,715	2,178,727	2,129,715							49,012	49,012	9	
55274F-61-2	MFS VITI Mass Invest Grwth Stk IC		04/30/2021	Various	12/31/2021	Various	17,744,000	490,791	467,024	490,791							(23,767)	(23,767)	39,127	
87244V-87-2	TIAA-CREF Life Money Market		09/21/2021	Various	12/31/2021	Various	22,096,744,000	22,096,744	22,096,744	22,096,744										
74437G-85-4	PSF Natural Resources Port Cl II		01/14/2021	Various	12/31/2021	Various	1,745,000	52,159	55,322	52,159							3,163	3,163		
921925-80-6	Vanguard VIF High Yield Bond		09/08/2021	Various	12/31/2021	Various	121,757,000	974,483	970,368	974,483							(4,115)	(4,115)	10,216	
87244V-50-0	TIAA-CREF Life Social Choice		02/05/2021	Various	12/31/2021	Various	2,345,000	45,971	45,865	45,971							(106)	(106)	12	
921925-82-2	Vanguard VIF Capital Growth		07/02/2021	Various	12/31/2021	Various	4,755,000	219,641	241,034	219,641							21,393	21,393	9,119	
921925-88-9	Vanguard VIF Small Cp Growth		04/16/2021	Various	12/31/2021	Various	81,108,000	2,120,485	2,133,950	2,120,485							13,465	13,465	117	
933702-10-2	Wanger US Smaller Co Fund		01/28/2021	Various	12/31/2021	Various	553,000	14,544	14,412	14,543							(131)	(131)	571	
128116-10-0	Calamos Growth & Income Port A		09/15/2021	Various	12/31/2021	Various	1,851,000	37,556	40,237	37,556							2,681	2,681	818	
233203-71-0	DFA VA US Targeted Value Port		03/12/2021	Various	12/31/2021	Various	696,000	16,219	16,403	16,218							185	185	3	
23320G-12-5	DFA VA Equity Allocation Port		04/28/2021	Various	12/31/2021	Various	2,007,000	25,658	28,076	25,658							2,418	2,418	13	
74437G-85-4	PSF Natural Resources Port Cl II		09/30/2021	Various	12/31/2021	Various	6,127,000	191,816	185,550	191,816							(6,266)	(6,266)		
77954R-10-4	TPPrice Limited Term Bond		01/11/2021	Various	12/31/2021	Various	10,785,000	54,033	53,299	54,032							(733)	(733)	651	
77954T-60-5	T Rowe Price Health Sciences I		09/30/2021	Various	12/31/2021	Various	1,167,000	77,337	82,082	77,337							4,745	4,745	138	
921925-40-0	Vanguard VIF Balanced Portfolio		11/01/2021	Various	12/31/2021	Various	7,786,000	201,931	208,011	201,932							6,079	6,079	9,692	
921925-70-7	Vanguard VIF International Portfolio		08/05/2021	Various	12/31/2021	Various	127,403,000	5,651,513	5,322,820	5,651,513							(328,693)	(328,693)	234,961	
921925-76-4	Vanguard VIF Total International Stock		10/22/2021	Various	12/31/2021	Various	18,187,000	432,811	431,960	432,810							(850)	(850)	9,882	
921925-77-2	Vanguard VIF Global Bond Index Portfoli		12/06/2021	Various	12/31/2021	Various	27,070,000	587,224	580,925	587,224							(6,299)	(6,299)	6,401	
921925-78-0	Vanguard VIF Moderate Allocation Portfo		03/31/2021	Various	12/31/2021	Various	14,567,000	477,032	485,396	477,032							8,364	8,364	23,147	
921925-79-8	Vanguard VIF Conservative Allocation Po		08/19/2021	Various	12/31/2021	Various	59,886,000	1,685,195	1,698,763	1,685,195							13,568	13,568	11,554	
921925-81-4	Vanguard VIF Total Stock Market Index P		12/16/2021	Various	12/31/2021	Various	76,929,000	4,106,031	4,204,789	4,106,031							98,758	98,758	99,219	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
9499999. Subtotal - Common Stocks - Mutual Funds								85,043,274	84,723,625	85,043,272							(319,647)	(319,647)	871,808	
9799998. Total - Common Stocks								85,043,274	84,723,625	85,043,272							(319,647)	(319,647)	871,808	
9899999. Total - Preferred and Common Stocks								85,043,274	84,723,625	85,043,272							(319,647)	(319,647)	871,808	
9999999 - Totals								85,043,274	84,723,625	85,043,272							(319,647)	(319,647)	871,808	

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

N O N E

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

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 B - Section 2 - Futures Contracts Terminated

N O N E

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

N O N E

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

N O N E

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

N O N E

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

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

Schedule E - Part 1 - Month End Depository Balances

N O N E

Schedule E - Part 2 - Cash Equivalents Owned

N O N E

Schedule E - Part 3 - Special Deposits

N O N E

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Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

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Schedule D - Part 4 E14

Schedule D - Part 5 E15

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Schedule DB - Part B - Section 1 E20

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Schedule DB - Part C - Section 1 SI12

Schedule DB - Part C - Section 2 SI13

Schedule DB - Part D - Section 1 E22

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANNUAL DISKETTE TRANSMITTAL FORM AND CERTIFICATION (LIFE)

Name of Insurer

Date

FEIN

NAIC Group #

NAIC Company #

THIS FORM IS REQUIRED FOR ALL DISKETTE TRANSMITTALS. PLEASE PROVIDE ANY ADDITIONAL COMMENTS THAT MAY HELP TO IDENTIFY DISKETTE CONTENT.

A.

	MARCH	APRIL	JUNE	SEPA
1. Is this the first time you’ve submitted this filing? (Y/N)				
2. Is this being re-filed at the request of the NAIC or a state insurance department? (Y/N)				
3. Is this being re-filed due to changes to the data originally filed? (Y/N) (IF “YES”, ENCLOSE HARD COPY PAGES FOR THE CHANGES.)				
4. Other? (Y/N) (If “yes”, attach an explanation.)				

B.

Additional comments if necessary for clarification:

C.

Diskette Contact Person:

Phone:

Address:

D.

Software Vendor:

Sovos ETM

Version:

2021

E.

Have material validation failures been addressed in the explanation file?

Yes

No

The undersigned hereby certifies, according to the best of his/her knowledge and belief: that the diskettes submitted with this form were prepared in compliance with the NAIC specifications, that the diskettes have been tested against the validations included with these specifications, and that annual statement information required to be contained on diskette is identical to the information in the 2021 Annual Statement blank filed with the insurer’s domiciliary state insurance department. In addition, the diskettes submitted have been scanned through a virus detection software package, and no viruses are present on the diskettes. The virus detection software used was (name)

(version number)

Signed

Type Name and Title: