

ANNUAL STATEMENT

OF THE

NON-INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2022

LIFE AND ACCIDENT AND HEALTH

2022



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE
TIAA-CREF Life Insurance Company

| | | | | | | |
|---------------------------------------|---|-----------------|-------------------|---|----------------------|------------|
| NAIC Group Code | 1216 (Current) | 1216 (Prior) | NAIC Company Code | 60142 | Employer's ID Number | 13-3917848 |
| Organized under the Laws of | New York | | | State of Domicile or Port of Entry | | NY |
| Country of Domicile | United States of America | | | | | |
| Type of Separate Accounts | Insulated [] Non-Insulated [X] | | | | | |
| Incorporated/Organized | 11/20/1996 | | | Commenced Business 12/18/1996 | | |
| Statutory Home Office | 730 Third Avenue (Street and Number) | | | New York, NY, US 10017 (City or Town, State, Country and Zip Code) | | |
| Main Administrative Office | 730 Third Avenue (Street and Number) | | | 212-490-9000 (Area Code) (Telephone Number) | | |
| | New York, NY, US 10017 (City or Town, State, Country and Zip Code) | | | | | |
| Mail Address | 730 Third Avenue (Street and Number or P.O. Box) | | | New York, NY, US 10017 (City or Town, State, Country and Zip Code) | | |
| Primary Location of Books and Records | 730 Third Avenue (Street and Number) | | | 212-490-9000 (Area Code) (Telephone Number) | | |
| | New York, NY, US 10017 (City or Town, State, Country and Zip Code) | | | | | |
| Internet Website Address | ttaa.org | | | | | |
| Statutory Statement Contact | Stacy Eisenhauer (Name) | | | 704-988-4560 (Area Code) (Telephone Number) | | |
| | StatutoryReporting@ttaa.org (E-mail Address) | | | (FAX Number) | | |

OFFICERS

| | | | |
|-------------------------------------|-------------------------|--|-----------------------|
| President & Chief Executive Officer | William Gunnar Griesser | Vice President & Chief Financial Officer | Stacy Koon Eisenhauer |
| Secretary | Wayne Aggrey Agard # | Senior Vice President, Chief Actuary and Appointed Actuary | Keith Elliot Floman # |

OTHER

Christopher John Heald #, Vice President & Treasurer

DIRECTORS OR TRUSTEES

| | | |
|-----------------------|-------------------------|----------------------|
| Nicholas Carl Calarco | Anne (NMN) Dobkowski | Bradley (NMN) Finkle |
| Keith Elliot Floman # | William Gunnar Griesser | Mohammad Ali Iqbal |
| Eric Thomas Jones | Timothy Wayne Penrose | |

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 | Wayne Aggrey Agard Secretary | Stacy Koon Eisenhauer Vice President & Chief Financial Officer |

Subscribed and sworn to before me this 24th day of January, 2023
Vincenza Ieni

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

VINCENZA IENI
NOTARY PUBLIC-STATE OF NEW YORK
No. 01IE6211858
Qualified in Westchester County
My Commission Expires 09-21-2025

ANNUAL STATEMENT FOR THE YEAR 2022 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)..... | | 15,422,868 | 15,422,868 | 19,471,627 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks | | | | |
| 2.2 Common stocks | | | | |
| 3. Mortgage loans on real estate (Schedule B) | | | | |
| 4. Real estate (Schedule A): | | | | |
| 4.1 Properties held for the production of income (less \$ encumbrances) | | | | |
| 4.2 Properties held for sale (less \$ encumbrances) | | | | |
| 5. Cash (\$ 1,850,987 Schedule E - Part 1), and cash equivalents (\$ 9,500,287 , Schedule E - Part 2) | | 11,351,274 | 11,351,274 | 8,599,567 |
| 6. Short-term investments (Schedule DA) | | | | 350,784 |
| 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) | | 26,774,142 | 26,774,142 | 28,421,978 |
| 12. Investment income due and accrued | | 109,236 | 109,236 | 130,635 |
| 13. Receivables for securities | | 638 | 638 | 637 |
| 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) | | 26,884,016 | 26,884,016 | 28,553,250 |
| 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) | | 15, 101, 366 | 15, 101, 366 | 16, 693, 462 |
| 2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1) | | | | |
| 3. Interest Maintenance Reserve | | | | |
| 4. Charges for investment management, administration and contract guarantees due or accrued | | | | |
| 5. Investment expenses due or accrued (Exhibit 1, Line 24) | | | | |
| 6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8) | | | | |
| 7. Federal and foreign income taxes due or accrued (excluding deferred taxes) | | | | |
| 8. Reserve for future federal income taxes | | | | |
| 9. Unearned investment income | | | | |
| 10. Other transfers to general account due or accrued (net) (including \$ accrued expense allowances recognized in reserves)..... | | (39, 454) | (39, 454) | 435, 275 |
| 11. Remittances and items not allocated | | | | |
| 12. Derivatives | | | | |
| 13. Payable for securities | | | | |
| 14. Payable for securities lending | | | | |
| 15. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 16. Aggregate write-ins for liabilities | | | | |
| 17. Total liabilities (including \$(39, 454) due or accrued net transfers to or (from) the general account) | | 15, 061, 912 | 15, 061, 912 | 17, 128, 737 |
| 18. Contributed surplus | | | | |
| 19. Aggregate write-ins for special surplus funds | | | | |
| 20. Unassigned funds | | 11, 822, 104 | 11, 822, 104 | 11, 424, 513 |
| 21. Surplus (Lines 18 through 20) | | 11, 822, 104 | 11, 822, 104 | 11, 424, 513 |
| 22. Totals | | 26, 884, 016 | 26, 884, 016 | 28, 553, 250 |
| 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 2022 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 | 258,690 | 116,273 |
| 1.2 Considerations for supplementary contracts with life contingencies | | |
| 1.3 Aggregate write-ins for other transfers to Separate Accounts | | |
| 1.4 Totals (Lines 1.1 to 1.3) | 258,690 | 116,273 |
| 2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals) | | |
| 3. Net investment income and capital gains and losses | (331,055) | (82,950) |
| 4. Aggregate write-ins for other income | | |
| 5. Totals (Lines 1.4 to 4) | (72,365) | 33,323 |
| DEDUCT: | | |
| 6. Transfers from the Separate Account on account of contract benefits: | | |
| 6.1 Death benefits | | |
| 6.2 Matured endowments | | |
| 6.3 Annuity benefits | 112,097 | 287,748 |
| 6.4 Payments on supplementary contracts with life contingencies | | |
| 6.5 Accident and health benefits | | |
| 6.6 Surrender benefits and withdrawals for life contracts | 1,195,522 | 937,932 |
| 6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits | (186,379) | 783,904 |
| 7. Transfers on account of policy loans | | |
| 8. Net transfer of reserves from or (to) Separate Accounts | | |
| 9. Other transfers from the Separate Accounts: | | |
| 9.1 Federal and foreign income taxes incurred | | |
| 9.2 Change in expense allowances recognized in reserves | | |
| 9.3 Aggregate write-ins for other transfers from Separate Accounts | | |
| 10. Subtotals (Lines 6.1 to 9.3) | 1,121,240 | 2,009,584 |
| 11. Fees associated with charges for investment management, administration and contract guarantees | 900 | 1,000 |
| 12. Increase in aggregate reserve for life and accident and health contracts | (1,592,096) | (1,945,272) |
| 13. Increase in liability for deposit-type contracts | | |
| 14. Increase in reserve for future federal income taxes | | |
| 15. Aggregate write-ins for reserves and funds | | |
| 16. Totals (Lines 10 to 15) | (469,956) | 65,312 |
| 17. Net gain from operations (including \$ (1,010,857) unrealized capital gains) (Line 5 minus Line 16) | 397,591 | (31,989) |
| SURPLUS ACCOUNT | | |
| 18. Surplus, December 31, prior year | 11,424,513 | 11,456,502 |
| 19. Net gain from operations (Line 17) | 397,591 | (31,989) |
| 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) | 11,822,104 | 11,424,513 |
| DETAILS OF WRITE-INS | | |
| 01.301. | | |
| 01.302. | | |
| 01.303. | | |
| 01.398. Summary of remaining write-ins for Line 1.3 from overflow page | | |
| 01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above) | | |
| 0401. | | |
| 0402. | | |
| 0403. | | |
| 0498. Summary of remaining write-ins for Line 4 from overflow page | | |
| 0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above) | | |
| 06.701. Participant transfers to/(from) general account | (186,379) | 783,904 |
| 06.702. | | |
| 06.703. | | |
| 06.798. Summary of remaining write-ins for Line 6.7 from overflow page | | |
| 06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above) | (186,379) | 783,904 |
| 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 2022 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 | 258,690 | | | 258,690 | | | |
| 1.2 Considerations for supplementary contracts with life contingencies | | XXX | XXX | | | XXX | |
| 1.3 Aggregate write-ins for other transfers to Separate Accounts | | | | | | | |
| 1.4 Totals (Lines 1.1 to 1.3)..... | 258,690 | | | 258,690 | | | |
| 2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals) | | | | | | | |
| 3. Net investment income and capital gains and losses | (331,055) | | | (331,055) | | | |
| 4. Aggregate write-ins for other income | | | | | | | |
| 5. Totals (Lines 1.4 to 4) | (72,365) | | | (72,365) | | | |
| DEDUCT: | | | | | | | |
| 6. Transfers from the Separate Account on account of contract benefits: | | | | | | | |
| 6.1 Death benefits | | | | | | XXX | |
| 6.2 Matured endowments | | | | | | XXX | |
| 6.3 Annuity benefits | 112,097 | XXX | XXX | 112,097 | | XXX | |
| 6.4 Payments on supplementary contracts with life contingencies | | XXX | XXX | | | XXX | |
| 6.5 Accident and health benefits | | XXX | XXX | XXX | XXX | | |
| 6.6 Surrender benefits and withdrawals for life contracts | 1,195,522 | | | 1,195,522 | | XXX | |
| 6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits | (186,379) | | | (186,379) | | | |
| 7. Transfers on account of policy loans | | | | | | XXX | |
| 8. Net transfer of reserves from or (to) Separate Accounts | | | | | | | |
| 9. Other transfers from the Separate Accounts: | | | | | | | |
| 9.1 Federal and foreign income taxes incurred | | | | | | XXX | |
| 9.2 Change in expense allowances recognized in reserves | | | | | | XXX | |
| 9.3 Aggregate write-ins for other transfers from Separate Accounts | | | | | | | |
| 10. Subtotals (Lines 6.1 to 9.3) | 1,121,240 | | | 1,121,240 | | | |
| 11. Fees associated with charges for investment management, administration and contract guarantees | 900 | | | 900 | | | |
| 12. Increase in aggregate reserve for life and accident and health contracts | (1,592,096) | | | (1,592,096) | | | |
| 13. Increase in liability for deposit-type contracts | | | | | | XXX | |
| 14. Increase in reserve for future federal income taxes | | | | | | | |
| 15. Aggregate write-ins for reserves and funds | | | | | | | |
| 16. Totals (Lines 10 to 15) | (469,956) | | | (469,956) | | | |
| 17. Net gain from operations (including \$ (1,010,857) unrealized capital gains) (Line 5 minus Line 16) | 397,591 | | | 397,591 | | | |
| 18. Policies/certificates in force end of year | 136 | | | 136 | | | |
| DETAILS OF WRITE-INS | | | | | | | |
| 01.301. | | | | | | | |
| 01.302. | | | | | | | |
| 01.303. | | | | | | | |
| 01.398. Summary of remaining write-ins for Line 1.3 from overflow page | | | | | | | |
| 01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above) | | | | | | | |
| 0401. | | | | | | | |
| 0402. | | | | | | | |
| 0403. | | | | | | | |
| 0498. Summary of remaining write-ins for Line 4 from overflow page | | | | | | | |
| 0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above) | | | | | | | |
| 06.701. Participant transfers to/(from) general account | (186,379) | | | (186,379) | | | |
| 06.702. | | | | | | | |
| 06.703. | | | | | | | |
| 06.798. Summary of remaining write-ins for Line 6.7 from overflow page | | | | | | | |
| 06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above) | (186,379) | | | (186,379) | | | |
| 09.301. | | | | | | | |
| 09.302. | | | | | | | |
| 09.303. | | | | | | | |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page | | | | | | | |
| 09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) | | | | | | | |
| 1501. | | | | | | | |
| 1502. | | | | | | | |
| 1503. | | | | | | | |
| 1598. Summary of remaining write-ins for Line 15 from overflow page | | | | | | | |
| 1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above) | | | | | | | |

Analysis of Operations by Lines of Business - Individual Life Insurance

N O N E

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 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 | 258,690 | 258,690 | | | | | |
| 1.2 Considerations for supplementary contracts with life contingencies | | XXX | XXX | XXX | XXX | | XXX |
| 1.3 Aggregate write-ins for other transfers to Separate Accounts | | | | | | | |
| 1.4 Totals (Lines 1.1 to 1.3)..... | 258,690 | 258,690 | | | | | |
| 2. Transfers on account of deposit-type contracts (including \$ deposits less \$ | | | | | | | |
| withdrawals) | | | | | | | |
| 3. Net investment income and capital gains and losses | (331,055) | (331,055) | | | | | |
| 4. Aggregate write-ins for other income | | | | | | | |
| 5. Totals (Lines 1.4 to 4) | (72,365) | (72,365) | | | | | |
| DEDUCT: | | | | | | | |
| 6. Transfers from the Separate Account on account of contract benefits: | | | | | | | |
| 6.1 Death benefits | | | | | | | |
| 6.2 Matured endowments | | | | | | | |
| 6.3 Annuity benefits | 112,097 | 112,097 | | | | | |
| 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 | 1,195,522 | 1,195,522 | | | | | |
| 6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits | (186,379) | (186,379) | | | | | |
| 7. Transfers on account of policy loans | | | | | | | |
| 8. Net transfer of reserves from or (to) Separate Accounts | | | | | | | |
| 9. Other transfers from the Separate Accounts: | | | | | | | |
| 9.1 Federal and foreign income taxes incurred | | | | | | | |
| 9.2 Change in expense allowances recognized in reserves | | | | | | | |
| 9.3 Aggregate write-ins for other transfers from Separate Accounts | | | | | | | |
| 10. Subtotals (Lines 6.1 to 9.3) | 1,121,240 | 1,121,240 | | | | | |
| 11. Fees associated with charges for investment management, administration and contract guarantees | 900 | 900 | | | | | |
| 12. Increase in aggregate reserve for life and accident and health contracts | (1,592,096) | (1,592,096) | | | | | |
| 13. Increase in liability for deposit-type contracts | | | | | | | |
| 14. Increase in reserve for future federal income taxes | | | | | | | |
| 15. Aggregate write-ins for reserves and funds | | | | | | | |
| 16. Totals (Lines 10 to 15) | (469,956) | (469,956) | | | | | |
| 17. Net gain from operations (including \$ (1,010,857) unrealized capital gains) (Line 5 minus Line 16) | 397,591 | 397,591 | | | | | |
| 18. Policies/certificates in force end of year | 136 | 136 | | | | | |
| DETAILS OF WRITE-INS | | | | | | | |
| 01.301. | | | | | | | |
| 01.302. | | | | | | | |
| 01.303. | | | | | | | |
| 01.398. Summary of remaining write-ins for Line 1.3 from overflow page | | | | | | | |
| 01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above) | | | | | | | |
| 0401. | | | | | | | |
| 0402. | | | | | | | |
| 0403. | | | | | | | |
| 0498. Summary of remaining write-ins for Line 4 from overflow page | | | | | | | |
| 0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above) | | | | | | | |
| 06.701. Participant transfers to/(from) general account | (186,379) | (186,379) | | | | | |
| 06.702. | | | | | | | |
| 06.703. | | | | | | | |
| 06.798. Summary of remaining write-ins for Line 6.7 from overflow page | | | | | | | |
| 06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above) | (186,379) | (186,379) | | | | | |
| 09.301. | | | | | | | |
| 09.302. | | | | | | | |
| 09.303. | | | | | | | |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page | | | | | | | |
| 09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) | | | | | | | |
| 1501. | | | | | | | |
| 1502. | | | | | | | |
| 1503. | | | | | | | |
| 1598. Summary of remaining write-ins for Line 15 from overflow page | | | | | | | |
| 1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above) | | | | | | | |

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 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 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. Reserve December 31 of prior year | 16,693,463 | 16,693,463 | | | | | |
| 2. Tabular net premiums and considerations | 258,690 | 258,690 | | | | | |
| 3. Increase or (decrease) from investment results after provision for federal income taxes | (768,646) | (768,646) | | | | | |
| 4. Tabular less actual reserve released | | | | | | | |
| 5. Increase in reserve on account of change in valuation basis | | | | | | | |
| 6. Other increases (net) | 40,000 | 40,000 | | | | | |
| 7. Totals (Lines 1 to 6) | 16,223,507 | 16,223,507 | | | | | |
| 8. Net transfer of reserves from or (to) Separate Accounts | (186,379) | (186,379) | | | | | |
| 9. Tabular cost | | | | | | | |
| 10. Reserves released by death | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX |
| 11. Reserves released by other terminations (net) | | | | | | | |
| 12. Transfers on account of annuity and supplementary contract payments involving life contingencies | 1,307,619 | 1,307,619 | | | | | |
| 13. Charges for investment management, administration and contract guarantees | 900 | 900 | | | | | |
| 14. Aggregate write-ins for other decreases in reserves | | | | | | | |
| 15. Total deductions (Lines 8 to 14) | 1,122,140 | 1,122,140 | | | | | |
| 16. Reserve December 31 of current year | 15,101,367 | 15,101,367 | | | | | |
| Cash Surrender Value and Policy Loans | | | | | | | |
| 17. CSV ending balance December 31, current year | 15,101,367 | 15,101,367 | | | | | |
| 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

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) 563,797 | 542,494 |
| 1.3 | Bonds of affiliates | (a) ..... | ..... |
| 2.1 | Preferred stocks (unaffiliated) | (b) ..... | ..... |
| 2.11 | Preferred stocks of affiliates | (b) ..... | ..... |
| 2.2 | Common stocks (unaffiliated) ..... | ..... | ..... |
| 2.21 | Common stocks of affiliates ..... | ..... | ..... |
| 3. | Mortgage loans | (c) ..... | ..... |
| 4. | Real estate | (d) ..... | ..... |
| 5 | Contract loans ..... | ..... | ..... |
| 6 | Cash, cash equivalents and short-term investments | (e) 131,374 | 131,276 |
| 7 | Derivative instruments | (f) ..... | ..... |
| 8. | Other invested assets ..... | ..... | ..... |
| 9. | Aggregate write-ins for investment income | 350 | 350 |
| 10. | Total gross investment income | 695,521 | 674,120 |
| 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) | | 674,120 |
| DETAILS OF WRITE-INS | | | |
| 0901. | Miscellaneous Investment Income | 350 | 350 |
| 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) | 350 | 350 |
| 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 \$ 13,089 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 \$ 129,255 accrual of discount less \$ 35 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) | 93 | ..... | ..... 93 | (1,011,941) | ..... |
| 1.3 | Bonds of affiliates ..... | ..... | ..... | ..... | ..... | ..... |
| 2.1 | Preferred stocks (unaffiliated) ..... | ..... | ..... | ..... | ..... | ..... |
| 2.11 | Preferred stocks of affiliates ..... | ..... | ..... | ..... | ..... | ..... |
| 2.2 | Common stocks (unaffiliated) ..... | ..... | ..... | ..... | ..... | ..... |
| 2.21 | Common stocks of affiliates ..... | ..... | ..... | ..... | ..... | ..... |
| 3. | Mortgage loans ..... | ..... | ..... | ..... | ..... | ..... |
| 4. | Real estate ..... | ..... | ..... | ..... | ..... | ..... |
| 5. | Contract loans ..... | ..... | ..... | ..... | ..... | ..... |
| 6. | Cash, cash equivalents and short-term investments | 5,589 | ..... | ..... 5,589 | 1,084 | ..... |
| 7. | Derivative instruments ..... | ..... | ..... | ..... | ..... | ..... |
| 8. | Other invested assets ..... | ..... | ..... | ..... | ..... | ..... |
| 9. | Aggregate write-ins for capital gains (losses) ..... | ..... | ..... | ..... | ..... | ..... |
| 10. | Total capital gains (losses) | 5,682 | | 5,682 | (1,010,857) | |
| 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 \$; 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 | | |
| | Neither | | |
| 3.1 | Is any surrender value promised in excess of the reserve as legally computed? | Yes [] | No [X] N/A [] |
| 3.2 | If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? | Yes [] | No [] N/A [X] |
| | Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance). | | |

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

NONE

Exhibit 4

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 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 | | 258,690 |
| 1.2 Aggregate write-ins for other transfers to Separate Accounts | | |
| 2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies | | |
| 3. Investment income collected | | 682,399 |
| 4. Consideration on disposal of short-term bonds net of purchases | | 350,000 |
| 5. Consideration on disposal of investments (excluding short-term bonds) | | 3,036,089 |
| 6. Aggregate write-ins for other increases in funds from operations | | |
| 7. Total (Lines 1 to 6) | | 4,327,178 |
| 8. Cost of investments acquired (excluding short-term bonds) | | |
| 9. Transfers from Separate Accounts on account of contract benefits: | | |
| 9.1 Death benefits | | |
| 9.2 Matured endowments | | |
| 9.3 Annuity benefits | | 112,097 |
| 9.4 Supplementary contract benefits with life contingencies | | |
| 9.5 Accident and health benefits | | |
| 9.6 Surrender benefits and withdrawals for life contracts | | 1,195,522 |
| 9.7 Policy loans (net) | | |
| 9.8 Transfers of reserves (net) | | |
| 9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits | | (186,379) |
| 10. Other transfers from Separate Accounts: | | |
| 10.1 Federal income taxes | | |
| 10.2 Aggregate write-ins for other transfers from Separate Accounts | | |
| 11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies | | |
| 12. Investment expenses (Exhibit 1, Line 25) | | |
| 12.1 Fees associated with investment management, administration and contract guarantees | | 900 |
| 13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9) | | |
| 14. Total (Lines 8 to 13) | | 1,122,140 |
| 15. Funds from operations (Line 7 minus Line 14) | | 3,205,038 |
| 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) | | 3,205,038 |
| 19. Increase in payable for investments acquired, net of receivable for investments sold | | (1) |
| 20. Decrease in policy loans | | |
| 21. Aggregate write-ins for other reconciling items | | (453,330) |
| 22. Increase in cash (Line 18 to 21) | | 2,751,707 |
| RECONCILIATION BETWEEN YEARS | | |
| 23. Cash and invested assets, December 31st of prior year | | 28,421,978 |
| 24. Increase in cash (Line 22) | | 2,751,707 |
| 25. Cost of invested assets acquired | | |
| 26. Adjusted cost of assets disposed of | | 3,399,907 |
| 27. Increase in policy loans | | |
| 28. Accrual of discount less amortization of premium | | 13,121 |
| 29. Depreciation on real estate and other invested assets | | |
| 30. Increase in net unrealized gains | | (1,012,757) |
| 31. Aggregate write-ins for other reconciling items | | |
| 32. Cash and invested assets, December 31st of current year | | 26,774,142 |
| DETAILS OF WRITE-INS | | |
| 01.201. | | |
| 01.202. | | |
| 01.203. | | |
| 01.298. Summary of remaining write-ins for Line 1.2 from overflow page | | |
| 01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above) | | |
| 0601. | | |
| 0602. | | |
| 0603. | | |
| 0698. Summary of remaining write-ins for Line 6 from overflow page | | |
| 0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above) | | |
| 09.901. Participant transfers to general account | | (186,379) |
| 09.902. | | |
| 09.903. | | |
| 09.998. Summary of remaining write-ins for Line 9.9 from overflow page | | |
| 09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above) | | (186,379) |
| 10.201. | | |
| 10.202. | | |
| 10.203. | | |
| 10.298. Summary of remaining write-ins for Line 10.2 from overflow page | | |
| 10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above) | | |
| 1701. | | |
| 1702. | | |
| 1703. | | |
| 1798. Summary of remaining write-ins for Line 17 from overflow page | | |
| 1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above) | | |
| 2101. Change in other assets | | 21,399 |
| 2102. Change in other liabilities | | (474,729) |
| 2103. | | |
| 2198. Summary of remaining write-ins for Line 21 from overflow page | | |
| 2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above) | | (453,330) |
| 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 | 15,101,366 | 100.3 |
| 1.3 Supplementary contracts with life contingencies | | |
| 1.4 Accident and health | | |
| 1.5 Miscellaneous reserves | | |
| 1.6 Total | 15,101,366 | 100.3 |
| 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) | (39,454) | (0.3) |
| 4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3) | 15,061,912 | 100.0 |
| 5. Total liabilities not associated with guarantees | | |
| 6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17) | 15,061,912 | 100.0 % |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

Product Mix

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

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

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

| 1 Product Identifier | Separate Account Assets | | 4 Guarantees Associated with the Product Yes/No | 5 Seed Money | 6 Fees and Expenses Due to the General Account | 7 Additional Required Surplus Amounts | Not Registered with SEC | | |
|--|---------------------------------|--|--|---------------------|---|---|---|---|--------------------------------|
| | 2 Registered with SEC | 3 Not Registered with SEC | | | | | Private Placement Variable Annuity | Private Placement Life Insurance | Other (Not PPVA or PPLI) |
| 1.01A0001 Pension Risk Transfer Group Annuities | | | | | | | | | |
| 1.01A9999 Total Pension Risk Transfer Group Annuities | | | XXX | | | | | | |
| 1.01B0001 All Other Group Annuities | | | | | | | | | |
| 1.01B9999 Total All Other Group Annuities | | | XXX | | | | | | |
| 1.01C0001 Registered Index Linked Annuities Individual Annuities | | | | | | | | | |
| 1.01C9999 Total Registered Index Linked Annuities Individual Annuities | | | XXX | | | | | | |
| 1.01D0001 All Other Individual Annuities | | | | | | | | | |
| TC Life IWA-1 | 26,884,016 | | YES | | | | | | |
| 1.01D9999 Total All Other Individual Annuities | 26,884,016 | | XXX | | | | | | |
| 1.01E0001 Life Insurance | | | | | | | | | |
| 1.01E9999 Total Life Insurance | | | XXX | | | | | | |
| 1.01F9999 Totals | 26,884,016 | | XXX | | | | | | |

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [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.....\$900
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..... Yes [X] No []
1.082 Other Fees and Expenses..... Yes [X] No []
1.083 Additional Required Surplus Amounts ... Yes [X] No []
- 1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

| | 1 | 2 | 3 |
|------------------------------------|------------|--|-------------------------------------|
| | Seed Money | Fees and Expenses Due to the General Account | Additional Required Surplus Amounts |
| 1.091 Under 1 Year | | | |
| 1.092 1 Year - 3 Years | | | |
| 1.093 Over 3 Years - 5 Years | | | |
| 1.094 Over 5 Years | | | |
| 1.095 Total | | | |
- 1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed Money..... Yes [] No [] N/A [X]
1.102 Other Fees and Expenses..... Yes [] No [] N/A [X]
1.103 Additional Required Surplus Amounts ... Yes [] No [] N/A [X]
- 1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?

1.111 Seed Money..... Yes [] No [] N/A [X]
1.112 Other Fees and Expenses..... Yes [] No [] N/A [X]
1.113 Additional Required Surplus Amounts ... Yes [] No [] N/A [X]

Separate Account Products with General Account Guarantees

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

| | 1 | 2 |
|-------------------------------------|------|----------|
| | Year | Amount |
| 2.301 As of December 31, 2022 | | \$ |
| 2.302 As of December 31, 2021 | | \$ |
| 2.303 As of December 31, 2020 | | \$ |
| 2.304 As of December 31, 2019 | | \$ |
| 2.305 As of December 31, 2018 | | \$ |
- 2.4 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [] No [X]
- 2.5 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

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

GENERAL INTERROGATORIES

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

| | 1 | 2 |
|-------|-------------------------|--------|
| | Year | Amount |
| 2.601 | As of December 31, 2022 | \$ |
| 2.602 | As of December 31, 2021 | \$ |
| 2.603 | As of December 31, 2020 | \$ |
| 2.604 | As of December 31, 2019 | \$ |
| 2.605 | As of December 31, 2018 | \$ |

Investment Directive of Separate Account Activity

- 3.1

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

Yes [X] No []
- 3.2

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

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

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

| 1 | 2 | 3 |
|--|-----------------------------|--|
| Investment Type | State Investment Limitation | Combined Investment (Separate and General Account) |
| Equity interests (Aggregate amount not to exceed 20%) | 3,531,888,829 | 4,621,050 |
| Canadian (Aggregate amount not to exceed 10%) | 1,765,944,414 | 463,002,729 |
| Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%) | 3,531,888,829 | 1,674,822,048 |
| Investments in other foreign countries (Aggregate amount not to exceed 6%) | 1,059,566,649 | 173,714,070 |
| Category 3-6 Bonds (20% in aggregate) | 3,531,888,829 | 32,796,383 |
| Category 4-6 Bonds (10% in aggregate) | 1,765,944,414 | 150,897 |
| Category 5-6 Bonds (3% in aggregate) | 529,783,324 | 150,897 |
| Category 6 Bonds (1% in aggregate) | 176,594,441 | |

Allocation of Investment Proceeds of Separate Account Activity

- 4.1

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

Yes [X] No []
- 4.2

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

| 1 | 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 | | | | |
| TC LIFE MVA-1 | 397,591 | | | 397,591 |
| 4.2D99999 Total All Other Individual Annuities | 397,591 | | | 397,591 |
| 4.2E00001 Life Insurance | | | | |
| 4.2E99999 Total Life Insurance | | | | |
| 4.2F99999 Totals | 397,591 | | | 397,591 |

- 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 | \$ 26,884,016 | 100.0 % |
| 5.42 Amortized Cost | \$ | % |
| 5.43 Other Measurement Methods | \$ | % |

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

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

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

Securities Lending Transactions Within Separate Accounts

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

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

6.611 Amount \$
6.612 Percentage..... %

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

6.621 Book Value \$
6.622 Market Value.....\$

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

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

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

6.633 Narrative discussion about sources and uses of collateral:
.....

6.634 Collateral for transactions that extend beyond one year from the reporting date\$
- 6.7 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

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

GENERAL INTERROGATORIES

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

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

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

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1. | | Exempt Obligations | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 2.1 | 1 | NAIC Designation Category 1.A | | XXX | XXX | | 0.0002 | | 0.0007 | | 0.0013 | |
| 2.2 | 1 | NAIC Designation Category 1.B | 181,147 | XXX | XXX | 181,147 | 0.0004 | 72 | 0.0011 | 199 | 0.0023 | 417 |
| 2.3 | 1 | NAIC Designation Category 1.C | 295,436 | XXX | XXX | 295,436 | 0.0006 | 177 | 0.0018 | 532 | 0.0035 | 1,034 |
| 2.4 | 1 | NAIC Designation Category 1.D | 2,529,288 | XXX | XXX | 2,529,288 | 0.0007 | 1,771 | 0.0022 | 5,564 | 0.0044 | 11,129 |
| 2.5 | 1 | NAIC Designation Category 1.E | 5,402,235 | XXX | XXX | 5,402,235 | 0.0009 | 4,862 | 0.0027 | 14,586 | 0.0055 | 29,712 |
| 2.6 | 1 | NAIC Designation Category 1.F | 1,922,073 | XXX | XXX | 1,922,073 | 0.0011 | 2,114 | 0.0034 | 6,535 | 0.0068 | 13,070 |
| 2.7 | 1 | NAIC Designation Category 1.G | | XXX | XXX | | 0.0014 | | 0.0042 | | 0.0085 | |
| 2.8 | | Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) | 10,330,179 | XXX | XXX | 10,330,179 | XXX | 8,997 | XXX | 27,417 | XXX | 55,362 |
| 3.1 | 2 | NAIC Designation Category 2.A | 2,516,579 | XXX | XXX | 2,516,579 | 0.0021 | 5,285 | 0.0063 | 15,854 | 0.0105 | 26,424 |
| 3.2 | 2 | NAIC Designation Category 2.B | 1,599,075 | XXX | XXX | 1,599,075 | 0.0025 | 3,998 | 0.0076 | 12,153 | 0.0127 | 20,308 |
| 3.3 | 2 | NAIC Designation Category 2.C | 977,036 | XXX | XXX | 977,036 | 0.0036 | 3,517 | 0.0108 | 10,552 | 0.0180 | 17,587 |
| 3.4 | | Subtotal NAIC 2 (3.1+3.2+3.3) | 5,092,690 | XXX | XXX | 5,092,690 | XXX | 12,800 | XXX | 38,559 | XXX | 64,319 |
| 4.1 | 3 | NAIC Designation Category 3.A | | XXX | XXX | | 0.0069 | | 0.0183 | | 0.0262 | |
| 4.2 | 3 | NAIC Designation Category 3.B | | XXX | XXX | | 0.0099 | | 0.0264 | | 0.0377 | |
| 4.3 | 3 | NAIC Designation Category 3.C | | XXX | XXX | | 0.0131 | | 0.0350 | | 0.0500 | |
| 4.4 | | Subtotal NAIC 3 (4.1+4.2+4.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 5.1 | 4 | NAIC Designation Category 4.A | | XXX | XXX | | 0.0184 | | 0.0430 | | 0.0615 | |
| 5.2 | 4 | NAIC Designation Category 4.B | | XXX | XXX | | 0.0238 | | 0.0555 | | 0.0793 | |
| 5.3 | 4 | NAIC Designation Category 4.C | | XXX | XXX | | 0.0310 | | 0.0724 | | 0.1034 | |
| 5.4 | | Subtotal NAIC 4 (5.1+5.2+5.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 6.1 | 5 | NAIC Designation Category 5.A | | XXX | XXX | | 0.0472 | | 0.0846 | | 0.1410 | |
| 6.2 | 5 | NAIC Designation Category 5.B | | XXX | XXX | | 0.0663 | | 0.1188 | | 0.1980 | |
| 6.3 | 5 | NAIC Designation Category 5.C | | XXX | XXX | | 0.0836 | | 0.1498 | | 0.2496 | |
| 6.4 | | Subtotal NAIC 5 (6.1+6.2+6.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 7. | 6 | NAIC 6 | | XXX | XXX | | 0.0000 | | 0.2370 | | 0.2370 | |
| 8. | | Total Unrated Multi-class Securities Acquired by Conversion | | XXX | XXX | | XXX | | XXX | | XXX | |
| 9. | | Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) | 15,422,869 | XXX | XXX | 15,422,869 | XXX | 21,796 | XXX | 65,976 | XXX | 119,681 |
| PREFERRED STOCKS | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | | XXX | XXX | | 0.0005 | | 0.0016 | | 0.0033 | |
| 11. | 2 | High Quality | | XXX | XXX | | 0.0021 | | 0.0064 | | 0.0106 | |
| 12. | 3 | Medium Quality | | XXX | XXX | | 0.0099 | | 0.0263 | | 0.0376 | |
| 13. | 4 | Low Quality | | XXX | XXX | | 0.0245 | | 0.0572 | | 0.0817 | |
| 14. | 5 | Lower Quality | | XXX | XXX | | 0.0630 | | 0.1128 | | 0.1880 | |
| 15. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2370 | | 0.2370 | |
| 16. | | Affiliated Life with AVR | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) | | XXX | XXX | | XXX | | XXX | | XXX | |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|------------------------|--------------------------|---|--|--|--|--|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | | | | | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| SHORT-TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | | XXX | XXX | | 0.0000 | | 0.0000 | | 0.0000 | |
| 19.1 | 1 | NAIC Designation Category 1.A | | XXX | XXX | | 0.0002 | | 0.0007 | | 0.0013 | |
| 19.2 | 1 | NAIC Designation Category 1.B | | XXX | XXX | | 0.0004 | | 0.0011 | | 0.0023 | |
| 19.3 | 1 | NAIC Designation Category 1.C | | XXX | XXX | | 0.0006 | | 0.0018 | | 0.0035 | |
| 19.4 | 1 | NAIC Designation Category 1.D | | XXX | XXX | | 0.0007 | | 0.0022 | | 0.0044 | |
| 19.5 | 1 | NAIC Designation Category 1.E | | XXX | XXX | | 0.0009 | | 0.0027 | | 0.0055 | |
| 19.6 | 1 | NAIC Designation Category 1.F | | XXX | XXX | | 0.0011 | | 0.0034 | | 0.0068 | |
| 19.7 | 1 | NAIC Designation Category 1.G | | XXX | XXX | | 0.0014 | | 0.0042 | | 0.0085 | |
| 19.8 | | Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 20.1 | 2 | NAIC Designation Category 2.A | | XXX | XXX | | 0.0021 | | 0.0063 | | 0.0105 | |
| 20.2 | 2 | NAIC Designation Category 2.B | | XXX | XXX | | 0.0025 | | 0.0076 | | 0.0127 | |
| 20.3 | 2 | NAIC Designation Category 2.C | | XXX | XXX | | 0.0036 | | 0.0108 | | 0.0180 | |
| 20.4 | | Subtotal NAIC 2 (20.1+20.2+20.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 21.1 | 3 | NAIC Designation Category 3.A | | XXX | XXX | | 0.0069 | | 0.0183 | | 0.0262 | |
| 21.2 | 3 | NAIC Designation Category 3.B | | XXX | XXX | | 0.0099 | | 0.0264 | | 0.0377 | |
| 21.3 | 3 | NAIC Designation Category 3.C | | XXX | XXX | | 0.0131 | | 0.0350 | | 0.0500 | |
| 21.4 | | Subtotal NAIC 3 (21.1+21.2+21.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 22.1 | 4 | NAIC Designation Category 4.A | | XXX | XXX | | 0.0184 | | 0.0430 | | 0.0615 | |
| 22.2 | 4 | NAIC Designation Category 4.B | | XXX | XXX | | 0.0238 | | 0.0555 | | 0.0793 | |
| 22.3 | 4 | NAIC Designation Category 4.C | | XXX | XXX | | 0.0310 | | 0.0724 | | 0.1034 | |
| 22.4 | | Subtotal NAIC 4 (22.1+22.2+22.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 23.1 | 5 | NAIC Designation Category 5.A | | XXX | XXX | | 0.0472 | | 0.0846 | | 0.1410 | |
| 23.2 | 5 | NAIC Designation Category 5.B | | XXX | XXX | | 0.0663 | | 0.1188 | | 0.1980 | |
| 23.3 | 5 | NAIC Designation Category 5.C | | XXX | XXX | | 0.0836 | | 0.1498 | | 0.2496 | |
| 23.4 | | Subtotal NAIC 5 (23.1+23.2+23.3) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 24. | 6 | NAIC 6 | | XXX | XXX | | 0.0000 | | 0.2370 | | 0.2370 | |
| 25. | | Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) | | XXX | XXX | | XXX | | XXX | | XXX | |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 26. | | Exchange Traded | | XXX | XXX | | 0.0005 | | 0.0016 | | 0.0033 | |
| 27. | 1 | Highest Quality | | XXX | XXX | | 0.0005 | | 0.0016 | | 0.0033 | |
| 28. | 2 | High Quality | | XXX | XXX | | 0.0021 | | 0.0064 | | 0.0106 | |
| 29. | 3 | Medium Quality | | XXX | XXX | | 0.0099 | | 0.0263 | | 0.0376 | |
| 30. | 4 | Low Quality | | XXX | XXX | | 0.0245 | | 0.0572 | | 0.0817 | |
| 31. | 5 | Lower Quality | | XXX | XXX | | 0.0630 | | 0.1128 | | 0.1880 | |
| 32. | 6 | In or Near Default | | XXX | XXX | | 0.0000 | | 0.2370 | | 0.2370 | |
| 33. | | Total Derivative Instruments | | XXX | XXX | | XXX | | XXX | | XXX | |
| 34. | | Total (Lines 9 + 17 + 25 + 33) | 15,422,869 | XXX | XXX | 15,422,869 | XXX | 21,796 | XXX | 65,976 | XXX | 119,681 |

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

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

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

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

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

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

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

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

| 1 RSAT Number | 2 Type | 3 CUSIP | 4 Description of Asset(s) | 5 NAIC Designation or Other Description of Asset | 6 Value of Asset | 7 AVR Basic Contribution | 8 AVR Reserve Objective | 9 AVR Maximum Reserve |
|--|-----------|------------|------------------------------|--|---------------------|--------------------------------|-------------------------------|-----------------------------|
| <div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div> | | | | | | | | |
| 0599999 - Total | | | | | | | | |

OVERFLOW PAGE FOR WRITE-INS

NONE

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 | 19,471,627 |
| 2. | Cost of bonds and stocks acquired, Part 3, Column 7 | |
| 3. | Accrual of discount | 13,089 |
| 4. | Unrealized valuation increase (decrease): | |
| | 4.1. Part 1, Column 12 | (961,369) |
| | 4.2. Part 2, Section 1, Column 15 | |
| | 4.3. Part 2, Section 2, Column 13 | |
| | 4.4. Part 4, Column 11 | (50,572) |
| | | (1,011,941) |
| 5. | Total gain (loss) on disposals, Part 4, Column 19 | 93 |
| 6. | Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 | 3,050,876 |
| 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 | 876 |
| 11. | Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) | 15,422,868 |
| 12. | Deduct total nonadmitted amounts | |
| 13. | Statement value at end of current period (Line 11 minus Line 12) | 15,422,868 |

SCHEDULE D - SUMMARY BY COUNTRY

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

| Description | | 1 Book/Adjusted Carrying Value | 2 Fair Value | 3 Actual Cost | 4 Par Value of Bonds |
|--|----------------------------|--------------------------------------|-----------------|------------------|-------------------------|
| BONDS | | | | | |
| Governments (Including all obligations guaranteed by governments) | 1. United States | | | | |
| | 2. Canada | | | | |
| | 3. Other Countries | | | | |
| | 4. Totals | | | | |
| U.S. States, Territories and Possessions (Direct and guaranteed) | 5. Totals | | | | |
| U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed) | 6. Totals | | | | |
| U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions | 7. Totals | | | | |
| Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated) | 8. United States | 14,415,438 | 14,415,438 | 14,765,993 | 14,797,000 |
| | 9. Canada | | | | |
| | 10. Other Countries | 1,007,430 | 1,007,430 | 1,049,408 | 1,050,000 |
| | 11. Totals | 15,422,868 | 15,422,868 | 15,815,401 | 15,847,000 |
| Parent, Subsidiaries and Affiliates | 12. Totals | | | | |
| | 13. Total Bonds | 15,422,868 | 15,422,868 | 15,815,401 | 15,847,000 |
| PREFERRED STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated) | 14. United States | | | | |
| | 15. Canada | | | | |
| | 16. Other Countries | | | | |
| | 17. Totals | | | | |
| Parent, Subsidiaries and Affiliates | 18. Totals | | | | |
| | 19. Total Preferred Stocks | | | | |
| COMMON STOCKS | | | | | |
| Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds | 20. United States | | | | |
| | 21. Canada | | | | |
| | 22. Other Countries | | | | |
| | 23. Totals | | | | |
| Parent, Subsidiaries and Affiliates | 24. Totals | | | | |
| | 25. Total Common Stocks | | | | |
| | 26. Total Stocks | | | | |
| | 27. Total Bonds and Stocks | 15,422,868 | 15,422,868 | 15,815,401 | |

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

| | 1 | 2 | 3 | 4 | 5 |
|---|---------|---------|----------------|---|---|
| | Total | Bonds | Mortgage Loans | Other Short-term Investment Assets (a) | Investments in Parent, Subsidiaries and Affiliates |
| 1. Book/adjusted carrying value, December 31 of prior year | 350,784 | 350,784 | | | |
| 2. Cost of short-term investments acquired | | | | | |
| 3. Accrual of discount | 32 | 32 | | | |
| 4. Unrealized valuation increase (decrease) | (816) | (816) | | | |
| 5. Total gain (loss) on disposals | | | | | |
| 6. Deduct consideration received on disposals | 350,000 | 350,000 | | | |
| 7. Deduct amortization of premium | | | | | |
| 8. Total foreign exchange change in book/adjusted carrying value | | | | | |
| 9. Deduct current year's other than temporary impairment recognized | | | | | |
| 10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | | | | | |
| 11. Deduct total nonadmitted amounts | | | | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | | | | | |

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

| | 1 | 2 | 3 | 4 |
|---|---------------|---------------|------------------------------|-----------|
| | Total | Bonds | Money Market Mutual funds | Other (a) |
| 1. Book/adjusted carrying value, December 31 of prior year | 7,999,997 | 7,999,997 | | |
| 2. Cost of cash equivalents acquired | 1,294,735,925 | 1,294,735,925 | | |
| 3. Accrual of discount | 129,223 | 129,223 | | |
| 4. Unrealized valuation increase (decrease) | 1,900 | 1,900 | | |
| 5. Total gain (loss) on disposals | 5,589 | 5,589 | | |
| 6. Deduct consideration received on disposals | 1,293,372,312 | 1,293,372,312 | | |
| 7. Deduct amortization of premium | 35 | 35 | | |
| 8. Total foreign exchange change in book/adjusted carrying value | | | | |
| 9. Deduct current year's other than temporary impairment recognized | | | | |
| 10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) | 9,500,287 | 9,500,287 | | |
| 11. Deduct total nonadmitted amounts | | | | |
| 12. Statement value at end of current period (Line 10 minus Line 11) | 9,500,287 | 9,500,287 | | |

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

| 1 | 2 | Codes | | | 6 | 7 | Fair Value | | 10 | 11 | Change in Book/Adjusted Carrying Value | | | | Interest | | | | | Dates | |
|---|---|---------|---------------|-----------|---|-------------|--------------------------------|------------|------------|-------------------------------|---|--|---|--|----------|-------------------|-----------|---------------------------------|-----------------------------|------------|----------------------------------|
| | | 3 | 4 | 5 | | | 8 | 9 | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| CUSIP Identification | Description | C o d e | F o r e i g n | Bond Char | NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol | Actual Cost | Rate Used to Obtain Fair Value | Fair Value | Par Value | Book/ Adjusted Carrying Value | Unrealized Valuation Increase/ (Decrease) | Current Year's (Amor-tization) Accretion | Current Year's Other-Than-Temporary Impairment Recognized | Total Foreign Exchange Change in Book/ Adjusted Carrying Value | Rate of | Effective Rate of | When Paid | Admitted Amount Due and Accrued | Amount Received During Year | Acquired | Stated Contractual Maturity Date |
| 0109999999. Total - U.S. Government Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 0309999999. Total - All Other Government Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 0509999999. Total - U.S. States, Territories and Possessions Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 0709999999. Total - U.S. Political Subdivisions Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 0909999999. Total - U.S. Special Revenues Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 00914A-AD-4 | AIR LEASE CORP | | | | .. 2.B FE | 124,108 | ..99.9050 | 124,881 | 125,000 | 124,881 | (1,942) | 276 | | | 2,250 | 2,475 | JJ | 1,297 | 2,813 | 09/09/2019 | 01/15/2023 |
| 03209S-AK-7 | AMPHENOL CORP | | 1 | | .. 2.A | 124,786 | ..94.0000 | 117,500 | 125,000 | 117,500 | (9,889) | 39 | | | 2,050 | 2,084 | MS | 854 | 2,563 | 02/13/2020 | 03/01/2025 |
| 110122-CN-8 | BRISTOL MYERS SQUIBB CO SERIES W1 | | 1 | | .. 1.F | 271,179 | ..97.0740 | 264,040 | 272,000 | 264,040 | (20,791) | 203 | | | 2,900 | 2,980 | JJ | 3,396 | 7,888 | 07/14/2020 | 07/26/2024 |
| 149130-2V-0 | CATERPILLAR FINL SERVICE SR UNSEC | | | | .. 1.F | 498,935 | ..97.2160 | 486,081 | 500,000 | 486,046 | (36,099) | 217 | | | 2,850 | 2,896 | MN | 1,742 | 14,250 | 05/14/2019 | 05/17/2024 |
| 263534-CN-7 | E I DU PONT DE NEMOURS | | 1 | | .. 1.G | 224,798 | ..92.3600 | 207,810 | 225,000 | 207,810 | (18,841) | 39 | | | 1,700 | 1,718 | JJ | 1,764 | 3,825 | 05/13/2020 | 07/15/2025 |
| 337738-AS-7 | FISERV INC SR UNSEC | | 2 | | .. 2.B FE | 499,160 | ..96.6020 | 483,012 | 500,000 | 483,012 | (34,318) | 169 | | | 2,750 | 2,786 | JJ | 6,875 | 13,750 | 06/10/2019 | 07/01/2024 |
| 40139L-AG-8 | GUARDIAN LIFE GLOB FUND SERIES 144A | | | | .. 1.A FE | 199,816 | ..90.5730 | 181,147 | 200,000 | 181,147 | (16,977) | 35 | | | 1,100 | 1,118 | JD | 49 | 2,200 | 06/16/2020 | 06/23/2025 |
| 438516-CB-0 | HONEYWELL INTERNATIONAL | | 1 | | .. 1.F FE | 499,950 | ..92.4440 | 462,220 | 500,000 | 462,220 | (39,808) | 10 | | | 1,350 | 1,352 | JD | 563 | 6,750 | 05/14/2020 | 06/01/2025 |
| 459200-HP-9 | IBM CORP SR UNSEC | | 1 | | .. 1.F FE | 491,446 | ..99.0300 | 495,150 | 500,000 | 495,150 | (26,164) | 1,912 | | | 3,375 | 3,777 | FA | 7,031 | 16,875 | 11/27/2018 | 08/01/2023 |
| 459200-JV-8 | IBM CORP SR UNSEC | | | | .. 1.G FE | 498,160 | ..97.2530 | 486,264 | 500,000 | 486,264 | (36,413) | 375 | | | 3,000 | 3,080 | MN | 1,917 | 15,000 | 05/09/2019 | 05/15/2024 |
| 46647P-AY-2 | JPMORGAN CHASE & CO SR UNSEC | | 2 | | .. 1.B FE | 1,000,000 | ..98.5080 | 985,083 | 1,000,000 | 985,083 | (69,284) | | | | 4,023 | 4,023 | JD | 2,906 | 40,230 | 11/28/2018 | 12/05/2024 |
| 485134-BN-9 | KANSAS CITY POWER & LT MORTGAGE | | 1 | | .. 1.B FE | 999,060 | ..99.6650 | 996,654 | 1,000,000 | 996,654 | (23,267) | 107 | | | 3,150 | 3,161 | MS | 9,275 | 31,500 | 03/11/2013 | 03/15/2023 |
| 485170-AV-6 | KANSAS CITY SOUTHERN CO GUARNT | | | | .. 2.B FE | 997,090 | ..99.1180 | 991,182 | 1,000,000 | 991,217 | (32,222) | 457 | | | 3,000 | 3,047 | MN | 3,833 | 30,000 | 07/26/2016 | 05/15/2023 |
| 571748-BF-8 | MARSH & MCLENNAN COS INC SR UNSEC | | 2 | | .. 2.A FE | 499,725 | ..98.6130 | 493,063 | 500,000 | 493,063 | (35,797) | 47 | | | 3,875 | 3,885 | MS | 5,705 | 19,375 | 01/08/2019 | 03/15/2024 |
| 58933Y-AY-1 | MERCK & CO INC | | 1 | | .. 1.G FE | 522,359 | ..88.5400 | 464,836 | 525,000 | 464,836 | (50,263) | 462 | | | 0,750 | 0,841 | FA | 1,389 | 3,938 | 06/16/2020 | 02/24/2026 |
| 59217G-CT-4 | MET LIFE GLOB FUNDING I SECURED | | | | .. 1.E FE | 299,754 | ..98.4790 | 295,436 | 300,000 | 295,436 | (20,022) | 51 | | | 3,600 | 3,618 | JJ | 5,100 | 10,800 | 01/08/2019 | 01/11/2024 |
| 664397-AK-2 | EVERSOURCE ENERGY SR UNSEC | | 1 | | .. 2.A FE | 1,994,840 | ..99.4910 | 1,989,821 | 2,000,000 | 1,989,785 | (45,635) | 581 | | | 2,800 | 2,830 | MN | 9,333 | 56,000 | 05/08/2013 | 05/01/2023 |
| 701094-AM-6 | PARKER-HANNIFIN CORP SR UNSEC | | 2 | | .. 2.B FE | 424,805 | ..96.2960 | 409,259 | 425,000 | 409,259 | (29,863) | 40 | | | 2,700 | 2,710 | JD | 542 | 11,475 | 06/05/2019 | 06/14/2024 |
| 74256L-EE-5 | PRINCIPAL LFE GLB FND II SERIES 144A | | | | .. 1.A FE | 99,918 | ..90.9450 | 90,945 | 100,000 | 90,945 | (7,880) | 16 | | | 1,250 | 1,266 | JD | 28 | 1,250 | 06/16/2020 | 06/23/2025 |
| 857477-BC-6 | STATE STREET CORP SR UNSEC | | 2 | | .. 1.E FE | 1,000,000 | ..98.8420 | 988,424 | 1,000,000 | 988,424 | (64,366) | | | | 3,776 | 3,776 | JD | 2,937 | 37,760 | 11/28/2018 | 12/03/2024 |
| 87165B-AD-5 | SYNCHRONY FINANCIAL SR UNSEC | | 1 | | .. 2.C FE | 998,060 | ..97.7040 | 977,036 | 1,000,000 | 977,036 | (82,312) | 217 | | | 4,250 | 4,274 | FA | 16,056 | 42,500 | 08/06/2014 | 08/15/2024 |
| 87305Q-CE-9 | TTX CO SR UNSEC | | 1 | | .. 1.A FE | 1,999,980 | ..98.6240 | 1,972,477 | 2,000,000 | 1,972,477 | (129,714) | | | | 4,125 | 4,125 | AO | 20,625 | 82,500 | 09/19/2013 | 10/01/2023 |
| 91324P-DW-9 | UNITEDHEALTH GROUP INC | | 1 | | .. 1.A FE | 498,065 | ..90.6240 | 453,118 | 500,000 | 453,118 | (45,318) | 339 | | | 1,250 | 1,321 | JJ | 2,882 | 6,250 | 05/13/2020 | 01/15/2026 |
| 05971K-AD-1 | BANCO SANTANDER SA Banco Santander SA 2.706 06/27 | D | | | .. 1.E FE | 800,000 | ..95.9560 | 767,644 | 800,000 | 767,644 | (60,658) | | | | 2,706 | 2,706 | JD | 241 | 21,648 | 06/20/2019 | 06/27/2024 |
| 74977R-DF-8 | COOPERATIVE RABOBANK UA SR UNSEC | D | | | .. 1.E FE | 249,407 | ..95.9140 | 239,785 | 250,000 | 239,821 | (23,526) | 120 | | | 2,625 | 2,676 | JJ | 2,898 | 6,563 | 07/15/2019 | 07/22/2024 |
| 1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations | | | | | | 15,815,401 | XXX | 15,422,868 | 15,847,000 | 15,422,868 | (961,369) | 5,712 | | | XXX | XXX | XXX | 109,238 | 487,703 | XXX | XXX |
| 1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds | | | | | | 15,815,401 | XXX | 15,422,868 | 15,847,000 | 15,422,868 | (961,369) | 5,712 | | | XXX | XXX | XXX | 109,238 | 487,703 | XXX | XXX |
| 1309999999. Total - Hybrid Securities | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 1509999999. Total - Parent, Subsidiaries and Affiliates Bonds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 1909999999. Subtotal - Bonds - Unaffiliated Bank Loans | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2419999999. Total - Issuer Obligations | | | | | | 15,815,401 | XXX | 15,422,868 | 15,847,000 | 15,422,868 | (961,369) | 5,712 | | | XXX | XXX | XXX | 109,238 | 487,703 | XXX | XXX |
| 2429999999. Total - Residential Mortgage-Backed Securities | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2439999999. Total - Commercial Mortgage-Backed Securities | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2449999999. Total - Other Loan-Backed and Structured Securities | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2459999999. Total - SVO Identified Funds | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2469999999. Total - Affiliated Bank Loans | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2479999999. Total - Unaffiliated Bank Loans | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2489999999. Total - Unaffiliated Certificates of Deposit | | | | | | | XXX | | | | | | | | XXX | XXX | XXX | | | XXX | XXX |
| 2509999999 - Total Bonds | | | | | | 15,815,401 | XXX | 15,422,868 | 15,847,000 | 15,422,868 | (961,369) | 5,712 | | | XXX | XXX | XXX | 109,238 | 487,703 | XXX | XXX |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

1.

| Line | Book/Adjusted Carrying Value by NAIC Designation Category Footnote: | | | | | | | | | |
|--------|---|-----------|---------|-----------|---------|---------|---------|--|-----------|-----------|
| Number | | | | | | | | | | |
| 1A | 1A ...\$ | 2,697,687 | 1B ..\$ | 1,981,737 | 1C ..\$ | | 1D ..\$ | | 1E ..\$ | 2,291,325 |
| 1B | 2A ...\$ | 2,600,348 | 2B ..\$ | 2,008,369 | 2C ..\$ | 977,036 | | | | |
| 1C | 3A ...\$ | | 3B ..\$ | | 3C ..\$ | | | | | |
| 1D | 4A ...\$ | | 4B ..\$ | | 4C ..\$ | | | | | |
| 1E | 5A ...\$ | | 5B ..\$ | | 5C ..\$ | | | | | |
| 1F | 6\$ | | | | | | | | | |
| | | | | | | | | | 1,707,456 | 1,158,910 |

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

N O N E

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

N O N E

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 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 |
| 26078J-AB-6 .. | | | .11/18/2022 | 0 ..... | ..... | .....500,000 |500,000 |500,000 |528,735 |(28,735) | ..... | ..... | .....(28,735) | ..... | .....500,000 | ..... | ..... | ..... | .....21,200 | ..11/15/2023 |
| 44644M-AA-9 .. | | | .04/11/2022 | 0 ..... | ..... | .....400,876 |400,000 |399,664 |404,014 |(4,138) |31 | ..... | .....(4,107) | ..... | .....399,907 | ..... | .....93 |93 |5,836 | ..02/03/2023 |
| 64952W-DK-6 .. | | | .01/21/2022 | 0 ..... | ..... | .....225,000 |225,000 |225,000 |225,016 |(16) | ..... | ..... | .....(16) | ..... | .....225,000 | ..... | ..... | ..... | .....235 | ..01/21/2022 |
| 665859-AN-4 .. | | | .08/02/2022 | 0 ..... | ..... | .....1,000,000 |1,000,000 |903,670 |1,010,356 |(17,669) |7,313 | ..... | .....(10,356) | ..... | .....1,000,000 | ..... | ..... | ..... | .....23,750 | ..08/02/2022 |
| 68902V-AG-2 .. | | | .01/14/2022 | 0 ..... | ..... | .....500,000 |500,000 |500,000 |500,014 |(14) | ..... | ..... | .....(14) | ..... | .....500,000 | ..... | ..... | ..... | .....828 | ..04/05/2023 |
| 75951A-AK-4 .. | | | .07/22/2022 | 0 ..... | ..... | .....425,000 |425,000 |424,830 |430,054 | ..... | .....33 | ..... | .....33 | ..... | .....425,000 | ..... | ..... | ..... | .....11,156 | ..07/22/2022 |
| 1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) | | | | | | 3,050,876 | 3,050,000 | 2,953,164 | 3,098,189 | (50,572) | 7,377 | | (43,195) | | 3,049,907 | | 93 | 93 | 63,005 | XXX |
| 2509999997. Total - Bonds - Part 4 | | | | | | 3,050,876 | 3,050,000 | 2,953,164 | 3,098,189 | (50,572) | 7,377 | | (43,195) | | 3,049,907 | | 93 | 93 | 63,005 | XXX |
| 2509999998. Total - Bonds - Part 5 | | | | | | | | | | | | | | | | | | | | XXX |
| 2509999999. Total - Bonds | | | | | | 3,050,876 | 3,050,000 | 2,953,164 | 3,098,189 | (50,572) | 7,377 | | (43,195) | | 3,049,907 | | 93 | 93 | 63,005 | XXX |
| 4509999997. Total - Preferred Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 4509999998. Total - Preferred Stocks - Part 5 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 4509999999. Total - Preferred Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 5989999997. Total - Common Stocks - Part 4 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 5989999998. Total - Common Stocks - Part 5 | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 5989999999. Total - Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| 5999999999. Total - Preferred and Common Stocks | | | | | | | XXX | | | | | | | | | | | | | XXX |
| | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| 6009999999 - Totals | | | | | | 3,050,876 | XXX | 2,953,164 | 3,098,189 | (50,572) | 7,377 | | (43,195) | | 3,049,907 | | 93 | 93 | 63,005 | XXX |

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

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 2 - CASH EQUIVALENTS

[illegible]

| Line Number | Book/Adjusted Carrying Value by NAIC Designation Category Footnote: | | | | | | | |
|-------------|---|-----------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1A | 1A ...\$ | 9,500,287 | 1B ..\$ | 1C ..\$ | 1D ..\$ | 1E ..\$ | 1F ..\$ | 1G ..\$ |
| 1B | 2A ...\$ | | 2B ..\$ | 2C ..\$ | | | | |
| 1C | 3A ...\$ | | 3B ..\$ | 3C ..\$ | | | | |
| 1D | 4A ...\$ | | 4B ..\$ | 4C ..\$ | | | | |
| 1E | 5A ...\$ | | 5B ..\$ | 5C ..\$ | | | | |
| 1F | 6\$ | | | | | | | |

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year 6.1

Analysis of Operations By Lines of Business 5

Asset Valuation Reserve Default Component 15

Asset Valuation Reserve Equity 18

Asset Valuation Reserve Replications (Synthetic) Assets 21

Assets 2

Exhibit 1 - Investment Expenses 8

Exhibit 2 - Investment Taxes, Licenses and Fees (Excluding Federal Income Taxes) 8

Exhibit 3 - Aggregate Reserve for Life, Annuity and Accident and Health Contracts 9

Exhibit 3 - Interrogatories 9

Exhibit 3A - Changes in Bases of Valuation During The Year 9

Exhibit 4 - Deposit-Type Contracts 10

Exhibit 5 - Reconciliation of Cash and Invested Assets 11

Exhibit 6 - Guaranteed Insurance and Annuity Products 12

Exhibit of Capital Gains (Losses) 7

Exhibit of Net Investment Income 7

Form for Calculating the Interest Maintenance Reserve (IMR) 14

General Interrogatories 13

Jurat Page 1

Liabilities, Surplus and Other Funds 3

Overflow Page For Write-ins 22

Schedule A - Part 1 E01

Schedule A - Part 2 E02

Schedule A - Part 3 E03

Schedule A - Verification Between Years SI02

Schedule B - Part 1 E04

Schedule B - Part 2 E05

Schedule B - Part 3 E06

Schedule B - Verification Between Years SI02

Schedule BA - Part 1 E07

Schedule BA - Part 2 E08

Schedule BA - Part 3 E09

Schedule BA - Verification Between Years SI03

Schedule D - Part 1 E10

Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

Schedule D - Part 3 E13

Schedule D - Part 4 E14

Schedule D - Part 5 E15

Schedule D - Summary By Country SI04

Schedule D - Verification Between Years SI03

Schedule DA - Part 1 E17

Schedule DA - Verification Between Years SI10

Schedule DB - Part A - Section 1 E18

Schedule DB - Part A - Section 2 E19

Schedule DB - Part A - Verification Between Years SI11

Schedule DB - Part B - Section 1 E20

Schedule DB - Part B - Section 2 E21

Schedule DB - Part B - Verification Between Years SI11

Schedule DB - Part C - Section 1 SI12

Schedule DB - Part C - Section 2 SI13

Schedule DB - Part D - Section 1 E22

Schedule DB - Part D - Section 2 E23

Schedule DB - Part E E24

Schedule DB - Verification SI14

Schedule DL - Part 1 E25

Schedule DL - Part 2 E26

Schedule E - Part 1 - Cash E27

Schedule E - Part 2 - Cash Equivalents E28

Schedule E - Part 2 - Verification Between Years SI15

Schedule E - Part 3 - Special Deposits E29

Summary of Operations 4