

ANNUAL STATEMENT

OF THE

NON-INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

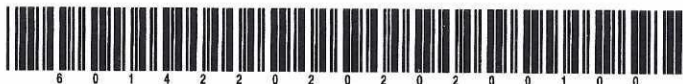
OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2020

LIFE AND ACCIDENT AND HEALTH

2020



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

TIAA-CREF Life Insurance Company

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

OFFICERS

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

OTHER

Todd Richard Sagmoe, Vice President, Head of Insurance, Illustration Actuary

Jennifer Christine Sisom #, Treasurer

DIRECTORS OR TRUSTEES

Rashmi Dilip Badwe
Bradley (NMN) Finkle
Oluseun S. Salami #

Anne (NMN) Dobkowski #
William Gunnar Griesser
Christopher Antoine Van Buren

Christine Ellen Dugan
Eric Thomas Jones

State of New York
County of New York
SS:

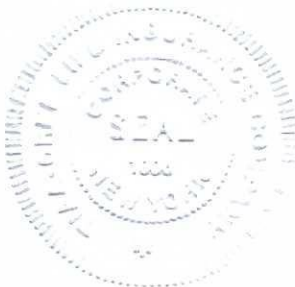
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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.

William Gunnar Griesser President & Chief Executive Officer	Mary Catherine Benedetto Secretary	Stacy Koon Eisenhauer Vice President & Chief Financial Officer

Subscribed and sworn to before me this 5th day of February, 2021
Vincenza Ieni

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

VINCENZA IENI
NOTARY PUBLIC-STATE OF NEW YORK
No. 011E6211858
Qualified in Westchester County
My Commission Expires 09-21-2021



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....		22,675,704	22,675,704	29,909,010
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B)				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Cash (\$1,607,509 Schedule E - Part 1), and cash equivalents (\$5,999,950 , Schedule E - Part 2)		7,607,459	7,607,459	2,802,238
6. Short-term investments (Schedule DA)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Securities lending reinvested collateral assets (Schedule DL)				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)		30,283,163	30,283,163	32,711,248
12. Investment income due and accrued		145,443	145,443	224,772
13. Receivables for securities		638	638	
14. Net adjustment in assets and liabilities due to foreign exchange rates				
15. Aggregate write-ins for other than invested assets				
16. Total (Lines 11 to 15)		30,429,244	30,429,244	32,936,020
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
1501.				
1502.				
1503.				
1598. Summary of remaining write-ins for Line 15 from overflow page				
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)				

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)		18,638,735	18,638,735	21,367,133
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued				
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including \$ accrued expense allowances recognized in reserves).....		334,007	334,007	235,299
11. Remittances and items not allocated				
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities				
17. Total liabilities (including \$334,007 due or accrued net transfers to or (from) the general account)		18,972,742	18,972,742	21,602,431
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds		11,456,502	11,456,502	11,333,589
21. Surplus (Lines 18 through 20)		11,456,502	11,456,502	11,333,589
22. Totals		30,429,244	30,429,244	32,936,020
DETAILS OF WRITE-INS				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	10,000	1,623,367
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts		
1.4 Totals (Lines 1.1 to 1.3)	10,000	1,623,367
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	1,470,983	2,307,592
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	1,480,983	3,930,959
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits		
6.2 Matured endowments		
6.3 Annuity benefits	165,455	251,357
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	2,876,973	14,197,856
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	1,042,990	2,544,536
7. Transfers on account of policy loans		
8. Net transfer of reserves from or (to) Separate Accounts		
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves		
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	4,085,418	16,993,749
11. Fees associated with charges for investment management, administration and contract guarantees	1,050	1,125
12. Increase in aggregate reserve for life and accident and health contracts	(2,728,398)	(14,492,126)
13. Increase in liability for deposit-type contracts		
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	1,358,070	2,502,748
17. Net gain from operations (including \$479,989 unrealized capital gains) (Line 5 minus Line 16)	122,913	1,428,211
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year	11,333,589	9,905,378
19. Net gain from operations (Line 17)	122,913	1,428,211
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)	11,456,502	11,333,589
DETAILS OF WRITE-INS		
01.301.		
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)		
0401.		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		
06.701. Participant transfers to general account	1,042,990	2,539,416
06.702. Miscellaneous gains and losses		5,120
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	1,042,990	2,544,536
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Other Lines of Business
1. Transfers to Separate Accounts:							
1.1 Net premiums and annuity considerations for life and accident and health contracts	10,000			10,000			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3)	10,000			10,000			
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							
3. Net investment income and capital gains and losses	1,470,983			1,470,983			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	1,480,983			1,480,983			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits						XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits	165,455	XXX	XXX	165,455		XXX	
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX			XXX	
6.5 Accident and health benefits		XXX	XXX	XXX	XXX		
6.6 Surrender benefits and withdrawals for life contracts	2,876,973			2,876,973		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	1,042,990			1,042,990			
7. Transfers on account of policy loans						XXX	
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred						XXX	
9.2 Change in expense allowances recognized in reserves						XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	4,085,418			4,085,418			
11. Fees associated with charges for investment management, administration and contract guarantees	1,050			1,050			
12. Increase in aggregate reserve for life and accident and health contracts	(2,728,398)			(2,728,398)			
13. Increase in liability for deposit-type contracts						XXX	
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	1,358,070			1,358,070			
17. Net gain from operations (including \$479,990 unrealized capital gains) (Line 5 minus Line 16)	122,913			122,913			
18. Policies/certificates in force end of year	171			171			
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	1,042,990			1,042,990			
06.702.							
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	1,042,990			1,042,990			
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

Analysis of Operations by Lines of Business - Individual Life Insurance

N O N E

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	10,000	10,000					
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3)	10,000	10,000					
2. Transfers on account of deposit-type contracts (including \$ deposits less \$							
3. Net investment income and capital gains and losses	1,470,983	1,470,983					
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	1,480,983	1,480,983					
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	165,455	165,455					
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	2,876,973	2,876,973					
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	1,042,990	1,042,990					
7. Transfers on account of policy loans							
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred							
9.2 Change in expense allowances recognized in reserves							
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	4,085,418	4,085,418					
11. Fees associated with charges for investment management, administration and contract guarantees	1,050	1,050					
12. Increase in aggregate reserve for life and accident and health contracts	(2,728,398)	(2,728,398)					
13. Increase in liability for deposit-type contracts							
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	1,358,070	1,358,070					
17. Net gain from operations (including \$ 479,990 unrealized capital gains) (Line 5 minus Line 16)	122,913	122,913					
18. Policies/certificates in force end of year	171	171					
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	1,042,990	1,042,990					
06.702.							
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	1,042,990	1,042,990					
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Reserve December 31 of prior year	21,367,133	21,367,133					
2. Tabular net premiums and considerations	10,000	10,000					
3. Increase or (decrease) from investment results after provision for federal income taxes	1,188,070	1,188,070					
4. Tabular less actual reserve released							
5. Increase in reserve on account of change in valuation basis							
6. Other increases (net)	160,000	160,000					
7. Totals (Lines 1 to 6)	22,725,203	22,725,203					
8. Net transfer of reserves from or (to) Separate Accounts	1,042,990	1,042,990					
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)							
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	3,042,428	3,042,428					
13. Charges for investment management, administration and contract guarantees	1,050	1,050					
14. Aggregate write-ins for other decreases in reserves							
15. Total deductions (Lines 8 to 14)	4,086,468	4,086,468					
16. Reserve December 31 of current year	18,638,735	18,638,735					
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year	18,638,735	18,638,735					
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401.							
1402.							
1403.							
1498. Summary of remaining write-ins for Line 14 from overflow page							
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above)							

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

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

Analysis of Reserves During the Year - Accident and Health

N O N E

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....	.....
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....951,560	.....872,228
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....4,318	.....4,318
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....29,989	.....29,989
10.	Total gross investment income .....	.....985,867	.....906,535
11.	Investment expenses	(g)	
12.	Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13.	Interest expense	(h)	
14.	Depreciation on real estate and other invested assets	(i)	
15.	Aggregate write-ins for deductions from investment income .....	.....
16.	Total deductions (Lines 11 through 15) .....	.....
17.	Net investment income (Line 10 minus Line 16) .....	.....906,535	
DETAILS OF WRITE-INS			
0901.	Miscellaneous investment income .....	.....29,989	.....29,989
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) .....	.....29,989	.....29,989
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 \$25,597 accrual of discount less \$2,569 amortization of premium and less \$6,385 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 \$4,318 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	.....84,459	.....	.....84,459	.....480,027	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....(38)	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses) .....	.....84,459	.....	.....84,459	.....479,989	.....
DETAILS OF WRITE-INS		.....	.....	.....	.....	.....
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

Exhibit 1

N O N E

Exhibit 2

N O N E

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

1	2	3	4
Description of Valuation Basis	Total ^(a)	Ordinary	Group
0200001. A-2000 Deferred Fixed 2.79% (1-10 years) MV (DEF,NFI) 2008-2014	14,679,869	14,679,869	
0200002. 2012IAR Deferred Fixed 2.79% (1-10 years) MV (DEF,NFI) 2015-2020	3,678,866	3,678,866	
0299999. Annuities: Totals	18,358,735	18,358,735	
0500001. Additional actuarial reserve—asset/liability analysis	280,000	280,000	
0599999. Miscellaneous Reserves: Totals	280,000	280,000	
9999999. Totals (to Page 3, Line 1)	18,638,735	18,638,735	

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

EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued
Neither
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [] No [X] N/A []
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [] No [] N/A [X]
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

EXHIBIT 3A - CHANGES IN BASIS OF VALUATION DURING THE YEAR

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

Exhibit 4
N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies	10,000	
1.2 Aggregate write-ins for other transfers to Separate Accounts		
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
3. Investment income collected	962,839	
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)	12,488,715	
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)	13,461,554	
8. Cost of investments acquired (excluding short-term bonds)	4,667,923	
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		
9.2 Matured endowments		
9.3 Annuity benefits	165,455	
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts	2,876,973	
9.7 Policy loans (net)		
9.8 Transfers of reserves (net)		
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	1,042,990	
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees	1,050	
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)	8,754,391	
15. Funds from operations (Line 7 minus Line 14)	4,707,163	
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ net transfers from general account) (Lines 15 to 17)	4,707,163	
19. Increase in payable for investments acquired, net of receivable for investments sold	(638)	
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items	98,696	
22. Increase in cash (Line 18 to 21)	4,805,221	
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year	32,711,248	
24. Increase in cash (Line 22)	4,805,221	
25. Cost of invested assets acquired	4,667,923	
26. Adjusted cost of assets disposed of	12,404,282	
27. Increase in policy loans		
28. Accrual of discount less amortization of premium	23,028	
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains	480,025	
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year	30,283,163	
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901. Participant transfers to general account	1,042,990	
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above)	1,042,990	
10.201.		
10.202.		
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101. Change in other liabilities	98,696	
2102.		
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)	98,696	
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total		
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)		
5. Total liabilities not associated with guarantees	18,972,742	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	18,972,742	100.0 %

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account:

Note: A distinct product identifier shall be used for each product and shall be used consistently throughout the interrogatory.

1 Product Identifier	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts
	2 Registered with SEC	3 Not Registered with SEC				
TC Life MVA-1	30,429,244		NO			
Totals	30,429,244		XXX			

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

1.01A For the products (and related assets) that are not registered with the SEC, identify whether the products are considered private placement variable annuity products or private placement life insurance.

1 Product Identifier	Not Registered with SEC		
	2 Private Placement Variable Annuity	3 Private Placement Life Insurance	4 Other (Not PPVA or PPLI)
Totals			

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [X] No []

1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):

1.031 Seed Money.....\$

1.032 Other Fees and Expenses.....\$ 1,050

1.033 Additional Required Surplus Amounts ..\$

1.04 Did the reporting entity receive seed money from the general account in the current year? Yes [] No [X]

1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.031 and 1.051.)

1.051 Seed Money Received.....\$

1.06 Does the reporting entity consider any of the seed money reflected in separate accounts to be insulated from the general account? Yes [] No [] N/A [X]

1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:

1.071 Insulated Seed Money\$

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

1.081 Seed Money..... Yes [X] No []

1.082 Other Fees and Expenses..... Yes [X] No []

1.083 Additional Required Surplus Amounts Yes [X] No []

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

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

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

1.101 Seed Money..... Yes [] No [] N/A [X]

1.102 Other Fees and Expenses..... Yes [] No [] N/A [X]

1.103 Additional Required Surplus Amounts Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

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

Yes [] No [] N/A [X]
- 1.112 Other Fees and Expenses.....

Yes [] No [] N/A [X]
- 1.113 Additional Required Surplus Amounts

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

Separate Account Products with General Account Guarantees

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

	1 Year	2 Amount
2.301	As of December 31, 2020	\$
2.302	As of December 31, 2019	\$
2.303	As of December 31, 2018	\$
2.304	As of December 31, 2017	\$
2.305	As of December 31, 2016	\$

- 2.4 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [] No [X]
- 2.5 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1	2	3
Product Identifier with Risk Charges	Risk Charge Reviewed and Opined Upon	Name and Title of Individual who Provided Opinion on Risk Charges
.....

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

	1 Year	2 Amount
2.601	As of December 31, 2020	\$
2.602	As of December 31, 2019	\$
2.603	As of December 31, 2018	\$
2.604	As of December 31, 2017	\$
2.605	As of December 31, 2016	\$

Investment Directive of Separate Account Activity

- 3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [X] No []
- 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [] No [X] N/A []
- 3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%)	2,336,929,922	4,666,857
Canadian (Aggregate amount not to exceed 10%)	1,168,464,961	414,964,973
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%)	2,336,929,922	1,392,488,596
Investments in other foreign countries (Aggregate amount not to exceed 6%)	701,078,977	90,747,107
Category 3-6 Bonds (20% in aggregate)	2,336,929,922	5,478,860
Category 4-6 Bonds (10% in aggregate)	1,168,464,961	405,640
Category 5-6 Bonds (3% in aggregate)	350,539,488	405,640
Category 6 Bonds (1% in aggregate)	116,846,496	
.....		

Allocation of Investment Proceeds of Separate Account Activity

- 4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) Yes [X] No []

GENERAL INTERROGATORIES

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

1	2	3	4	5
Product Identifier	Net Investment Proceeds	Attributed to Contract Holder	Transferred to General Account	Reinvested Within the Separate Account
TC LIFE MVA-1	122,913			122,913
.....				

4.3 For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account? Yes [] No [X] N/A []

4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? Yes [X] No [] N/A []

4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account? Yes [] No [X] N/A []

Measurement of Separate Account Assets

5.1 Does the reporting entity report all separate account assets at fair value? Yes [X] No []

5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?
5.21 Amortized Cost Yes [] No []
5.22 Other Measurement Methods..... Yes [] No []

5.3 If other measurement methods are used, provide explanation on these measurement methods.
.....

5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

Description	1 Amount	2 Percentage
5.41 Fair Value	\$ 30,429,244	100.0 %
5.42 Amortized Cost	\$	%
5.43 Other Measurement Methods	\$	%

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

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

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

Securities Lending Transactions Within Separate Accounts

6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes [] No [X]

6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes [] No [] N/A [X]

6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? Yes [] No [] N/A [X]

6.4 Are all securities lending transactions reported on balance sheet? Yes [] No [] N/A [X]

6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account.

6.6 Provide detail on the current status of separate account transactions by separate account product:

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent	6.611 Amount\$
	6.612 Percentage..... %
6.62 Identify whether securities lent are reported at book value or market value	6.621 Book Value\$
	6.622 Market Value.....\$

GENERAL INTERROGATORIES

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

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

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

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

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

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

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

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE	
	1 Amount
1. Reserve as of December 31, Prior Year	
2. Current year's realized pre-tax capital gains/(losses) transferred into the Reserve Net of taxes of \$	
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)	
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	
6. Reserve as of December 31, current year (Line 4 minus Line 5)	

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020				
2. 2021				
3. 2022				
4. 2023				
5. 2024				
6. 2025				
7. 2026				
8. 2027				
9. 2028				
10. 2029				
11. 2030				
12. 2031				
13. 2032				
14. 2033				
15. 2034				
16. 2035				
17. 2036				
18. 2037				
19. 2038				
20. 2039				
21. 2040				
22. 2041				
23. 2042				
24. 2043				
25. 2044				
26. 2045				
27. 2046				
28. 2047				
29. 2048				
30. 2049				
31. 2050 and Later				
32. Total (Lines 1 to 31)				

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	225,518	XXX	XXX	225,518	0.0005	113	0.0016	361	0.0033	744
2.2	1	NAIC Designation Category 1.B	202,812	XXX	XXX	202,812	0.0005	101	0.0016	324	0.0033	669
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
2.4	1	NAIC Designation Category 1.D	1,853,013	XXX	XXX	1,853,013	0.0005	927	0.0016	2,965	0.0033	6,115
2.5	1	NAIC Designation Category 1.E	2,169,052	XXX	XXX	2,169,052	0.0005	1,085	0.0016	3,470	0.0033	7,158
2.6	1	NAIC Designation Category 1.F	8,827,298	XXX	XXX	8,827,298	0.0005	4,414	0.0016	14,124	0.0033	29,130
2.7	1	NAIC Designation Category 1.G	1,979,601	XXX	XXX	1,979,601	0.0005	990	0.0016	3,167	0.0033	6,533
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	15,257,294	XXX	XXX	15,257,294	XXX	7,629	XXX	24,412	XXX	50,349
3.1	2	NAIC Designation Category 2.A	3,237,731	XXX	XXX	3,237,731	0.0021	6,799	0.0064	20,721	0.0106	34,320
3.2	2	NAIC Designation Category 2.B	2,722,632	XXX	XXX	2,722,632	0.0021	5,718	0.0064	17,425	0.0106	28,860
3.3	2	NAIC Designation Category 2.C	1,458,046	XXX	XXX	1,458,046	0.0021	3,062	0.0064	9,331	0.0106	15,455
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	7,418,409	XXX	XXX	7,418,409	XXX	15,579	XXX	47,478	XXX	78,635
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	22,675,703	XXX	XXX	22,675,703	XXX	23,207	XXX	71,889	XXX	128,984
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	22,675,703	XXX	XXX	22,675,703	XXX	23,207	XXX	71,889	XXX	128,984

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

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

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

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

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

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

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
82.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
83.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
84.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
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)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

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NONE

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	29,909,014
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,667,923
3.	Accrual of discount	25,597
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	649,175
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	(169,148) 480,027
5.	Total gain (loss) on disposals, Part 4, Column 19	84,459
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	12,518,623
7.	Deduct amortization of premium	2,569
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	29,876
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	22,675,704
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	22,675,704

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	20,539,783	20,539,783	19,220,450	19,350,000
	9. Canada	500,280	500,280	500,000	500,000
	10. Other Countries	1,635,641	1,635,641	1,548,858	1,550,000
	11. Totals	22,675,704	22,675,704	21,269,308	21,400,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	22,675,704	22,675,704	21,269,308	21,400,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	22,675,704	22,675,704	21,269,308	

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION 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	2,000,000	2,000,000		
2. Cost of cash equivalents acquired	288,996,668	288,996,668		
3. Accrual of discount	4,318	4,318		
4. Unrealized valuation increase (decrease)	(36)	(36)		
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	285,001,000	285,001,000		
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)	5,999,950	5,999,950		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	5,999,950	5,999,950		

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

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (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
0599999. Total - U.S. Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
3199999. Total - U.S. Special Revenues Bonds							XXX								XXX	XXX	XXX			XXX	XXX
00914A-AD-4	AIR LEASE CORP				2.B FE	124,108	102.6680	128,335	125,000	128,335	3,040	263			2,250	2,475	JJ	1,297	2,336	09/09/2019	01/15/2023
032095-AK-7	AMPHENOL CORP		1		2.A FE	124,786	105.6400	132,050	125,000	132,050	7,224	40			2,050	2,082	FA	2,214	1,360	02/13/2020	03/01/2025
110122-CN-8	BRISTOL MYERS SQUIBB CO SERIES W1		1		1.F FE	423,717	108.5120	461,177	425,000	461,177	37,317	143			2,900	2,980	JJ	5,307	6,163	07/14/2020	07/26/2024
14913Q-2V-0	CATERPILLAR FINL SERVICE SR UNSEC				1.F FE	498,935	107.6320	538,161	500,000	538,161	21,342	205			2,850	2,896	MM	1,742	14,250	05/14/2019	05/17/2024
233331-BB-2	DTE ENERGY CO SR UNSEC				2.B FE	499,440	103.1270	515,637	500,000	515,637	12,186	184			2,600	2,639	JD	578	13,000	06/10/2019	06/15/2022
26078J-AB-6	DUPONT DE NEMOURS INC SR UNSEC		2		2.A FE	500,000	110.3160	551,581	500,000	551,581	17,080				4,205	4,205	MM	2,687	21,025	11/13/2018	11/15/2023
263534-CN-7	E I DU PONT DE NEMOURS		1		1.G FE	224,798	104.2110	234,474	225,000	234,474	9,655	22			1,700	1,718	JJ	1,764	638	05/13/2020	07/15/2025
337738-AS-7	FISERV INC SR UNSEC		2		2.B FE	499,160	107.3620	536,812	500,000	536,812	28,206	160			2,750	2,786	JJ	6,875	14,017	06/10/2019	07/01/2024
40139L-AG-8	GUARDIAN LIFE GLOB FUND SERIES 144A				1.B FE	199,816	101.4060	202,812	200,000	202,812	2,978	18			1,100	1,118	JD	1,149	1,100	06/16/2020	06/23/2025
438516-CB-0	HONEYWELL INTERNATIONAL		1		1.F FE	499,950	103.6090	518,044	500,000	518,044	18,087	7			1,350	1,352	JD	563	3,619	05/14/2020	06/01/2025
44644M-AA-9	HUNTINGTON NATIONAL BANK		1		1.G FE	399,664	102.7460	410,984	400,000	410,984	11,220	100			1,800	1,829	FA	2,960	3,580	01/28/2020	02/03/2023
459200-HP-9	IBM CORP SR UNSEC		1		1.F FE	491,446	108.0310	540,153	500,000	540,153	15,264	1,774			3,375	3,777	FA	7,031	16,875	11/27/2018	08/01/2023
459200-JY-8	IBM CORP SR UNSEC				1.F FE	498,160	108.3110	541,556	500,000	541,556	23,456	353			3,000	3,080	MM	1,917	15,000	05/09/2019	05/15/2024
46647P-AY-2	JPMORGAN CHASE & CO SR UNSEC		2		1.F FE	1,000,000	110.1550	1,101,547	1,000,000	1,101,547	35,738				4,023	4,023	JD	2,906	40,230	11/28/2018	12/05/2024
485134-BN-9	KANSAS CITY POWER & LT MORTGAGE		1		1.F FE	999,060	105.3060	1,053,061	1,000,000	1,053,061	22,797	101			3,150	3,161	MS	9,275	31,500	03/11/2013	03/15/2023
485170-AV-6	KANSAS CITY SOUTHERN CO GUARNT		1		2.B FE	997,090	104.1730	1,041,730	1,000,000	1,041,730	18,848	430			3,000	3,047	MM	3,833	30,000	07/26/2016	05/15/2024
571748-BF-8	MARSH & MCLENNAN COS INC SR UNSEC		2		1.G FE	499,725	110.2800	551,400	500,000	551,400	18,381	43			3,875	3,885	MS	5,705	19,375	01/08/2019	03/15/2024
58933Y-AY-1	MERCK & CO INC		1		1.E FE	522,359	101.1290	530,929	525,000	530,929	8,332	238			0,750	0,841	FA	2,045		06/16/2020	02/24/2026
59217G-CT-4	MET LIFE GLOB FUNDING I SECURED				1.D FE	299,754	108.8720	326,615	300,000	326,615	9,380	47			3,600	3,618	JJ	5,100	10,800	01/08/2019	01/11/2024
64952W-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A				1.A FE	225,000	100.2300	225,518	225,000	225,518		43			0,489	2,246	JAJO	220	3,583	10/15/2019	01/21/2022
664397-AK-2	EVERSOURCE ENERGY SR UNSEC		1		2.A FE	1,994,840	104.9180	2,098,358	2,000,000	2,098,358	68,977	550			2,800	2,830	MM	9,333	56,000	05/08/2013	05/01/2023
665859-AN-4	NORTHERN TRUST CORP SR UNSEC				1.F FE	903,670	103.3320	1,033,317	1,000,000	1,033,317	9,273	11,691			2,375	3,647	FA	9,830	23,750	08/20/2013	08/02/2022
68902V-AG-2	OTIS WORLDWIDE CORP SERIES W1		2		2.B FE	500,000	100.0240	500,118	500,000	500,118		118			0,684	0,754	JAJO	836	963	09/02/2020	04/05/2023
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC		2		2.A FE	424,805	107.2330	455,742	425,000	455,742	21,873	38			2,700	2,710	JD	542	11,475	06/05/2019	06/14/2024
74256L-EE-5	PRINCIPAL LFE GLB FND I1 SERIES 144A				1.E FE	99,918	102.0690	102,069	100,000	102,069	2,143	8			1,250	1,266	JD	653	625	06/16/2020	06/23/2025
75951A-AK-4	RELiance STAND LIFE I1 SECURED				1.E FE	424,830	102.7830	436,830	425,000	436,830	6,036	56			2,625	2,639	JJ	4,927	11,156	07/15/2019	07/22/2022
857477-BC-6	STATE STREET CORP SR UNSEC		2		1.E FE	1,000,000	109.9230	1,099,225	1,000,000	1,099,225	41,748				3,776	3,776	JD	2,937	37,760	11/28/2018	12/03/2024
87165B-AD-5	SYNCHRONY FINANCIAL SR UNSEC		1		2.C FE	998,060	110.4750	1,104,748	1,000,000	1,104,748	38,086	199			4,250	4,274	FA	16,056	42,500	08/06/2014	08/15/2024
87305Q-CE-9	TX CO SR UNSEC		1		1.F FE	1,999,980	109.3100	2,186,199	2,000,000	2,186,199	66,825				4,125	4,125	AO	20,625	82,500	09/19/2013	10/01/2023
91324P-DW-9	UNITEDHEALTH GROUP INC		1		1.G FE	498,065	103.0880	515,440	500,000	515,440	17,172	203			1,250	1,321	JJ	2,882		05/13/2020	01/15/2026
91533B-AA-8	UPJOHN INC SERIES 144A				2.C FE	349,850	100.9420	353,297	350,000	353,297	3,411	37			1,125	1,145	JD	2,067	1,969	06/17/2020	06/22/2022
94988J-ST-0	WELLS FARGO BANK NA SR UNSEC		2		1.D FE	499,465	102.3730	511,863	500,000	511,863	(2,884)	180			3,625	3,663	AO	3,474	18,125	11/06/2018	10/22/2021
89114Q-CC-0	TORONTO-DOMINION BANK SERIES GMTN		A		1.D FE	500,000	100.0560	500,280	500,000	500,280	(175)				0,229	2,139	MMJD	48	5,544	09/10/2019	03/17/2021
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27		D		1.F FE	800,000	106.7600	854,084	800,000	854,084	43,400				2,206	2,706	JD	241	21,648	06/20/2019	06/27/2024
63254A-BB-3	NATIONAL AUSTRALIA BK/NY SR UNSEC		D		1.D FE	499,450	102.8510	514,255	500,000	514,255	(1,844)	194			3,700	3,741	MM	2,929	18,500	11/26/2018	11/04/2021
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC		D		1.G FE	249,408	106.9210	267,302	250,000	267,302	14,442	114			2,625	2,676	JJ	2,898	6,563	07/15/2019	07/22/2024
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						21,269,309	XXX	22,675,703	21,400,000	22,675,703	649,175	17,398			XXX	XXX	XXX	145,446	587,529	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						21,269,309	XXX	22,675,703	21,400,000	22,675,703	649,175	17,398			XXX	XXX	XXX	145,446	587,529	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
6099999. Subtotal - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
7699999. Total - Issuer Obligations						21,269,309	XXX	22,675,703	21,400,000	22,675,703	649,175	17,398			XXX	XXX	XXX	145,446	587,529	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (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
7799999. Total - Residential Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
8199999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds						21,269,309	XXX	22,675,703	21,400,000	22,675,703	649,175	17,398			XXX	XXX	XXX	145,446	587,529	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
1A ..\$225,518 1B ..\$202,812 1C ..\$ 1D ..\$1,853,013 1E ..\$2,169,053 1F ..\$8,827,299 1G ..\$1,979,600
2A ..\$3,237,731 2B ..\$2,722,632 2C ..\$1,458,045
3A ..\$ 3B ..\$ 3C ..\$
4A ..\$ 4B ..\$ 4C ..\$
5A ..\$ 5B ..\$ 5C ..\$
6\$

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
032095-AK-7	AMPHENOL CORP 2.050% 03/01/25		02/13/2020	BANK OF AMERICA		124,786	125,000	
110122-CN-8	BRISTOL MYERS SQUIBB CO SERIES III 2.900% 07/26/24		07/14/2020	Tax Free Exchange		423,717	425,000	5,752
263534-CN-7	E I DU PONT DE NEMOURS 1.700% 07/15/25		05/13/2020	CREDIT SUISSE SECURITIES US LL		224,798	225,000	
40139L-AG-8	GUARDIAN LIFE GLOB FUND SERIES 144A 1.100% 06/23/25		06/16/2020	DEUTSCHE BANK SECURITIES INCOR		199,816	200,000	
438516-CB-0	HONEYWELL INTERNATIONAL 1.350% 06/01/25		05/14/2020	JP MORGAN SECURITIES		499,950	500,000	
44644M-AA-9	HUNTINGTON NATIONAL BANK 1.800% 02/03/23		01/28/2020	MORGAN STANLEY & CO. INC.		399,664	400,000	
58933V-AY-1	MERCK & CO INC 0.750% 02/24/26		06/16/2020	CITIGROUP GLOBAL MARKETS INC		522,359	525,000	
68902V-AG-2	OTIS WORLDWIDE CORP SERIES III 0.684% 04/05/23		09/02/2020	Tax Free Exchange		500,000	500,000	633
74256L-EE-5	PRINCIPAL LIFE GLB FND III SERIES 144A 1.250% 06/23/25		06/16/2020	GOLDMAN SACHS & COMPANY		99,918	100,000	
91324P-DW-9	UNITEDHEALTH GROUP INC 1.250% 01/15/26		05/13/2020	BARCLAYS BANK PLC		498,065	500,000	
91533B-AA-8	UPJOHN INC SERIES 144A 1.125% 06/22/22		06/17/2020	GOLDMAN SACHS & COMPANY		349,850	350,000	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						3,842,923	3,850,000	6,385
8399997. Total - Bonds - Part 3						3,842,923	3,850,000	6,385
8399998. Total - Bonds - Part 5						825,000	825,000	
8399999. Total - Bonds						4,667,923	4,675,000	6,385
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						4,667,923	XXX	6,385

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
025816-BP-3	AMERICAN EXPRESS CO SR UNSEC 2.200% 10/30/20		09/29/2020	Call	100.0000	500,000	500,000	487,870	501,003	(6,174)	4,639		(1,535)		499,467		533	533	10,053	10/30/2020
02665W-CH-2	AMERICAN HONDA FINANCE SR UNSEC 3.000% 06/16/20		06/16/2020	Maturity		1,000,000	1,000,000	998,650	1,004,208	(4,540)	332		(4,208)		1,000,000				15,000	06/16/2020
06405L-AB-7	BANK OF NY MELLON CORP SR UNSEC 0.511% 06/04/21		06/04/2020	Call	100.0000	500,000	500,000	500,000	500,460	(460)			(460)		500,000				4,715	06/04/2021
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC 2.900% 07/26/24		07/14/2020	Tax Free Exchange		423,717	425,000	423,351	438,483	(14,930)	164		(14,766)		423,717				14,311	07/26/2024
14912L-6N-6	CATERPILLAR FINL SERVICE SR UNSEC 2.500% 11/13/20		11/13/2020	Maturity		195,000	195,000	191,835	195,855	(2,239)	1,384		(855)		195,000				4,875	11/13/2020
205887-BZ-4	CONAGRA BRANDS INC SR UNSEC 3.800% 10/22/21		10/19/2020	Call	103.5400	517,700	500,000	500,285	515,835	(15,653)	(79)		(15,732)		500,103		(103)	(103)	36,542	10/22/2021
459506-AJ-0	INTL FLAVOR & FRAGRANCES SR UNSEC 3.400% 09/25/20		09/25/2020	Maturity		500,000	500,000	499,390	504,269	(4,506)	236		(4,270)		500,000				17,000	09/25/2020
460690-BM-1	INTERPUBLIC GROUP COS SR UNSEC 3.500% 10/01/20		10/01/2020	Maturity		500,000	500,000	499,435	505,333	(5,553)	219		(5,334)		500,000				17,500	10/01/2020
609207-AB-1	MONDELEZ INTERNATIONAL SR UNSEC 4.000% 02/01/24		10/14/2020	TENDER SALE		1,080,436	1,000,000	998,920	1,064,083	(64,567)	88		(64,479)		999,604		80,826	80,826	48,333	02/01/2024
68233J-AM-6	ONCOR ELECTRIC DELIVERY SR SEC 5.750% 09/30/20		09/30/2020	Maturity		138,000	138,000	157,288	141,827	(1,956)	(1,871)		(3,827)		138,000				7,935	09/30/2020
86787E-BA-4	SUNTRUST BANK SR UNSEC 3.525% 10/26/21 10/26/20		10/26/2020	Call	100.0000	500,000	500,000	499,580	506,034	(6,293)	114		(6,179)		499,855		145	145	17,625	10/26/2021
88732J-AW-8	TIME WARNER CABLE LLC SR SEC 5.000% 02/01/20		02/01/2020	Maturity		225,000	225,000	221,832	225,421	(454)	33		(421)		225,000				5,625	02/01/2020
90331H-NU-3	US BANK NA CINCINNATI SR UNSEC 3.050% 07/24/20		06/24/2020	Call	100.0000	2,000,000	2,000,000	1,999,040	2,010,203	(10,479)	235		(10,244)		1,999,960		40	40	55,917	07/24/2020
92939U-AA-4	WEC ENERGY GROUP INC SR UNSEC 3.375% 06/15/21		10/21/2020	Call	102.0352	510,176	500,000	498,370	509,985	(10,905)	503		(10,402)		499,583		417	417	24,520	06/15/2021
94106L-BF-5	WASTE MANAGEMENT INC CO GUARNT 2.950% 06/15/24		07/20/2020	Call	101.0000	202,000	200,000	199,988	206,519	(6,526)	1		(6,525)		199,993		7	7	5,524	06/15/2024
06367T-7H-7	BANK OF MONTREAL SR UNSEC 3.100% 07/13/20 07/13/20	A	07/13/2020	Maturity		500,000	500,000	499,405	503,455	(3,617)	162		(3,455)		500,000				15,500	07/13/2020
02364W-AV-7	AMERICA MOVIL SAB DE CV CO GUARNT 5.000% 03/30/20	D	03/30/2020	Maturity		149,000	149,000	167,253	149,912	(293)	(619)		(912)		149,000				3,725	03/30/2020
268317-AD-6	ELECTRICITE DE FRANCE SA SR UNSEC 4.600% 01/27/20	D	01/27/2020	Maturity		250,000	250,000	247,450	250,420	(442)	23		(419)		250,000				5,750	01/27/2020
961214-DX-8	WESTPAC BANKING CORP SR UNSEC 3.050% 05/15/20	D	05/15/2020	Maturity		2,000,000	2,000,000	1,999,660	2,009,496	(9,561)	64		(9,497)		2,000,000				30,500	05/15/2020
38999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						11,691,029	11,582,000	11,589,602	11,742,801	(169,148)	5,628		(163,520)		11,579,282		81,865	81,865	340,950	XXX
83999997. Total - Bonds - Part 4						11,691,029	11,582,000	11,589,602	11,742,801	(169,148)	5,628		(163,520)		11,579,282		81,865	81,865	340,950	XXX
83999998. Total - Bonds - Part 5						827,594	825,000	825,000							825,000		2,594	2,594	6,438	XXX
83999999. Total - Bonds						12,518,623	12,407,000	12,414,602	11,742,801	(169,148)	5,628		(163,520)		12,404,282		84,459	84,459	347,388	XXX
89999997. Total - Preferred Stocks - Part 4							XXX													XXX
89999998. Total - Preferred Stocks - Part 5							XXX													XXX
89999999. Total - Preferred Stocks							XXX													XXX
97999997. Total - Common Stocks - Part 4							XXX													XXX
97999998. Total - Common Stocks - Part 5							XXX													XXX
97999999. Total - Common Stocks							XXX													XXX
98999999. Total - Preferred and Common Stocks							XXX													XXX
99999999 - Totals						12,518,623	XXX	12,414,602	11,742,801	(169,148)	5,628		(163,520)		12,404,282		84,459	84,459	347,388	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

[illegible]

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
2A ..\$	2B ..\$	2C ..\$				
3A ..\$	3B ..\$	3C ..\$				
4A ..\$	4B ..\$	4C ..\$				
5A ..\$	5B ..\$	5C ..\$				
6 ...\$						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

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

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