

ANNUAL STATEMENT

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, 2017

2017

LIFE AND ACCIDENT AND HEALTH

2017



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2017
OF THE CONDITION AND AFFAIRS OF THE

TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

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

Statutory Home Office 730 Third Avenue, New York, NY, US 10017

Main Administrative Office 730 Third Avenue, New York, NY, US 10017

Mail Address 730 Third Avenue, New York, NY, US 10017

Primary Location of Books and Records 730 Third Avenue, New York, NY, US 10017

Internet Website Address tiaa.org

Statutory Statement Contact Stacy Koon Eisenhauer, seisenhauer@tiaa.org

OFFICERS

President & Chief Executive Officer Christopher James Weyrauch, Secretary Marjorie (NMN) Pierre-Merritt #

OTHER

DIRECTORS OR TRUSTEES

Rashmi Dilip Badwe, Eric Thomas Jones, Scot Harrison Parnell, Elizabeth Davenport Black, Meredith J Kornreich, Christopher Antoine Van Buren, Sue Ann Collins, Russell Gordon Noles, Christopher James Weyrauch

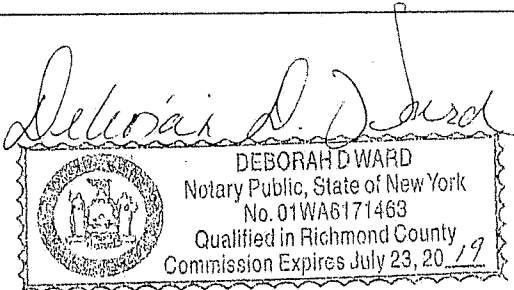
State of New York, County of New York SS:

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

Signatures of Christopher James Weyrauch, Marjorie (NMN) Pierre-Merritt, and Stacy Koon Eisenhauer with titles.

Subscribed and sworn to before me this 25th day of January, 2018

- 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.....



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	7,240,086,311		7,240,086,311	6,100,509,753
2. Stocks (Schedule D):				
2.1 Preferred stocks	182,882		182,882	182,882
2.2 Common stocks				585,529
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$	2,720,453			
, Schedule E - Part 1), cash equivalents				
(\$	78,997,366			
, Schedule E - Part 2) and short-term				
investments (\$	20,927,766			
, Schedule DA)	102,645,585		102,645,585	28,131,355
6. Contract loans (including \$	27,016,210		27,016,210	23,856,911
premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	5,926,925	1,201,711	4,725,214	9,583,297
9. Receivables for securities	399,177		399,177	560,418
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,376,257,090	1,201,711	7,375,055,379	6,163,410,145
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	63,092,116		63,092,116	55,011,248
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,068,992		2,068,992	1,511,387
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	52,176,552	35,406,099	16,770,453	15,926,152
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	11,430,000		11,430,000	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	16,745,733		16,745,733	15,713,147
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	42,983,854	25,978,038	17,005,816	21,375,693
19. Guaranty funds receivable or on deposit	256,393		256,393	172,520
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$				
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,172,191	435,000	1,737,191	3,359,655
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	7,567,182,921	63,020,848	7,504,162,073	6,276,479,947
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	5,052,500,484		5,052,500,484	5,605,990,701
28. Total (Lines 26 and 27)	12,619,683,405	63,020,848	12,556,662,557	11,882,470,648
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Sundry receivables	2,172,191	435,000	1,737,191	3,359,655
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,172,191	435,000	1,737,191	3,359,655

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 3,287,996,066 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 230,769,142 Modco Reserve)	3,287,996,066	2,960,506,746
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	3,700,450,692	2,834,923,044
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	8,443,487	6,396,575
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	110,711	101,539
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 18,347,465 ceded	18,347,465	15,666,854
9.4 Interest maintenance reserve (IMR, Line 6)	13,795,504	2,491,359
10. Commissions to agents due or accrued-life and annuity contracts \$ 1,275,715 accident and health \$ and deposit-type contract funds \$	1,275,715	1,222,158
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ (5,517,008) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(4,638,259)	(4,974,092)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)		
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	2,286,641	2,377,696
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	744,468	1,016,409
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	4,238,625	6,185,817
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	46,915,610	40,826,219
24.02 Reinsurance in unauthorized and certified (\$) companies	13,940,718	3,112,799
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	12,306,588	14,678,489
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	127,383	10,792
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	7,106,341,414	5,884,542,404
27. From Separate Accounts Statement	5,038,780,302	5,588,254,514
28. Total liabilities (Lines 26 and 27)	12,145,121,716	11,472,796,918
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	457,500,000	457,500,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(48,459,159)	(50,326,270)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 13,720,182 in Separate Accounts Statement)	409,040,841	407,173,730
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	411,540,841	409,673,730
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	12,556,662,557	11,882,470,648
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	127,383	10,792
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	127,383	10,792
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)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	734,602,544	692,252,295
2. Considerations for supplementary contracts with life contingencies	322,402	1,561,275
3. Net investment income (Exhibit of Net Investment Income, Line 17)	240,431,031	209,119,865
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(36,387)	137,646
5. Separate Accounts net gain from operations excluding unrealized gains or losses	77,837	387,772
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	24,168,934	26,492,065
7. Reserve adjustments on reinsurance ceded	32,733,077	33,400,138
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	25,660,363	24,207,590
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	196,992	225,968
9. Total (Lines 1 to 8.3)	1,058,156,793	987,784,614
10. Death benefits	22,954,350	12,224,827
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	53,695,055	55,040,693
13. Disability benefits and benefits under accident and health contracts	86,996	51,916
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	146,209,170	139,131,691
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	49,155,140	37,274,078
18. Payments on supplementary contracts with life contingencies	256,061	231,490
19. Increase in aggregate reserves for life and accident and health contracts	327,489,320	348,092,753
20. Totals (Lines 10 to 19)	599,846,092	592,047,448
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	27,374,816	31,056,411
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	115,447,907	127,393,265
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	13,621,985	13,527,891
25. Increase in loading on deferred and uncollected premiums	(1,487,920)	(1,769,885)
26. Net transfers to or (from) Separate Accounts net of reinsurance	241,680,620	189,655,711
27. Aggregate write-ins for deductions	23,429,641	20,693,200
28. Totals (Lines 20 to 27)	1,019,913,141	972,604,041
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	38,243,652	15,180,573
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	38,243,652	15,180,573
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	10,907,050	12,303,262
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	27,336,602	2,877,311
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(1,520,538) (excluding taxes of \$6,067,255 transferred to the IMR)	1,900,039	(325,265)
35. Net income (Line 33 plus Line 34)	29,236,641	2,552,046
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	409,673,730	362,518,243
37. Net income (Line 35)	29,236,641	2,552,046
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(573,529)	(281,471)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(26,980,357)	3,909,996
41. Change in nonadmitted assets	21,195,508	(2,044,527)
42. Change in liability for reinsurance in unauthorized and certified companies	(10,827,919)	1,803,081
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(6,089,391)	(7,182,831)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(4,093,842)	(1,600,807)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		50,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,867,111	47,155,487
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	411,540,841	409,673,730
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	196,992	225,968
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	196,992	225,968
2701. Miscellaneous deductions	23,429,641	20,523,082
2702. Miscellaneous fines and penalties		170,118
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	23,429,641	20,693,200
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	736,564,085	684,962,378
2. Net investment income	231,848,369	200,672,814
3. Miscellaneous income	49,058,417	57,546,431
4. Total (Lines 1 through 3)	1,017,470,871	943,181,623
5. Benefit and loss related payments	223,772,671	189,704,808
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	240,596,570	190,482,753
7. Commissions, expenses paid and aggregate write-ins for deductions	156,462,795	172,618,491
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 1,018,526 tax on capital gains (losses)	15,544,822	9,310,576
10. Total (Lines 5 through 9)	636,376,858	562,116,628
11. Net cash from operations (Line 4 minus Line 10)	381,094,013	381,064,995
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	572,415,314	710,439,775
12.2 Stocks	345,574	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	5,313,465	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(1,579)	42,873
12.7 Miscellaneous proceeds	161,241	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	578,234,015	710,482,648
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,694,574,935	1,565,400,228
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		560,418
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,694,574,935	1,565,960,646
14. Net increase (decrease) in contract loans and premium notes	3,159,299	5,173,950
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,119,500,219)	(860,651,948)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		50,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	816,788,257	294,276,595
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(3,867,821)	(2,589,015)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	812,920,436	341,687,580
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	74,514,230	(137,899,373)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	28,131,355	166,030,728
19.2 End of year (Line 18 plus Line 19.1)	102,645,585	28,131,355
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Security exchanges	72,445,231	119,561,072
20.0002. Capitalized interest on bonds	1,230,320	181,601

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	734,602,544		322,037,034	354,565,475			58,000,035					
2. Considerations for supplementary contracts with life contingencies	322,402				322,402							
3. Net investment income	240,431,031		79,213,070	53,910,269	780,175		12,832,807	93,694,710				
4. Amortization of Interest Maintenance Reserve (IMR)	(36,387)		437,693	(79,672)	4,303		23,177	(421,888)				
5. Separate Accounts net gain from operations excluding unrealized gains or losses	77,837			77,837								
6. Commissions and expense allowances on reinsurance ceded	24,168,934		13,756,560				10,412,374					
7. Reserve adjustments on reinsurance ceded	32,733,077		10,758,265				21,974,812					
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	25,660,363		1,504,786	9,799,484	10,474		3,079,284	11,266,335				
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	196,992		48,773	134,248	463		2,356	11,152				
9. Totals (Lines 1 to 8.3)	1,058,156,793		427,756,181	418,407,641	1,117,817		106,324,845	104,550,309				
10. Death benefits	22,954,350		10,757,032				12,197,318					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	53,695,055			53,695,055								
13. Disability benefits and benefits under accident and health contracts	86,996		86,996									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	146,209,170		27,939,958	115,058,035			3,211,177					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	49,155,140		298,742	1,278,439	160,212			47,417,747				
18. Payments on supplementary contracts with life contingencies	256,061				256,061							
19. Increase in aggregate reserves for life and accident and health contracts	327,489,320		261,856,129	8,089,770	214,644		57,328,777					
20. Totals (Lines 10 to 19)	599,846,092		300,938,857	178,121,299	630,917		72,737,272	47,417,747				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	27,374,816		9,143,496				18,231,320					
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	115,447,907		78,662,171	18,343,385	5,708,626			12,862,685			(128,960)	
24. Insurance taxes, licenses and fees, excluding federal income taxes	13,621,985		11,572,274	1,773,819	50,630			109,979			115,283	
25. Increase in loading on deferred and uncollected premiums	(1,487,920)		(1,487,920)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	241,680,620		30,439,565	195,845,351	(51,872)		15,447,576					
27. Aggregate write-ins for deductions	23,429,641		5,233	21,941,590	1,618,492		1,118	(136,792)				
28. Totals (Lines 20 to 27)	1,019,913,141		429,273,676	416,025,444	7,956,793		106,417,286	60,253,619			(13,677)	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	38,243,652		(1,517,495)	2,382,197	(6,838,976)		(92,441)	44,296,690			13,677	
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	38,243,652		(1,517,495)	2,382,197	(6,838,976)		(92,441)	44,296,690			13,677	
32. Federal income taxes incurred (excluding tax on capital gains)	10,907,050		271,296	(425,885)	1,222,659		16,526	9,824,899			(2,445)	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	27,336,602		(1,788,791)	2,808,082	(8,061,635)		(108,967)	34,471,791			16,122	
DETAILS OF WRITE-INS												
08.301. Miscellaneous income	196,992		48,773	134,248	463		2,356	11,152				
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	196,992		48,773	134,248	463		2,356	11,152				
2701. Miscellaneous deductions	23,429,641		5,233	21,941,590	1,618,492		1,118	(136,792)				
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	23,429,641		5,233	21,941,590	1,618,492		1,118	(136,792)				

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	2,960,506,747		1,289,185,537	1,335,067,342	2,781,197		333,472,671	
2. Tabular net premiums or considerations	826,493,760		378,640,608	354,565,475	322,402		92,965,275	
3. Present value of disability claims incurred	99,218		99,218		XXX			
4. Tabular interest	109,865,745		59,042,956	36,116,746	126,832		14,579,211	
5. Tabular less actual reserve released	412,839		13,468	423,917	(24,546)			
6. Increase in reserve on account of change in valuation basis								
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	(96,998,981)		(52,215,008)	(18,402,265)	(5,856)		(26,375,852)	
8. Totals (Lines 1 to 7)	3,800,379,328		1,674,766,779	1,707,771,215	3,200,029		414,641,305	
9. Tabular cost	59,468,329		59,468,329		XXX			
10. Reserves released by death	3,385,046		1,566,343	XXX	XXX		1,818,703	XXX
11. Reserves released by other terminations (net)	38,737,461		32,163,883				6,573,578	
12. Annuity, supplementary contract and disability payments involving life contingencies	169,098,068		86,996	168,755,011	256,061			
13. Net transfers to or (from) Separate Accounts	241,694,358		30,439,564	195,859,090	(51,872)		15,447,576	
14. Total Deductions (Lines 9 to 13)	512,383,261		123,725,115	364,614,101	204,188		23,839,857	
15. Reserve December 31, current year	3,287,996,066		1,551,041,664	1,343,157,114	2,995,841		390,801,448	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 9,414,346	9,165,604
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 225,036,734	233,541,253
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	1,111,056	1,103,192
6. Cash, cash equivalents and short-term investments	(e) 487,274	445,604
7. Derivative instruments	(f)	
8. Other invested assets	513,720	388,345
9. Aggregate write-ins for investment income	1,536,533	1,536,533
10. Total gross investment income	238,099,663	246,180,531
11. Investment expenses		(g) 5,492,465
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 164,117
13. Interest expense		(h) 92,918
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)		5,749,500
17. Net investment income (Line 10 minus Line 16)		240,431,031
DETAILS OF WRITE-INS		
0901. Commitment and other fees	1,536,533	1,536,533
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)	1,536,533	1,536,533
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 \$ 5,381,074 accrual of discount less \$ 6,086,571 amortization of premium and less \$ 2,546,260 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 \$ 404,849 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ 4,193,105 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	(74,602)		(74,602)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	16,966,712		16,966,712		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	345,574		345,574	(585,529)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	411	(1,990)	(1,579)		
7. Derivative instruments					
8. Other invested assets	478,410		478,410	12,000	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	17,716,505	(1,990)	17,714,515	(573,529)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	11,933		11,933								
2. Deferred and accrued	1,203,961		1,203,961								
3. Deferred, accrued and uncollected:											
3.1 Direct	1,215,894		1,215,894								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	1,215,894		1,215,894								
4. Advance	10,698										
5. Line 3.4 - Line 4	1,205,196		1,205,196								
6. Collected during year:											
6.1 Direct	586,252,802		251,805,875	270,005,408		64,441,519					
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	41,467,214		14,695,612			26,771,602					
6.4 Net	544,785,588		237,110,263	270,005,408		37,669,917					
7. Line 5 + Line 6.4	545,990,784		238,315,459	270,005,408		37,669,917					
8. Prior year (uncollected + deferred and accrued - advance)	1,475,050		1,475,050								
9. First year premiums and considerations:											
9.1 Direct	585,982,948		251,536,021	270,005,408		64,441,519					
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	41,467,214		14,695,612			26,771,602					
9.4 Net (Line 7 - Line 8)	544,515,734		236,840,409	270,005,408		37,669,917					
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	13,767,064			13,767,064							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	13,767,064			13,767,064							
RENEWAL											
11. Uncollected	703,909		703,909								
12. Deferred and accrued	18,433,526		18,433,526								
13. Deferred, accrued and uncollected:											
13.1 Direct	19,137,435		19,137,435								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded											
13.4 Net (Line 11 + Line 12)	19,137,435		19,137,435								
14. Advance	100,013										
15. Line 13.4 - Line 14	19,037,422		19,037,422								
16. Collected during year:											
16.1 Direct	254,303,581		139,682,584	70,793,003		36,969,937				6,858,057	
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	79,298,275		55,800,399			16,639,819				6,858,057	
16.4 Net	175,005,306		83,882,185	70,793,003		20,330,118					
17. Line 15 + Line 16.4	194,042,728		102,919,607	70,793,003		20,330,118					
18. Prior year (uncollected + deferred and accrued - advance)	17,722,982		17,722,982								
19. Renewal premiums and considerations:											
19.1 Direct	255,602,798		140,997,024	70,793,003		36,969,937				6,842,834	
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	79,283,052		55,800,399			16,639,819				6,842,834	
19.4 Net (Line 17 - Line 18)	176,319,746		85,196,625	70,793,003		20,330,118					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	855,352,810		392,533,045	354,565,475		101,411,456				6,842,834	
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	120,750,266		70,496,011			43,411,421				6,842,834	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	734,602,544		322,037,034	354,565,475		58,000,035					

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	11,356,025		4,814,704			6,541,321					
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	11,356,025		4,814,704			6,541,321					
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	12,812,910		8,941,857			3,871,053					
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	12,812,910		8,941,857			3,871,053					
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	24,168,935		13,756,561			10,412,374					
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	24,168,935		13,756,561			10,412,374					
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	17,895,260		6,414,017			11,481,243					
28. Single											
29. Renewal	9,479,556		2,729,479			6,750,077					
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	27,374,816		9,143,496			18,231,320					

**ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	2,634,047		67		141,937	2,776,051
2. Salaries and wages	48,389,631		97		3,545,995	51,935,723
3.11 Contributions for benefit plans for employees	7,658,703		11		332,798	7,991,512
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	289,895		1,998		15,014	306,907
3.32 Other agent welfare						
4.1 Legal fees and expenses	237,962				(8,043)	229,919
4.2 Medical examination fees	2,539,541					2,539,541
4.3 Inspection report fees						
4.4 Fees of public accountants and consulting actuaries	1,353,490				104,236	1,457,726
4.5 Expense of investigation and settlement of policy claims	562				10	572
5.1 Traveling expenses	874,887				43,435	918,322
5.2 Advertising	3,700,303		(2)		2,693	3,702,994
5.3 Postage, express, telegraph and telephone	2,413,045				40,456	2,453,501
5.4 Printing and stationery	449,382				1,150	450,532
5.5 Cost or depreciation of furniture and equipment	16,535				137	16,672
5.6 Rental of equipment	715,782				325,193	1,040,975
5.7 Cost or depreciation of EDP equipment and software	10,497,399		13		538,027	11,035,439
6.1 Books and periodicals	24,289				3,160	27,449
6.2 Bureau and association fees	452,684		2,157		2,148	456,989
6.3 Insurance, except on real estate	64,991				5,697	70,688
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	541,589				11,650	553,239
6.6 Sundry general expenses	3,526,094		11,971		331	3,538,396
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses	4,295				104	4,399
9.2 Investment expenses not included elsewhere	(1)				27,349	27,348
9.3 Aggregate write-ins for expenses	29,191,761		(145,271)		358,988	29,405,478
10. General expenses incurred	115,576,866		(128,959)		5,492,465	(a) 120,940,372
11. General expenses unpaid December 31, prior year						
12. General expenses unpaid December 31, current year						
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	115,576,866		(128,959)		5,492,465	120,940,372
DETAILS OF WRITE-INS						
09.301. GFA distribution	8,873,153					8,873,153
09.302. Fees to consultants	8,287,960		12		243,853	8,531,825
09.303. Temporary help	6,077,249		4		96,384	6,173,637
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	5,953,399		(145,287)		18,751	5,826,863
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	29,191,761		(145,271)		358,988	29,405,478

(a) Includes management fees of \$ 115,095,961 to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	1,321,535			14,772	1,336,307
3. State taxes on premiums	8,893,235	112,101			9,005,336
4. Other state taxes, including \$ for employee benefits	614,870	3,177		12,760	630,807
5. U.S. Social Security taxes	2,677,063	4		136,585	2,813,652
6. All other taxes					
7. Taxes, licenses and fees incurred	13,506,703	115,282		164,117	13,786,102
8. Taxes, licenses and fees unpaid December 31, prior year					
9. Taxes, licenses and fees unpaid December 31, current year					
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	13,506,703	115,282		164,117	13,786,102

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts (included in Line 13)		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 80 CSO 4.5% CRVM ALB NS CNF 2001-2005	245,027,102		245,027,102		
0100002. 80 CSO 4.5% CRVM ALB SM CNF 2001-2005	1,027,024		1,027,024		
0100003. 2001 CSO SEL & UL 4.5% CRVM ALB SM CNF 2005-2005	35,362		35,362		
0100004. 2001 CSO SEL & UL 4.5% CRVM ALB NS CNF 2005-2005	13,263,217		13,263,217		
0100005. 2001 CSO SEL & UL 4% CRVM ALB NS CNF 2006-2012	200,119,379		200,119,379		
0100006. 2001 CSO SEL & UL 4% CRVM ALB SM CNF 2006-2012	1,103,311		1,103,311		
0100007. 2001 CSO 3.5% CRVM ALB NS CNF 2013-2017 NB	88,282,775		88,282,775		
0100008. 2001 CSO 3.5% CRVM ALB SM CNF 2013-2017 NB	635,360		635,360		
0100009. 2001 CSO 3.5% CRVM ANB NS CNF 2013-2017 NB	23,537,613		23,537,613		
0100010. 2001 CSO 3.5% CRVM ANB SM CNF 2013-2017 NB	611,618		611,618		
0100011. 80 CSO 4.5% CRVM ALB IDB (ISL) 2000-2005	40,020,861		40,020,861		
0100012. 80 CSO 4% CRVM ALB IDB (ISL) 2006-2008	27,201,263		27,201,263		
0100013. 2001 CSO 4% CRVM ALB IDB (ISL) 2008-2012	193,422,068		193,422,068		
0100014. 2001 CSO 3.5% CRVM ALB IDB (ISL) 2013-2017 NB	1,036,171,699		1,036,171,699		
0100015. 2001 CSO 4% CRVM ANB IDB (ISL) 2012-2012	39,198,368		6,099,108		33,099,260
0100016. 2001 CSO 3.5% CRVM ANB IDB (ISL) 2013-2017 NB	473,332,268		115,753,522		357,578,746
0199997. Totals (Gross)	2,382,989,288		1,992,311,282		390,678,006
0199998. Reinsurance ceded	461,954,822		461,752,383		202,439
0199999. Life Insurance: Totals (Net)	1,921,034,466		1,530,558,899		390,475,567
0200001. AG43 Basic Adj Rsv: 1983A MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2017-2017 NB	53,798,252	XXX	53,798,252	XXX	
0200002. AG43 Basic Adj Rsv: A-2000 MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2017-2017 NB	1,190,190,253	XXX	1,190,190,253	XXX	
0200003. AG43 Basic Adj Rsv: 2012 IAR MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2017-2017 NB	6,099,315	XXX	6,099,315	XXX	
0200004. A-2000 MOST RECENT DECLARATION (3.50%) (<1yr) ANB (DEF,NFI) 2017-2017 NB	1,021,022	XXX	1,021,022	XXX	
0200005. A-2000 MOST RECENT DECLARATION (4.00%,3.75%) (5yr) ANB (DEF,NFI) 2013-2013	455,770	XXX	455,770	XXX	
0200006. A-2000 MOST RECENT DECLARATION (4.50%,4.00%) (5yr) ANB (DEF,NFI) 2014-2014	943,542	XXX	943,542	XXX	
0200007. A-2000 MOST RECENT DECLARATION (4.00%,3.75%) (5yr) ANB (DEF,NFI) 2015-2015	99,596	XXX	99,596	XXX	
0200008. A-2000 MOST RECENT DECLARATION (4.25%,3.75%) (5yr) ANB (DEF,NFI) 2016-2016	357,324	XXX	357,324	XXX	
0200009. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001	1,121,157	XXX	1,121,157	XXX	
0200010. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	2,031,701	XXX	2,031,701	XXX	
0200011. A-2000 6% CARVM ANB (IMM,FI) 2003-2009	3,580,787	XXX	3,580,787	XXX	
0200012. A-2000 5.5% CARVM ANB (IMM,FI) 2008-2008	5,306,218	XXX	5,306,218	XXX	
0200013. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	5,525,234	XXX	5,525,234	XXX	
0200014. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	5,233,169	XXX	5,233,169	XXX	
0200015. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	3,689,114	XXX	3,689,114	XXX	
0200016. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	5,110,376	XXX	5,110,376	XXX	
0200017. A-2000 4.5% ANB (IMM,FI) 2006-2014	7,120,529	XXX	7,120,529	XXX	
0200018. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2017 NB	26,234,685	XXX	26,234,685	XXX	
0200019. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2017 NB	21,239,070	XXX	21,239,070	XXX	
0299997. Totals (Gross)	1,339,157,114	XXX	1,339,157,114	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	1,339,157,114	XXX	1,339,157,114	XXX	
0300001. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001	13,884		13,884		
0300002. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	56,535		56,535		
0300003. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	571,954		571,954		
0300004. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	491,340		491,340		
0300005. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	374,488		374,488		
0300006. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	48,538		48,538		
0300007. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2017 NB	1,140,360		1,140,360		
0300008. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2017 NB	298,741		298,741		
0399997. Totals (Gross)	2,995,840		2,995,840		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	2,995,840		2,995,840		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	765,999		765,999		
0500002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	6,365,404		6,365,404		
0500003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2017 NB	2,135,434		2,135,434		
0599997. Totals (Gross)	9,266,837		9,266,837		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	9,266,837		9,266,837		
0600001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	240,099		240,099		
0600002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	1,016,463		1,016,463		
0600003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2017 NB	241,422		241,422		
0699997. Totals (Gross)	1,497,984		1,497,984		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	1,497,984		1,497,984		
0700001. For extra mortality under term conversions.	4,593,539		4,593,539		
0700002. For extra mortality on substandard policies.	5,882,829		5,882,829		
0700003. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state.	16,312,516		15,986,635		325,881
0700004. Additional actuarial reserves-asset/liability analysis.					
0700005. AG43 Excess Reserves	4,000,000		4,000,000		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0799997. Totals (Gross)	30,788,884		30,463,003		325,881
0799998. Reinsurance ceded	16,745,059		16,745,059		
0799999. Miscellaneous Reserves: Totals (Net)	14,043,825		13,717,944		325,881
9999999. Totals (Net) - Page 3, Line 1	3,287,996,066		2,897,194,618		390,801,448

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-participating
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
 4.5% in years 1 to 10 followed by 3.5% for M Group UL products
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves									
2. Additional contract reserves (a)	78,197,175					78,197,175			
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	78,197,175					78,197,175			
8. Reinsurance ceded	78,197,175					78,197,175			
9. Totals (Net)									
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	20,349,916					20,349,916			
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	20,349,916					20,349,916			
15. Reinsurance ceded	20,349,916					20,349,916			
16. Totals (Net)									
17. TOTAL (Net)									
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
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)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	2,834,923,044	2,751,725,549	59,591,742	9,965,279		13,640,474
2. Deposits received during the year	1,591,507,776	1,560,299,248	25,733,337	5,475,191		
3. Investment earnings credited to the account	50,640,441	47,417,747	2,531,277	495,689		195,728
4. Other net change in reserves	(1,832,685)		(1,276,226)	(556,459)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	1,955,374,153	1,926,067,956	23,102,353	4,698,567		1,505,277
8. Other net transfers to or (from) Separate Accounts	(1,180,586,269)	(1,180,943,695)	893,062	(535,636)		
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	3,700,450,692	3,614,318,283	62,584,715	11,216,769		12,330,925
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	3,700,450,692	3,614,318,283	62,584,715	11,216,769		12,330,925

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other	6,744,981		3,893,500	1,641,481			1,210,000				
2.21 Direct											
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	2,441,482		2,441,482								
2.24 Net	4,303,499		(b) 1,452,018	(b) 1,641,481		(b)	(b) 1,210,000		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	15,891,591		14,245,002				1,646,589				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	11,751,603		11,027,384				724,219				
3.4 Net	4,139,988		(b) 3,217,618	(b)		(b)	(b) 922,370		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	22,636,572		18,138,502	1,641,481			2,856,589				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	14,193,085		13,468,866				724,219				
4.4 Net	8,443,487	(a)	(a) 4,669,636	1,641,481			(a) 2,132,370				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$463,342
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	126,948,033		46,005,141	52,803,654	256,061		22,850,000				5,033,177
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	40,572,483		34,939,306				600,000				5,033,177
1.4 Net	(d) 86,375,550		11,065,835	52,803,654	256,061		22,250,000				
2. Liability December 31, current year from Part 1:											
2.1 Direct	22,636,572		18,138,502	1,641,481			2,856,589				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	14,193,085		13,468,866				724,219				
2.4 Net	8,443,487		4,669,636	1,641,481			2,132,370				
3. Amounts recoverable from reinsurers December 31, current year	11,430,000						11,430,000				
4. Liability December 31, prior year:											
4.1 Direct	23,308,220		21,210,242	750,080			1,347,898				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	16,911,645		16,318,799				592,846				
4.4 Net	6,396,575		4,891,443	750,080			755,052				
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	126,276,385		42,933,401	53,695,055	256,061		24,358,691				5,033,177
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	49,283,923		32,089,373				12,161,373				5,033,177
6.4 Net	76,992,462		10,844,028	53,695,055	256,061		12,197,318				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$86,996 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	1,201,711	1,189,711	(12,000)
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,201,711	1,189,711	(12,000)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	35,406,099	34,269,441	(1,136,658)
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	25,978,038	48,588,518	22,610,480
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	435,000	168,685	(266,315)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	63,020,848	84,216,355	21,195,507
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	63,020,848	84,216,355	21,195,507
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Sundry receivables	435,000	168,685	(266,315)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	435,000	168,685	(266,315)

NOTES TO FINANCIAL STATEMENTS**1. Summary of Significant Accounting Policies and Going Concern****A. Accounting Principles**

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

A reconciliation of the Company’s income and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of New York is shown below:

	SSAP#	F/S Page	F/S Line	12/31/2017	12/31/2016
Net Income, New York SAP				\$ 29,236,641	\$ 2,552,046
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Additional Reserves for Term Conversions.....	51R	4	19	<u>(1,533,925)</u>	<u>(408,709)</u>
Net Income, NAIC SAP				<u>\$ 30,770,566</u>	<u>\$ 2,960,755</u>
Capital and Surplus, New York SAP				\$ 411,540,841	\$ 409,673,730
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Deferred Premium Asset Limitation.....	61R	2	15.2	(35,406,099)	(34,269,441)
Book Value Separate Account Assets	56	2	27	13,364,951	17,445,871
Book Value Separate Account Liabilities.....	56	3	27	(8,884,771)	(9,293,644)
Additional Reserves for Term Conversions.....	51R	3	1	<u>(4,593,539)</u>	<u>(3,059,614)</u>
Capital and Surplus, NAIC SAP				<u>\$ 447,060,299</u>	<u>\$ 438,850,558</u>

The Company’s risk based capital as of December 31, 2017 and December 31, 2016 would not have triggered a regulatory event without the use of the New York SAP prescribed practices.

B. Use of Estimates in Preparation of the Financial Statements

The preparation of the Company’s statutory financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Deposits on deposit-type contracts are recorded directly as a liability when received. Expenses incurred in connection with acquiring new insurance business are charged to operations as incurred.

Policy and contract reserves are determined in accordance with standard valuation methods approved by the Department and are computed in accordance with standard actuarial methodology. The reserves established utilize assumptions for interest, mortality and other risks insured. Such reserves are established to provide for adequate contractual benefits guaranteed under policy and contract provisions.

The Company has established policy reserves on deferred and payout annuity contracts issued January 1, 2001 and later that exceed the minimum amounts determined under Appendix A-820, "Minimum Life and Annuity Reserve Standards" of NAIC SAP. The excess above the minimum is as follows:

	12/31/2017	12/31/2016
Additional Reserves for:		
Deferred and payout annuity contracts issued after 2000	\$ 725	\$ 844

NOTES TO FINANCIAL STATEMENTS

In addition, the Company uses the following accounting policies:

- (1) Short-term investments (investments with remaining maturities greater than three months and less than or equal to 12 months at the time of acquisition, excluding those investments classified as cash equivalents) that are not impaired are stated at amortized cost using the straight line interest method. Short-term investments that are impaired are stated at the lower of amortized cost or fair value.
- (2) Bonds are stated at amortized cost using the constant yield method. Bonds in or near default (rated NAIC 6) are stated at the lower of amortized cost or fair value. NAIC ratings are applied to bonds and other securities. Categories 1 and 2 are considered investment grade, while Categories 3 through 6 are considered below investment grade. Bonds are recorded on a trade date basis, except for private placement bonds, which are recorded on the funding date. Bonds the Company intends to sell prior to maturity (“held for sale”) are stated at the lower of amortized cost or fair value.

If it is determined that a decline in the fair value of a bond, excluding loan-backed and structured securities, is other-than-temporary, the cost basis of the bond is written down to fair value and the amount of the write down is accounted for as a realized loss. The new cost basis is not changed for subsequent recoveries in fair value. Future declines in fair value which are determined to be other-than-temporary are recorded as realized losses.

- (3) Unaffiliated common stocks are stated at fair value, which is based on quoted market prices, where available. Changes in fair value are recorded through surplus as an unrealized gain or loss. For common stocks without quoted market prices, fair value is estimated using independent pricing services or internally developed pricing models. When it is determined that a decline in fair value of an investment is other-than-temporary, the cost basis of the investment is reduced to its fair value and the amount of the reduction is accounted for as a realized loss.
- (4) Preferred stocks are stated at amortized cost unless they have an NAIC rating designation of 4, 5, or 6 which are stated at the lower of amortized cost or fair value. The fair values of preferred stocks are determined using prices provided by independent pricing services or internally developed pricing models. When it is determined that a decline in fair value of an investment is other-than-temporary, the cost basis of the investment is reduced to its fair value and the amount of the reduction is accounted for as a realized loss.
- (5) Not applicable
- (6) Included within bonds are loan-backed and structured securities. Estimated future cash flows and expected prepayment speeds are used to determine the amortization of loan-backed and structured securities under the prospective method. Expected future cash flows and prepayment speeds are evaluated quarterly. Certain loan-backed and structured securities are reported at the lower of amortized cost or fair value as a result of the NAIC modeling process.

For loan-backed and structured securities, which the Company has the intent and ability to hold for a period of time sufficient to recover the amortized cost bases, when an other-than-temporary impairment (“OTTI”) has occurred because the Company does not expect to recover the entire amortized cost basis of the security, the amount of the OTTI recognized as a realized loss is the difference between the security’s amortized cost basis and the present value of cash flows expected to be collected, discounted at the loan-backed or structured security’s effective interest rate.

For loan-backed and structured securities, when an OTTI has occurred because the Company intends to sell the security or the Company does not have the intent and ability to retain the security for a period of time sufficient to recover the amortized cost basis, the amount of the OTTI realized is the difference between the security’s amortized cost basis and fair value at the balance sheet date.

In periods subsequent to the recognition of an OTTI loss for a loan-backed or structured security, the Company accounts for the other-than-temporarily impaired security as if the security had been purchased on the measurement date of the impairment. The difference between the new amortized cost basis and the cash flows expected to be collected is accreted as interest income in future periods based on prospective changes in cash flow estimates.

- (7) Investments in wholly-owned subsidiaries are stated at the value of their underlying net assets as follows: (1) domestic insurance subsidiaries are stated at the value of their underlying statutory surplus; (2) non-insurance subsidiaries are stated at the value of their underlying audited GAAP equity. Dividends and distributions from subsidiaries are recorded in investment income to the extent that they are not in excess of the investee’s undistributed accumulated earnings and changes in the equity of subsidiaries are recorded directly to surplus as unrealized gains or losses.
- (8) Not applicable
- (9) Derivative instrument usage is described in the Derivatives Use plan that the Company has filed with the Department. The plan details the Company’s derivative policy objectives, strategies, controls and any restrictions placed on various derivative types. The plan also specifies the procedures and systems that the Company has established to evaluate, monitor and report on the derivative portfolio in terms of valuation, effectiveness and counterparty credit quality.
- (10) Not applicable
- (11) Not applicable

NOTES TO FINANCIAL STATEMENTS

(12) The Company has not modified its capitalization policy from the prior period.

(13) Not applicable

D. Going Concern

The Company does not have any doubt about its ability to continue as a going concern. In addition, the Company has a financial support agreement with its parent, Teachers Insurance and Annuity Association of America ("TIAA"). Under this agreement, TIAA will provide support so the Company will have the greater of (a) capital and surplus of \$250,000,000, (b) the amount of capital and surplus necessary to maintain the Company's capital and surplus at a level not less than 150% of the NAIC Risk Based Capital model or (c) such other amount as necessary to maintain the Company's financial strength rating at least the same as TIAA's rating at all times. This agreement is not an evidence of indebtedness or an obligation or liability of TIAA and does not provide any creditor of the Company with recourse to TIAA.

2. Accounting Changes and Corrections of Errors**Accounting Changes***Adoption of New Accounting Standards*

In June 2016, the NAIC adopted substantive revisions to SSAP No. 51, Life Contracts, to incorporate references to the Valuation Manual (VM) and to facilitate the implementation of PBR, which was effective on January 1, 2017. The adoption of PBR will be phased-in over three years, and only applies to new policies issued after the revised Standard Valuation Law and VM are in effect. Under the current system of reserving, formulas and assumptions are used to determine reserves as prescribed by state laws and regulations. Under PBR, companies will hold the higher of (a) the reserve using prescribed methods and assumptions and (b) the PBR reserve which considers a range of future economic conditions, computed using justified company experience factors, such as mortality, policyholder behavior and expenses. The adoption of the modifications to SSAP No. 51 relating to PBR will not affect the inforce block of business issued prior to the effective date.

In August 2016, the NAIC adopted and made effective modifications to SSAP No. 51, Life Contracts. These modifications clarify that annual assumption changes from reserving methods used in principles-based reserving (PBR) would not qualify as a change in valuation basis. Changes in valuation basis are recorded directly to surplus instead of through income. This modification was made to accommodate PBR when it becomes effective and subsequent implementations.

The Company's state of domicile, New York, has not yet adopted PBR into law. When New York adopts PBR it will apply to the Company. Until New York adopts PBR, the Company will continue to follow New York requirements, which are formula based reserves. The Company is still evaluating the NAIC guidance and does not anticipate a material impact on surplus.

Corrections of Errors

The Company had no material corrections of errors during 2017 and 2016.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments**A. Mortgage Loans**

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

(1) The near-term prepayment assumptions for loan-backed and structured securities are based on historical averages drawing from performance experience for a particular transaction and may vary by security type. The long-term assumptions are adjusted based on expected performance.

(2) For the period ended December 31, 2017, the Company recognized no other-than-temporary impairment ("OTTI") on securities it lacked the ability to hold or had the intent to sell.

NOTES TO FINANCIAL STATEMENTS

(3) The Company has no loan-backed and structured securities that recognized OTTI as of December 31, 2017.

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

a.	The aggregate amount of unrealized losses:		
		1. Less than 12 Months	3,066,112
		2. 12 Months or Longer	10,267,707
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	305,737,016
		2. 12 Months or Longer	349,536,098

(5) The Company's management periodically reviews the investment portfolios and identifies investments which may have deteriorated in credit quality and are candidates for impairment. The Company develops cash flows as part of its impairment review process. Where the cash flows support the recovery of the principal balance, the Company concludes that the impairment is not other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

J. Real Estate

Not applicable

K. Low Income Housing Tax Credits ("LIHTC")

Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted										
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (G/A)	G/A Supporting S/A Activity	Total Separate Account Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 plus 3)	Total From Prior Year	Increase /(Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	—%	—%
Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—%	—%
Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%
Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%
Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%
Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%
Placed under option contracts	—	—	—	—	—	—	—	—	—	—%	—%
Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—%	—%
FHLB capital stock	—	—	—	—	—	—	—	—	—	—%	—%
On deposit with states	8,237,005	—	—	—	8,237,005	8,151,670	85,335	—	8,237,005	0.065%	0.066%
On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—%	—%
Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—%	—%
Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—%	—%
Other restricted assets	—	—	—	—	—	—	—	—	—	—%	—%
Total Restricted Assets	\$ 8,237,005	\$ —	\$ —	\$ —	\$ 8,237,005	\$ 8,151,670	\$ 85,335	\$ —	\$ 8,237,005	0.065%	0.066%

(2) Not applicable

(3) Not applicable

(4) Not applicable

M. Working Capital Financial Investments

Not applicable

N. Offsetting and Netting of Assets and Liabilities

Not applicable

O. Structured Notes

Not applicable

NOTES TO FINANCIAL STATEMENTS**P. 5* Securities**

Investment	Number of 5* Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	—	—	—	—	—	—
(2) LB&SS - AC	—	1	—	125,142	—	124,467
(3) Preferred stock - AC	—	—	—	—	—	—
(4) Preferred stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	—	1	— \$	125,142 \$	— \$	124,467

AC - Amortized Cost FV - Fair Value

Q. Short Sales

Not applicable

R. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs.....	7	5
(2) Aggregate Amount of Investment Income	\$ 688,260	\$ 77,608

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company has no impairments on its investments in joint ventures, partnerships and limited liability companies.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following basis:

Bonds – income due and accrued that is over 90 days past due.

- B. The total amount excluded from income was: \$0.

8. Derivative Instruments

The Company has no derivative activity in 2017 or 2016.

NOTES TO FINANCIAL STATEMENTS

9. Federal Income Tax

A. The components of Net Deferred Tax Assets (“DTA”) and Deferred Tax Liabilities (“DTL”) at December 31, are as follows:

(1)	2017			2016			Change			
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1–4) Ordinary	(8) (Col 2–5) Capital	(9) (Col 7+8) Total	
a)										
	Gross deferred tax assets	\$ 46,805,225	\$ 2,985,771	\$ 49,790,996	\$ 64,246,701	\$ 7,021,065	\$ 71,267,766	\$ (17,441,476)	\$ (4,035,294)	\$ (21,476,770)
b)	Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
c)	Adjusted gross deferred tax assets (1a – 1b)	46,805,225	2,985,771	49,790,996	64,246,701	7,021,065	71,267,766	(17,441,476)	(4,035,294)	(21,476,770)
d)	Deferred tax assets nonadmitted	22,997,307	2,980,731	25,978,038	42,378,439	6,210,079	48,588,518	(19,381,132)	(3,229,348)	(22,610,480)
e)	Subtotal net admitted deferred tax asset (1c-1d)	23,807,918	5,040	23,812,958	21,868,262	810,986	22,679,248	1,939,656	(805,946)	1,133,710
f)	Deferred tax liabilities	6,802,102	5,040	6,807,142	1,098,620	204,935	1,303,555	5,703,482	(199,895)	5,503,587
g)	Net admitted deferred tax assets/(net deferred tax liability) (1e – 1f)	\$ 17,005,816	\$ —	\$ 17,005,816	\$ 20,769,642	\$ 606,051	\$ 21,375,693	\$ (3,763,826)	\$ (606,051)	\$ (4,369,877)

(2)	2017			2016			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1–4) Ordinary	(8) (Col 2–5) Capital	(9) (Col 7+8) Total

Admission Calculation Components SSAP No. 101

a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —	\$ 20,769,642	\$ 606,051	\$ 21,375,693	\$ (20,769,642)	\$ (606,051)	\$ (21,375,693)
b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above after application of the threshold limitation, (the lesser of 2(b)1 and 2(b)2 below)	17,005,816	—	17,005,816	—	—	—	17,005,816	—	17,005,816
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	17,005,816	—	17,005,816	—	—	—	17,005,816	—	17,005,816
	2. Adjusted gross deferred tax assets allowed per limitation threshold.	—	—	59,206,541	—	—	58,244,706	—	—	961,835
c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.	6,802,102	5,040	6,807,142	1,098,620	204,935	1,303,555	5,703,482	(199,895)	5,503,587
d)	Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	\$ 23,807,918	\$ 5,040	\$ 23,812,958	\$ 21,868,262	\$ 810,986	\$ 22,679,248	\$ 1,939,656	\$ (805,946)	\$ 1,133,710

(3)	2017	2016
(a) Ratio percentage used to determine recovery period and threshold limitation amount	750%	893%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 394,535,025	\$ 388,298,037

(4) Impact of Tax Planning Strategies:

NOTES TO FINANCIAL STATEMENTS

2017		2016		Change	
(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital

a). Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 46,805,225	\$ 2,985,771	\$ 64,246,701	\$ 7,021,065	\$ (17,441,476)	\$ (4,035,294)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of planning strategies.....	—%	—%	—%	—%	—%	—%
3. Net admitted Adjusted Gross DTAs amount from Note 9A1(e).....	\$ 23,807,918	\$ 5,040	\$ 21,868,262	\$ 810,986	\$ 1,939,656	\$ (805,946)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.....	—%	—%	—%	—%	—%	—%

b). Does the Company's tax-planning strategy include the use of reinsurance? Yes () No ()

B. Regarding deferred tax liabilities that are not recognized: None

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	12/31/2017	12/31/2016	Change
1. Current Income Tax:			
a) Federal income taxes expense	\$ 9,480,758	\$ 12,301,779	\$ (2,821,021)
b) Foreign taxes	—	—	—
c) Subtotal	<u>\$ 9,480,758</u>	<u>\$ 12,301,779</u>	<u>\$ (2,821,021)</u>
d) Federal income taxes benefit on capital gains/(losses)	4,546,717	1,018,526	3,528,191
e) Utilization of capital loss carry-forwards	—	—	—
f) Other	1,426,292	1,483	1,424,809
g) Federal and foreign income taxes expense/(benefit)	<u>\$ 15,453,767</u>	<u>\$ 13,321,788</u>	<u>\$ 2,131,979</u>
2. Deferred Tax Assets:			
(a) Ordinary:			
Discounting of unpaid losses	\$ —	\$ —	\$ —
Unearned premiums reserve	—	—	—
Policyholder reserves	8,875,040	12,791,727	(3,916,687)
Investments	—	—	—
Deferred acquisition costs	34,544,483	50,059,974	(15,515,491)
Policyholder dividends accrual	—	—	—
Fixed assets	—	—	—
Compensation and benefits accrual	—	—	—
Pension accrual	—	—	—
Receivables – non-admitted	91,350	59,040	32,310
Net operating loss carry-forward	—	—	—
Tax credit carry-forward	—	—	—
Unauthorized reinsurance	2,928,583	1,089,480	1,839,103
Other (including items < 5% of total ordinary tax assets)	365,769	246,480	119,289
Subtotal	<u>\$ 46,805,225</u>	<u>\$ 64,246,701</u>	<u>\$ (17,441,476)</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Non-admitted	22,997,307	42,378,439	(19,381,132)
(d) Admitted ordinary deferred tax assets (2a-2b-2c)	<u>\$ 23,807,918</u>	<u>\$ 21,868,262</u>	<u>\$ 1,939,656</u>
(e) Capital			
Investments	\$ 2,985,771	\$ 7,021,065	\$ (4,035,294)
Net capital loss carry-forward	—	—	—
Subtotal	<u>\$ 2,985,771</u>	<u>\$ 7,021,065</u>	<u>\$ (4,035,294)</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Non-admitted	2,980,731	6,210,079	(3,229,348)
(h) Admitted capital deferred tax assets(2e-2f-2g)	<u>\$ 5,040</u>	<u>\$ 810,986</u>	<u>\$ (805,946)</u>
(i) Admitted deferred tax assets(2d+2h)	<u>\$ 23,812,958</u>	<u>\$ 22,679,248</u>	<u>\$ 1,133,710</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
Investments	\$ —	\$ 488,882	\$ (488,882)
Policyholder Reserves	6,524,153	—	6,524,153
Tax reserve weakening	161,250	302,342	(141,092)
IHA tax accounting method change	88,574	247,014	(158,440)
Guarantee fund assessments	28,125	60,382	(32,257)
Subtotal	<u>\$ 6,802,102</u>	<u>\$ 1,098,620</u>	<u>\$ 5,703,482</u>
(b) Capital			
Investments	5,040	204,935	(199,895)
Subtotal	<u>\$ 5,040</u>	<u>\$ 204,935</u>	<u>\$ (199,895)</u>
(c) Deferred tax liabilities (3a+3b)	<u>\$ 6,807,142</u>	<u>\$ 1,303,555</u>	<u>\$ 5,503,587</u>
4. Net Deferred Tax Assets / Liabilities:			
Assets/Liabilities (2i–3c)	<u>\$ 17,005,816</u>	<u>\$ 21,375,693</u>	<u>\$ (4,369,877)</u>

NOTES TO FINANCIAL STATEMENTS

- D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference at December 31, 2017 are as follows:

Description	Amount	Effective Tax Rate
Provision computed at statutory rate	\$ 19,585,360	35.00 %
Dividends received deduction	(374,236)	(0.67)%
SAGIC - Ordinary Income & Capital Gains.....	(2,226,868)	(3.97)%
Amortization of Interest Maintenance Reserve	12,735	0.02 %
Liability for Unauthorized Reinsurance	(3,789,772)	(6.77)%
Prior year true-up	937,411	1.67 %
Change in Unrealized Gains/Losses	(200,735)	(0.36)%
Nonadmitted Assets	(97,410)	(0.17)%
Rate Change due to Tax Cuts and Jobs Act	28,655,902	51.21 %
Other permanent differences	(68,263)	(0.12)%
Total.....	\$ 42,434,124	75.84 %
Federal and foreign income tax incurred - Ordinary	\$ 10,907,050	19.49 %
Federal and foreign income tax incurred - Capital	4,546,717	8.13 %
Change in net deferred income tax charge (benefit).....	26,980,357	48.22 %
Total statutory income taxes.....	\$ 42,434,124	75.84 %

- E. A reporting entity should also disclose the following:

- As of December 31, 2017, the Company has \$0 net operating loss carry forwards.
- Due to the Tax Cuts and Jobs Act, carryback of NOLs generated after December 31, 2017 are disallowed. Therefore, ordinary income tax paid in years 2017 and prior may not be recouped in the event of future net losses.

Year Incurred	Ordinary	Capital	Total
2015	\$ —	\$ —	\$ —
2016	—	1,018,526	1,018,526
2017	—	4,546,717	4,546,717
Total	\$ —	\$ 5,565,243	\$ 5,565,243

- Deposits reported as admitted assets under IRC Section 6603: None

- F. TIAA Board of Overseers files a consolidated federal income tax return that includes the Company, its parent, TIAA and TIAA's other affiliates:

1 TIAA Board of Overseers	22 Westchester Group Farm Management, Inc.
2 ND Properties, Inc.	23 Westchester Group Real Estate, Inc.
3 TCT Holdings, inc.	24 Oleum Holding Company, Inc.
4 T-C Europe Holding, Inc.	25 TIAA-CREF Tuition Financing, Inc.
5 Nuveen Holdings, Inc.*	26 MyVest Corporation
6 NIS/R&T, Inc. f/k/a Nuveen Investment Solutions, Inc.*	27 Nuveen Holdings 1, Inc.*
7 Nuveen Investments Holdings, Inc.*	28 MyVest Advisors Corporation
8 Nuveen Global Investments Holdings, LLC/ Nuveen Investments, Inc.*	29 EverBank Financial Corp.
9 Nuveen Securities, LLC*	30 EverInsurance, Inc.
10 Terra Land Company	31 AMC Holding, Inc.
11 T-C SP, Inc.	32 EverBank Wealth Management, Inc.
12 730 Texas Forest Holdings, Inc.	33 Business Property Lending Inc.
13 JWL Properties, Inc.	34 Tygris Commercial Finance Group, Inc.
14 T-Investment Properties Corp.	35 Elite Lender Services, Inc.
15 Teachers Personal Investors Services, Inc.	36 CustomerOne Financial Network, Inc.
16 TIAA-CREF Trust Company, FSB	37 EverBank Commercial Finance, Inc.
17 Westchester Group Investment Management, Inc.	38 Tygris Asset Finance, Inc.
18 Covariance Capital Management, Inc.	39 EverTrade Direct Brokerage, Inc
19 Greenwood Resources, Inc.	40 Teachers Insurance and Annuity Association of America
20 Westchester Group Asset Management, Inc.	
21 Westchester Group Investment Management Holding Company, Inc.	

All consolidating companies, excluding those denoted with an asterisks (*) above, participate in a tax sharing agreement under the following criteria. Under the agreement, current federal income tax expense (benefit) is

NOTES TO FINANCIAL STATEMENTS

computed on a separate return basis and provides that members shall make payments or receive reimbursements to the extent that their income (loss) contributes to or reduces consolidated federal tax expense. The consolidating companies included in this agreement are reimbursed for net operating losses or other tax attributes they have generated when utilized in the consolidated return.

The companies denoted with an asterisks above (collectively, "Nuveen subgroup"), are subject to a separate tax sharing agreement, under which current federal income tax expense (benefit) is computed on a separate subgroup return basis. Under the Agreement, Nuveen Holdings I, Inc. ("Nuveen") makes payments to TIAA for amounts equal to the federal income payments that the Nuveen subgroup would be obliged to pay the federal government if the Nuveen subgroup had actually filed a separate consolidated tax return. Nuveen is reimbursed for the subgroup losses to the extent that the subgroup tax return reflects a tax benefit that the Nuveen subgroup could have carried back to a prior consolidated return year. However, in the event the TIAA consolidated group owes Alternative Minimum Tax ("AMT") in a given year, Nuveen will pay or receive reimbursements for its allocable share of tax, in an amount equal to the ratio that its standalone AMT liability bears to that of the consolidated group's liability.

The Tax Cuts and Jobs Act (the "Act") was signed into law by the President on December 22, 2017. The Act changes existing United States tax law and includes numerous provisions that will affect businesses. The Act reduces the U.S. corporate tax rate from 35% to 21%, includes several base broadening provisions, as well as, reform to the US international tax system.

The Company's deferred tax assets and liabilities as of December 31, 2017 reflect the enacted tax rate of 21% which is expected to apply when the deferred tax assets and liabilities will be settled or realized. The change in net deferred taxes due to the re-measurement of the deferred tax assets and liabilities is \$28.7 million and impacts the 2017 effective tax rate by 51.21%. Furthermore, the Company has evaluated and considered the impacts of the Act to our assessment of the realizability of our deferred tax assets and have concluded that no change as of December 31, 2017 is necessary.

In February 2018 the NAIC issued *INT 18-01: Updated Tax Estimates under the Tax Cuts and Jobs Act* to address the application of statutory accounting principles when a reporting entity does not have the necessary information available, prepared, or analyzed (including computations) in reasonable detail to complete the accounting for certain income tax effects of the Act.

The impact of the Act to DTA admissibility under SSAP 101 is currently under evaluation. Our net admitted DTA is computed based on reasonable estimates and guidance available as of the date of this filing.

In evaluating the impact of reform to the US international tax system, the Company has estimated that no material liability will be due for the transition tax provisions provided in the Act.

Any subsequent adjustment to these amounts will be recorded in the period when the information necessary to update the estimate becomes available.

- G. The Company does not have any federal or foreign income tax loss contingencies as of December 31, 2017.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. B. and C. The Company did not have any material related party transactions or transactions with its subsidiary that exceeded one half of 1% of the Company's total admitted assets. (See Schedule Y, Part 2)
- D. At December 31, 2017 and December 31, 2016, respectively, the Company reported \$12,306,588 and \$14,678,489 as amounts due to parent, subsidiaries and affiliates.
- E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity or any related party's assets or liabilities.
- F. The majority of services for operation of the Company are provided at cost by TIAA pursuant to a Service Agreement. Expense reimbursement payments under the Service Agreement are made monthly by the Company to TIAA based on TIAA's costs for providing such services. The Company also reimburses TIAA for its costs on a monthly basis for certain investment management services as per the terms of an Investment Management Agreement.

Teachers Advisors, LLC ("TAL"), an indirect subsidiary of TIAA's wholly owned subsidiary Nuveen, LLC, provides investment advisory services and other administrative services for the Company's insurance general account (the "General Account") in accordance with an Investment Management Agreement.

TAL also provides investment advisory services and other administrative services for one or more of the Company's insurance separate accounts, including guaranteed investment contract (GIC) separate accounts, in accordance with an Investment Management Agreement.

Nuveen Alternative Advisors, LLC ("Nuveen Advisors"), an indirect subsidiary of TIAA's wholly owned subsidiary Nuveen, LLC, separately provides investment advisory services and other administrative services for the Company's General Account in accordance with an Investment Management Agreement.

Teachers Personal Investors Services, Inc. ("TPIS"), a subsidiary of TIAA-CREF Asset Management, LLC and TIAA-CREF Individual & Institutional Services, LLC ("Services"), a subsidiary of TIAA, is authorized to distribute contracts for the Separate Accounts.

NOTES TO FINANCIAL STATEMENTS

Services for certain funding agreements for qualified state tuition programs for which TIAA-CREF Tuition Financing, Inc. (“TFI”), a wholly-owned subsidiary of TIAA, is the program manager, are provided to the Company by TFI pursuant to a service agreement between the Company and TFI.

The Company has a financial support agreement with TIAA. Under this agreement, TIAA will provide support so that Company will have the greater of (a) capital and surplus of \$250,000,000, (b) the amount of capital and surplus necessary to maintain the Company’s capital and surplus at a level not less than 150% of the NAIC Risk Based Capital model or (c) such other amount as necessary to maintain the Company’s financial strength rating at least the same as TIAA’s rating at all times. This agreement is not an evidence of indebtedness or an obligation or liability of TIAA and does not provide any creditor of the Company with recourse to TIAA.

The Company maintains a \$100,000,000, 364-day revolving line of credit with TIAA. This line has an expiration date of July 9, 2018. As of December 31, 2017, \$30,000,000 of this facility was maintained on a committed basis and there were no balances outstanding.

- G. All outstanding shares of the Company are owned by TIAA, an insurance company domiciled in the State of New York.
- H. The Company does not own shares of common stock of its parent, TIAA.
- I. No investment in a subsidiary or affiliate exceeds 10% of the Company’s admitted assets.
- J. During 2017, the Company did not recognize any impairment write down for its investment in its Subsidiary Controlled and Affiliated Entity.
- K. The Company does not have any investment in a foreign insurance subsidiary.
- L. The Company holds a 100% investment in TIAA-CREF Insurance Agency, LLC, a licensed life insurance agent offering insurance services and products. This affiliate was non-admitted by the Company as of December 31, 2017 and does not constitute a downstream non-insurance holding company.
- M. All SCA Investments
Not applicable
- N. Investment in Insurance SCAs
Not applicable

11. Debt

Not applicable

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

The Company has no employees. The Company’s parent, TIAA, allocates employee benefit expenses based on salaries attributable to the Company. The Company’s share of net expense for the qualified defined contribution plan and for other post-retirement benefit plans for the years ended December 31, were as follows:

	2017	2016
Qualified defined contribution plan	\$ 3,422,532	\$ 3,534,509
Other post-retirement benefit plans	\$ 28,941	\$ 70,833

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

- (1) The Company has 2,500 shares of \$1,000 par value authorized, issued and outstanding.
- (2) The Company has no preferred stock.
- (3) Under New York Insurance Law, the Company is permitted, without prior insurance regulatory approval, to pay a stockholder dividend as long as the aggregate amount of all such dividends in any calendar year does not exceed the lesser of (i) 10% of its surplus to policy holders as of the immediately preceding calendar year, or (ii) its statutory net gain from operations (excluding realized investment gains) for the immediately preceding calendar year.
- (4) The Company did not pay a dividend in 2017 or 2016.
- (5) Except for the limitations noted in (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on the Company’s surplus.
- (7) There are no advances to surplus.

NOTES TO FINANCIAL STATEMENTS

- (8) The Company does not hold any stock for special purposes.
- (9) The Company did not hold any special surplus funds as of December 31, 2017.
- (10) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains was \$201,711, gross of deferred taxes, as of December 31, 2017.
- (11) The Company has not issued any surplus notes.
- (12) and (13) The Company has no restatement of surplus due to quasi-reorganizations.

14. Liabilities, Contingencies and Assessments**A. Contingent Commitments**

- (1) The funding of bond commitments is contingent upon the continued favorable financial performance of the potential borrowers. At December 31, 2017, there were no outstanding forward commitments to fund future investments.
- (2)-(3) There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity or any related party's assets or liabilities.

B. Assessments

- (1) The Company is subject to guaranty fund assessments from the states in which it is licensed and has received notification of the insolvency of various life insurers. The Company establishes a liability for its proportionate share of the assessments and an offsetting asset for states that allow members to recover the assessment through full or partial credit.

The company has established a non-recoverable guarantee fund assessments liability of \$23,577 for December 31, 2017.

(2)

a.	Assets recognized from paid and accrued premium tax offsets prior year end	\$	172,760
b.	Decreases current year		
	Premium tax offset applied.....		(108,615)
c.	Increases current year		
	Assessments paid.....		93,361
d.	Assets recognized from paid and accrued premium tax offsets current year end	\$	<u>157,506</u>

- (3) The liabilities are estimated using discounted values per the guarantee associations and the company does not further discount the assessments as it is not material to the financial statements.

C. Gain Contingencies

Not applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming From Lawsuits

Not applicable

E. Joint and Several Liabilities

Not applicable

F. All Other Contingencies

Contingent liabilities arising from litigation, and other matters, over and above amounts already provided for in the financial statements or disclosed elsewhere in these notes, are not considered material in relation to the Company's financial position or the results of its operations.

The Company receives and responds to subpoenas or other inquiries from state and federal regulators, including state insurance commissioners; state attorneys general and other state governmental authorities; the SEC and federal governmental authorities. The Company cooperates in connection with these inquiries and believes the ultimate liability that could result from litigation and proceedings would not have a material adverse effect on the Company's financial position.

15. Leases

Not applicable

NOTES TO FINANCIAL STATEMENTS

16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

As of December 31, 2017, the Company did not hold any financial instruments with off balance sheet risk, including any derivative contracts associated with swaps, forwards, futures, or options.

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

A. Transfers of Receivables Reported as Sales

Not applicable

B. Transfer and Servicing of Financial Assets

Not applicable

C. Wash Sales

- (1) In the course of the Company's asset management, securities may be sold and reacquired within 30 days of the date of sale. The securities involved in these transactions are generally invested to enhance the Company's yield on its investment portfolio and mitigate market risks or for short-term cash management purposes.
- (2) There were no securities with an NAIC Designation of 3 or below, or unrated, that were sold and reacquired within the thirty days of the sale.

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

Not applicable

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

Not applicable

20. Fair Value Measurements

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

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

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

The Company's financial assets and liabilities measured and reported at fair value have been classified, for disclosure purposes, based on a hierarchy defined by SSAP No. 100, Fair Value Measurements. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and Level 2) and unobservable (Level 3). The levels of the fair value hierarchy are as follows:

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

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

Level 2 inputs include:

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

The following table provides information about the Company’s financial assets and liabilities measured and reported at fair value at December 31, 2017:

	Level 1	Level 2	Level 3	Total
Assets at fair value:				
Separate account assets	\$ 2,841,310,813	\$ 45,245,004	\$ —	\$ 2,886,555,817
Total assets at fair value	<u>\$ 2,841,310,813</u>	<u>\$ 45,245,004</u>	<u>\$ —</u>	<u>\$ 2,886,555,817</u>
Total liabilities at fair value.....	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

Level 1 financial instruments

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

Level 2 financial instruments

Separate account assets in Level 2 consist principally of corporate bonds, short term government agency notes and commercial paper.

Level 3 financial instruments

There are no securities measured and reported at fair value in Level 3 at December 31, 2017.

Transfers between Level 1 and Level 2

Periodically, the Company has transfers between Level 1 and Level 2 due to the availability of quoted prices for identical assets in active markets at the measurement date. The Company’s policy is to recognize transfers between levels as of the actual date of the event or change in circumstances that caused the transfer.

As of December 31, 2017, the Company had no transfers between Level 1 and Level 2 of the fair value hierarchy.

(2) Reconciliation of Level 3 assets and liabilities measured and reported at fair value:

At December 31, 2017 and December 31, 2016, there were no assets or liabilities measured and reported at fair value using Level 3 inputs.

The Company’s policy is to recognize transfers into and out of Level 3 at the actual date of the event or change in circumstances that caused the transfer.

NOTES TO FINANCIAL STATEMENTS**(3) Aggregate fair value for all financial instruments:**

The aggregate fair value for all financial instruments and the level within the fair value hierarchy:

Assets:	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds	\$ 7,511,075,750	\$ 7,240,086,311	\$ —	\$ 7,509,682,896	\$ 1,392,854	\$ —
Preferred stock	3,777,822	182,882	3,777,822	—	—	—
Separate account assets	5,039,135,533	5,052,500,484	2,851,860,633	2,187,274,900	—	—
Contract loans	27,016,210	27,016,210	—	—	27,016,210	—
Cash, cash equivalent & short term investments	102,643,883	102,645,585	2,720,453	99,923,430	—	—
Total	\$ 12,683,649,198	\$ 12,422,431,472	\$ 2,858,358,908	\$ 9,796,881,226	\$ 28,409,064	\$ —

Liabilities:	Aggregate Fair Value	Liabilities	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Deposit-type contracts	\$ 3,700,450,692	\$ 3,700,450,692	\$ —	\$ —	\$ 3,700,450,692	\$ —
Separate account liabilities	5,038,780,302	5,038,780,302	—	—	5,038,780,302	—
Total	\$ 8,739,230,994	\$ 8,739,230,994	\$ —	\$ —	\$ 8,739,230,994	\$ —

21. Other Items**A. Unusual or Infrequent Items**

Not applicable

B. Troubled Debt Restructuring

Not applicable

C. Other Disclosures

Not applicable

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Sub-prime Mortgage Related Risk Exposure

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

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

The following table presents the Company's exposure to RMBS securities supported by subprime residential mortgage-backed loans as of December 31, 2017. The OTTI losses in the table below are inception-to-date.

	Actual Cost	Book Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
Total RMBS	\$ 4,274,867	\$ 4,332,657	\$ 4,780,617	\$ (1,653,164)

NOTES TO FINANCIAL STATEMENTS**G. Retained Asset Accounts**

(1) Retained asset accounts are structured as drafts and reported as deposit type contracts without life contingencies on the Company's financial statements. The interest crediting rate applied to account balances is variable and subject to change at the Company's discretion. The variable interest rate was 1.5% at December 31, 2017. There are no monthly service or maintenance fees, no fees for withdrawals and no fees for writing or ordering checks. If a balance falls below \$1,000 during any statement period, the account will be closed as of the end of the next statement period and a check will be mailed for the remaining balance, including accrued interest. Beginning in 2015, the Company is no longer offering the retained asset option on death claims.

(2) The following table presents the Company's retained asset accounts in force number and balance:

	Retained Asset Accounts In Force			
	December 31, 2017		December 31, 2016	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	—	\$ —	—	\$ —
b. 13 to 24 Months	—	—	2	426,371
c. 25 to 36 Months	2	373,455	9	1,132,507
d. 37 to 48 Months	8	876,377	4	469,906
e. 49 to 60 Months	3	205,713	5	442,393
f. Over 60 Months	72	10,875,380	76	11,169,298
g. Total	85	\$ 12,330,925	96	\$ 13,640,475

(3) The following table presents the Company's retained asset accounts segregated as of December 31, 2017:

	Retained Asset Accounts In Force	
	Individual	
	Number	Balance
a. Retained asset accounts at the beginning of the year	96	\$ 13,640,475
b. Retained asset accounts issued/added during the year	—	—
c. Investment earnings credited to retained asset accounts during the year	—	195,728
d. Fees and other charges assessed to retained asset accounts during the year	—	—
e. Retained asset accounts transferred to state unclaimed property funds during the year	—	—
f. Retained asset accounts closed/withdrawn during the year	11	1,505,278
g. Retained asset accounts at the end of the year	85	\$ 12,330,925

H. Insurance- Linked Securities (ILS) Contracts

The Company did not have any insurance-linked securities contracts during 2017 where the Company may receive possible proceeds as the issuer, ceding insurer, or counterparty of insurance-linked securities.

22. Events Subsequent

Type I - Recognized subsequent events:

Subsequent events have been considered through February 16, 2018 for the statutory statement issued on March 1, 2018.

No type I subsequent events were noted.

Type II - Non-recognized subsequent events:

Subsequent events have been considered through February 16, 2018 for the statutory statement issued on March 1, 2018.

Effective January 1, 2018, the Company amended and restated its Investment Management Agreement with TIAA. Simultaneously, TIAA entered into Investment Management Agreements with Teachers Advisors, LLC and Nuveen Alternatives Advisors, LLC, each an indirect wholly-owned subsidiary of TIAA, appointing such affiliated advisors with authority to manage investments held within the Company's General Account.

NOTES TO FINANCIAL STATEMENTS**23. Reinsurance****A. Ceded Reinsurance Report**

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment or other similar credits?

Yes () No (X)

- (2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurance may unilaterally cancel for reasons other than for non-payment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? \$478,699,880

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during the year.

C. Commutation of Ceded Reinsurance

Not applicable

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

None

E. Reinsurance of Variable Annuity Contracts

Not applicable

F. Reinsurance with an Affiliated Captive Reinsurer

Not applicable

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework

None

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

Not applicable

NOTES TO FINANCIAL STATEMENTS**26. Intercompany Pooling Arrangements**

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. There are no surrender values in excess of the legally computed reserves.
- (2) Reserves on substandard policies are calculated using increased mortality rates. The base reserve, which is included in Exhibit 5, Life Insurance section is calculated in the same manner as the reserve for standard policies. The reserve is then recalculated using increased mortality. The difference between the recalculated reserve and the base reserve is held as an additional reserve for increased mortality. These reserves for additional mortality totaled \$5,882,829 (gross of reinsurance ceded) at December 31, 2017, and are reported in Exhibit 5, Miscellaneous Reserves section.
- (3) As of December 31, 2017, the Company had \$41,542,140,156 of insurance in force (gross of reinsurance ceded) for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of New York. Deficiency reserves totaled \$16,312,516 (gross of reinsurance ceded) and are reported on Exhibit 5, Miscellaneous Reserves section.
- (4) The Tabular Interest, the Tabular Less Reserve Released, and the Tabular Cost have been determined by formula as described in the instructions.
- (5) For Immediate Annuities not involving life contingencies and Supplementary Contracts not involving life contingencies, for each valuation rate of interest, the tabular interest has been calculated as the product of the valuation rate times the mean liability for the year. For all other funds not involving life contingencies, tabular interest has been calculated as the total interest credited to such funds. The total amount is entered on Exhibit 7, line 3.
- (6) The following are the other increases (net) on Page 7, line 7:

Item	Total	Ordinary Life Insurance	Individual Annuities	Supplementary Contracts	Group Life Insurance
Universal Life Expense & Insurance Charges...\$	(54,023,425)\$	(24,459,031)\$	— \$	— \$	(29,564,393)
Decrease in Actuarial Reserves for Asset/Liability Analysis	(30,000,000)	(30,000,000)	—	—	—
Net Effect of Maturities	(22,199,434)	—	(22,193,578)	(5,856)	—
Change in Excess of Reserve Over Accumulation	9,223,878	2,244,023	3,791,313	—	3,188,541
Total.....\$	(96,998,981)\$	(52,215,008)\$	(18,402,265)\$	(5,856)\$	(26,375,852)

NOTES TO FINANCIAL STATEMENTS**32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics**

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type Contracts Funds and other Liabilities Without Life or Disability Contingencies.

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ —	\$ 35,748,084	\$ —	\$ 35,748,084	0.4%
(2) At book value less current surrender charge of 5% or more	—	—	—	—	0.0%
(3) At fair value	—	2,131,339,473	2,496,876,739	4,628,216,212	47.6%
(4) Total with market value adjustment or at fair value.....	\$ —	\$ 2,167,087,557	\$ 2,496,876,739	\$ 4,663,964,296	48.0%
(5) At book value without adjustment (minimal or no charge or adjustment).....	4,882,212,211	—	—	4,882,212,211	50.3%
B. Not subject to discretionary withdrawal	164,391,435	1,100,000	—	165,491,435	1.7%
C. Total (gross).....	\$ 5,046,603,646	\$ 2,168,187,557	\$ 2,496,876,739	\$ 9,711,667,942	100.0%
D. Reinsurance ceded	—	—	—	—	
E. Total (net)* (C) – (D).....	\$ 5,046,603,646	\$ 2,168,187,557	\$ 2,496,876,739	\$ 9,711,667,942	

*Reconciliation of total annuity actuarial reserve and deposit fund liabilities

F. Life & Accident & Health Annual Statement:	Amount
(1) Ex 5, Annuities Section, Total (net).....	\$ 1,339,157,114
(2) Ex 5, Supplementary Contracts with Life Contingencies Section, Total (net)	2,995,840
Ex 5, Miscellaneous Reserves, AG43 Excess Line.....	4,000,000
Ex 5, Miscellaneous Reserves for Asset/Liability Analysis (Annuity portion).....	—
(3) Ex 7, Deposit-type Contracts, Line 14, Column 1	3,700,450,692
(4) Subtotal	\$ 5,046,603,646
Separate Accounts Annual Statement:	
(5) Ex 3, Line 0299999, Column 2 – Annuities.....	2,475,226,973
(6) Ex 3, Line 0399999, Column 2 - Supplementary Contracts with Life Contingencies	872,657
(7) Page 3, Line 2: Deposit-Type Contracts.....	2,152,116,582
(8) Policyholder premiums.....	—
(9) Guaranteed interest contracts	—
(10) Other contract deposit funds	—
(11) Subtotal	\$ 4,628,216,212
Non-insulated Separate Accounts.....	36,848,084
(12) Combined Total.....	\$ 9,711,667,942

33. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2017, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary New Business	1,215,894	1,531,662
(3) Ordinary Renewal	19,137,435	52,702,149
(4) Credit Life.....	—	—
(5) Group Life.....	—	—
(6) Group Annuity	—	—
(7) Total.....	\$ 20,353,329	\$ 54,233,811

34. Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. As of December 31, 2017, the Company reported separate account assets and liabilities for the following products: Variable Life, Variable Annuity, Fixed Annuity, Group Life, and Group Annuity.

NOTES TO FINANCIAL STATEMENTS

In accordance with the domiciliary state procedures for approving items within the separate account, the separate account classification of the following items are supported by a specific state statute:

Product Identification	Product Classification	State Statute Reference
TC Life VA - 1	Variable Annuity	Section 4240 of the New York Insurance Law
TC Life VLI - 1	Variable Life	Section 4240 of the New York Insurance Law
TC Life MVA - 1	Fixed Annuity	Section 4240 of the New York Insurance Law
TC Life VLI - 2	Variable Life	Section 4240 of the New York Insurance Law
TC Life SVSA - 1	Group Annuity GIC	Section 4240 (a)(5)(ii) of the New York Insurance Law
TC Life SVSA - 3	Group Annuity GIC	Section 4240 (a)(5)(ii) of the New York Insurance Law

The contract backed by the Stable Value Separate Account-2 was terminated effective December 1, 2017. The market value of the account was distributed, and the liabilities were settled. The account was subsequently closed as of December 31, 2017.

- (2) In accordance with the provisions of the separate account products, some assets are considered legally insulated whereas others are not legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2017, the Company's separate account statements included the following assets by product:

Product	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
TC Life VLI - 1	\$ 205,738,908	\$ —
TC Life VLI - 2	138,701,422	—
TC Life VA - 1	2,495,995,981	—
TC Life MVA - 1	—	46,119,505
TC Life SVSA - 1	1,250,285,240	—
TC Life SVSA - 3	915,659,428	—
Total	\$ 5,006,380,979	\$ 46,119,505

- (3) In accordance with the specific rules for products recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2017, the general account of the Company had a maximum guarantee for separate account liabilities of \$967,436. The amount paid for risk charges is not explicit, but rather embedded within the mortality and expense charges.

The total separate account guarantees paid (received) by the general account of the Company for the preceding five (5) years ending December 31, are as follows:

2017	\$	(42,141)
2016	\$	465,918
2015	\$	(518,213)
2014	\$	(400,848)
2013	\$	(11,409)

- (4) The Company does not engage in securities lending transactions within the separate account.

B. General Nature and Characteristics of Separate Accounts Business

Separate Accounts are established in conformity with insurance laws and are segregated from the Company's general account and are maintained for the benefit of separate account contract holders. Separate accounts are generally accounted for at fair value, except the Stable Value Separate Account ("SVSA") products which are accounted for at book value in accordance with NYDFS guidance.

The Company's Separate Account VA-1 ("VA-1") was established on July 27, 1998 to fund individual non-qualified variable annuities. VA-1 is registered with the Securities and Exchange Commission (the "Commission") as a unit investment trust under the Investment Company Act of 1940. The assets of this account are carried at market value.

The Company's Separate Account VLI-1 ("VLI-1") is a unit investment trust and was organized on May 23, 2001, and established under New York Law for the purpose of issuing and funding flexible premium variable universal life insurance policies. The assets of this account are carried at market value.

The Company's Separate Account MVA-1 ("MVA-1") was established on July 23, 2008, as a non-unitized Separate Account that will support flexible premium deferred fixed annuity contracts subject to withdrawal charges and a market value adjustment feature. The assets of this account are carried at market value.

NOTES TO FINANCIAL STATEMENTS

The Company's Separate Account VLI-2 ("VLI-2") is a unit investment trust and was organized on February 15, 2012 and established under New York Law for the purpose of issuing and funding group and individual variable life insurance policies. The assets of this account are carried at market value.

The Company's Stable Value Separate Account-1 ("SVSA-1") was established on May 14, 2012 as a non-unitized guaranteed separate account that supports book value separate account agreement contracts issued to certain externally managed stable value funds. The assets of this account are carried at book value as prescribed by the Department.

The Company's Stable Value Separate Account-3 ("SVSA-3") was established on November 13, 2013 as a non-unitized guaranteed separate account that supports book value separate account agreement contracts issued to certain externally managed stable value funds. The assets of this account are carried at book value as prescribed by the Department.

Information regarding the separate accounts of the Company is as follows:

	Index	Non-indexed Guarantee less than/equal to 4%	Non-indexed Guarantee more than 4%	Non-guaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/2017.....	\$ —	\$ 345,468	\$ —	\$ 389,563,688	\$ 389,909,156
(2) Reserves 12/31/2017					
For accounts with assets at:					
a. Fair value.....	\$ —	\$ 20,613,040	\$ 16,235,043	\$ 2,835,899,725	\$ 2,872,747,808
b. Amortized cost.....	—	2,131,339,474	—	—	2,131,339,474
c. Total reserves*.....	\$ —	\$ 2,151,952,514	\$ 16,235,043	\$ 2,835,899,725	\$ 5,004,087,282
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment.....	\$ —	\$ 19,513,040	\$ 16,235,043	\$ —	\$ 35,748,083
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value.....	—	2,131,339,474	—	2,835,899,725	4,967,239,199
4. At book value without market value adjustment and with current surrender charge of less than 5%	—	—	—	—	—
5. Subtotal	\$ —	\$ 2,150,852,514	\$ 16,235,043	\$ 2,835,899,725	\$ 5,002,987,282
b. Not subject to discretionary withdrawal.....	—	1,100,000	—	—	1,100,000
c. Total	\$ —	\$ 2,151,952,514	\$ 16,235,043	\$ 2,835,899,725	\$ 5,004,087,282
* Line 2(c) should equal Line 3(c)					
(4) Reserves for Asset Default Risk in Lieu of AVR:.....	\$ —	\$ —	\$ —	\$ —	\$ —

C. Reconciliation of Net Transfers To or (From) Separate Accounts:

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	Legally Insulated	Not Legally Insulated	Total
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 399,529,496	\$ 345,468	\$ 399,874,964
b. Transfers from Separate Accounts (Page 4, Line 10).....	(155,513,331)	(2,451,396)	(157,964,727)
c. Net transfers to or (from) Separate Accounts (a) - (b)	\$ 244,016,165	\$ (2,105,928)	\$ 241,910,237
(2) Reconciling Adjustments:.....			
Fund transfer exchange gain (loss)	(229,617)	—	(229,617)
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement - (1c) + (2) = (Page 4, Line 26)	\$ 243,786,548	\$ (2,105,928)	\$ 241,680,620

NOTES TO FINANCIAL STATEMENTS

35. Loss/Claims Adjustment Expense

- A. The Company has \$0 liability for unpaid accident and health claim adjustment expenses as of December 31, 2017 and 2016, respectively.
- B. The Company did not increase or decrease the provision for insured events of prior years.
- C. The Company did not incur or pay any claim adjustment expenses in the current year, which were attributable to insured or covered events of prior years.
- D. The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$0.

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? New York
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2013
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/10/2015
- 3.4 By what department or departments?
New York State Department of Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [X] No []
4.12 renewals? Yes [X] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
TIAA, FSB	Jacksonville, Florida		YES		
TIAA FSB Holdings, Inc.	Jacksonville, Florida	YES			
TIAA-CREF Individual & Institutional Services, LLC	New York, New York				YES
Teachers Personal Investors Services, Inc.	New York, New York				YES
TIAA Board of Overseers	New York, New York	YES			
Teachers Insurance & Annuity Association of America	New York, New York	YES			
Nuveen Securities, LLC	Chicago, Illinois				YES
EverTrade Direct Brokerage, Inc.	St.Louis, Missouri				YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PricewaterhouseCoopers LLP, PricewaterhouseCoopers Center, 300 Madison Avenue, New York, NY 10017
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 John Esch (Officer/Employee) 8500 Andrew Carnegie Blvd. Charlotte, NC 28262
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:

- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
Not Applicable
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103 Total payable for securities lending reported on the liability page	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$
25.28 On deposit with states	\$ 8,237,005
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Teachers Advisors, LLC	A.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107157	Teachers Advisors, LLC	Q3EVPQ17HQ51MVRLOU14	Securities and Exchange Commission ...	NO.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	7,261,014,077	7,532,007,080	270,993,003
30.2 Preferred stocks	182,882	3,777,822	3,594,940
30.3 Totals	7,261,196,959	7,535,784,902	274,587,943

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values, obtained primarily from third party pricing vendors, are provided for all bonds. When fair values are not available from pricing vendors, other sources used include pricing models from third party vendors, broker quotes, or internally modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

TIAA-CREF Life Insurance Company typically requests broker quotes from primary market makers for the respective security. The broker providing the quote is usually the broker TIAA-CREF Life Insurance Company used to execute its trade for the respective security. TIAA-CREF Life Insurance Company also conducts its own independent review of the quotes it receives to determine reasonableness. This review can include comparison to a secondary pricing source, comparison to similar or related securities, and period to period variance analysis relative to respective market movement.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:

.....

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

33. By self-designating 5*GI securities, the reporting entity is certifying the following elements of each self-designated 5*GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5*GI securities? Yes [] No [X]

OTHER

34.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$111,423

34.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	111,423
.....

35.1 Amount of payments for legal expenses, if any?\$229,919

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
None
.....

36.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$43,455

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	43,455
.....

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	734,602,544	692,252,295
2.2 Premium Denominator	0.000	0.000
2.3 Premium Ratio (2.1/2.2)	3,282,395,728	2,928,786,304
2.4 Reserve Numerator	0.000	0.000
2.5 Reserve Denominator		
2.6 Reserve Ratio (2.4/2.5)		

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$ 4,480,180

3.4 State the authority under which Separate Accounts are maintained:
Section 4240 of the New York Insurance Law

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 120,934,845

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [X] No []

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 457,500,000

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$ 20,000,000

7.12 Stock \$

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$

9. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

9.1 Amount of loss reserves established by these annuities during the current year:\$

9.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

10.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

10.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$

10.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

10.4 If yes, please provide the balance of funds administered as of the reporting date.\$

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A []
 11.2 If the answer to 11.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

12. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written\$391,401,462
 12.2 Total Incurred Claims\$41,394,918
 12.3 Number of Covered Lives88,869

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2017	2 2016	3 2015	4 2014	5 2013
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	9,002,956	7,620,371	6,058,677	4,532,938	3,075,074
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	40,837,366	38,231,107	35,656,136	33,034,053	30,222,093
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	6,125,155	5,455,577	4,694,988	3,502,093	2,143,689
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	55,965,477	51,307,055	46,409,801	41,069,084	35,440,856
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated		XXX	XXX	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,582,867	1,696,796	1,644,785	1,500,968	1,084,354
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	3,731,935	2,629,644	3,475,073	3,641,612	3,395,722
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	822,681	860,666	1,218,247	1,391,197	1,875,434
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	6,137,483	5,187,106	6,338,105	6,533,777	6,355,510
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	322,037,034	328,987,286	296,172,546	266,358,241	182,259,970
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	354,565,475	314,010,915	343,907,128	340,038,115	222,943,149
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	58,000,035	49,254,094	73,271,156	69,119,162	75,651,873
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	734,602,544	692,252,295	713,350,830	675,515,518	480,854,992
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	7,504,162,073	6,276,479,947	5,551,579,878	4,951,267,207	4,319,969,904
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	7,106,341,414	5,884,542,404	5,208,010,857	4,610,377,316	3,976,064,313
23. Aggregate life reserves (Page 3, Line 1)	3,287,996,066	2,960,506,746	2,612,413,993	2,246,383,169	1,896,978,038
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1		XXX	XXX	XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	3,700,450,692	2,834,923,044	2,503,805,005	2,298,473,019	2,013,450,784
26. Asset valuation reserve (Page 3, Line 24.01)	46,915,610	40,826,219	33,643,388	27,305,351	17,937,265
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	409,040,841	407,173,730	360,018,243	352,075,179	371,333,409
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	381,094,013	381,064,995	356,325,466	338,781,078	316,931,296
Risk-Based Capital Analysis					
30. Total adjusted capital	458,456,451	450,499,949	378,864,999	360,553,069	391,770,674
31. Authorized control level risk - based capital	52,639,330	48,075,805	42,966,876	37,540,662	42,644,149
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	98.2	99.0	96.4	97.6	96.7
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.1
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.4	0.5	3.1	1.9	2.7
37. Contract loans (Line 6)	0.4	0.4	0.3	0.3	0.2
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	0.1	0.2	0.2	0.2	0.3
40. Receivables for securities (Line 9)	0.0	0.0			
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2017	2 2016	3 2015	4 2014	5 2013
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated	1,201,711	1,189,711	1,177,711	1,159,295	1,139,536
50. Total of above Lines 44 to 49	1,201,711	1,189,711	1,177,711	1,159,295	1,139,536
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	63,020,848	84,216,355	82,171,829	62,878,782	55,954,054
53. Total admitted assets (Page 2, Line 28, Col. 3)	12,556,662,557	11,882,470,648	10,774,241,180	9,803,159,467	7,988,639,007
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	240,431,031	209,119,865	180,963,705	161,035,068	148,803,725
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	1,900,039	(325,265)	(4,539,179)	2,969,334	(36,968)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(573,529)	(281,471)	289,941	54,061	313,695
57. Total of above Lines 54, 55 and 56	241,757,541	208,513,129	176,714,467	164,058,463	149,080,452
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	222,945,571	206,449,127	173,550,109	181,489,923	118,021,719
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	261,856,129	317,904,436	268,924,931	271,510,880	178,192,025
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	5.2	8.4	7.6	5.4	3.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.2	1.8	2.5	2.8	3.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)	(1,788,791)	(44,925,258)	(77,260,389)	(109,193,322)	(59,948,752)
74. Ordinary - individual annuities (Col. 4)	2,808,082	15,563,276	(24,632,298)	17,945,234	(18,355,242)
75. Ordinary-supplementary contracts (Col. 5)	(8,061,635)	(6,888,877)	(7,782,061)	(13,706,056)	(5,003,335)
76. Credit life (Col. 6)					
77. Group life (Col. 7)	(108,967)	12,289,407	8,304,773	1,054,684	(544,174)
78. Group annuities (Col. 8)	34,471,791	26,838,097	66,319,542	83,141,767	29,215,135
79. A & H-group (Col. 9)					
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)	16,122	666	(203,577)	262,038	(37,849)
82. Aggregate of all other lines of business (Col. 12)					25,383,427
83. Total (Col. 1)	27,336,602	2,877,311	(35,254,010)	(20,495,655)	(29,290,790)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2017

NAIC Group Code 1216

LIFE INSURANCE

NAIC Company Code 60142

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	391,401,462		101,411,456		492,812,918
2. Annuity considerations	354,565,473				354,565,473
3. Deposit-type contract funds	25,733,337	XXX	1,560,299,248	XXX	1,586,032,585
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	771,700,272		1,661,710,704		2,433,410,976
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	45,918,145		22,850,000		68,768,145
10. Matured endowments					
11. Annuity benefits	52,803,654				52,803,654
12. Surrender values and withdrawals for life contracts	143,372,580		6,040,232		149,412,812
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	242,094,379		28,890,232		270,984,611
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	16	8,416,727							16	8,416,727
17. Incurred during current year	111	41,394,918			2	1,210,000			113	42,604,918
Settled during current year:										
18.1 By payment in full	109	45,918,145							109	45,918,145
18.2 By payment on compromised claims										
18.3 Totals paid	109	45,918,145							109	45,918,145
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	109	45,918,145							109	45,918,145
19. Unpaid Dec. 31, current year (16+17-18.6)	18	3,893,500			2	1,210,000			20	5,103,500
POLICY EXHIBIT										
20. In force December 31, prior year	84,388	45,851,477,068	(a)		No. of Policies 1,731	5,455,577,285			86,119	51,307,054,353
21. Issued during year	7,037	5,314,801,873			280	822,681,116			7,317	6,137,482,989
22. Other changes to in force (Net)	(2,556)	(1,325,957,492)			(36)	(153,102,521)			(2,592)	(1,479,060,013)
23. In force December 31 of current year	88,869	49,840,321,449	(a)		1,975	6,125,155,880			90,844	55,965,477,329

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,858,057	6,842,834		5,033,177	7,090,297
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,858,057	6,842,834		5,033,177	7,090,297
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,858,057	6,842,834		5,033,177	7,090,297

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year			84,388	45,851,478				1,731	5,455,577	51,307,055
2. Issued during year			7,037	5,314,802				280	822,681	6,137,483
3. Reinsurance assumed										
4. Revived during year			83	52,271						52,271
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			7,120	5,367,073				280	822,681	6,189,754
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			91,508	51,218,551				2,011	6,278,258	57,496,809
Deductions during year:										
10. Death			105	41,330			XXX	4	24,175	65,505
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			254	107,543						107,543
14. Surrender			162	112,622				25	70,829	183,451
15. Lapse			1,965	923,350				7	34,788	958,138
16. Conversion			153	73,268			XXX	XXX	XXX	73,268
17. Decreased (net)				120,116					23,311	143,427
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			2,639	1,378,229				36	153,103	1,531,332
21. In force end of year (Line 9 minus Line 20)			88,869	49,840,322				1,975	6,125,155	55,965,477
22. Reinsurance ceded end of year	XXX		XXX	34,625,594	XXX		XXX	XXX	3,033,253	37,658,847
23. Line 21 minus Line 22	XXX		XXX	15,214,728	XXX	(a)	XXX	XXX	3,091,902	18,306,630
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 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)										

(a) Group \$; Individual \$

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				
26. Debit ordinary insurance		XXX		

NONE

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	5,187	3,731,935	77,997	40,236,863
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	600,502
31. Totals (Lines 27 to 30)	5,187	3,731,935	77,997	40,837,365
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	1,850	1,582,867	10,872	9,002,956
35. Totals (Lines 31 to 34)	7,037	5,314,802	88,869	49,840,321

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	5,314,802		49,840,321	
38. Credit Life (Group and Individual)				
39. Group	822,681		6,125,156	
40. Totals (Lines 36 to 39)	6,137,483		55,965,477	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under ceding companies is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

NONE

ADDITIONAL INFORMATION ON ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force at year end under ordinary policies	
---	--

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts containing Family Income, Mortgage Repayment, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders, including above:	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			11,246	6,253,339			97	63,479
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	11,246	(a) 6,253,339		(a)	97	(a) 63,479

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	39	173		
2. Issued during year	5	23		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	44	196		
Deductions during year:				
6. Decreased (net)		22		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		22		
9. In force end of year	44	174		
10. Amount on deposit	2,995,840	(a) 11,216,769		(a)
11. Income now payable	44	174		
12. Amount of income payable	(a) 211,608	(a) 2,387,488	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,508	23,313		
2. Issued during year	266	1,498		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	1,774	24,811		
Deductions during year:				
6. Decreased (net)	130	1,186		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	130	1,186		
9. In force end of year	1,644	23,625		
Income now payable:				
10. Amount of income payable	(a) 26,556,436	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,253,023,606	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year					3,093	6,917,452
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX	3,093	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	62	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX	62	XXX
10. In force end of year		(a)		(a)	3,031	(a) 7,016,587

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	113	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	113	
Deductions During Year:		
6. Decreased (net)	11	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	11	
9. In force end of year	102	
10. Amount of account balance	(a) 3,626,649,204	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	2,491,360
2. Current year's realized pre-tax capital gains/(losses) of \$17,335,012 transferred into the reserve net of taxes of \$6,067,255	11,267,757
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	13,759,117
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(36,387)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	13,795,504

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2017	30,979	(67,366)		(36,387)
2. 2018	(13,704)	1,008,936		995,232
3. 2019	(130,790)	959,795		829,005
4. 2020	(244,548)	821,369		576,821
5. 2021	(293,141)	681,492		388,352
6. 2022	(220,071)	530,665		310,594
7. 2023	(78,368)	448,677		370,309
8. 2024	78,573	437,112		515,685
9. 2025	236,182	424,909		661,091
10. 2026	336,390	407,136		743,525
11. 2027	360,665	396,268		756,933
12. 2028	343,833	386,576		730,408
13. 2029	339,359	374,168		713,527
14. 2030	321,898	367,432		689,330
15. 2031	290,359	352,136		642,495
16. 2032	252,543	346,418		598,961
17. 2033	223,859	338,039		561,899
18. 2034	189,722	335,682		525,404
19. 2035	151,896	338,800		490,696
20. 2036	116,569	337,748		454,317
21. 2037	89,806	334,468		424,274
22. 2038	62,165	317,153		379,318
23. 2039	23,087	290,993		314,079
24. 2040	(525)	251,940		251,416
25. 2041	(1,978)	222,439		220,461
26. 2042	3,938	186,633		190,571
27. 2043	1,163	154,451		155,615
28. 2044	3,586	122,931		126,517
29. 2045	10,298	88,258		98,556
30. 2046	7,614	53,585		61,200
31. 2047 and Later		18,912		18,912
32. Total (Lines 1 to 31)	2,491,360	11,267,757		13,759,117

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	40,797,470		40,797,470		28,749	28,749	40,826,220
2. Realized capital gains/(losses) net of taxes - General Account	23,080		23,080	224,623		224,623	247,703
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account				(585,529)	12,000	(573,529)	(573,529)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	(421,391)		(421,391)				(421,391)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	9,574,935		9,574,935		1,890	1,890	9,576,825
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	49,974,094		49,974,094	(360,906)	42,639	(318,266)	49,655,828
9. Maximum reserve	50,397,130		50,397,130		14,176	14,176	50,411,306
10. Reserve objective	34,610,794		34,610,794		10,868	10,868	34,621,662
11. 20% of (Line 10 - Line 8)	(3,072,660)		(3,072,660)	72,181	(6,354)	65,827	(3,006,833)
12. Balance before transfers (Lines 8 + 11)	46,901,434		46,901,434	(288,724)	36,285	(252,439)	46,648,995
13. Transfers				22,109	(22,109)		
14. Voluntary contribution				266,615		266,615	266,615
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	46,901,434		46,901,434		14,176	14,176	46,915,610

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	291,063,027	XXX	XXX	291,063,027	0.0000		0.0000		0.0000	
2.	1	Highest Quality	4,076,214,998	XXX	XXX	4,076,214,998	0.0004	1,630,486	0.0023	9,375,294	0.0030	12,228,645
3.	2	High Quality	2,822,408,155	XXX	XXX	2,822,408,155	0.0019	5,362,575	0.0058	16,369,967	0.0090	25,401,673
4.	3	Medium Quality	23,821,304	XXX	XXX	23,821,304	0.0093	221,538	0.0230	547,890	0.0340	809,924
5.	4	Low Quality	26,578,827	XXX	XXX	26,578,827	0.0213	566,129	0.0530	1,408,678	0.0750	1,993,412
6.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	7,240,086,311	XXX	XXX	7,240,086,311	XXX	7,780,729	XXX	27,701,830	XXX	40,433,655
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality	182,882	XXX	XXX	182,882	0.0432	7,901	0.1100	20,117	0.1700	31,090
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	182,882	XXX	XXX	182,882	XXX	7,901	XXX	20,117	XXX	31,090
SHORT - TERM BONDS												
18.		Exempt Obligations	20,927,766	XXX	XXX	20,927,766	0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	20,927,766	XXX	XXX	20,927,766	XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	7,261,196,958	XXX	XXX	7,261,196,958	XXX	7,788,629	XXX	27,721,947	XXX	40,464,745

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
53.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
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		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1600		0.1600	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19.		Investment Properties					0.0000		0.0750		0.0750	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
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		0.0004		0.0023		0.0030	
24.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
25.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
26.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
27.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality	4,725,214	XXX	XXX	4,725,214	0.0004	1,890	0.0023	10,868	0.0030	14,176
31.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
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)	4,725,214	XXX	XXX	4,725,214	XXX	1,890	XXX	10,868	XXX	14,176
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0010		0.0050		0.0065	
39.		Mortgages - CM2 - High Quality			XXX		0.0035		0.0100		0.0130	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0060		0.0175		0.0225	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
42.		Mortgages - CM5 - Low Quality			XXX		0.0160		0.0425		0.0550	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
44.		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
48.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
50.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
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		0.0010		0.0050		0.0065	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0035		0.0010		0.0130	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0060		0.0175		0.0225	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0420		0.0760		0.1200	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1700		0.1700	
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		0.1300 (a)		0.1300 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1600		0.1600	
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		0.1300		0.1300	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1600		0.1600	
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		0.0750		0.0750	
72.		Investment Properties					0.0000		0.0750		0.0750	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
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	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0037		0.0037	
82.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0120		0.0120	
83.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1300		0.1300	
84.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)		XXX			XXX		XXX		XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	4,725,214			4,725,214	XXX	1,890	XXX	10,868	XXX	14,176

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts										
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																			
1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	
3. Incurred claims																			
4. Cost containment expenses																			
5. Incurred claims and cost containment expenses (Lines 3 and 4)																			
6. Increase in contract reserves																			
7. Commissions (a)																			
8. Other general insurance expenses	(128,960)										(128,960)								
9. Taxes, licenses and fees	115,283										115,283								
10. Total other expenses incurred	(13,677)										(13,677)								
11. Aggregate write-ins for deductions																			
12. Gain from underwriting before dividends or refunds	13,677										13,677								
13. Dividends or refunds																			
14. Gain from underwriting after dividends or refunds	13,677										13,677								
DETAILS OF WRITE-INS																			
1101.																			
1102.																			
1103.																			
1198. Summary of remaining write-ins for Line 11 from overflow page																			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																			

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

NONE

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Lines 1.1 and 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

NONE

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written						6,858,057			
2. Premiums earned						6,842,834			
3. Incurred claims						7,775,899			
4. Commissions									

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			7,775,899	7,775,899
2. Beginning Claim Reserves and Liabilities			17,607,194	17,607,194
3. Ending Claim Reserves and Liabilities			20,349,916	20,349,916
4. Claims Paid			5,033,177	5,033,177
B. Assumed Reinsurance:				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims.....			7,775,899	7,775,899
10. Beginning Claim Reserves and Liabilities			17,607,194	17,607,194
11. Ending Claim Reserves and Liabilities			20,349,916	20,349,916
12. Claims Paid			5,033,177	5,033,177
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses				
18. Beginning Reserves and Liabilities				
19. Ending Reserves and Liabilities				
20. Paid Claims and Cost Containment Expenses				

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
80659	38-0397420	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI		106,491
80659	38-0397420	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI		32
80659	38-0397420	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI		4,902
97071	13-3126819	08/01/2005	SCOR Global Life USA Reinsurance Company	DE		158,176
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE		329,927
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE		1,659,173
97071	13-3126819	08/01/2005	SCOR Global Life USA Reinsurance Company	DE		1,695
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE		401
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE		257
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE		51,506
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL		295,306
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL		8,389
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL		17,477
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL		9,188
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN		105,813
93580	84-0849721	07/01/2013	M Life Insurance Company	CO		545,860
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	11,430,000	438,678
93580	84-0849721	01/01/2013	M Life Insurance Company	CO		208,096
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		13,235
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		75,861
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA		11,516
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA		7,482
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA		108,450
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA		1,876,274
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA		58,344
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA		320
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX		15,949
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX		7,518
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO		126,093
93572	43-1235868	06/01/2005	RGA Reinsurance Company	MO		33,429
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO		56,142
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO		65,086
93572	43-1235868	07/01/2013	RGA Reinsurance Company	MO		4,489
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO		126
93572	43-1235868	06/01/2005	RGA Reinsurance Company	MO		34
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO		123
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO		109,521
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO		17,943
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO		16,536
64688	75-6020048	04/01/2002	SCOR Global Life Americas Reinsurance Company	DE		3,159
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	DE		93
64688	75-6020048	04/01/2002	SCOR Global Life Americas Reinsurance Company	DE		696,193
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	DE		17,663
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO		33,359
68713	84-0499703	04/01/2002	Security Life of Denver Insurance Company	CO		136,296
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	CO		8,001
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO		519
68713	84-0499703	04/01/2002	Security Life of Denver Insurance Company	CO		330
15321	98-0138339	04/01/2002	Security Life of Denver International, LTD	AZ		1,727,144
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	AZ		61,944
15321	98-0138339	04/01/2002	Security Life of Denver International, LTD	AZ		10,013
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	AZ		326
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc.	MO		33,640
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO		31,878
82627	06-0839705	01/19/2005	Swiss Re Life and Health America, Inc.	MO		250,628
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO		621,289
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO		24,409
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO		2,418,404
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO		114,235
82627	06-0839705	01/01/2002	Swiss Re Life and Health America, Inc.	MO		42,237
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO		47,000
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO		350,125
82627	06-0839705	12/01/2005	Swiss Re Life and Health America, Inc.	MO		7,703
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO		21,385
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY		847,547
70688	36-6071399	08/15/2005	Transamerica Financial Life Insurance Company	NY		137,600
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY		1,148
70688	36-6071399	08/15/2005	Transamerica Financial Life Insurance Company	NY		2,979
0899999. Life and Annuity - U.S. Non-Affiliates					11,430,000	14,193,085
1099999. Total Life and Annuity - Non-Affiliates					11,430,000	14,193,085
1199999. Total Life and Annuity					11,430,000	14,193,085
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					11,430,000	14,193,085
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					11,430,000	14,193,085

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
80659	38-0397420	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	17,834,439	373,576	267,475	12,668				
80659	38-0397420	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	113,589	76		737				
80659	38-0397420	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	AXXX	58,754	35						
80659	38-0397420	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	83,887,324	91,370		685				
80659	38-0397420	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	AXXX	65,820,936	19,811						
97071	13-3126819	08/01/2005	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	575,504,971	13,110,438	13,376,544	1,256,531				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	1,200,403,367	18,172,233	14,632,053	1,996,791				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	3,998,307,564	44,925,783	34,998,161	6,482,653				
97071	13-3126819	08/01/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	1,335,331	1,454		10,111				
97071	13-3126819	08/01/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,047,747	315						
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	315,662	344	28	200				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	247,680	75						
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	202,822	221		636				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	159,141	48						
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	40,573,732	44,193		421				
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	31,835,572	9,582						
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL	CO/I	XXXL	1,074,439,325	15,321,752	11,920,448	1,749,948				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	12,750,489	8,494	9,130	56,352				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	6,595,188	3,940						
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	50,220,184	33,456	22,555	110,164				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	25,976,379	15,518						
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	7,873,117	5,245	9,017	941				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	4,072,368	2,433						
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	25,230,465	16,808	31,530	5,019				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	13,050,453	7,796						
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	30,524,070	622,626	445,791	21,402				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	YRT/I	XXXL	48,154,594	185,939	181,798	112,104				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	CO/I	XXXL	276,010,256	4,400,141	5,180,493	803,243				
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA	CO/I	XXXL	41,898,436	803,474	839,038	127,440				
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	XXXL	85,431,079	93,052	390	429,997				
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	AXXX	67,032,221	20,176						
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	XXXL	1,452,829,621	1,582,424	1,761,028	2,229,758				
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	AXXX	1,139,941,062	343,111						
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	XXXL	292,519	195	97	67				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	AXXX	151,306	90						
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	XXXL	860,545	573		1,331				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	AXXX	445,117	266						
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA	YRT/I	XXXL	27,224,070	622,626	445,791	18,202				
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	XXXL	45,959,998	50,060		211				
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	AXXX	36,061,826	10,854						
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	CO/I	XXXL	204,015,198	1,196,911	1,176,428	654,231				
93572	43-1235868	06/01/2005	RGA Reinsurance Company	MO	CO/I	XXXL	121,628,749	473,060	463,051	338,174				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	CO/I	XXXL	204,266,632	5,159,422	4,897,621	351,370				
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	CO/I	XXXL	236,808,610	5,621,682	5,384,767	492,030				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	XXXL	98,903	108	7	1,004				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	AXXX	77,603	23						
93572	43-1235868	06/01/2005	RGA Reinsurance Company	MO	YRT/I	XXXL	27,092	30	22	135				
93572	43-1235868	06/01/2005	RGA Reinsurance Company	MO	YRT/I	AXXX	21,257	6						
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	XXXL	96,911	106		479				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	AXXX	76,039	23						
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	XXXL	86,274,180	93,970		4,593				
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	AXXX	67,693,747	20,375						
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/I	XXXL	12,647,496	8,426	9,130	49,402				

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/I	AXXX	6,541,914	3,908						
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/G	XXXL	51,998,650	34,641	22,555	101,341				
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/G	AXXX	26,896,290	16,068						
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/I	XXXL	13,121,858	8,742	15,028	2,198				
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/I	AXXX	6,787,279	4,055						
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/G	XXXL	46,457,132	30,949	52,549	9,659				
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/G	AXXX	24,029,941	14,355						
93572	43-1235868	07/01/2013	RG A Reinsurance Company	MO	YRT/I	XXXL	16,334,442	373,576	267,475	12,269				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	CO/I	XXXL	121,371,675	613,283	608,833	465,422				
68713	84-0499703	04/01/2002	Security Life of Denver Insurance Company	CO	CO/I	XXXL	223,019,836	1,304,233	1,293,883	646,258				
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	11,247,875	9,234	21,121	46,826				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	408,546	445	51	5,180				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	AXXX	320,560	96						
68713	84-0499703	04/01/2002	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	260,044	283	667	4,579				
68713	84-0499703	04/01/2002	Security Life of Denver Insurance Company	CO	YRT/I	AXXX	204,040	61						
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	122,396,275	619,150	614,153	470,006				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	115,983,350	1,490,472	2,227,185	245,918				
82627	06-0839705	01/19/2005	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	293,356,439	6,871,746	6,862,588	348,351				
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	85,414,223	70,124	123,228	362,198				
82627	06-0839705	01/01/2002	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	59,378,327	48,749	13,347	171,638				
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	37,024,233	40,327	121,922	211,334				
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	29,050,512	8,744						
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	265,731,065	289,435	481,759	800,556				
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	208,501,911	62,757						
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	2,260,491,244	55,983,605	54,741,346	4,331,269				
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	88,808,284	269,071	260,709	197,417				
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	7,072,679,365	77,116,208	59,849,052	10,788,885				
82627	06-0839705	12/01/2005	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	10,829,114	8,891	23,032	57,881				
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	16,846,166	18,349						
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	13,218,092	3,979		2,794				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	CO/I	XXXL	918,863,372	21,517,739	21,457,065	1,072,654				
70688	36-6071399	08/15/2005	Transamerica Financial Life Insurance Company	NY	CO/I	XXXL	500,640,511	17,582,063	16,725,893	929,608				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	XXXL	904,448	985	479	2,896				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	AXXX	709,662	214						
70688	36-6071399	08/15/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	XXXL	2,346,382	2,556	1,278	4,502				
70688	36-6071399	08/15/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	AXXX	1,841,053	554						
0899999. General Account - Authorized U.S. Non-Affiliates							24,078,419,846	297,894,392	261,837,591	38,610,669				
1099999. Total General Account - Authorized Non-Affiliates							24,078,419,846	297,894,392	261,837,591	38,610,669				
1199999. Total General Account Authorized							24,078,419,846	297,894,392	261,837,591	38,610,669				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN	YRT/I	XXXL	73,574,906	60,404		270,078				
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	XXXL	342,339,978			12,180,975			28,311,609	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX	220,938,106						18,264,546	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	XXXL	980,425,438			32,107,130			86,214,342	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX	854,370,160						55,572,406	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	XXXL	209,087,860			5,355,652			7,047,390	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX	57,844,114						1,859,549	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	XXXL	574,013,004			11,070,977			22,772,451	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX	296,629,750			10,726,850				
93580	84-0849721	07/01/2013	M Life Insurance Company	CO	YRT/I	XXXL	1,986,049,094	2,490,504	1,783,165	1,104,956				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	16,474,020	10,975	12,023	2,788				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	AXXX	8,521,184	5,091						
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	XXXL	40,591,414	27,042	42,040	9,049				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	AXXX	20,995,900	12,543						

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	397,256	265		1,228					
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX	YRT/I	AXXX	205,480	123							
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	27,354,255	498,101	356,633	18,176					
64688	75-6020048	04/01/2002	SCOR Global Life Americas Reinsurance Company	DE	CO/I	XXXL	1,914,567,714	39,943,972	42,348,105	2,865,109					
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	DE	CO/I	XXXL	64,263,618	1,776,970	2,053,733	104,025					
64688	75-6020048	04/01/2002	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	XXXL	2,488,188	2,710	224	17,190					
64688	75-6020048	04/01/2002	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	AXXX	1,952,320	588							
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	XXXL	73,328	80		989					
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	AXXX	57,535	17							
15321	98-0138339	04/01/2002	Security Life of Denver International, LTD	AZ	CO/I	XXXL	5,647,301,791	129,734,744	140,342,486	9,734,744					
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	AZ	CO/I	XXXL	225,376,182	6,230,564	7,209,073	366,883					
15321	98-0138339	04/01/2002	Security Life of Denver International, LTD	AZ	YRT/I	XXXL	7,887,445	8,591	5,333	82,081					
15321	98-0138339	04/01/2002	Security Life of Denver International, LTD	AZ	YRT/I	AXXX	6,188,766	1,863							
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	AZ	YRT/I	XXXL	256,649	280	421	4,734					
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	AZ	YRT/I	AXXX	201,375	61							
1999999. General Account - Unauthorized U.S. Non-Affiliates							13,580,426,830	180,805,488	194,153,236	75,296,764			230,769,143		
2199999. Total General Account - Unauthorized Non-Affiliates							13,580,426,830	180,805,488	194,153,236	75,296,764			230,769,143		
2299999. Total General Account Unauthorized							13,580,426,830	180,805,488	194,153,236	75,296,764			230,769,143		
2599999. Total General Account - Certified U.S. Affiliates															
2899999. Total General Account - Certified Non-U.S. Affiliates															
2999999. Total General Account - Certified Affiliates															
3299999. Total General Account - Certified Non-Affiliates															
3399999. Total General Account Certified															
3499999. Total General Account Authorized, Unauthorized and Certified							37,658,846,676	478,699,880	455,990,827	113,907,433			230,769,143		
3799999. Total Separate Accounts - Authorized U.S. Affiliates															
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates															
4199999. Total Separate Accounts - Authorized Affiliates															
4499999. Total Separate Accounts - Authorized Non-Affiliates															
4599999. Total Separate Accounts Authorized															
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates															
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
5299999. Total Separate Accounts - Unauthorized Affiliates															
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	XXXL							5,565,540		
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX							3,590,472		
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	XXXL							22,522,525		
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX							14,517,664		
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	XXXL							1,025,206		
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX							270,515		
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	XXXL							6,265,241		
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX							2,951,211		
5399999. Separate Accounts - Unauthorized U.S. Non-Affiliates														56,708,374	
5599999. Total Separate Accounts - Unauthorized Non-Affiliates														56,708,374	
5699999. Total Separate Accounts Unauthorized														56,708,374	
5999999. Total Separate Accounts - Certified U.S. Affiliates															
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates															
6399999. Total Separate Accounts - Certified Affiliates															
6699999. Total Separate Accounts - Certified Non-Affiliates															
6799999. Total Separate Accounts Certified															
6899999. Total Separate Accounts Authorized, Unauthorized and Certified															56,708,374
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							37,658,846,676	478,699,880	455,990,827	113,907,433			287,477,517		
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)															
9999999 - Totals							37,658,846,676	478,699,880	455,990,827	113,907,433			287,477,517		

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
65978	13-5581829	05/01/2014	MeLife, Inc	NY	LTC/I	LTC	6,842,834		98,547,091				
0899999. General Account - Authorized U.S. Non-Affiliates													
1099999. Total General Account - Authorized Non-Affiliates													
1199999. Total General Account Authorized													
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified													
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)													
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
9999999 - Totals													

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates						XXX					
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates						XXX					
0799999			Total General Account - Life and Annuity Affiliates						XXX					
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	60,404	105,813		166,217	216,735	0002				24,315	166,217
93580	84-0849721	05/01/2012	M Life Insurance Company	2,490,504	13,222,644	21,159,291	36,872,439						23,512,647	23,512,647
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	562,732	23,467		586,199						5,263	5,263
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	41,724,337	717,108	38,759	42,480,204			49,411,840			2,953	42,480,204
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	135,976,106	1,799,427	177,998	137,953,531	167,993,266	0001				683,442	137,953,531
0899999			General Account - Life and Annuity U.S. Non-Affiliates	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862
1099999			Total General Account - Life and Annuity Non-Affiliates	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862
1199999			Total General Account Life and Annuity	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862
1499999			Total General Account - Accident and Health U.S. Affiliates						XXX					
1799999			Total General Account - Accident and Health Non-U.S. Affiliates						XXX					
1899999			Total General Account - Accident and Health Affiliates						XXX					
2199999			Total General Account - Accident and Health Non-Affiliates						XXX					
2299999			Total General Account Accident and Health						XXX					
2399999			Total General Account	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862
2699999			Total Separate Accounts - U.S. Affiliates						XXX					
2999999			Total Separate Accounts - Non-U.S. Affiliates						XXX					
3099999			Total Separate Accounts - Affiliates						XXX					
3399999			Total Separate Accounts - Non-Affiliates						XXX					
3499999			Total Separate Accounts						XXX					
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)						XXX					
9999999			Totals	180,814,083	15,868,459	21,376,048	218,058,590	168,210,001	XXX	49,411,840			24,228,620	204,117,862

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	026008808	UniCredit AG	167,993,266
0002	2	026009593	Bank of America, N.A.	17,339
0002	2	026002574	Barclays Bank, PLC	16,038
0002	2	021000089	Citibank, N.A.	16,038
0002	2	026009179	Credit Suisse AG	16,038
0002	2	021001033	Deutsche Bank AG	16,038
0002	2	026014601	Goldman Sachs Bank	16,038
0002	2	021000021	JPMorgan Chase Bank	17,339
0002	2	021000018	The Bank of New York Mellon	16,038
0002	2	026009632	The Bank of Tokyo-Mitsubishi UFJ, LTD	6,936
0002	2	071000152	The Northern Trust Company	8,669
0002	2	026007993	UBS AG, Stamford, CT	12,571
0002	2	121000248	Wells Fargo Bank, N.A.	17,339
0002	2	091000022	U.S. Bank N.A.	8,669
0002	2	026007689	BNP Paribas	16,038
0002	2	043000096	PNC Bank, Nat'l Assoc.	8,669
0002	2	011500120	Citizens Bank, N.A.	6,936

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2017	2 2016	3 2015	4 2014	5 2013
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	120,750	119,979	125,754	125,095	118,103
2. Commissions and reinsurance expense allowances	24,169	26,492	28,376	29,581	29,607
3. Contract claims	49,284	30,724	22,708	29,940	26,240
4. Surrender benefits and withdrawals for life contracts	3,204	7,374	1,413	634	314
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	32,733	33,400	51,598	59,209	58,534
7. Increase in aggregate reserve for life and accident and health contracts	30,359	34,154	36,514	39,000	39,454
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected				28,647	32,088
9. Aggregate reserves for life and accident and health contracts	577,247	546,888	512,734	476,220	437,220
10. Liability for deposit-type contracts					
11. Contract claims unpaid	14,193	16,912	12,018	14,739	14,544
12. Amounts recoverable on reinsurance	11,430			6,497	1,910
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	756	329	775	9,420	10,498
16. Unauthorized reinsurance offset	13,941	3,113	4,916	8,115	8,027
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)	168,210	168,210	168,210	168,210	168,110
20. Trust agreements (T)	49,412	47,966	48,979	48,781	45,913
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	7,375,055,379		7,375,055,379
2. Reinsurance (Line 16)	28,175,733	(28,175,733)	
3. Premiums and considerations (Line 15)	18,839,445		18,839,445
4. Net credit for ceded reinsurance	XXX	605,675,062	605,675,062
5. All other admitted assets (balance)	82,091,516		82,091,516
6. Total assets excluding Separate Accounts (Line 26)	7,504,162,073	577,499,329	8,081,661,402
7. Separate Account assets (Line 27)	5,052,500,484		5,052,500,484
8. Total assets (Line 28)	12,556,662,557	577,499,329	13,134,161,886
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	3,287,996,066	577,246,972	3,865,243,038
10. Liability for deposit-type contracts (Line 3)	3,700,450,692		3,700,450,692
11. Claim reserves (Line 4)	8,443,487	14,193,085	22,636,572
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	110,711		110,711
14. Other contract liabilities (Line 9)	32,142,969		32,142,969
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	13,940,728	(13,940,728)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	63,256,761		63,256,761
20. Total liabilities excluding Separate Accounts (Line 26)	7,106,341,414	577,499,329	7,683,840,743
21. Separate Account liabilities (Line 27)	5,038,780,302		5,038,780,302
22. Total liabilities (Line 28)	12,145,121,716	577,499,329	12,722,621,045
23. Capital & surplus (Line 38)	411,540,841	XXX	411,540,841
24. Total liabilities, capital & surplus (Line 39)	12,556,662,557	577,499,329	13,134,161,886
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	577,246,972		
26. Claim reserves	14,193,085		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	28,175,733		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	619,615,790		
34. Premiums and considerations			
35. Reinsurance in unauthorized companies	13,940,728		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	13,940,728		
41. Total net credit for ceded reinsurance	605,675,062		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			
		2	3	4	5	6	7
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	7,991,195	1,934,972	151,875	10,078,042	522,905
2. Alaska	AK	L	430,788	142,004		572,792	70,316
3. Arizona	AZ	L	6,497,615	4,403,124	117,268	11,018,007	923,564
4. Arkansas	AR	L	1,079,280	1,083,659	14,383	2,177,322	265,340
5. California	CA	L	38,217,530	29,975,874	225,405	68,418,809	361,684,067
6. Colorado	CO	L	8,120,103	6,363,994		14,484,096	1,643,738
7. Connecticut	CT	L	10,792,034	6,012,582	164,133	16,968,749	316,152,337
8. Delaware	DE	L	4,027,130	624,608	49,901	4,701,639	
9. District of Columbia	DC	L	2,820,408	1,707,634	98,056	4,626,098	
10. Florida	FL	L	21,398,050	26,320,325	902,717	48,621,093	1,011,870
11. Georgia	GA	L	8,191,337	6,149,908	189,259	14,530,504	208,550,264
12. Hawaii	HI	L	877,423	2,537,521	6,592	3,421,536	
13. Idaho	ID	L	837,277	711,054	38,877	1,587,208	
14. Illinois	IL	L	30,605,900	17,585,473	144,992	48,336,365	891,314
15. Indiana	IN	L	4,482,225	4,214,385	114,382	8,810,993	383,129
16. Iowa	IA	L	6,373,141	5,785,668	76,218	12,235,027	100,000
17. Kansas	KS	L	1,876,903	2,994,391	24,446	4,895,740	
18. Kentucky	KY	L	4,870,474	691,418	7,072	5,568,965	10,981,142
19. Louisiana	LA	L	1,610,300	1,198,612		2,808,912	
20. Maine	ME	L	2,153,978	678,409	25,441	2,857,828	
21. Maryland	MD	L	11,696,978	8,596,998	284,565	20,578,540	1,202,974
22. Massachusetts	MA	L	18,551,037	19,139,817	467,158	38,158,012	897,825
23. Michigan	MI	L	10,497,644	12,925,063	293,715	23,716,422	290,221,858
24. Minnesota	MN	L	8,011,113	3,977,576	53,468	12,042,157	78,761,423
25. Mississippi	MS	L	940,972	527,011		1,467,983	52,674,908
26. Missouri	MO	L	7,377,772	6,435,440	132,299	13,945,512	304,008
27. Montana	MT	L	499,106	1,325,831		1,824,938	
28. Nebraska	NE	L	4,091,945	4,212,767	31,354	8,336,066	
29. Nevada	NV	L	1,417,157	5,455,276	38,564	6,910,996	
30. New Hampshire	NH	L	2,352,207	1,718,927		4,071,134	250,680
31. New Jersey	NJ	L	19,558,331	10,768,563	225,141	30,552,035	307,387
32. New Mexico	NM	L	1,362,897	1,376,962		2,739,859	77,100
33. New York	NY	L	83,843,809	41,820,065	1,093,621	126,757,495	7,089,304
34. North Carolina	NC	L	11,150,197	13,514,641	138,471	24,803,309	1,153,594
35. North Dakota	ND	L	389,822	1,783,580		2,173,402	
36. Ohio	OH	L	11,331,756	9,760,888	209,088	21,301,732	294,293
37. Oklahoma	OK	L	1,710,254	5,776,691	64,060	7,551,006	122,221,082
38. Oregon	OR	L	7,940,602	2,647,282	106,542	10,694,426	28,383,892
39. Pennsylvania	PA	L	31,126,300	15,543,209	498,638	47,168,147	552,813
40. Rhode Island	RI	L	2,425,010	2,424,686	51,894	4,901,589	38,769
41. South Carolina	SC	L	5,720,359	4,538,311	86,290	10,344,960	72,607
42. South Dakota	SD	L	5,065,449	257,863		5,323,312	
43. Tennessee	TN	L	14,598,598	13,237,096	62,898	27,898,591	185,320
44. Texas	TX	L	24,008,082	11,526,390	80,394	35,614,866	805,007
45. Utah	UT	L	8,183,038	3,609,718	5,652	11,798,408	685,355
46. Vermont	VT	L	4,601,908	1,549,557	52,490	6,203,954	37,633,079
47. Virginia	VA	L	13,903,315	14,149,767	192,655	28,245,738	707,127
48. Washington	WA	L	8,634,275	9,869,807	126,090	18,630,171	709,363
49. West Virginia	WV	L	1,241,248	1,529,839	74,332	2,845,420	
50. Wisconsin	WI	L	4,843,021	3,245,796	130,933	8,219,750	57,344,708
51. Wyoming	WY	L	2,101,230	208,752	6,727	2,316,709	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N	2,030			2,030	
55. U.S. Virgin Islands	VI	N	332			332	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N		3,435		3,435	
58. Aggregate Other Alien	OT	XXX	382,036	(7,746)		374,290	278,124
59. Subtotal	(a)	51	492,812,918	354,565,475	6,858,057	854,236,450	1,586,032,585
90. Reporting entity contributions for employee benefits plans		XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX	86,996			86,996	
94. Aggregate or other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX	492,899,914	354,565,475	6,858,057	854,323,446	1,586,032,585
96. Plus reinsurance assumed		XXX					
97. Totals (All Business)		XXX	492,899,914	354,565,475	6,858,057	854,323,446	1,586,032,585
98. Less reinsurance ceded		XXX	113,907,431		6,858,057	120,765,488	
99. Totals (All Business) less Reinsurance Ceded		XXX	378,992,483	354,565,475	(b)	733,557,958	1,586,032,585
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien		XXX	382,036	(7,746)		374,290	278,124
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX					
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	382,036	(7,746)		374,290	278,124
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX					

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Ordinary Life Insurance, Individual Accident and Health, and Individual Annuity Premiums allocated by current residence. Group Life Insurance allocated according to location of group contract holder.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

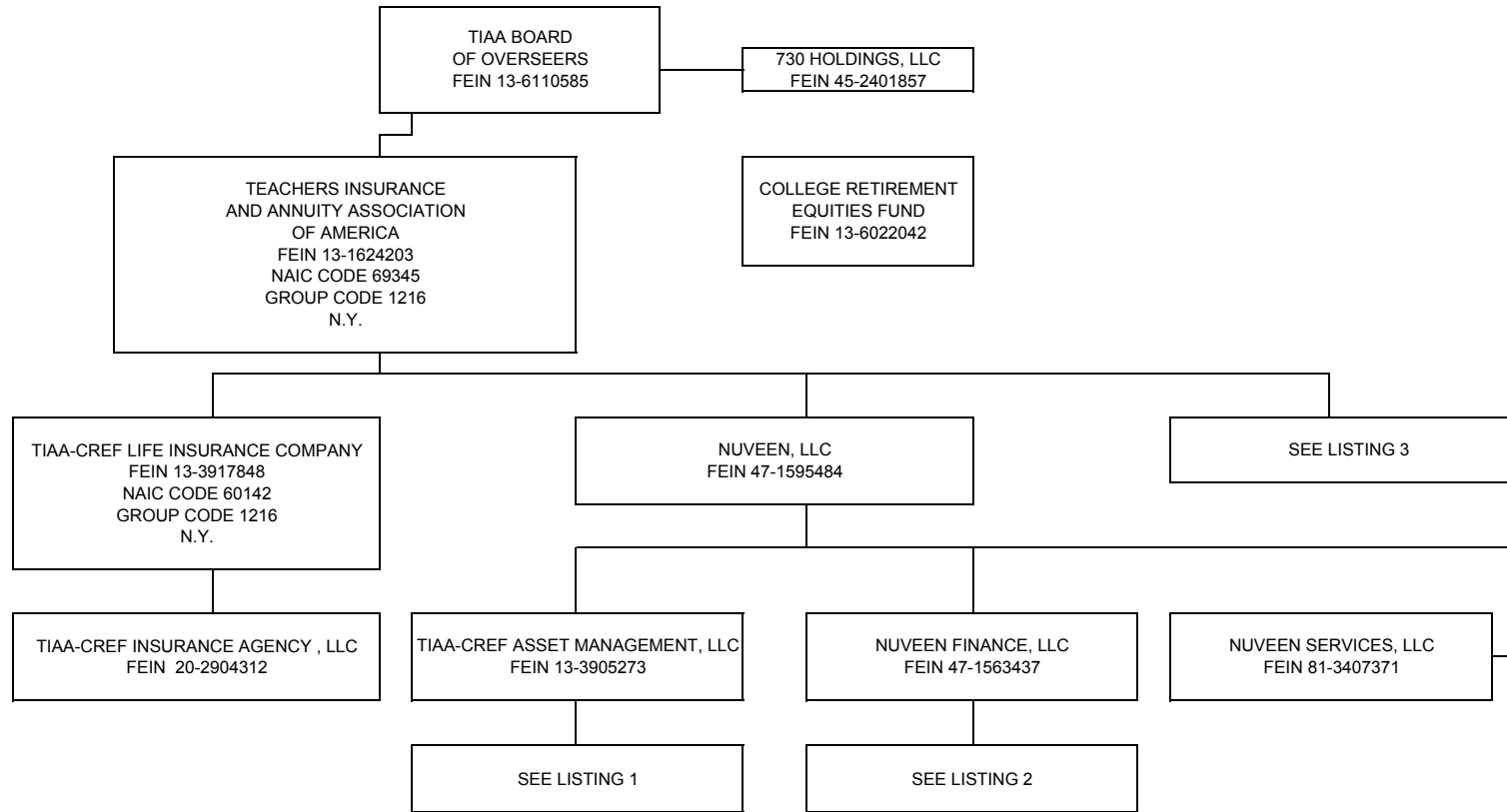
Allocated by States and Territories

		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	7,991,195	1,934,972		151,875	522,905	10,600,947
2. Alaska	AK	430,788	142,004			70,316	643,108
3. Arizona	AZ	6,497,615	4,403,124		117,268	923,564	11,941,571
4. Arkansas	AR	1,079,280	1,083,659		14,383	265,340	2,442,662
5. California	CA	38,217,530	29,975,874		225,405	361,684,067	430,102,876
6. Colorado	CO	8,120,103	6,363,994			1,643,738	16,127,835
7. Connecticut	CT	10,792,034	6,012,582		164,133	316,152,337	333,121,086
8. Delaware	DE	4,027,130	624,608		49,901		4,701,639
9. District of Columbia	DC	2,820,408	1,707,634		98,056		4,626,098
10. Florida	FL	21,398,050	26,320,325		902,717	1,011,870	49,632,963
11. Georgia	GA	8,191,337	6,149,908		189,259	208,550,264	223,080,768
12. Hawaii	HI	877,423	2,537,521		6,592		3,421,536
13. Idaho	ID	837,277	711,054		38,877		1,587,208
14. Illinois	IL	30,605,900	17,585,473		144,992	891,314	49,227,679
15. Indiana	IN	4,482,225	4,214,385		114,382	383,129	9,194,121
16. Iowa	IA	6,373,141	5,785,668		76,218	100,000	12,335,027
17. Kansas	KS	1,876,903	2,994,391		24,446		4,895,740
18. Kentucky	KY	4,870,474	691,418		7,072	10,981,142	16,550,106
19. Louisiana	LA	1,610,300	1,198,612				2,808,912
20. Maine	ME	2,153,978	678,409		25,441		2,857,828
21. Maryland	MD	11,696,978	8,596,998		284,565	1,202,974	21,781,514
22. Massachusetts	MA	18,551,037	19,139,817		467,158	897,825	39,055,837
23. Michigan	MI	10,497,644	12,925,063		293,715	290,221,858	313,938,280
24. Minnesota	MN	8,011,113	3,977,576		53,468	78,761,423	90,803,580
25. Mississippi	MS	940,972	527,011			52,674,908	54,142,891
26. Missouri	MO	7,377,772	6,435,440		132,299	304,008	14,249,519
27. Montana	MT	499,106	1,325,831				1,824,938
28. Nebraska	NE	4,091,945	4,212,767		31,354		8,336,066
29. Nevada	NV	1,417,157	5,455,276		38,564		6,910,996
30. New Hampshire	NH	2,352,207	1,718,927			250,680	4,321,813
31. New Jersey	NJ	19,558,331	10,768,563		225,141	307,387	30,859,422
32. New Mexico	NM	1,362,897	1,376,962			77,100	2,816,960
33. New York	NY	83,843,809	41,820,065		1,093,621	7,089,304	133,846,798
34. North Carolina	NC	11,150,197	13,514,641		138,471	1,153,594	25,956,903
35. North Dakota	ND	389,822	1,783,580				2,173,402
36. Ohio	OH	11,331,756	9,760,888		209,088	294,293	21,596,025
37. Oklahoma	OK	1,710,254	5,776,691		64,060	122,221,082	129,772,087
38. Oregon	OR	7,940,602	2,647,282		106,542	28,383,892	39,078,318
39. Pennsylvania	PA	31,126,300	15,543,209		498,638	552,813	47,720,960
40. Rhode Island	RI	2,425,010	2,424,686		51,894	38,769	4,940,358
41. South Carolina	SC	5,720,359	4,538,311		86,290	72,607	10,417,567
42. South Dakota	SD	5,065,449	257,863				5,323,312
43. Tennessee	TN	14,598,598	13,237,096		62,898	185,320	28,083,911
44. Texas	TX	24,008,082	11,526,390		80,394	805,007	36,419,873
45. Utah	UT	8,183,038	3,609,718		5,652	685,355	12,483,763
46. Vermont	VT	4,601,908	1,549,557		52,490	37,633,079	43,837,033
47. Virginia	VA	13,903,315	14,149,767		192,655	707,127	28,952,865
48. Washington	WA	8,634,275	9,869,807		126,090	709,363	19,339,534
49. West Virginia	WV	1,241,248	1,529,839		74,332		2,845,420
50. Wisconsin	WI	4,843,021	3,245,796		130,933	57,344,708	65,564,458
51. Wyoming	WY	2,101,230	208,752		6,727		2,316,709
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	2,030					2,030
55. U.S. Virgin Islands	VI	332					332
56. Northern Mariana Islands	MP						
57. Canada	CAN		3,435				3,435
58. Aggregate Other Alien	OT	382,036	(7,746)			278,124	652,415
59. Total		492,812,918	354,565,475		6,858,057	1,586,032,585	2,440,269,035

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 1 (TIAA-CREF ASSET MANAGEMENT, LLC):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
L&C Special Member Holdco, LLC	81-1272900	SUBSIDIARY	Nuveen Alternative Holdings, LLC (continued)			Nuveen Alternative Holdings, LLC (continued)		
GTR Special Member Holdco LLC	46-3889185	SUBSIDIARY	Global Ag II AIV GP LLC	47-1192644	SUBSIDIARY	TH Property Holdings, L.L.C.	06-1217855	SUBSIDIARY
Teachers Personal Investors Services, Inc.	13-3752992	SUBSIDIARY	Global Agriculture II AIV LP	47-1197292	SUBSIDIARY	Casa Grande Investments I, LLC	06-1384746	SUBSIDIARY
TIAA International GP LLC	81-4374969	SUBSIDIARY	Global Ag II US Corp	47-1208275	SUBSIDIARY	Casa Grande Investments II, LP	01-0588041	SUBSIDIARY
TIAA-CREF Investment Management, LLC	13-3586142	SUBSIDIARY	Global Ag Properties II USA LLC	47-1069783	SUBSIDIARY	Casa Partners VI GP, LLC	30-0794692	SUBSIDIARY
Nuveen Alternative Holdings, LLC	46-3870972	SUBSIDIARY	Oakville 38 Vineyard, LLC	81-3394580	SUBSIDIARY	Casa Partners VII GP, LLC	47-5190671	SUBSIDIARY
AGR Partners LLC	81-1467545	SUBSIDIARY	Sugarloaf East Vineyard, LLC	47-3001338	SUBSIDIARY	Casa Student Housing Fund GP, LLC	47-2134971	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY (1)	True Oak Napa Vineyard, LLC	47-4945962	SUBSIDIARY	Global Investors GP, L.L.C.	36-4477806	SUBSIDIARY
TGAM Agribusiness Fund GP LLC	81-1870559	SUBSIDIARY	GTR Investor Fund GP LLC	47-1208361	SUBSIDIARY	Global Investors GP IV, L.L.C.	20-3070768	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY (1)	TPS Investors GP, LLC		SUBSIDIARY	Global Investors GP II, L.L.C.	20-2537749	SUBSIDIARY
Beaver Investments Holdings, LLC	45-5558395	SUBSIDIARY	Nuveen Alternatives Services, LLC	45-4288091	SUBSIDIARY	TH Real Estate Global, LLC	81-4262460	SUBSIDIARY
GreenWood Resources, Inc.	80-0026976	SUBSIDIARY	TCAS Global Investments LLC	47-1515836	SUBSIDIARY	TH Real Estate Global Cities Advisors, LLC		SUBSIDIARY
Greenwood Resources Brasil, Ltda.		SUBSIDIARY (2)	Nuveen International Holdings LLC	26-2719001	SUBSIDIARY	THRE Global Investments LLC	26-2748598	SUBSIDIARY
GreenWood Resources Capital Management, LLC	45-1875074	SUBSIDIARY	Nuveen Australia Pty Ltd		SUBSIDIARY	THRE GP Holding Company LLC	82-2986445	SUBSIDIARY
GTFP GP, LLC	20-8501127	SUBSIDIARY	Nuveen Investments Canada Co.		SUBSIDIARY	CRED GP LLC		SUBSIDIARY
GWR-GTFP Investment, LLC	20-9595976	SUBSIDIARY	Nuveen UK, Limited		SUBSIDIARY	U.S. Core+ Real Estate Debt Fund LP		SUBSIDIARY
GWR International Ltd.		SUBSIDIARY	TGAM Subsidiary HC LLC	81-4349631	SUBSIDIARY	CRED REIT LLC		SUBSIDIARY
GWR China Ltd.	20-3188681	SUBSIDIARY	TGAM APAC LLC	81-4290269	SUBSIDIARY (4)	CRED REIT Holdco LLC		SUBSIDIARY
GreenWood Resources China Ltd.	98-0595429	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (5)	CRED REIT Holdco TRS LLC		SUBSIDIARY
GreenWood Resources Beijing Forestry Co.	98-0595436	SUBSIDIARY	Nuveen Hong Kong Limited		SUBSIDIARY	U.S. Cities Retail Fund GP LLC		SUBSIDIARY
GWR SA		SUBSIDIARY	TGAM Asia LLC	81-4306975	SUBSIDIARY (6)	U.S. Cities Retail Fund LP		SUBSIDIARY
GreenWood Resources Chile, S.A.		SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (5)	U.S. Cities Retail Fund REIT LLC		SUBSIDIARY
GWR Europe Ltd.	98-1016332	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (5)	U.S. Cities Retail Fund Operating GP LLC		SUBSIDIARY
GWR Property Management International, LLC	47-4557075	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (5)	THRE Permian Investor Asset Manager Member LLC	81-5466713	SUBSIDIARY
Greenwood Resources Brasil, Ltda.		SUBSIDIARY (2)	TIAA International Asia LLC	81-4359164	SUBSIDIARY (8)	Permian Investor Asset Manager LLC	82-0631410	SUBSIDIARY
Monterrey Forestal GWR S.A.S		SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (5)	THRE Permian Investor GP Member LLC	82-0607358	SUBSIDIARY
Churchill Asset Management LLC	47-3156644	SUBSIDIARY	TIAA International APAC LLC	81-4499397	SUBSIDIARY (7)	Permian Investor GP LLC	81-5433582	SUBSIDIARY
Churchill Agency Services LLC		SUBSIDIARY	TGAM APAC LLC	81-4290269	SUBSIDIARY (4)	TIAA International Holdings 1 Limited	98-1162850	SUBSIDIARY
Churchill Special Member LLC	82-0735838	SUBSIDIARY	TGAM Asia LLC	81-4306975	SUBSIDIARY (6)	Nuveen Real Estate Limited	98-1125673	SUBSIDIARY (9)
CAM HR Resources LLC		SUBSIDIARY (3)	TIAA International APAC LLC	81-4499397	SUBSIDIARY (7)	TIAA International Holdings 2 Limited	98-1163394	SUBSIDIARY
TGAM Churchill Fund GP LLC	81-1817732	SUBSIDIARY	TGAM APAC LLC	81-4290269	SUBSIDIARY (4)	TIAA International Holdings 3 Limited	98-1163394	SUBSIDIARY
CAM HR Resources LLC		SUBSIDIARY (3)	TGAM Asia LLC	81-4306975	SUBSIDIARY (6)	Nuveen Real Estate Limited	98-1125673	SUBSIDIARY (9)
Churchill MMSLF Master, LP		SUBSIDIARY	TIAA International APAC LLC	81-4499397	SUBSIDIARY (7)	TH RE Administration Ltd	98-1127648	SUBSIDIARY
Churchill Mmslf Funding 2, LLC	81-1946067	SUBSIDIARY	TIAA International Asia LLC	81-4359164	SUBSIDIARY (8)	TH RE AIFM Group Ltd	98-1128805	SUBSIDIARY
Churchill Middle Market Senior Loan Fund, Offshore LP		SUBSIDIARY	TCGA BT AIV, LLC	46-5367344	SUBSIDIARY	Henderson European Retail Property Fund Management Sarl		SUBSIDIARY
Churchill MMSLF GT 1		SUBSIDIARY	TCGA Investor Fund GP, LLC	45-5139523	SUBSIDIARY	Nuveen Fund Management (Jersey) Limited		SUBSIDIARY
Churchill MMSLF GT 2		SUBSIDIARY	TCGA II Investor Fund GP, LLC	47-3511076	SUBSIDIARY	Nuveen Fund Management Vanquish (Jersey) Limited		SUBSIDIARY
TGAM Churchill Middle Market Senior Loan Fund K, LP	98-1325169	SUBSIDIARY	T-C U.S. Super Regional Mall Fund GP LLC	47-3126089	SUBSIDIARY	Nuveen Fund Management Vanquish II (Jersey) Limited		SUBSIDIARY
Churchill MMSLFK GT1	81-6856922	SUBSIDIARY	TGAM International GP LLC	81-4330570	SUBSIDIARY	Nuveen Fund Management Sarl		SUBSIDIARY
Churchill MMSLFK GT2	81-6857420	SUBSIDIARY				Nuveen Management Company (Luxembourg) No 1 Sarl		SUBSIDIARY
GAP II NZ GP Limited		SUBSIDIARY				Nuveen Property Management (Jersey) Limited		SUBSIDIARY
Global AG AIV (CN) GP, LLC	45-5044435	SUBSIDIARY				TH RE FCAO Ltd	98-1128787	SUBSIDIARY
Global Agriculture AIV (CN), LP	45-5044681	SUBSIDIARY				Nuveen Real Estate Management Ltd		SUBSIDIARY
						Nuveen Shopping Centre Verwaltung GmbH		SUBSIDIARY
						TIAA-CREF Asset Management UK Ltd	98-0582851	SUBSIDIARY

- (1) AGR Services LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by AGR Partners LLC and 1% owned by Nuveen Alternative Holdings, LLC.
- (2) Greenwood Resources Brasil, Ltda. is ultimately controlled and owned entirely by TIAA, with 99% owned by GWR Property Management International, LLC and 1% owned by Greenwood Resources, Inc.
- (3) CAM HR Resources LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by Churchill Asset Management LLC and 1% owned by Nuveen Alternative Holdings, LLC.
- (4) TGAM APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (5) TGAM HK HC LLC is ultimately controlled and owned entirely by TIAA, with TGAM APAC LLC, TGAM Asia LLC, TIAA International APAC LLC and TIAA International Asia LLC each owning 25%
- (6) TGAM Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (7) TIAA International APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (8) TIAA International Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (9) Nuveen Real Estate Limited is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA International Holdings 3, Ltd. and 1% owned by TIAA International Holdings 1, Ltd.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 1 (TIAA-CREF ASSET MANAGEMENT, LLC) (continued):

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
TH RE Group Holdings Ltd	98-1127632	SUBSIDIARY
AREFM (BV1) Limited		AFFILIATE
CLOF II (GP) Limited		SUBSIDIARY
CLOF II Vanquish Limited		SUBSIDIARY
CLOF II (No 1 GP) Limited		SUBSIDIARY
CLOF II (No 1 Nominee) Limited		SUBSIDIARY
CLOF II (No 2 GP) Limited		SUBSIDIARY
CLOF II (No 3 GP) Limited	98-1165678	SUBSIDIARY
Enhanced Debt Carry (GP) Sarl		SUBSIDIARY
Enhanced Debt Carry SCSp		SUBSIDIARY
ERES APAC II (GP) S.a.r.l		SUBSIDIARY
European Cities Partnership (GP) S.a.r.l		SUBSIDIARY
European Cities Partnership SCSp		AFFILIATE
Henderson Joint Ventures Property Funds Management S.a.r.l		SUBSIDIARY
Isiazul General Partner S.a.r.l		SUBSIDIARY
Matador LP General Partner Limited		SUBSIDIARY
Nuveen Beteiligung Verwaltungs GmbH		SUBSIDIARY
Nuveen Immobilien GmbH		AFFILIATE
Nuveen Investment Consultancy (Beijing) Co Limited		SUBSIDIARY
Nuveen Management Austria GmbH		SUBSIDIARY
Nuveen Management Finland Oy		SUBSIDIARY
Nuveen Real Estate Debt Partners (GP) Sarl		SUBSIDIARY
Nuveen Real Estate Debt Partners II (GP) S.a.r.l		SUBSIDIARY
Global Real Estate Debt Partners – Fund II (UK) SCSp		SUBSIDIARY
Nuveen Real Estate Nominees Limited		SUBSIDIARY
Nuveen Singapore Private Limited		SUBSIDIARY
OMP (GP) Limited		SUBSIDIARY
T-C Lux Investments GP Sarl		SUBSIDIARY
TH Real Estate (Australia) Ltd		SUBSIDIARY
THRE Australia Real Estate Pty Ltd		SUBSIDIARY
THRE Melbourne Retail Holding 1 Pty Ltd		SUBSIDIARY
THRE Melbourne Retail Asset 1 Pty Ltd		SUBSIDIARY
TH Real Estate (France) SAS		SUBSIDIARY
TH Real Estate Limited		SUBSIDIARY
TH Real Estate PELV GP Sarl		SUBSIDIARY
TH RE Corporate Secretarial Services Limited		SUBSIDIARY
TH RE Italy Srl		SUBSIDIARY
TH RE Operations Limited		SUBSIDIARY
TIAA-CREF Luxembourg S.a.r.l	98-1014834	SUBSIDIARY
UK OM (LP1) Limited		SUBSIDIARY
UK OM (LP2) (GP) Limited		SUBSIDIARY
UK OM (LP2) Limited		SUBSIDIARY
UK OM (LP3) (GP) Limited		SUBSIDIARY
UK OM (LP3) Limited		SUBSIDIARY
TH RE US Limited		SUBSIDIARY

LISTING 2 (NUVEEN FINANCE, LLC):

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
TH Real Estate U.S. Strategic Industrial Fund I GP LLC	81-2388576	SUBSIDIARY
TIAA European Farmland Fund GP LP		SUBSIDIARY (12)
TIAA Global Ag Special Member LLC	45-1532009	SUBSIDIARY
Global Agriculture AIV, LLC	45-1502502	SUBSIDIARY
Global AG US Corp.	45-1502684	SUBSIDIARY
TIAA Global Ag II Special Member LLC	81-1749609	SUBSIDIARY
TPS Investors Carry-Co, LLC	82-2126174	SUBSIDIARY
U.S. Cities Fund GP, LLC	20-1394681	SUBSIDIARY
U.S. Cities Industrial Fund GP LLC	81-3647870	SUBSIDIARY
U.S. Cities Multifamily Fund GP LLC	81-3698954	SUBSIDIARY
U.S. Cities Office Fund GP LLC	81-3734470	SUBSIDIARY
U.S. Cities Retail CPF Fund GP LLC	81-3493929	SUBSIDIARY
Westchester Group Investment Management Holding Company, Inc.	27-3416812	SUBSIDIARY
Westchester Group Investment Management, Inc.	27-3417683	SUBSIDIARY
International Agricultural Management, LLC	26-0352314	SUBSIDIARY
Plata Wine Partners, LLC	87-0735618	SUBSIDIARY
Premier Agricultural Management International, LLC	26-2747489	SUBSIDIARY
Terra Land Co.	37-1261935	SUBSIDIARY
The Plata Wine Partners Trust	37-6589484	SUBSIDIARY
Westchester Group Asset Management, Inc.	27-3419683	SUBSIDIARY
Westchester Group Farm Management, Inc.	37-1193973	SUBSIDIARY
Westchester Group of Europe Ltd.		SUBSIDIARY
Westchester Group SRL		SUBSIDIARY (14)
Westchester Group of Poland Sp. Z.o.o.		SUBSIDIARY
Westchester Group SRL		SUBSIDIARY (14)
Westchester Group Real Estate, Inc.	37-1194491	SUBSIDIARY
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY (15)
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY (15)
Nuveen Holdings 1, Inc.		SUBSIDIARY
Nuveen Holdings, Inc.	26-0373324	SUBSIDIARY
Nuveen Investments, Inc.	36-3817266	SUBSIDIARY
Gresham Asset Management LLC	26-0627593	SUBSIDIARY
Gresham Investment Management LLC	20-1930384	SUBSIDIARY
Gresham Investment Management Asia Pte. Ltd.		SUBSIDIARY
Nuveen Alternative Investments, LLC	36-4839486	SUBSIDIARY
Nuveen Fund Advisors, LLC	31-0942504	SUBSIDIARY
Nuveen Asset Management, LLC	27-4357327	SUBSIDIARY
Nuveen Global Investments Holdings, LLC		SUBSIDIARY
Nuveen Global Investments Ltd.		SUBSIDIARY
Nuveen Investments Advisers, LLC	04-3714572	SUBSIDIARY
NISR&T, Inc.	36-3293941	SUBSIDIARY
Nuveen WCM Holdings, LLC	37-1695518	SUBSIDIARY
Winslow Capital Management, LLC	90-0860898	SUBSIDIARY
Growth Capital GP I, LLC	81-0730906	SUBSIDIARY
Nuveen NWQ Holdings, LLC	36-4709028	SUBSIDIARY
NWQ Partners, LLC		SUBSIDIARY
NWQ Investment Management Company, LLC	47-0875103	SUBSIDIARY
Nuveen Securities, LLC	36-2639476	SUBSIDIARY
Nuveen Tradewinds Holdings, LLC		SUBSIDIARY
Tradewinds Global Investors, LLC	02-0767178	SUBSIDIARY (16)
Santa Barbara Asset Management, LLC	20-3432117	SUBSIDIARY
Tradewinds Global Investors, LLC	02-0767178	SUBSIDIARY (16)
Nuveen Investments Holdings, Inc.	36-7364377	SUBSIDIARY
Symphony Asset Management LLC	94-3252504	SUBSIDIARY (17)
Teachers Advisors, LLC	13-3760073	SUBSIDIARY
Colinvest Member LLC		SUBSIDIARY
CLO Colinvest I LLC		SUBSIDIARY

(10) European Cities Partnership SCSp is owned 45.3% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.a.r.l.
 (11) Global Real Estate Debt Partners – Fund II (UK) SCSp is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.a.r.l.
 (12) TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Holdings, LLC and 50% owned by TEFF Holdco LLC
 (13) U.S. Cities Fund, LP is controlled by TIAA, and partially owned indirectly by ND Properties, Inc., which owns 19.3%, and U.S. Cities Fund GP, LLC, which owns less than .01%.
 (14) Westchester Group SRL is controlled and owned entirely by TIAA, with 99% owned by Westchester Group of Europe Ltd. and 1% owned by Westchester Group of Poland Sp. Z.o.o.
 (15) Westchester Group South America Gestao de Investimentos Ltda. is controlled and owned entirely by TIAA, with 99% owned by Westchester Group Investment Management, Inc. and 1% owned by Westchester Group Real Estate, Inc.
 (16) Tradewinds Global Investors, LLC is ultimately controlled and owned entirely by TIAA, with 99.95% owned by Nuveen Tradewinds Holdings, LLC and 0.05% owned by Nuveen Investments, Inc.
 (17) Symphony Asset Management, LLC is ultimately controlled and owned entirely by TIAA, with 51% owned by Nuveen Investments, Inc. and 49% owned by Nuveen Investments Holdings, Inc.

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 3:

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
485 Properties, LLC	13-3987258	SUBSIDIARY	CCM Series, LLC		SUBSIDIARY	Dionysus Properties, LLC (continued)		
JWL Properties, Inc.	13-3371278	SUBSIDIARY	CCAP Fund 6 - 2015, L.P.	47-4069196	SUBSIDIARY	Silverado Winegrowers Holdings, LLC	43-3997217	SUBSIDIARY
T-Investment Properties Corp.	13-3550737	SUBSIDIARY	CCAP Fund 6 - 2016, L.P.	81-1205888	SUBSIDIARY	Silverado Winegrowers LLC	68-0443927	SUBSIDIARY
TCPC Associates, LLC	16-1735872	SUBSIDIARY	CCAP Fund 6 - 2017, L.P.		SUBSIDIARY	Alta Loma Vineyard, LLC	94-3357571	SUBSIDIARY
TIAA Gemini Office, LLC	20-8218167	SUBSIDIARY	CCAP Fund 6 - 2018, L.P.	82-3167398	SUBSIDIARY	Oak Knoll Napa Vineyards, LLC	94-3312405	SUBSIDIARY
730 Data Centers, LLC	81-3091169	SUBSIDIARY	CCAP Fund 8 - 2015, L.P.	47-4079472	SUBSIDIARY	Rodgers Creek Vineyard, LLC	68-0467308	SUBSIDIARY
730 Aviator, LLC	82-0793232	SUBSIDIARY	CCAP Fund 8 - 2016, L.P.	81-1212188	SUBSIDIARY	Silverado Suscol, LLC	91-1806950	SUBSIDIARY
730 Databridge, LLC	81-3106043	SUBSIDIARY	CCAP Fund 8 - 2017, L.P.	81-3718876	SUBSIDIARY	Stage Gulch Ridge Vineyard, LLC	27-1139398	SUBSIDIARY
730 Power Development, LLC	47-2616735	SUBSIDIARY	CCAP Fund 8 - 2018, L.P.	82-3182368	SUBSIDIARY	Suscol Vista Vineyard, LLC		SUBSIDIARY
730 Carroll, LLC	47-2622825	SUBSIDIARY	CCAP Fund GE, L.P.	81-0794669	SUBSIDIARY	SWG Delta Vineyards, LLC	45-4811225	SUBSIDIARY
730 Cricket, LLC	81-3091169	SUBSIDIARY	CCAP Fund HFD, L.P.	81-0821374	SUBSIDIARY	SWG Paso Vineyard, LLC	45-4820104	SUBSIDIARY
730 Westlands, LLC	81-2580089	SUBSIDIARY	CCAP Fund HFD, L.P.	81-0758188	SUBSIDIARY	Distressed Opportunities Fund, L.P.	26-3561447	SUBSIDIARY
T-Westlands Co-Investor, LLC		SUBSIDIARY	CCAP Fund MRA, L.P.	81-0801804	SUBSIDIARY	DWM Inclusive Finance Equity Fund II		AFFILIATE
730 Telecom LLC		SUBSIDIARY	CCAP Fund PDS, L.P.	81-0813037	SUBSIDIARY	DWM Microfinance Equity Fund I	98-0580879	AFFILIATE
730 Texas Forest Holdings, Inc.	13-4042885	SUBSIDIARY	CCM Series 2, LLC		SUBSIDIARY	Enterprise Homes Preservation Fund, LLC		SUBSIDIARY
730 Texas Timberlands II, Ltd.	51-0494351	SUBSIDIARY (18)	CCAP Fund FI, L.P.	81-0753491	SUBSIDIARY	Envisage Information Systems, LLC	94-3718449	SUBSIDIARY
730 Texas Timberlands, Ltd.	13-4042888	SUBSIDIARY (19)	Ceres Agricultural Properties, LLC	56-2672630	SUBSIDIARY	EPP LFG I, LLC	30-0701953	AFFILIATE
730 Texas Timberlands II, Ltd.	51-0494351	SUBSIDIARY (18)	Premiere Agricultural Properties, LLC	37-1555322	SUBSIDIARY	Forum Asian Realty Income, LP	98-0445104	SUBSIDIARY
TIAA Timberlands I, LLC	13-4040842	SUBSIDIARY	Loma del Rio Vineyards, LLC	80-0843991	SUBSIDIARY (20)	Forum European Realty Income, LP	98-0460375	SUBSIDIARY
730 Texas Timberlands, Ltd.	13-4042888	SUBSIDIARY (19)	Premiere Columbia Properties, LLC	36-4620107	SUBSIDIARY	Global Real Estate Debt Partners – Fund I (UK)		SUBSIDIARY (22)
TIAA Timberlands II, LLC	13-4085431	SUBSIDIARY	Premiere Farm Properties, LLC	30-049681	SUBSIDIARY	Global Real Estate Debt Partners – Fund II (UK) SCSp		SUBSIDIARY (11)
Active Extension Fund I, LLC	35-2315236	SUBSIDIARY	Demeter Agricultural Properties II, LLC	26-3484719	SUBSIDIARY	GREDP II Holding S.&.r.l		SUBSIDIARY
Active Extension Fund III, LLC	26-1870966	SUBSIDIARY	International Agricultural Investors, LLC	26-0352203	SUBSIDIARY	GREDP II Lending Limited		SUBSIDIARY
Actoil, LLC	38-3847245	SUBSIDIARY	IAI Australia Trust		SUBSIDIARY	Gresham Quant ACAR Fund LLC	32-0509812	SUBSIDIARY
Almond Processors, LLC	45-2285816	SUBSIDIARY	IAI USA, LLC	26-0460488	SUBSIDIARY	Growth Capital Fund I, L.P.	81-0737062	SUBSIDIARY
Treehouse California Almonds, LLC	04-3671330	AFFILIATE	International Agricultural Investors Fund II, LLC	26-2745365	SUBSIDIARY	Inception GP, LLC		SUBSIDIARY
ASC Holdings, LLC	47-4155469	AFFILIATE	IAI Australia Fund II, Pty., Ltd.		SUBSIDIARY	Inception Partners IV, LP	46-2031403	AFFILIATE
Broadleaf Timberland Investments, LLC	46-1952974	SUBSIDIARY	IAI Australia Fund II Trust		SUBSIDIARY	Inception Partners V, LP	46-2062147	AFFILIATE
Quercus Forestland Account, LLC	26-4647417	SUBSIDIARY	IAI USA Fund II, LLC	26-2747755	SUBSIDIARY	Infra Alpha, LLC	27-4149157	SUBSIDIARY
Quercus Panama, LLC		SUBSIDIARY	Churchill Middle Market Senior Loan Fund, LP	81-1810508	SUBSIDIARY	EMG Investments, LLC	27-3900641	AFFILIATE
Quercus Algoma Corporation		SUBSIDIARY	Mansilla Participacoes LTDA		SUBSIDIARY (21)	L&C Log Co, LLC	47-4187541	SUBSIDIARY
Quercus West Virginia, LLC	46-2916514	SUBSIDIARY	Dionysus Properties, LLC	45-2632248	SUBSIDIARY	L&C Tree Farms, LLC		SUBSIDIARY
Quercus Algoma Land Corporation		SUBSIDIARY	Silverado Premium Properties, LLC	94-3306131	SUBSIDIARY	L&C TRS LLC	47-5300478	SUBSIDIARY
Casa Student Housing Fund, LP	47-2130842	SUBSIDIARY	Arroya Loma, LLC	68-0436609	SUBSIDIARY	Liberty M & R SPV II, LP	27-2007833	SUBSIDIARY
Casa Student Housing Fund Holdings, LLC	47-2167228	SUBSIDIARY	IAI Austral Pty., Ltd.	20-2759151	SUBSIDIARY	Mansilla Participacoes LTDA		SUBSIDIARY (21)
Shf-33d North Apts, LLC	47-3994280	SUBSIDIARY	Chalk 2, LLC		SUBSIDIARY	Radar Propriedades Agricolas S.A.		AFFILIATE
Shf-Millennium One Apts, LLC	81-2450195	SUBSIDIARY	Hobson Avenue Vineyard, LLC	20-3964695	SUBSIDIARY	Nova Amaralina S.A. Propriedades Agricolas		AFFILIATE
Shf-The Rocks Apts, LLC	47-4155469	SUBSIDIARY	Marsino Vineyard, LLC	26-1542713	SUBSIDIARY	Nova Agricola Ponte Alta S.A.		AFFILIATE
PEP-TH CASA Student Housing, LLC	47-4455610	SUBSIDIARY	Silverado Gonzales Vineyards, LLC	26-3553798	SUBSIDIARY	Nova Santa Barbara Agricola S.A.		AFFILIATE
CSHF-PEP Purdue LLC	47-4455303	SUBSIDIARY	Silverado Monterey Vineyards, LLC	26-0859122	SUBSIDIARY	Silverado Los Alamos Vineyards, LLC	20-2103733	SUBSIDIARY
CSHF-PEP USF LLC	30-0965548	SUBSIDIARY	Silverado SLO Vineyards, LLC	20-2490906	SUBSIDIARY	Radar II Propriedades Agricolas S.A.		AFFILIATE
			Silverado Sonoma Vineyard, LLC	20-2103788	SUBSIDIARY	Terras da Ponte Alta S.A.		AFFILIATE
			Shelford Vineyards, LLC	20-2103788	SUBSIDIARY	Proud Participacoes S.A.		AFFILIATE
			SPP Napa Vineyards, LLC	68-0466083	SUBSIDIARY	Vale De Ponte Alta S.A.		AFFILIATE
			Stanly Ranch Vineyards, LLC	94-3361818	SUBSIDIARY	Bioinvestments Negocios e Participacoes		AFFILIATE
			Suscol Mountain Vineyards, LLC	26-3774024	SUBSIDIARY	Silverado Sweetwater Vineyards, LLC	20-2759151	SUBSIDIARY
			Terra Ventosa Vineyards, LLC	26-2766605	SUBSIDIARY	MM Funding, LLC		SUBSIDIARY
						MVest Corporation	47-0902011	SUBSIDIARY

(18) 730 Texas Timberlands II, Ltd. is ultimately controlled and owned entirely by TIAA, which directly owns 99.5%. 730 Texas Forest Holdings, Inc., which is owned 100% by TIAA, owns .5%.

(19) 730 Texas Timberlands, Ltd. is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA Timberlands I, LLC and .5% owned by 730 Texas Forest Holdings, Inc.

(20) Loma del Rio Vineyards, LLC is ultimately controlled and owned entirely by TIAA, with 45% owned by Premiere Agricultural Properties, LLC and 55% owned by Global Ag Properties USA, LLC.

(21) Mansilla Participacoes LTDA is ultimately controlled and owned entirely by TIAA, which directly owns 99.9%. Demeter Agricultural Properties, LLC, which is owned 100% by TIAA, owns 0.1%.

(22) Global Real Estate Debt Partners – Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 36.3%.

(11) Global Real Estate Debt Partners – Fund II (UK) SCSp is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.&.r.l.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
ND Properties, Inc.	11-3034756	SUBSIDIARY	ND Properties, Inc. (continued)			ND Properties, Inc. (continued)		
Norteshopping Retail and Leisure Centre BV		SUBSIDIARY	TIAA Lux 9 S.a.r.l		SUBSIDIARY	T-C State House on Congress Apartments LLC	27-4180357	SUBSIDIARY
Norteshopping - Centro Commercial, S.A		SUBSIDIARY	SAS Malachite		SUBSIDIARY	T-C Stonecrest LLC	14-2005711	SUBSIDIARY
TIAA Stafford-Harrison LLC	11-3034756	SUBSIDIARY	SNC Garnet-TIAA		SUBSIDIARY	T-C Trio Apartments LLC	45-2892182	SUBSIDIARY
ND Europe S.a.r.l.		SUBSIDIARY	SNC La Defense		SUBSIDIARY	TCPF 300 SW 27 LLC	81-3629374	SUBSIDIARY
ND Europe Office Holding S.a.r.l.		SUBSIDIARY	SNC Lazuli		SUBSIDIARY	U.S. Cities Industrial Fund LP	81-3738136	SUBSIDIARY
Cityhold Nympe S.a.r.l.		SUBSIDIARY	SNC Peridot		SUBSIDIARY	U.S. Cities Industrial Fund REIT LLC	81-3681230	SUBSIDIARY
Cityhold Propco 11 S.a.r.l.		SUBSIDIARY	T-C Neuperlach Development S.a.r.l.		SUBSIDIARY	U.S. Cities Industrial Fund Operating GP LLC	81-3671343	SUBSIDIARY
Cityhold Euro S.a.r.l.		SUBSIDIARY	T-C Pep Holding S.a.r.l.		SUBSIDIARY	U.S. Cities Industrial Fund Operating LP	81-3757117	SUBSIDIARY
Cityhold Office Partnership S.a.r.l.		SUBSIDIARY	T-C Pep Property S.a.r.l.		SUBSIDIARY			
Cityhold Iconic Holding SAS		SUBSIDIARY	T-C Pep Asset S.a.r.l.		SUBSIDIARY	T-C Gorman Road LLC	37-1853906	SUBSIDIARY
Cityhold Nympe S.a.r.l.		SUBSIDIARY	Villabe SAS		SUBSIDIARY	T-C Hermosa Avenue LLC	36-4863777	SUBSIDIARY
Cityhold Propco 9 S.a.r.l.		SUBSIDIARY	Des Bateaux SARL		SUBSIDIARY	T-C Lakewood Corporate Center LLC	35-2589556	SUBSIDIARY
36 Rue La Fayette SAS		SUBSIDIARY	Bruyeres I SAS		SUBSIDIARY	T-C Miraloma Avenue LLC		SUBSIDIARY
SAS Roosevelt		SUBSIDIARY	Olympe Holding SARL		SUBSIDIARY	U.S. Cities Multifamily Fund LP	81-3765537	SUBSIDIARY
SNC Roosevelt		SUBSIDIARY	Olympe EURL		SUBSIDIARY	U.S. Cities Multifamily Fund REIT LLC	81-3670674	SUBSIDIARY
Roosevelt Participation S.a.r.l.		SUBSIDIARY	Bruyeres II SAS		SUBSIDIARY	U.S. Cities Multifamily Fund Operating GP LLC	81-3716920	SUBSIDIARY
SNC Roosevelt		SUBSIDIARY	Servin Holding SARL		SUBSIDIARY	U.S. Cities Multifamily Fund Operating LP	81-3794611	SUBSIDIARY
154 Rue De L'Universite SAS		SUBSIDIARY	Servin EURL		SUBSIDIARY	U.S. Cities Office Fund LP	81-3814378	SUBSIDIARY
154 Rue De L'Universite S.a.r.l.		SUBSIDIARY	TIAA Lux 11 S.a.r.l		SUBSIDIARY	U.S. Cities Office Fund REIT LLC	81-3911937	SUBSIDIARY
Courcelles 70 SAS		SUBSIDIARY	Gropius Passagen Verwaltungs GmbH		SUBSIDIARY	U.S. Cities Office Fund Operating GP LLC	81-3881522	SUBSIDIARY
Cityhold Euro S.a.r.l.		SUBSIDIARY	Gropius Passagen GmbH & Co KG		SUBSIDIARY	U.S. Cities Office Fund Operating LP	81-3839479	SUBSIDIARY
Cityhold Propco 7 S.a.r.l.		SUBSIDIARY	Gropius S.a.r.l		SUBSIDIARY	T-C 2500 Wilson Boulevard LLC	38-4031444	SUBSIDIARY
Cityhold Propco 10 S.a.r.l.		SUBSIDIARY						
Cityhold Propco 12 S.a.r.l.		SUBSIDIARY	TIAA Lux 5 S.a.r.l.		SUBSIDIARY	T-C Township 14 LLC	38-4031398	SUBSIDIARY
Cityhold Sterling S.a.r.l.		SUBSIDIARY	Erlangen Arcaden GmbH & Co. KG		SUBSIDIARY	T-C World Trade Center North LLC	35-2589573	SUBSIDIARY
Cityhold UK Holding S.a.r.l.		SUBSIDIARY	Erlangen Arcaden Verwaltungs GmbH		SUBSIDIARY	U.S. Cities Retail CPF Fund LP	81-3437405	SUBSIDIARY
Cityhold UK Investment S.a.r.l.		SUBSIDIARY	Erlangen Arcaden GmbH & Co. KG		SUBSIDIARY	U.S. Cities Retail CPF Fund REIT LLC	81-3573421	SUBSIDIARY
London Belgrave Unit Trust		SUBSIDIARY	U.S. Cities Fund, LP	20-1371171	SUBSIDIARY	CPF/UIR Joint Venture TRS LLC	81-3925904	SUBSIDIARY
New Fetter Lane Unit Trust		SUBSIDIARY	U.S. Cities Fund REIT, LLC	20-1371379	SUBSIDIARY	U.S. Cities Retail CPF Fund Operating GP LLC	81-3578259	SUBSIDIARY
60 Great Portland Street Unit Trust		SUBSIDIARY	T-C Coronado LLC		SUBSIDIARY	U.S. Cities Retail CPF Fund Operating LP	81-3473773	SUBSIDIARY
CLOF Victoria Nominee 1 Limited		SUBSIDIARY	U.S. Cities Fund Operating GP, LLC	20-1364650	SUBSIDIARY	CPF/UIR JV Member LLC	81-2914954	SUBSIDIARY
CLOF Victoria Nominee 2 Limited		SUBSIDIARY	U.S. Cities Fund Operating, LP	20-1371235	SUBSIDIARY	CPF 636 Sixth Avenue LLC	81-2955427	SUBSIDIARY
New Fetter Lane Unit Trust		SUBSIDIARY	T-C 40 Broad Street LLC	45-3755756	SUBSIDIARY	T-C 636 Sixth Avenue Retail LLC	47-2264739	SUBSIDIARY
60 Great Portland Street Unit Trust		SUBSIDIARY	T-C 3333 Wisconsin Avenue LLC	45-4768909	SUBSIDIARY	CPF 856 Market Street LLC	81-2982618	SUBSIDIARY
HV Freehold S.a.r.l.		SUBSIDIARY	T-C Cypress Park West LLC	29-1963113	SUBSIDIARY	CPF 1511 Third Avenue LLC	81-2973332	SUBSIDIARY
KS Freehold S.a.r.l.		SUBSIDIARY	T-C Ellington LLC	45-2612359	SUBSIDIARY	T-C 1608 Chestnut General Partner LLC		SUBSIDIARY
Cityhold Participations S.a.r.l.		SUBSIDIARY	T-C Falls Center Townhouses LLC	46-5061808	SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY
SMA Holding S.a.r.l.		SUBSIDIARY	T-C King Street Station LLC	26-1700245	SUBSIDIARY	T-C 1608 Chestnut Limited Partner LLC		SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY	T-C Newbury Common LLC	27-3769096	SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY
SMA Investment S.a.r.l.		SUBSIDIARY	T-C Savier Street Flats LLC	47-2532161	SUBSIDIARY	T-C Polomac Promenade LLC	27-4116676	SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY				T-C Park 19 LLC	26-1963207	SUBSIDIARY
Cityhold Propco 6 S.a.r.l.		SUBSIDIARY				T-C Roosevelt Square LLC	47-4935916	SUBSIDIARY
						TCAM Core Prop Fund REIT 2 LLC	47-4016470	SUBSIDIARY
						T-C 51 Sleeper Street LLC		SUBSIDIARY

(23) Cityhold Nympe S.a.r.l. (Nympe) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.a.r.l., which owns 88% of Nympe, and 6% owned by wholly-owned ND Europe Office Holding S.a.r.l.

(24) Cityhold Euro S.a.r.l. (CES) is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.a.r.l., which owns 88% of CES, and 6% owned by wholly-owned ND Europe Office Holding S.a.r.l.

(25) SNC Roosevelt is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.a.r.l., which owns SAS Roosevelt (99.99% of SNC Roosevelt) and Roosevelt Participation S.a.r.l. (0.01%).

(26) London Belgrave Unit Trust (LBUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.8% of LBUT) and Cityhold UK Investment S.a.r.l. (0.2%).

(27) New Fetter Lane Unit Trust (NFLUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.9% of NFLUT) and Cityhold UK Investment S.a.r.l. (0.1%).

(28) 60 Great Portland Street Unit Trust (60GPS) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.4% of 60GPS) and Cityhold UK Investment S.a.r.l. (0.6%).

(29) 70 St. Mary Axe Unit Trust (SMAUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.a.r.l., which owns SMA Holding S.a.r.l. (99.9% of SMAUT) and SMA Investment S.a.r.l. (0.1%).

(30) Gropius Passagen GmbH & Co KG is controlled by TIAA, and partially owned by Gropius S.a.r.l., which owns 99.8% and TIAA Lux 11 S.a.r.l. which owns 0.16%.

(31) Erlangen Arcaden GmbH & Co. KG is controlled by TIAA, and partially owned by TIAA Lux 5 S.a.r.l., which owns 94.9% and Erlangen Arcaden Verwaltungs GmbH which owns 5.1%.

(13) U.S. Cities Fund, LP is controlled by TIAA, and partially owned indirectly by ND Properties, Inc., which owns 19.3%, and U.S. Cities Fund GP, LLC, which owns less than .01%.

(32) 1608 Chestnut Partners LP is ultimately controlled by TIAA, with 99% owned by T-C 1608 Chestnut Limited Partner LLC and 1% owned by T-C 1608 Chestnut General Partner LLC.

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
Occator Agricultural Properties, LLC	26-4750562	SUBSIDIARY	T-C Europe, LP (continued)			T-C GA Real Estate Holdings, LLC (continued)		
AGR Agricultural Investments	46-1768969	SUBSIDIARY	T-C Luxembourg Neptune Holdings S.à r.l.		SUBSIDIARY	T-C 800 17th Street NW Member LLC	47-2189075	SUBSIDIARY
Ridley Corporation Limited		AFFILIATE	T-C Neptune Holdings S.à r.l.		SUBSIDIARY	T-C 800 17th Street NW Venture LLC	47-2118640	SUBSIDIARY
Mandala Food Co-Investment Holdings II SPV		SUBSIDIARY	Neptune Property Venture S.à r.l.		SUBSIDIARY	T-C 800 17th Street NW Owner LLC	47-2069910	SUBSIDIARY
Materra, LLC	45-1125143	AFFILIATE	Neptune Polish Property Venture BV		SUBSIDIARY	T-C 888 Brannan Member LLC	47-4665824	SUBSIDIARY
Teays River Investments, LLC	26-4621336	AFFILIATE	Neptune Krakow SP, z.o.o.		SUBSIDIARY	T-C 888 Brannan Venture LLC	47-4684031	SUBSIDIARY
Oleum Holding Company, Inc	26-4248579	SUBSIDIARY	Neptune Annapol SP, z.o.o.		SUBSIDIARY	T-C 888 Brannan Owner LLC	47-4674147	SUBSIDIARY
Polar Star Canadian Oil and Gas Holding, Inc.		SUBSIDIARY	Neptune Poznan SP, z.o.o.		SUBSIDIARY	T-C 888 Brannan TRS, LLC	47-5605380	SUBSIDIARY
Adastra Management, Inc.		SUBSIDIARY	Neptune Holding Spain, S.L.		SUBSIDIARY	T-C 2300 Broadway, LLC	45-3479701	SUBSIDIARY
Nova Star Oil and Gas Inc.		SUBSIDIARY	Neptune OPCI SAS		SUBSIDIARY	T-C 919 N. Michigan Avenue Retail, LLC	46-0750331	SUBSIDIARY
Polar Star Canadian Oil and Gas, Inc.		SUBSIDIARY	Roppenheim Holding SAS		SUBSIDIARY	T-C Aspira LLC	46-1220681	SUBSIDIARY
Pinnacle Third Avenue, LP	26-3821015	SUBSIDIARY	Roppenheim Holding SAS		SUBSIDIARY	T-C Franklin Square Member, LLC	46-1791581	SUBSIDIARY
Primary Residential Individual Mortgage Entity Trust		SUBSIDIARY	Roppenheim Outlet SNC		SUBSIDIARY (34)	T-C Franklin Square Venture LLC	46-1794486	SUBSIDIARY
Renewable Timber Europe, LLC	45-2792614	SUBSIDIARY	Neptune Polish HoldCo 2 B.V.		SUBSIDIARY	TIAA Franklin Square, LLC	26-0011770	SUBSIDIARY
Renewable Timber Netherlands B.V.		SUBSIDIARY	IRUS Ursus SP, z.o.o.		SUBSIDIARY	T-C Hall of States Member LLC	47-2023405	SUBSIDIARY
Topola Lasy Spolka z.o.o.		SUBSIDIARY	Neptune Roppenheim Holding S.à r.l.		SUBSIDIARY	T-C Hall of States Venture LLC	47-2043468	SUBSIDIARY
Renewable Timber Resources, LLC	61-1640765	SUBSIDIARY	Roppenheim Outlet SNC		SUBSIDIARY (34)	T-C Hall of States Owner LLC	47-2034237	SUBSIDIARY
Forestal y Agrícola Silvoligna Chile Limitada		SUBSIDIARY	Neptune Vicolungo S.r.l.		SUBSIDIARY	T-C Kings Crossing, LLC	45-4045658	SUBSIDIARY
RT Tri-State LLC	11-3564797	AFFILIATE	Neptune Castel Gueffio I SRL		SUBSIDIARY	T-C Legacy Place Member, LLC	46-1120016	SUBSIDIARY
Siguler Guff Third Avenue, L.P.	03-0543113	SUBSIDIARY	Neptune Madrid Holdco S.L.		SUBSIDIARY	Legacy Place Associates, LLC	46-0876833	SUBSIDIARY
Social Infra, LLC		SUBSIDIARY	Neptune Getafe S.L.		SUBSIDIARY	T-C Republic Square Member LLC	47-2903922	SUBSIDIARY
T-C 101 Miller Street Holding Company LLC	47-2092098	SUBSIDIARY	Neptune Getafe Propco S.L.		SUBSIDIARY	T-C Republic Square Venture LLC	47-2867784	SUBSIDIARY
T-C 101 Miller Street LLC	47-2081462	SUBSIDIARY	Neptune Las Rozas Outlet S.L.		SUBSIDIARY	T-C Republic Square Mezzanine LLC	47-3091198	SUBSIDIARY
T-C 20 Hunter Street (AUS) Pty Ltd	46-3922951	SUBSIDIARY	T-C GA Real Estate Holdings, LLC	45-2877772	SUBSIDIARY	T-C Republic Square Owner LLC	47-2793452	SUBSIDIARY
T-C 20 Hunter Street (US), LLC	46-3922951	SUBSIDIARY	8 Spruce Street GA Investor, LLC	46-0959792	SUBSIDIARY	The Flats Holding Company LLC	47-1379500	SUBSIDIARY
T-C 400 Montgomery, LLC	81-2525521	SUBSIDIARY	FC 8 Spruce Holdings, LLC	46-1403221	AFFILIATE	The Flats 130 DC Residential LLC	47-1347366	SUBSIDIARY
400 Montgomery Investors, LLC		SUBSIDIARY	FC 8 Spruce Street Residential, LLC		AFFILIATE	The Flats 140 DC Residential LLC	47-1363564	SUBSIDIARY
T-C 685 Third Avenue Member, LLC	27-4123754	SUBSIDIARY	Nuveen Global Cities REIT, Inc.	82-1419222	SUBSIDIARY	The Flats DC Grocery LLC	47-1367530	SUBSIDIARY
T-C 685 Third Avenue Venture, LLC	27-3835063	SUBSIDIARY	Nuveen Global Cities REIT LP, LLC	82-1502883	SUBSIDIARY	T-C HV Member LLC	47-1886721	SUBSIDIARY
T-C 685 Third Avenue, LLC	27-3095569	SUBSIDIARY	Nuveen Global Cities REIT OP, LP	82-1507998	SUBSIDIARY	T-C H-T REIT LLC	47-1930719	SUBSIDIARY
T-C 685 Third Avenue Mezzanine LLC	47-2986461	SUBSIDIARY	NR 844 North LLC		SUBSIDIARY	T-C JK I, LLC	46-4567368	SUBSIDIARY
T-C 699 Bourke Street LLC	46-4969690	SUBSIDIARY	NR Denver Industrial Portfolio LLC		SUBSIDIARY	Adeoti Empreendimentos Imobiliários Ltda		SUBSIDIARY (35)
T-C 685 Third Avenue Owner LLC	61-1754745	SUBSIDIARY	NR Kirkland Crossing LLC		SUBSIDIARY	T-C JK II, LLC	46-4587620	SUBSIDIARY
T-C Australia RE Holdings I, LLC	81-2490530	SUBSIDIARY	T-C 2 Herald Square Member LLC	47-1535030	SUBSIDIARY	T-C Lux Fund Holdings LLC	47-4095803	SUBSIDIARY (35)
T-C Australia RE Holdings II, LLC	81-2506975	SUBSIDIARY	T-C 2 Herald Square Venture LLC	47-1650509	SUBSIDIARY	T-C Lux Investments Special Limited Partnership		SUBSIDIARY
TIAA Australia Real Estate Trust		SUBSIDIARY	T-C 2 Herald Square Owner LLC	47-1488131	SUBSIDIARY	European Cities Partnership SCSp		AFFILIATE (10)
TIAA Melbourne Retail Holding 1 Trust		SUBSIDIARY	T-C 1101 Pennsylvania Avenue LLC	27-2952349	SUBSIDIARY	Global Real Estate Debt Partners – Fund I (UK)		SUBSIDIARY (22)
TGA Miller Street Trust		SUBSIDIARY	T-C 1101 Pennsylvania Avenue Venture LLC	27-2952617	SUBSIDIARY	T-C M-T Venture LLC	81-4623445	SUBSIDIARY
TIAA Melbourne Retail Holding 1 Trust		SUBSIDIARY	T-C 1101 Pennsylvania Avenue Owner LLC	27-2952860	SUBSIDIARY	T-C M-T REIT LLC	81-4599024	SUBSIDIARY
TIAA Melbourne Retail Asset 1 Trust		SUBSIDIARY	T-C 33 Arch Street Member, LLC	46-1851206	SUBSIDIARY	T-C U.S. Super Regional Mall Fund LP	47-3148337	SUBSIDIARY
T-C Europe Holding	47-2363168	SUBSIDIARY	T-C 33 Arch Street, LLC	45-2792699	SUBSIDIARY	SRMF Town Square Investor Member LLC	81-4717093	SUBSIDIARY
T-C Europe LP	47-2369576	SUBSIDIARY (33)	T-C 470 Park Avenue South Member LLC	46-1754709	SUBSIDIARY	T-C 475 Fifth Avenue Member, LLC	46-1828055	SUBSIDIARY
T-C Europe LP	47-2369576	SUBSIDIARY (33)	T-C 470 Park Avenue South Venture LLC	46-1744112	SUBSIDIARY	SRMF Town Square Venture LLC		SUBSIDIARY
T-C Europe S.à r.l.		SUBSIDIARY	T-C 470 Park Avenue South Owner LLC	46-1754243	SUBSIDIARY	SRMF Town Square Owner LLC		SUBSIDIARY
Nightingale LuxCo S.à r.l.		SUBSIDIARY	T-C 475 Fifth Avenue Member, LLC	46-1839003	SUBSIDIARY	T-C Pearl Reit 2 LLC	47-4447657	SUBSIDIARY
T Nordics Investment AB		SUBSIDIARY	T-C 475 Fifth Avenue Venture LLC	46-1839003	SUBSIDIARY			
Sweden Nova Lund 1 AB		SUBSIDIARY	T-C 475 Fifth Avenue, LLC	45-3229803	SUBSIDIARY			
Sweden Nova Lund 2 AB		SUBSIDIARY						

(33) T-C Europe LP is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA and 1% owned by T-C Europe Holding, Inc.

(34) Roppenheim Outlet SNC (ROSNC) is ultimately controlled by TIAA via a 61.6% ownership of Neptune Property Venture S.à r.l., which owns Roppenheim Holding SAS (99.99% of ROSNC) Neptune Roppenheim Holding S.à r.l. (0.01%).

(35) Adeoti Empreendimentos Imobiliários Ltda is ultimately controlled and owned entirely by TIAA, with 51% of ownership with T-C JK I, LLC and 49% of ownership with T-C JK II, LLC

(10) European Cities Partnership SCSp is owned 45.3% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.a.r.l.

(22) Global Real Estate Debt Partners – Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 36.3%.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
T-C Mt. Ommaney Centre Holding Company LLC	47-1954609	SUBSIDIARY	T-C Waterford Blue Lagoon General Partner, LLC	47-5379777	SUBSIDIARY	TGA MKP Member LLC	82-1169084	SUBSIDIARY
T-C Mt. Ommaney Centre LLC	47-1825871	SUBSIDIARY	Waterford Blue Lagoon LP	47-5392075	SUBSIDIARY	TGA MKP Venture LLC	82-1198745	SUBSIDIARY
T-C Permian Investor LLC	82-1023309	SUBSIDIARY	T-C Waterford Blue Lagoon, LLC	47-5375805	SUBSIDIARY	TGA MKP REIT LLC	82-1187131	SUBSIDIARY
T-C SBMC Joint Venture LLC	46-3007720	SUBSIDIARY	Waterford Blue Lagoon LP	47-5392075	SUBSIDIARY	TGA Montague Investor Member, LLC	81-4232788	SUBSIDIARY
T-C SMA I, LLC	20-8309570	SUBSIDIARY	Westland At Waterford REIT General Partner LLC	81-0779817	SUBSIDIARY	RCD TGA Pierrepoint Partners LLC		SUBSIDIARY
CPPIB-TIAA US Real Property Fund LP	20-8309587	SUBSIDIARY (36)	Westland At Waterford REIT LP	47-5321319	SUBSIDIARY	TGA Montrose Residences Investor Member, LLC	81-3542251	SUBSIDIARY
CPPIB-TIAA US Real Property Fund LP	20-8309587	SUBSIDIARY (36)	Westland At Waterford General Partner LLC	47-5635267	SUBSIDIARY	The Residences at La Colombe d'Or Investors LLC	81-2872565	SUBSIDIARY
C-T REIT, LLC	20-8309537	SUBSIDIARY	Westland At Waterford Operating LP	47-5580924	SUBSIDIARY	TGA Real Estate Fund Holdings, LLC	82-2311300	SUBSIDIARY
C-T Shenandoah, LLC	20-8309622	SUBSIDIARY	Waterford Blue Lagoon REIT General Partner LLC		SUBSIDIARY	TGAM Agribusiness Fund LP	81-1994278	SUBSIDIARY
T-C SMA 2, LLC	36-4620008	SUBSIDIARY	Waterford Blue Lagoon REIT LP	47-5305678	SUBSIDIARY	TGAM Agribusiness Fund Holdings LP		SUBSIDIARY
PennMuni-TIAA U.S. Real Estate Fund, LLC	36-4619998	SUBSIDIARY	5201-5301 Waterford General Partner LLC	47-5642524	SUBSIDIARY	The TAP Commodity Builder Fund, L.L.C.		SUBSIDIARY
T-C 526 Route 46 LLC	47-1508630	SUBSIDIARY	5201-5301 Waterford Operating LP	47-5541032	SUBSIDIARY	The Tap Fund, LLC		SUBSIDIARY
T-C Barton Springs LLC	26-2762767	SUBSIDIARY	5200 Waterford General Partner LLC	47-5672651	SUBSIDIARY	TH Real Estate U.S. Strategic Industrial Fund I LP	81-2429791	SUBSIDIARY
T-C Century Plaza LLC	26-2719700	SUBSIDIARY	5200 Waterford Operating LP	47-5498987	SUBSIDIARY	TH Real Estate U.S. Strategic Industrial Fund I Holdings, LLC	81-2410066	SUBSIDIARY
T-C Copley LLC	47-2569491	SUBSIDIARY	1000 Waterford General Partner LLC	81-0722154	SUBSIDIARY	TH Real Estate U.S. Strategic Industrial Fund I OP, LP		SUBSIDIARY
T-C Des Peres Corners LLC	27-4023559	SUBSIDIARY	1000 Waterford Operating LP	47-5479437	SUBSIDIARY	SIF 301 Business Center Investor Member LLC	82-3685468	SUBSIDIARY
T-C Fairway Center II LLC	81-2272411	SUBSIDIARY	703 Waterford General Partner LLC	47-5445045	SUBSIDIARY	301 Business Centre, LLC		SUBSIDIARY
T-C RDC, LLC	46-3678318	SUBSIDIARY	703 Waterford Operating LP	47-5471474	SUBSIDIARY	Buildings 100, 200, 300 LLC		SUBSIDIARY
T-C Scripps Ranch LLC	45-3525878	SUBSIDIARY	701 Waterford General Partner LLC	47-5405436	SUBSIDIARY	Building 400 LLC		SUBSIDIARY
T-C Shoppes at Monarch Lakes LLC	27-3415834	SUBSIDIARY	701 Waterford Operating LP	47-5417563	SUBSIDIARY	SIF EBP Member LLC	82-3959987	SUBSIDIARY
T-C SMA III, LLC	27-1858182	SUBSIDIARY	Waterford Core General Partner LLC	81-0733012	SUBSIDIARY	SIF EBP Venture LLC		SUBSIDIARY
TIAA-CPPIB Commercial Mortgage Company, L.P.	27-1870032	SUBSIDIARY (37)	Waterford Core Operating LP	47-5587163	SUBSIDIARY	EBP Owner 1 LLC	82-3913810	SUBSIDIARY
TIAA-CPPIB Commercial Mortgage Company REIT LLC	27-1870080	SUBSIDIARY (37)	Waterford Core REIT LP	82-2646233	SUBSIDIARY	EBP Owner 2 LLC	30-1018623	SUBSIDIARY
T-C The Edge at Flagler Village, LLC	81-2204918	SUBSIDIARY	Waterford Core II Operating LP	82-2663579	SUBSIDIARY	TIAA Administrative Services, LLC	82-2631273	SUBSIDIARY
T-C UK RE Holdings I, LLC	81-2676934	SUBSIDIARY	Waterford Core II General Partner LLC	82-2672297	SUBSIDIARY	TIAA CLO I Ltd		SUBSIDIARY
T-C UK RE Holdings II, LLC	81-2691474	SUBSIDIARY	TEFF Holdco LLC	81-2146865	SUBSIDIARY	TIAA CLO I LLC		SUBSIDIARY
Thurrock Retail Park Unit Trust		SUBSIDIARY (38)	TIAA European Farmland Fund GP LP		SUBSIDIARY	TIAA CLO III Ltd		SUBSIDIARY
T-C UK RE Holdings III, LLC		SUBSIDIARY	TIAA European Farmland Fund LP		SUBSIDIARY	TIAA CLO IV Ltd		SUBSIDIARY
Thurrock Retail Park Unit Trust		SUBSIDIARY (38)	TEFF Holding S.a.r.l		SUBSIDIARY	TIAA CLO IV LLC		SUBSIDIARY
TIA FSB Holdings, Inc.	90-0615674	SUBSIDIARY	TEFF Investments B.V.		SUBSIDIARY	TIAA CMBS I, LLC	13-4173396	SUBSIDIARY
Everbank Funding, LLC		SUBSIDIARY	Pszencol SA		SUBSIDIARY	TIAA CMBS I Trust		SUBSIDIARY
TIAA, FSB	59-3531592	SUBSIDIARY	Adamas SA		SUBSIDIARY	TIAA Diamond Investor, LLC	36-4450150	SUBSIDIARY
AMC Holding, Inc.	59-3547521	SUBSIDIARY	TGA 127-137 Franklin LLC		SUBSIDIARY	TIAA Diversified Public Investments, LLC	47-4570655	SUBSIDIARY
Customerone Financial Network, Inc.	43-1823879	SUBSIDIARY	TGA 299 Franklin LLC	81-2769108	SUBSIDIARY	TIAA GBS Holding LLC	81-1241294	SUBSIDIARY
Evertrade Direct Brokerage, Inc.	61-1560741	SUBSIDIARY	TGA APAC Fund Holdings, LLC	82-2225812	SUBSIDIARY	TIAA GBS Singapore Holding Company Pte. Ltd.		SUBSIDIARY
Business Property Lending, Inc.	36-1208070	SUBSIDIARY	TGA FC Investor Member LLC		SUBSIDIARY	TIAA Global Business Services (India) Private Limited		SUBSIDIARY
Elite Lender Services, Inc.	11-3642567	SUBSIDIARY	Fenway Center Holding 1-2, LLC	82-2708488	SUBSIDIARY	TIAA Global Equity Income, LLC	46-2860100	SUBSIDIARY
Everbank Wealth Management, Inc.	27-3035172	SUBSIDIARY	Fenway Center Owner 1-2, LLC	82-2708488	SUBSIDIARY	TIAA Global Public Investments, LLC	26-3594208	SUBSIDIARY
Everinsurance, Inc.	59-3207282	SUBSIDIARY	TGA Japan Holdings Pte Ltd		SUBSIDIARY	TIAA GTR HoldCo, LLC	46-3881813	SUBSIDIARY
Tygris Commercial Financial Group, Inc.	20-0716627	SUBSIDIARY	TGA Japan GK Holdings Pte Ltd		SUBSIDIARY	Global Timber Resources LLC	46-3210500	SUBSIDIARY
Everbank Commercial Finance, Inc.	26-2483829	SUBSIDIARY	TGA Ginza 115 GK		SUBSIDIARY	Global Timber SA LLC	46-3909387	SUBSIDIARY
Tygris Asset Finance, Inc.		SUBSIDIARY	TGA Ginza 115 TMK		SUBSIDIARY	Global Timber Sp. z o.o.		SUBSIDIARY
			TGA Ginza 115 THK		SUBSIDIARY	Global Timber Spain, SL		SUBSIDIARY
			TGA Ginza 115 ISH		SUBSIDIARY	Forestal Monterrey Colombia SAS	98-1206384	SUBSIDIARY
						Forestal GTR Chile Limitada		SUBSIDIARY
						GT Europe Cooperatief U.A.		SUBSIDIARY
						Global Timber NL, B.V.		SUBSIDIARY
						GTR Brasil Participacoes Ltda		SUBSIDIARY
						Brasilwood Reflorestamento S.A.		SUBSIDIARY
						POPEMA 95 Closed Investment Fund of Non-Public Assets		SUBSIDIARY
						EKO Topola Sp. z o.o.		SUBSIDIARY
						Brunso Resort Sp. z o.o.		SUBSIDIARY

(36) CPPIB-TIAA US Real Property Fund LP is controlled by TIAA, which owns 50%. T-C SMA I, LLC, which is 100% owned by TIAA, is the General Partner and owns 1%.

(37) TIAA-CPPIB Commercial Mortgage Company, L.P. is controlled by TIAA, which owns 50%. T-C SMA III, LLC, which is 100% owned by TIAA, is the General Partner and owns 1%.

(38) Thurrock Retail Park Unit Trust is ultimately controlled and owned entirely by TIAA with 99.5% owned by T-C UK RE Holdings III, LLC and 0.5% owned by T-C UK RE Holdings II, LLC.

(39) Waterford Blue Lagoon LP is controlled by TIAA, and partially owned indirectly by T-C Waterford Blue Lagoon LLC, which owns 50%, and T-C Waterford Blue Lagoon General Partner, LLC, which owns 1%.

(12) TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Holdings, LLC and 50% owned by TEFF Holdco LLC

(40) TGA Ginza115 TMK is ultimately controlled and owned entirely by TIAA, with 51% owned by TGA Japan GK Holdings Pte Ltd and 49% of owned by TGA Ginza 115 Holdings Pte Ltd.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
TIAA Global Ag Holdco LLC	27-5551198	SUBSIDIARY	TIAA Infrastructure Investments, LLC	45-3479281	SUBSIDIARY	TIAA Super Regional Mall Member Sub, LLC	45-3164600	SUBSIDIARY
Global Agriculture AIV (US) LLC	45-5044364	SUBSIDIARY	730 Parking LLC		SUBSIDIARY	T-C Super Regional Mall Venture, LLC	45-3164764	SUBSIDIARY
Global Ag Properties USA LLC	45-1531685	SUBSIDIARY	730 Interpark, LLC		SUBSIDIARY	T-C International Plaza REIT LLC	46-4623585	SUBSIDIARY
Loma del Rio Vineyards, LLC	80-0843991	SUBSIDIARY (20)	Aquilla Sonnet LP		AFFILIATE	T-C International Plaza Investor GP LLC	46-4653326	SUBSIDIARY
Sugarloaf Vineyard, LLC	46-2577906	SUBSIDIARY	A-30 Canadian Transport Inc.		SUBSIDIARY	T-C International Plaza Investor LP LLC	46-4680948	SUBSIDIARY
TIAA-CREF Global Agriculture LLC	27-5551341	SUBSIDIARY	1867 Infrastructure Holdings Inc.		SUBSIDIARY	Tampa Westshore Associates Limited Partnership	38-3173536	AFFILIATE
Global AG Properties Australia Pty Ltd		SUBSIDIARY	ACS NA30 Holding Inc		SUBSIDIARY	T-C Las Vegas Retail REIT LLC	46-2713521	SUBSIDIARY
Global AG Properties Australia Trust		SUBSIDIARY	Iridium Nouvelle Autoroute 30 Inc.		SUBSIDIARY	T-C Las Vegas Retail Investor LLC	46-2726147	SUBSIDIARY
Nova Gaia Brasil Participaco Ltda.		SUBSIDIARY (41)	Nouvelle Autoroute 30, s.e.n.c.		SUBSIDIARY	Grand Canal Shoppes Holdings, LLC		AFFILIATE
Tellus Brasil Participaco S.A.		SUBSIDIARY (42)	TORO/EPP II LLC	30-0701953	AFFILIATE	T-C Midwest REIT, LLC	45-3165203	SUBSIDIARY
Terraviva Brasil Participaco Ltda		SUBSIDIARY (43)	1595 Toll Road, LLC	38-3857916	SUBSIDIARY	T-C Midwest Retail, LLC	45-2211957	SUBSIDIARY
Tellus Brasil Participaco S.A.		SUBSIDIARY (42)	1595 Express, LLC	26-4139252	SUBSIDIARY	CBL/T-C, LLC		SUBSIDIARY
Agrobio Investimentos e Participações S.A.		SUBSIDIARY	North American Sustainable Energy Fund, L.P.	46-5279686	SUBSIDIARY	T-C Montgomery Mall REIT, LLC	45-3164998	SUBSIDIARY
Cerpon Participações S.A.		SUBSIDIARY	McCommas Bluff Holdings LLC		AFFILIATE	T-C Montgomery Mall, LLC	27-4117159	SUBSIDIARY
Nova Ibiajara Propriedades Agrícolas S.A.		SUBSIDIARY	Dallas Clean Energy, LLC		AFFILIATE	Montgomery Mall of Maryland, LLC	95-4658637	SUBSIDIARY
Tellus Bahia Propriedades Agrícolas Ltda		SUBSIDIARY	Dallas Clean Energy McCommas Bluff, LLC		AFFILIATE	TIAA SynGas, LLC	45-1263366	SUBSIDIARY
Jatobá Propriedades Agrícolas Ltda.		SUBSIDIARY	Energy Power Investment Company, LLC		SUBSIDIARY	730 Catsolar, LLC		SUBSIDIARY
Terra do Sol Propriedades Agrícolas S.A.		SUBSIDIARY	EPP Renewable Energy, LLC		SUBSIDIARY	Catalina Solar Lessee Holdco, LLC		SUBSIDIARY
Terrainvest Propriedades Agrícolas S.A.		SUBSIDIARY	EPP New Jersey Biogas, LLC		SUBSIDIARY	Catalina Solar Lessee, LLC		SUBSIDIARY
Tparone Participações S.A.		SUBSIDIARY	EPP New Jersey Solar, LLC		SUBSIDIARY	730 Orion, LLC		SUBSIDIARY
Topone Agrícola S.A.		SUBSIDIARY	North American Sustainable Energy Fund GP, LLC	46-5268451	AFFILIATE	SG Solutions, LLC	56-2492641	AFFILIATE
Tpartwo Participações S.A.		SUBSIDIARY	North American Sustainable Energy Manager, LLC	61-1734097	AFFILIATE	AE Investor II, LLC	27-0195010	SUBSIDIARY
Toperto Agrícola S.A.		SUBSIDIARY	TIAA Oil and Gas Investments, LLC	45-2665869	SUBSIDIARY	TIAA-CREF LPHC, LLC	20-8384004	SUBSIDIARY
TIAA-CREF Global Agriculture BR, LLC	45-1502187	SUBSIDIARY	Actoil Bakken, LLC	46-3410649	SUBSIDIARY	Actgas, LLC		SUBSIDIARY
Nova Gaia Brasil Participaco Ltda.		SUBSIDIARY (41)	Triangle Petroleum Corp	98-0430762	AFFILIATE	TIAA-CREF Real Property Fund GP, LLC	46-1191235	SUBSIDIARY
Terraviva Brasil Participaco Ltda.		SUBSIDIARY (43)	Actoil Colorado, LLC	46-3373066	SUBSIDIARY	TIAA-CREF Individual & Institutional Services, LLC	55-0856733	SUBSIDIARY
Global Agriculture II AIV (US) LLC	47-1083514	SUBSIDIARY	Great Western Petroleum LLC		AFFILIATE	TIAA-CREF Redwood, LLC	20-5591124	SUBSIDIARY
Global Ag Properties II USA LLC	47-1069783	SUBSIDIARY	Great Western Exploration & Development, Inc.		AFFILIATE	Kaspick & Co., LLC	20-5631854	SUBSIDIARY
TIAA-CREF Global Agriculture II LLC	47-0974399	SUBSIDIARY	Actoil Utica, LLC	46-3628993	SUBSIDIARY	Covariance Capital Management, Inc.	27-2846152	SUBSIDIARY
Agrícola AG II Limitada		SUBSIDIARY	TIAA Wind Investments, LLC	45-4486211	SUBSIDIARY	CCAP GP, LLC	35-2429521	SUBSIDIARY
Global Ag II FFI LLC	47-3600919	SUBSIDIARY	TIAA Park Evanston, LLC	26-1698274	SUBSIDIARY	TIAA-CREF Tuition Financing, Inc.	13-4026557	SUBSIDIARY
Global Ag Properties II Australia Pty, Ltd		SUBSIDIARY	TIAA Realty, LLC	11-3519531	SUBSIDIARY	TIAA Union Place Phase I, LLC	20-892977	SUBSIDIARY
Global AG Properties II Australia Trust		SUBSIDIARY	T-C 77 Central LLC	61-0902394	SUBSIDIARY	UK PPP Investments, LP		SUBSIDIARY
Global Ag Properties II New Zealand LP		SUBSIDIARY	T-C 680 Belleville LLC	47-2249307	SUBSIDIARY	Wigg (Holdings) Limited		SUBSIDIARY
Helios Brasil Participacoes, Ltda		SUBSIDIARY	T-C Port Northwest Development, LLC	46-2678242	SUBSIDIARY	Wigg Investments Limited		SUBSIDIARY
Janus Brasil Participacoes, S.A.		SUBSIDIARY (44)	TGA 70 Federal Street LLC	81-3961919	SUBSIDIARY	Merseylink (Holdings) Limited		AFFILIATE
Iris Brasil Participaco Ltda		SUBSIDIARY (44)	TIAA RFS, LLC		SUBSIDIARY	Merseylink Limited		AFFILIATE
Janus Brasil Participacoes, S.A.		SUBSIDIARY	TIAA Advisory, LLC	82-2335773	SUBSIDIARY	Merseylink (Issuer) plc		AFFILIATE
AGW Empreendimentos e Participações S.A.		SUBSIDIARY	TIAA SMA Strategies, LLC	81-2755014	SUBSIDIARY	WRC Properties, LLC	51-0141732	SUBSIDIARY
Araucaria Propriedades Agrícolas Ltda		SUBSIDIARY	Stonepeak Infrastructure Fund LP	38-3849546	AFFILIATE			
Aroeira Propriedades Agrícolas Ltda		SUBSIDIARY	TIAA Stonepeak Investments I, LLC	45-3029655	SUBSIDIARY			
Esus Brasil Participações S.A.		SUBSIDIARY	Stonepeak Investments II, LLC	45-3030923	SUBSIDIARY			
Itauba Propriedades Agrícolas Ltda		SUBSIDIARY	Stonepeak GP Holdings LP	30-0696099	SUBSIDIARY			
Jatoba S.A.		SUBSIDIARY	Stonepeak Associates, LLC		SUBSIDIARY			
Jequitibá Propriedades Agrícolas Ltda		SUBSIDIARY	Stonepeak Advisors Holdings LLC		AFFILIATE			
Oiti Propriedades Agrícolas Ltda		SUBSIDIARY	Stonepeak Advisors LLC		AFFILIATE			
Sambambaia Propriedades Agrícolas Ltda		SUBSIDIARY						
Seringueira Propriedades Agrícolas Ltda		SUBSIDIARY						
Tapia Propriedades Agrícolas Ltda		SUBSIDIARY						
TIAA-CREF Global Agriculture II BR, LLC	47-1062423	SUBSIDIARY						

(20) Loma del Rio Vineyards, LLC is ultimately controlled and owned entirely by TIAA, with 45% owned by Premiere Agricultural Properties, LLC and 55% owned by Global Ag Properties USA, LLC.
 (41) Nova Gaia Brasil Participaco Ltda. is owned 99.99% by TIAA-CREF Global Agriculture LLC and 0.01% by TIAA-CREF Global Agriculture BR, LLC.
 (42) Tellus Brasil Participaco S.A. is owned 48.9% by Terraviva Brasil Participaco Ltda. and 0.47% by Nova Gaia Brasil Participaco Ltda.
 (43) Terraviva Brasil Participaco Ltda. is owned 99.99% by Nova Gaia Brasil Participaco Ltda. and 0.01% by TIAA-CREF Global Agriculture BR, LLC.
 (44) Janus Brasil Participacoes, S.A. is owned 48.9% by Iris Brasil Participaco Ltda. and 0.47% by Helios Brasil Participacoes, Ltda.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			13-6110585	3792687			TIAA Board of Overseers	.NY.	UIP					.N.	
.1216	Teachers Insurance and Annuity Association of America	.69345	13-1624203	1607170	315038		Teachers Insurance and Annuity Association of America	.NY.	UDP	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	.N.	
			45-2401857	4618298			730 Holdings, LLC	.DE.	NIA	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	.N.	
			13-6022042		777535		College Retirement Equities Fund	.NY.	NIA	CREF Board of Overseers	Board		CREF Board of Overseers	.N.	
.1216	Teachers Insurance and Annuity Association of America	.60142	13-3917848	4314415	1429401		TIAA-CREF Life Insurance Company	.NY.	DE	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N.	
			20-2904312	4314479			TIAA-CREF Insurance Agency, LLC	.DE.	DS	TIAA-CREF Life Insurance Company	Ownership	100.000	TIAA Board of Overseers	.N.	
			47-1595484	4747826			Nuveen, LLC	.DE.	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N.	
			81-3407371	5042621			Nuveen Services, LLC	.DE.	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			13-3905273	4599865			TIAA-CREF Asset Management, LLC	.DE.	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			81-1272900	4952732			L&C Special Member Holdco, LLC	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			46-3889185	4866932			GTR Special Member Holdco LLC	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			13-3752992	4313230	923530		Teachers Personal Investors Services, Inc.	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			81-4374969				TIAA International GP LLC	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			13-3586142	4314303	887793		TIAA-CREF Investment Management, LLC	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			46-3870972	4716541			Nuveen Alternative Holdings, LLC	.DE.	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			81-1467545	4974190			AGR Partners LLC	.DE.	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			36-4853278				AGR Services LLC	.DE.	NIA	Nuveen Alternative Holdings, LLC	Ownership	1.000	TIAA Board of Overseers	.N.	100
			36-4853278				AGR Services LLC	.DE.	NIA	AGR Partners LLC	Ownership	99.000	TIAA Board of Overseers	.N.	100
			81-1870559	5010657			TGAM Agribusiness Fund GP LLC	.DE.	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			45-5558395	4724096			Beaver Investments Holdings, LLC	.DE.	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
			80-0026976	4724108	1392090		GreenWood Resources, Inc.	.DE.	NIA	Beaver Investments Holdings, LLC	Ownership	80.000	TIAA Board of Overseers	.N.	
				4961006			Greenwood Resources Brasil, Ltda.	.BRA.	NIA	GreenWood Resources, Inc.	Ownership	1.000	TIAA Board of Overseers	.N.	200
			45-1875074	4724153			GreenWood Resources Capital Management, LLC	.DE.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
			20-8501127	4868413			GTFP GP, LLC	.DE.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
			20-8955976	4867863			GWR-GTFP Investment, LLC	.DE.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
				4724144			GWR International Ltd.	.VGB.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
			20-3188681	4724386			GWR China Ltd.	.VGB.	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
			98-0595429	4868338			GreenWood Resources China Ltd.	.HKG.	NIA	GWR China Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
			98-0595436	4868347			GreenWood Resources Beijing Forestry Co.	.CHN.	NIA	GreenWood Resources China Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
				4724377			GWR SA, Ltd.	.VGB.	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
				4724395			GreenWood Resources Chile, S.A.	.CHL.	NIA	GreenWood Resources SA, Ltd.	Ownership	95.000	TIAA Board of Overseers	.N.	
			98-1016332	4868392			GWR Europe Ltd.	.GBR.	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
			98-1016335	4868404			GreenWood Resources Poland sp Z.o.o.	.POL.	NIA	GWR Europe Ltd.	Ownership	100.000	TIAA Board of Overseers	.N.	
			47-4557075	4887580			GWR Property Management International, LLC	.DE.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
				4961006			Greenwood Resources Brasil, Ltda.	.BRA.	NIA	GWR Property Management International, LLC	Ownership	99.000	TIAA Board of Overseers	.N.	200
				4796600			Monterrey Forestal GWR S.A.S	.COL.	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	.N.	
			47-3156644	4844369			Churchill Asset Management LLC	.DE.	NIA	Nuveen Alternative Holdings, LLC	Ownership	75.000	TIAA Board of Overseers	.N.	
							Churchill Agency Services LLC	.DE.	NIA	Churchill Asset Management LLC	Ownership	75.000	TIAA Board of Overseers	.N.	
			82-0735838	5106484			Churchill Special Member LLC	.DE.	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
				5083688			CAM HR Resources LLC	.DE.	NIA	Nuveen Alternative Holdings, LLC	Ownership	1.000	TIAA Board of Overseers	.N.	300
				5083688			CAM HR Resources LLC	.DE.	NIA	Churchill Asset Management LLC	Ownership	99.000	TIAA Board of Overseers	.N.	300
			81-1817732	5041615			TGAM Churchill Fund GP LLC	.DE.	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
				5042630			Churchill MMSLF Master, LP	.CYM.	NIA	TGAM Churchill Fund GP LLC	Ownership	50.000	TIAA Board of Overseers	.N.	
			81-1946067	5043020			Churchill MMSLF Funding 2, LLC	.DE.	NIA	TGAM Churchill Fund GP LLC	Ownership	100.000	TIAA Board of Overseers	.N.	
							Churchill Middle Market Senior Loan Fund, Offshore LP	.CYM.	NIA	TGAM Churchill Fund GP LLC	Ownership	50.000	TIAA Board of Overseers	.N.	
				5042649						TGAM Churchill Middle Market Senior Loan Fund, Offshore LP	Ownership	50.000	TIAA Board of Overseers	.N.	
							Churchill MMSLF GT 1	.DE.	NIA	TGAM Churchill Middle Market Senior Loan Fund, Offshore LP	Ownership	50.000	TIAA Board of Overseers	.N.	
							Churchill MMSLF GT 2	.DE.	NIA	TGAM Churchill Middle Market Senior Loan Fund, Offshore LP	Ownership	100.000	TIAA Board of Overseers	.N.	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			98-1325169	5085758			TGAM Churchill Middle Market Senior Loan Fund K, LP	..CYM	..NIA	TGAM Churchill Fund GP LLC	Management		TIAA Board of Overseers	..N	
			81-6856922	5087873			Churchill MMSLFK GT1	..DE	..NIA	TGAM Churchill Middle Market Senior Loan Fund K, LP	Ownership	50.000	TIAA Board of Overseers	..N	
			81-6857420	5087882			Churchill MMSLFK GT2	..DE	..NIA	TGAM Churchill Middle Market Senior Loan Fund K, LP	Ownership	100.000	TIAA Board of Overseers	..N	
				5041697			GAP II NZ GP Limited	..NZL	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			45-5044435	4867658			Global AG AIV (CN) GP, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			45-5044681	4867667			Global Agriculture AIV (CN), LP	..DE	..NIA	Global AG AIV (CN) GP, LLC	Management		TIAA Board of Overseers	..N	
			47-1192644	4753564			Global Ag II AIV GP LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			47-1197292	4754776			Global Agriculture II AIV, LP	..DE	..NIA	Global Ag II AIV GP LLC	Management		TIAA Board of Overseers	..N	
			47-1208275	4757030			Global Ag II US Corp.	..DE	..NIA	Global Agriculture II AIV, LP	Management		TIAA Board of Overseers	..N	
			47-1069783	4755438			Global Ag Properties II USA LLC	..DE	..NIA	Global Ag II US Corp.	Management		TIAA Board of Overseers	..N	
			81-3394580	5040560			Oakville 38 Vineyard, LLC	..DE	..NIA	Global Ag Properties II USA LLC	Management		TIAA Board of Overseers	..N	
			47-3001338	4843308			Sugarloaf East Vineyard, LLC	..DE	..NIA	Global Ag Properties II USA LLC	Management		TIAA Board of Overseers	..N	
			47-4945982	4904254			True Oak Napa Vineyard, LLC	..DE	..NIA	Global Ag Properties II USA LLC	Management		TIAA Board of Overseers	..N	
			47-1208361	4866969			GTR Investor Fund GP LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			45-4288013	4866941			Nuveen Alternatives Advisors, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
				4801858			TPS Investors GP, LLC	..DE	..NIA	Nuveen Alternatives Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			45-4288091	4802819			Nuveen Alternatives Services, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			47-1515836	4802819			TCAS Global Investments LLC	..DE	..NIA	Nuveen Alternatives Services, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			26-2719001	4313155			Nuveen International Holdings LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
				4843296			Nuveen Australia Pty Ltd	..AUS	..NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	..N	
				4781688			Nuveen Investments Canada Co.	..CAN	..NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	..N	
				5040579			Nuveen UK, Limited	..GBR	..NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			81-4349631	5079083			TGAM Subsidiary HC LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			81-4290269	5079104			TGAM APAC LLC	..DE	..NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	400
			81-4323796	5083718			TGAM HK HC LLC	..DE	..NIA	TGAM APAC LLC	Ownership	25.000	TIAA Board of Overseers	..N	500
				4908355			Nuveen Hong Kong Limited	..HKG	..NIA	TGAM HK HC LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			81-4306975	5079113			TGAM Asia LLC	..DE	..NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	600
			81-4323796	5083718			TGAM HK HC LLC	..DE	..NIA	TGAM Asia LLC	Ownership	25.000	TIAA Board of Overseers	..N	500
			81-4499397	5079122			TIAA International APAC LLC	..DE	..NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	700
			81-4323796	5083718			TGAM HK HC LLC	..DE	..NIA	TIAA International APAC LLC	Ownership	25.000	TIAA Board of Overseers	..N	500
			81-4359164	5079131			TIAA International Asia LLC	..DE	..NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	800
			81-4323796	5083718			TGAM HK HC LLC	..DE	..NIA	TIAA International Asia LLC	Ownership	25.000	TIAA Board of Overseers	..N	500
			81-4390558	5079092			TIAA International Subsidiary HC LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			81-4290269	5079104			TGAM APAC LLC	..DE	..NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	400
			81-4306975	5079113			TGAM Asia LLC	..DE	..NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	600
			81-4499397	5079122			TIAA International APAC LLC	..DE	..NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	700
			81-4359164	5079131			TIAA International Asia LLC	..DE	..NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	..N	800
			81-4290269	5079104			TGAM APAC LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	..N	400
			81-4306975	5079113			TGAM Asia LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	..N	600
			81-4499397	5079122			TIAA International APAC LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	..N	700
			81-4359164	5079131			TIAA International Asia LLC	..DE	..NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	..N	800
			46-5367344	4747170			TOGA BT AIV, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			45-5139523	4867368			TOGA Investor Fund GP, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			47-3511076	4843278			TOGA II Investor Fund GP, LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			47-3126089	4847388			T-C U.S. Super Regional Mall Fund GP LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			81-4330570				TGAM International GP LLC	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			06-1217855	4680325			TH Property Holdings, L.L.C.	..DE	..NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N	
			06-1384746	4900359			Casa Grande Investments I, LLC	..DE	..NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	..N	
			01-0588041	4900386			Casa Grande Investments II, LP	..IL	..NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	..N	
			30-0794692	4683559			Casa Partners VI GP, LLC	..DE	..NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	..N	
			47-5190671	4912772			Casa Partners VII GP, LLC	..DE	..NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	..N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			47-2134971	4772266			Casa Student Housing Fund GP, LLC	DE	NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	
			36-4477806	4681797			Global Investors GP, L.L.C.	DE	NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	
			20-2537749	4681809			Global Investors GP II, L.L.C.	DE	NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	
			20-3070768	4681818			Global Investors GP IV, L.L.C.	DE	NIA	TH Property Holdings, L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	
			81-4262460	5079074			TH Real Estate Global, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							TH Real Estate Global Cities Advisors, LLC	DE	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-2748598	4601487			THRE Global Investments LLC	DE	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2986445				THRE GP Holding Company LLC	DE	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CRED GP LLC	DE	NIA	THRE GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Core+ Real Estate Debt Fund LP	DE	NIA	CRED GP LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CRED REIT LLC	DE	NIA	U.S. Core+ Real Estate Debt Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
							CRED REIT Holdco LLC	DE	NIA	CRED REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CRED REIT Holdco TRS LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail Fund GP LLC	DE	NIA	THRE GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail Fund LP	DE	NIA	U.S. Cities Retail Fund GP LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail Fund REIT LLC	DE	NIA	U.S. Cities Retail Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail Fund Operating GP LLC	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail Fund Operating LP	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-5466713	5157909			THRE Permian Investor Asset Manager Member LLC	DE	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Permian Investor Asset Manager LLC	DE	NIA	THRE Permian Investor Asset Manager Member LLC	Ownership	50.000	TIAA Board of Overseers	N	
			82-0631410				THRE Permian Investor GP Member LLC	DE	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-0607358	5137929			Permian Investor GP LLC	DE	NIA	THRE Permian Investor GP Member LLC	Ownership	50.000	TIAA Board of Overseers	N	
			81-5433582	5140303			TIAA International Holdings 1 Limited	GBR	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-1162850	4617620			TIAA International Holdings 2 Limited	GBR	NIA	TH Real Estate Global, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-1163394	4617639			TIAA International Holdings 3 Limited	GBR	NIA	TIAA International Holdings 2 Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1163894	4618074			Nuveen Real Estate Limited	GBR	NIA	TIAA International Holdings 3 Limited	Ownership	99.000	TIAA Board of Overseers	N	900
			98-1125673	4617705			Nuveen Real Estate Limited	GBR	NIA	TIAA International Holdings 1 Limited	Ownership	1.000	TIAA Board of Overseers	N	900
			98-1125673	4617705			TH RE Administration Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1127648	4618195			TH RE AIFM Group Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1128805	4618216			Henderson European Retail Property Fund Management Sarl	LUX	NIA	TH RE AIFM Group Ltd	Ownership	94.900	TIAA Board of Overseers	N	
				4715955			Nuveen Fund (Europe) Management Sarl	LUX	NIA	TH RE AIFM Group Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715937			Nuveen Fund Management (Jersey) Limited	JEY	NIA	TH RE AIFM Group Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716756			Nuveen Fund Management Vanquish (Jersey) Limited	JEY	NIA	Nuveen Fund Management (Jersey) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841331			Nuveen Fund Management Vanquish II (Jersey) Limited	JEY	NIA	Nuveen Fund Management (Jersey) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841322			Nuveen Fund Management Sarl	LUX	NIA	TH RE AIFM Group Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715964			Nuveen Management AIFM Limited	GBR	NIA	TH RE AIFM Group Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716774			Nuveen Management Company (Luxembourg) No 1 Sarl	LUX	NIA	TH RE AIFM Group Ltd	Ownership	94.900	TIAA Board of Overseers	N	
				4715946			Nuveen Property Management (Jersey) Limited	JEY	NIA	TH RE AIFM Group Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716765			TH RE FCACO Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1128787	4618243			Nuveen Real Estate Management Ltd	GBR	NIA	TH RE FCACO Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716783			Nuveen Shopping Centre Verwaltungs GmbH	DEU	NIA	Nuveen Real Estate Management Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716868			TIAA-CREF Asset Management UK Limited	GBR	NIA	TH RE FCACO Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-0582851	4313182			TH RE Group Holdings Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4618261			AREFM (BVI) Limited	GBR	NIA	TH RE Group Holdings Ltd	Influence		TIAA Board of Overseers	N	
				4715900			CLOF II (GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715311			CLOF II Vanquish Limited	JEY	NIA	CLOF II (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				5154010			CLOF II (No 1 GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715263			CLOF II (No1 Nominee) Limited	GBR	NIA	CLOF II (No 1 GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841304											

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			98-1165678	4715281			CLOF II (No 2 GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715302			CLOF II (No 3 GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4908328			Enhanced Debt Carry (GP) Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4971863			Enhanced Debt Carry SCSp	LUX	NIA	Enhanced Debt Carry (GP) Sarl	Ownership	100.000	TIAA Board of Overseers	N	
				5147003			ERES APAC II (GP) S.a.r.l	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4949116			European Cities Partnership (GP) S.a.r.l	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							European Cities Partnership SCSp	LUX	NIA	European Cities Partnership (GP) S.a.r.l	Influence		TIAA Board of Overseers	N	1000
				4715227			Henderson Joint Ventures Property Funds Management Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4841247			Islazul General Partner Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715245			Matador LP General Partner Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715366			Nuveen Beteiligung Verwaltungs GmbH	DEU	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715898			Nuveen Immobilien GmbH	DEU	NIA	TH RE Group Holdings Ltd	Influence		TIAA Board of Overseers	N	
				4844015			Nuveen Investment Consultancy (Beijing) Co Limited	CHN	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4912763			Nuveen Investment Consulting (Shanghai) Co Ltd	CHN	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715357			Nuveen Management Austria GmbH	AUT	NIA	TH RE Group Holdings Ltd	Ownership	65.000	TIAA Board of Overseers	N	
							Nuveen Management Finland Oy	FIN	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4841256			Nuveen Real Estate Debt Partners (GP) Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Real Estate Debt Partners II (GP) S.a.r.l	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5134816			Global Real Estate Debt Partners - Fund II (UK) SCSp	LUX	NIA	Nuveen Real Estate Debt Partners II (GP) S.a.r.l	Ownership	0.500	TIAA Board of Overseers	N	1100
				4715348			Nuveen Real Estate Nominees Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715919			Nuveen Singapore Private Limited	SGP	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715254			OMP (GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4901235			T-C Lux Investments GP Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4841265			TH Real Estate (Australia) Ltd.	AUS	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							THRE Australia Real Estate Pty Ltd	AUS	NIA	TH Real Estate (Australia) Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
							THRE Melbourne Retail Holding 1 Pty Ltd	AUS	NIA	TH Real Estate (Australia) Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
							THRE Melbourne Retail Asset 1 Pty Ltd	AUS	NIA	TH Real Estate (Australia) Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
				4715236			TH Real Estate (France) SAS	FRA	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							TH Real Estate Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4908337			TH Real Estate PELV GP Sarl	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							TH RE Corporate Secretarial Services Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4747059			TH RE Italy Srl	ITA	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4901244			TH RE Operations Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4747152			TIAA-CREF Luxembourg S.a.r.l	LUX	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-1014834	4617675			UK OM (LP1) (GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715272			UK OM (LP1) Limited	GBR	NIA	UK OM (LP1) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841292			UK OM (LP2) (GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715290			UK OM (LP2) Limited	GBR	NIA	UK OM (LP2) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841283			UK OM (LP3) (GP) Limited	GBR	NIA	TH RE Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715320			UK OM (LP3) Limited	GBR	NIA	UK OM (LP3) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841274			TH RE US Limited	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4747125			TH Real Estate U.S. Strategic Industrial Fund I GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2388576	5041660			TIAA European Farmland Fund GP LP	CYM	NIA	Nuveen Alternative Holdings, LLC	Ownership	50.000	TIAA Board of Overseers	N	1200
				45-1532009			TIAA Global Ag Special Member LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				45-1502502			Global Agriculture AIV, LLC	DE	NIA	TIAA Global Ag Special Member LLC	Management		TIAA Board of Overseers	N	
				4867845			Global AG US Corp.	DE	NIA	Global Agriculture AIV, LLC	Ownership	56.500	TIAA Board of Overseers	N	

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SCHEDULE Y

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			81-1749609	4843287			TIAA Global Ag II Special Member LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2126174				TPS Investors Carry-Co, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-1394681	4314255			U.S. Cities Fund GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3647870	5116607			U.S. Cities Industrial Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3698954	5116616			U.S. Cities Multifamily Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3734470	5116625			U.S. Cities Office Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3493929	5057652			U.S. Cities Retail CPF Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-3416812	4312916			Westchester Group Investment Management Holding Company, Inc.	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-3417683	4312925			Westchester Group Investment Management, Inc.	DE	NIA	Westchester Group Investment Management Holding Company, Inc.	Ownership	85.000	TIAA Board of Overseers	N	
			26-0352314	4628390			International Agricultural Management, LLC	DE	NIA	Westchester Group Investment Management, Inc.	Ownership	50.000	TIAA Board of Overseers	N	
			87-0735518	4746977			Plata Wine Partners, LLC	CA	NIA	Westchester Group Investment Management, Inc.	Management		TIAA Board of Overseers	N	
			26-2747489	4634038			Premiere Agricultural Management International, LLC	DE	NIA	Westchester Group Investment Management, Inc.	Ownership	86.700	TIAA Board of Overseers	N	
			37-1261935	4617693			Terra Land Co.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-6589484	4747200			The Plata Wine Partners Trust	CA	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			27-3419683	4618122			Westchester Group Asset Management, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-1193973	4618186			Westchester Group Farm Management, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4618207			Westchester Group of Australia Pty Ltd.	AUS	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4794482			Westchester Group of Europe Ltd.	GBR	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4914730			Westchester Group SRL	ROU	NIA	Westchester Group of Europe Ltd.	Ownership	99.000	TIAA Board of Overseers	N	1300
							Westchester Group of Poland Sp. Z.o.o.	POL	NIA	Westchester Group of Europe Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group SRL	ROU	NIA	Westchester Group of Poland Sp. Z.o.o.	Ownership	1.000	TIAA Board of Overseers	N	1300
			37-1194491	4618225			Westchester Group Real Estate, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group South America Gestao de Investimentos Ltda.	BRA	NIA	Westchester Group Real Estate, Inc.	Ownership	1.000	TIAA Board of Overseers	N	1400
							Westchester Group South America Gestao de Investimentos Ltda.	BRA	NIA	Westchester Group Investment Management, Inc.	Ownership	99.000	TIAA Board of Overseers	N	1400
			47-1563437	4749941			Nuveen Finance, LLC	DE	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5110025			Nuveen Holdings 1, Inc.	DE	NIA	Nuveen Finance, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0373324	4767758			Nuveen Holdings, Inc.	DE	NIA	Nuveen Holdings 1, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-3817266	3707551	885708		Nuveen Investments, Inc.	DE	NIA	Nuveen Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			26-0627593	4774710			Gresham Asset Management LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	64.000	TIAA Board of Overseers	N	
			20-1930384	4349828			Gresham Investment Management LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	64.000	TIAA Board of Overseers	N	
				4781941			Gresham Investment Management Asia Pte. Ltd.	SGP	NIA	Gresham Investment Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-4839486	5153992			Nuveen Alternative Investments, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			31-0942504	4774792	1311016		Nuveen Fund Advisors, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			27-4357327	4781624	1521019		Nuveen Asset Management, LLC	DE	NIA	Nuveen Fund Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4774774			Nuveen Global Investments Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4781633			Nuveen Global Investments Ltd.	GBR	NIA	Nuveen Global Investments Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			04-3714572	4774804			Nuveen Investments Advisers LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-3293941				NIS/R&T, Inc.	IL	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-1695518	4774831	1602161		Nuveen WCM Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			90-0860898	4776527	900973		Winslow Capital Management, LLC	DE	NIA	Nuveen WCM Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-0730906	5147021			Growth Capital GP I, LLC	DE	NIA	Winslow Capital Management, LLC	Management		TIAA Board of Overseers	N	
			36-4709028	4774868			Nuveen NIQ Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4981189	1661847		NIQ Partners, LLC	DE	NIA	Nuveen NIQ Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-0875103	4776518	763848		NIQ Investment Management Company, LLC	DE	NIA	NIQ Partners, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-2639476	4775137	73387		Nuveen Securities, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			02-0767175	4774840	1602169		Nuveen Tradewinds Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			02-0767178	4774859	1383221		Tradewinds Global Investors, LLC	DE	NIA	Nuveen Tradewinds Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	1500
			20-3432117	4774822	1109426		Santa Barbara Asset Management, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			94-3252504	4774813	1030815		Symphony Asset Management LLC	CA	NIA	Nuveen Investments, Inc.	Ownership	51.000	TIAA Board of Overseers	N	1600
			02-0767178	4774859	1383221		Tradewinds Global Investors, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	0.100	TIAA Board of Overseers	N	1500
			36-7364377	4774783			Nuveen Investments Holdings, Inc.	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			94-3252504	4774813	1030815		Symphony Asset Management LLC	CA	NIA	Nuveen Investments Holdings, Inc.	Ownership	49.000	TIAA Board of Overseers	N	1600
			13-3760073	4313306	939222		Teachers Advisors, LLC	DE	NIA	Nuveen Finance, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CoInvest Member LLC	DE	NIA	Teachers Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CLO CoInvest I LLC	DE	NIA	Teachers Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-3987258	4599052			485 Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-3371278	4601094			JWL Properties, Inc.	DE	NIA	485 Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-3550737	4601179			T-Investment Properties Corp.	DE	NIA	485 Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			16-1735872	4601209			TCPC Associates, LLC	DE	NIA	485 Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-8218167	4601339			TIAA Gemini Office, LLC	DE	NIA	485 Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3091169	5026603			730 Data Centers, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-0793232	5154029			730 Aviator, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3106043	5036303			730 Databridge, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2616735	4801719			730 Power Development, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2622825	4810784			730 Carroll, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4949107			730 Cricket, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2580089				730 Westlands, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							T-Westlands Co-Investor, LLC	DE	NIA	730 Westlands, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4936116			730 Telecom LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4042885	4599801			730 Texas Forest Holdings, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
			51-0494351	4599838			730 Texas Timberlands II, Ltd.	TX	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.500	TIAA Board of Overseers	N	1700
			51-0494351	4599838			730 Texas Timberlands II, Ltd.	TX	NIA	730 Texas Forest Holdings, Inc.	Ownership	0.500	TIAA Board of Overseers	N	1700
			13-4040842	4601722			TIAA Timberlands I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4085431	4601740			TIAA Timberlands II, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4042888	4601713			730 Texas Timberlands, Ltd.	TX	NIA	TIAA Timberlands I, LLC	Ownership	99.500	TIAA Board of Overseers	N	1800
			13-4042888	4601713			730 Texas Timberlands, Ltd.	TX	NIA	730 Texas Forest Holdings, Inc.	Ownership	0.500	TIAA Board of Overseers	N	1800
			35-2315236	4314778			Active Extension Fund I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-1870966	4314808			Active Extension Fund III, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			38-3847245	4602840			Actoil, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-2285816	4860501			Almond Processors, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			04-3671330	4860510			Treehouse California Almonds, LLC	CA	NIA	Almond Processors, LLC	Influence		TIAA Board of Overseers	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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				4747134			ASC Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			46-1952974	4599940			Broadleaf Timberland Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-4647417	4601768			Quercus Forestland Account, LLC	NC	NIA	Broadleaf Timberland Investments, LLC	Ownership	99.000	TIAA Board of Overseers	N	
				4618346			Quercus Panama, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4651503			Quercus Algoma Corporation	CAN	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4860538			Quercus Algoma Land Corporation	CAN	NIA	Quercus Algoma Corporation	Ownership	100.000	TIAA Board of Overseers	N	
			46-2916514	4613426			Quercus West Virginia, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	99.900	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			47-2130842	4772275			Casa Student Housing Fund, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			47-2167228	4776451			Casa Student Housing Fund Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-3994280	4865047			Shf-33d North Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4155469	4865056			Shf-Millennium One Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2450195	4990958			Shf-The Rocks Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4455610	4990967			PEP-TH CASA Student Housing, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	90.000	TIAA Board of Overseers	N	
			47-4455303				CSHF-PEP Purdue LLC	DE	NIA	PEP-TH CASA Student Housing, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-0965548				CSHF-PEP USF LLC	DE	NIA	PEP-TH CASA Student Housing, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4600015			CCM Series, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4069196	4899604			CCAP Fund 6 - 2015, L.P.	DE	NIA	CCM Series, LLC	Ownership	87.500	TIAA Board of Overseers	N	
			81-1205888	5010648			CCAP Fund 6 - 2016, L.P.	DE	NIA	CCM Series, LLC	Ownership	97.800	TIAA Board of Overseers	N	
							CCAP Fund 6 - 2017, L.P.	DE	NIA	CCM Series, LLC	Ownership	91.100	TIAA Board of Overseers	N	
			82-3167398				CCAP FUND 6 - 2018, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4079472	4899613			CCAP Fund 8 - 2015, L.P.	DE	NIA	CCM Series, LLC	Ownership	92.100	TIAA Board of Overseers	N	
			81-1212188	5010639			CCAP Fund 8 - 2016, L.P.	DE	NIA	CCM Series, LLC	Ownership	90.900	TIAA Board of Overseers	N	
			81-3718876	5047596			CCAP Fund 8 - 2017, L.P.	DE	NIA	CCM Series, LLC	Ownership	91.600	TIAA Board of Overseers	N	
			82-3182368				CCAP FUND 8 - 2018, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-0784669	4990882			CCAP Fund GE, L.P.	DE	NIA	CCM Series, LLC	Ownership	89.000	TIAA Board of Overseers	N	
			81-0821374	4990903			CCAP Fund HFD, L.P.	DE	NIA	CCM Series, LLC	Ownership	98.600	TIAA Board of Overseers	N	
			81-0758188	4990891			CCAP Fund HFD, L.P.	DE	NIA	CCM Series, LLC	Ownership	93.600	TIAA Board of Overseers	N	
			81-0801804	4990921			CCAP Fund MRA, L.P.	DE	NIA	CCM Series, LLC	Ownership	93.000	TIAA Board of Overseers	N	
			81-0813037	4990912			CCAP Fund PDS, L.P.	DE	NIA	CCM Series, LLC	Ownership	89.300	TIAA Board of Overseers	N	
				4600024			CCM Series 2, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-0753491	4990930			CCAP Fund FI, L.P.	DE	NIA	CCM Series 2, LLC	Ownership	90.800	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			56-2672630	4600033			Ceres Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			37-1555322	4601816			Premiere Agricultural Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			80-0843991	4628596			Loma del Rio Vineyards, LLC	DE	NIA	Premiere Agricultural Properties, LLC	Ownership	45.000	TIAA Board of Overseers	N	1900
			36-4620107	4601825			Premiere Columbia Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-0449681	4601834			Premiere Farm Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3484719	4601843			Demeter Agricultural Properties II, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0352203	4628372			International Agricultural Investors, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	99.200	TIAA Board of Overseers	N	
				4633321			IAI Australia Pty., Ltd.	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633330			IAI Australia Trust	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0460488	4633358			IAI USA, LLC	DE	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							International Agricultural Investors Fund II, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	99.000	TIAA Board of Overseers	N	
			26-2745365	4628363			IAI Australia Fund II, Pty., Ltd.	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633303			IAI Australia Fund II Trust	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633312							100.000	TIAA Board of Overseers	N		

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			26-2747755	4633349			IAI USA Fund II, LLC	DE	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1810508	5041624			Churchill Middle Market Senior Loan Fund, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	66.000	TIAA Board of Overseers	N	
			26-3049305	4601928			Demeter Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4601852			Mansilla Participacoes LTDA	BRA	NIA	Demeter Agricultural Properties, LLC	Ownership	0.100	TIAA Board of Overseers	N	2000
			45-2632248	4600770			Dionysus Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			94-3306131	4601861			Silverado Premium Properties, LLC	CA	NIA	Dionysus Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0436609	4612764			Arroya Loma, LLC	DE	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			75-3025596	4612867			Chalk Ridge Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Chalk 2, LLC	CA	NIA	Chalk Ridge Vineyard, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-3964695	4613314			Hobson Avenue Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-1542713	4613417			Marsino Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3553798	4613846			Silverado Gonzales Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2103733	4613864			Silverado Los Alamos Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0859122	4613873			Silverado Monterey Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2490906	4613882			Silverado SLO Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2103788	4613891			Silverado Sonoma Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Shelford Vineyards, LLC	CA	NIA	Silverado Sonoma Vineyard, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2759151	4613912			Silverado Sweetwater Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0466083	4613949			SPP Napa Vineyards, LLC	DE	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3361818	4613967			Stanly Ranch Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3774024	4613976			Suscol Mountain Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-2766605	4614665			Terra Ventosa Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			43-3997217	4601870			Silverado Winegrowers Holdings, LLC	DE	NIA	Dionysus Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0443927	4613921			Silverado Winegrowers LLC	CA	NIA	Silverado Winegrowers Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3357571	4614759			Alta Loma Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3312405	4615671			Oak Knoll Napa Vineyards, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0467308	4615699			Rodgers Creek Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			91-1806950	4615783			Silverado Suscol, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-1139398	4617059			Stage Gulch Ridge Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Suscol Vista Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-4811225	4617068			SWG Delta Vineyards, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-4820104	4617077			SWG Paso Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3561447	4599708	1454640		Distressed Opportunities Fund, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	50.000	TIAA Board of Overseers	N	
				4680307			DWM Inclusive Finance Equity Fund II	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			98-0580879	4633947			DWM Microfinance Equity Fund I	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
				5165481			Enterprise Homes Preservation Fund, LLC	MD	NIA	Teachers Insurance and Annuity Association of America	Ownership	68.500	TIAA Board of Overseers	N	
			04-3718449	4643003			Envisage Information Systems, LLC	NY	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			30-0701953	4633974			EPP LFG I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			98-0445104	4634832			Forum Asian Realty Income, LP	CYM	NIA	Teachers Insurance and Annuity Association of America	Ownership	97.500	TIAA Board of Overseers	N	
			98-0460375	4634869			Forum European Realty Income, LP	CYM	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.100	TIAA Board of Overseers	N	
				4894805			Global Real Estate Debt Partners - Fund I (UK)	LUX	NIA	Teachers Insurance and Annuity Association of America	Ownership	36.300	TIAA Board of Overseers	N	2100

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Global Real Estate Debt Partners – Fund II (UK) SCSp	LUX	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.500	TIAA Board of Overseers	N	1100
							GREDP II Holding S.à.r.l	LUX	NIA	Global Real Estate Debt Partners – Fund II (UK) SCSp	Ownership	100.000	TIAA Board of Overseers	N	
							GREDP II Lending Limited	GBR	NIA	Global Real Estate Debt Partners – Fund II (UK) SCSp	Ownership	100.000	TIAA Board of Overseers	N	
			20-1930384		1684621		Gresham CMS Fund, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			32-0509812		1699398		GreshamQuant ACAR Fund LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-0737062	4952750			Growth Capital Fund I, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	94.000	TIAA Board of Overseers	N	
				4860556			Inception GP LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-2031403	4860800			Inception Partners IV, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			46-2062147	4860819			Inception Partners V, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			27-4149157	4860846			Infra Alpha, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			27-3900641	4860855			EMG Investments, LLC	DE	NIA	Infra Alpha, LLC	Influence		TIAA Board of Overseers	N	
			47-4169877	4874656			Lewis & Clark Timberlands, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-4187541	4876436			L&C Log Co, LLC	DE	NIA	Lewis & Clark Timberlands, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4945967			L&C Tree Farms, LLC	DE	NIA	Lewis & Clark Timberlands, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4946384			L&C TRS LLC	DE	NIA	L&C Tree Farms, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2007833	4635334			Liberty M & R SPV II, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4601852			Mansilla Participacoes LTDA	BRA	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.900	TIAA Board of Overseers	N	2000
				4634654			Radar Propriedades Agricolas S.A.	BRA	NIA	Mansilla Participacoes LTDA	Influence		TIAA Board of Overseers	N	
				4643049			Nova Amaralina S.A. Propriedades Agricolas	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4643320			Nova Agricola Ponte Alta S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4643058			Nova Santa Barbara Agricola S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644523			Terras da Ponte Alta S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4634645			Radar II Propriedades Agricolas S.A.	BRA	NIA	Mansilla Participacoes LTDA	Influence		TIAA Board of Overseers	N	
				4643085			Proud Participacoes S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644336			Vale De Ponte Alta S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644318			Bioinvestments Negocios e Participacoes	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644309			Agua de Ponte Alta S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				5077137			MM Funding, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-0902011	5043075			MyVest Corporation	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
			11-3034756	4600789			ND Properties, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
				4634917			Norteshopping Retail and Leisure Centre BV	NLD	NIA	ND Properties, Inc.	Ownership	50.000	TIAA Board of Overseers	N	
				4634926			Norteshopping – Centro Commercial, S.A.	PRT	NIA	Norteshopping Retail and Leisure Centre BV	Ownership	100.000	TIAA Board of Overseers	N	
			11-3034756	4611806			TIAA Stafford-Harrison LLC	DE	NIA	ND Properties, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4611824			ND Europe S.a.r.l.	LUX	NIA	ND Properties, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4912781			ND Europe Office Holding S.à.r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925558			Cityhold Nympe S.à.r.l.	LUX	NIA	ND Europe Office Holding S.à.r.l.	Ownership	6.000	TIAA Board of Overseers	N	2200
				4925530			Cityhold Propco 11 S.à.r.l.	LUX	NIA	ND Europe Office Holding S.à.r.l.	Ownership	50.000	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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				4914776			Cityhold Euro S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	6.000	TIAA Board of Overseers	N	2300
				4913416			Cityhold Office Partnership S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	50.000	TIAA Board of Overseers	N	
				4925558			Cityhold Iconic Holding SAS	FRA	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925521			Cityhold Nympe S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	88.000	TIAA Board of Overseers	N	2200
				4612746			Cityhold Propco 9 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4613828			36 Rue La Fayette SAS	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4914767			SAS Roosevelt	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4615578			Roosevelt Participation S.à r.l.	LUX	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4615578			SNC Roosevelt	FRA	NIA	SAS Roosevelt	Ownership	100.000	TIAA Board of Overseers	N	2400
				461578			SNC Roosevelt	FRA	NIA	Roosevelt Participation S.à r.l.	Ownership	0.000	TIAA Board of Overseers	N	2400
				4613819			154 Rue De L'Universite SAS	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4615701			154 Rue De L'Universite S.a.r.l	FRA	NIA	154 Rue De L'Universite SAS	Ownership	100.000	TIAA Board of Overseers	N	
				4612876			Courcelles 70 SAS	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4914776			Cityhold Euro S.à r.l.	LUX	NIA	Cityhold Propco 9 S.à r.l.	Ownership	88.000	TIAA Board of Overseers	N	2300
				4925549			Cityhold Propco 7 S.à r.l.	LUX	NIA	Cityhold Euro S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925615			Cityhold Propco 10 S.à r.l.	LUX	NIA	Cityhold Euro S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925633			Cityhold Propco 12 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4914785			Cityhold Sterling S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4914758			Cityhold UK Holding S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4919753			Cityhold UK Investment S.à r.l.	LUX	NIA	Cityhold UK Holding S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4651343			London Belgrave Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership	99.800	TIAA Board of Overseers	N	2500
				4651343			London Belgrave Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.200	TIAA Board of Overseers	N	2500
				4949198			CLOF Victoria Nominee 1 Limited	GBR	NIA	London Belgrave Unit Trust	Ownership	100.000	TIAA Board of Overseers	N	
				4949228			CLOF Victoria Nominee 2 Limited	GBR	NIA	London Belgrave Unit Trust	Ownership	100.000	TIAA Board of Overseers	N	
				4844341			New Fetter Lane Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership	99.900	TIAA Board of Overseers	N	2600
				4844341			New Fetter Lane Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.100	TIAA Board of Overseers	N	2600
				4919744			60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership	99.400	TIAA Board of Overseers	N	2700
				4919744			60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.600	TIAA Board of Overseers	N	2700
				4920067			HV Properties S.à r.l.	LUX	NIA	Cityhold UK Holding S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925763			HV Freehold S.à r.l.	LUX	NIA	HV Properties S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4920049			KS Freehold S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4920058			Cityhold Participations S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4920076			SMA Holding S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4920085			SMA Investment S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4919744			70 St Mary Axe Unit Trust	JEY	NIA	SMA Holding S.à r.l.	Ownership	99.900	TIAA Board of Overseers	N	2800
				4919744			70 St Mary Axe Unit Trust	JEY	NIA	SMA Investment S.à r.l.	Ownership	0.100	TIAA Board of Overseers	N	2800
				4920094			Cityhold Propco 6 S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4614704			TIAA Lux 9 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4615738			SAS Malachite	FRA	NIA	TIAA Lux 9 S.a.r.l	Ownership	100.000	TIAA Board of Overseers	N	
				4616847			SNC Garnet-TIAA	FRA	NIA	SAS Malachite	Ownership	100.000	TIAA Board of Overseers	N	
				4616856			SNC La Defense	FRA	NIA	SAS Malachite	Ownership	100.000	TIAA Board of Overseers	N	
				4616865			SNC Lazuli	FRA	NIA	SAS Malachite	Ownership	100.000	TIAA Board of Overseers	N	
				4616874			SNC Peridot	FRA	NIA	SAS Malachite	Ownership	100.000	TIAA Board of Overseers	N	
				4612997			T-C Neuperlach Development S.a.r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership	51.000	TIAA Board of Overseers	N	
				4613015			T-C Pep Holding S.a.r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership	51.000	TIAA Board of Overseers	N	
				4617497			T-C Pep Property S.a.r.l.	LUX	NIA	T-C Pep Holding S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4617488			T-C Pep Asset S.a.r.l.	LUX	NIA	T-C Pep Holding S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4613837			Villabe SAS	FRA	NIA	ND Europe S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4614807			Des Brateaux SARL	FRA	NIA	Villabe SAS	Ownership	100.000	TIAA Board of Overseers	N	
				4612821			Bruyeres I SAS	FRA	NIA	ND Europe S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4614898			Olympe Holding SARL	FRA	NIA	Bruyeres I SAS	Ownership	100.000	TIAA Board of Overseers	N	
				4862998			Olympe EURL	FRA	NIA	Olympe Holding SARL	Ownership	100.000	TIAA Board of Overseers	N	
				4612830			Bruyeres II SAS	FRA	NIA	ND Europe S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4615587			Servin Holding SARL	FRA	NIA	Bruyeres II SAS	Ownership	100.000	TIAA Board of Overseers	N	

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				4617684			Servin EURL	FRA	NIA	Servin Holding SARL	Ownership	100.000	TIAA Board of Overseers	N	
				4614674			TIAA Lux 11 S.a.r.l	LUX	NIA	ND Europe S.a.r.l	Ownership	51.000	TIAA Board of Overseers	N	
				4615635			Gropius Passagen Verwaltungs GmbH	DEU	NIA	TIAA Lux 11 S.a.r.l	Ownership	80.000	TIAA Board of Overseers	N	
				4615644			Gropius S.a.r.l	LUX	NIA	TIAA Lux 11 S.a.r.l	Ownership	80.000	TIAA Board of Overseers	N	
				4615626			Gropius Passagen GmbH & Co KG	DEU	NIA	Gropius S.a.r.l	Ownership	99.800	TIAA Board of Overseers	N	2900
				4615626			Gropius Passagen GmbH & Co KG	DEU	NIA	TIAA Lux 11 S.a.r.l	Ownership	0.200	TIAA Board of Overseers	N	2900
				4611842			TIAA Lux 5 S.a.r.l	LUX	NIA	ND Properties, Inc.	Ownership	51.000	TIAA Board of Overseers	N	
				4612906			Erlangen Arcaden Verwaltungs GmbH	DEU	NIA	TIAA Lux 5 S.a.r.l	Ownership	100.000	TIAA Board of Overseers	N	
				4612885			Erlangen Arcaden GmbH & Co. KG	DEU	NIA	TIAA Lux 5 S.a.r.l	Ownership	94.900	TIAA Board of Overseers	N	3000
				4612885			Erlangen Arcaden GmbH & Co. KG	DEU	NIA	Erlangen Arcaden Verwaltungs GmbH	Ownership	5.100	TIAA Board of Overseers	N	3000
			20-1371171	4611851	1378575		U.S. Cities Fund, LP	DE	NIA	ND Properties, Inc.	Management		TIAA Board of Overseers	N	3100
			20-1371171	4611851	1378575		U.S. Cities Fund, LP	DE	NIA	U.S. Cities Fund GP, LLC	Management		TIAA Board of Overseers	N	3100
			20-1371379	4614638			U.S. Cities Fund REIT, LLC	DE	NIA	U.S. Cities Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
				4952639			T-C Coronado LLC	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4841790	4914721			T-C Ocean Air, LLC	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-1364650	4617590			U.S. Cities Fund Operating GP, LLC	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-1371235	4617602			U.S. Cities Fund Operating, LP	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3755756	4863463			T-C 40 Broad Street LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			45-4768909	4618289			T-C 3333 Wisconsin Avenue, LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			29-1963113				T-C Cypress Park West LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			45-2612359	4617723			T-C Ellington LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			46-5061808	4702928			T-C Falls Center Townhouses LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			26-1700245	4617853			T-C King Street Station LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			27-3760906	4617947			T-C Newbury Common LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-2474310	4793038			T-C Park 19 LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-2532161	4793047			T-C Savier Street Flats LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			27-4180357	4618113			T-C State House on Congress Apartments LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			14-2005711	4618131			T-C Stonecrest LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			45-2892182	4618177			T-C Trio Apartments LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3629374	5057670			TCPF 300 SW 27 LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3738136	5115495			U.S. Cities Industrial Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3681230	5115972			U.S. Cities Industrial Fund REIT LLC	DE	NIA	U.S. Cities Industrial Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Industrial Fund Operating GP LLC	DE	NIA	U.S. Cities Industrial Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3671343	5116755			U.S. Cities Industrial Fund Operating LP	DE	NIA	U.S. Cities Industrial Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3757117	5116250			U.S. Cities Industrial Fund Operating LP	DE	NIA	U.S. Cities Industrial Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-0977024	5116803			T-C Business Parkway LLC	DE	NIA	U.S. Cities Industrial Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			37-1853906	5116728			T-C Gorman Road LLC	DE	NIA	U.S. Cities Industrial Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			36-4863777	5116737			T-C Hermosa Avenue LLC	DE	NIA	U.S. Cities Industrial Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			35-2589556	5116746			T-C Lakewood Corporate Center LLC	DE	NIA	U.S. Cities Industrial Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
				5116764			T-C Miraloma Avenue LLC	DE	NIA	U.S. Cities Industrial Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3765537	5115507			U.S. Cities Multifamily Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3870674	5115963			U.S. Cities Multifamily Fund REIT LLC	DE	NIA	U.S. Cities Multifamily Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Multifamily Fund Operating GP LLC	DE	NIA	U.S. Cities Multifamily Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3716920	5116782			U.S. Cities Multifamily Fund Operating LP	DE	NIA	U.S. Cities Multifamily Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3794611	5116773			U.S. Cities Multifamily Fund Operating LP	DE	NIA	U.S. Cities Multifamily Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3814378	5115516			U.S. Cities Office Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3911937	5115945			U.S. Cities Office Fund REIT LLC	DE	NIA	U.S. Cities Office Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3881522	5116595			U.S. Cities Office Fund Operating GP LLC	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3839479	5116791			U.S. Cities Office Fund Operating LP	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			38-4031444	5117604			T-C 2500 Wilson Boulevard LLC	DE	NIA	U.S. Cities Office Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			30-0977037	5117613			T-C Ridgepointe Corporate Center LLC	DE	NIA	U.S. Cities Office Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			38-4031398	5117622			T-C Township 14 LLC	DE	NIA	U.S. Cities Office Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			35-2589573	5117631			T-C World Trade Center North LLC	DE	NIA	U.S. Cities Office Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3437405	5057689			U.S. Cities Retail CPF Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			81-3573421	5066403			U.S. Cities Retail CPF Fund REIT LLC	DE	NIA	U.S. Cities Retail Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3925904	5087958			CPF/UIR Joint Venture TRS LLC	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3578259	5086924			U.S. Cities Retail CPF Fund Operating GP LLC	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3473773	5075713			U.S. Cities Retail CPF Fund Operating LP	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2914954	5106457			CPF/UIR JV Member LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-2928112	5110034			CPF/UIR Joint Venture LLC	DE	NIA	CPF/UIR JV Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			81-2955427	5110490			CPF 636 Sixth Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2264739	4785949			T-C 636 Sixth Avenue Retail LLC	DE	NIA	CPF 636 Sixth Avenue LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2982618	5110511			CPF 856 Market Street LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2973332	5110502			CPF 1511 Third Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4785930			T-C 1608 Chestnut General Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4843371			1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut General Partner LLC	Ownership	1.000	TIAA Board of Overseers	N	3200
				4785958			T-C 1608 Chestnut Limited Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4843371			1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut Limited Partner LLC	Ownership	99.000	TIAA Board of Overseers	N	3200
			27-4116676	4618092			T-C Potomac Promenade LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			26-1963207	4618104			T-C Roosevelt Square LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-4935916	4952611			TCAM Core Prop Fund REIT 2 LLC	DE	NIA	U.S. Cities Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-4016470	4865159			T-C 51 Steeple Street LLC	DE	NIA	TCAM Core Prop Fund REIT 2 LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-4750562	4600846			Occator Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-1768969	4611860			AGR Agricultural Investments	DE	NIA	Occator Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643861			Ridley Corporation Limited	AUS	NIA	AGR Agricultural Investments	Influence		TIAA Board of Overseers	N	
				5106475			Mandala Food Co-Investment Holdings II SPV	MUS	NIA	Occator Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-1125143	4628608			Materra, LLC	CA	NIA	Occator Agricultural Properties, LLC	Influence		TIAA Board of Overseers	N	
			26-4621336	4644475			Teays River Investments, LLC	DE	NIA	Occator Agricultural Properties, LLC	Influence		TIAA Board of Overseers	N	
			26-4248579	4313025			Oleum Holding Company, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
				4313100			Polar Star Canadian Oil and Gas Holding, Inc	CAN	NIA	Oleum Holding Company, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4612755			Adastra Management, Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Management		TIAA Board of Overseers	N	
				4936095			Nova Star Oil and Gas Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Ownership	100.000	TIAA Board of Overseers	N	
				4313128			Polar Star Canadian Oil and Gas, Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Ownership	100.000	TIAA Board of Overseers	N	
			26-3821015	4630133			Pinnacle Third Avenue, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5018644			Primary Residential Individual Mortgage Entity Trust	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-2792614	4601142			Renewable Timber Europe, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4990994			Renewable Timber Netherlands B.V.	POL	NIA	Renewable Timber Europe, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4614713			Topola Lasy Spolka z.o.o.	POL	NIA	Renewable Timber Netherlands B.V.	Ownership	100.000	TIAA Board of Overseers	N	
			61-1640765	4601759			Renewable Timber Resources, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4611927			Forestal y Agricola Silvoligna Chile Limitada	CHL	NIA	Renewable Timber Resources, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			11-3564797	4643898			RT Tri-State LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			03-0543113	4868637			Siguler Guff Third Avenue, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4858629			Social Infra, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			47-2092098	4763170			T-C 101 Miller Street Holding Company LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2081462	4763808			T-C 101 Miller Street LLC	DE	NIA	T-C 101 Miller Street Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4599977			T-C 20 Hunter Street (AUS) Pty Ltd	AUS	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-3922951	4599968			T-C 20 Hunter Street (US), LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2525521	4998468			T-C 400 Montgomery, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5077128			400 Montgomery Investors, LLC	DE	NIA	T-C 400 Montgomery, LLC	Ownership	97.500	TIAA Board of Overseers	N	
			27-4123754	4601777			T-C 685 Third Avenue Member, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			27-3835063	4643982			T-C 685 Third Avenue Venture, LLC	DE	NIA	T-C 685 Third Avenue Member, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			27-3095569	4644000	1510620		T-C 685 Third Avenue, LLC	DE	NIA	T-C 685 Third Avenue Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2986461	4843380			T-C 685 Third Avenue Mezzanine LLC	DE	NIA	T-C 685 Third Avenue, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			61-1754745	4843915			T-C 685 Third Avenue Owner LLC	DE	NIA	T-C 685 Third Avenue Mezzanine LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4969690	4653972			T-C 699 Bourke Street LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2490530	4998431			T-C Australia RE Holdings I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2506975	5003426			T-C Australia RE Holdings II, LLC	DE	NIA	T-C Australia RE Holdings I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5084966			TIAA Australia Real Estate Trust	AUS	NIA	T-C Australia RE Holdings II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4868477			T-C 20 Hunter Street (AUS) Trust	AUS	NIA	TIAA Australia Real Estate Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Miller Holding Trust	AUS	NIA	TIAA Australia Real Estate Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Miller Street Trust	AUS	NIA	TGA Miller Holding Trust	Ownership	100.000	TIAA Board of Overseers	N	
				5085749			TIAA Melbourne Retail Holding 1 Trust	AUS	NIA	TIAA Australia Real Estate Trust	Ownership	100.000	TIAA Board of Overseers	N	
				5087891			TIAA Melbourne Retail Asset 1 Trust	AUS	NIA	TIAA Melbourne Retail Holding 1 Trust	Ownership	100.000	TIAA Board of Overseers	N	
			47-2363168	4794503			T-C Europe Holding Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2369576	4794473			T-C Europe LP	DE	NIA	T-C Europe Holding Inc.	Ownership	1.000	TIAA Board of Overseers	N	3300
			47-2369576	4794473			T-C Europe LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.000	TIAA Board of Overseers	N	3300
				4843410			T-C Europe S.à r.l.	LUX	NIA	T-C Europe LP	Ownership	100.000	TIAA Board of Overseers	N	
				4873501			Nightingale LuxCo S.à r.l.	LUX	NIA	T-C Europe S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4874665			T-C Nordics Investment AB	SWE	NIA	Nightingale LuxCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4908391			Sweden Nova Lund 1 AB	SWE	NIA	T-C Nordics Investment AB	Ownership	100.000	TIAA Board of Overseers	N	
				4908403			Sweden Nova Lund 2 AB	SWE	NIA	T-C Nordics Investment AB	Ownership	100.000	TIAA Board of Overseers	N	
				4841443			T-C Luxembourg Neptune Holdings S.à r.l.	LUX	NIA	T-C Europe S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4841993			T-C Neptune Holdings S.à r.l.	LUX	NIA	T-C Luxembourg Neptune Holdings S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4843401			Neptune Property Venture S.à r.l.	LUX	NIA	T-C Neptune Holdings S.à r.l.	Ownership	61.600	TIAA Board of Overseers	N	
				4908373			Neptune Polish Property Venture BV	NLD	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4912736			Neptune Krakow SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
				4912745			Neptune Annapol SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
				5083633			Neptune Poznan SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
				4908364			Neptune Holding Spain, S.L.	ESP	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4912709			Promcat Alternativa, S.L.	ESP	NIA	Neptune Holding Spain, S.L.	Ownership	100.000	TIAA Board of Overseers	N	
				4948687			Neptune OPCI SAS	FRA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4952648			Roppenheim Holding SAS	FRA	NIA	Neptune OPCI SAS	Ownership	100.000	TIAA Board of Overseers	N	
				4901383			Roppenheim Outlet SNC	FRA	NIA	Roppenheim Holding SAS	Ownership	100.000	TIAA Board of Overseers	N	3400
							Neptune Polish HoldCo 2 B.V.	NLD	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							IRUS Ursus SP. z.o.o.	POL	NIA	Neptune Polish HoldCo 2 B.V.	Ownership	100.000	TIAA Board of Overseers	N	
				4949095			Neptune Roppenheim Holding S.à r.l.	FRA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4901383			Roppenheim Outlet SNC	FRA	NIA	Neptune Roppenheim Holding S.à r.l.	Ownership	0.000	TIAA Board of Overseers	N	3400
				5083642			Neptune Vicolungo S.r.l.	ITA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				5083651			Neptune Castel Guelfo I SRL	ITA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				5085691			Neptune Madrid Holdco S.L.	ESP	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				5085703			Nevis Getafe S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
				5084920			Neptune Getafe Procco S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
				5084939			Neptune Las Rozas Outlet S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
							Neptune San Sebastian Outlet S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			45-2877772	4601786			T-C GA Real Estate Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-0959792	4611936			8 Spruce Street GA Investor, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1403221	4619567			FC 8 Spruce Holdings, LLC	DE	NIA	8 Spruce Street GA Investor, LLC	Influence		TIAA Board of Overseers	N	
				4511867			FC 8 Spruce Street Residential, LLC	NY	NIA	FC 8 Spruce Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1419222				Nuveen Global Cities REIT, Inc.	MD	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1502883				Nuveen Global Cities REIT LP, LLC	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			82-1507998				Nuveen Global Cities REIT OP, LP	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							NR 844 North LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Denver Industrial Portfolio LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Kirkland Crossing LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-1535030	4750022			T-C 2 Herald Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1650509	4751711			T-C 2 Herald Square Venture LLC	DE	NIA	T-C 2 Herald Square Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-1488131	4753573	1629144		T-C 2 Herald Square Owner LLC	DE	NIA	T-C 2 Herald Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952349	4612045			T-C 1101 Pennsylvania Avenue LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952617	4651398			T-C 1101 Pennsylvania Avenue Venture LLC	DE	NIA	T-C 1101 Pennsylvania Avenue LLC	Ownership	51.000	TIAA Board of Overseers	N	
			27-2952860	4863472	1577584		T-C 1101 Pennsylvania Avenue Owner LLC	DE	NIA	T-C 1101 Pennsylvania Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1851206	4611954			T-C 33 Arch Street Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1805501	4613985			T-C 33 Arch Street Venture, LLC	DE	NIA	T-C 33 Arch Street Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			45-2792699	4617198	1577586		T-C 33 Arch Street, LLC	DE	NIA	T-C 33 Arch Street Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1754709	4612018			T-C 470 Park Avenue South Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1744112	4613994			T-C 470 Park Avenue South Venture LLC	DE	NIA	T-C 470 Park Avenue South Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1754243	4617321	1577563		T-C 470 Park Avenue South Owner LLC	DE	NIA	T-C 470 Park Avenue South Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1828055	4612036			T-C 475 Fifth Avenue Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1839003	4614889			T-C 475 Fifth Avenue Venture LLC	DE	NIA	T-C 475 Fifth Avenue Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			45-3229803	4617330	1577564		T-C 475 Fifth Avenue, LLC	DE	NIA	T-C 475 Fifth Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2189075	4763312			T-C 800 17th Street NW Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2118640	4763787			T-C 800 17th Street NW Venture LLC	DE	NIA	T-C 800 17th Street NW Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-2069910	4767730	1629146		T-C 800 17th Street NW Owner LLC	DE	NIA	T-C 800 17th Street NW Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4665824	4904366			T-C 888 Brannan Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4684031	4904955			T-C 888 Brannan Venture LLC	DE	NIA	T-C 888 Brannan Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-4674147	4908319			T-C 888 Brannan Owner LLC	DE	NIA	T-C 888 Brannan Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-5605380	4971845			T-C 888 Brannan TRS, LLC	DE	NIA	T-C 888 Brannan Owner LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3479701	4612081			T-C 2300 Broadway, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-0750331	4612111			T-C 919 N. Michigan Avenue Retail, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1220681	4612139			T-C Aspira LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1791581	4612054			T-C Franklin Square Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1794486	4615569			T-C Franklin Square Venture LLC	DE	NIA	T-C Franklin Square Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			26-0011770	4617611	1577581		TIAA Franklin Square, LLC	DE	NIA	T-C Franklin Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2023405	4763303			T-C Hall of States Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2043468	4763796			T-C Hall of States Venture LLC	DE	NIA	T-C Hall of States Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-2034237	4767749	1629145		T-C Hall of States Owner LLC	DE	NIA	T-C Hall of States Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-4045658	4612148			T-C Kings Crossing, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1120016	4601973			T-C Legacy Place Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-0876833	4628550			Legacy Place Associates, LLC	MA	NIA	T-C Legacy Place Member, LLC	Ownership	50.000	TIAA Board of Overseers	N	
				4843933			Legacy Place, LLC	MA	NIA	Legacy Place Associates, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2903922	4843326			T-C Republic Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2867784	4843979			T-C Republic Square Venture LLC	DE	NIA	T-C Republic Square Member LLC	Ownership	50.100	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			47-3033681	4844659			T-C Republic Square REIT LLC	DE	NIA	T-C Republic Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-3091198	4844798			T-C Republic Square Mezzanine LLC	DE	NIA	T-C Republic Square REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2793452	4847735			T-C Republic Square Owner LLC	DE	NIA	T-C Republic Square Mezzanine LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1379500	4749969			The Flats Holding Company LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1347366	4752503			The Flats 130 DC Residential LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1363564	4752512			The Flats 140 DC Residential LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1367530	4751766			The Flats DC Grocery LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1886721	4772239			T-C HV Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-1919894	4774680			T-C H-T Venture LLC	DE	NIA	T-C HV Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-1930719	4776509			T-C H-T REIT LLC	DE	NIA	T-C H-T Venture LLC	Ownership	99.900	TIAA Board of Overseers	N	
			46-4567368	4651473			T-C JK I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4680316			Adeoti Empreendimentos Imobiliários Ltda	BRA	NIA	T-C JK I, LLC	Ownership	51.000	TIAA Board of Overseers	N	3500
			46-4587620	4651482			T-C JK II, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4680316			Adeoti Empreendimentos Imobiliários Ltda	BRA	NIA	T-C JK II, LLC	Ownership	49.000	TIAA Board of Overseers	N	3500
			47-4095803	4864022			T-C Lux Fund Holdings LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4896256			T-C Lux Investments Special Limited Partnership	LUX	NIA	T-C Lux Fund Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
							European Cities Partnership SCSp	LUX	NIA	T-C Lux Investments Special Limited Partnership	Influence		TIAA Board of Overseers	N	1000
				4894805			Global Real Estate Debt Partners – Fund I (UK)	LUX	NIA	T-C Lux Investments Special Limited Partnership	Ownership	36.300	TIAA Board of Overseers	N	2100
			81-4583865	5137956			T-C MV Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-4623445	5140321			T-C M-T Venture LLC	DE	NIA	T-C MV Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			81-4599024	5147049			T-C M-T REIT LLC	DE	NIA	T-C M-T Venture LLC	Ownership	99.900	TIAA Board of Overseers	N	
			47-3148337	4894869			T-C U.S. Super Regional Mall Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			81-4717093	5098459			SRMF Town Square Investor Member LLC	DE	NIA	T-C U.S. Super Regional Mall Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
				5104547			SRMF Town Square Venture LLC	DE	NIA	SRMF Town Square Investor Member LLC	Ownership	85.000	TIAA Board of Overseers	N	
							SRMF Town Square Owner LLC	DE	NIA	SRMF Town Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4447657	4896322			T-C Pearl Reit 2 LLC	DE	NIA	T-C U.S. Super Regional Mall Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-1954609	4759605			T-C Mt. Ommaney Centre Holding Company LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							T-C Mt. Ommaney Centre LLC	DE	NIA	T-C Mt. Ommaney Centre Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1023309	5117800			T-C Permian Investor LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-3007720	4599874			T-C SBMC Joint Venture LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8309570	4601795			T-C SMA 1, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8309587	4619790			CPPIB-TIAA US Real Property Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	50.000	TIAA Board of Overseers	N	3600
			20-8309587	4619790			CPPIB-TIAA US Real Property Fund LP	DE	NIA	T-C SMA 1, LLC	Ownership	1.000	TIAA Board of Overseers	N	3600
			20-8309597	4643991			C-T REIT, LLC	DE	NIA	CPPIB-TIAA US Real Property Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			20-8309622	4644019			C-T Shenandoah, LLC	DE	NIA	C-T REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-4620008	4599128			T-C SMA 2, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			36-4619998	4634029			PennMuni-TIAA U.S. Real Estate Fund, LLC	DE	NIA	T-C SMA 2, LLC	Management		TIAA Board of Overseers	N	
			47-1508630	4746968			T-C 526 Route 46 LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			26-2762767	4644028			T-C Barton Springs LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-2719700	4644037			T-C Century Plaza LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2569491	4843317			T-C Copley LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-4023559	4644046			T-C Des Peres Corners LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2272411	5010666			T-C Fairway Center II LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-3678318	4644103			T-C RDC, LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3525878	4644112			T-C Scripps Ranch LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-3415834	4644130			T-C Shoppes at Monarch Lakes LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4977129	4653909			T-C Uptown Apartments, LLC	DE	NIA	PennMuni-TIAA U.S. Real Estate Fund, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-1858182	4599137			T-C SMA III, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			27-1870032	4639958			TIAA-CPPIB Commercial Mortgage Company, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	50.000	TIAA Board of Overseers	N	3700
			27-1870032	4639958			TIAA-CPPIB Commercial Mortgage Company, L.P.	DE	NIA	T-C SMA III, LLC	Ownership	1.000	TIAA Board of Overseers	N	3700
			27-1870080	4640039	1498445		TIAA-CPPIB Commercial Mortgage REIT LLC	DE	NIA	TIAA-CPPIB Commercial Mortgage Company, L.P.	Ownership	100.000	TIAA Board of Overseers	N	
			81-2204918	4990976			T-C The Edge at Flagler Village, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2676934	5012370			T-C UK RE Holdings I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2691474	5014299			T-C UK RE Holdings II, LLC	DE	NIA	T-C UK RE Holdings I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5018635			T-C UK RE Holdings III, LLC	DE	NIA	T-C UK RE Holdings II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5044586			Thurrock Retail Park Unit Trust	JEY	NIA	T-C UK RE Holdings III, LLC	Ownership	99.500	TIAA Board of Overseers	N	3800
				5044586			Thurrock Retail Park Unit Trust	JEY	NIA	T-C UK RE Holdings II, LLC	Ownership	0.500	TIAA Board of Overseers	N	3800
			47-5379777	4925512			T-C Waterford Blue Lagoon General Partner, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-5392075	4927785			Waterford Blue Lagoon LP	DE	NIA	T-C Waterford Blue Lagoon General Partner, LLC	Ownership	1.000	TIAA Board of Overseers	N	3900
			47-5375805	4925503			T-C Waterford Blue Lagoon, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-5392075	4927785			Waterford Blue Lagoon LP	DE	NIA	T-C Waterford Blue Lagoon, LLC	Ownership	50.000	TIAA Board of Overseers	N	3900
			81-0779817	4930226			Westland At Waterford REIT General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5321319	4930196			Westland At Waterford REIT LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5635267	4933003			Westland At Waterford General Partner LLC	DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5580924	4932994			Westland At Waterford Operating LP	DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
				4930244			Waterford Blue Lagoon REIT General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5305678	4930208			Waterford Blue Lagoon REIT LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5642524	4933067			5201-5301 Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5541032	4933012			5201-5301 Waterford Operating LP	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5672651	4933076			5200 Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5498897	4933021			5200 Waterford Operating LP	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-0722154	4933085			1000 Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5479437	4933030			1000 Waterford Operating LP	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5445045	4933115			703 Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5471474	4933049			703 Waterford Operating LP	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5405436	4933124			701 Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5417563	4933058			701 Waterford Operating LP	DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-0733012	4930217			Waterford Core General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5587163	4928661			Waterford Core Operating LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-2646233	5165566			Waterford Core REIT LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-2631273	5165557			Waterford Core REIT General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			82-2663579	5165548			Waterford Core II Operating LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-2672297	5165539			Waterford Core II General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-2146865	5041688			TEFF Holdco LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5041660			TIAA European Farmland Fund GP LP	CYM	NIA	TEFF Holdco LLC	Ownership	50.000	TIAA Board of Overseers	N	1200
				5042658			TIAA European Farmland Fund LP	CYM	NIA	TEFF Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5043066			TEFF Holding S.a.r.l	LUX	NIA	TIAA European Farmland Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
				5044607			TEFF Investments B.V.	NLD	NIA	TEFF Holding S.a.r.l	Ownership	100.000	TIAA Board of Overseers	N	
				5093856			Dangro Invest SA	DNK	NIA	TEFF Investments B.V.	Ownership	100.000	TIAA Board of Overseers	N	
				5104556			Pszenrol SA	POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	N	
				5098486			Adamas SA	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
							TGA 127-137 Franklin LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2769108	5012389			TGA 299 Franklin LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-3988795	5049479			TGA 600 College Road LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2225812				TGA APAC Fund Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5049497			TGA FC Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2708488				Fenway Center Holding 1-2, LLC	DE	NIA	TGA FC Investor Member LLC	Ownership	50.000	TIAA Board of Overseers	N	
			82-2708488				Fenway Center Owner 1-2, LLC	DE	NIA	Fenway Center Holding 1-2, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3602072	5040551			TGA Japan Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5047710			TGA Japan Holdings Pte Ltd	SGP	NIA	TGA Japan Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5048771			TGA Japan GK Holdings Pte Ltd	SGP	NIA	TGA Japan Holdings Pte Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5049929			TGA Ginza115 GK	JPN	NIA	TGA Japan GK Holdings Pte Ltd	Ownership	99.000	TIAA Board of Overseers	N	
				5049938			TGA Ginza115 TMK	JPN	NIA	TGA Japan GK Holdings Pte Ltd	Ownership	51.000	TIAA Board of Overseers	N	4000
				5048762			TGA Ginza 115 Holdings Pte Ltd	SGP	NIA	TGA Japan Holdings Pte Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5049938			TGA Ginza115 TMK	JPN	NIA	TGA Ginza 115 Holdings Pte Ltd	Ownership	49.000	TIAA Board of Overseers	N	4000
				5050064			TGA Ginza115 ISH	JPN	NIA	TGA Ginza 115 Holdings Pte Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							TGA MKP Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-1169084				TGA MKP Venture LLC	DE	NIA	TGA MKP Member LLC	Ownership	60.000	TIAA Board of Overseers	N	
			82-1196745				TGA MKP REIT LLC	DE	NIA	TGA MKP Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1187131												
			81-4232788	5075722			TGA Montague Investor Member, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5093780			RCD TGA Pierrepont Partners LLC	DE	NIA	TGA Montague Investor Member, LLC	Ownership	51.600	TIAA Board of Overseers	N	
							TGA Montrose Residences Investor Member, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-3542251	5040542			The Residences at La Colombe d'Or Investors LLC	DE	NIA	TGA Montrose Residences Investor Member, LLC	Ownership	90.000	TIAA Board of Overseers	N	
			81-2872565	5047635											
			82-2311300				TGA Real Estate Fund Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGAM Agribusiness Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	97.400	TIAA Board of Overseers	N	
			81-1994278	5018626			TGAM Agribusiness Fund Holdings LP	DE	NIA	TGAM Agribusiness Fund LP	Ownership	86.800	TIAA Board of Overseers	N	
			82-0646994	5077164											
							The TAP CommodityBuilder Fund, L.L.C.	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							The Tap Fund, LLC	SGP	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			81-2429791				TH Real Estate U.S. Strategic Industrial Fund I LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			81-2410066				TH Real Estate U.S. Strategic Industrial Fund I Holdings, LLC	DE	NIA	TIAA U.S. Strategic Industrial Fund I, LP	Ownership	100.000	TIAA Board of Overseers	N	
							TH Real Estate U.S. Strategic Industrial Fund I OP, LP	DE	NIA	TH Real Estate U.S. Strategic Industrial Fund I Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-3685468				SIF 301 Business Center Investor Member LLC	DE	NIA	TH Real Estate U.S. Strategic Industrial Fund I OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							301 Business Centre, LLC	DE	NIA	SIF 301 Business Center Investor Member LLC	Ownership	95.000	TIAA Board of Overseers	N	
							Buildings 100, 200, 300 LLC	DE	NIA	301 Business Centre, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Building 400 LLC	DE	NIA	301 Business Centre, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-3959987				SIF EBP Member LLC	DE	NIA	TH Real Estate U.S. Strategic Industrial Fund I Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-3944178				SIF-OP EBP Venture LLC	DE	NIA	SIF EBP Member LLC	Ownership	95.000	TIAA Board of Overseers	N	
			82-3913810				EBP Owner 1 LLC	DE	NIA	SIF-OP EBP Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-1018623				EBP Owner 2 LLC	DE	NIA	SIF-OP EBP Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2826183				TIAA Administrative Services LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4900500			TIAA CLO I Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
				5049965			TIAA CLO I LLC	DE	NIA	TIAA CLO I Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5157860			TIAA CLO III Ltd.	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							TIAA CLO IV Ltd.	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							TIAA CLO IV LLC	DE	NIA	TIAA CLO IV Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
			13-4173396	4599203			TIAA CMBS I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4602774			TIAA CMBS I Trust	DE	NIA	TIAA CMBS I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-4450150	4599221			TIAA Diamond Investor, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-4570655	4900498			TIAA Diversified Public Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			90-0615674	3838857	1502749		TIAA FSB Holdings, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
			59-3531592	2735146			Everbank Funding, LLC	DE	NIA	TIAA FSB Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			59-3547521	4318057			TIAA, FSB	US	NIA	TIAA FSB Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			43-1823879	4318066			AMC Holding, Inc.	FL	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			43-1832741	4318093	1085802		Customerone Financial Network, Inc.	DE	NIA	AMC Holding, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-1208070	4460817			Evertrade Direct Brokerage, Inc.	MO	NIA	Customerone Financial Network, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			11-3642567	4318178			Business Property Lending, Inc.	DE	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			27-3035172	4317939			Elite Lender Services, Inc.	FL	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			59-3207282	4317975			Everbank Wealth Management, Inc.	DE	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			61-1560018	4318217	1436613		Everinsurance, Inc.	FL	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			20-0716627	4318226			Tygris Commercial Financial Group, Inc.	DE	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			26-2483829	3867400			Everbank Commercial Finance, Inc.	DE	NIA	Tygris Commercial Financial Group, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							Tygris Asset Finance, Inc.	DE	NIA	Tygris Commercial Financial Group, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			81-1241294	4979391			TIAA GBS Holding LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5003789			TIAA GBS Singapore Holding Company Pte. Ltd.	SGP	NIA	TIAA GBS Holding LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5006838			TIAA Global Business Services (India) Private Limited	IND	NIA	TIAA GBS Singapore Holding Company Pte. Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
			27-5551198	4599267			TIAA Global Ag Holdco LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			45-5044364	4627124			Global Agriculture AIV (US), LLC	DE	NIA	TIAA Global Ag Holdco LLC	Ownership	98.100	TIAA Board of Overseers	N	
			45-1531685	4643580			Global Ag Properties USA LLC	DE	NIA	Global Agriculture AIV (US), LLC	Management		TIAA Board of Overseers	N	
			80-0843991	4644877			Loma del Rio Vineyards, LLC	DE	NIA	Global Ag Properties USA LLC	Ownership	55.000	TIAA Board of Overseers	N	1900
			46-2577906	4643973			Sugarloaf Vineyard, LLC	DE	NIA	Global Ag Properties USA LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-5551341	4639994			TIAA-CREF Global Agriculture LLC	DE	NIA	TIAA Global Ag Holdco LLC	Management		TIAA Board of Overseers	N	
				4643357			Global AG Properties Australia Pty, Ltd	AUS	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643571			Global AG Properties Australia Trust	AUS	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643094			Nova Gaia Brasil Participaco Ltda	BRA	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	4100
				4644493			Tellus Brasil Participaco S.A.	BRA	NIA	Nova Gaia Brasil Participaco Ltda	Management		TIAA Board of Overseers	N	4200
				4644484			Terraviva Brasil Participaco Ltda	BRA	NIA	Nova Gaia Brasil Participaco Ltda	Ownership	100.000	TIAA Board of Overseers	N	4300
				4644493			Tellus Brasil Participaco S.A.	BRA	NIA	Terraviva Brasil Participaco Ltda	Management		TIAA Board of Overseers	N	4200
				4863490			Agrobio Investimentos e Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646321			Cerpon Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4725758			Nova Ibiajara Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4653954			Tellus Bahia Propriedades Agrícolas Ltda.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4653981			Jatobá Propriedades Agrícolas Ltda	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644505			Terra do Sol Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644514			Terrainvest Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646282			Tparone Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646303			Tperone Agrícola S.A.	BRA	NIA	Tparone Participações S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646291			Tpartwo Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646312			Topertwo Agrícola S.A.	BRA	NIA	Tpartwo Participações S.A.	Ownership	100.000	TIAA Board of Overseers	N	
			45-1502187	4640011			TIAA-CREF Global Agriculture BR, LLC	DE	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643094			Nova Gaia Brasil Participaco Ltda.	BRA	NIA	TIAA-CREF Global Agriculture BR, LLC	Ownership	0.000	TIAA Board of Overseers	N	4100
				4644484			Terraviva Brasil Participaco Ltda.	BRA	NIA	TIAA-CREF Global Agriculture BR, LLC	Ownership	0.000	TIAA Board of Overseers	N	4300
				47-1083514			Global Agriculture II AIV (US) LLC	DE	NIA	TIAA Global Ag Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
				47-1069783			Global Ag Properties II USA LLC	DE	NIA	Global Agriculture II AIV (US) LLC	Management		TIAA Board of Overseers	N	
				47-0974399			TIAA-CREF Global Agriculture II LLC	DE	NIA	TIAA Global Ag Holdco LLC	Management		TIAA Board of Overseers	N	
				4900519		1616610	Agrícola Ag II Limitada	CHL	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				47-3600919			Global Ag II FFI LLC	DE	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4894823			Global Ag Properties II Australia Pty, Ltd.	AUS	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4794286			Global Ag Properties II Australia Trust	AUS	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5040524			Global Ag Properties II New Zealand LP	NZL	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4755456			Helios Brasil Participacoes, Ltda.	BRA	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4794295			Janus Brasil Participacoes, S.A.	BRA	NIA	Helios Brasil Participacoes, Ltda.	Management		TIAA Board of Overseers	N	4400
				4757012			Iris Brasil Participaco Ltda.	BRA	NIA	Helios Brasil Participacoes, Ltda.	Ownership	100.000	TIAA Board of Overseers	N	
				4794295			Janus Brasil Participacoes, S.A.	BRA	NIA	Iris Brasil Participaco Ltda.	Management		TIAA Board of Overseers	N	4400
				4801782			AGW Empreendimentos e Participações S.A.	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				5147030			Araucaria Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4901459			Aroeira Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4801700			Companhia Agrícola Botucatu	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4802145			Esus Brasil Participações S.A.	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				5087855			Itauba Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4801773			Jatoba S.A.	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4894832			Jequitibá Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
							Oiti Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4901468			Samambaia Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4901477			Seringueira Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
							Tapia Propriedades Agrícolas Ltda	BRA	NIA	Janus Brasil Participacoes, S.A.	Ownership	100.000	TIAA Board of Overseers	N	
			47-1062423	4755447			TIAA-CREF Global Agriculture II BR, LLC	DE	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2860100	4599276			TIAA Global Equity Income, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-3594208	4863502			TIAA Global Public Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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			46-3881813	4599892			TIAA GTR HoldCo, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-3210500	4724023			Global Timber Resources LLC	DE	NIA	TIAA GTR HoldCo, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			46-3909387	4868431			Global Timber SA LLC	DE	NIA	Global Timber Resources LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-3899490	4801906			Global Timber International LLC	DE	NIA	Global Timber Resources LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4802798			Brunso Maszyny Sp. z.o.o.	POL	NIA	Global Timber International LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4802789			Global Timber Spain, SL	ESP	NIA	Global Timber International LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-1206384	4803151			Forestal Monterrey Colombia SAS	COL	NIA	Global Timber Spain, SL	Ownership	82.400	TIAA Board of Overseers	N	
				4868440			Forestal GTR Chile Limitada	DE	NIA	Global Timber Spain, SL	Ownership	99.900	TIAA Board of Overseers	N	
				5165454			Global Timber Resources Colombia, S.A.S.	COL	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	
				4866905			GT Europe Cooperatief U.A.	NLD	NIA	Global Timber International LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4900425			Global Timber NL, B.V.	NLD	NIA	GT Europe Cooperatief U.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4901543			GTR Brasil Participacoes Ltda	BRA	NIA	Global Timber NL, B.V.	Ownership	100.000	TIAA Board of Overseers	N	
				4902380			Brasilwood Reflorestamento S.A.	BRA	NIA	GTR Brasil Participacoes Ltda	Ownership	75.000	TIAA Board of Overseers	N	
				4801915			IPOPEMA 95 Closed Investment Fund of Non-Public Assets	POL	NIA	Global Timber NL, B.V.	Ownership	100.000	TIAA Board of Overseers	N	
				4868422			EKO Topola Sp. z.o.o.	POL	NIA	IPOPEMA 95 Closed Investment Fund of Non-Public Assets	Ownership	100.000	TIAA Board of Overseers	N	
				4802800			Brunso Resort Sp. z.o.o.	POL	NIA	IPOPEMA 95 Closed Investment Fund of Non-Public Assets	Ownership	100.000	TIAA Board of Overseers	N	
			45-3479281	4599306			TIAA Infrastructure Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				51539833			730 Parking LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5157879			730 Interpark, LLC	DE	NIA	730 Parking LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4626109			Aquila Sonnet LP	CAN	NIA	TIAA Infrastructure Investments, LLC	Influence		TIAA Board of Overseers	N	
				4936107			A-30 Canadian Transport Inc.	CAN	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4887571			1867 Infrastructure Holdings Inc.	CAN	NIA	A-30 Canadian Transport Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4946843			ACS NA30 Holding Inc.	CAN	NIA	1867 Infrastructure Holdings Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4947327			Iridium Nouvelle Autoroute 30 Inc.	CAN	NIA	ACS NA30 Holding Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4645847			Nouvelle Autoroute 30, s.e.n.c.	CAN	NIA	Iridium Nouvelle Autoroute 30 Inc.	Ownership	50.000	TIAA Board of Overseers	N	
			30-0701953	4619530			TORO/EPP II, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Influence		TIAA Board of Overseers	N	
			38-3857916	4602813			I 595 Toll Road, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-4139252	4643339			I 595 Express, LLC	DE	NIA	I 595 Toll Road, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			46-5279686	4810775			North American Sustainable Energy Fund, L.P.	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4895660			McCommas Bluff Holdings LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Influence		TIAA Board of Overseers	N	
				4896331			Dallas Clean Energy, LLC	DE	NIA	McCommas Bluff Holdings LLC	Ownership	51.000	TIAA Board of Overseers	N	
				4900407			Dallas Clean Energy McCommas Bluff, LLC	DE	NIA	Dallas Clean Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4946852			Energy Power Investment Company, LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Ownership	90.500	TIAA Board of Overseers	N	
				4947318			EPP Renewable Energy, LLC	DE	NIA	Energy Power Investment Company, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Biogas, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Solar, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-5268451	4810597			North American Sustainable Energy Fund GP, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Influence		TIAA Board of Overseers	N	
							North American Sustainable Energy Manager, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Influence		TIAA Board of Overseers	N	
			61-1734097	4810551			TIAA Infrastructure Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				45-2665869	4601115		TIAA Oil and Gas Investments, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				45-1286237	4602877		Actgas, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				46-3410649	4602925		Actoil Bakken, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				98-0430762	4651530		Triangle Petroleum Corp	CO	NIA	Actoil Bakken, LLC	Influence		TIAA Board of Overseers	N	
				46-3373066	4602916		Actoil Colorado, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	

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				4651521			Great Western Petroleum LLC Great Western Exploration & Development, Inc.	DE	NIA	Actoil Colorado, LLC	Influence		TIAA Board of Overseers	N	
			46-3628993	4602934			Actoil Utica, LLC	DE	NIA	Great Western Petroleum LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-4486211	4602886			TIAA Wind Investments, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3743502	4626136			Capistrano Wind Partners, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-1698274	4599173			TIAA Park Evanston, LLC	DE	NIA	TIAA Wind Investments, LLC	Influence		TIAA Board of Overseers	N	
			11-3519531	4601133			TIAA Realty, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-0902394	4949125			T-C 77 Central LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2249307	4763161			T-C 680 Belleville LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2678242	4611721			T-C Port Northwest Development, LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3961919	5047626			TGA 70 Federal Street LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2335773				TIAA RFS, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2755014	5011346			TIAA Advisory, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3029655	4601197			TIAA SMA Strategies, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			38-3849546	4603155			TIAA-Stonepeak Investments I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3030923	4601245			Stonepeak Infrastructure Fund LP	DE	NIA	TIAA-Stonepeak Investments I, LLC	Influence		TIAA Board of Overseers	N	
			30-0696099	4643955			TIAA-Stonepeak Investments II, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			37-1645802	4643964			Stonepeak GP Holdings LP	DE	NIA	TIAA-Stonepeak Investments II, LLC	Ownership	50.000	TIAA Board of Overseers	N	
				4643964			Stonepeak Associates, LLC	DE	NIA	Stonepeak GP Holdings LP	Ownership	100.000	TIAA Board of Overseers	N	
				4643919			Stonepeak Advisors Holdings LLC	DE	NIA	TIAA-Stonepeak Investments II, LLC	Influence		TIAA Board of Overseers	N	
				4643946			Stonepeak Advisors LLC	DE	NIA	TIAA-Stonepeak Investments II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3164600	4601348			TIAA Super Regional Mall Member Sub, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3164764	4644055			T-C Super Regional Mall Venture, LLC	DE	NIA	TIAA Super Regional Mall Member Sub, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-4623585	4801821	1614181		T-C International Plaza REIT LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4653326	4801830			T-C International Plaza Investor GP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4680948	4801849			T-C International Plaza Investor LP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			38-3173536	2884259			Tampa Westshore Associates Limited Partnership	DE	NIA	T-C International Plaza Investor LP LLC	Influence		TIAA Board of Overseers	N	
			46-2713521	4604116	1595474		T-C Las Vegas Retail REIT LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2726147	4612979			T-C Las Vegas Retail Investor LLC	DE	NIA	T-C Las Vegas Retail REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4615617			Grand Canal Shoppes Holdings, LLC	DE	NIA	T-C Las Vegas Retail Investor LLC	Influence		TIAA Board of Overseers	N	
			45-3165203	4644064	1544129		T-C Midwest REIT, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			45-2211957	4644073			T-C Midwest Retail, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4644288			CBL/T-C, LLC	DE	NIA	T-C Midwest REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3164998	4644082	1544127		T-C Montgomery Mall REIT, LLC	DE	NIA	T-C Midwest Retail, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			27-4117159	4644091			T-C Montgomery Mall, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			95-4658637	4644886			Montgomery Mall of Maryland, LLC	MD	NIA	T-C Montgomery Mall REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-1286386	4601526			TIAA SynGas, LLC	DE	NIA	T-C Montgomery Mall, LLC	Ownership	50.000	TIAA Board of Overseers	N	
				4741758			730 Catsolar, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4747835			Catalina Solar Lessee Holdco, LLC	CA	NIA	TIAA SynGas, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4749866			Catalina Solar Lessee, LLC	CA	NIA	730 Catsolar, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			56-2492641	4643900			730 Orion, LLC	DE	NIA	Catalina Solar Lessee Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-0195010	4626088			SG Solutions, LLC	DE	NIA	Catalina Solar Lessee, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							AE Investor II, LLC	DE	NIA	730 Orion, LLC	Influence		TIAA Board of Overseers	N	
										TIAA SynGas, LLC	Ownership	57.000	TIAA Board of Overseers	N	

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			20-8384004	4599490			TIAA-CREF LPHC, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-3561391	4863539			TCAM DOF GP, LLC	DE	NIA	TIAA-CREF LPHC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1191235	5018671	1611288		TIAA-CREF Real Property Fund GP, LLC	DE	NIA	TCAM DOF GP, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			55-0856733	4314349	882928		TIAA-CREF Individual & Institutional Services, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-5591124	4314273			TIAA-CREF Redwood, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-5631854	4314282			Kaspick & Co., LLC	DE	NIA	TIAA-CREF Redwood, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2846152	4314291			Covariance Capital Management, Inc.	DE	NIA	TIAA-CREF Redwood, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			35-2429521	4612858			CCAP GP, LLC	DE	NIA	Covariance Capital Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			13-4026557	4314116	1627236		TIAA-CREF Tuition Financing, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8892977	4599810			TIAA Union Place Phase I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8281443	4640066			Union Place Phase I, LLC	DE	NIA	TIAA Union Place Phase I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4844163			UK PPP Investments, LP	GBR	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4848590			Wigg (Holdings) Limited	GBR	NIA	UK PPP Investments, LP	Ownership	100.000	TIAA Board of Overseers	N	
				4848983			Wigg Investments Limited	GBR	NIA	Wigg (Holdings) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4849739			Merseylink (Holdings) Limited	GBR	NIA	Wigg Investments Limited	Influence		TIAA Board of Overseers	N	
				4852298			Merseylink (Finance) Limited	GBR	NIA	Merseylink (Holdings) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4860239			Merseylink Limited	GBR	NIA	Merseylink (Finance) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4858638			Merseylink (Issuer) plc	GBR	NIA	Merseylink (Finance) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			51-0141732	4599829			WRC Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4630601			Ziemia Fund	NLD	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	

Asterisk	Explanation
100	AGR Services LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by AGR Partners LLC and 1% owned by Nuveen Alternative Holdings, LLC.
200	Greenwood Resources Brasil, Ltda. is ultimately controlled and owned entirely by TIAA, with 99% owned by GWR Property Management International, LLC and 1% owned by Greenwood Resources, Inc.
300	CAM HR Resources LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by Churchill Asset Management LLC and 1% owned by Nuveen Alternative Holdings, LLC.
400	TGAM APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
500	TGAM HK HC LLC is ultimately controlled and owned entirely by TIAA, with TGAM APAC LLC, TGAM Asia LLC, TIAA International APAC LLC and TIAA International Asia LLC each owning 25%
600	TGAM Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
700	TIAA International APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
800	TIAA International Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
900	Nuveen Real Estate Limited is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA International Holdings 3, Ltd. and 1% owned by TIAA International Holdings 1, Ltd.
1000	European Cities Partnership SCSp is owned 45.3% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.a.r.l.
1100	Global Real Estate Debt Partners – Fund II (UK) SCSp is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.a.r.l.
1200	TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Holdings, LLC and 50% owned by TEFF Holdco LLC
1300	Westchester Group SRL is controlled and owned entirely by TIAA, with 99% owned by Westchester Group of Europe Ltd. and 1% owned by Westchester Group of Poland Sp. Z.o.o.
1400	Westchester Group South America Gestao de Investimentos Ltda. is controlled and owned entirely by TIAA, with 99% owned by Westchester Group Investment Management, Inc. and 1% owned by Westchester Group Real Estate, Inc.
1500	Tradewinds Global Investors, LLC is ultimately controlled and owned entirely by TIAA, with 99.95% owned by Nuveen Tradewinds Holdings, LLC and 0.05% owned by Nuveen Investments, Inc.
1600	Symphony Asset Management, LLC is ultimately controlled and owned entirely by TIAA, with 51% owned by Nuveen Investments, Inc. and 49% owned by Nuveen Investments Holdings, Inc.
1700	730 Texas Timberlands II, Ltd. is ultimately controlled and owned entirely by TIAA, which directly owns 99.5%. 730 Texas Forest Holdings, Inc., which is owned 100% by TIAA, owns .5%.
1800	730 Texas Timberlands, Ltd. is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA Timberlands I, LLC and .5% owned by 730 Texas Forest Holdings, Inc.
1900	Loma del Rio Vineyards, LLC is ultimately controlled and owned entirely by TIAA, with 45% owned by Premiere Agricultural Properties, LLC and 55% owned by Global Ag Properties USA, LLC.

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

Asterisk	Explanation
2000	Mansilla Participacoes LTDA is ultimately controlled and owned entirely by TIAA, which directly owns 99.9%. Demeter Agricultural Properties, LLC, which is owned 100% by TIAA, owns 0.1%.
2100	Global Real Estate Debt Partners – Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 36.3%.
2200	Cityhold Nympe S.à r.l. (Nympe) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns 88% of Nympe, and 6% owned by wholly-owned ND Europe Office Holding S.à r.l.
2300	Cityhold Euro S.à r.l. (CES) is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.à r.l., which owns 88% of CES, and 6% owned by wholly-owned ND Europe Office Holding S.à r.l.
2400	SNC Roosevelt is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.à r.l., which owns SAS Roosevelt (99.99% of SNC Roosevelt) and Roosevelt Participation S.à r.l. (0.01%).
2500	London Belgrave Unit Trust (LBUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.8% of LBUT) and Cityhold UK Investment S.à r.l. (0.2%).
2600	New Fetter Lane Unit Trust (NFLUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.9% of NFLUT) and Cityhold UK Investment S.à r.l. (0.1%).
2700	60 Great Portland Street Unit Trust (60GPS) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.4% of 60GPS) and Cityhold UK Investment S.à r.l. (0.6%).
2800	70 St. Mary Axe Unit Trust (SMAUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns SMA Holding S.à r.l. (99.9% of SMAUT) and SMA Investment S.à r.l. (0.1%).
2900	Gropius Passagen GmbH & Co KG is controlled by TIAA, and partially owned by Gropius S.à r.l., which owns 99.8% and TIAA Lux 11 S.a.r.l which owns 0.16%.
3000	Erlangen Arcaden GmbH & Co. KG is controlled by TIAA, and partially owned by TIAA Lux 5 S.à r.l., which owns 94.9% and Erlangen Arcaden Verwaltungs GmbH which owns 5.1%.
3100	U.S. Cities Fund, LP is controlled by TIAA, and partially owned indirectly by ND Properties, Inc., which owns 19.3%, and U.S. Cities Fund GP, LLC, which owns less than .01%.
3200	1608 Chestnut Partners LP is ultimately controlled by TIAA, with 99% owned by T-C 1608 Chestnut Limited Partner LLC and 1% owned by T-C 1608 Chestnut General Partner LLC.
3300	T-C Europe LP is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA and 1% owned by T-C Europe Holding, Inc.
3400	Roppenheim Outlet SNC (ROSNC) is ultimately controlled by TIAA via a 61.6% ownership of Neptune Property Venture S.à r.l., which owns Roppenheim Holding SAS (99.99% of ROSNC) Neptune Roppenheim Holding S.à r.l. (0.01%).
3500	Adeoti Empreendimentos Imobiliários Ltda is ultimately controlled and owned entirely by TIAA, with 51% of ownership with T-C JK I, LLC and 49% of ownership with T-C JK II, LLC
3600	CPPIB-TIAA US Real Property Fund LP is controlled by TIAA, which owns 50%. T-C SMA I, LLC, which is 100% owned by TIAA, is the General Partner and owns 1%.
3700	TIAA-CPPIB Commercial Mortgage Company, L.P. is controlled by TIAA, which owns 50%. T-C SMA III, LLC, which is 100% owned by TIAA, is the General Partner and owns 1%.
3800	Thurrock Retail Park Unit Trust is ultimately controlled and owned entirely by TIAA with 99.5% owned by T-C UK RE Holdings III, LLC and 0.5% owned by T-C UK RE Holdings II, LLC.
3900	Waterford Blue Lagoon LP is controlled by TIAA, and partially owned indirectly by T-C Waterford Blue Lagoon LLC, which owns 50%, and T-C Waterford Blue Lagoon General Partner, LLC, which owns 1%.
4000	TGA Ginza115 TMK is ultimately controlled and owned entirely by TIAA, with 51% owned by TGA Japan GK Holdings Pte Ltd and 49% of owned by TGA Ginza 115 Holdings Pte Ltd.
4100	Nova Gaia Brasil Participaco Ltda. is owned 99.99% by TIAA-CREF Global Agriculture LLC and 0.01% by TIAA-CREF Global Agriculture BR, LLC.
4200	Tellus Brasil Participaco S.A. is owned 48.9% by Terraviva Brasil Participaco Ltda. and 0.47% by Nova Gaia Brasil Participaco Ltda.
4300	Terraviva Brasil Participaco Ltda. is owned 99.99% by Nova Gaia Brasil Participaco Ltda. and 0.01% by TIAA-CREF Global Agriculture BR, LLC.
4400	Janus Brasil Participacoes, S.A. is owned 48.9% by Iris Brasil Participaco Ltda. and 0.47% by Helios Brasil Participacoes, Ltda.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	13-1624203	Teachers Insurance and Annuity Association of America	1,108,302,240	(3,952,181,338)	(55,206,423)		1,778,890,063				(1,120,195,457)	
	13-3987258	485 Properties LLC		(15,126,377)			241,869				(14,884,508)	
	81-3106043	730 Data Centers LLC	(1,277,022)	37,732,138			72,381				36,527,497	
	47-2616735	730 Power Development LLC		150,055,998			54,648				150,110,646	
	47-5363027	730 Telecom, LLC	(118,585)	2,065,293			77				1,946,785	
	51-0494351	730 Texas Timberlands II, Ltd.		(3,000,000)			37,084				(2,962,916)	
	13-4042885	730 TX Forest Holdings, Inc.		10,099			485				10,584	
	35-2315236	Active Extension Fund I, LLC	(777,008)	(633,876)							(1,410,883)	
	26-1870966	Active Extension Fund III, LLC		(287,000)							(287,000)	
	38-3847245	ActOil LLC	(54,862,584)	(20,570,704)			24,284				(75,409,004)	
	81-1467545	AGR Partners LLC		(2,000,000)							(2,000,000)	
	45-2285816	Almond Processors, LLC	(4,000,000)				142				(3,999,858)	
	45-5558395	Beaver Investment Holdings LLC		(710,854)							(710,854)	
	46-1952974	Broadleaf Timberland Investments, LLC		2,700,000			36,370				2,736,370	
	20-8309587	Canadian Pension Plan (TIAA GA)		(6,330,000)							(6,330,000)	
	47-2130842	CASA Student Housing Fund	(1,550,000)	(41,849,976)							(43,399,976)	
	47-2167228	CASA Student Housing Fund Holdings LLC	(3,581,686)	49,300,169			138,593				45,857,076	
	13-1624203	CCM Series 2, LLC		(15,896,884)							(15,896,884)	
	13-1624203	CCM Series, LLC	(68,413,119)	15,896,884							(52,516,235)	
	56-2672630	Ceres Agricultural Properties, LLC	(32,226,258)	9,911,281			348,806				(21,966,171)	
	47-3156644	Churchill Asset Management LLC		603,051							603,051	
	00-0000000	Churchill Middle Market Senior Loan Fund, LP	(2,509,313)	5,042,048							2,532,734	
	27-2846152	Covariance Capital Management, Inc.		17,100,000			(17,873,490)				(773,490)	
	45-2632248	Dionysus Properties, LLC	(44,830,390)	(35,169,610)			53,723				(79,946,277)	
	98-0580879	DWM Inclusive Finance Equity Fund II		5,521,827							5,521,827	
	98-0580879	DWM MICROFINANCE EQUITY FUND I	(2,202,207)	(6,355,943)							(8,558,149)	
	04-3718449	Envisage Information Systems, LLC		(4,200,000)							(4,200,000)	
	30-0701953	EPP LFG I, LLC		126,159							126,159	
	98-0445104	Forum Asian Realty Income L.P.	(136,422)								(136,422)	
	98-0460375	Forum European Realty Income L.P.		(21,070,720)							(21,070,720)	
	00-0000000	Global Real Estate Debt Partners - Fund I	(3,743,540)								(3,743,540)	
	80-0026976	GreenWood Resources, Inc.					(1,083,886)				(1,083,886)	
	00-0000000	GreshamQuant ACAR Fund LLC, NGCP		50,000,000							50,000,000	
	00-0000000	Growth Capital Fund I, LP	(5,316,147)	56,110,096							50,793,949	
	47-1208361	GTR Investor Fund GP	(74,317)								(74,317)	
	27-4149157	Infra Alpha, LLC	(17,393,746)				104,229				(17,289,517)	
	20-5631854	Kaspick					(39,756,875)				(39,756,875)	
	47-4169877	Lewis & Clark Timberlands, LP	(82,640,099)	(65,275,032)			156,325				(147,758,806)	
	27-2007833	Liberty M & R SPV II, LP	(30,743,578)	(8,497,666)							(39,241,244)	
	00-0000000	Mansilla Participacoes LTDA	(20,841,802)	274,124			309,452				(20,258,226)	
	47-0902011	MyVest Corporation		2,739,504			1,819,003				4,558,507	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	11-3034756	ND Properties Inc		(217,258,142)			6,023,957				(211,234,185)	
	46-2031403	NRFC Inception IV, LP		(7,027,156)							(7,027,156)	
	46-2062147	NRFC Inception V, LP		(340,295)							(340,295)	
		Nuveen Canada LTD		176,402							176,402	
	47-1563437	Nuveen Finance Company, LLC	21,303,494	8,500,000							29,803,494	
	81-3425820	Nuveen Holdings 1, Inc.					4,198,157				4,198,157	
		Nuveen Hong Kong LTD		2,877,562							2,877,562	
	36-3817266	Nuveen Investments, Inc.	(181,393,494)	(2,372,908)							(183,766,402)	
	47-1595484	Nuveen, LLC	20,000,000	12,325,522			(48,757,499)				(16,431,977)	
	26-4750562	Occator Agricultural Properties, LLC	(631,090)	45,279,700			175,307				44,823,917	
	26-4248579	Oleum Holding Company, Inc.		17,283,215			(386,549)				16,896,666	
	26-3821015	Pinnacle Third Avenue, LP		(4,642,293)							(4,642,293)	
	00-0000000	Primary Residential Individual Mortgage Entity Trust	(4,915,789)	54,220,229							49,304,440	
	45-2792614	Renewable Timber Europe, LLC		2,060,000			1,671				2,061,671	
	61-1640765	Renewable Timber Resources LLC		1,985,040			608				1,985,648	
	11-3564797	RT Tri State LLC	(18,302,972)	(27,092,013)							(45,394,985)	
	03-0543113	Siguler Guff Third Avenue, L.P.		(8,830,810)							(8,830,810)	
	47-2092098	T-C 101 Miller Street Holding Company LLC										
				11,857,801	(117,238,827)						(105,381,026)	
	46-3922951	T-C 20 Hunter Street (US) LLC	(16,599,696)	(40,172,646)	(3,835,653)						(60,607,995)	
	81-2525521	T-C 400 Montgomery LLC		2,670,477			813,537				3,484,014	
	27-4123754	T-C 685 Third Avenue Member LLC	(84,198,978)	(46,211,947)							(130,410,925)	
	46-4969690	T-C 699 Bourke Street LLC	(1,010,176)	(310,092)							(1,320,268)	
	81-2490530	T-C Australia RE Holdings I, LLC	(28,761,317)	9,885,906	167,860,123						148,984,712	
	47-2363168	T-C Europe Holding Inc		356,597							356,597	
	47-2369576	T-C Europe LP		35,383,955							35,383,955	
	45-2877772	T-C GA Real Estate Holdings LLC	(75,641,433)	145,022,535			12,426,207				81,807,309	
	47-1886721	T-C HV Member LLC	(13,221,907)	(6,351,176)							(19,573,083)	
	46-4567368	T-C JK I LLC	(1,070,059)	(2,399,414)							(3,469,473)	
	46-4587620	T-C JK II LLC	(1,028,081)	(2,299,442)							(3,327,523)	
	47-4095803	T-C Lux Fund Holdings LLC	(8,552,040)	127,228,020							118,675,980	
	47-1954609	T-C Mt. Ommaney Centre Holding Company LLC		(3,126,159)							(3,126,159)	
	81-4583865	T-C MV Member LLC	(1,655,089)	174,226,560							172,571,471	
	82-1023309	T-C Permian Investor LLC	(32,132)	36,878,607							36,846,475	
	46-3007720	T-C SBMC Joint Venture LLC	(5,249,434)	(7,391,845)							(12,641,279)	
	20-8309570	T-C SMA I LLC		(126,600)							(126,600)	
	36-4620008	T-C SMA II	(2,015,657)								(2,015,657)	
	81-2676934	T-C UK RE Holdings I LLC		4,372	8,420,780						8,425,152	
	47-3148337	T-C US Super Regional Mall Fund LP	(2,546,651)	(1,438,273)							(3,984,924)	
	47-5379777	T-C Waterford Blue Lagoon GP LLC		(144,248)							(144,248)	
	47-5375805	T-C Waterford Blue Lagoon LLC		(7,212,378)							(7,212,378)	
	47-0974399	TCGA II Investor Fund GP LLC	(38,981)								(38,981)	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	45-5139523	TCGA Investor Fund GP LLC	(45,202)								(45,202)	
	27-1858182	T-CSMA III, LLC	(39,249)	(978,297)							(1,017,546)	
	13-3760073	Teachers Advisors, Inc.	(36,530,000)				(196,914,643)				(233,444,643)	
	13-3752992	Teachers Personal Investors Services, Inc.		2,000,000			(41,670,127)				(39,670,127)	
	81-2146865	TEFF Holdco LLC	(1,453,491)	(73,036,206)			27,364				(74,462,333)	
	82-2225812	TGA APAC Fund Holdings, LLC		37,875,000							37,875,000	
		TGA FC Investor Member LLC		19,588,328							19,588,328	
	81-3602072	TGA Japan Holdings, LLC		(237,596)							(237,596)	
	81-4232788	TGA Montague Investor Member LLC		7,006,764			241,008				7,247,772	
	81-3542251	TGA Montrose Residences Member LLC		2,187,472			27,272				2,214,744	
	81-1467545	TGAM Agribusiness Fund LP	(615,190)	2,134,671			24,749				1,544,230	
	81-2429791	THRE US Strategic Industrial Fund		12,539,253							12,539,253	
	13-4173396	TIAA CMBS I, LLC	(7,722,702)	(5,046,395)			442				(12,768,655)	
	47-4570655	TIAA Diversified Public Investments LLC		25,773,357			65				25,773,422	
	90-0615674	TIAA FSB Holdings, Inc.		2,666,240,563			(252,921,807)				2,413,318,756	
	81-1241294	TIAA GBS Holdings, LLC		8,800,000			(8,608)				8,791,392	
	27-5551198	TIAA Global Ag Holdco, LLC	(20,108,617)	47,673,269			346,074				27,910,726	
	46-2860100	TIAA Global Equity Income, LLC	(12,175,863)	152							(12,175,711)	
	26-3594208	TIAA Global Public Investments, LLC	(115,000,000)	300,000,000			(5,911,934)				179,088,066	
	46-2881813	TIAA GTR HoldCo LLC		78,250,000			35,146				78,285,146	
	45-3479281	TIAA Infrastructure Investments, LLC	(22,867,930)	257,519,123			161,109				234,812,302	
	45-2665869	TIAA Oil & Gas Investments, LLC		(21,418,935)			219,523				(21,199,412)	
	11-3519531	TIAA Realty LLC	(33,717,902)	(20,600,668)			2,044,869				(52,273,701)	
	13-4154803	TIAA SF One LLC					442				442	
	13-1624203	TIAA SMA Strategies, LLC	(4,448,459)	(6,744,456)							(11,192,915)	
	45-3030923	TIAA Stonepeak Fund I, LLC	(8,421,691)	7,106,488			106,237				(1,208,966)	
	45-3029655	TIAA Stonepeak Investments II, LLC	(7,637,071)	(1,012)			442				(7,637,641)	
	45-3164600	TIAA Super Regional Mall Member Sub LLC	(21,362,386)	21,548,795							186,409	
	45-1286386	TIAA Syngas, LLC		(6,484,840)			11,521				(6,473,319)	
	13-4040842	TIAA Timberlands I, LLC	(3,015,017)	(7,584,983)			5,974				(10,594,026)	
	13-4085431	TIAA Timberlands II, LLC	(4,012,184)	(1,187,816)			18,551				(5,181,449)	
	20-8892977	TIAA Union Place Phase I LLC	(861,260)	(1,649,236)			1,042,088				(1,468,408)	
	27-1870080	TIAA-CPPIB Commercial Mortgage Company, L.P.	(1,962,457)	(48,914,864)							(50,877,321)	
	45-4288013	TIAA-CREF Alternatives Advisors, LLC					(131,600,775)				(131,600,775)	
	45-4288091	TIAA-CREF Alternatives Services, LLC					(439)				(439)	
	26-3561447	TIAA-CREF Asset Management Distressed Opportunities Fund, LP	(11,050,248)	190,476			5,732				(10,854,040)	
	13-3905273	TIAA-CREF Asset Management LLC	74,317	(283,419)							(209,102)	
	55-0856733	TIAA-CREF Individual & Institutional Services, LLC		138,000,000			(737,628,857)				(599,628,857)	
	13-3586142	TIAA-CREF Investment Management, LLC					(180,659,441)				(180,659,441)	
	13-3917848	TIAA-CREF Life Insurance Company					(90,470,445)				(90,470,445)	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	20-8384004	TIAA-CREF LPHC, LLC (TCAM DOF GP, LLC)					884				884	
	20-5591124	TIAA-CREF Redwood, LLC		17,100,000							17,100,000	
	13-4026557	TIAA-CREF Tuition Financing, Inc.		25,000,000			(54,329,181)				(29,329,181)	
	00-0000000	UK PPP Investments LP		25,934,278			2,520				25,936,798	
	27-3416812	Westchester Group Investment Management Holding Company, Inc.		(6,300,000)			6,606				(6,293,394)	
	37-1193972	Westchester Group Investment Management Operating Company, Inc.		2,257,897							2,257,897	
	27-3417683	Westchester Group Investment Management, Inc.					(10,281,040)				(10,281,040)	
	20-8150881	Whitman JFK JV LLC	(12,530,332)	(11,743,026)							(24,273,358)	
	51-0141732	WRC Properties LLC		(339,401)							(339,401)	
	00-0000000	Ziemia Fund		(1,682,090)							(1,682,090)	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	SEE EXPLANATION
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? YES
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? YES
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? YES
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? YES

APRIL FILING

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? YES
- 43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? YES
- 47. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? YES
- 48. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 49. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? NO
- 50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? YES
- 52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? YES

AUGUST FILING

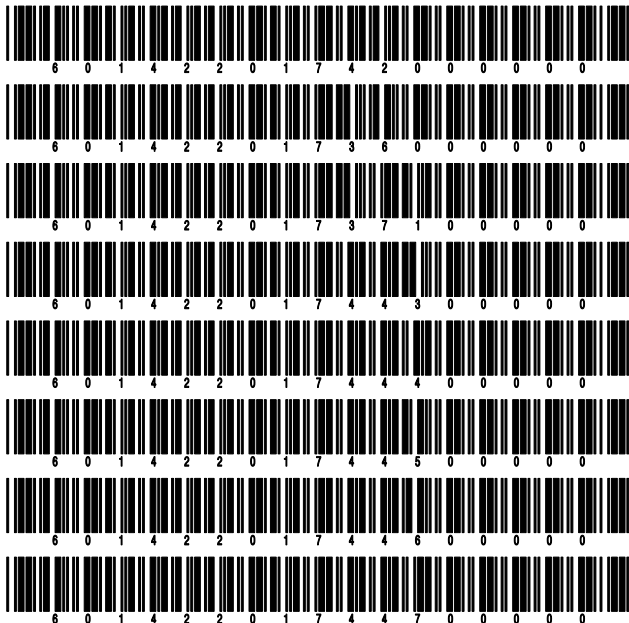
- 53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

12. Explanations:
 13.
 14. The Company is not a U.S. branch of a Non-U.S. Insurer.







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Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]
- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 15. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 6 0 1 4 2 2 0 1 7 4 4 8 0 0 0 0 0
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 6 0 1 4 2 2 0 1 7 4 4 9 0 0 0 0 0
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 6 0 1 4 2 2 0 1 7 4 5 2 0 0 0 0 0
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 6 0 1 4 2 2 0 1 7 4 3 6 0 0 0 0 0
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 6 0 1 4 2 2 0 1 7 4 3 7 0 0 0 0 0
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 6 0 1 4 2 2 0 1 7 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 6 0 1 4 2 2 0 1 7 4 9 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	 6 0 1 4 2 2 0 1 7 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 6 0 1 4 2 2 0 1 7 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 6 0 1 4 2 2 0 1 7 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	 6 0 1 4 2 2 0 1 7 2 2 6 0 0 0 0 0
44. Credit Insurance Experience Exhibit [Document Identifier 230]	 6 0 1 4 2 2 0 1 7 2 3 0 0 0 0 0 0
48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 6 0 1 4 2 2 0 1 7 2 1 6 0 0 0 0 0
49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 6 0 1 4 2 2 0 1 7 2 1 7 0 0 0 0 0
50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 6 0 1 4 2 2 0 1 7 4 3 5 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
09.304. SAGIC	4,193,105					4,193,105
09.305. Other service fees	1,213,981		1		7,264	1,221,246
09.306. Equip maintenance	504,778				9,254	514,032
09.307. GFA administration	372,900					372,900
09.308. Agency fees	(8,536)				171	(8,365)
09.309. Managed recoveries	(86,533)				34,438	(52,095)
09.310. Standard reimbursements	(236,296)		(145,288)		(32,376)	(413,960)
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	5,953,399		(145,287)		18,751	5,826,863

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	9,463,492	0.128	9,463,492		9,463,492	0.128
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	281,599,535	3.818	281,599,535		281,599,535	3.818
1.22 Issued by U.S. government sponsored agencies		0.000				0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	76,767,028	1.041	76,767,028		76,767,028	1.041
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	59,651,958	0.809	59,651,958		59,651,958	0.809
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	17,970,307	0.244	17,970,307		17,970,307	0.244
1.43 Revenue and assessment obligations	162,597,523	2.205	162,597,523		162,597,523	2.205
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA		0.000				0.000
1.512 Issued or guaranteed by FNMA and FHLMC	11,292,275	0.153	11,292,275		11,292,275	0.153
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	453,392,098	6.148	453,392,098		453,392,098	6.148
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other	142,296,114	1.929	142,296,114		142,296,114	1.929
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	5,031,101,669	68.218	5,031,101,669		5,031,101,669	68.218
2.2 Unaffiliated non-U.S. securities (including Canada)	993,954,312	13.477	993,954,312		993,954,312	13.477
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated	182,882	0.002	182,882		182,882	0.002
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans	27,016,210	0.366	27,016,210		27,016,210	0.366
7. Derivatives		0.000				0.000
8. Receivables for securities	399,177	0.005	399,177		399,177	0.005
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	102,645,585	1.392	102,645,585		102,645,585	1.392
11. Other invested assets	4,725,214	0.064	4,725,214		4,725,214	0.064
12. Total invested assets	7,375,055,379	100.000	7,375,055,379		7,375,055,379	100.000

Schedule A - Verification - Real Estate

NONE

Schedule B - Verification - Mortgage Loans

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	10,773,007
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	1,037
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	12,000
	5.2 Totals, Part 3, Column 9	12,000
6.	Total gain (loss) on disposals, Part 3, Column 19	478,412
7.	Deduct amounts received on disposals, Part 3, Column 16	5,313,465
8.	Deduct amortization of premium and depreciation	24,066
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)	5,926,925
12.	Deduct total nonadmitted amounts	1,201,711
13.	Statement value at end of current period (Line 11 minus Line 12)	4,725,214

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	6,101,278,166
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,768,250,486
3.	Accrual of discount	5,381,074
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	(585,529)
		(585,529)
5.	Total gain (loss) on disposals, Part 4, Column 19	17,237,683
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	645,206,119
7.	Deduct amortization of premium	6,086,571
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.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	7,240,269,190
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	7,240,269,190

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	291,063,028	293,239,207	291,694,658	290,660,404
	2. Canada				
	3. Other Countries	76,767,028	76,116,526	76,680,092	77,179,586
	4. Totals	367,830,056	369,355,733	368,374,750	367,839,990
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	63,531,958	65,890,540	63,497,335	63,695,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	27,335,582	28,498,554	27,331,532	27,600,000
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	612,783,456	611,415,930	614,081,004	601,189,427
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	5,096,693,225	5,326,030,079	5,095,325,824	5,118,501,900
	9. Canada	221,628,336	238,355,707	221,607,457	223,340,000
	10. Other Countries	850,283,716	871,529,235	849,796,199	852,119,740
	11. Totals	6,168,605,277	6,435,915,021	6,166,729,480	6,193,961,640
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	7,240,086,329	7,511,075,778	7,240,014,101	7,254,286,057
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	182,882	3,777,822	182,882	
	15. Canada				
	16. Other Countries				
	17. Totals	182,882	3,777,822	182,882	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	182,882	3,777,822	182,882	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks	182,882	3,777,822	182,882	
	27. Total Bonds and Stocks	7,240,269,211	7,514,853,600	7,240,196,983	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	124,656,201	149,491,068	88,312,076	28,528,814		XXX	390,988,159	5.3	348,030,103	5.7	390,988,159	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	124,656,201	149,491,068	88,312,076	28,528,814		XXX	390,988,159	5.3	348,030,103	5.7	390,988,159	
2. All Other Governments												
2.1 NAIC 1	10,804,912	9,189,339	49,958,122		6,814,655	XXX	76,767,028	1.0	58,520,359	1.0	24,920,487	51,846,541
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	10,804,912	9,189,339	49,958,122		6,814,655	XXX	76,767,028	1.0	58,520,359	1.0	24,920,487	51,846,541
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	5,000,000	24,459,327	1,315,000	15,287,631	12,470,000	XXX	58,531,958	0.8	56,882,348	0.9	58,531,958	
3.2 NAIC 2		3,000,000			2,000,000	XXX	5,000,000	0.1	5,000,000	0.1	5,000,000	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	5,000,000	27,459,327	1,315,000	15,287,631	14,470,000	XXX	63,531,958	0.9	61,882,348	1.0	63,531,958	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1		9,374,833		4,304,545	13,656,204	XXX	27,335,582	0.4	11,177,802	0.2	27,335,582	
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals		9,374,833		4,304,545	13,656,204	XXX	27,335,582	0.4	11,177,802	0.2	27,335,582	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	110,135,025	238,212,562	72,724,988	95,702,326	80,168,399	XXX	596,943,300	8.1	402,265,088	6.6	592,152,336	4,790,964
5.2 NAIC 2		3,425,000	2,665,156	9,750,000		XXX	15,840,156	0.2	10,776,687	0.2	6,090,156	9,750,000
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	110,135,025	241,637,562	75,390,144	105,452,326	80,168,399	XXX	612,783,456	8.3	413,041,775	6.8	598,242,492	14,540,964

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	166,630,154	888,580,707	990,962,435	227,518,092	1,042,945,742	XXX	3,316,637,130	45.2	2,722,025,545	44.5	2,581,648,961	734,988,169
6.2 NAIC 2	186,220,918	653,703,075	1,139,095,796	189,849,603	632,698,607	XXX	2,801,567,999	38.2	2,415,582,167	39.5	2,460,728,021	340,839,978
6.3 NAIC 3	9,915,715	2,725,646	2,985,089	4,233,216	3,961,638	XXX	23,821,304	0.3	76,191,521	1.2	21,349,702	2,471,602
6.4 NAIC 4	47,039	207,231	4,175,887	305,591	21,843,080	XXX	26,578,828	0.4	10,928,637	0.2	26,578,828	
6.5 NAIC 5						XXX			125,142	0.0		
6.6 NAIC 6						XXX						
6.7 Totals	362,813,826	1,545,216,659	2,137,219,207	421,906,502	1,701,449,067	XXX	6,168,605,261	84.0	5,224,853,012	85.4	5,090,305,512	1,078,299,749
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 417,226,292	1,319,307,836	1,203,272,621	371,341,408	1,156,055,000		4,467,203,157	60.9	XXX	XXX	3,675,577,483	791,625,674
10.2 NAIC 2	(d) 186,220,918	660,128,075	1,141,760,952	199,599,603	634,698,607		2,822,408,155	38.5	XXX	XXX	2,471,818,177	350,589,978
10.3 NAIC 3	(d) 9,915,715	2,725,646	2,985,089	4,233,216	3,961,638		23,821,304	0.3	XXX	XXX	21,349,702	2,471,602
10.4 NAIC 4	(d) 47,039	207,231	4,175,887	305,591	21,843,080		26,578,828	0.4	XXX	XXX	26,578,828	
10.5 NAIC 5	(d)						(c)		XXX	XXX		
10.6 NAIC 6	(d)						(c)		XXX	XXX		
10.7 Totals	613,409,964	1,982,368,788	2,352,194,549	575,479,818	1,816,558,325		(b) 7,340,011,444	100.0	XXX	XXX	6,195,324,190	1,144,687,254
10.8 Line 10.7 as a % of Col. 7	8.4	27.0	32.0	7.8	24.7		100.0	XXX	XXX	XXX	84.4	15.6
11. Total Bonds Prior Year												
11.1 NAIC 1	257,856,765	1,154,913,566	908,973,323	298,357,175	978,800,416		XXX	XXX	3,598,901,246	58.8	2,988,202,257	610,698,989
11.2 NAIC 2	120,281,999	684,149,616	898,321,161	167,119,766	561,486,312		XXX	XXX	2,431,358,854	39.7	2,110,125,672	321,233,182
11.3 NAIC 3	25,073,415	16,881,275	6,344,761	2,088,691	25,803,379		XXX	XXX	76,191,521	1.2	54,489,111	21,702,410
11.4 NAIC 4			6,672,129	2,156,508	2,100,000		XXX	XXX	10,928,637	0.2	10,928,637	
11.5 NAIC 5			125,142				XXX	XXX	(c) 125,142	0.0		125,142
11.6 NAIC 6							XXX	XXX	(c)			
11.7 Totals	403,212,179	1,855,944,457	1,820,436,516	469,722,140	1,568,190,107		XXX	XXX	(b) 6,117,505,400	100.0	5,163,745,677	953,759,723
11.8 Line 11.7 as a % of Col. 9	6.6	30.3	29.8	7.7	25.6		XXX	XXX	100.0	XXX	84.4	15.6
12. Total Publicly Traded Bonds												
12.1 NAIC 1	340,296,066	997,657,806	984,496,390	337,007,892	1,016,119,330		3,675,577,484	50.1	2,988,202,257	48.8	3,675,577,484	XXX
12.2 NAIC 2	178,042,875	593,709,296	962,058,649	171,558,370	566,448,987		2,471,818,177	33.7	2,110,125,672	34.5	2,471,818,177	XXX
12.3 NAIC 3	9,915,715	2,725,646	2,985,089	4,233,216	1,490,037		21,349,703	0.3	54,489,111	0.9	21,349,703	XXX
12.4 NAIC 4	47,039	207,231	4,175,887	305,591	21,843,080		26,578,828	0.4	10,928,637	0.2	26,578,828	XXX
12.5 NAIC 5												XXX
12.6 NAIC 6												XXX
12.7 Totals	528,301,695	1,594,299,979	1,953,716,015	513,105,069	1,605,901,434		6,195,324,192	84.4	5,163,745,677	84.4	6,195,324,192	XXX
12.8 Line 12.7 as a % of Col. 7	8.5	25.7	31.5	8.3	25.9		100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	7.2	21.7	26.6	7.0	21.9		84.4	XXX	XXX	XXX	84.4	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	76,930,226	321,650,030	218,776,231	34,333,516	139,935,670		791,625,673	10.8	610,698,989	10.0	XXX	791,625,673
13.2 NAIC 2	8,178,043	66,418,779	179,702,303	28,041,233	68,249,620		350,589,978	4.8	321,233,182	5.3	XXX	350,589,978
13.3 NAIC 3					2,471,601		2,471,601	0.0	21,702,410	0.4	XXX	2,471,601
13.4 NAIC 4											XXX	
13.5 NAIC 5									125,142	0.0	XXX	
13.6 NAIC 6											XXX	
13.7 Totals	85,108,269	388,068,809	398,478,534	62,374,749	210,656,891		1,144,687,252	15.6	953,759,723	15.6	XXX	1,144,687,252
13.8 Line 13.7 as a % of Col. 7	7.4	33.9	34.8	5.4	18.4		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	1.2	5.3	5.4	0.8	2.9		15.6	XXX	XXX	XXX	XXX	15.6

(a) Includes \$ 1,137,581,654 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 99,925,132 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	117,316,626	121,572,095	80,732,026	23,959,860		XXX	343,580,607	4.7	295,633,383	4.8	343,580,607	
1.2 Residential Mortgage-Backed Securities						XXX						
1.3 Commercial Mortgage-Backed Securities						XXX						
1.4 Other Loan-Backed and Structured Securities	7,339,574	27,918,973	7,580,049	4,568,954		XXX	47,407,550	0.6	52,396,720	0.9	47,407,550	
1.5 Totals	124,656,200	149,491,068	88,312,075	28,528,814		XXX	390,988,157	5.3	348,030,103	5.7	390,988,157	
2. All Other Governments												
2.1 Issuer Obligations	10,804,912	9,189,339	49,958,122		6,814,655	XXX	76,767,028	1.0	58,520,359	1.0	24,920,487	51,846,541
2.2 Residential Mortgage-Backed Securities						XXX						
2.3 Commercial Mortgage-Backed Securities						XXX						
2.4 Other Loan-Backed and Structured Securities						XXX						
2.5 Totals	10,804,912	9,189,339	49,958,122		6,814,655	XXX	76,767,028	1.0	58,520,359	1.0	24,920,487	51,846,541
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	5,000,000	27,459,327	1,315,000	15,287,631	14,470,000	XXX	63,531,958	0.9	61,882,348	1.0	63,531,958	
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 Totals	5,000,000	27,459,327	1,315,000	15,287,631	14,470,000	XXX	63,531,958	0.9	61,882,348	1.0	63,531,958	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations		9,374,833		4,304,545	13,656,204	XXX	27,335,582	0.4	11,177,802	0.2	27,335,582	
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 Totals		9,374,833		4,304,545	13,656,204	XXX	27,335,582	0.4	11,177,802	0.2	27,335,582	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations		32,606,851	11,665,406	35,849,830	69,230,162	XXX	149,352,249	2.0	108,438,364	1.8	134,811,284	14,540,965
5.2 Residential Mortgage-Backed Securities	110,135,025	209,030,711	63,724,738	69,602,497	10,938,237	XXX	463,431,208	6.3	304,603,412	5.0	463,431,208	
5.3 Commercial Mortgage-Backed Securities						XXX						
5.4 Other Loan-Backed and Structured Securities						XXX						
5.5 Totals	110,135,025	241,637,562	75,390,144	105,452,327	80,168,399	XXX	612,783,457	8.3	413,041,776	6.8	598,242,492	14,540,965
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	330,305,165	1,375,342,315	1,952,632,309	412,703,401	1,697,109,165	XXX	5,768,092,355	78.6	4,993,536,360	81.6	4,843,284,985	924,807,370
6.2 Residential Mortgage-Backed Securities	2,744,196	1,647,729	976,092	469,313		XXX	5,837,330	0.1	43,121,418	0.7	5,837,330	
6.3 Commercial Mortgage-Backed Securities	9,652,922	32,409,062	95,649,965			XXX	137,711,949	1.9	86,531,037	1.4	107,462,955	30,248,994
6.4 Other Loan-Backed and Structured Securities	20,111,544	135,817,551	87,960,842	8,733,787	4,339,902	XXX	256,963,626	3.5	101,664,196	1.7	133,720,242	123,243,384
6.5 Totals	362,813,827	1,545,216,657	2,137,219,208	421,906,501	1,701,449,067	XXX	6,168,605,260	84.0	5,224,853,011	85.4	5,090,305,512	1,078,299,748
7. Hybrid Securities												
7.1 Issuer Obligations						XXX						
7.2 Residential Mortgage-Backed Securities						XXX						
7.3 Commercial Mortgage-Backed Securities						XXX						
7.4 Other Loan-Backed and Structured Securities						XXX						
7.5 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX						
8.2 Residential Mortgage-Backed Securities						XXX						
8.3 Commercial Mortgage-Backed Securities						XXX						
8.4 Other Loan-Backed and Structured Securities						XXX						
8.5 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX							
10. Total Bonds Current Year												
10.1 Issuer Obligations	463,426,703	1,575,544,760	2,096,302,863	492,105,267	1,801,280,186	XXX	6,428,659,779	87.6	XXX	XXX	5,437,464,903	991,194,876
10.2 Residential Mortgage-Backed Securities	112,879,221	210,678,440	64,700,830	70,071,810	10,938,237	XXX	469,268,538	6.4	XXX	XXX	469,268,538	
10.3 Commercial Mortgage-Backed Securities	9,652,922	32,409,062	95,649,965			XXX	137,711,949	1.9	XXX	XXX	107,462,955	30,248,994
10.4 Other Loan-Backed and Structured Securities	27,451,118	163,736,524	95,540,891	13,302,741	4,339,902	XXX	304,371,176	4.1	XXX	XXX	181,127,792	123,243,384
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10.6 Totals	613,409,964	1,982,368,786	2,352,194,549	575,479,818	1,816,558,325		7,340,011,442	100.0	XXX	XXX	6,195,324,188	1,144,687,254
10.7 Line 10.6 as a % of Col. 7	8.4	27.0	32.0	7.8	24.7		100.0	XXX	XXX	XXX	84.4	15.6
11. Total Bonds Prior Year												
11.1 Issuer Obligations	310,286,208	1,593,596,148	1,683,862,787	384,127,022	1,557,316,451	XXX	5,529,188,616		90.4		4,607,432,376	921,756,240
11.2 Residential Mortgage-Backed Securities	68,122,207	160,329,476	60,006,259	51,366,995	7,899,893	XXX	347,724,830		5.7		347,724,829	1
11.3 Commercial Mortgage-Backed Securities	9,978,696	41,559,969	34,992,372			XXX	86,531,037		1.4		45,862,896	40,668,141
11.4 Other Loan-Backed and Structured Securities	14,825,068	60,458,864	41,575,099	34,228,122	2,973,763	XXX	154,060,916		2.5		162,725,576	(8,664,660)
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.6 Totals	403,212,179	1,855,944,457	1,820,436,517	469,722,139	1,568,190,107		6,117,505,399		100.0		5,163,745,677	953,759,722
11.7 Line 11.6 as a % of Col. 9	6.6	30.3	29.8	7.7	25.6		XXX	XXX	100.0	XXX	84.4	15.6
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	395,637,337	1,285,964,807	1,724,101,826	438,464,305	1,593,296,630	XXX	5,437,464,905	74.1	4,607,432,376	75.3	5,437,464,905	XXX
12.2 Residential Mortgage-Backed Securities	112,879,221	210,678,440	64,700,830	70,071,810	10,938,237	XXX	469,268,538	6.4	347,724,829	5.7	469,268,538	XXX
12.3 Commercial Mortgage-Backed Securities	5,184,342	6,628,649	95,649,965			XXX	107,462,956	1.5	45,862,896	0.7	107,462,956	XXX
12.4 Other Loan-Backed and Structured Securities	14,600,795	91,028,082	69,263,394	4,568,954	1,666,567	XXX	181,127,792	2.5	162,725,576	2.7	181,127,792	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
12.6 Totals	528,301,695	1,594,299,978	1,953,716,015	513,105,069	1,605,901,434		6,195,324,191	84.4	5,163,745,677	84.4	6,195,324,191	XXX
12.7 Line 12.6 as a % of Col. 7	8.5	25.7	31.5	8.3	25.9		100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	7.2	21.7	26.6	7.0	21.9		84.4	XXX	XXX	XXX	84.4	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	67,789,366	289,579,953	372,201,037	53,640,962	207,983,556	XXX	991,194,874	13.5	921,756,240	15.1	XXX	991,194,874
13.2 Residential Mortgage-Backed Securities						XXX			1	0.0	XXX	
13.3 Commercial Mortgage-Backed Securities	4,468,580	25,780,413				XXX	30,248,993	0.4	40,668,141	0.7	XXX	30,248,993
13.4 Other Loan-Backed and Structured Securities	12,850,323	72,708,442	26,277,497	8,733,787	2,673,335	XXX	123,243,384	1.7	(8,664,660)	(0.1)	XXX	123,243,384
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
13.6 Totals	85,108,269	388,068,808	398,478,534	62,374,749	210,656,891		1,144,687,251	15.6	953,759,722	15.6	XXX	1,144,687,251
13.7 Line 13.6 as a % of Col. 7	7.4	33.9	34.8	5.4	18.4		100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	1.2	5.3	5.4	0.8	2.9		15.6	XXX	XXX	XXX	XXX	15.6

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	6,998,546	6,998,546			
2. Cost of short-term investments acquired	20,925,313	20,925,313			
3. Accrual of discount	3,907	3,907			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	7,000,000	7,000,000			
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)	20,927,766	20,927,766			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	20,927,766	20,927,766			

(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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
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	9,997,089	9,997,089		
2. Cost of cash equivalents acquired	6,752,939,343	6,752,939,343		
3. Accrual of discount	400,942	400,942		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	411	411		
6. Deduct consideration received on disposals	6,684,340,418	6,684,340,418		
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)	78,997,366	78,997,366		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	78,997,366	78,997,366		

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

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identifi- cation	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encum- brances	Change in Book/Adjusted Carrying Value					18 Invest- ment Income	19 Commit- ment for Additional Invest- ment	20 Percen- tage of Own- ership
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	15 Current Year's Other- Than- Tempo- rary Impair- ment Recogn- ized	16 Capital- ized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
000000-00-0			Dover	DE	TIAA-CREF Life Insurance Company		10/10/2005		1,000,000	1,201,711	1,201,711	12,000							100.000
2299999. Joint Venture Interests - Other - Affiliated																			
468502-AA-7	JACKSON NATL LIFE INS CO		Lansing	MI	JACKSON NATL LIFE IN	IFE	12/30/2011		2,828,933	3,315,675	2,736,813		(18,069)				185,681		1.000
592173-AE-8	METROPOLITAN LIFE INS CO		New York	NY	METROPOLITAN LIFE IN	IFE	06/04/2003		1,982,896	2,563,420	1,988,401		1,037				157,037		0.800
2399999. Surplus Debentures, etc - Unaffiliated																			
									4,811,829	5,879,095	4,725,214		(17,032)				342,718		XXX
4499999. Total - Unaffiliated																			
									4,811,829	5,879,095	4,725,214		(17,032)				342,718		XXX
4599999. Total - Affiliated																			
									1,000,000	1,201,711	1,201,711	12,000							XXX
4699999 - Totals																			
									5,811,829	7,080,806	5,926,925	12,000	(17,032)				342,718		XXX

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
NONE										
4699999 - Totals										XXX

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
41020V-AA-9	JOHN HANCOCK LIFE INS CO	Boston	MA	Sale	06/03/2003	02/28/2017	4,841,051		(5,997)				(5,997)	4,835,054	5,313,465		478,412	478,412	45,628	
2399999. Surplus Debentures, etc - Unaffiliated							4,841,051		(5,997)				(5,997)	4,835,054	5,313,465		478,412	478,412	45,628	
4499999. Total - Unaffiliated							4,841,051		(5,997)				(5,997)	4,835,054	5,313,465		478,412	478,412	45,628	
4599999. Total - Affiliated																				
4699999 - Totals							4,841,051		(5,997)				(5,997)	4,835,054	5,313,465		478,412	478,412	45,628	

ANNUAL STATEMENT FOR THE YEAR 2017 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 Des.	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
914126-UB-6	UNIV OF CALIFORNIA CA REVENUES University of California 4.104			4	1FE	8,500,000	105.2330	8,944,805	8,500,000	8,500,000					4.104	4.104	MN	44,574	171,513	05/05/2017	05/15/2047
914760-BE-6	UNIV OF OKLAHOMA OK University of Oklahoma/Th 4.02			2	1FE	2,500,000	103.9920	2,599,800	2,500,000	2,500,000					4.029	4.029	JJ	37,212		07/12/2017	07/01/2036
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						27,331,532	XXX	28,498,554	27,600,000	27,335,582		2,890			XXX	XXX	XXX	218,122	591,599	XXX	XXX
1999999. Subtotal - Bonds - U.S. Political Subdivisions - Residential Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
2099999. Subtotal - Bonds - U.S. Political Subdivisions - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
2199999. Subtotal - Bonds - U.S. Political Subdivisions - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						27,331,532	XXX	28,498,554	27,600,000	27,335,582		2,890			XXX	XXX	XXX	218,122	591,599	XXX	XXX
010604-DF-0	ALABAMA ST PORT AUTH DOCKS FAC State of Alabama Docks De 4.72			1	1FE	730,000	104.2030	760,682	730,000	730,000					4.722	4.722	AO	8,618	19,438	02/24/2017	10/01/2040
13054W-AF-4	CALIFORNIA ST POLL CONTROL FIN California Pollution Cont 5 07			1	2FE	10,141,170	100.6420	9,812,595	9,750,000	9,750,000	(46,842)				5.000	4.020	JJ	243,750	487,500	12/14/2012	07/01/2037
13077D-BY-7	CALIFORNIA ST UNIV REVENUE California State Universi 3.89			1	1FE	3,000,000	105.1750	3,155,250	3,000,000	3,000,000					3.899	3.899	MN	19,495	75,381	02/09/2017	11/01/2047
20281P-KG-6	COMMONWEALTH FINANCING REVENUE BONDS ENERGY N W WA ELEC REVENUE Energy Northwest 2.197			1	1FE	5,875,000	106.0100	6,228,088	5,875,000	5,875,000					4.144	4.144	JD	20,288	264,425	10/20/2016	06/01/2038
29270C-YM-1	ENERGY N W WA ELEC REVENUE Energy Northwest 2.197 07/01/2			1	1FE	5,000,000	100.0550	5,002,750	5,000,000	5,000,000					2.197	2.197	JJ	54,925	109,850	08/16/2012	07/01/2019
349507-AS-2	FORT WORTH TX SPL TAX REVENUE City of Fort Worth TX 4.238 03			1	1FE	5,065,000	102.8700	5,210,366	5,065,000	5,065,000					4.238	4.238	MS	100,768		06/21/2017	03/01/2047
442331-3D-4	HOUSTON TX City of Houston TX 3.525 03/01			1	1FE	2,380,000	100.5830	2,393,875	2,380,000	2,380,000					3.525	3.525	MS	2,097		12/20/2017	03/01/2028
442331-3K-8	HOUSTON TX City of Houston TX 3.961 03/01			4	1FE	3,000,000	102.7720	3,083,160	3,000,000	3,000,000					3.961	3.961	MS	2,971		12/20/2017	03/01/2047
45506D-WY-7	INDIANA ST FIN AUTH REVENUE Indiana Finance Authority 3.62			1	1FE	1,000,000	101.4150	1,014,150	1,000,000	1,000,000					3.624	3.624	JJ	18,120	37,247	06/08/2016	07/01/2036
462590-KX-7	IOWA ST STUDENT LOAN LIQUIDITY Iowa Student Loan Liquidi 4.69			1	1FE	500,000	104.6870	523,435	500,000	500,000					4.690	4.690	JD	1,954	25,795	10/19/2016	12/01/2036
462590-LP-3	IOWA ST STUDENT LOAN LIQUIDITY Iowa Student Loan Liquidi 4.84			1	1FE	750,000	105.0350	787,763	750,000	750,000					4.840	4.840	JD	3,025	39,930	10/19/2016	12/01/2036
49151F-XN-5	KENTUCKY ST PROPERTY & BLDGS C Kentucky State Property & 3.50			1	1FE	800,000	99.4930	795,944	800,000	800,000					3.507	3.507	MN	4,676	4,754	08/16/2017	05/01/2027
56045T-AF-2	MAINE ST MUNI BOND BANK LIQUOR Maine Municipal Bond Bank 3.66			1	1FE	4,015,000	103.2520	4,145,568	4,015,000	4,015,000					3.668	3.668	JD	12,273	147,270	08/28/2013	06/01/2020
57604P-5P-5	MASSACHUSETTS ST WTR POLL ABAT Massachusetts Clean Water 5.19			1	1FE	7,500,000	116.7080	8,753,100	7,500,000	7,500,000					5.192	5.192	FA	162,250	389,400	06/30/2010	08/01/2040
59333P-2M-9	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.35			1	1FE	1,445,000	98.6540	1,425,550	1,445,000	1,445,000					3.354	3.354	AO	12,116	4,308	08/11/2017	10/01/2029
59333P-2S-6	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.98			1	1FE	1,000,000	102.3030	1,023,030	1,000,000	1,000,000					3.982	3.982	AO	9,955	3,540	08/11/2017	10/01/2041
59447T-KE-2	MICHIGAN ST FIN AUTH REVENUE Michigan Finance Authorit 1.81			1	1FE	2,000,000	99.3550	1,987,100	2,000,000	2,000,000					1.817	1.817	MN	6,057	36,340	07/29/2016	11/01/2019
60636A-MQ-3	MISSOURI ST HLTH & EDUCNL FAC Health & Educational Faci 3.65			1	1FE	13,845,000	101.9950	14,121,208	13,845,000	13,845,000					3.651	3.651	JJ	233,083	505,481	02/19/2016	01/15/2046
64542W-BK-5	NEW HOPE CULTURAL EDU FACs FIN New Hope Cultural Educati 4.23			1	1FE	1,160,000	101.3020	1,175,103	1,160,000	1,160,000					4.232	4.232	AO	12,273	43,091	11/03/2016	04/01/2048
64577B-TU-8	NEW JERSEY ST ECON DEV AUTH RE New Jersey Economic Devel 3.88			1	2FE	3,425,000	101.1760	3,465,278	3,425,000	3,425,000					3.882	3.882	JD	5,909	135,544	12/01/2016	06/15/2019
645916-TV-9	NEW JERSEY ST ECON DEV AUTH New Jersey Economic Devel 5.8			1	2FE	2,714,684	104.6140	2,735,656	2,615,000	2,665,156	(5,506)				5.800	5.476	AO	37,918	151,670	01/19/2006	04/01/2025

E10.2

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

Table with columns: 1 (CUSIP Identification), 2 (Description), 3-5 (Codes: Foreign, Bond Char, NAIC Des.), 6 (Actual Cost), 7 (Fair Value), 8 (Rate Used to Obtain Fair Value), 9 (Fair Value), 10 (Par Value), 11 (Book/Adjusted Carrying Value), 12 (Unrealized Valuation Increase/Decrease), 13 (Current Year's Amortization Accretion), 14 (Current Year's Other Than Temporary Impairment Recognized), 15 (Total Foreign Exchange Change in Book/Adjusted Carrying Value), 16 (Rate of), 17 (Effective Rate of), 18 (When Paid), 19 (Admitted Amount Due and Accrued), 20 (Amount Received During Year), 21 (Dates: Acquired), 22 (Dates: Stated Contractual Maturity Date).

E10.7

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

Table with columns: 1 (CUSIP Identification), 2 (Description), 3-5 (Codes), 6-9 (Fair Value), 10 (Par Value), 11 (Book/Adjusted Carrying Value), 12-15 (Change in Book/Adjusted Carrying Value), 16-20 (Interest), 21-22 (Dates). Rows include various bonds such as NYU Hospitals Center Secured, NARRAGANSETT ELECTRIC SR UNSEC, NATIONAL RETAIL PROP INC SR UNSEC, etc.

E10.13

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

Table with 22 columns: 1. CUSIP Identification, 2. Description, 3-5. Codes (Foreign, Bond Char, NAIC Des.), 6. Actual Cost, 7. Rate Used to Obtain Fair Value, 8. Fair Value, 9. Par Value, 10. Book/Adjusted Carrying Value, 11. Unrealized Valuation Increase/(Decrease), 12-15. Change in Book/Adjusted Carrying Value (Current Year's Amortization, Current Year's Other Than Temporary Impairment, Total Foreign Exchange Change), 16-20. Interest (Rate of, Effective Rate of, When Paid, Admitted Amount Due and Accrued, Amount Received During Year), 21. Dates (Acquired, Stated Contractual Maturity Date).

E10.21

ANNUAL STATEMENT FOR THE YEAR 2017 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 Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
4399999.	Subtotal - Bonds - Hybrid Securities - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
4499999.	Subtotal - Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
4599999.	Subtotal - Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX				XXX	XXX
4899999.	Total - Hybrid Securities						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
4999999.	Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
5099999.	Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
5199999.	Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
5299999.	Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX				XXX	XXX
5599999.	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
5899999.	Subtotal - Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO						XXX								XXX	XXX	XXX				XXX	XXX
							.0000								.000	.000						
5999999.	Subtotal - Bonds - SVO Identified Funds - Bond Mutual Funds - as Identified by the SVO						XXX								XXX	XXX	XXX				XXX	XXX
6099999.	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
7799999.	Total - Issuer Obligations					6,326,146,034	XXX	6,605,068,165	6,350,448,438	6,328,734,668		1,320,613			XXX	XXX	XXX	60,072,204	198,940,363		XXX	XXX
7899999.	Total - Residential Mortgage-Backed Securities					470,176,996	XXX	463,860,003	459,719,441	469,268,537		(1,133,341)			XXX	XXX	XXX	1,285,790	11,387,206		XXX	XXX
7999999.	Total - Commercial Mortgage-Backed Securities					139,730,268	XXX	137,851,856	135,725,751	137,711,946		(613,742)			XXX	XXX	XXX	397,510	3,588,829		XXX	XXX
8099999.	Total - Other Loan-Backed and Structured Securities					303,960,804	XXX	304,295,754	308,392,427	304,371,177		(168,893)			XXX	XXX	XXX	819,129	6,798,651		XXX	XXX
8199999.	Total - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
8399999.	Total Bonds					7,240,014,102	XXX	7,511,075,778	7,254,286,057	7,240,086,328		(595,363)			XXX	XXX	XXX	62,574,633	220,715,049		XXX	XXX

E10.22

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
313400-62-4	FREDDIE MAC NEW MONEY			110,000,000	0.00	0.390	42,900	8.600	946,000	42,900								PSUFE	12/31/2008	
313586-75-2	FANNIE MAE NEW MONEY			321,798,000	0.00	0.435	139,982	8.800	2,831,822	139,982								PSUFE	09/30/2010	
8499999. Subtotal - Preferred Stock - Industrial and Miscellaneous (Unaffiliated)							182,882	XXX	3,777,822	182,882									XXX	XXX
8999999 - Total Preferred Stocks							182,882	XXX	3,777,822	182,882									XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
976826-BL-0	WISCONSIN POWER & LIGHT SR UNSEC 3.050% 10/15/27		10/02/2017	JP MORGAN SECURITIES		6,431,231	6,450,000	
98978V-AL-7	ZOETIS INC SR UNSEC 3.000% 09/12/27		09/05/2017	BARCLAYS BANK PLC		8,030,103	8,075,000	
064159-JK-5	BANK OF NOVA SCOTIA SR UNSEC 2.150% 07/14/20	A.	07/11/2017	SCOTIA CAPITAL INC		4,999,300	5,000,000	
349553-AM-9	FORTIS INC SR UNSEC 3.055% 10/04/26	A.	06/29/2017	Tax Free Exchange		1,450,000	1,450,000	10,459
78013G-KN-4	ROYAL BANK OF CANADA SR UNSEC 2.150% 10/26/20	A.	10/18/2017	RBC DAIN RAUSCHER INC.		9,994,200	10,000,000	
AM6967-57-5	BANK OF NOVA SCOTIA SR UNSEC 2.700% 03/07/22	A.	03/01/2017	SCOTIA CAPITAL INC		4,990,950	5,000,000	
00182E-BE-8	ANZ NEW ZEALAND INTL/LDN CO.GUARNT 2.200% 07/17/20	D.	07/11/2017	RBC DAIN RAUSCHER INC.		3,994,360	4,000,000	
00205G-AD-9	APT PIPELINES LTD CO.GUARNT 4.250% 07/15/27	D.	03/16/2017	JP MORGAN SECURITIES		1,986,100	2,000,000	
009279-AA-8	AIRBUS SE SR UNSEC 3.150% 04/10/27	D.	04/05/2017	JP MORGAN SECURITIES		11,988,720	12,000,000	
009279-AC-4	AIRBUS SE SR UNSEC 3.950% 04/10/47	D.	04/05/2017	JP MORGAN SECURITIES		4,938,450	5,000,000	
046353-AN-8	ASTRAZENECA PLC SR UNSEC 3.125% 06/12/27	D.	06/05/2017	BANK OF AMERICA		11,466,223	11,525,000	
05253J-AT-8	AUST & NZ BANKING GRP NY SR UNSEC 2.250% 11/09/20	D.	11/06/2017	CITIGROUP GLOBAL MARKETS INC		4,999,550	5,000,000	
055650-DN-5	BP CAPITAL MARKETS PLC SR UNSEC 3.279% 09/19/27	D.	09/14/2017	CREDIT SUISSE SECURITIES US LL		3,550,000	3,550,000	
05581K-AB-7	BNP PARIBAS SR UNSEC 3.800% 01/10/24	D.	01/03/2017	BNP PARIBAS		1,196,352	1,200,000	
05890M-AA-1	BANC CREDITO INVERSIONES SR UNSEC 3.500% 10/12/27	D.	10/05/2017	CITIGROUP GLOBAL MARKETS INC		9,876,900	10,000,000	
05964H-AC-9	BANCO SANTANDER SA SR UNSEC 3.500% 04/11/22	D.	04/04/2017	BANK OF AMERICA		4,784,736	4,800,000	
05964H-AE-5	BANCO SANTANDER SA SR UNSEC 3.125% 02/23/23	D.	10/17/2017	MORGAN STANLEY & CO. INC.		6,786,944	6,800,000	
2027AO-JN-0	COMMONWEALTH BANK AUST SR UNSEC 3.900% 07/12/47	D.	07/06/2017	GOLDMAN SACHS & COMPANY		14,944,650	15,000,000	
251525-AT-8	DEUTSCHE BANK NY SR UNSEC 2.700% 07/13/20	D.	07/10/2017	DEUTSCHE BANK SECURITIES INCOR		4,993,150	5,000,000	
404280-AP-4	HSBC HOLDINGS PLC SUBORD 4.250% 03/14/24	D.	06/07/2017	BANK OF AMERICA		10,069,958	9,700,000	100,772
423012-AE-3	HEINEKEN NV SR UNSEC 4.000% 10/01/42	D.	06/07/2017	CREDIT SUISSE SECURITIES US LL		4,982,400	5,000,000	39,444
423012-AF-0	HEINEKEN NV SR UNSEC 3.500% 01/29/28	D.	03/20/2017	CREDIT SUISSE SECURITIES US LL		3,874,728	3,900,000	
423012-AG-8	HEINEKEN NV SR UNSEC 4.350% 03/29/47	D.	03/20/2017	JP MORGAN SECURITIES		3,844,814	3,875,000	
42771A-AA-4	HERO 2017-3A A1 SEQ 3.190% 09/20/48	D.	11/30/2017	BARCLAYS BANK PLC		4,970,471	4,972,154	
44920U-AL-2	HYUNDAI CAPITAL SERVICES SR UNSEC 3.625% 08/29/27	D.	08/21/2017	BANK OF AMERICA		2,475,375	2,500,000	
478375-AU-2	JOHNSON CONTROLS INTL PL SR UNSEC 4.500% 02/15/47	D.	02/02/2017	CITIGROUP GLOBAL MARKETS INC		1,560,636	1,575,000	
539439-AQ-2	LLOYDS BANKING GROUP PLC SR UNSEC 3.574% 11/07/28	D.	10/31/2017	MORGAN STANLEY & CO. INC.		24,000,000	24,000,000	
55608J-AK-4	MACQUARIE GROUP LTD SR UNSEC 3.763% 11/28/28	D.	11/20/2017	HSBC SECURITIES USA INC		9,750,000	9,750,000	
58507L-AC-3	MEDTRONIC GLOBAL HLDINGS CO.GUARNT 3.350% 04/01/27	D.	03/21/2017	MORGAN STANLEY & CO. INC.		8,375,000	8,375,000	
606822-AN-4	MITSUBISHI UFJ FIN GRP SR UNSEC 3.677% 02/22/27	D.	02/15/2017	MITSUBISHI UFJ SECURITIES USA		2,500,000	2,500,000	
62854A-AN-4	MYLAN NV CO.GUARNT 3.950% 06/15/26	D.	02/01/2017	Tax Free Exchange		7,941,816	8,000,000	40,378
6325CO-DJ-7	NATIONAL AUSTRALIA BANK SR UNSEC 3.500% 01/10/27	D.	01/04/2017	MORGAN STANLEY & CO. INC.		2,997,000	3,000,000	
857006-AD-2	STATE GRID OVERSEAS INV CO.GUARNT 2.250% 05/04/20	D.	04/26/2017	CITIGROUP GLOBAL MARKETS INC		3,319,547	3,325,000	
86960B-AR-3	SVENSKA HANDELSBANKEN AB CO.GUARNT 1.950% 09/08/20	D.	08/30/2017	MORGAN STANLEY & CO. INC.		3,346,617	3,350,000	
902133-AU-1	TYCO ELECTRONICS GROUP S CO.GUARNT 3.125% 08/15/27	D.	07/31/2017	BANK OF AMERICA		4,811,152	4,850,000	
902674-XF-2	UBS AG LONDON SR UNSEC 2.200% 06/08/20	D.	06/01/2017	U.S. BANCORP LIBRA		9,993,400	10,000,000	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,455,766,373	1,457,558,738	2,000,947
8399997	Total - Bonds - Part 3					1,734,499,269	1,732,905,792	2,451,978
8399998	Total - Bonds - Part 5					33,751,217	33,589,907	94,285
8399999	Total - Bonds					1,768,250,486	1,766,495,699	2,546,263
8999997	Total - Preferred Stocks - Part 3						XXX	
8999998	Total - Preferred Stocks - Part 5						XXX	
8999999	Total - Preferred Stocks						XXX	
9799997	Total - Common Stocks - Part 3						XXX	
9799998	Total - Common Stocks - Part 5						XXX	
9799999	Total - Common Stocks						XXX	
9899999	Total - Preferred and Common Stocks						XXX	
9999999	Totals					1,768,250,486	1,766,495,699	2,546,263

E13.4

ANNUAL STATEMENT FOR THE YEAR 2017 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 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	
										11 Unrealized Valuation Increase/Decrease	12 Current Year's (Amortization)/Accretion	13 Current Year's Other-Than-Temporary Impairment Recognized	14 Total Change in Book/Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value							
09751W-AA-9	BOLDINI LTD US GOVT GUARANT 3.600% 07/19/35		02/22/2017	Redemption		(250,000)	(250,000)	(250,000)	(250,000)						(250,000)						07/19/2035
09751W-AA-9	BOLDINI LTD US GOVT GUARANT 3.600% 07/19/35		01/20/2017	Taxable Exchange		9,660,209	9,750,000	9,750,000	9,750,000						9,750,000		(89,798)	(89,798)	(174,525)		07/19/2035
217194-AA-7	COP I LLC US GOVT GUARANT 3.613% 12/05/21		12/05/2017	Redemption		437,607	437,607	437,607	437,607						437,607					9,925	12/05/2021
217194-AB-5	COP I LLC US GOVT GUARANT 3.650% 12/05/21		12/05/2017	Redemption		434,905	434,905	434,905	434,905						434,905					9,967	12/05/2021
217194-AC-3	COP I LLC US GOVT GUARANT 3.580% 12/05/21		12/05/2017	Redemption		442,140	442,140	442,140	442,140						442,140					9,924	12/05/2021
228027-AA-6	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.432% 08/15/36		08/15/2017	Call	100.0000	180,000	180,000	180,000	180,000						180,000					3,089	08/15/2036
228027-AB-4	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.477% 01/16/37		07/17/2017	Call	100.0000	280,000	280,000	280,000	280,000						280,000					7,186	01/16/2037
29766D-AF-1	ETHIOPIAN LEASING 2012 US GOVT GUARANT 2.646% 05/12/26		11/12/2017	Redemption		1,972,822	1,972,822	1,972,822	1,972,822						1,972,822					32,737	05/12/2026
29766D-AG-9	ETHIOPIAN LEASING 2012 US GOVT GUARANT 2.566% 08/14/26		11/14/2017	Redemption		799,015	799,015	799,015	799,015						799,015					12,855	08/14/2026
30217T-AA-0	EXPORT LEASE TEN CO LLC US GOVT GUARANT 1.650% 05/07/25		11/07/2017	Redemption		321,662	321,662	308,017	310,743						321,662					3,324	05/07/2025
361744-PJ-1	GN A04025 3.700% 10/15/33		12/01/2017	Paydown		404,479	404,479	416,614	415,856						404,479					8,156	10/15/2033
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT 2.637% 12/02/21		12/02/2017	Redemption		1,141,105	1,141,105	1,141,105	1,141,105						1,141,105					51,070	12/02/2021
49549C-AA-6	KING INTL LEASING LLC US GOVT GUARANT 2.754% 10/15/22		10/15/2017	Redemption		713,242	713,242	713,242	713,242						713,242					12,318	10/15/2022
59280P-AA-9	MEXICAN AIR FINANCE IV US GOVT GUARANT 2.537% 07/13/25		10/13/2017	Redemption		1,174,490	1,174,490	1,174,490	1,174,490						1,174,490					18,683	07/13/2025
690353-SQ-1	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.430% 05/15/30		11/15/2017	Redemption		150,000	150,000	150,000	150,000						150,000					3,859	05/15/2030
690353-VQ-7	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.610% 04/15/30		01/05/2017	Redemption		1	1	1	1						1						04/15/2030
690353-WG-8	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.310% 11/15/30		11/15/2017	Redemption		1,239,292	1,239,292	1,239,292	1,239,292						1,239,292					21,933	11/15/2030
690353-XM-4	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.590% 12/15/30		12/15/2017	Redemption		142,857	142,857	142,857	142,857						142,857					3,205	12/15/2030
690353-XN-2	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.540% 06/15/30		12/15/2017	Redemption		499,989	499,989	499,989	499,989						499,989					11,062	06/15/2030
690353-YR-3	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.938% 12/20/32		12/20/2017	Redemption		227,960	227,960	227,960	227,960						227,960					6,462	12/20/2032
716540-BC-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.000% 12/20/22		12/20/2017	Redemption		1,330,000	1,330,000	1,334,124	1,332,387						1,330,000					19,950	12/20/2022
716540-BL-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.830% 02/15/24		08/15/2017	Redemption		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000					31,838	02/15/2024
716540-BP-6	PETROLEOS MEXICANOS US GOVT GUARANT 2.290% 02/15/24		08/15/2017	Redemption		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000					25,763	02/15/2024
716540-BS-0	PETROLEOS MEXICANOS US GOVT GUARANT 1.709% 04/15/25		10/16/2017	Redemption		500,000	500,000	492,500	493,841						500,000					4,335	04/15/2025
742651-DK-5	PRIVATE EXPORT FUNDING US GOVT GUARANT 2.250% 12/15/17		05/10/2017	JP MORGAN SECURITIES		2,514,633	2,500,000	2,493,775	2,499,108						2,499,437		15,195	15,195		22,656	12/15/2017
742651-DK-5	PRIVATE EXPORT FUNDING US GOVT GUARANT 2.250% 12/15/17		12/15/2017	Maturity		12,095,000	12,095,000	11,444,410	11,994,154						12,095,000					272,138	12/15/2017
746388-AA-5	PURPLE CHEN 2011 LLC US GOVT GUARANT 2.735% 08/01/23		11/01/2017	Redemption		2,127,715	2,127,715	2,127,715	2,127,715						2,127,715					36,480	08/01/2023
797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.350% 06/07/22		12/07/2017	Redemption		351,498	351,498	351,498	351,498						351,498					7,391	06/07/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.030% 11/22/22		11/22/2017	Redemption		687,185	687,185	687,185	687,185						687,185					13,060	11/22/2022

ANNUAL STATEMENT FOR THE YEAR 2017 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

Table with columns: 1 CUSIP Identification, 2 Description, 3 Foreign, 4 Disposal Date, 5 Name of Purchaser, 6 Number of Shares of Stock, 7 Consideration, 8 Par Value, 9 Actual Cost, 10 Prior Year Book/ Adjusted Carrying Value, 11-15 Change In Book/Adjusted Carrying Value (Unrealized Valuation Increase/ Decrease, Current Year's (Amortization)/ Accretion, Current Year's Other- Than- Temporary Impairment Recognized, Total Change in Book/ Adjusted Carrying Value, Total Foreign Exchange Change in Book/ Adjusted Carrying Value), 16 Book/ Adjusted Carrying Value at Disposal Date, 17 Foreign Exchange Gain (Loss) on Disposal, 18 Realized Gain (Loss) on Disposal, 19 Total Gain (Loss) on Disposal, 20 Bond Interest/ Stock Dividends Received During Year, 21 Stated Contractual Maturity Date.

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/Decrease	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date
824348-AP-1	SHERWIN-WILLIAMS CO SR UNSEC 1.350%		12/15/2017	Maturity		8,750,000	8,750,000	8,738,538	8,747,765		2,235		2,235		8,750,000				118,125	12/15/2017
85022W-AA-2	SOFT 2016-AA A SEQ 3.050% 04/25/29		12/25/2017	Paydown		665,893	665,893	672,136	672,043		(6,150)		(6,150)		665,893				10,488	04/25/2029
86358R-XZ-5	SASC 2002-AL1 A3 AS CPT SEQ 3.450%		02/25/32	Paydown		289,140	289,140	255,934	269,316		19,824		19,824		289,140				5,294	02/25/2032
86359B-2H-3	SASC 2005-2XS 2A1 XRESET FTV FLT DL 1.861% 02/25/35		12/01/2017	Paydown		348,811	348,811	348,811	348,811						348,811				3,229	02/25/2035
87307*-AA-5	TTI BOXCAR 2000-I TRUST-PEPSI SR-SEC		11/30/2017	Redemption		100,000														11/30/2019
882384-AC-4	TEXAS EASTERN TRANSMISSI SR UNSEC 2.800%		10/15/22	Redemption		215,252	215,252	215,252	215,252						215,252				16,273	11/30/2019
88579E-AC-9	3M COMPANY SR UNSEC 5.700% 03/15/37		06/19/2017	BARCLAYS BANK PLC		3,529,873	3,570,000	3,259,339	3,359,011		15,465		15,465		3,374,476		155,397	155,397	68,584	10/15/2022
887315-BN-8	HISTORIC TW INC CO.GUARNT 6.625% 05/15/29		10/06/2017	TENDER SALE		132,760	100,000	102,763	102,396		(51)		(51)		102,346		30,414	30,414	6,033	03/15/2037
90131H-CA-1	21ST CENTURY FOX AMERICA CO.GUARNT 3.375%		11/15/26	TENDER SALE		6,076,250	5,000,000	4,690,850	4,792,363		10,611		10,611		4,802,974		1,273,276	1,273,276	365,295	05/15/2029
907825-AA-1	UNION PACIFIC RR 2014-1 PT CERTS 3.227%		03/23/2017	Tax Free Exchange		3,942,594	3,950,000	3,942,377	3,942,453		141		141		3,942,594				46,289	11/15/2026
90782J-AA-1	UNION PACIFIC RR 2015-1 PT CERTS 2.695%		05/14/2017	Redemption		515,999	515,999	515,999	515,999						515,999				8,326	05/14/2026
90783R-AA-2	UNP RR CO 2002 PASS TRST PT CERTS 6.061%		05/12/2017	Redemption		1,424,885	1,424,885	1,424,885	1,424,885						1,424,885				19,200	05/12/2027
913017-BU-2	UNITED TECHNOLOGIES CORP SR UNSEC 1.800%		01/17/23	Redemption		79,891	79,891	89,036	84,874		(4,982)		(4,982)		79,891				2,421	01/17/2023
91829#-AA-2	VP INVS-NEWMAN I LLC-CARGIL SR-SEC		06/01/2017	Maturity		4,975,000	4,975,000	4,970,722	4,974,630		370		370		4,975,000				44,775	06/01/2017
92343V-AP-9	VERIZON COMMUNICATIONS SR UNSEC 6.900%		10/01/2017	Redemption		642,607	642,607	642,607	642,607						642,607				25,475	10/01/2018
92343V-AU-8	VERIZON COMMUNICATIONS SR UNSEC 7.350%		04/15/38	TENDER SALE		2,525,100	2,000,000	1,974,480	1,977,600		294		294		1,977,894		547,206	547,206	115,383	04/15/2038
92343V-DF-8	VERIZON COMMUNICATIONS SR UNSEC 1.375%		08/15/19	TENDER SALE		3,289,200	2,500,000	2,457,200	2,461,307		437		437		2,461,745		827,455	827,455	160,781	04/01/2039
92343V-DG-6	VERIZON COMMUNICATIONS SR UNSEC 1.750%		02/03/2017	Taxable Exchange		2,731,988	2,775,000	2,774,750	2,774,787		9		9		2,774,795		(42,808)	(42,808)	19,290	08/15/2019
92976B-AA-0	WBCMT 2005-C21 E SUB CSTR 5.291% 10/15/44		08/16/2017	Taxable Exchange		3,249,042	3,325,000	3,310,503	3,311,658		1,742		1,742		3,313,400		(64,358)	(64,358)	60,612	08/15/2021
931142-CB-7	WAL-MART STORES INC SR UNSEC 5.250%		09/07/2017	BANK OF AMERICA		9,125,000	10,000,000	9,759,100	9,978,696		246		246		9,978,942		(853,942)	(853,942)	417,463	10/15/2044
931142-CU-5	WAL-MART STORES INC SR UNSEC 3.625%		09/01/35	TENDER SALE		2,440,020	2,000,000	1,894,240	1,915,795		2,131		2,131		1,917,926		522,094	522,094	120,458	09/01/2035
931142-CV-3	WAL-MART STORES INC SR UNSEC 4.875%		07/08/20	TENDER SALE		5,105,250	5,000,000	4,995,400	4,998,189		398		398		4,998,588		106,662	106,662	234,618	07/08/2020
942683-AG-8	ACTAVIS INC CO.GUARNT 1.875% 10/01/17		10/24/2017	TENDER SALE		5,855,550	5,000,000	4,923,250	4,931,799		1,279		1,279		4,933,077		922,473	922,473	315,521	07/08/2040
94973V-AV-9	ANTHEM INC SR UNSEC 2.375% 02/15/17		07/08/40	TENDER SALE		4,950,000	4,950,000	4,927,280	4,946,462		2,318		2,318		4,948,780		1,220	1,220	77,360	10/01/2017
95709T-AB-6	WESTAR ENERGY INC 1ST MORTG 5.150%		02/15/2017	Maturity		10,400,000	10,400,000	10,347,872	10,398,768		1,232		1,232		10,400,000				123,500	02/15/2017
067901-AQ-1	BARRICK GOLD CORP SR UNSEC 4.100%		01/01/17	Maturity		9,500,000	9,500,000	10,235,205	9,500,000						9,500,000				244,625	01/01/2017
349553-AL-1	FORTIS INC SR UNSEC 3.055% 10/04/26	A.	05/01/23	Call		628,000	628,000	625,791	626,170		84		84		626,254		1,746	1,746	85,142	05/01/2023
878742-AV-7	TECK RESOURCES LIMITED CO.GUARNT 4.750%	A.	06/29/2017	Tax Free Exchange		1,450,000	1,450,000	1,450,000	1,450,000						1,450,000				32,608	10/04/2026
878742-AY-1	TECK RESOURCES LIMITED CO.GUARNT 3.750%	A.	03/08/2017	Various		2,586,575	2,535,000	1,229,475	1,229,475						1,229,475		1,357,100	1,357,100	73,316	01/15/2022
878742-AZ-8	TECK RESOURCES LIMITED CO.GUARNT 5.400%	A.	02/01/23	MORGAN STANLEY & CO. INC.		1,197,438	1,225,000	566,563	566,563						566,563		630,875	630,875	26,286	02/01/2023
00507U-AU-5	ACTAVIS FUNDING SCS CO.GUARNT 4.750%	A.	02/22/2017	Various		4,693,750	5,000,000	2,100,000	2,100,000						2,100,000		2,593,750	2,593,750	152,250	02/01/2043
		D.	05/30/2017	TENDER SALE		7,427,987	7,139,000	7,101,663	7,102,759		253		253		7,103,012		324,974	324,974	240,198	03/15/2045

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
034863-AE-0	ANGLO AMERICAN CAPITAL CO.GUARNT 2.625% 04/03/17	D	04/03/2017	Maturity		10,000,000	10,000,000	9,978,100	9,998,827		1,173		1,173		10,000,000				131,250	04/03/2017	
36160B-AB-1	ENGIE SR UNSEC 1.625% 10/10/17	D	10/10/2017	Maturity		14,800,000	14,800,000	14,704,096	14,784,649		15,351		15,351		14,800,000				240,500	10/10/2017	
606880-AC-9	MIZUHO BANK LTD CO.GUARNT 1.550% 10/17/17	D	10/17/2017	Maturity		20,000,000	20,000,000	19,995,200	19,999,216		784		784		20,000,000				310,000	10/17/2017	
62854A-AD-6	MYLAN NV CO.GUARNT 3.950% 06/15/26	D	02/01/2017	Tax Free Exchange		7,941,816	8,000,000	7,938,480	7,941,378		438		438		7,941,816				40,378	06/15/2026	
709629-AK-5	PENTAIR FINANCE SA CO.GUARNT 1.875% 09/15/17	D	09/15/2017	Maturity		4,550,000	4,550,000	4,543,330	4,548,969		1,031		1,031		4,550,000				85,313	09/15/2017	
709629-AL-3	PENTAIR FINANCE SA CO.GUARNT 3.150% 09/15/22	D	05/26/2017	TENDER SALE		3,785,256	3,800,000	3,668,759	3,709,435		5,674		5,674		3,715,108		70,148	70,148	83,458	09/15/2022	
714264-AF-5	PERNOD RICARD SA SR UNSEC 2.950% 01/15/17	D	01/15/2017	Maturity		4,000,000	4,000,000	3,993,320	3,999,946		54		54		4,000,000				59,000	01/15/2017	
714294-AD-7	PERRIGO CO PLC SR UNSEC 4.000% 11/15/23	D	06/15/2017	TENDER SALE		1,541,110	1,475,000	1,469,379	1,470,624		254		254		1,470,877		70,232	70,232	34,417	11/15/2023	
714294-AF-2	PERRIGO CO PLC SR UNSEC 2.300% 11/08/18	D	05/08/2017	Call 100.0000		4,975,000	4,975,000	4,969,212	4,972,344		494		494		4,972,838		2,162	2,162	124,873	11/08/2018	
714294-AH-8	PERRIGO CO PLC SR UNSEC 5.300% 11/15/43	D	06/15/2017	TENDER SALE		2,684,220	2,450,000	2,440,106	2,440,599		73		73		2,440,673		243,547	243,547	75,746	11/15/2043	
747286-AD-2	QBE INSURANCE GROUP LTD SR UNSEC 2.400% 05/01/18	D	12/29/2017	Call 100.0000		8,000,000	8,000,000	7,985,360	7,995,928		3,022		3,022		7,998,950		1,050	1,050	243,093	05/01/2018	
822582-AC-6	SHELL INTERNATIONAL FIN CO.GUARNT 5.200% 03/22/17	D	03/22/2017	Maturity		1,850,000	1,850,000	1,968,585	1,854,286		(4,286)		(4,286)		1,850,000				48,100	03/22/2017	
928670-AP-3	VOLKSWAGEN INTL FIN NV CO.GUARNT 1.600% 11/20/17	D	11/20/2017	Maturity		20,000,000	20,000,000	19,928,400	19,986,909		13,091		13,091		20,000,000				320,000	11/20/2017	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					477,035,482	468,275,124	461,357,117	459,969,785		1,364,325		1,364,325		461,334,107		15,701,374	15,701,374	13,544,113	XXX	
8399997	Total - Bonds - Part 4					611,252,163	601,555,485	595,263,887	594,327,340		129,150		129,150		594,456,487		16,795,668	16,795,668	16,521,977	XXX	
8399998	Total - Bonds - Part 5					33,608,382	33,589,907	33,751,217			(239,276)		(239,276)		33,511,942		96,441	96,441	465,859	XXX	
8399999	Total - Bonds					644,860,545	635,145,392	629,015,104	594,327,340		(110,126)		(110,126)		627,968,429		16,892,109	16,892,109	16,987,836	XXX	
8999997	Total - Preferred Stocks - Part 4						XXX													XXX	
8999998	Total - Preferred Stocks - Part 5						XXX													XXX	
8999999	Total - Preferred Stocks						XXX													XXX	
B4MMD8-00-7	TECHNICOLOR SA TECHNICOLOR - REGR	B	11/14/2017	JONES TRADING CPX	108,218.000	345,574			585,529	(585,529)			(585,529)				345,574	345,574			
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					345,574	XXX			585,529	(585,529)			(585,529)				345,574	345,574		XXX
9799997	Total - Common Stocks - Part 4					345,574	XXX			585,529	(585,529)			(585,529)				345,574	345,574		XXX
9799998	Total - Common Stocks - Part 5						XXX													XXX	
9799999	Total - Common Stocks					345,574	XXX			585,529	(585,529)			(585,529)				345,574	345,574		XXX
9899999	Total - Preferred and Common Stocks					345,574	XXX			585,529	(585,529)			(585,529)				345,574	345,574		XXX
9999999	Totals					645,206,119	XXX	629,015,104	594,912,869		(585,529)	(110,126)		(695,655)		627,968,429		17,237,683	17,237,683	16,987,836	XXX

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ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
3136AV-M2-2	FNR 2017-27 PB 3.500% 10/25/27 FNR 2017-62 AB EXCH PAC 3.000%		03/07/2017	BNP PARIBAS	12/11/2017	JP MORGAN SECURITIES	1,000,000	1,000,000	1,031,875	1,000,000							31,875	31,875	27,514	2,819	
3136AX-TU-9	08/25/45		08/23/2017	CANTOR FITZGERALD & CO.	12/01/2017	Paydown	255,386	261,851	255,386	255,386		(6,464)		(6,464)					1,657	575	
3137BN-ED-2	FHR 4565 DZ Z SEQ 3.000% 03/15/46 FHR 4671 CA EXCHANGEABLE 3.500%		12/01/2017	Interest Capitalization	12/11/2017	RBC DAIN RAUSCHER INC.	156,410	156,410	149,322	156,410							(7,087)	(7,087)	2,308		
3137BW-2C-7	02/15/29		03/22/2017	BNP PARIBAS	12/01/2017	Paydown	601,585	623,204	601,585	601,585		(21,619)		(21,619)					8,866	1,696	
3137BW-HK-3	FHR 4665 NZ ACCRL 3.500% 12/15/46 FHR 4673 KA EXCHANGEABLE 3.500%		03/28/2017	BANK OF AMERICA	09/01/2017	Paydown															
3137BX-CX-8	03/15/28		04/11/2017	WELLS FARGO	12/01/2017	Paydown	2,380,633	2,465,443	2,380,633	2,380,633		(84,810)		(84,810)					34,034	6,249	
3137F1-4B-1	FHR 4690 QA EXCH SEQ 3.500% 05/15/44 FHR 4690 WA EXCH SEQ 3.500% 12/15/43		07/07/2017	WELLS FARGO	12/01/2017	Paydown	911,246	938,583	911,246	911,246		(27,337)		(27,337)					8,042	975	
3137F1-5E-4	07/05/2017		07/05/2017	WELLS FARGO	12/01/2017	Paydown	1,150,444	1,188,552	1,150,444	1,150,444		(38,108)		(38,108)					10,748	1,007	
3137FA-E7-9	FHR 4708 B EXCH SEQ 3.500% 10/15/44		09/22/2017	NOMURA SECURITIES INTL INC.	12/01/2017	Paydown	894,311	925,891	894,311	894,311		(31,580)		(31,580)					5,230	2,261	
3137FB-D3-7	FHR 4728 A EXCH 3.500% 07/15/43		10/17/2017	NOMURA SECURITIES INTL INC.	12/01/2017	Paydown	364,017	376,459	364,017	364,017		(12,442)		(12,442)					1,590	1,062	
3137FB-HU-3	FHR 4725 QT EXCH 3.500% 08/15/29		10/11/2017	WELLS FARGO	12/01/2017	Paydown	609,404	629,828	609,404	609,404		(20,425)		(20,425)					2,662	1,777	
3199999	Subtotal - Bonds - U.S. Special Revenues							8,323,436	8,566,221	8,348,223	8,323,436		(242,785)		(242,785)			24,788	24,788	102,651	18,421
035240-AH-3	ANHEUSER-BUSCH INBEV WCR CO. GUARNT 4.439% 10/06/48		04/07/2017	Taxable Exchange	08/21/2017	Tax Free Exchange	3,956,000	3,945,828	3,945,888	3,945,888		60		60					65,853	43,563	
06051G-GV-5	BANK OF AMERICA CORP SR UNSEC 3.004% 12/20/23		12/20/2017	Taxable Exchange	12/21/2017	TENDER SALE	564	562	564	562							2	2		6	
20030N-CB-5	COMCAST CORP CO. GUARNT 3.969% 11/01/47		10/19/2017	Taxable Exchange	10/19/2017	TENDER SALE	538	532	538	532							6	6			
20030N-CB-5	COMCAST CORP CO. GUARNT 3.969% 11/01/47		10/19/2017	Taxable Exchange	12/15/2017	Tax Free Exchange	1,584,000	1,566,625	1,566,670	1,566,670		45		45					9,780		
233851-CU-6	3.450% 01/06/27		01/03/2017	JP MORGAN SECURITIES	05/10/2017	JEFFERIES & CO. INC.	2,500,000	2,489,950	2,518,325	2,490,252		302		302			28,073	28,073	30,906		
42771L-AB-8	HERO 2017-2A A1 SEQ 3.280% 09/20/48 JPMORGAN CHASE & CO SR UNSEC 3.540%		07/26/2017	MORGAN STANLEY & CO. INC.	12/20/2017	Paydown	134,202	134,184	134,202	134,202		17		17					671		
46647P-AF-3	05/01/28		04/18/2017	JP MORGAN SECURITIES	12/11/2017	JP MORGAN SECURITIES	1,000,000	1,000,000	1,016,700	1,000,000							16,700	16,700	22,420		
533896-AA-9	MVIOT 2017-1A A SEQ 2.420% 12/20/34 NORFOLK SOUTHERN CORP SR UNSEC 3.942%		08/08/2017	BANK OF AMERICA	12/20/2017	Paydown	212,882	212,849	212,882	212,882		33		33					1,166		
655844-BW-7	11/01/47		11/16/2017	Taxable Exchange	11/17/2017	TENDER SALE	259	256	259	256							3	3			
67103H-AE-7	3.550% 03/15/26 PARKER-HANNIFIN CORP SR UNSEC 3.250%		01/23/2017	SEA PORT GROUP THE LLC	05/10/2017	PNC CAPITAL MARKETS	2,500,000	2,490,075	2,503,100	2,490,431		356		356			12,669	12,669	59,167	32,295	
701094-AH-7	03/01/27		02/21/2017	MORGAN STANLEY & CO. INC.	12/12/2017	Tax Free Exchange	5,275,000	5,270,042	5,270,408	5,270,408		366		366					137,150		
913017-CR-8	3.125% 05/04/27		05/01/2017	BANK OF AMERICA	05/02/2017	JEFFERIES & CO. INC.	5,000,000	5,000,000	5,014,200	5,000,000							14,200	14,200	434		
918288-AA-9	VSTNA 2017-A A SEQ 2.330% 03/20/35 VERIZON COMMUNICATIONS SR UNSEC		09/13/2017	WELLS FARGO	12/20/2017	Paydown	314,332	314,268	314,332	314,332		64		64					1,104		
92343V-DM-3	2.946% 03/15/22 VERIZON COMMUNICATIONS SR UNSEC		02/03/2017	Taxable Exchange	02/03/2017	Redemption	848	839	848	848		9		9							
92343V-DM-3	2.946% 03/15/22 VERIZON COMMUNICATIONS SR UNSEC		02/03/2017	Taxable Exchange	07/06/2017	Tax Free Exchange	2,760,000	2,731,149	2,733,397	2,733,397		2,248		2,248					34,557		
42771A-AA-4	HERO 2017-3A A1 SEQ 3.190% 09/20/48		11/30/2017	BARCLAYS BANK PLC	12/20/2017	Paydown	27,846	27,837	27,846	27,846		9		9							
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							25,266,471	25,184,996	25,260,159	25,188,506		3,509		3,509			71,653	71,653	363,208	75,864
8399998	Total - Bonds							33,589,907	33,751,217	33,608,382	33,511,942		(239,276)		(239,276)			96,441	96,441	465,859	94,285
8999998	Total - Preferred Stocks																				
9799998	Total - Common Stocks																				
9899999	Total - Preferred and Common Stocks																				
9999999	Totals							33,751,217	33,608,382	33,511,942	33,511,942		(239,276)		(239,276)			96,441	96,441	465,859	94,285

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
TREASURY BILL United States Treasury Bi 0 03	@		12/28/2017	CITIGROUP GLOBAL MARKETS INC	03/29/2018	20,927,766		2,454			21,000,000	20,925,312			0.000	1.412	N/A		
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						20,927,766		2,454			21,000,000	20,925,312			XXX	XXX	XXX		
0599999. Total - U.S. Government Bonds						20,927,766		2,454			21,000,000	20,925,312			XXX	XXX	XXX		
1099999. Total - All Other Government Bonds															XXX	XXX	XXX		
1799999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
2499999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
3199999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
4899999. Total - Hybrid Securities															XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
6099999. Subtotal - SVO Identified Funds															XXX	XXX	XXX		
7799999. Total - Issuer Obligations						20,927,766		2,454			21,000,000	20,925,312			XXX	XXX	XXX		
7899999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
7999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
8099999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
8199999. Total - SVO Identified Funds															XXX	XXX	XXX		
8399999. Total Bonds						20,927,766		2,454			21,000,000	20,925,312			XXX	XXX	XXX		
8699999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
9199999 - Totals						20,927,766		2,454			XXX	20,925,312			XXX	XXX	XXX		

E17

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Citibank, N.A. New Castle, DE					(973,003)	XXX
Citibank, N.A. New York, NY					7,829,000	XXX
Harris, N.A. Chicago, IL					167,716	XXX
JPMorgan Chase Bank, N.A. New York, NY					(1,709,899)	XXX
The Northern Trust Company Chicago, IL					20,000	XXX
Wells Fargo, N.A. Philadelphia, PA					(2,613,361)	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			2,720,453	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			2,720,453	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash	XXX	XXX			2,720,453	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	11,462,001	4. April.....	7,211,068	7. July.....	1,671,535	10. October.....	2,323,685
2. February.....	9,158,990	5. May.....	6,916,269	8. August.....	(1,054,727)	11. November.....	(3,716,893)
3. March.....	3,841,555	6. June.....	3,978,046	9. September.....	4,060,815	12. December.....	2,720,453

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR		102,738	123,662		
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA		35,148	46,958		
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		104,893	109,889		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO		613,623	741,972		
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV		204,541	247,324		
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM		250,298	246,991		
33. New York	NY		5,289,439	6,183,100		
34. North Carolina	NC		409,082	494,648		
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK		306,811	370,986		
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI		511,352	618,310		
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN		204,541	247,324		
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA		204,541	247,324		
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				
59. Subtotal	XXX	XXX	8,237,005	9,678,488		
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				

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