

ANNUAL STATEMENT

OF THE

TIAA-CREF LIFE INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2019**

LIFE AND ACCIDENT AND HEALTH

2019



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE

TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

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

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

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

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

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

Internet Website Address tiaa.org

Statutory Statement Contact Stacy Koon Eisenhauer, 704-988-4560
(Name) (Area Code) (Telephone Number)
seisenhauer@tiaa.org, 704-988-4914
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

<u>Jorge Claudio Gutierrez, Treasurer</u>	<u>Todd Richard Sagmoe #, Vice President, Head of Insurance, Illustration Actuary</u>
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DIRECTORS OR TRUSTEES

<u>Rashmi Dilip Badwe</u>	<u>Christine Ellen Dugan</u>	<u>Bradley (NMN) Finkle</u>
<u>William Gunnar Griesser #</u>	<u>Derek James Heaslip</u>	<u>Eric Thomas Jones</u>
<u>Meredith J. Kornreich</u>	<u>Christopher Antoine Van Buren</u>	

State of New York SS:
County of New York

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

<u>William Gunnar Griesser</u> President & Chief Executive Officer	<u>Mary Catherine Benedetto</u> Secretary	<u>Stacy Koon Eisenhauer</u> Vice President & Chief Financial Officer
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Subscribed and sworn to before me this 31st day of January, 2020
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 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	8,666,132,869		8,666,132,869	7,913,171,630
2. Stocks (Schedule D):				
2.1 Preferred stocks	182,882		182,882	182,882
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$25,833,671 , Schedule E - Part 1), cash equivalents (\$253,545,092 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	279,378,763		279,378,763	171,753,266
6. Contract loans (including \$ premium notes)	39,826,563		39,826,563	33,771,364
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	4,687,634		4,687,634	4,707,025
9. Receivables for securities	1,188		1,188	
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	8,990,209,899		8,990,209,899	8,123,586,167
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	75,394,328		75,394,328	69,960,076
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,002,582		2,002,582	1,844,212
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	56,384,506	36,503,149	19,881,357	17,948,456
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,285,289		5,285,289	2,123,513
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	3,315,706		3,315,706	12,103,495
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				2,184,230
18.2 Net deferred tax asset	97,206,476	79,662,673	17,543,803	16,772,754
19. Guaranty funds receivable or on deposit	198,558		198,558	195,779
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,933,686	2,446	1,931,240	4,007,721
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,231,931,030	116,168,268	9,115,762,762	8,250,726,403
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	4,022,073,351		4,022,073,351	5,016,425,361
28. Total (Lines 26 and 27)	13,254,004,381	116,168,268	13,137,836,113	13,267,151,764
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Sundry receivables	1,933,686	2,446	1,931,240	4,007,721
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,933,686	2,446	1,931,240	4,007,721

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$3,932,799,458 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$257,552,636 Modco Reserve)	3,932,799,458	3,532,202,828
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	4,541,418,215	4,104,701,197
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	12,393,682	14,860,452
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	142,794	132,909
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$9,432,036 ceded	9,432,036	16,070,718
9.4 Interest maintenance reserve (IMR, Line 6)	16,159,895	11,168,896
10. Commissions to agents due or accrued-life and annuity contracts \$637,854 accident and health \$ and deposit-type contract funds \$	637,854	847,799
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13. Transfers to Separate Accounts due or accrued (net) (including \$(5,898,770) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(9,668,516)	(8,176,203)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)		
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	3,222,991	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	950,213	476,826
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	15,373,788	17,986,278
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	52,680,746	52,486,440
24.02 Reinsurance in unauthorized and certified (\$) companies	4,867,483	3,292,423
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	22,383,208	18,528,183
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	15,198,043	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	136,854	141,904
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	8,618,128,744	7,764,720,650
27. From Separate Accounts Statement	4,009,170,763	5,001,547,187
28. Total liabilities (Lines 26 and 27)	12,627,299,507	12,766,267,837
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	777,500,000	557,500,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(269,463,394)	(59,116,073)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$12,902,588 in Separate Accounts Statement)	508,036,606	498,383,927
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	510,536,606	500,883,927
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	13,137,836,113	13,267,151,764
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	136,854	141,904
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	136,854	141,904
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	624,464,607	689,020,513
2. Considerations for supplementary contracts with life contingencies	2,435,429	1,216,172
3. Net investment income (Exhibit of Net Investment Income, Line 17)	304,807,739	268,870,648
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,300,665	1,138,956
5. Separate Accounts net gain from operations excluding unrealized gains or losses	445,938	1,507,262
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	15,728,677	18,776,632
7. Reserve adjustments on reinsurance ceded	6,028,568	16,144,117
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	23,636,199	24,806,878
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	372,547	299,226
9. Total (Lines 1 to 8.3)	979,220,369	1,021,780,404
10. Death benefits	26,255,488	27,126,489
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	84,104,087	64,418,394
13. Disability benefits and benefits under accident and health contracts	387,206	217,489
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	221,280,777	198,554,250
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	83,936,368	65,249,977
18. Payments on supplementary contracts with life contingencies	451,343	334,334
19. Increase in aggregate reserves for life and accident and health contracts	400,596,630	244,206,762
20. Totals (Lines 10 to 19)	817,011,899	600,107,695
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	18,918,735	24,436,689
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	136,257,575	135,511,030
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	12,022,931	12,852,988
25. Increase in loading on deferred and uncollected premiums	(192,465)	(2,198,557)
26. Net transfers to or (from) Separate Accounts net of reinsurance	140,213,459	214,333,925
27. Aggregate write-ins for deductions	49,746,363	49,823,302
28. Totals (Lines 20 to 27)	1,173,978,497	1,034,867,072
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(194,758,128)	(13,086,668)
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(194,758,128)	(13,086,668)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,653,250	2,364,386
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(198,411,378)	(15,451,054)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$1,128,526 (excluding taxes of \$1,672,468 transferred to the IMR)	(9,371,244)	818,647
35. Net income (Line 33 plus Line 34)	(207,782,622)	(14,632,407)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	500,883,927	411,540,841
37. Net income (Line 35)	(207,782,622)	(14,632,407)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		(201,711)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	49,275,590	4,947,032
41. Change in nonadmitted assets	(47,649,399)	(5,498,022)
42. Change in liability for reinsurance in unauthorized and certified companies	(1,575,060)	10,648,295
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(194,306)	(5,570,831)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(2,421,524)	(349,270)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	220,000,000	100,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	9,652,679	89,343,086
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	510,536,606	500,883,927
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	372,547	299,226
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	372,547	299,226
2701. Miscellaneous deductions	49,746,363	49,823,302
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	49,746,363	49,823,302
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	619,202,864	687,299,989
2. Net investment income	298,579,800	261,013,313
3. Miscellaneous income	41,852,657	43,853,735
4. Total (Lines 1 through 3)	959,635,321	992,167,037
5. Benefit and loss related payments	375,874,951	304,038,865
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	141,796,671	217,882,641
7. Commissions, expenses paid and aggregate write-ins for deductions	167,401,528	173,344,086
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ (445,386) tax on capital gains (losses)	1,047,023	5,621,227
10. Total (Lines 5 through 9)	686,120,173	700,886,819
11. Net cash from operations (Line 4 minus Line 10)	273,515,148	291,280,218
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	874,143,206	638,931,802
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		1,000,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	566	312
12.7 Miscellaneous proceeds	15,198,043	399,177
12.8 Total investment proceeds (Lines 12.1 to 12.7)	889,341,815	640,331,291
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,626,570,527	1,312,892,917
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	1,188	
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,626,571,715	1,312,892,917
14. Net increase (decrease) in contract loans and premium notes	6,055,199	6,755,154
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(743,285,099)	(679,316,780)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	220,000,000	100,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	353,547,131	339,319,287
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	3,848,317	17,824,956
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	577,395,448	457,144,243
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	107,625,497	69,107,681
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	171,753,266	102,645,585
19.2 End of year (Line 18 plus Line 19.1)	279,378,763	171,753,266

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

20.0001. Security exchanges	148,047,155	168,869,013
20.0002. Capitalized interest on bonds	2,461,425	1,738,512
20.0003. Interest credited on deposit type contracts	83,808,030	65,561,471

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	624,464,607	295,908,139	38,289,104	290,267,364					
2. Considerations for supplementary contracts with life contingencies	2,435,429	XXX	XXX	2,435,429		XXX	XXX		XXX
3. Net investment income	304,807,739	99,585,440	14,338,969	52,828,748	138,054,581				
4. Amortization of Interest Maintenance Reserve (IMR)	1,300,665	846,998	40,552	312,402	100,713				
5. Separate Accounts net gain from operations excluding unrealized gains or losses	445,938			445,938			XXX		
6. Commissions and expense allowances on reinsurance ceded	15,728,677	10,461,978	5,266,699				XXX		
7. Reserve adjustments on reinsurance ceded	6,028,568	7,260,948	(1,232,380)				XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	23,636,199	2,274,267	4,032,457	11,719,340	5,610,135		XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	372,547	72,804	9,281	253,512	36,950				
9. Totals (Lines 1 to 8.3)	979,220,369	416,410,574	60,744,682	358,262,734	143,802,379				
10. Death benefits	26,255,488	20,323,563	5,931,925			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	84,104,087	XXX	XXX	84,104,087		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	387,206	387,206					XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	221,280,777	36,288,169	10,556,390	174,436,219		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	83,936,368	551,896	65,579	3,595,712	79,723,181		XXX		
18. Payments on supplementary contracts with life contingencies	451,343			451,343		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	400,596,630	467,839,729	11,825,477	(79,068,576)			XXX		
20. Totals (Lines 10 to 19)	817,011,898	525,390,563	28,379,370	183,518,785	79,723,181		XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	18,918,735	7,856,983	11,061,751						XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	136,257,575	88,876,542	7,360,384	20,683,843	19,417,817	(81,011)			
24. Insurance taxes, licenses and fees, excluding federal income taxes	12,022,931	9,012,012	1,232,621	1,533,133	165,268	79,897			
25. Increase in loading on deferred and uncollected premiums	(192,465)	(192,465)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	140,213,459	48,233,414	12,616,322	79,363,724			XXX		
27. Aggregate write-ins for deductions	49,746,363	5,437	(1,618)	49,782,972	(40,428)				
28. Totals (Lines 20 to 27)	1,173,978,497	679,182,486	60,648,830	334,882,457	99,265,838	(1,114)			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(194,758,128)	(262,771,913)	95,852	23,380,278	44,536,540	1,114			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(194,758,128)	(262,771,913)	95,852	23,380,278	44,536,540	1,114			
32. Federal income taxes incurred (excluding tax on capital gains)	3,653,250	(3,090,210)	1,127	274,953	6,467,367	13			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(198,411,378)	(259,681,703)	94,725	23,105,325	38,069,173	1,101			
34. Policies/certificates in force end of year	104,876	92,311	1,865	10,700			XXX		
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	372,547	72,804	9,281	253,512	36,950				
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	372,547	72,804	9,281	253,512	36,950				
2701. Miscellaneous deductions	49,746,363	5,437	(1,618)	49,782,972	(40,428)				
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	49,746,363	5,437	(1,618)	49,782,972	(40,428)				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	295,908,139			36,320,261		179,725,984			79,861,894			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	99,585,440			7,675,176		78,319,401			13,590,864			
4. Amortization of Interest Maintenance Reserve (IMR)	846,998			63,280		673,645			110,073			
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	10,461,978			7,430,779		1,955,594			1,075,605			
7. Reserve adjustments on reinsurance ceded	7,260,948					4,192,998			3,067,950			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,274,267			115,874		1,053,171			1,105,222			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	72,804			7,300		56,727			8,777			
9. Totals (Lines 1 to 8.3)	416,410,574			51,612,669		265,977,519			98,820,385			
10. Death benefits	20,323,563			16,852,321		2,373,542			1,097,700			
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	387,206			387,206								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	36,288,169					26,890,971			9,397,197			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	551,896			383,737		59,979			108,180			
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	467,839,729			20,945,943		390,458,792			56,434,994			
20. Totals (Lines 10 to 19)	525,390,563			38,569,207		419,783,284			67,038,072			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	7,856,983			1,764,761		3,816,105			2,276,117			XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	88,876,542			6,996,998		70,063,548			11,815,996			
24. Insurance taxes, licenses and fees, excluding federal income taxes	9,012,012			709,489		7,104,390			1,198,133			
25. Increase in loading on deferred and uncollected premiums	(192,465)			(192,465)								
26. Net transfers to or (from) Separate Accounts net of reinsurance	48,233,414					(105,132)			48,338,546			
27. Aggregate write-ins for deductions	5,437			437		4,118			882			
28. Totals (Lines 20 to 27)	679,182,486			47,848,427		500,666,313			130,667,745			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(262,771,913)			3,764,242		(234,688,794)			(31,847,360)			
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(262,771,913)			3,764,242		(234,688,794)			(31,847,360)			
32. Federal income taxes incurred (excluding tax on capital gains)	(3,090,210)			44,268		(2,759,952)			(374,526)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(259,681,703)			3,719,974		(231,928,842)			(31,472,834)			
34. Policies/certificates in force end of year	92,311			80,305		9,249			2,757			
DETAILS OF WRITE-INS												
08.301. Miscellaneous income	72,804			7,300		56,727			8,777			
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	72,804			7,300		56,727			8,777			
2701. Miscellaneous deductions	5,437			437		4,118			882			
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,437			437		4,118			882			

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

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

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	38,289,104			19,901,279		18,387,825			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	14,338,969			11,383,744		2,955,225			
4. Amortization of Interest Maintenance Reserve (IMR)	40,552			32,210		8,342			
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	5,266,699			2,442,140		2,824,559			
7. Reserve adjustments on reinsurance ceded	(1,232,380)			(1,014,165)		(218,215)			
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	4,032,457					4,032,457			
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	9,281			9,270		11			
9. Totals (Lines 1 to 8.3)	60,744,682			32,754,478		27,990,205			
10. Death benefits	5,931,925			435,616		5,496,309			
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	10,556,390			7,307,032		3,249,358			
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	65,579					65,579			
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	11,825,477			13,284,935		(1,459,458)			
20. Totals (Lines 10 to 19)	28,379,370			21,027,582		7,351,787			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,061,751			4,885,921		6,175,830			XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	7,360,384			5,878,925		1,481,459			
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,232,621			984,526		248,095			
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance	12,616,322					12,616,322			
27. Aggregate write-ins for deductions	(1,618)			(1,677)		59			
28. Totals (Lines 20 to 27)	60,648,830			32,775,278		27,873,553			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	95,852			(20,800)		116,652			
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	95,852			(20,800)		116,652			
32. Federal income taxes incurred (excluding tax on capital gains)	1,127			(245)		1,372			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	94,725			(20,555)		115,280			
34. Policies/certificates in force end of year	1,865			1,104		761			
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	9,281			9,270		11			
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	9,281			9,270		11			
2701. Miscellaneous deductions	(1,618)			(1,677)		59			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(1,618)			(1,677)		59			

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

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

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

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 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. Premiums for individual annuity contracts	290,267,364	1,623,367		285,631,162		3,012,835	
2. Considerations for supplementary contracts with life contingencies	2,435,429	XXX	XXX	XXX	XXX	2,435,429	XXX
3. Net investment income	52,828,748	135,387		43,759,710		2,560,372	6,373,279
4. Amortization of Interest Maintenance Reserve (IMR)	312,402	721		232,975		22,557	56,149
5. Separate Accounts net gain from operations excluding unrealized gains or losses	445,938	445,938					
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	11,719,340	1,125		11,685,982		3,370	28,863
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	253,512			232,536		186	20,790
9. Totals (Lines 1 to 8.3)	358,262,734	2,206,539		341,542,366		8,034,749	6,479,082
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	84,104,087	279,588		78,166,389		5,658,110	
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	174,436,219	14,361,487		160,074,732			
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	3,595,712	27		91,584		648	3,503,454
18. Payments on supplementary contracts with life contingencies	451,343			109,266		342,077	
19. Increase in aggregate reserves for life and accident and health contracts	(79,068,576)	1,811,219		(82,627,454)		1,747,659	
20. Totals (Lines 10 to 19)	183,518,785	16,452,321		155,814,516		7,748,495	3,503,454
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	20,683,843	9,448		19,355,529		1,318,866	
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,533,133	3,543		1,434,673		94,917	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	79,363,724	(15,365,262)		96,571,701		(1,869,256)	26,541
27. Aggregate write-ins for deductions	49,782,971	562,200		49,210,148		14	10,610
28. Totals (Lines 20 to 27)	334,882,456	1,662,250		322,386,566		7,293,035	3,540,604
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	23,380,279	544,289		19,155,799		741,713	2,938,477
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	23,380,279	544,289		19,155,799		741,713	2,938,477
32. Federal income taxes incurred (excluding tax on capital gains)	274,953	6,401		225,272		8,723	34,557
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	23,105,326	537,888		18,930,527		732,990	2,903,920
34. Policies/certificates in force end of year	10,700	47		10,224		429	
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	253,512			232,536		186	20,790
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	253,512			232,536		186	20,790
2701. Miscellaneous deductions	49,782,971	562,200		49,210,148		14	10,610
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	49,782,971	562,200		49,210,148		14	10,610

(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 which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	138,054,581						138,054,581
4. Amortization of Interest Maintenance Reserve (IMR)	100,713						100,713
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	5,610,135						5,610,135
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	36,950						36,950
9. Totals (Lines 1 to 8.3)	143,802,379						143,802,379
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	79,723,181						79,723,181
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)	79,723,181						79,723,181
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	19,417,817						19,417,817
24. Insurance taxes, licenses and fees, excluding federal income taxes	165,268						165,268
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions	(40,428)						(40,428)
28. Totals (Lines 20 to 27)	99,265,838						99,265,838
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	44,536,540						44,536,540
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	44,536,540						44,536,540
32. Federal income taxes incurred (excluding tax on capital gains)	6,467,367						6,467,367
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	38,069,173						38,069,173
34. Policies/certificates in force end of year							
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	36,950						36,950
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	36,950						36,950
2701. Miscellaneous deductions	(40,428)						(40,428)
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(40,428)						(40,428)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts													
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income													
4. Amortization of Interest Maintenance Reserve (IMR)													
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts													
20. Totals (Lines 10 to 19)													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)													
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses	(81,011)											(81,011)	
24. Insurance taxes, licenses and fees, excluding federal income taxes	79,897											79,897	
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)	(1,114)											(1,114)	
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	1,114											1,114	
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,114											1,114	
32. Federal income taxes incurred (excluding tax on capital gains)	13											13	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,101											1,101	
34. Policies/certificates in force end of year													
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	1,806,994,522			150,202,449		1,413,673,224			243,118,849			
2. Tabular net premiums or considerations	356,152,070			88,014,990		184,755,643			83,381,437			
3. Present value of disability claims incurred	40,665			40,665								
4. Tabular interest	79,586,636			6,337,445		59,414,349			13,834,842			
5. Tabular less actual reserve released	352,847			352,847								
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	194,089,398					175,041,449			19,047,949			
8. Totals (Lines 1 to 7)	2,437,216,138			244,948,396		1,832,884,665			359,383,077			
9. Tabular cost	67,030,551			67,030,551								
10. Reserves released by death	3,325,483			361,582		1,665,882			1,298,019			
11. Reserves released by other terminations (net)	43,405,233			6,020,665		27,086,767			10,297,801			
12. Annuity, supplementary contract and disability payments involving life contingencies	387,206			387,206								
13. Net transfers to or (from) Separate Accounts	48,233,414								48,233,414			
14. Total Deductions (Lines 9 to 13)	162,381,887			73,800,004		28,752,649			59,829,234			
15. Reserve December 31 of current year	2,274,834,251			171,148,392		1,804,132,016			299,553,843			
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	1,864,041,257					1,600,703,589			263,337,668			
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,864,041,257					1,600,703,589			263,337,668			

(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.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	413,534,209				328,380,448	85,153,761			
2. Tabular net premiums or considerations	60,070,393				33,354,766	26,715,627			
3. Present value of disability claims incurred									
4. Tabular interest	16,634,360				10,939,273	5,695,087			
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	(30,527,980)				(16,799,857)	(13,728,123)			
8. Totals (Lines 1 to 7)	459,710,982				355,874,630	103,836,352			
9. Tabular cost									
10. Reserves released by death	1,101,743				111,390	990,353			
11. Reserves released by other terminations (net)	20,633,231				14,097,857	6,535,374			
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts	12,616,322					12,616,322			
14. Total Deductions (Lines 9 to 13)	34,351,296				14,209,247	20,142,049			
15. Reserve December 31 of current year	425,359,686				341,665,383	83,694,303			
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	411,048,225				335,915,843	75,132,382			
17. Amount Available for Policy Loans Based upon Line 16 CSV	411,048,225				335,915,843	75,132,382			

(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.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	1,311,674,097	2,838,387		1,262,462,393		46,373,317	
2. Tabular net premiums or considerations	292,702,793	1,623,367		285,631,162		5,448,264	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	61,711,285	472,761		59,207,001		2,031,523	
5. Tabular less actual reserve released	(17,605,001)			(16,808,297)		(796,704)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	(77,525,183)	(807,002)		(76,669,091)		(49,090)	
8. Totals (Lines 1 to 7)	1,570,957,991	4,127,513		1,513,823,168		53,007,310	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies	259,014,622	14,843,170		238,061,999		6,109,453	
13. Net transfers to or (from) Separate Accounts	79,337,849	(15,365,262)		95,926,231		(1,223,120)	
14. Total Deductions (Lines 9 to 13)	338,352,471	(522,092)		333,988,230		4,886,333	
15. Reserve December 31 of current year	1,232,605,520	4,649,605		1,179,834,938		48,120,977	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	1,126,609,751	4,380,499		1,121,803,624		425,628	
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year							
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred	xxx	xxx	xxx	xxx	xxx	xxx	xxx
4. Tabular interest							
5. Tabular less actual reserve released							
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)							
9. Tabular cost							
10. Reserves released by death	xxx		xxx	xxx	xxx	xxx	xxx
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies							
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)							
15. Reserve December 31 of current year							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....7,006,287	.....6,882,609
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....299,418,665	.....304,773,415
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans .....	.....1,496,874	.....1,700,054
6	Cash, cash equivalents and short-term investments	(e) .....1,167,340	.....1,167,340
7	Derivative instruments	(f)	
8.	Other invested assets .....	.....340,359	.....340,359
9.	Aggregate write-ins for investment income .....	.....2,013,037	.....2,013,037
10.	Total gross investment income	311,442,562	316,876,814
11.	Investment expenses		(g) .....11,738,417
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....16,784
13.	Interest expense		(h) .....313,875
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) .....		.....12,069,075
17.	Net investment income (Line 10 minus Line 16)		304,807,739
DETAILS OF WRITE-INS			
0901.	Commitment and other fees .....	.....2,013,037	.....2,013,037
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)	.....2,013,037	.....2,013,037
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 \$4,906,842 accrual of discount less \$6,555,189 amortization of premium and less \$2,616,415 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 \$1,167,340 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 \$1,665,984 investment expenses and \$585,293 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) .....	.....9,197,426	.....(9,476,579)	.....(279,153)		
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 .....	.....566		.....566		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses) .....	.....9,197,992	.....(9,476,579)	.....(278,587)		
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected	4, 772		4, 772									
2. Deferred and accrued	1, 538, 910		1, 538, 910									
3. Deferred , accrued and uncollected:												
3.1 Direct	1, 543, 682		1, 543, 682									
3.2 Reinsurance assumed												
3.3 Reinsurance ceded												
3.4 Net (Line 1 + Line 2)	1, 543, 682		1, 543, 682									
4. Advance	6, 428		6, 428									
5. Line 3.4 - Line 4	1, 537, 254		1, 537, 254									
6. Collected during year:												
6.1 Direct	446, 782, 383		194, 156, 623	229, 462, 164		23, 163, 596						
6.2 Reinsurance assumed												
6.3 Reinsurance ceded	15, 659, 384		8, 381, 669			7, 277, 716						
6.4 Net	431, 122, 998		185, 774, 954	229, 462, 164		15, 885, 880						
7. Line 5 + Line 6.4	432, 660, 253		187, 312, 208	229, 462, 164		15, 885, 880						
8. Prior year (uncollected + deferred and accrued - advance)	1, 229, 243		1, 229, 243									
9. First year premiums and considerations:												
9.1 Direct	447, 090, 394		194, 464, 634	229, 462, 164		23, 163, 596						
9.2 Reinsurance assumed												
9.3 Reinsurance ceded	15, 659, 384		8, 381, 669			7, 277, 716						
9.4 Net (Line 7 - Line 8)	431, 431, 010		186, 082, 965	229, 462, 164		15, 885, 880						
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	3, 012, 835			3, 012, 835								
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net	3, 012, 835			3, 012, 835								
RENEWAL												
11. Uncollected	679, 596		679, 596									
12. Deferred and accrued	19, 853, 134		19, 853, 134									
13. Deferred, accrued and uncollected:												
13.1 Direct	20, 532, 730		20, 532, 730									
13.2 Reinsurance assumed												
13.3 Reinsurance ceded												
13.4 Net (Line 11 + Line 12)	20, 532, 730		20, 532, 730									
14. Advance	136, 366		136, 366									
15. Line 13.4 - Line 14	20, 396, 363		20, 396, 363									
16. Collected during year:												
16.1 Direct	277, 092, 274		169, 371, 108	57, 792, 365		42, 986, 068				6, 942, 733		
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	87, 817, 223		60, 291, 645			20, 582, 845				6, 942, 733		
16.4 Net	189, 275, 051		109, 079, 463	57, 792, 365		22, 403, 224						
17. Line 15 + Line 16.4	209, 671, 415		129, 475, 826	57, 792, 365		22, 403, 224						
18. Prior year (uncollected + deferred and accrued - advance)	19, 650, 652		19, 650, 652									
19. Renewal premiums and considerations:												
19.1 Direct	277, 820, 355		170, 116, 819	57, 792, 365		42, 986, 068				6, 925, 103		
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	87, 799, 593		60, 291, 645			20, 582, 845				6, 925, 103		
19.4 Net (Line 17 - Line 18)	190, 020, 762		109, 825, 174	57, 792, 365		22, 403, 224						
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	727, 923, 584		364, 581, 453	290, 267, 364		66, 149, 664				6, 925, 103		
20.2 Reinsurance assumed												
20.3 Reinsurance ceded	103, 458, 977		68, 673, 314			27, 860, 560				6, 925, 103		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	624, 464, 607		295, 908, 139	290, 267, 364		38, 289, 104						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	4,307,657		1,955,110			2,352,547						
23.2 Reinsurance assumed												
23.3 Net ceded less assumed	4,307,657		1,955,110			2,352,547						
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	11,421,020		8,506,868			2,914,152						
25.2 Reinsurance assumed												
25.3 Net ceded less assumed	11,421,020		8,506,868			2,914,152						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	15,728,677		10,461,978			5,266,699						
26.2 Reinsurance assumed (Page 6, Line 22)												
26.3 Net ceded less assumed	15,728,677		10,461,978			5,266,699						
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	10,189,958		5,201,433			4,988,525						
28. Single												
29. Renewal	8,728,778		2,655,551			6,073,227						
30. Deposit-type contract funds												
31. Totals (to agree with Page 6, Line 21)	18,918,736		7,856,984			11,061,752						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent	3,591,103				437,752		4,028,855
2. Salaries and wages	59,986,425				8,307,505		68,293,930
3.11 Contributions for benefit plans for employees	8,345,807				626,950		8,972,757
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	331,703				3,146		334,849
3.32 Other agent welfare							
4.1 Legal fees and expenses	709,171				1,133		710,304
4.2 Medical examination fees	2,465,739						2,465,739
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	1,167,573				2,340		1,169,913
4.5 Expense of investigation and settlement of policy claims	1,573				32		1,605
5.1 Traveling expenses	910,029				179,137		1,089,166
5.2 Advertising	2,553,099				1,647		2,554,746
5.3 Postage, express, telegraph and telephone	2,298,069				(21,452)		2,276,617
5.4 Printing and stationery	673,027				(58)		672,969
5.5 Cost or depreciation of furniture and equipment	16,473				306		16,779
5.6 Rental of equipment	684,054				74,138		758,192
5.7 Cost or depreciation of EDP equipment and software	12,953,529				220,194		13,173,723
6.1 Books and periodicals	27,255				1,100		28,355
6.2 Bureau and association fees	388,020				4,999		393,019
6.3 Insurance, except on real estate	73,435				8,339		81,774
6.4 Miscellaneous losses							
6.5 Collection and bank service charges	254,948				(11,943)		243,005
6.6 Sundry general expenses	5,038,534				707,110		5,745,644
6.7 Group service and administration fees							
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses	38,158				1,978		40,136
9.2 Investment expenses not included elsewhere	73,642				(4,529)		69,113
9.3 Aggregate write-ins for expenses	33,757,218		(81,009)		1,198,593		34,874,802
10. General expenses incurred	136,338,584		(81,009)		11,738,417	(b)	(a) 147,995,992
11. General expenses unpaid Dec. 31, prior year							
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	136,338,584		(81,009)		11,738,417		147,995,992
DETAILS OF WRITE-INS							
09.301. GFA DISTRIBUTION	12,406,973						12,406,973
09.302. TEMPORARY HELP	8,536,847				(6,944)		8,529,903
09.303. FEES TO CONSULTANTS	6,369,407				1,181,330		7,550,737
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	6,443,991		(81,009)		24,207		6,387,189
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	33,757,218		(81,009)		1,198,593		34,874,802

(a) Includes management fees of \$ _____ to affiliates and \$ _____ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ _____ ; 2. Institutional \$ _____ ; 3. Recreational and Health \$ _____ ; 4. Educational \$ _____

5. Religious \$ _____ ; 6. Membership \$ _____ ; 7. Other \$ _____ ; 8. Total \$ _____

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes	1,691,878	13,451		(28,504)		1,676,825
2.	State insurance department licenses and fees	6,878,090	57,168				6,935,258
3.	State taxes on premiums	245,374	13,201		(776)		257,799
4.	Other state taxes, including \$						
	for employee benefits	3,095,310	(4,190)		46,064		3,137,184
5.	U.S. Social Security taxes	32,382	267				32,649
6.	All other taxes						
7.	Taxes, licenses and fees incurred	11,943,034	79,897		16,784		12,039,715
8.	Taxes, licenses and fees unpaid Dec. 31, prior year						
9.	Taxes, licenses and fees unpaid Dec. 31, current year						
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	11,943,034	79,897		16,784		12,039,715

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 80 CSO 4.5% CRVM ALB NS CNF 2001-2005	192,293,686		192,293,686		
0100002. 80 CSO 4.5% CRVM ALB SM CNF 2001-2005	855,684		855,684		
0100003. 2001 CSO SEL & UL 4.5% CRVM ALB SM CNF 2005-2005	25,169		25,169		
0100004. 2001 CSO SEL & UL 4.5% CRVM ALB NS CNF 2005-2005	12,398,469		12,398,469		
0100005. 2001 CSO SEL & UL 4% CRVM ALB NS CNF 2006-2012	216,145,889		216,145,889		
0100006. 2001 CSO SEL & UL 4% CRVM ALB SM CNF 2006-2012	1,162,118		1,162,118		
0100007. 2001 CSO 3.5% CRVM ALB NS CNF 2013-2019	152,666,530		152,666,530		
0100008. 2001 CSO 3.5% CRVM ALB SM CNF 2013-2019	1,037,963		1,037,963		
0100009. 2001 CSO 3.5% CRVM ANB NS CNF 2013-2019	41,804,234		41,804,234		
0100010. 2001 CSO 3.5% CRVM ANB SM CNF 2013-2019	983,133		983,133		
0100011. 2017 CSO 3.5% CRVM ALB NS CNF 2019-2019	5,949,709		5,949,709		
0100012. 2017 CSO 3.5% CRVM ALB SM CNF 2019-2019	58,149		58,149		
0100013. 80 CSO 4.5% CRVM ALB IDB (ISL) 2000-2005	41,479,724		41,479,724		
0100014. 80 CSO 4% CRVM ALB IDB (ISL) 2006-2008	31,712,529		31,712,529		
0100015. 2001 CSO 4% CRVM ALB IDB (ISL) 2008-2012	207,490,029		207,490,029		
0100016. 2001 CSO 3.5% CRVM ALB IDB (ISL) 2013-2019	1,442,674,076		1,442,674,076		
0100017. 2001 CSO 4% CRVM ANB IDB (ISL) 2012-2012	39,409,128		5,701,020		33,708,108
0100018. 2001 CSO 3.5% CRVM ANB IDB (ISL) 2013-2019	535,291,099		144,685,302		390,605,797
0199997. Totals (Gross)	2,923,437,318		2,499,123,413		424,313,905
0199998. Reinsurance ceded	481,787,701		481,704,765		82,936
0199999. Life Insurance: Totals (Net)	2,441,649,617		2,017,418,648		424,230,969
0200001. AG43 Basic Adj Rsv: 1983A MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2019-2019	49,946,728	XXX	49,946,728	XXX	
0200002. AG43 Basic Adj Rsv: A-2000 MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2019-2019	1,067,334,483	XXX	1,067,334,483	XXX	
0200003. AG43 Basic Adj Rsv: 2012 IAR MOST RECENT DECLARATION (3.75%) (DEF,NFI) 2019-2019	4,522,441	XXX	4,522,441	XXX	
0200004. A-2000 MOST RECENT DECLARATION (3.75%) (<1yr) ANB (DEF,NFI) 2019-2019	2,806,691	XXX	2,806,691	XXX	
0200005. A-2000 MOST RECENT DECLARATION (4.00%,3.50%) (5yr) ANB (DEF,NFI) 2018-2018	417,637	XXX	417,637	XXX	
0200006. A-2000 MOST RECENT DECLARATION (4.00%,3.75%) (5yr) ANB (DEF,NFI) 2019-2019	682,908	XXX	682,908	XXX	
0200007. A-2000 MOST RECENT DECLARATION (4.00%,3.75%) (5yr) ANB (DEF,NFI) 2015-2015	106,190	XXX	106,190	XXX	
0200008. A-2000 MOST RECENT DECLARATION (4.25%,3.75%) (5yr) ANB (DEF,NFI) 2016-2016	376,995	XXX	376,995	XXX	
0200009. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001	990,150	XXX	990,150	XXX	
0200010. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	1,717,417	XXX	1,717,417	XXX	
0200011. A-2000 6% CARVM ANB (IMM,FI) 2003-2009	3,042,658	XXX	3,042,658	XXX	
0200012. A-2000 5.5% CARVM ANB (IMM,FI) 2008-2008	4,398,911	XXX	4,398,911	XXX	
0200013. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	4,940,979	XXX	4,940,979	XXX	
0200014. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	4,593,413	XXX	4,593,413	XXX	
0200015. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	2,931,216	XXX	2,931,216	XXX	
0200016. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	3,605,075	XXX	3,605,075	XXX	
0200017. A-2000 4.5% ANB (IMM,FI) 2006-2014	4,885,760	XXX	4,885,760	XXX	
0200018. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2019	25,029,093	XXX	25,029,093	XXX	
0200019. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2019	26,128,212	XXX	26,128,212	XXX	
0200020. 2012 IAR 2.75% CARVM ANB (IMM, FI) 2018-2018	1,113,515	XXX	1,113,515	XXX	
0200021. 2012 IAR 3.00% CARVM ANB (IMM, FI) 2018-2018	3,176,644	XXX	3,176,644	XXX	
0200022. 2012 IAR 3.25% CARVM ANB (IMM, FI) 2018-2019	2,611,936	XXX	2,611,936	XXX	
0200023. 2012 IAR 3.50% CARVM ANB (IMM, FI) 2018-2018	7,964,859	XXX	7,964,859	XXX	
0200024. 2012 IAR 2.50% CARVM ANB (IMM, FI) 2019-2019	3,961,322	XXX	3,961,322	XXX	
0299997. Totals (Gross)	1,227,285,233	XXX	1,227,285,233	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	1,227,285,233	XXX	1,227,285,233	XXX	
0300001. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001	12,314		12,314		
0300002. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	54,931		54,931		
0300003. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	538,273		538,273		
0300004. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	454,862		454,862		
0300005. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	347,133		347,133		
0300006. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	46,474		46,474		
0300007. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2019	1,578,314		1,578,314		
0300008. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2019	825,153		825,153		
0300009. 2012 IAR 2.75% CARVM ANB (IMM, FI) 2018-2018					
0300010. 2012 IAR 3.00% CARVM ANB (IMM, FI) 2018-2018	379,067		379,067		
0300011. 2012 IAR 3.25% CARVM ANB (IMM, FI) 2018-2019	239,816		239,816		
0300012. 2012 IAR 3.50% CARVM ANB (IMM, FI) 2018-2018	365,774		365,774		
0300013. 2012 IAR 2.50% CARVM ANB (IMM, FI) 2019-2019	260,973		260,973		
0399997. Totals (Gross)	5,103,084		5,103,084		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	5,103,084		5,103,084		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	672,691		672,691		
0500002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	6,747,679		6,747,679		
0500003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2019	3,559,156		3,559,156		
0599997. Totals (Gross)	10,979,526		10,979,526		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	10,979,526		10,979,526		
0600001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	203,232		203,232		
0600002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	1,170,280		1,170,280		
0600003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2019	372,497		372,497		
0699997. Totals (Gross)	1,746,009		1,746,009		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	1,746,009		1,746,009		
0700001. For extra mortality under term conversions.	7,114,192		6,385,310		728,882
0700002. For extra mortality on substandard policies.	8,049,821		8,049,821		
0700003. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state.	10,648,408		10,248,574		399,834
0700004. Additional actuarial reserves – asset adequacy analysis	225,000,000		225,000,000		
0700005. AG43 Excess Reserves	217,206		217,206		
0799997. Totals (Gross)	251,029,627		249,900,911		1,128,716
0799998. Reinsurance ceded	4,993,638		4,993,638		
0799999. Miscellaneous Reserves: Totals (Net)	246,035,989		244,907,273		1,128,716
9999999. Totals (Net) – Page 3, Line 1	3,932,799,458		3,507,439,773		425,359,685

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-Participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-Participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$

Yes [] No [X]

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
4.5% in years 1 to 10 followed by 3.5% for M Group UL products

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
6.1 If so, state the amount of reserve on such contracts on the basis actually held:\$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$
Attach statement of methods employed in their valuation.

Yes [] No [X]

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business:\$
7.4 Identify where the reserves are reported in the blank:

Yes [] No [X]

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$
8.2 State the amount of reserves established for this business:\$
8.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$
9.2 State the amount of reserves established for this business:\$
9.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)	84,172,075											84,172,075	
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	84,172,075											84,172,075	
8. Reinsurance ceded	84,172,075											84,172,075	
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	26,476,481											26,476,481	
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	26,476,481											26,476,481	
15. Reinsurance ceded	26,476,481											26,476,481	
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(a) 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.

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	4,104,701,197	3,993,140,799	85,078,813	16,140,422		10,341,163
2. Deposits received during the year	1,420,922,862	1,357,933,936	53,387,872	9,601,054		
3. Investment earnings credited to the account	83,808,030	79,723,181	3,347,335	604,400		133,114
4. Other net change in reserves	(638,143)		(474,791)	(163,352)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	2,841,763,237	2,796,729,834	36,423,132	6,307,584		2,302,687
8. Other net transfers to or (from) Separate Accounts	(1,774,387,507)	(1,780,373,278)	3,687,897	2,297,875		
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	4,541,418,216	4,414,441,360	101,228,200	17,577,065		8,171,590
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	4,541,418,216	4,414,441,360	101,228,200	17,577,065		8,171,590

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	13,742,319		12,331,719	1,409,100			1,500				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	6,684,020		6,684,020								
2.24 Net	7,058,299		(b) 5,647,699	(b) 1,409,100		(b)	(b) 1,500		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	18,408,102		16,433,031				1,975,071				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	13,072,719		12,204,024				868,695				
3.4 Net	5,335,383		(b) 4,229,007	(b)		(b)	(b) 1,106,376		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	32,150,421		28,764,750	1,409,100			1,976,571				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	19,756,739		18,888,044				868,695				
4.4 Net	12,393,682	(a)	(a) 9,876,706	1,409,100			(a) 1,107,876				

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____548,976

Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	155,151,462		51,355,950	84,607,909	451,343		12,211,450				6,524,810
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	38,324,792		31,473,732				326,250				6,524,810
1.4 Net (d)	116,826,670		19,882,218	84,607,909	451,343		11,885,200				
2. Liability December 31, current year from Part 1:											
2.1 Direct	32,150,421		28,764,750	1,409,100			1,976,571				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	19,756,739		18,888,044				868,695				
2.4 Net	12,393,682		9,876,706	1,409,100			1,107,876				
3. Amounts recoverable from reinsurers December 31, current year	5,285,289		252,500				5,032,789				
4. Liability December 31, prior year:											
4.1 Direct	31,737,520		27,017,338	1,912,922			2,807,260				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	16,877,068		16,098,170				778,898				
4.4 Net	14,860,452		10,919,168	1,912,922			2,028,362				
5. Amounts recoverable from reinsurers December 31, prior year	2,123,513		2,123,513								
6. Incurred Benefits											
6.1 Direct	155,564,363		53,103,362	84,104,087	451,343		11,380,761				6,524,810
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	44,366,239		32,392,593				5,448,836				6,524,810
6.4 Net	111,198,124		20,710,769	84,104,087	451,343		5,931,925				

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

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

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

(d) Includes \$387,206 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	36,503,149	37,333,580	830,431
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	79,662,673	31,158,132	(48,504,541)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	2,446	27,158	24,712
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	116,168,268	68,518,870	(47,649,398)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	116,168,268	68,518,870	(47,649,398)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Sundry receivables	2,446	27,158	24,712
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,446	27,158	24,712

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Principles

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

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

	SSAP#	F/S Page	F/S Line	12/31/2019	12/31/2018
Net Income (loss), New York SAP				\$ (207,782,622)	\$ (14,632,407)
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Additional Reserves for Term Conversions	51R	4	19	(1,380,307)	(1,140,346)
Net Income (loss), NAIC SAP				<u>\$ (206,402,315)</u>	<u>\$ (13,492,061)</u>
Capital and Surplus, New York SAP				\$ 510,536,606	\$ 500,883,927
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Deferred Premium Asset Limitation	51R, 61R	2	15.2	(466,122)	(62,610)
Book Value Separate Account Assets.....	56	2	27	(6,844,749)	33,872,947
Book Value Separate Account Liabilities.....	56	3	27	8,413,748	(28,900,152)
Additional Reserves for Term Conversions	51R	3	1	(7,114,192)	(5,733,885)
Capital and Surplus, NAIC SAP				<u>\$ 516,547,921</u>	<u>\$ 501,707,627</u>

The deferred premium asset limitation results from the NYSDFS Circular Letter No. 11 (2010), which prescribed the calculation and clarified the accounting for deferred premium assets when reinsurance is involved.

The Stable Value Separate Account ("SVSA") products are accounted for at book value in accordance with New York Insurance Law (“NYIL”) Section 1414. The separate account liabilities for the benefits guaranteed under the contracts are carried at contract book value in accordance with NYIL section 4217, DFS Regulation No. 151.

The additional reserve for the term conversions results from the Department requiring in Regulation No. 147 (11NYCRR 98) Valuation of Life Insurance Reserves Section 98.4 for any policy which guarantees renewal, or conversion to another policy, without evidence of insurability, additional reserves shall be held that account for excess mortality due to anti-selection with appropriate margins to cover expenses and risk of moderately adverse deviations in experience.

The Company’s risk based capital as of December 31, 2019 and December 31, 2018 would not have triggered a regulatory event without the use of the New York SAP prescribed practices.

B. Use of Estimates in Preparation of the Financial Statements

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

C. Accounting Policy

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

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

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2019	12/31/2018
Additional Reserves for:		
Deferred and payout annuity contracts issued after 2000	\$ 520	\$ 616

In addition, the Company uses the following accounting policies:

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

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

- (3) Not applicable
- (4) Preferred stocks are stated at amortized cost unless they have an NAIC rating designation of 4, 5, or 6 which are stated at the lower of amortized cost or fair value. The fair values of preferred stocks are determined using prices provided by independent pricing services or internally developed pricing models. When it is determined that a decline in fair value of an investment is other-than-temporary, the cost basis of the investment is reduced to its fair value and the amount of the reduction is accounted for as a realized loss.
- (5) Not applicable
- (6) Included within bonds are loan-backed and structured securities. Estimated future cash flows and expected prepayment speeds are used to determine the amortization of loan-backed and structured securities under the prospective method. Expected future cash flows and prepayment speeds are evaluated quarterly. Certain loan-backed and structured securities are reported at the lower of amortized cost or fair value as a result of the NAIC modeling process.

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

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

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

- (7) Investments in wholly-owned subsidiaries are stated at the value of their underlying net assets as follows: (1) domestic insurance subsidiaries are stated at the value of their underlying statutory surplus; (2) non-insurance subsidiaries are stated at the value of their underlying audited GAAP equity. Dividends and distributions from subsidiaries are recorded in investment income to the extent that they are not in excess of the investee's undistributed accumulated earnings and changes in the equity of subsidiaries are recorded directly to surplus as unrealized gains or losses.
- (8) Not applicable

NOTES TO FINANCIAL STATEMENTS

- (9) Derivative instrument usage is described in the Derivative Use Plan that the Company has filed with the Department. The plan details the Company's derivative policy objectives, strategies, controls and any restrictions placed on various derivative types. The plan also specifies the procedures and systems that the Company has established to evaluate, monitor and report on the derivative portfolio in terms of valuation, effectiveness and counterpart credit quality.
- (10) Not applicable
- (11) Not applicable
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not applicable

D. Going Concern

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

2. Accounting Changes and Corrections of Errors

Accounting Changes

Adoption of New Accounting Standards

Principle Based Reserves

In June 2016, the NAIC adopted substantive revisions to Statements of Statutory Accounting Principles (“SSAP”) No. 51R, Life Contracts (“SSAP 51R”) to facilitate the implementation of principles-based reserving (“PBR”), effective January 1, 2020. Under PBR, the Company will be required to hold the higher of (a) the reserves for life using prescribed factors or (b) the PBR reserve which considers a wide range of future economic conditions, computed using justified company experience factors, such as mortality, policyholder behavior and expenses. Currently, the Company uses formulas and assumptions to determine reserves as prescribed by New York laws and regulations. The Company does not anticipate a material impact on surplus as a result of this adoption.

Corrections of Errors

The Company had no material corrections of errors during 2019 and 2018.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Mortgage Loans

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

- (1) The near-term prepayment assumptions for loan-backed and structured securities are based on historical averages drawing from performance experience for a particular transaction and may vary by security type. The long-term assumptions are adjusted based on expected performance.
- (2) For the period ended December 31, 2019, the Company recognized no other-than-temporary impairment ("OTTI") on securities it lacked the ability to hold or had the intent to sell.
- (3) The Company has no loan-backed and structured securities that recognized OTTI as of December 31, 2019.
- (4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$	1,244,416
	2. 12 Months or Longer	\$	1,120,391
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$	232,246,251
	2. 12 Months or Longer	\$	114,054,261

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

J. Real Estate

Not applicable

K. Low Income Housing Tax Credits (“LIHTC”)

Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	1	2	3	4	5	6	7	8	9	10	11	
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity	Total Separate Account Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 plus 3)	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—	—%	—%
Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—%	—%	
Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%	
Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%	
Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%	
Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—%	—%	
Placed under option contracts	—	—	—	—	—	—	—	—	—	—%	—%	
Letter stock or securities restricted as to sale – excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—%	—%	
FHLB capital stock	—	—	—	—	—	—	—	—	—	—%	—%	
On deposit with states	8,111,558	—	—	—	8,111,558	8,173,981	(62,423)	—	8,111,558	0.061%	0.062%	
On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—%	—%	
Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—%	—%	
Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—%	—%	
Other restricted assets	—	—	—	—	—	—	—	—	—	—%	—%	
Total Restricted Assets	\$ 8,111,558	\$ —	\$ —	\$ —	\$ 8,111,558	\$ 8,173,981	\$ (62,423)	\$ —	\$ 8,111,558	0.061%	0.062%	

(2) Not applicable

(3) Not applicable

(4) Not applicable

M. Working Capital Financial Investments

Not applicable

N. Offsetting and Netting of Assets and Liabilities

Not applicable

O. 5GI Securities

Not applicable

NOTES TO FINANCIAL STATEMENTS

P. Short Sales

Not applicable

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	14	—
(2) Aggregate Amount of Investment Income	\$ 1,530,910	\$ —

6. Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

7. Investment Income

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

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

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

8. Derivative Instruments

The Company had no derivative activity in 2019.

9. Federal Income Tax

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

(1)	2019			2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1–4) Ordinary	(Col 2–5) Capital	(Col 7+8) Total
a) Gross deferred tax assets	\$97,920,063	\$3,542,551	\$101,462,614	\$ 50,640,839	\$3,228,978	\$ 53,869,817	\$47,279,224	\$ 313,573	\$47,592,797
b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
c) Adjusted gross deferred tax assets (1a – 1b)	97,920,063	3,542,551	101,462,614	50,640,839	3,228,978	53,869,817	47,279,224	313,573	47,592,797
d) Deferred tax assets nonadmitted	76,165,001	3,497,672	79,662,673	28,315,720	2,842,412	31,158,132	47,849,281	655,260	48,504,541
e) Subtotal net admitted deferred tax asset (1c-1d)	21,755,062	44,879	21,799,941	22,325,119	386,566	22,711,685	(570,057)	(341,687)	(911,744)
f) Deferred tax liabilities	4,211,259	44,879	4,256,138	5,894,052	44,879	5,938,931	(1,682,793)	—	(1,682,793)
g) Net admitted deferred tax assets/(net deferred tax liability) (1e – 1f)	\$ 17,543,803	\$ —	\$ 17,543,803	\$ 16,431,067	\$ 341,687	\$ 16,772,754	\$ 1,112,736	\$ (341,687)	\$ 771,049

NOTES TO FINANCIAL STATEMENTS

(2)

2019			2018			Change		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1–4) Ordinary	(Col 2–5) Capital	(Col 7+8) Total

Admission Calculation Components SSAP No. 101

a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	—	\$	—	\$	—	\$	—	\$341,687	\$	341,687	\$	—	\$	(341,687)	\$	(341,687)
b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above after application of the threshold limitation.(the lesser of 2(b)1 and 2(b) 2 below)	17,543,803	—	17,543,803	16,431,067	—	16,431,067	1,112,736	—	1,112,736								
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	17,543,803	—	17,543,803	16,431,067	—	16,431,067	1,112,736	—	1,112,736								
2. Adjusted gross deferred tax assets allowed per limitation threshold.	—	—	73,948,920	—	—	72,616,676	—	—	1,332,244								
c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.	4,211,259	44,879	4,256,138	5,894,052	44,879	5,938,931	(1,682,793)	—	(1,682,793)								
d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b) +2(c))	\$ 21,755,062	\$ 44,879	\$ 21,799,941	\$ 22,325,119	\$386,566	\$ 22,711,685	\$ (570,057)	\$ (341,687)	\$ (911,744)								

(3)		2019	2018
(a) Ratio percentage used to determine recovery period and threshold limitation amount.....		892%	786%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$	492,992,803	\$ 484,850,923

(4) Impact of Tax Planning Strategies:

2019		2018		Change	
(1)	(2)	(3)	(4)	(5)	(6)
Ordinary	Capital	Ordinary	Capital	(Col 1–3) Ordinary	(Col 2–4) Capital

a). Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.							
Adjusted Gross DTAs amount from Note							
1. 9A1(c)	\$ 97,920,063	\$3,542,551	\$ 50,640,839	\$ 3,228,978	\$47,279,224	\$ 313,573	
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of planning strategies.....	—%	—%	—%	—%	—%	—%	
3. Net admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 21,755,062	\$ 44,879	\$ 22,325,119	\$ 386,566	\$ (570,057)	\$ (341,687)	
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.....	—%	—%	—%	—%	—%	—%	
b). Does the Company's tax-planning strategy include the use of reinsurance?	Yes	()	No	(X)			

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

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2019	12/31/2018	Change
1. Current Income Tax:			
a) Federal income taxes expense	\$ 4,899,142	\$ 2,300,633	\$ 2,598,509
b) Foreign taxes	—	—	—
c) Subtotal	<u>\$ 4,899,142</u>	<u>\$ 2,300,633</u>	<u>\$ 2,598,509</u>
d) Federal income taxes benefit on capital gains/(losses)	2,800,996	(1,214,029)	4,015,025
e) Utilization of capital loss carry-forwards	—	—	—
f) Other	(1,245,891)	63,753	(1,309,644)
g) Federal and foreign income taxes expense/(benefit)	<u>\$ 6,454,247</u>	<u>\$ 1,150,357</u>	<u>\$ 5,303,890</u>
2. Deferred Tax Assets:			
(a) Ordinary:			
Policyholder reserves	\$ 53,450,768	\$ 10,260,063	\$ 43,190,705
Deferred acquisition costs	42,434,549	38,958,914	3,475,635
Receivables – non-admitted	514	5,703	(5,189)
Other (including items < 5% of total ordinary tax assets)	2,034,232	1,416,159	618,073
Subtotal	<u>\$ 97,920,063</u>	<u>\$ 50,640,839</u>	<u>\$ 47,279,224</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Non-admitted	76,165,001	28,315,720	47,849,281
(d) Admitted ordinary deferred tax assets (2a-2b-2c)	<u>\$ 21,755,062</u>	<u>\$ 22,325,119</u>	<u>\$ (570,057)</u>
(e) Capital:			
Investments	\$ 3,542,551	\$ 3,228,978	\$ 313,573
Net capital loss carry-forward	—	—	—
Subtotal	<u>\$ 3,542,551</u>	<u>\$ 3,228,978</u>	<u>\$ 313,573</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Non-admitted	3,497,672	2,842,412	655,260
(h) Admitted capital deferred tax assets(2e-2f-2g)	<u>\$ 44,879</u>	<u>\$ 386,566</u>	<u>\$ (341,687)</u>
(i) Admitted deferred tax assets(2d+2h)	<u>\$ 21,799,941</u>	<u>\$ 22,711,685</u>	<u>\$ (911,744)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
Policyholder Reserves	4,077,288	5,708,633	(1,631,345)
Other (including items <5% of total ordinary tax liabilities)	133,971	185,419	(51,448)
Subtotal	<u>\$ 4,211,259</u>	<u>5,894,052</u>	<u>\$ (1,682,793)</u>
(b) Capital			
Investments	44,879	44,879	—
Subtotal	<u>\$ 44,879</u>	<u>\$ 44,879</u>	<u>\$ —</u>
(c) Deferred tax liabilities (3a+3b)	<u>\$ 4,256,138</u>	<u>\$ 5,938,931</u>	<u>\$ (1,682,793)</u>
4. Net Deferred Tax Assets / Liabilities:			
Assets/Liabilities (2i–3c)	<u>\$ 17,543,803</u>	<u>\$ 16,772,754</u>	<u>\$ 771,049</u>

D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference at December 31, 2019 are as follows:

Description	Amount	Effective Tax Rate
Provision computed at statutory rate	\$ (40,957,710)	21.00 %
Dividends received deduction	(1,162,324)	0.58 %
SAGIC - Ordinary Income & Capital Gains	727,055	(0.37)%
Amortization of Interest Maintenance Reserve	(273,140)	0.14 %
Tax-Exempt Interest	(74,075)	0.04 %
Liability for Unauthorized Reinsurance	(330,763)	0.17 %
Prior year true-up	(757,575)	0.39 %
Nonadmitted Assets and other permanent differences	7,188	— %
Total	<u>\$ (42,821,343)</u>	<u>21.95 %</u>
Federal and foreign income tax incurred - Ordinary	\$ 3,653,250	(1.87)%
Federal and foreign income tax incurred - Capital	2,800,997	(1.44)%
Change in net deferred income tax charge (benefit)	(49,275,590)	25.26 %
Total statutory income taxes	<u>\$ (42,821,343)</u>	<u>21.95 %</u>

E. A reporting entity should also disclose the following:

1. As of December 31, 2019, the Company has \$0 net operating loss carry forwards.

NOTES TO FINANCIAL STATEMENTS

- 2. At December 31, 2019, the Company had no capital loss carry forwards.
- 3. Due to the Tax Cuts and Jobs Act, carryback of NOLs generated after December 31, 2017 are disallowed. Therefore, ordinary income tax paid in years 2017 and prior may not be recouped in the event of future net losses. Capital taxes paid available for recoupment in the event of future losses are:

Year Incurred	Ordinary		Capital	Total
2017	\$	—	\$ 4,351,214	\$ 4,351,214
2018		—	—	—
2019		—	2,800,997	2,800,997
Total	\$	—	\$ 7,152,211	\$ 7,152,211

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

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

- 1) 730 Texas Forest Holdings, Inc.

2) AMC Holding, Inc.

3) Business Property Lending Inc.

4) CustomerOne Financial Network, Inc.

5) Elite Lender Services, Inc.

6) EverTrade Direct Brokerage, Inc

7) GreenWood Resources, Inc.

8) JWL Properties, Inc.

9) MyVest Corporation

10) ND Properties, Inc.

11) NIS/R&T, Inc.*

12) Nuveen Holdings, Inc.*

13) Nuveen Holdings 1, Inc.*

14) Nuveen Investments, Inc.*

15) Nuveen Investments Holdings, Inc.*

16) Nuveen Securities, LLC*

17) Oleum Holding Company, Inc.

18) T-C Europe Holding, Inc.
- 19) T-C SP, Inc.

20) T-Investment Properties Corp.

21) Teachers Insurance and Annuity Association of America

22) Teachers Personal Investors Services, Inc.

23) Terra Land Company

24) TIAA Board of Overseers

25) TIAA-CREF Tuition Financing, Inc.

26) TIAA Commerical Finance, Inc.

27) TIAA FSB Holdings, Inc.

28) TIAA, FSB

29) Tygris Asset Finance, Inc.

30) Tygris Commercial Finance Group, Inc.

31) Westchester Group Asset Management, Inc.

32) Westchester Group Farm Management, Inc.

33) Westchester Group Investment Management Holding Company, Inc.

34) Westchester Group Investment Management, Inc.

35) Westchester Group Real Estate, Inc.

All consolidating companies, excluding those denoted with an asterisks (*) above, participate in a tax sharing agreement under the following criteria. Under the agreement, current federal income tax expense (benefit) is computed on a separate return basis and provides that members shall make payments or receive reimbursements to the extent that their income (loss) contributes to or reduces consolidated federal tax expense. The consolidating companies included in this agreement are reimbursed for net operating losses or other tax attributes they have generated when utilized in the consolidated return.

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

- G. The Company does not have any federal or foreign income tax loss contingencies as of December 31, 2019.
- H. As of December 31, 2019 and 2018, the Company had no repatriation tax liability.
- I. As of December 31, 2019 and 2018, the Company had no outstanding Alternative Minimum Tax Credit.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. B. and C. The Company received \$220 million and \$100 million in capital contributions from TIAA in 2019 and 2018, respectively, and did not have any other material related party transactions that exceeded one half of 1% of the Company's total admitted assets. (See Schedule Y, Part 2)
- D. At December 31, 2019 and December 31, 2018, respectively, the Company reported \$22,383,208 and \$18,528,183 as amounts due to parent, subsidiaries and affiliates. The net amounts due are generally settled on at least a monthly basis.
- E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity or any related party's assets or liabilities.
- F. The majority of services for operation of the Company are provided at cost by TIAA pursuant to a Service Agreement. Expense reimbursement payments under the Service Agreement are made monthly by the Company to TIAA based on TIAA's costs for providing such services. The Company also reimburses TIAA for its costs on a monthly basis for certain investment management services as per the terms of an Investment Management Agreement.

TIAA provides investment advisory services and other administrative services for the Company's insurance general account (the "General Account") in accordance with an Investment Management Agreement. Further, TIAA entered into Investment Management Agreements with Teachers Advisors, LLC ("TAL") and Nuveen Alternatives Advisors, LLC, each an indirect wholly-owned subsidiary of TIAA, appointing such affiliated advisors with authority to manage investments held within the Company's general account.

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

Nuveen Securities, LLC ("Securities"), an indirect subsidiary of TIAA's wholly owned subsidiary Nuveen, LLC, and TIAA-CREF Individual & Institutional Services, LLC ("Services"), a subsidiary of TIAA, are authorized to distribute contracts for the separate accounts.

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

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

The Company maintains a \$100,000,000, 364-day revolving line of credit with TIAA. This line has an expiration date of July 6, 2020. As of December 31, 2019, \$30,000,000 of this facility was maintained on a committed basis and there were no balances outstanding.

- G. All outstanding shares of the Company are owned by TIAA, an insurance company domiciled in the state of New York.
- H. The Company does not own shares of common stock of its parent, TIAA.
- I. The Company has no investment in a subsidiary, controlled, or affiliated company.
- J. The Company has no investment in a subsidiary, controlled, or affiliated company.
- K. The Company does not have any investments in a foreign insurance subsidiary.
- L. The Company does not hold any investments in any downstream noninsurance holding companies.
- M. All SCA Investments
Not applicable
- N. Investment in Insurance SCAs
Not applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking
Not applicable

NOTES TO FINANCIAL STATEMENTS

11. Debt

Not applicable

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

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

	2019	2018
Qualified defined contribution plan	\$ 3,531,532	\$ 3,934,709
Other post-retirement benefit plans	\$ (15,209)	\$ 62,709

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

- (1) The Company has 2,500 shares of \$1,000 par value authorized, issued and outstanding.
- (2) The Company has no preferred stock.
- (3) Under New York Insurance Law, the Company is permitted, without prior insurance regulatory approval, to pay a stockholder dividend as long as the aggregate amount of all such dividends in any calendar year does not exceed the lesser of (i) 10% of its surplus to policy holders as of the immediately preceding calendar year, or (ii) its statutory net gain from operations (excluding realized investment gains) for the immediately preceding calendar year.
- (4) The Company did not pay a dividend in 2019 or 2018.
- (5) Except for the limitations noted in (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) There are no restrictions placed on the Company’s surplus.
- (7) There are no advances to surplus.
- (8) The Company does not hold any stock for special purposes.
- (9) The Company did not hold any special surplus funds as of December 31, 2019.
- (10) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains and losses were \$0, gross of deferred taxes, as of December 31, 2019.
- (11) The Company has not issued any surplus notes.
- (12) and (13) The Company has no restatement of surplus due to quasi-reorganizations.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

- (1) The funding of bond commitments is contingent upon the continued favorable financial performance of the potential borrowers. At December 31, 2019, there were no outstanding forward commitments to fund future investments.
- (2)-(3) There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity or any related party’s assets or liabilities.

B. Assessments

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

The company has established a non-recoverable guarantee fund assessments liability of \$8,169 for December 31, 2019.

NOTES TO FINANCIAL STATEMENTS

(2)

a.	Assets recognized from paid and accrued premium tax offsets prior year end.....	\$	70,892
b.	Decreases current year		
	Premium tax offset applied		(17,596)
c.	Increases current year		
	Assessments paid		16,921
d.	Assets recognized from paid and accrued premium tax offsets current year end.....	\$	70,217

(3)

- a. Discount rate applied.....0%
- b. The undiscounted and discounted amount of the guaranty assessment and related assets by insolvency.

Name of the Insolvency	Guarantee Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
American Network/Penn Treaty	\$ 18,613	\$ 18,613	\$ 15,672	\$ 15,672

c. Not applicable

C. Gain Contingencies

Not applicable

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

Not applicable

E. Joint and Several Liabilities

Not applicable

F. All Other Contingencies

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

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

15. Leases

Not applicable

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

As of December 31, 2019, the Company did not hold any financial instruments with off balance sheet risk, including any derivative contracts associated with swaps, forwards, futures, or options.

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

Not applicable

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

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

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

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

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

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

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

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

Level 2 inputs include:

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

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

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

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

The following table provides information about the Company’s financial assets and liabilities measured and reported at fair value at December 31, 2019:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at fair value:					
Separate account assets	\$ 3,594,182,658	\$ 31,909,010	\$ —	\$ —	\$ 3,626,091,668
Total assets at fair value	\$ 3,594,182,658	\$ 31,909,010	\$ —	\$ —	\$ 3,626,091,668
Total liabilities at fair value	\$ —	\$ —	\$ —	\$ —	\$ —

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

At December 31, 2019 and December 31, 2018, there were no assets or liabilities measured and reported at fair value using Level 3 inputs.

NOTES TO FINANCIAL STATEMENTS

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

(4) See 20.B.

(5) Not applicable.

- B. The estimated fair values of the financial assets and liabilities presented within this note are determined by the Company using market information available as of December 31, 2019. The following is a summary of the valuation techniques and inputs used in the fair value measurements for all financial instruments, including those assets and liabilities carried at fair value in the Company's statement of financial position.

Level 1 financial instruments

Unadjusted quoted prices for these securities are provided to the Company by independent pricing services. Preferred stocks and separate account assets in Level 1 primarily include exchange traded equities and mutual fund investments valued by the respective mutual fund companies. Cash in Level 1 consists of cash on hand.

Level 2 financial instruments

Bonds in Level 2 are valued principally by third party pricing services using market observable inputs. Because most bonds do not trade daily, independent pricing services regularly derive fair values using recent trades of securities with similar features. When recent trades are not available, pricing models are used to estimate the fair values of securities by discounting future cash flows at estimated market interest rates. Typical inputs to models used by independent pricing services include but are not limited to benchmark yields, reported trades, broker-dealer quotes, issuer spreads, benchmark securities, bids, offers, reference data, and industry and economic events. Additionally, for loan-backed and structured securities, valuation is based primarily on market inputs including benchmark yields, expected prepayment speeds, loss severity, delinquency rates, weighted average coupon, weighted average maturity and issuance specific information. Issuance specific information includes collateral type, payment terms of underlying assets, payment priority within the tranche, structure of the security, deal performance and vintage of loans.

Other invested assets in level 2 represent surplus notes and are valued by a third party pricing vendor using primarily observable market inputs. Observable inputs include benchmark yields, reported trades, market dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and reference data.

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

Cash equivalents in Level 2 are valued principally by third party services using market observable inputs.

Level 3 financial instruments

Valuation techniques for bonds included in Level 3 are generally the same as those described in Level 2 except that the techniques utilize inputs that are not readily observable in the market, including illiquidity premiums and spread adjustments to reflect industry trends or specific credit-related issues. The Company assesses the significance of unobservable inputs for each security and classifies that security in Level 3 as a result of the significance of unobservable inputs.

Contract loans are fully collateralized by the cash surrender value of underlying insurance policies and are valued based on the carrying value of the loan, which approximates fair value, and are classified as Level 3.

Separate account liabilities are accounted for at fair value, except for deposit-type contracts, and reflect the contractual obligations of the insurer arising out of the provisions of the insurance contract.

Deposit-type contracts are valued based on the accumulated account value, which approximates fair value, and are classified as Level 3.

NOTES TO FINANCIAL STATEMENTS

C. Aggregate fair value for all financial instruments:

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

Assets:	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 9,258,826,136	\$ 8,666,132,869	\$ —	\$ 9,243,691,318	\$ 15,134,818	\$ —	\$ —
Preferred stock	5,148,986	182,882	5,148,986	—	—	—	—
Other invested assets	5,846,889	4,688,822	—	5,846,889	—	—	—
Separate account assets	4,028,918,100	4,022,073,351	3,596,767,418	432,150,682	—	—	—
Contract loans	39,826,563	39,826,563	—	—	39,826,563	—	—
Cash, cash equivalents & short term investments	279,384,435	279,378,763	25,833,672	253,550,763	—	—	—
Total	<u>\$13,617,951,109</u>	<u>\$13,012,283,250</u>	<u>\$3,627,750,076</u>	<u>\$ 9,935,239,652</u>	<u>\$ 54,961,381</u>	<u>\$ —</u>	<u>\$ —</u>
Liabilities:	Aggregate Fair Value	Liabilities	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Deposit-type contracts	\$ 4,541,418,215	\$ 4,541,418,215	\$ —	\$ —	\$4,541,418,215	\$ —	\$ —
Separate account liabilities...	4,009,170,763	4,009,170,763	—	—	4,009,170,763	—	—
Total	<u>\$ 8,550,588,978</u>	<u>\$ 8,550,588,978</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$8,550,588,978</u>	<u>\$ —</u>	<u>\$ —</u>

D. Not applicable

E. Not applicable

21. Other Items

A. Unusual or Infrequent Items

TC Life will no longer manufacture life insurance products for new customers after December 31, 2019. TC Life will continue to offer an existing universal life policy as a permanent life insurance conversion option for owners of TC Life term life insurance policies with conversion privileges. TC Life will continue to service all existing contracts on life insurance products.

B. Troubled Debt Restructuring

Not applicable

C. Other Disclosures

Not applicable

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Sub-prime Mortgage Related Risk Exposure

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

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

NOTES TO FINANCIAL STATEMENTS

The following table presents the Company’s exposure to RMBS securities supported by subprime residential mortgage-backed loans as of December 31, 2019. The OTTI losses in the table below are inception-to-date.

	Actual Cost	Book Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
Total RMBS	\$ 1,774,466	\$ 1,816,186	\$ 1,868,572	\$ (1,058,956)

G. Retained Asset Accounts

(1) Retained asset accounts are structured as drafts and reported as deposit type contracts without life contingencies on the Company’s financial statements. The interest crediting rate applied to account balances is variable and subject to change at the Company’s discretion. The variable interest rate was 1.5% at December 31, 2019. There are no monthly service or maintenance fees, no fees for withdrawals and no fees for writing or ordering checks. If a balance falls below \$1,000 during any statement period, the account will be closed as of the end of the next statement period and a check will be mailed for the remaining balance, including accrued interest. For accounts opened after 2014, the Company no longer offers the retained asset option on death claims.

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

		Retained Asset Accounts In Force			
		December 31, 2019		December 31, 2018	
		Number	Balance	Number	Balance
a.	Up to and including 12 Months	—	\$ —	—	\$ —
b.	13 to 24 Months	—	—	—	—
c.	25 to 36 Months	—	—	—	—
d.	37 to 48 Months	—	—	1	320,881
e.	49 to 60 Months	5	242,993	8	417,300
f.	Over 60 Months	61	7,928,597	69	9,602,982
g.	Total	66	\$ 8,171,590	78	\$ 10,341,163

(3) The following table presents the Company’s retained asset accounts segregated as of December 31, 2019:

Retained Asset Accounts In Force		
Individual		
	Number	Balance
a. Retained asset accounts at the beginning of the year	78	\$ 10,341,163
b. Retained asset accounts issued/added during the year	—	—
c. Investment earnings credited to retained asset accounts during the year	—	133,114
d. Fees and other charges assessed to retained asset accounts during the year	—	—
e. Retained asset accounts transferred to state unclaimed property funds during the year	—	—
f. Retained asset accounts closed/withdrawn during the year	12	2,302,687
g. Retained asset accounts at the end of the year	66	\$ 8,171,590

H. Insurance- Linked Securities (ILS) Contracts

The Company did not have any insurance-linked securities contracts during 2019 where the Company may receive possible proceeds as the issuer, ceding insurer, or counterparty of insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable

22. Events Subsequent

Type I - Recognized subsequent events:

Subsequent events have been considered through February 27, 2020 for the statutory statement issued on February 27, 2020.

No type I subsequent events were noted.

Type II - Non-recognized subsequent events:

Subsequent events have been considered through February 27, 2020 for the statutory statement issued on February 27, 2020.

The contract backed by the Stable Value Separate Account-3 was terminated effective February 5, 2020. The market value of the account was distributed, and the liabilities were settled. The account was subsequently closed in February 2020.

NOTES TO FINANCIAL STATEMENTS

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Yes () No (X)

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

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Yes () No (X)

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

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$486,781,339

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

Yes () No (X)

B. Uncollectible Reinsurance

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

C. Commutation of Ceded Reinsurance

Not applicable

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

None

E. Reinsurance of Variable Annuity Contracts

Not applicable

F. Reinsurance with an Affiliated Captive Reinsurer

Not applicable

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

None

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

Not applicable

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

Not applicable

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. There are no surrender values in excess of the legally computed reserves.
- (2) Reserves on substandard policies are calculated using increased mortality rates. The base reserve, which is included in Exhibit 5, Life Insurance section is calculated in the same manner as the reserve for standard policies. The reserve is then recalculated using increased mortality. The difference between the recalculated reserve and the base reserve is held as an additional reserve for increased mortality. These reserves for additional mortality totaled \$8,049,821 (gross of reinsurance ceded) at December 31, 2019, and are reported in Exhibit 5, Miscellaneous Reserves section.
- (3) As of December 31, 2019, the Company had \$44,684,134,039 of insurance in force (gross of reinsurance ceded) for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of New York. Deficiency reserves totaled \$10,648,408 (gross of reinsurance ceded) and are reported on Exhibit 5, Miscellaneous Reserves section.
- (4) The Tabular Interest, the Tabular Less Reserve Released, and the Tabular Cost have been determined by formula as described in the instructions.
- (5) For Immediate Annuities not involving life contingencies and Supplementary Contracts not involving life contingencies, for each valuation rate of interest, the tabular interest has been calculated as the product of the valuation rate times the mean liability for the year. For all other funds not involving life contingencies, tabular interest has been calculated as the total interest credited to such funds. The total amount is entered on Exhibit 7, line 3.

(6) The following are the other increases (net) on Page 7, line 7:

Item	Total	Industrial Life	Ordinary			Credit Life Group and Individual	Group	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Universal Life Expense & Insurance Charges	\$ (66,045,901)	\$ —	\$ (33,399,263)	\$ —	\$ —	\$ —	\$ (32,646,638)	\$ —
Increase in Actuarial Reserves for Asset	225,000,000	—	225,000,000	—	—	—	—	—
Net Effect of Maturities	(61,297,513)	—	—	(61,277,606)	(19,907)	—	—	—
Change in Excess of Reserve Over	(11,914,801)	—	2,488,661	(16,522,120)	—	—	2,118,658	—
Total	\$ 85,741,785	\$ —	\$ 194,089,398	\$ (77,799,726)	\$ (19,907)	\$ —	\$ (30,527,980)	\$ —

The increase in actuarial reserves for asset adequacy analysis was driven by certain requirements in 2019 from NYDFS for asset adequacy analysis.

NOTES TO FINANCIAL STATEMENTS

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-Type Contract Funds and Other Liabilities Without Life or Disability Contingencies

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. INDIVIDUAL ANNUITIES:					
(1) Subject to Discretionary Withdrawal:					
a. With Market Value Adjustment	\$ —	\$ 21,247,133	\$ —	\$ 21,247,133	0.5%
b. At book value less current surrender charge of 5% or more	—	—	—	—	—%
c. At fair value	—	—	3,050,820,613	3,050,820,613	70.9%
d. Total with market value adjustment or at fair value (total a through c)	\$ —	\$ 21,247,133	\$ 3,050,820,613	\$ 3,072,067,746	71.4%
e. At book value without adjustment (minimal or no charge or adjustment)	1,126,619,674	—	—	1,126,619,674	26.1%
(2) Not subject to discretionary withdrawal	105,768,643	—	—	105,768,643	2.5%
(3) Total (gross: direct + assumed)	1,232,388,317	21,247,133	3,050,820,613	4,304,456,063	100.0%
(4) Reinsurance ceded	—	—	—	—	
* (5) Total (net) (3) - (4)	\$ 1,232,388,317	\$ 21,247,133	\$ 3,050,820,613	\$ 4,304,456,063	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$ —	\$ —	\$ —	\$ —	

B. GROUP ANNUITIES

Not applicable

C. DEPOSIT-TYPE CONTRACTS

(no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to Discretionary Withdrawal:					
a. With Market Value Adjustment	\$ —	\$ —	\$ —	\$ —	—%
b. At book value less current surrender charge of 5% or more	—	—	—	—	—%
c. At fair value	—	388,267,880	33,452,012	421,719,892	8.5%
d. Total with market value adjustment or at fair value (total a through c)	\$ —	\$ 388,267,880	\$ 33,452,012	\$ 421,719,892	8.5%
e. At book value without adjustment (minimal or no charge or adjustment)	4,424,330,107	—	—	4,424,330,107	89.1%
(2) Not subject to discretionary withdrawal	117,088,108	—	—	117,088,108	2.4%
(3) Total (gross: direct + assumed)	4,541,418,215	388,267,880	33,452,012	4,963,138,107	100.0%
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net) (3) - (4)	\$ 4,541,418,215	\$ 388,267,880	\$ 33,452,012	\$ 4,963,138,107	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date	\$ —	\$ —	\$ —	\$ —	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 1,227,285,233
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	5,103,084
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	4,541,418,216
(4) Subtotal	\$ 5,773,806,533 *

Separate Accounts Annual Statement:

(5) Exhibit 3, Line 0299999, Column 2	\$ 3,069,875,341
(6) Exhibit 3, Line 0399999, Column 2	2,192,405
(7) Policyholder dividend and coupon accumulations	—
(8) Policyholder premiums	—
(9) Guaranteed interest contracts	388,267,880
(10) Other contract deposit funds	33,452,012
(11) Subtotal	\$ 3,493,787,638 *
(12) Combined Total	\$ 9,267,594,171

*Additional AG43 individual annuity reserves of \$217,206 and \$120,000 are reported in General Account Exhibit 5 Section 7 (Miscellaneous Reserves) and Separate Account Exhibit 3 Section 5 (Miscellaneous Reserves), respectively, but are excluded from the table above.

NOTES TO FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		General Account			Separate Account - Guaranteed and Nonguaranteed		
		Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A.	Subject to discretionary withdrawal, surrender values, or policy loans:						
(1)	Term Policies with Cash Value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(2)	Universal Life	1,936,538,807	1,936,619,433	1,947,429,039	—	—	—
(3)	Universal Life with Secondary Guarantees	—	—	—	—	—	—
(4)	Indexed Universal Life	—	—	—	—	—	—
(5)	Indexed Universal Life with Secondary Guarantees	—	—	—	—	—	—
(6)	Indexed Life	—	—	—	—	—	—
(7)	Other Permanent Cash Value Life Insurance	—	—	—	—	—	—
(8)	Variable Life	—	—	—	—	—	—
(9)	Variable Universal Life	343,667,505	338,470,051	350,627,548	509,114,384	503,215,614	503,215,614
(10)	Miscellaneous Reserves	—	—	—	—	—	—
B.	Not subject to discretionary withdrawal or no cash values:						
(1)	Term Policies without Cash Value	\$ —	\$ —	\$ 625,380,733	\$ —	\$ —	\$ —
(2)	Accidental Death Benefits	—	—	—	—	—	—
(3)	Disability - Active Lives	—	—	10,979,526	—	—	—
(4)	Disability - Disabled Lives	—	—	1,746,009	—	—	—
(5)	Miscellaneous Reserves	—	—	250,812,421	—	—	—
C.	Total (gross: direct + assumed)	\$ 2,280,206,312	\$ 2,275,089,484	\$ 3,186,975,276	\$ 509,114,384	\$ 503,215,614	\$ 503,215,614
D.	Reinsurance Ceded	—	—	486,781,339	—	—	—
E.	Total (net) (C) - (D)	\$ 2,280,206,312	\$ 2,275,089,484	\$ 2,700,193,937	\$ 509,114,384	\$ 503,215,614	\$ 503,215,614
F.	Amount						
	Life & Accident & Health Annual Statement:						
(1)	Exhibit 5, Life Insurance Section, Total (net)	\$	2,441,649,617				
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)		—				
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)		10,979,526				
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)		1,746,009				
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)		245,818,783	*			
(6)	Subtotal	\$	2,700,193,935				
	Separate Accounts Annual Statement:						
(7)	Exhibit 3, Line 0199999, Column 2	\$	503,215,614				
(8)	Exhibit 3, Line 0499999, Column 2		—				
(9)	Exhibit 3, Line 0599999, Column 2		—	*			
(10)	Subtotal (Lines (7) through (9))	\$	503,215,614				
(11)	Combined Total ((6) and (10))	\$	3,203,409,549				

*Exhibit 5 Miscellaneous Reserves Section Total (Net) above excludes \$217,206 of AG43 annuity reserves. Exhibit 3, Line 0599999, Column 2 above excludes \$120,000 of additional annuity reserves due to asset adequacy testing.

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019, were as follows:

	Type	Gross	Net of Loading
(1)	Industrial	\$ —	\$ —
(2)	Ordinary New Business	1,543,682	1,594,748
(3)	Ordinary Renewal	20,532,730	56,753,168
(4)	Credit Life	—	—
(5)	Group Life	—	—
(6)	Group Annuity	—	—
(7)	Total	\$ 22,076,412	\$ 58,347,916

NOTES TO FINANCIAL STATEMENTS

35. Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. As of December 31, 2019, the Company reported separate account assets and liabilities for the following products: Variable Life, Variable Annuity, Fixed Annuity, Group Life, and Group Annuity. In accordance with the domiciliary state procedures for approving items within the separate account, the separate account classification of the following items are supported by a specific state statute:

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

The contracts backed by the Stable Value Separate Account - 1 were terminated effective September 17, 2019. The market value of the account was distributed, and the liabilities were settled. The account was subsequently closed as of October 8, 2019.

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

As of December 31, 2019, the Company’s separate account statements included the following assets by product:

Product	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
TC Life VLI -1	\$ 304,013,870	\$ —
TC Life VLI - 2	204,995,604	—
TC Life VA - 1	3,084,145,174	—
TC Life MVA - 1	—	32,936,020
TC Life SVSA - 3	395,981,683	—
Total	<u>\$ 3,989,136,331</u>	<u>\$ 32,936,020</u>

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

As of December 31, 2019, the general account of the Company had a maximum guarantee for separate account liabilities of \$1,063,928. The amount paid for risk charges is not explicit, but rather embedded within the mortality and expense charges.

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

2019	\$	268,782
2018	\$	289,531
2017	\$	(42,141)
2016	\$	465,918
2015	\$	(518,213)

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

B. General Nature and Characteristics of Separate Accounts Business

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

	Index	Non-indexed Guarantee less than/equal to 4%	Non-indexed Guarantee more than 4%	Non-guaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/2019	\$ —	\$ 1,623,367	\$ —	\$ 371,445,211	\$ 373,068,578
(2) Reserves 12/31/2019					
For accounts with assets at:					
a. Fair value	\$ —	\$ 21,367,133	\$ —	\$ 3,587,488,238	\$ 3,608,855,371
b. Amortized cost	—	388,267,880	—	—	388,267,880
c. Total reserves*	\$ —	\$ 409,635,013	\$ —	\$ 3,587,488,238	\$ 3,997,123,251
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 21,247,133	\$ —	\$ —	\$ 21,247,133
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	388,267,880	—	3,587,488,238	3,975,756,118
4. At book value without market value adjustment and with current surrender charge of less than 5%	—	—	—	—	—
5. Subtotal	\$ —	\$ 409,515,013	\$ —	\$ 3,587,488,238	\$ 3,997,003,251
b. Not subject to discretionary withdrawal	—	120,000	—	—	120,000
c. Total	\$ —	\$ 409,635,013	\$ —	\$ 3,587,488,238	\$ 3,997,123,251
* Line 2(c) should equal Line 3(c)					
(4) Reserves for Asset Default Risk in Lieu of AVR:	\$ —	\$ —	\$ —	\$ —	\$ —

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

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	Legally Insulated	Not Legally Insulated	Total
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 368,031,037	\$ 1,623,367	\$ 369,654,404
b. Transfers from Separate Accounts (Page 4, Line 10)	(212,339,116)	(16,993,749)	(229,332,865)
c. Net transfers to or (from) Separate Accounts (a) - (b)	\$ 155,691,921	\$ (15,370,382)	\$ 140,321,539
(2) Reconciling Adjustments:			
Fund transfer exchange gain (loss)	(113,200)	5,120	(108,080)
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement - (1c) + (2) = (Page 4, Line 26)	\$ 155,578,721	\$ (15,365,262)	\$ 140,213,459

36. Loss/Claims Adjustment Expense

- A. The Company has \$0 liability for unpaid accident and health claim adjustment expenses as of December 31, 2019 and 2018, respectively.
- B. The Company did not increase or decrease the provision for insured events of prior years.
- C. The Company did not incur or pay any claim adjustment expenses in the current year, which were attributable to insured or covered events of prior years.
- D. The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$0.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

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

1.3

State Regulating?

New York

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2013

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2013

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

06/10/2015

3.4

By what department or departments?
New York State Department of Financial Services

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

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

3.6

Have all of the recommendations within the latest financial examination report been complied with?

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

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [X] No []
Yes [X] No []

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers LLP, PricewaterhouseCoopers Center, 300 Madison Avenue, New York, NY 10017
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

John Esch (Officer/ Employee), 8500 Andrew Carnegie Blvd, Charlotte, NC 28262
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c.

Compliance with applicable governmental laws, rules and regulations;
- d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) See Note 17.
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	8,111,558
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes ☐ No ☒

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes ☒ No ☐ N/A ☐

If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes ☐ No ☒

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes <input type="checkbox"/> No <input type="checkbox"/>
26.42 Permitted accounting practice	Yes <input type="checkbox"/> No <input type="checkbox"/>
26.43 Other accounting guidance	Yes <input type="checkbox"/> No <input type="checkbox"/>

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes ☐ No ☐

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes ☐ No ☒

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

\$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes ☒ No ☐

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With Securities and Exchange Commission	5 Investment Management Agreement (IMA) Filed
107157	Teachers Advisors, LLC	Q3EVPQ17HQS1MVRLOU14	DS.....	

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

29.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	8,919,677,960	9,512,376,898	592,698,938
30.2 Preferred stocks	182,882	5,148,986	4,966,104
30.3 Totals	8,919,860,842	9,517,525,884	597,665,042

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values, obtained primarily from third party pricing vendors, are provided for all bonds. When fair values are not available from pricing vendors, other sources used include pricing models from third party vendors, broker quotes, or internally modeled prices.

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

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
The Company typically requests broker quotes from primary market makers for the respective security. The broker providing the quote is usually the broker the Company uses to execute its trade for the respective security. The Company also conducts its own independent review of the quotes it receives to determine reasonableness. This review can include comparison to a secondary pricing source, comparison to similar or related securities, and period to period variance analysis relative to respective market movement.

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

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$120,312

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

1 Name	2 Amount Paid
American Council of Life Insurers	120,312
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$710,182

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

1 Name	2 Amount Paid
None
.....

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$44,515

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

1 Name	2 Amount Paid
American Council of Life Insurers .....	.....44,515
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [☐] No [☒]

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding:

.....

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

.....

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

.....

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

624,464,607

689,020,513

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

3,699,157,151

3,516,872,747

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [☒] No [☐]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [☒] No [☐] N/A [☐]

3.3

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

\$1,568,999

3.4

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

.....

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [☒] No [☐]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [☐] No [☒]

3.7

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

\$

4.

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

4.1

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

\$

4.2

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$363,140,525
- 7.2 Total Incurred Claims\$51,476,861
- 7.3 Number of Covered Lives93,925

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

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

9.21 Paid\$81,630,391

9.22 Received\$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [X] No []
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$

10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$777,500,000
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$20,000,000

12.12 Stock\$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....	.....	.....	.....
13.32 Paid claims .....	.....	.....	.....
13.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
13.34 Claim liability and reserve (end of year) .....	.....	.....	.....
13.35 Incurred claims .....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
15. How often are meetings of the subordinate branches required to be held?
.....
16. How are the subordinate branches represented in the supreme or governing body?
.....
17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 18.4 How many members of the governing body attended the last regular meeting?
- 18.5 How many of the same were delegates of the subordinate branches?
19. How are the expenses of the governing body defrayed?
.....
20. When and by whom are the officers and directors elected?
.....
21. What are the qualifications for membership?
.....
22. What are the limiting ages for admission?
.....
23. What is the minimum and maximum insurance that may be issued on any one life?
.....
24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose?\$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence?
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	11,712,795	10,208,652	9,002,956	7,620,371	6,058,677
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	43,766,410	42,539,634	40,837,366	38,231,107	35,656,136
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	6,858,427	6,559,035	6,125,155	5,455,577	4,694,988
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	62,337,632	59,307,321	55,965,477	51,307,055	46,409,801
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,753,911	1,412,589	1,582,867	1,696,796	1,644,785
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,809,116	3,098,914	3,731,935	2,629,644	3,475,073
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	431,867	628,787	822,681	860,666	1,218,247
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	4,994,894	5,140,290	6,137,483	5,187,106	6,338,105
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	295,908,139	292,442,605	322,037,034	328,987,286	296,172,546
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	290,267,364	345,967,973	354,565,475	314,010,915	343,907,128
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	38,289,104	50,609,936	58,000,035	49,254,094	73,271,156
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4,Col. 11)					
20. Total	624,464,607	689,020,514	734,602,544	692,252,295	713,350,830
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	9,115,762,762	8,250,726,403	7,504,162,073	6,276,479,947	5,551,579,878
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	8,618,128,744	7,764,720,650	7,106,341,414	5,884,542,404	5,208,010,857
23. Aggregate life reserves (Page 3, Line 1)	3,932,799,458	3,532,202,828	3,287,996,066	2,960,506,746	2,612,413,993
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	4,541,418,215	4,104,701,197	3,700,450,692	2,834,923,044	2,503,805,005
26. Asset valuation reserve (Page 3, Line 24.01)	52,680,746	52,486,440	46,915,610	40,826,219	33,643,388
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	508,036,606	498,383,927	409,040,841	407,173,730	360,018,243
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	273,515,148	291,280,218	381,094,013	381,064,995	356,325,466
Risk-Based Capital Analysis					
30. Total adjusted capital	513,824,480	502,394,726	458,456,451	450,499,949	378,864,999
31. Authorized control level risk - based capital	55,282,123	61,818,493	52,639,330	48,075,805	42,966,876
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	96.4	97.4	98.2	99.0	96.4
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	3.1	2.1	1.4	0.5	3.1
37. Contract loans (Line 6)	0.4	0.4	0.4	0.4	0.3
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	0.1	0.1	0.1	0.2	0.2
40. Receivables for securities (Line 9)	0.0		0.0	0.0	
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated			1,201,711	1,189,711	1,177,711
50. Total of above Lines 44 to 49			1,201,711	1,189,711	1,177,711
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	116,168,268	68,518,870	63,020,848	84,216,355	82,171,829
53. Total admitted assets (Page 2, Line 28, Col. 3)	13,137,836,113	13,267,151,764	12,556,662,557	11,882,470,648	10,774,241,180
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	304,807,739	268,870,647	240,431,031	209,119,865	180,963,705
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(9,371,244)	818,647	1,900,039	(325,265)	(4,539,179)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)		(201,711)	(573,529)	(281,471)	289,941
57. Total of above Lines 54, 55 and 56	295,436,495	269,487,583	241,757,541	208,513,129	176,714,467
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	332,027,558	290,316,622	222,945,571	206,449,127	173,550,109
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	467,839,729	255,952,857	261,856,129	317,904,436	268,924,931
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	7.0	7.4	5.2	8.4	7.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.5	2.3	2.2	1.8	2.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(259,681,703)	(44,458,122)	(1,788,791)	(44,925,258)	(77,260,389)
74. Ordinary - individual annuities (Page 6, Col. 4)	23,105,325	(7,407,425)	2,808,082	15,563,276	(24,632,298)
75. Ordinary-supplementary contracts	XXX	(4,096,345)	(8,061,635)	(6,888,877)	(7,782,061)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	94,725	(265,847)	(108,967)	12,289,407	8,304,773
78. Group annuities (Page 6, Col. 5)	38,069,173	40,763,948	34,471,791	26,838,097	66,319,542
79. A & H-group (Page 6.5, Col. 3)					
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	1,101	12,737	16,122	666	(203,577)
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	(198,411,378)	(15,451,054)	27,336,602	2,877,311	(35,254,010)

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

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

NAIC Group Code 1216

LIFE INSURANCE

NAIC Company Code 60142

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	363,140,525		66,149,664		429,290,189
2. Annuity considerations	290,267,364				290,267,364
3. Deposit-type contract funds	53,387,872	XXX	1,357,933,936	XXX	1,411,321,808
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	706,795,761		1,424,083,600		2,130,879,361
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,968,746		12,211,450		63,180,196
10. Matured endowments					
11. Annuity benefits	84,607,909				84,607,909
12. Surrender values and withdrawals for life contracts	211,429,132		20,525,643		231,954,774
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	347,005,786		32,737,093		379,742,879
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	26	11,823,603			2	1,036,352			28	12,859,955
17. Incurred during current year	140	51,476,861			(1)	(1,034,852)			139	50,442,009
Settled during current year:										
18.1 By payment in full	128	50,968,746							128	50,968,746
18.2 By payment on compromised claims										
18.3 Totals paid	128	50,968,746							128	50,968,746
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	128	50,968,746							128	50,968,746
19. Unpaid Dec. 31, current year (16+17-18.6)	38	12,331,719			1	1,500			39	12,333,219
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	91,654	52,748,286,357	(a)		2,153	6,559,034,148			93,807	59,307,320,505
21. Issued during year	5,642	4,563,026,244			149	431,866,627			5,791	4,994,892,871
22. Other changes to in force (Net)	(3,371)	(1,832,107,318)			(52)	(132,474,489)			(3,423)	(1,964,581,807)
23. In force December 31 of current year	93,925	55,479,205,283	(a)		2,250	6,858,426,286			96,175	62,337,631,569

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,942,733	6,925,103		6,524,810	10,182,049
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,942,733	6,925,103		6,524,810	10,182,049
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,942,733	6,925,103		6,524,810	10,182,049

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			91,654	52,748,286				2,153	6,559,035	59,307,321
2. Issued during year			5,642	4,563,027				149	431,867	4,994,894
3. Reinsurance assumed										
4. Revived during year			51	32,592				4	2,813	35,405
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			5,693	4,595,619				153	434,680	5,030,299
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			97,347	57,343,905				2,306	6,993,715	64,337,620
Deductions during year:										
10. Death			140	51,590			XXX	3	10,653	62,243
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			836	301,415						301,415
14. Surrender			264	202,895				44	108,565	311,460
15. Lapse			2,073	1,170,665				9	5,192	1,175,857
16. Conversion			109	112,794			XXX	XXX	XXX	112,794
17. Decreased (net)				25,341					10,878	36,219
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			3,422	1,864,700				56	135,288	1,999,988
21. In force end of year (b) (Line 9 minus Line 20)			93,925	55,479,205				2,250	6,858,427	62,337,632
22. Reinsurance ceded end of year	XXX		XXX	36,728,163	XXX		XXX	XXX	3,318,985	40,047,148
23. Line 21 minus Line 22	XXX		XXX	18,751,042	XXX	(a)	XXX	XXX	3,539,442	22,290,484
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

EXHIBIT OF LIFE INSURANCE

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

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

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	3,954	2,809,116	80,305	43,164,628
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	601,782
31. Totals (Lines 27 to 30)	3,954	2,809,116	80,305	43,766,410
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	1,688	1,753,911	13,620	11,712,795
35. Totals (Lines 31 to 34)	5,642	4,563,027	93,925	55,479,205

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	4,563,027		55,479,205	
38. Credit Life (Group and Individual)				
39. Group	431,867		6,858,426	
40. Totals (Lines 36 to 39)	4,994,894		62,337,631	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins- urance
48. Waiver of Premium			11,454	6,497,766			109	73,610
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	11,454	(a) 6,497,766		(a)	109	(a) 73,610

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	54	184		
2. Issued during year	19	68		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	73	252		
Deductions during year:				
6. Decreased (net)		24		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		24		
9. In force end of year	73	228		
10. Amount on deposit	5,103,083	(a) 17,577,065		(a)
11. Income now payable	73	228		
12. Amount of income payable	(a) 376,847	(a) 3,755,548	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,815	23,530		
2. Issued during year	306	1,008		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	2,121	24,538		
Deductions during year:				
6. Decreased (net)	184	1,632		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	184	1,632		
9. In force end of year	1,937	22,906		
Income now payable:				
10. Amount of income payable	(a) 37,343,394	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,126,263,648	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year					2,935	7,104,512
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX	2,935	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	88	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX	88	XXX
10. In force end of year		(a)		(a)	2,847	(a) 7,160,963

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	96	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	96	
Deductions During Year:		
6. Decreased (net)	12	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	12	
9. In force end of year	84	
10. Amount of account balance	(a) 4,422,612,945	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		11,168,896
2. Current year's realized pre-tax capital gains/(losses) of \$7,964,131 transferred into the reserve net of taxes of \$1,672,468		6,291,664
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)		17,460,560
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		1,300,665
6. Reserve as of December 31, current year (Line 4 minus Line 5)		16,159,895

AMORTIZATION				
Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2019	1,008,199	292,466		1,300,665
2. 2020	642,305	608,668		1,250,973
3. 2021	361,751	623,197		984,949
4. 2022	187,150	609,452		796,602
5. 2023	142,770	598,967		741,737
6. 2024	271,339	589,032		860,370
7. 2025	477,976	536,021		1,013,997
8. 2026	626,785	451,908		1,078,693
9. 2027	711,475	361,678		1,073,153
10. 2028	756,920	266,258		1,023,177
11. 2029	765,710	166,085		931,795
12. 2030	730,058	112,319		842,377
13. 2031	665,497	104,265		769,763
14. 2032	604,641	95,623		700,263
15. 2033	553,907	84,789		638,696
16. 2034	502,084	76,973		579,057
17. 2035	461,626	72,356		533,983
18. 2036	417,446	75,080		492,525
19. 2037	378,208	79,343		457,550
20. 2038	327,110	82,422		409,532
21. 2039	248,406	85,145		333,552
22. 2040	170,404	79,942		250,346
23. 2041	123,766	68,823		192,589
24. 2042	73,873	53,797		127,670
25. 2043	24,235	40,667		64,902
26. 2044	(3,890)	26,825		22,935
27. 2045	(5,237)	17,472		12,235
28. 2046	(13,319)	13,906		588
29. 2047	(26,331)	9,984		(16,347)
30. 2048	(15,968)	6,062		(9,906)
31. 2049 and Later		2,139		2,139
32. Total (Lines 1 to 31)	11,168,896	6,291,664		17,460,560

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	52,486,440		52,486,440				52,486,440
2. Realized capital gains/(losses) net of taxes - General Account	(6,512,194)		(6,512,194)				(6,512,194)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	75,072		75,072				75,072
4. Unrealized capital gains/(losses) net of deferred taxes - General Account							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	982,179		982,179				982,179
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	10,774,529		10,774,529		2,344	2,344	10,776,873
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	57,806,026		57,806,026		2,344	2,343	57,808,370
9. Maximum reserve	56,713,120		56,713,120		15,469	15,469	56,728,589
10. Reserve objective	32,163,119		32,163,119		7,500	7,500	32,170,620
11. 20% of (Line 10 - Line 8)	(5,128,581)		(5,128,581)		1,031	1,031	(5,127,550)
12. Balance before transfers (Lines 8 + 11)	52,677,445		52,677,445		3,375	3,375	52,680,820
13. Transfers	(12,167)		(12,167)		12,167	12,167	
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero					(73)	(73)	(73)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	52,665,277		52,665,278		15,469	15,469	52,680,747

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	223,279,265	XXX	XXX	223,279,265	0.0000		0.0000		0.0000		
2.	1	Highest Quality	5,177,450,250	XXX	XXX	5,177,450,250	0.0005	2,588,725	0.0016	8,283,920	0.0033	17,085,586	
3.	2	High Quality	3,240,674,859	XXX	XXX	3,240,674,859	0.0021	6,805,417	0.0064	20,740,319	0.0106	34,351,154	
4.	3	Medium Quality	10,636,934	XXX	XXX	10,636,934	0.0099	105,306	0.0263	279,751	0.0376	399,949	
5.	4	Low Quality	440,918	XXX	XXX	440,918	0.0245	10,802	0.0572	25,220	0.0817	36,023	
6.	5	Lower Quality	13,650,642	XXX	XXX	13,650,642	0.0630	859,990	0.1128	1,539,792	0.1880	2,566,321	
7.	6	In or Near Default		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 (Sum of Lines 1 through 8)	8,666,132,869	XXX	XXX	8,666,132,869	XXX	10,370,241	XXX	30,869,004	XXX	54,439,032	
PREFERRED STOCK													
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	182,882	XXX	XXX	182,882	0.0000		0.2370	43,343	0.2370	43,343	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000		
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	182,882	XXX	XXX	182,882	XXX		XXX	43,343	XXX	43,343	
SHORT - TERM BONDS													
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000		
19.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033		
20.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106		
21.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376		
22.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817		
23.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880		
24.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370		
25.		Total Short - Term Bonds (Sum of Lines 18 through 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)	8,666,315,751	XXX	XXX	8,666,315,751	XXX	10,370,241	XXX	30,912,347	XXX	54,482,375	

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

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

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

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

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	4,687,634	XXX	XXX	4,687,634	0.0005	2,344	0.0016	7,500	0.0033	15,469
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)	4,687,634	XXX	XXX	4,687,634	XXX	2,344	XXX	7,500	XXX	15,469
		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)	4,687,634			4,687,634	XXX	2,344	XXX	7,500	XXX	15,469

(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 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
<div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div>							
5399999 - Totals							XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

					Credit				Other Individual Contracts									
	Total		Group Accident and Health		Accident and Health (Group and Individual)		Collectively Renewable		Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims																		
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)																		
6. Increase in contract reserves																		
7. Commissions (a)																		
8. Other general insurance expenses	(81,009)										(81,009)							
9. Taxes, licenses and fees	79,897										79,897							
10. Total other expenses incurred	(1,112)										(1,112)							
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	1,112										1,112							
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	1,112										1,112							
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

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

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Lines 1.1 and 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

PART 4. - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	6,942,733					6,942,733			
2. Premiums earned	6,925,103					6,925,103			
3. Incurred claims	11,065,960					11,065,960			
4. Commissions									

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			11,065,960	11,065,960
2. Beginning Claim Reserves and Liabilities			21,935,331	21,935,331
3. Ending Claim Reserves and Liabilities			26,476,481	26,476,481
4. Claims Paid			6,524,810	6,524,810
B. Assumed Reinsurance:				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims.....			11,065,960	11,065,960
10. Beginning Claim Reserves and Liabilities			21,935,331	21,935,331
11. Ending Claim Reserves and Liabilities			26,476,481	26,476,481
12. Claims Paid			6,524,810	6,524,810
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses				
18. Beginning Reserves and Liabilities				
19. Ending Reserves and Liabilities				
20. Paid Claims and Cost Containment Expenses				

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI		5,389
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI		442,375
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company (GR)	DE		465,769
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company (GR)	DE		467,730
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company (GR)	DE		2,125,846
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company (GR)	DE		224,362
97071	13-3126819	02/01/2018	SCOR Global Life USA Reinsurance Company (GR)	DE		313,713
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL		408,056
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL		21,152
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL		10,502
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL		8,929
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN		121,674
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	5,285,289	497,533
93580	84-0849721	01/01/2013	M Life Insurance Company	CO		277,833
93580	84-0849721	07/01/2013	M Life Insurance Company	CO		1,131,276
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		11,457
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		174,976
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA		109,431
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA		1,690,915
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA		31,699
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA		8,034
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA		617
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA		408,817
66346	58-0828824	02/01/2018	Munich American Reassurance Company	GA		104,571
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX		18,820
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX		7,899
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO		77,544
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO		54,234
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO		91,715
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO		19,489
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO		18,765
93572	43-1235868	07/01/2013	RGA Reinsurance Company	MO		4,820
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO		471,068
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE		1,008,415
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO		328,737
15321	98-0138339	11/01/2001	Security Life of Denver International,LTD	AZ		2,193,608
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO		180,900
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc.	MO		60,281
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO		86,125
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO		401,707
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO		853,388
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO		3,876,339
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO		56,093
82627	06-0839705	02/01/2018	Swiss Re Life and Health America, Inc.	MO		104,571
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY		779,565
0899999. Life and Annuity - U.S. Non-Affiliates					5,285,289	19,756,739
1099999. Total Life and Annuity - Non-Affiliates					5,285,289	19,756,739
1199999. Total Life and Annuity					5,285,289	19,756,739
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					5,285,289	19,756,739
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					5,285,289	19,756,739

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	531,930,397	11,336,897	12,412,780	1,154,737				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	1,189,764,497	23,714,743	20,037,078	1,941,958				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	4,053,847,001	61,570,271	52,118,634	6,428,457				
97071	13-3126819	02/01/2018	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	1,157,339,366	1,020,302	418,663	145,829				
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL	CO/I	XXXL	1,086,207,050	20,645,220	17,046,702	1,745,182				
88340	59-2859797	12/18/2018	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL				520				
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	32,938,908	832,980	728,190	49,107				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	YRT/I	XXXL	42,266,441	188,800	185,156	115,763				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	CO/I	XXXL	184,554,377	2,584,360	3,452,416	641,615				
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA	CO/I	XXXL	23,792,648	588,364	740,177	84,138				
66346	58-0828824	02/01/2018	Munich American Reassurance Company	GA	YRT/I	XXXL	385,779,789	340,101	139,554	52,639				
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA	YRT/I	XXXL	29,638,908	832,980	728,190	44,501				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	CO/I	XXXL	285,086,748	1,675,859	1,655,271	1,002,205				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	CO/I	XXXL	198,500,204	5,300,709	5,290,841	334,887				
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	CO/I	XXXL	205,414,007	5,764,531	5,749,864	527,492				
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	YRT/I	XXXL	17,783,345	499,788	436,914	27,880				
88713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	CO/I	XXXL	303,591,657	1,892,572	1,917,784	1,098,556				
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc. (LR)	MO	CO/I	XXXL	107,098,775	610,219	621,660	457,246				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	309,294,094	6,511,893	7,382,154	386,691				
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	2,171,879,943	55,445,792	56,230,672	4,196,564				
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	7,165,544,706	106,112,587	89,369,622	10,684,306				
82627	06-0839705	02/01/2018	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	385,779,790	340,101	139,554	55,271				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	CO/I	XXXL	1,379,150,517	38,645,934	39,298,317	1,997,088				
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	19,283,338	499,788	436,943	28,960				
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	AXXX	184,571,521	43,165	38,028	145,645				
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	329,898,078	24,893	32,705					
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/G	AXXX	824,004	408	27	2,279				
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,357,789	551	323	13,233				
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	1,123,028	817	277					
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,655,762	148	157	2,979				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL			135					
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,223,549	170	92	5,501				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	335,330	91	79					
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	128,758,490	28,655	20,443	96,877				
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	124,573,591	13,892	17,581					
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	AXXX	15,934,772	6,954	19,112	546,731				
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	XXXL	123,110,892	90,499	16,437					
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	AXXX	797,489,328	279,295	320,873	2,765,414				
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	XXXL	1,329,879,199	286,679	275,961					
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	AXXX	144,950,471	36,272	19,792	405,369				
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	XXXL	358,626,335	32,008	17,022					
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	AXXX	222,217	1,372		2,646				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	XXXL	2,771,356	86						
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	AXXX	112,929	31	247	2,098				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	XXXL	32,494	58	298					
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	AXXX	156,244	24	44	2,178				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	XXXL	183,333	281	38					
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	AXXX	152,955	30	94	4,842				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	XXXL	390,310	162	81					
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	YRT/I	AXXX	870,471	108		2,385				
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	AXXX	245,112,179	56,907	40,054	175,179				
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	XXXL	289,943,121	28,716	34,447					
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/G	AXXX	45,611,818	15,498	8,495	148,480				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/G	XXXL	31,296,419	17,723	9,111					
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/I	AXXX	16,227,987	5,646	2,404	81,121				
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/I	XXXL	5,981,115	8,897	2,578					
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO	YRT/G	AXXX	45,282,366	897	7,882	13,379				
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO	YRT/G	XXXL	28,535,285	3,252	8,453					
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO	YRT/I	AXXX	16,180,694	104	2,262	2,686				
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO	YRT/I	XXXL	5,440,104	1,320	2,426					
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	96,970	55	95	287				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	AXXX	408,301	133	221	17,892				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	1,330,110	787	190					
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	30,286	22		530,430				
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	134,469,221	132,223	130,496					
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	7,073,654	3,020	8,158	244,335				
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	52,461,840	40,743	7,016					
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	354,346,795	123,264	59,763	1,106,590				
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	88,078,015	44,647	51,398					
82627	06-0839705	01/19/2005	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	9,588,935	14,365	9,401	59,469				
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	71,272,837	2,002	10,144	16,206				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	1,489,353	344	4,710					
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	1,415,648	275						
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	AXXX	2,184,393	1,549	935	21,614				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	XXXL	5,092,931	1,002	804					
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	40,254,550	22,255	9,374	185,446				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	44,942,596	15,641	10,053					
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	16,340,913	5,698	2,418	103,188				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	6,036,194	8,362	2,594					
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	23,317,347	538	4,302	8,533				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	17,121,176	1,675	4,614					
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	9,708,422	62	1,357	1,408				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	3,264,064	792	1,456					
0899999. General Account - Authorized U.S. Non-Affiliates							26,435,606,593	348,359,854	317,749,883	39,920,722				
1099999. Total General Account - Authorized Non-Affiliates							26,435,606,593	348,359,854	317,749,883	39,920,722				
1199999. Total General Account Authorized							26,435,606,593	348,359,854	317,749,883	39,920,722				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	CO/I	XXXL	1,856,138,661	32,682,536	37,769,622	2,804,304				
15321	98-0138339	11/01/2001	Security Life of Denver International,LTD	AZ	CO/I	XXXL	5,268,175,935	101,638,321	120,119,468	7,628,671				
93580	84-0849721	07/01/2013	M Life Insurance Company	CO	YRT/I	XXXL	2,273,913,141	3,331,921	2,912,760	2,129,338				
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	29,286,124	666,384	582,552	39,975				
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN	YRT/I	XXXL	68,834,367	76,409	65,656	349,669				
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX	971,434,138			18,766,428			33,808,288	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	XXXL	990,223,894						112,583,103	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX	287,775,894			11,106,244			14,307,859	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	XXXL	376,996,429						40,666,238	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX	388,502,737			8,726,089			4,546,645	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	XXXL	623,000,283						38,068,809	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX	93,458,714			4,523,692			1,068,822	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	XXXL	235,158,554						12,502,872	
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	AXXX	37,725,030	882	6,906	14,693				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	XXXL	28,069,170	2,116	7,407					
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	AXXX	17,895,870	159	2,882	7,708				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	8,333,676	1,460	3,091					
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	AXXX	8,110,059	2,370	1,180	87,167				
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	XXXL	4,956,073	2,229	1,015					
15321	98-0138339	11/01/2001	Security Life of Denver International,LTD	AZ	YRT/I	AXXX	27,156,336	7,996	3,744	429,174				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
15321	98-0138339	11/01/2001	Security Life of Denver International,LTD	AZ	YRT/I	XXXL	16,397,031	8,702	3,220					
1999999. General Account - Unauthorized U.S. Non-Affiliates							13,611,542,116	138,421,485	161,479,503	56,613,152			257,552,636	
2199999. Total General Account - Unauthorized Non-Affiliates							13,611,542,116	138,421,485	161,479,503	56,613,152			257,552,636	
2299999. Total General Account Unauthorized							13,611,542,116	138,421,485	161,479,503	56,613,152			257,552,636	
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3499999. Total General Account Authorized, Unauthorized and Certified							40,047,148,709	486,781,339	479,229,386	96,533,874			257,552,636	
3799999. Total Separate Accounts - Authorized U.S. Affiliates														
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates														
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized														
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX							48,647,748	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX							13,139,989	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX							17,655,661	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX							3,174,154	
5399999. Separate Accounts - Unauthorized U.S. Non-Affiliates													82,617,552	
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													82,617,552	
5699999. Total Separate Accounts Unauthorized													82,617,552	
5999999. Total Separate Accounts - Certified U.S. Affiliates														
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999. Total Separate Accounts - Certified Affiliates														
6699999. Total Separate Accounts - Certified Non-Affiliates														
6799999. Total Separate Accounts Certified														
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													82,617,552	
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							40,047,148,709	486,781,339	479,229,386	96,533,874			340,170,188	
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)														
9999999 - Totals							40,047,148,709	486,781,339	479,229,386	96,533,874			340,170,188	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11	12		
										Current Year	Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
65978	13-5581829	05/01/2014	MetLife, Inc	NY	OTH/I	LTC	6,925,103		110,648,556				
0899999. General Account - Authorized U.S. Non-Affiliates							6,925,103		110,648,556				
1099999. Total General Account - Authorized Non-Affiliates							6,925,103		110,648,556				
1199999. Total General Account Authorized							6,925,103		110,648,556				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified							6,925,103		110,648,556				
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							6,925,103		110,648,556				
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
9999999 - Totals							6,925,103		110,648,556				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates									XXX					
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates									XXX					
0799999. Total General Account - Life and Annuity Affiliates									XXX					
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	76,409	121,674		198,083	216,735	0002				30,559	198,083
93580	84-0849721	05/01/2012	M Life Insurance Company	3,331,921	7,191,931	11,902,794	22,426,646						18,249,899	18,249,899
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	671,001	26,719		697,720						6,985	6,985
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	32,687,134	1,008,415	36,190	33,731,739			44,834,892			246,330	33,731,739
15321	98-0138339	11/01/2001	Security Life of Denver International, LTD	101,655,023	2,197,288	153,639	104,005,950	125,000,000	0001				587,457	104,005,950
0899999. General Account - Life and Annuity U.S. Non-Affiliates				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656
1099999. Total General Account - Life and Annuity Non-Affiliates				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656
1199999. Total General Account Life and Annuity				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
2199999. Total General Account - Accident and Health Non-Affiliates									XXX					
2299999. Total General Account Accident and Health									XXX					
2399999. Total General Account				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656
2699999. Total Separate Accounts - U.S. Affiliates									XXX					
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX					
3099999. Total Separate Accounts - Affiliates									XXX					
3399999. Total Separate Accounts - Non-Affiliates									XXX					
3499999. Total Separate Accounts									XXX					
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)									XXX					
9999999 - Totals				138,421,488	10,546,027	12,092,623	161,060,138	125,216,735	XXX	44,834,892			19,121,230	156,192,656

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1	021000089	National Australia Bank	125,000,000
	0002	2	026009593	Bank of America, N.A.	216,735

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2019	2 2018	3 2017	4 2016	5 2015
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	103,459	108,662	120,750	119,979	125,754
2. Commissions and reinsurance expense allowances	15,729	18,777	24,169	26,492	28,376
3. Contract claims	44,366	44,279	49,284	30,724	22,708
4. Surrender benefits and withdrawals for life contracts	10,674	6,958	3,204	7,374	1,413
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	6,029	16,144	32,733	33,400	51,598
7. Increase in aggregate reserve for life and accident and health contracts	14,788	5,395	30,359	34,154	36,514
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts	597,430	582,642	577,247	546,888	512,734
10. Liability for deposit-type contracts					
11. Contract claims unpaid	19,757	16,877	14,193	16,912	12,018
12. Amounts recoverable on reinsurance	5,285	2,124	11,430		
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	935	2,552	5,229	5,747	7,305
16. Unauthorized reinsurance offset	4,867	3,292	13,941	3,113	4,916
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)	125,217	156,217	168,210	168,210	168,210
20. Trust agreements (T)	44,835	49,650	49,412	47,966	48,979
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	8,990,209,899		8,990,209,899
2. Reinsurance (Line 16)	8,600,995	(8,600,995)	
3. Premiums and considerations (Line 15)	21,883,939		21,883,939
4. Net credit for ceded reinsurance	XXX	620,920,147	620,920,147
5. All other admitted assets (balance)	95,067,929		95,067,929
6. Total assets excluding Separate Accounts (Line 26)	9,115,762,762	612,319,152	9,728,081,914
7. Separate Account assets (Line 27)	4,022,073,351		4,022,073,351
8. Total assets (Line 28)	13,137,836,113	612,319,152	13,750,155,265
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	3,932,799,458	597,429,895	4,530,229,353
10. Liability for deposit-type contracts (Line 3)	4,541,418,215		4,541,418,215
11. Claim reserves (Line 4)	12,393,682	19,756,739	32,150,421
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	142,794		142,794
14. Other contract liabilities (Line 9)	25,591,931		25,591,931
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	4,867,482	(4,867,482)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	100,915,182		100,915,182
20. Total liabilities excluding Separate Accounts (Line 26)	8,618,128,744	612,319,152	9,230,447,896
21. Separate Account liabilities (Line 27)	4,009,170,763		4,009,170,763
22. Total liabilities (Line 28)	12,627,299,507	612,319,152	13,239,618,659
23. Capital & surplus (Line 38)	510,536,606	XXX	510,536,606
24. Total liabilities, capital & surplus (Line 39)	13,137,836,113	612,319,152	13,750,155,265
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	597,429,895		
26. Claim reserves	19,756,739		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	8,600,995		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	625,787,629		
34. Premiums and considerations			
35. Reinsurance in unauthorized companies	4,867,482		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	4,867,482		
41. Total net credit for ceded reinsurance	620,920,147		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1		4		5		6		7	
			Life Contracts		Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts				
			2	3								
Active Status (a)			Life Insurance Premiums	Annuity Considerations								
1.	Alabama	AL	L	6,433,767	2,977,727	132,137		9,543,631		850,293		
2.	Alaska	AK	L	4,098,560	237,300			4,335,860				
3.	Arizona	AZ	L	6,660,089	5,452,361	112,854		12,225,304		633,949		
4.	Arkansas	AR	L	1,485,213	766,696	19,694		2,271,603		123,664		
5.	California	CA	L	38,847,223	22,104,622	211,374		61,163,218		457,809,707		
6.	Colorado	CO	L	6,789,255	7,277,065			14,066,319		242,819		
7.	Connecticut	CT	L	8,093,957	2,555,361	153,224		10,802,543		187,121,267		
8.	Delaware	DE	L	4,494,608	505,583	49,952		5,050,143				
9.	District of Columbia	DC	L	3,713,667	778,643	104,665		4,596,975				
10.	Florida	FL	L	21,397,500	31,214,444	1,008,616		53,620,560		3,196,141		
11.	Georgia	GA	L	8,788,372	3,857,777	193,508		12,839,657		149,306,055		
12.	Hawaii	HI	L	869,836	3,784,906	7,988		4,662,730		118,360		
13.	Idaho	ID	L	581,269	317,590	36,674		935,533				
14.	Illinois	IL	L	21,467,477	9,285,464	148,862		30,901,803		3,525,579		
15.	Indiana	IN	L	5,559,357	3,819,589	113,401		9,492,348		3,851,554		
16.	Iowa	IA	L	7,041,309	6,405,485	73,278		13,520,071		151,134		
17.	Kansas	KS	L	1,743,305	1,364,240	29,309		3,136,853		172,630		
18.	Kentucky	KY	L	2,642,845	964,999	8,093		3,615,938		23,632,643		
19.	Louisiana	LA	L	2,894,366	884,306			3,778,672				
20.	Maine	ME	L	1,954,000	3,586,772	27,390		5,568,162				
21.	Maryland	MD	L	11,817,833	7,390,096	299,224		19,507,153		1,209,828		
22.	Massachusetts	MA	L	17,609,047	23,623,858	454,093		41,686,998		3,485,669		
23.	Michigan	MI	L	9,837,693	8,830,497	286,847		18,955,037		299,212,842		
24.	Minnesota	MN	L	6,410,467	2,031,288	60,540		8,502,295		106,117,650		
25.	Mississippi	MS	L	543,714	78,917			622,631		12,436,945		
26.	Missouri	MO	L	7,273,904	3,132,986	113,101		10,519,991				
27.	Montana	MT	L	793,558	543,455			1,337,013				
28.	Nebraska	NE	L	5,301,232	1,734,656	29,933		7,065,820				
29.	Nevada	NV	L	1,744,036	3,349,117	41,351		5,134,504		28,909		
30.	New Hampshire	NH	L	1,352,335	534,738			1,887,073		1,103,041		
31.	New Jersey	NJ	L	18,747,419	12,027,442	229,168		31,004,029		2,764,015		
32.	New Mexico	NM	L	1,119,555	714,856			1,834,411				
33.	New York	NY	L	66,186,918	36,000,290	1,144,870		103,332,078		6,457,772		
34.	North Carolina	NC	L	9,811,809	8,312,252	121,776		18,245,837		860,304		
35.	North Dakota	ND	L	295,640	181,532			477,172				
36.	Ohio	OH	L	8,214,844	4,938,818	188,531		13,342,194		653,440		
37.	Oklahoma	OK	L	1,764,930	1,186,408	61,660		3,012,997		54,054,326		
38.	Oregon	OR	L	5,335,651	859,854	104,472		6,299,977		324,369		
39.	Pennsylvania	PA	L	27,593,245	15,406,148	536,901		43,536,293		6,413,959		
40.	Rhode Island	RI	L	2,111,252	557,236	44,692		2,713,180		209,191		
41.	South Carolina	SC	L	1,838,531	2,718,207	72,883		4,629,620		728,606		
42.	South Dakota	SD	L	1,749,156	25,487			1,774,643				
43.	Tennessee	TN	L	7,018,383	13,124,632	61,221		20,204,236		266,492		
44.	Texas	TX	L	20,160,192	9,638,283	104,873		29,903,347		529,289		
45.	Utah	UT	L	3,725,514	2,406,342	5,692		6,137,548		1,721,248		
46.	Vermont	VT	L	2,452,370	2,193,681	44,137		4,690,188		12,165,752		
47.	Virginia	VA	L	14,887,672	7,035,340	180,832		22,103,844		1,281,825		
48.	Washington	WA	L	10,845,877	6,219,804	122,144		17,187,825		487,102		
49.	West Virginia	WV	L	1,526,233	5,085,162	68,759		6,680,154				
50.	Wisconsin	WI	L	4,388,420	1,551,154	126,652		6,066,227		68,073,441		
51.	Wyoming	WY	L	1,137,457	693,902	7,366		1,838,725				
52.	American Samoa	AS	N									
53.	Guam	GU	N									
54.	Puerto Rico	PR	N	22,018				22,018				
55.	U.S. Virgin Islands	VI	N	332				332				
56.	Northern Mariana Islands	MP	N									
57.	Canada	CAN	N									
58.	Aggregate Other Alien	OT	XXX	116,975				116,975				
59.	Subtotal	XXX		429,290,189	290,267,364	6,942,733		726,500,286		1,411,321,808		
90.	Reporting entity contributions for employee benefits plans	XXX										
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX										
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX										
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		387,206				387,206				
94.	Aggregate or other amounts not allocable by State	XXX										
95.	Totals (Direct Business)	XXX		429,677,395	290,267,364	6,942,733		726,887,492		1,411,321,808		
96.	Plus reinsurance assumed	XXX										
97.	Totals (All Business)	XXX		429,677,395	290,267,364	6,942,733		726,887,492		1,411,321,808		
98.	Less reinsurance ceded	XXX		96,533,874		6,942,733		103,476,608				
99.	Totals (All Business) less Reinsurance Ceded	XXX		333,143,521	290,267,364	(c)		623,410,885		1,411,321,808		
DETAILS OF WRITE-INS												
58001.	ZZZ Other Alien	XXX		116,975				116,975				
58002.		XXX										
58003.		XXX										
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX										
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		116,975				116,975				
9401.		XXX										
9402.		XXX										
9403.		XXX										
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX										
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX										

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....51 R - Registered - Non-domiciled RRGs.....
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....
N - None of the above - Not allowed to write business in the state.....6

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Ordinary Life Insurance, Individual Accident and Health, and Individual Annuity Premiums allocated by current residence. Group Life Insurance allocated according to location of group contract holder.

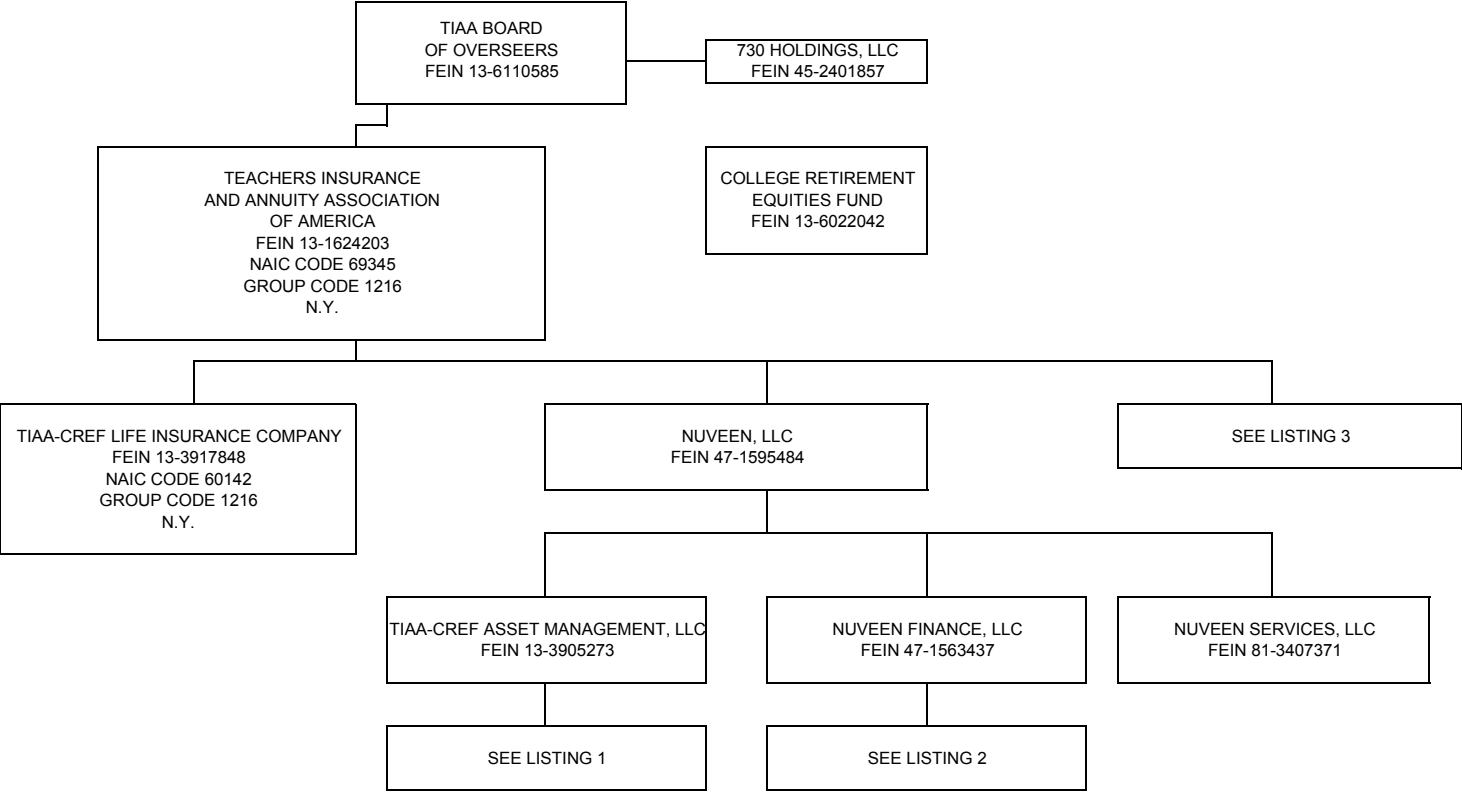
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

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

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	6,433,767	2,977,727		132,137	10,393,924
2.	Alaska	AK	4,098,560	237,300			4,335,860
3.	Arizona	AZ	6,660,089	5,452,361		112,854	12,859,253
4.	Arkansas	AR	1,485,213	766,696		19,694	2,395,266
5.	California	CA	38,847,223	22,104,622		211,374	518,972,925
6.	Colorado	CO	6,789,255	7,277,065			14,309,138
7.	Connecticut	CT	8,093,957	2,555,361		153,224	197,923,809
8.	Delaware	DE	4,494,608	505,583		49,952	5,050,143
9.	District of Columbia	DC	3,713,667	778,643		104,665	4,596,975
10.	Florida	FL	21,397,500	31,214,444		1,008,616	56,816,702
11.	Georgia	GA	8,788,372	3,857,777		193,508	162,145,712
12.	Hawaii	HI	869,836	3,784,906		7,988	4,781,089
13.	Idaho	ID	581,269	317,590		36,674	935,533
14.	Illinois	IL	21,467,477	9,285,464		148,862	34,427,381
15.	Indiana	IN	5,559,357	3,819,589		113,401	13,343,901
16.	Iowa	IA	7,041,309	6,405,485		73,278	13,671,206
17.	Kansas	KS	1,743,305	1,364,240		29,309	3,309,483
18.	Kentucky	KY	2,642,845	964,999		8,093	27,248,581
19.	Louisiana	LA	2,894,366	884,306			3,778,672
20.	Maine	ME	1,954,000	3,586,772		27,390	5,568,162
21.	Maryland	MD	11,817,833	7,390,096		299,224	20,716,982
22.	Massachusetts	MA	17,609,047	23,623,858		454,093	45,172,667
23.	Michigan	MI	9,837,693	8,830,497		286,847	318,167,879
24.	Minnesota	MN	6,410,467	2,031,288		60,540	114,619,944
25.	Mississippi	MS	543,714	78,917			13,059,576
26.	Missouri	MO	7,273,904	3,132,986		113,101	10,519,991
27.	Montana	MT	793,558	543,455			1,337,013
28.	Nebraska	NE	5,301,232	1,734,656		29,933	7,065,820
29.	Nevada	NV	1,744,036	3,349,117		41,351	5,163,414
30.	New Hampshire	NH	1,352,335	534,738			2,990,114
31.	New Jersey	NJ	18,747,419	12,027,442		229,168	33,768,043
32.	New Mexico	NM	1,119,555	714,856			1,834,411
33.	New York	NY	66,186,918	36,000,290		1,144,870	109,789,849
34.	North Carolina	NC	9,811,809	8,312,252		121,776	19,106,140
35.	North Dakota	ND	295,640	181,532			477,172
36.	Ohio	OH	8,214,844	4,938,818		188,531	13,995,634
37.	Oklahoma	OK	1,764,930	1,186,408		61,660	57,067,323
38.	Oregon	OR	5,335,651	859,854		104,472	6,624,346
39.	Pennsylvania	PA	27,593,245	15,406,148		536,901	49,950,253
40.	Rhode Island	RI	2,111,252	557,236		44,692	2,922,371
41.	South Carolina	SC	1,838,531	2,718,207		72,883	5,358,226
42.	South Dakota	SD	1,749,156	25,487			1,774,643
43.	Tennessee	TN	7,018,383	13,124,632		61,221	20,470,728
44.	Texas	TX	20,160,192	9,638,283		104,873	30,432,636
45.	Utah	UT	3,725,514	2,406,342		5,692	7,858,796
46.	Vermont	VT	2,452,370	2,193,681		44,137	16,855,940
47.	Virginia	VA	14,887,672	7,035,340		180,832	23,385,669
48.	Washington	WA	10,845,877	6,219,804		122,144	17,674,927
49.	West Virginia	WV	1,526,233	5,085,162		68,759	6,680,154
50.	Wisconsin	WI	4,388,420	1,551,154		126,652	74,139,668
51.	Wyoming	WY	1,137,457	693,902		7,366	1,838,725
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR	22,018				22,018
55.	U.S. Virgin Islands	VI	332				332
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Other Alien	OT	116,975				116,975
59.	Total		429,290,189	290,267,364		6,942,733	2,137,822,094

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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

COMPANY	FEIN	RELATIONSHIP
L&C Special Member Holdco, LLC	81-1272900	SUBSIDIARY
GTR Special Member Holdco LLC	46-3889185	SUBSIDIARY
TIAA International GP LLC	81-4374969	SUBSIDIARY
TIAA-CREF Investment Management, LLC	13-3586142	SUBSIDIARY
Nuveen Alternative Holdings, LLC	46-3870972	SUBSIDIARY
AGR Partners LLC	81-1467545	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY
TGAM Agribusiness Fund GP LLC	81-1870559	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY
Beaver Investments Holdings, LLC	45-5558395	SUBSIDIARY
GreenWood Resources, Inc.	80-0026976	SUBSIDIARY
Greenwood Resources Brasil, Ltda.	83-4328253	SUBSIDIARY
GreenWood Resources Capital Management, LLC	45-1875074	SUBSIDIARY
TEFF GP, LLC	20-8501127	SUBSIDIARY
GWR-GTFF Investment, LLC	20-8955976	SUBSIDIARY
GWR International Ltd.		SUBSIDIARY
GWR China Ltd.	20-3189651	SUBSIDIARY
GreenWood Resources China Ltd.	98-0595429	SUBSIDIARY
GWR SA, Ltd.		SUBSIDIARY
GreenWood Resources Chile, S.A.		SUBSIDIARY
GWR Europe Ltd.	98-1016332	SUBSIDIARY
GreenWood Resources Poland sp Z o.o.	98-1016335	SUBSIDIARY
Greenwood Resources Forest Management, LLC	47-4557075	SUBSIDIARY
Greenwood Resources Brasil, Ltda.		SUBSIDIARY
GWR Uruguay S.A.		SUBSIDIARY
Greenwood Resources Colombia SAS		SUBSIDIARY
CAM HR Resources LLC	36-4851864	SUBSIDIARY
Churchill Asset Management LLC	47-3156644	SUBSIDIARY
CAM HR Resources LLC	36-4851864	SUBSIDIARY
Churchill Agency Services LLC	82-3187734	SUBSIDIARY
Churchill Feeder Fund GP II S.a.r.l.		SUBSIDIARY
Churchill Fund GP II LLC	83-1177850	SUBSIDIARY
Churchill Fund GP II Sarl	98-1449979	SUBSIDIARY
Churchill Special Member LLC	82-0735838	SUBSIDIARY
Churchill Warehouse LLC	82-3784145	SUBSIDIARY
Nuveen Churchill Administration LLC		SUBSIDIARY
TGAM Churchill Fund GP LLC	81-1817732	SUBSIDIARY
Global AG AIV (CN) GP, LLC	45-5044435	SUBSIDIARY
Global Agriculture AIV (CN), LP	45-5044681	SUBSIDIARY
Global Ag II AIV GP LLC	47-1192644	SUBSIDIARY
Global Agriculture II AIV, LP	47-1197292	SUBSIDIARY
GTR Investor Fund GP LLC	47-1208361	SUBSIDIARY
NAP Investors GP, LLC	47-2417173	SUBSIDIARY
NCBDC Holdings LLC		SUBSIDIARY
Nuveen Churchill Advisors LLC		SUBSIDIARY
Nuveen Alternatives Advisors LLC	45-4288013	SUBSIDIARY
TPS Investors GP, LLC		SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
Nuveen Alternatives Services, LLC	45-4288091	SUBSIDIARY
TIAA International GP LP		SUBSIDIARY
TIAA European Farmland Fund GP LP	98-1310748	SUBSIDIARY
TCAS Global Investments LLC	47-1515836	SUBSIDIARY
AGR Partners LLC	84-1819349	SUBSIDIARY
Nuveen Global Farmland Fund Lux GP S.à r.l.		SUBSIDIARY
Nuveen International Holdings LLC	26-2719001	SUBSIDIARY
Nuveen Australia Pty Ltd		SUBSIDIARY
Nuveen Canada Company		SUBSIDIARY
Nuveen Investments Canada Co.		SUBSIDIARY
Nuveen Japan Co., Limited		SUBSIDIARY
Nuveen UK, Limited		SUBSIDIARY
TGAM Subsidiary HC LLC	81-4349631	SUBSIDIARY
TGAM APAC LLC	81-4290269	SUBSIDIARY
TGAM HK HC LLC	81-4323796	SUBSIDIARY
Nuveen Hong Kong Limited		SUBSIDIARY
TGAM Asia LLC	81-4306975	SUBSIDIARY
TGAM HK HC LLC	81-4323796	SUBSIDIARY
TIAA International APAC LLC	81-4499397	SUBSIDIARY
TGAM HK HC LLC	81-4323796	SUBSIDIARY
TIAA International Asia LLC	81-4359164	SUBSIDIARY
TGAM HK HC LLC	81-4323796	SUBSIDIARY
TIAA International Subsidiary HC LLC	81-4390558	SUBSIDIARY
TGAM APAC LLC	81-4290269	SUBSIDIARY
TGAM Asia LLC	81-4306975	SUBSIDIARY
TIAA International APAC LLC	81-4499397	SUBSIDIARY
TIAA International Asia LLC	81-4359164	SUBSIDIARY
TGAM APAC LLC	81-4290269	SUBSIDIARY
TGAM Asia LLC	81-4306975	SUBSIDIARY
TIAA International APAC LLC	81-4499397	SUBSIDIARY
TIAA International Asia LLC	81-4359164	SUBSIDIARY
Nuveen Junior Capital Opportunities Fund GP S.à r.l.		SUBSIDIARY
Nuveen Real Estate NYC Property Fund GP Member LLC	82-4266474	SUBSIDIARY
New York City Property Fund GP LLC	82-4213248	SUBSIDIARY
New York City Property Fund II (T) LP	83-2335230	SUBSIDIARY
NYC Property Fund (T) Blocker 1, LLC	83-4678924	SUBSIDIARY
NYC Property Fund Pooling LP	83-4671194	SUBSIDIARY
NYC Property Fund SPV 1 LLC	83-4653622	SUBSIDIARY
NYC Property Fund SPV 2 LLC	83-4701919	SUBSIDIARY
Nuveen Real Estate U.S. Strategic Industrial Fund I GP, LLC	81-2388576	SUBSIDIARY
TCGA BT AIV, LLC	46-5367344	SUBSIDIARY
TCGA Investor Fund GP, LLC	45-5139523	SUBSIDIARY
TCGA II Investor Fund GP, LLC	47-3311016	SUBSIDIARY
TGAM International GP LLC	81-43300570	SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
Nuveen Real Estate Property Holdings L.L.C.	06-1217855	SUBSIDIARY
Casa Partners VI GP, LLC	30-0794692	SUBSIDIARY
Casa Partners VII GP, LLC	47-5190671	SUBSIDIARY
CASA Partners VIII GP, LLC	82-4363605	SUBSIDIARY
Global Investors GP I, L.L.C.	36-4477806	SUBSIDIARY
Global Investors GP II, L.L.C.	20-2537749	SUBSIDIARY
Global Investors GP IV, L.L.C.	20-3070768	SUBSIDIARY
Nuveen Global Investments LLC	26-2748598	SUBSIDIARY
Nuveen GP Holding Company LLC	82-2986445	SUBSIDIARY
Nuveen CRED GP Member LLC	82-4598778	SUBSIDIARY
CRED GP LLC	82-3751720	SUBSIDIARY
U.S. Cities Retail Fund GP LLC	82-4054235	SUBSIDIARY
U.S. Cities Multifamily Fund GP LLC	35-2633108	SUBSIDIARY
Nuveen Permian Investor Asset Manager Member LLC	81-5466713	SUBSIDIARY
Permian Investor Asset Manager LLC	82-0631410	SUBSIDIARY
Nuveen Permian Investor GP Member LLC	82-0607358	SUBSIDIARY
Permian Investor GP LLC	81-5433582	SUBSIDIARY
Nuveen Real Estate Global Cities Advisors LLC	82-3426937	SUBSIDIARY
Nuveen Real Estate Project Management Services LLC	84-2502695	SUBSIDIARY
TIAA International Holdings 1 Limited	46-1162850	SUBSIDIARY
Nuveen Real Estate Limited	98-1125673	SUBSIDIARY
TIAA International Holdings 2 Limited	46-1163394	SUBSIDIARY
TIAA International Holdings 3 Limited		SUBSIDIARY
Nuveen Real Estate Limited	98-1125673	SUBSIDIARY
Nuveen Administration Ltd	98-1127648	SUBSIDIARY
Nuveen Europe Holdings Limited	98-1128805	SUBSIDIARY
Henderson European Retail Property Fund Management Sarl		SUBSIDIARY
Nuveen Alternatives Europe S.à r.l.		SUBSIDIARY
Nuveen Asset Management Europe S.à r.l.		SUBSIDIARY
Nuveen Fund (Europe) Management S.à r.l.		SUBSIDIARY
Nuveen Fund Management (Jersey) Limited		SUBSIDIARY
Nuveen Fund Management Vanquish (Jersey) Limited		SUBSIDIARY
Nuveen Fund Management Vanquish II (Jersey) Limited		SUBSIDIARY
Asia Pacific Cities Management S.à r.l.		SUBSIDIARY
Nuveen Management AIFM Limited		SUBSIDIARY
Nuveen Management Company (Luxembourg) No 1 S.à r.l.		SUBSIDIARY
Nuveen Property Management (Jersey) Limited		SUBSIDIARY
Nuveen Real Estate Services GmbH (Austria)		SUBSIDIARY
Nuveen FCACO Ltd	98-1128787	SUBSIDIARY
Nuveen Real Estate Management Ltd		SUBSIDIARY
Nuveen Shopping Centre Verwaltungs GmbH		SUBSIDIARY

- (1) AGR Services LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by AGR Partners LLC and 1% owned by Nuveen Alternative Holdings, LLC.
- (2) Greenwood Resources Brasil, Ltda. is ultimately controlled and owned entirely by TIAA, with 99% owned by Greenwood Resources Forest Management, LLC and 1% owned by GreenWood Resources, Inc.
- (3) CAM HR Resources LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by Churchill Asset Management LLC and 1% owned by Nuveen Alternative Holdings, LLC.
- (4) TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Services, LLC and 50% owned by TEFF Holdco LLC
- (5) TGAM APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (6) TGAM HK HC LLC is ultimately controlled and owned entirely by TIAA, with TGAM APAC LLC, TGAM Asia LLC, TIAA International APAC LLC and TIAA International Asia LLC each owning 25%
- (7) TGAM Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (8) TIAA International APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (9) TIAA International Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
- (10) Nuveen Real Estate Limited is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA International Holdings 3, Ltd. and 1% owned by TIAA International Holdings 1, Ltd.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

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

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
Nuveen Group Holdings Ltd	98-1127632	SUBSIDIARY
Anglo-Sino Henderson Investment Consultancy (Beijing) Co Limited		SUBSIDIARY
AREFM (BV) Limited		AFFILIATE
CLOF II (GP) Limited		SUBSIDIARY
CLOF II Vanquish Limited		SUBSIDIARY
CLOF II (No 1 GP) Limited		SUBSIDIARY
CLOF II (No1 Nominee) Limited		SUBSIDIARY
CLOF II (No 2 GP) Limited		SUBSIDIARY
CLOF II (No 3 GP) Limited	98-1165678	SUBSIDIARY
Enhanced Debt Carry (GP) S.à.r.l		SUBSIDIARY
Enhanced Debt Carry SCSp		SUBSIDIARY
ERES APAC II (GP) S.à.r.l		SUBSIDIARY
ERES Europe II (GP) S.à.r.l		SUBSIDIARY
European Cities Partnership (GP) S.à.r.l		SUBSIDIARY
European Cities Partnership SCSp		AFFILIATE
Islazul General Partner S.à.r.l		SUBSIDIARY
Mataru General Partner Limited		SUBSIDIARY
Nuveen Consulting (Shanghai) Co Ltd		SUBSIDIARY
Nuveen Corporate Secretarial Services Limited		SUBSIDIARY
Nuveen (France) SAS		SUBSIDIARY
Nuveen Immobilien GmbH		AFFILIATE
Nuveen Italy Srl		SUBSIDIARY
Nuveen Management Austria GmbH		SUBSIDIARY
Nuveen Management Finland Oy		SUBSIDIARY
Nuveen Operations Limited		SUBSIDIARY
Nuveen Real Estate (Australia) Ltd.		SUBSIDIARY
Nuveen Real Estate Debt Partners (GP) Sarl		SUBSIDIARY
Nuveen Real Estate Debt Partners II (GP) S.à.r.l		SUBSIDIARY
Global Real Estate Debt Partners – Fund II (UK) SCSp		AFFILIATE
Nuveen Real Estate Nominees Limited		SUBSIDIARY
Nuveen Singapore Private Limited		SUBSIDIARY
OMP (GP) Limited		SUBSIDIARY
T-C Lux Investments GP S.à.r.l		SUBSIDIARY
TH Real Estate Limited		SUBSIDIARY
TIAA-CREF Luxembourg S.à.r.l	98-1014834	SUBSIDIARY
Tokyo Multifamily GP PTE Ltd		SUBSIDIARY
UK OM (LP1) (GP) Limited		SUBSIDIARY
UK OM (LP1) Limited		SUBSIDIARY
UK OM (LP2) (GP) Limited		SUBSIDIARY
UK OM (LP2) Limited		SUBSIDIARY
UK OM (LP3) (GP) Limited		SUBSIDIARY
UK OM (LP3) Limited		SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
TIAA Global Ag Special Member LLC	45-1532009	SUBSIDIARY
TIAA Global Ag II Special Member LLC	81-1748609	SUBSIDIARY
T-C U.S. Super Regional Mall Fund GP LLC	47-3126089	SUBSIDIARY
U.S. Cities Fund GP, LLC	20-1394681	SUBSIDIARY
U.S. Cities Industrial CPF Fund GP LLC	81-3647870	SUBSIDIARY
U.S. Cities Industrial Fund GP LLC		SUBSIDIARY
U.S. Cities Industrial Fund LP		SUBSIDIARY
U.S. Cities Industrial Fund REIT LLC		SUBSIDIARY
U.S. Cities Industrial Fund Operating GP LLC		SUBSIDIARY
U.S. Cities Industrial Fund Operating LP	35-2651865	SUBSIDIARY
USCIF Aurora LLC	84-2961820	SUBSIDIARY
USCIF Bedford Park LLC	84-2962162	SUBSIDIARY
USCIF Maple Point LLC	84-2962252	SUBSIDIARY
USCIF Tri City Industrial LLC	84-2056343	SUBSIDIARY
U.S. Cities Multifamily CPF Fund GP LLC	81-3698954	SUBSIDIARY
U.S. Cities Office CPF Fund GP LLC	81-3734470	SUBSIDIARY
U.S. Cities Retail CPF Fund GP LLC	81-3493929	SUBSIDIARY
Westchester Group Investment Management Holding Company, Inc.	27-3416812	SUBSIDIARY
Westchester Group Investment Management, Inc.	27-3417683	SUBSIDIARY
International Agricultural Management, LLC	26-0352314	SUBSIDIARY
Plata Wine Partners, LLC	87-0735518	SUBSIDIARY
Premier Agricultural Management International, LLC	26-2747489	SUBSIDIARY
Terra Land Co.	37-1261935	SUBSIDIARY
The Plata Wine Partners Trust	37-6589484	SUBSIDIARY
Westchester Group Asset Management, Inc.	37-1193972	SUBSIDIARY
Westchester Group Farm Management, Inc.	37-1193973	SUBSIDIARY
Westchester Group of Australia Pty Ltd.		SUBSIDIARY
Westchester Group of Europe Ltd.		SUBSIDIARY
Westchester Group SRL		SUBSIDIARY
Westchester Group of Poland Sp. Z.o.o.		SUBSIDIARY
Westchester Group SRL		SUBSIDIARY
Westchester Group Real Estate, Inc.	37-1194491	SUBSIDIARY
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY
Westchester NGFF Investment LLC	84-3766552	SUBSIDIARY

LISTING 2 (NUVEEN FINANCE, LLC):

COMPANY	FEIN	RELATIONSHIP
Nuveen Holdings 1, Inc.	81-3425820	SUBSIDIARY
Nuveen Holdings, Inc.	26-0373324	SUBSIDIARY
Nuveen Investments, Inc.	36-3817266	SUBSIDIARY
Gresham Asset Management LLC	26-0627593	SUBSIDIARY
Gresham Investment Management LLC	20-1930384	SUBSIDIARY
Gresham Investment Management Asia Pte. Ltd.		SUBSIDIARY
Nuveen Alternative Investments, LLC	36-4839486	SUBSIDIARY
Nuveen Capital Markets LLC	83-3751978	SUBSIDIARY
Nuveen Fund Advisors, LLC	31-0942504	SUBSIDIARY
Nuveen Asset Management, LLC	27-4357327	SUBSIDIARY
NIS/R&T, Inc.	36-3283941	SUBSIDIARY
Nuveen WCM Holdings, LLC	37-1695518	SUBSIDIARY
Winslow Capital Management, LLC	90-0860898	SUBSIDIARY
Growth Capital GP I, LLC	81-0730906	SUBSIDIARY
Nuveen NWQ Holdings, LLC	36-4709028	SUBSIDIARY
NWQ Partners, LLC	30-0892190	SUBSIDIARY
NWQ Investment Management Company, LLC	47-0875103	SUBSIDIARY
Nuveen Securities, LLC	36-2639476	SUBSIDIARY
Santa Barbara Asset Management, LLC	20-3432117	SUBSIDIARY
Symphony Asset Management LLC	94-3252504	SUBSIDIARY
Nuveen Investments Holdings, Inc.	36-7364377	SUBSIDIARY
Symphony Asset Management LLC	94-3252504	SUBSIDIARY
Symphony Risk Retention Finance LLC		SUBSIDIARY
SRR 1 LLC	30-1032009	SUBSIDIARY
Teachers Advisors, LLC	13-3760073	SUBSIDIARY
Colinvest Member LLC	62-1157427	SUBSIDIARY
CLO ColInvest I LLC		SUBSIDIARY

(11) European Cities Partnership SCSp is owned 29.8% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.à.r.l.

(12) Global Real Estate Debt Partners – Fund II (UK) SCSp is ultimately controlled by TIAA, with 18.75% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.à.r.l.

(13) Westchester Group SRL is controlled and owned entirely by TIAA, with 99% owned by Westchester Group of Europe Ltd. and 1% owned by Westchester Group of Poland Sp. Z.o.o.

(14) Westchester Group South America Gestao de Investimentos Ltda. is controlled and owned entirely by TIAA, with 99% owned by Westchester Group Investment Management, Inc. and 1% owned by Westchester Group Real Estate, Inc.

(15) Symphony Asset Management, LLC is ultimately controlled and owned entirely by TIAA, with 51% owned by Nuveen Investments, Inc. and 49% owned by Nuveen Investments Holdings, Inc.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

LISTING 3:

COMPANY	FEIN	RELATIONSHIP
485 Properties, LLC	13-3987258	SUBSIDIARY
TCPC Associates, LLC	16-1735872	SUBSIDIARY
730 Data Centers, LLC	81-3911169	SUBSIDIARY
730 Aviator, LLC	82-0793232	SUBSIDIARY
730 Databridge, LLC	81-3106043	SUBSIDIARY
730 Power Development, LLC	47-2616735	SUBSIDIARY
730 Carroll, LLC	47-2622825	SUBSIDIARY
730 Cricket, LLC		SUBSIDIARY
730 Telecom LLC	47-5363027	SUBSIDIARY
730 Texas Forest Holdings, Inc.	13-4042885	SUBSIDIARY
730 Texas Timberlands II, Ltd.	51-0494351	SUBSIDIARY (16)
730 Texas Timberlands, Ltd	13-4042888	SUBSIDIARY (17)
730 Texas Timberlands II, Ltd.	51-0494351	SUBSIDIARY (16)
TIAA Timberlands I, LLC	13-4040842	SUBSIDIARY
730 Texas Timberlands, Ltd	13-4042888	SUBSIDIARY (17)
TIAA Timberlands II, LLC	13-4085431	SUBSIDIARY
Actoil, LLC	38-3847245	SUBSIDIARY
Actoil Colorado, LLC	45-2373066	SUBSIDIARY
Great Western Petroleum LLC		AFFILIATE
Almond Processors, LLC	45-2285816	SUBSIDIARY
ASC Holdings, LLC		AFFILIATE
BRE Jupiter Holdco UT DC, LLC		SUBSIDIARY
BRE Jupiter Mezz 2 UT DC, LLC		SUBSIDIARY
BRE Jupiter Mezz 1 UT DC, LLC		SUBSIDIARY
BRE Jupiter UT DC, LLC		SUBSIDIARY
BRE Jupiter Holdco Agave DC, LLC		SUBSIDIARY
BRE Jupiter Mezz 2 Agave DC, LLC		SUBSIDIARY
BRE Jupiter Mezz 1 Agave DC, LLC		SUBSIDIARY
Broadleaf Timberland Investments, LLC	46-1952974	SUBSIDIARY
Quercus Forestland Account, LLC	26-4647417	SUBSIDIARY
Quercus Panama, LLC		SUBSIDIARY
Quercus Algoma Corporation		SUBSIDIARY
Quercus Algoma Land Corporation		SUBSIDIARY
Quercus West Virginia, LLC	46-2916514	SUBSIDIARY
Casa Student Housing Fund Holdings, LLC	47-2167228	SUBSIDIARY
Shf-33d North Apts, LLC	47-3994280	SUBSIDIARY
Shf-Millennium One Apts, LLC	47-4155469	SUBSIDIARY
Shf-The Rocks Apts, LLC	81-2450195	SUBSIDIARY
PEP-TH CASA Student Housing, LLC	47-4455610	SUBSIDIARY
CSHF-PEP Purdue LLC	47-4455303	SUBSIDIARY
CSHF-PEP USF LLC	13-965548	SUBSIDIARY
CCM Series, LLC	13-1624203	SUBSIDIARY
CCAP Fund 6 - 2015, L.P.	47-4069196	SUBSIDIARY
CCAP Fund 6 - 2016, L.P.	81-1205888	SUBSIDIARY
CCAP Fund 6 - 2017, L.P.	81-4732595	SUBSIDIARY
CCAP Fund 6 - 2018, L.P.	82-3167398	SUBSIDIARY
CCAP Fund 6 - 2019, L.P.	83-2787412	SUBSIDIARY
CCAP Fund 8 - 2015, L.P.	47-4079472	SUBSIDIARY
CCAP Fund 8 - 2016, L.P.	81-1212188	SUBSIDIARY
CCAP Fund 8 - 2017, L.P.	82-3182368	SUBSIDIARY
CCAP Fund 8 - 2018, L.P.	83-2793857	SUBSIDIARY
CCAP Fund 8 - 2019, L.P.	81-0784669	SUBSIDIARY
CCAP Fund GE, L.P.	81-0821374	SUBSIDIARY
CCAP Fund HFD, L.P.	81-0758188	SUBSIDIARY
CCAP Fund HFND, L.P.		SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
Ceres Agricultural Properties, LLC	56-2672630	SUBSIDIARY
Premiere Agricultural Properties, LLC	37-1555322	SUBSIDIARY
Loma del Rio Vineyards, LLC	80-0843991	SUBSIDIARY (18)
Premiere Columbia Properties, LLC	36-4620107	SUBSIDIARY
Premiere Farm Properties, LLC	30-0449681	SUBSIDIARY
Demeter Agricultural Properties II, LLC	26-3484719	SUBSIDIARY
International Agricultural Investors, LLC	26-0352203	SUBSIDIARY
IAI Australia Pty., Ltd.		SUBSIDIARY
IAI USA, LLC	26-0460488	SUBSIDIARY
International Agricultural Investors Fund II, LLC	26-2745365	SUBSIDIARY
IAI Australia Fund II, Pty., Ltd.		SUBSIDIARY
IAI Australia Fund II Trust		SUBSIDIARY
IAI USA Fund II, LLC	26-2747755	SUBSIDIARY
Churchill Middle Market CLO IV Ltd.	88-1402136	SUBSIDIARY
Churchill Middle Market Senior Loan Fund, LP	81-1810508	SUBSIDIARY
Demeter Agricultural Properties, LLC	26-3049305	SUBSIDIARY
Dionysus Properties, LLC	45-2632248	SUBSIDIARY
Silverado Premium Properties, LLC	94-3306131	SUBSIDIARY
Arroya Loma, LLC	68-0436609	SUBSIDIARY
Chalk Ridge Vineyard, LLC	75-3025596	SUBSIDIARY
Hobson Avenue Vineyard, LLC	20-3964695	SUBSIDIARY
Marsino Vineyard, LLC	26-1542713	SUBSIDIARY
Silverado Los Alamos Vineyards, LLC	20-2103733	SUBSIDIARY
Silverado SLO Vineyards, LLC	20-2490906	SUBSIDIARY
Silverado Sonoma Vineyard, LLC	20-2103788	SUBSIDIARY
SPP Napa Vineyards, LLC	58-0466083	SUBSIDIARY
Stanly Ranch Vineyards, LLC	94-3361818	SUBSIDIARY
Susco Mountain Vineyards, LLC	26-3774024	SUBSIDIARY
Terra Ventosa Vineyards, LLC	26-2766805	SUBSIDIARY
Silverado Winegrowers Holdings, LLC	43-3997217	SUBSIDIARY
Silverado Winegrowers LLC	68-0443927	SUBSIDIARY
Alta Loma Vineyard, LLC	94-3357571	SUBSIDIARY
Oak Knoll Napa Vineyards, LLC	94-3312405	SUBSIDIARY
Silverado Suscol, LLC	91-1806950	SUBSIDIARY
SWG Paso Vineyard, LLC	45-4820104	SUBSIDIARY
Distressed Opportunities Fund, L.P.	26-3561447	SUBSIDIARY
DWM Inclusive Finance Equity Fund II		AFFILIATE
DWM Microfinance Equity Fund I	98-0580879	AFFILIATE
Envisage Information Systems, LLC	04-3718449	SUBSIDIARY
EPP LFI I, LLC	30-0701953	AFFILIATE
Global Real Estate Debt Partners -- Fund I (UK)		SUBSIDIARY
Global Real Estate Debt Partners -- Fund II (UK) SCSp		AFFILIATE (12)
Global CMS Fund I, L.P.	20-1930384	SUBSIDIARY
GreshamQuant ACAR Fund LLC	32-0509812	SUBSIDIARY
Growth Capital Fund I, L.P.	81-0737062	SUBSIDIARY
Growth Capital Fund II, L.P.		SUBSIDIARY
Inception GP LLC		SUBSIDIARY
Inception Partners IV, LP	46-2031403	AFFILIATE
Inception Partners V, LP		SUBSIDIARY
Infra Alpha, LLC	27-4149157	SUBSIDIARY
EMG Investments, LLC	27-3900641	AFFILIATE

COMPANY	FEIN	RELATIONSHIP
Lewis & Clark Timberlands, LLC	47-4169877	SUBSIDIARY
L&C Log Co, LLC	47-4187541	SUBSIDIARY
L&C Tree Farm, LLC	47-4196668	SUBSIDIARY
L&C TRS LLC	47-5300478	SUBSIDIARY
Liberty M & R SPV II, LP	27-2007833	SUBSIDIARY
Mansouri Participacoes LTDA		SUBSIDIARY
Radar Propriedades Agricolas S.A.		AFFILIATE
Nova Amaralina S.A. Propriedades Agricolas		AFFILIATE
IAI Australia Trust		AFFILIATE
Nova Santa Barbara Agricola S.A.		AFFILIATE
Terras da Ponte Alta S.A.		AFFILIATE
Radar II Propriedades Agricolas S.A.		AFFILIATE
Proud Participacoes S.A.		AFFILIATE
Vale De Ponte Alta S.A.		AFFILIATE
Bioinvestments Negocios e Participacoes		AFFILIATE
Aguas de Ponte Alta S.A.		AFFILIATE
MM Funding, LLC	13-1624203	SUBSIDIARY
MyVest Corporation	47-0902011	SUBSIDIARY
NGFF Holdco, LLC	84-2320652	SUBSIDIARY
Nuveen Global Farmland Fund, LP	84-1895540	SUBSIDIARY
Global Farmland US Properties, LLC	84-1834824	SUBSIDIARY
US Horticulture Farmland, LLC	84-1857338	SUBSIDIARY
US Row Farmland, LLC	84-1842298	SUBSIDIARY
US Viticulture Farmland, LLC	84-1880235	SUBSIDIARY
Nuveen High Yield Municipal Opportunitites Fund LP		SUBSIDIARY
Nuveen Municipal Opportunities Fund LP		SUBSIDIARY
Nuveen Real Estate U.S. Strategic Industrial Fund I LP		SUBSIDIARY
Occator Agricultural Properties, LLC	81-2429791	SUBSIDIARY
AGR Agricultural Investments, LLC	26-4750562	SUBSIDIARY
Ridley Corporation Limited	46-1768969	AFFILIATE
Mandala Food Co-Investment Holdings II SPV		SUBSIDIARY
Materra, LLC		AFFILIATE
Teays River Investments, LLC	45-1125143	AFFILIATE
Oleum Holding Company, Inc.	26-4621336	SUBSIDIARY
Polar Star Canadian Oil and Gas Holding, Inc.	26-4248579	SUBSIDIARY
Adastra Management, Inc.		SUBSIDIARY
Nova Star Oil and Gas Inc.		SUBSIDIARY
Polar Star Canadian Oil and Gas, Inc.		SUBSIDIARY
Pinnacle Third Avenue, LP	26-3821015	AFFILIATE
Primary Residential Individual Mortgage Entity Trust	81-6646838	SUBSIDIARY
Renewable Timber Europe, LLC	45-2792614	SUBSIDIARY
Renewable Timber Netherlands B.V.		SUBSIDIARY
Topola Lasz Spolka z.o.o.		SUBSIDIARY
Renewable Timber Resources, LLC	61-1640765	SUBSIDIARY
Forestal y Agricola Silvologica Chile Limitada		SUBSIDIARY
Siguler Guff Third Avenue, L.P.	03-0543113	SUBSIDIARY
Social Infra, LLC		SUBSIDIARY
Stichting Bewaarder Ziemia Fund		AFFILIATE
T-C 20 Hunter Street (AUS) Pty Ltd		SUBSIDIARY
SLC 300 RY, LP	81-2522957	SUBSIDIARY
T-C 400 Montgomery, LLC	81-2525521	SUBSIDIARY
400 Montgomery Investors, LLC		SUBSIDIARY

(16) 730 Texas Timberlands II, Ltd. is ultimately controlled and owned entirely by TIAA, which directly owns 99.5%. 730 Texas Forest Holdings, Inc., which is owned 100% by TIAA, owns .5%.

(17) 730 Texas Timberlands, Ltd. is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA Timberlands I, LLC and .5% owned by 730 Texas Forest Holdings, Inc.

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

(19) Global Real Estate Debt Partners -- Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 24.3%.

(12) Global Real Estate Debt Partners -- Fund II (UK) SCSp is ultimately controlled by TIAA, with 18.75% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.à.r.l.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
ND Properties, Inc.	11-3034756	SUBSIDIARY	ND Properties, Inc. (continued)			ND Properties, Inc. (continued)		
Norteshopping Retail and Leisure Centre BV		SUBSIDIARY	HV Properties S.à r.l.		SUBSIDIARY	T-C 1608 Chestnut General Partner LLC		SUBSIDIARY
Norteshopping - Centre Commercial S.à r.l.		SUBSIDIARY	HV Properties S.à r.l.		SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY
ND Europe S.à r.l.		SUBSIDIARY	TIAA Lux 9 S.à r.l.		SUBSIDIARY	T-C 1608 Chestnut Limited Partner LLC		SUBSIDIARY
ND Europe Office Holding S.à r.l.		SUBSIDIARY	SAS Malachite		SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY
Cityhold Nymphe S.à r.l.		SUBSIDIARY	SNC Garnet-TIAA		SUBSIDIARY			
Cityhold Propco 11 S.à r.l.		SUBSIDIARY	SNC La Defense		SUBSIDIARY	TCAM Core Prop Fund REIT 2 LLC	47-4935916	SUBSIDIARY
Cityhold Euro S.à r.l.		SUBSIDIARY	SNC Lazuli		SUBSIDIARY	New York City Property Fund II LP	82-4183425	SUBSIDIARY
CHOP OPCl		SUBSIDIARY	T-C Neuperlach Development S.à r.l.		SUBSIDIARY	New York City Property Fund REIT LLC	83-4678924	SUBSIDIARY
Cityhold Iconic Holding SAS	98-1435873	SUBSIDIARY	T-C Pep Holding S.à r.l.		SUBSIDIARY	New York City Fund Operating GP LLC	83-4701919	SUBSIDIARY
Cityhold Iconic Hotel SNC	98-1433967	SUBSIDIARY	T-C Pep Property S.à r.l.		SUBSIDIARY	New York City Property Fund Operating LP	83-4671194	SUBSIDIARY
Cityhold Iconic Office SCI	98-1433956	SUBSIDIARY	T-C Pep Asset S.à r.l.		SUBSIDIARY	125 West End Investors LLC	84-3388831	SUBSIDIARY
Cityhold Iconic Retail SNC	98-1433960	SUBSIDIARY	TIAA Lux 11 S.à r.l.		SUBSIDIARY	125 West End Holdings LLC		SUBSIDIARY
Cityhold Iconic Youth Hostel SNC	98-1433975	SUBSIDIARY	Gropius Passagen Verwaltungs GmbH		SUBSIDIARY	125 West End Associates LLC	83-4653622	SUBSIDIARY
Cityhold Nymphe S.à r.l.		SUBSIDIARY	Gropius Passagen GmbH & Co KG		SUBSIDIARY	T-C 685 Third Avenue Member, LLC	27-4123754	SUBSIDIARY
Cityhold Propco 6 S.à r.l.		SUBSIDIARY	Gropius Passagen GmbH & Co KG		SUBSIDIARY	T-C 685 Third Avenue, LLC	27-3095569	SUBSIDIARY
Cityhold Iconic Hotel OPCO SAS	98-1433939	SUBSIDIARY	Gropius S.à r.l.		SUBSIDIARY	T-C 685 Third Avenue Owner LLC	61-1754745	SUBSIDIARY
Cityhold Iconic Investment S.à r.l.	98-1435880	SUBSIDIARY	Gropius Passagen GmbH & Co KG		SUBSIDIARY	T-C 689 Bourke Street LLC	46-4969690	SUBSIDIARY
Cityhold Propco 9 S.à r.l.		SUBSIDIARY	TIAA Lux 5 S.à r.l.		SUBSIDIARY	T-C Australia RE Holdings I, LLC	81-2490530	SUBSIDIARY
36 Rue La Fayette SAS		SUBSIDIARY	Erlangen Arcaden GmbH & Co. KG		SUBSIDIARY	T-C Australia RE Holdings II, LLC	81-2506975	SUBSIDIARY
SAS Roosevelt		SUBSIDIARY	Erlangen Arcaden Verwaltungs GmbH		SUBSIDIARY	TIAA Australia Real Estate Trust		SUBSIDIARY
SNC Roosevelt		SUBSIDIARY	U.S. Cities Fund, LP	20-1371171	SUBSIDIARY	TIAA Melbourne Retail Holding 1 Trust		SUBSIDIARY
Roosevelt Participation S.à r.l.		SUBSIDIARY	U.S. Cities Fund REIT, LLC	20-1371379	SUBSIDIARY	TGA Miller Street Trust		SUBSIDIARY
SNC Roosevelt		SUBSIDIARY	U.S. Cities Fund Operating GP, LLC	20-1364650	SUBSIDIARY	TIAA Melbourne Retail Holding 1 Trust		SUBSIDIARY
Courcelles 70 SAS		SUBSIDIARY	U.S. Cities Fund Operating, LP	20-1371235	SUBSIDIARY	TIAA Melbourne Retail Asset 1 Trust		SUBSIDIARY
Cityhold Euro S.à r.l.		SUBSIDIARY	T-C Falls Center Townhouses LLC	46-5061808	SUBSIDIARY	TGA Australia Real Estate Trust 2		SUBSIDIARY
Cityhold Propco 7 S.à r.l.		SUBSIDIARY	T-C King Street Station LLC	26-1700245	SUBSIDIARY	TGA PBSA Hold Trust		SUBSIDIARY
Cityhold Propco 10 S.à r.l.		SUBSIDIARY	T-C Trio Apartments LLC	45-2892182	SUBSIDIARY	TGA PBSA Asset Trust 1		SUBSIDIARY
Cityhold Gouden Bocht B.V.		SUBSIDIARY	U.S. Cities Industrial CPF Fund LP	81-3738136	SUBSIDIARY	TGA PBSA Asset Trust 2		SUBSIDIARY
Cityhold Gouden Bocht Monumenten B.V.		SUBSIDIARY	U.S. Cities Industrial CPF Fund REIT LLC	81-3681230	SUBSIDIARY	TGA PBSA Asset Trust 3		SUBSIDIARY
Redevelopment Property II B.V.	98-1438380	SUBSIDIARY	U.S. Cities Industrial CPF Fund Operating GP LLC	81-3671343	SUBSIDIARY	T-C Europe Holding Inc.	47-2363168	SUBSIDIARY
Cityhold Propco 12 S.à r.l.		SUBSIDIARY	U.S. Cities Industrial CPF Fund Operating LP	81-3757117	SUBSIDIARY	T-C Europe LP	47-2369576	SUBSIDIARY
Cityhold EST Investment S.à r.l.		SUBSIDIARY	U.S. Cities Multifamily CPF Fund LP	81-3765537	SUBSIDIARY	T-C Europe LP	47-2369576	SUBSIDIARY
Cityhold GC Investment S.à r.l.		SUBSIDIARY	U.S. Cities Multifamily CPF Fund REIT LLC	81-3870674	SUBSIDIARY	T-C Europe S.à r.l.		SUBSIDIARY
OVG Cloud S.à r.l.		AFFILIATE	U.S. Cities Multifamily CPF Fund Operating GP LLC	81-3716920	SUBSIDIARY	Nightingale LuxCo S.à r.l.		SUBSIDIARY
Cityhold Sterling S.à r.l.		SUBSIDIARY	U.S. Cities Multifamily CPF Fund Operating LP	81-3794611	SUBSIDIARY	T-C Nordics Investment AB		SUBSIDIARY
Cityhold UK Holding S.à r.l.		SUBSIDIARY	U.S. Cities Office CPF Fund LP	81-3814378	SUBSIDIARY	Sweden Nova Lund 1 AB		SUBSIDIARY
Cityhold UK Investment S.à r.l.		SUBSIDIARY	U.S. Cities Office CPF Fund REIT LLC	81-3911937	SUBSIDIARY	Sweden Nova Lund 2 AB		SUBSIDIARY
London Belgrave Unit Trust		SUBSIDIARY	U.S. Cities Office CPF Fund Operating GP LLC	81-3881522	SUBSIDIARY	T-C Luxembourg Neptune Holdings S.à r.l.		SUBSIDIARY
60 Great Portland Street Unit Trust		SUBSIDIARY	U.S. Cities Office CPF Fund Operating LP	81-3839479	SUBSIDIARY	T-C Neptune Holdings S.à r.l.		SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY	U.S. Cities Retail CPF Fund LP	81-3437405	SUBSIDIARY	Neptune Property Venture S.à r.l.		SUBSIDIARY
London Belgrave Unit Trust		SUBSIDIARY	U.S. Cities Retail CPF Fund REIT LLC	81-3573421	SUBSIDIARY	Castel Gueffo I SRL		SUBSIDIARY
CLOF Victoria Nominee 1 Limited		SUBSIDIARY	U.S. Cities Retail CPF Fund Operating GP LLC	81-3578259	SUBSIDIARY	Neptune Holding Spain, S.L.		SUBSIDIARY
CLOF Victoria Nominee 2 Limited		SUBSIDIARY	U.S. Cities Retail CPF Fund Operating LP	81-3473773	SUBSIDIARY	Promcat Alternativa, S.L.		SUBSIDIARY
New Fetter Lane Unit Trust		SUBSIDIARY	CPF/JIIR JV Member LLC	81-2914954	SUBSIDIARY	Neptune Madrid Holdco S.L.		SUBSIDIARY
60 Great Portland Street Unit Trust		SUBSIDIARY	CPF/JIIR Joint Venture LLC	81-2928112	SUBSIDIARY	Neptune Nassica Propco S.L.		SUBSIDIARY
SMA Holding S.à r.l.		SUBSIDIARY	CPF 636 Sixth Avenue LLC	81-2955427	SUBSIDIARY	Neptune Getafe Propco S.L.		SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY	T-C 636 Sixth Avenue Retail LLC	47-2264739	SUBSIDIARY	Neptune Las Rozas Outlet S.L.		SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY	CPF 856 Market Street LLC	81-2982618	SUBSIDIARY	Neptune San Sebastian Outlet S.L.		SUBSIDIARY
70 St Mary Axe Unit Trust		SUBSIDIARY	CPF 1511 Third Avenue LLC	81-2973020	SUBSIDIARY	Neptune Ursus SP, z.o.o.		SUBSIDIARY

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

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

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

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

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

(25) 60 Great Portland Street Unit Trust (60GPS) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.4% of 60GPS) and Cityhold UK Investment S.à r.l. (0.6%).

(26) 70 St. Mary Axe Unit Trust (SMAUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns SMA Holding S.à r.l. (99.9% of SMAUT) and Cityhold UK Investment S.à r.l. (0.1%).

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

(28) 1608 Chestnut Partners LP is ultimately controlled by TIAA, with 99% owned by T-C 1608 Chestnut Limited Partner LLC and 1% owned by T-C 1608 Chestnut General Partner LLC.

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP
T-C Europe, LP (continued)		
Neptune Polish Property Venture BV		SUBSIDIARY
Neptune Krakow SP. z o.o.		SUBSIDIARY
Neptune Annapol SP. z o.o.		SUBSIDIARY
Neptune Poznan SP. z o.o.		SUBSIDIARY
Neptune OPCI SAS		SUBSIDIARY
Roppenheim Holding SAS		SUBSIDIARY
Roppenheim Outlet SNC	(30)	SUBSIDIARY
Neptune Amsterdam B.V.		SUBSIDIARY
Silesia Outlet sp. z o.o		SUBSIDIARY
Neptune Roppenheim Holding S.à r.l		SUBSIDIARY
Roppenheim Outlet SNC	(30)	SUBSIDIARY
Neptune Vicolungo I S.r.l.		SUBSIDIARY
T-C GA Real Estate Holdings, LLC (continued)		
8 Spruce Street GA Investor, LLC	45-2877772	SUBSIDIARY
FC 8 Spruce Holdings, LLC	46-0959792	SUBSIDIARY
FC 8 Spruce Street Residential, LLC	46-1403221	AFFILIATE
2300 Broadway Storage Operator LLC	84-2144204	SUBSIDIARY
Nuveen Global Cities REIT, Inc.	82-1419222	SUBSIDIARY
Nuveen Global Cities REIT LP, LLC	82-1502883	SUBSIDIARY
Nuveen Global Cities REIT OP, LP	82-1507998	SUBSIDIARY
NR 844 North LLC	82-3527067	SUBSIDIARY
NR 9725 Datapoint Drive LLC	84-3576911	SUBSIDIARY
NR APCF Investor Ltd.		SUBSIDIARY
NR Deform Hills LLC	82-5519657	SUBSIDIARY
NR Denver Industrial Portfolio LLC	82-3539243	SUBSIDIARY
NR East Sego Lily LLC	83-3651003	SUBSIDIARY
NR ECF Investor Ltd.		SUBSIDIARY
NR Globe Street Industrial LLC	84-3175301	SUBSIDIARY
NR Henderson 215 LLC	83-1495411	SUBSIDIARY
NR Kirkland Crossing LLC	82-3556058	SUBSIDIARY
NR Main Street at Kingwood LLC	83-1815798	SUBSIDIARY
NR Tacara at Steiner Ranch LLC	82-5503093	SUBSIDIARY
Nuveen Global Cities REIT Lending, LLC	83-4299885	SUBSIDIARY
T-C 2 Herald Square Member LLC	47-1535030	SUBSIDIARY
T-C 2 Herald Square Venture LLC	47-1650509	SUBSIDIARY
T-C 2 Herald Square Owner LLC	47-1488131	SUBSIDIARY
T-C 1101 Pennsylvania Avenue LLC	27-2952349	SUBSIDIARY
T-C 1101 Pennsylvania Avenue Venture LLC	27-2952617	SUBSIDIARY
T-C 1101 Pennsylvania Avenue Owner LLC	27-2952860	SUBSIDIARY
T-C 33 Arch Street Member, LLC	46-1851206	SUBSIDIARY
T-C 33 Arch Street Venture, LLC	46-1805501	SUBSIDIARY
T-C 33 Arch Street, LLC	46-1926893	SUBSIDIARY
T-C 470 Park Avenue South Member LLC	46-1754709	SUBSIDIARY
T-C 470 Park Avenue South Venture LLC	46-1744112	SUBSIDIARY
T-C 470 Park Avenue South Owner LLC	46-1754243	SUBSIDIARY
T-C 475 Fifth Avenue Member, LLC	46-1828055	SUBSIDIARY
T-C 475 Fifth Avenue Venture LLC	46-1839003	SUBSIDIARY
T-C 475 Fifth Avenue, LLC	47-1828055	SUBSIDIARY
T-C 800 17th Street NW Member LLC	47-2189075	SUBSIDIARY
T-C 800 17th Street NW Venture LLC	47-2118640	SUBSIDIARY
T-C 800 17th Street NW Owner LLC	47-2069910	SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
T-C 888 Brannan Member LLC	47-4665824	SUBSIDIARY
T-C 888 Brannan Venture LLC	47-4684031	SUBSIDIARY
T-C 888 Brannan Owner LLC	47-4674147	SUBSIDIARY
T-C 888 Brannan TRS, LLC	47-5605380	SUBSIDIARY
T-C 2300 Broadway, LLC	45-3479701	SUBSIDIARY
T-C Aspira LLC	46-1220681	SUBSIDIARY
T-C Franklin Square Member, LLC	46-1791581	SUBSIDIARY
TIAA Franklin Square, LLC	26-0011770	SUBSIDIARY
T-C Hall of States Member LLC	47-2023405	SUBSIDIARY
T-C Hall of States Venture LLC	47-2043468	SUBSIDIARY
T-C Hall of States Owner LLC	47-2034237	SUBSIDIARY
T-C Kings Crossing, LLC	45-4045658	SUBSIDIARY
T-C Legacy Place Member, LLC	46-1120016	SUBSIDIARY
Legacy Place Associates, LLC	46-0876833	SUBSIDIARY
300 Legacy Place Boulevard LLC		SUBSIDIARY
Legacy Place Properties, LLC		SUBSIDIARY
T-C Republic Square Member LLC	47-2903922	SUBSIDIARY
T-C Republic Square Venture LLC	47-2867784	SUBSIDIARY
T-C Republic Square REIT LLC	47-3033681	SUBSIDIARY
T-C Republic Square Mezzanine LLC	47-3091198	SUBSIDIARY
T-C Republic Square Owner LLC	47-2793452	SUBSIDIARY
The Flats Holding Company LLC	47-1379500	SUBSIDIARY
The Flats 130 DC Residential LLC	47-1347366	SUBSIDIARY
The Flats 140 DC Residential LLC	47-1363564	SUBSIDIARY
The Flats DC Grocery LLC	47-1367530	SUBSIDIARY
T-C JK I, LLC	46-4567368	SUBSIDIARY
Adeoti Empreendimentos Imobiliários Ltda		SUBSIDIARY
T-C JK II, LLC	46-4587620	SUBSIDIARY
Adeoti Empreendimentos Imobiliários Ltda		SUBSIDIARY
T-C Lux Fund Holdings LLC	47-4095803	SUBSIDIARY
T-C Lux Investments Special Limited Partnership		SUBSIDIARY
European Cities Partnership SCSp		AFFILIATE
Global Real Estate Debt Partners – Fund I (UK)		SUBSIDIARY
T-C MV Member LLC	81-4583865	SUBSIDIARY
T-C M-T REIT LLC	81-4599024	SUBSIDIARY
T-C MV Member II LLC		SUBSIDIARY
T-C M-T REIT II LLC	84-3224525	SUBSIDIARY
T-C Mt. Ommaney Centre Holding Company LLC	47-1954609	SUBSIDIARY
T-C Mt. Ommaney Centre LLC	47-1828871	SUBSIDIARY
T-C Permian Investor LLC	82-1023309	SUBSIDIARY
T-C SBMC Joint Venture LLC	46-3007720	SUBSIDIARY
T-C SBMC, LLC	46-3007008	SUBSIDIARY
PennMuni-TIAA U.S. Real Estate Fund, LLC	36-4619998	SUBSIDIARY
T-C The Edge at Flagler Village, LLC	81-2204918	SUBSIDIARY
T-C UK RE Holdings I, LLC	81-2676934	SUBSIDIARY
T-C UK RE Holdings II, LLC	81-2691474	SUBSIDIARY
Thurrock Retail Park Unit Trust		SUBSIDIARY
T-C UK RE Holdings III, LLC	81-2826934	SUBSIDIARY
Thurrock Retail Park Unit Trust		SUBSIDIARY
T-C U.S. Super Regional Mall Fund LP	47-3148337	SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
T-C Waterford Blue Lagoon General Partner, LLC	47-5379777	SUBSIDIARY
Waterford Blue Lagoon LP	47-5392075	SUBSIDIARY
T-C Waterford Blue Lagoon, LLC	47-5375805	SUBSIDIARY
Waterford Blue Lagoon LP	47-5392075	SUBSIDIARY
Westland At Waterford REIT General Partner LLC	81-0779817	SUBSIDIARY
T-C 2300 Broadway, LLC	47-5321319	SUBSIDIARY
Westland At Waterford General Partner LLC	47-5635267	SUBSIDIARY
Westland At Waterford Operating LP	47-5580924	SUBSIDIARY
Neptune Blue Lagoon Venture LLC	47-5321319	SUBSIDIARY
Waterford Blue Lagoon REIT LP	47-5305678	SUBSIDIARY
5201-5301 Waterford General Partner LLC	47-5642524	SUBSIDIARY
5201-5301 Waterford Operating LP	47-5541032	SUBSIDIARY
5200 Waterford General Partner LLC	47-5672651	SUBSIDIARY
5200 Waterford Operating LP	47-5498897	SUBSIDIARY
1000 Waterford General Partner LLC	41-0722154	SUBSIDIARY
1000 Waterford Operating LP	47-5479437	SUBSIDIARY
701-703 Waterford General Partner LLC	47-5445045	SUBSIDIARY
701-703 Waterford Operating LP	47-5471474	SUBSIDIARY
Waterford Core REIT General Partner LLC	82-2631273	SUBSIDIARY
Waterford Core REIT LP	82-2646233	SUBSIDIARY
Waterford Core 800 REIT General Partner LLC		SUBSIDIARY
Waterford Core 800 REIT LP	84-3541603	SUBSIDIARY
Waterford Core General Partner LLC	81-0733012	SUBSIDIARY
Waterford Core Operating LP	47-5587163	SUBSIDIARY
Waterford Core II Operating LP	82-2663579	SUBSIDIARY
Waterford Core II General Partner LLC	82-2672297	SUBSIDIARY
TGA 10th Street Business Park LLC	84-3332496	SUBSIDIARY
TGA 127-137 Franklin LLC	82-1645257	SUBSIDIARY
TGA 299 Franklin LLC	81-2769108	SUBSIDIARY
TGA 600 College Road LLC	81-3988795	SUBSIDIARY
TGA 730 Third Avenue Owner LLC	83-2548459	SUBSIDIARY
TGA 3401 North Ashton Blvd LLC	83-2957526	SUBSIDIARY
TGA 3851 Grandpine Way LLC	82-4830474	SUBSIDIARY
TGA 13880 Monte Vista Ave LLC	84-3303972	SUBSIDIARY
TGA Agave DC LLC	84-3487741	SUBSIDIARY
TGA Ameriplex LLC	84-3285133	SUBSIDIARY
TGA APAC Fund Holdings, LLC	82-2225812	SUBSIDIARY
Asia Pacific Cities Fund, FCP		SUBSIDIARY
TGA Real Estate Fund Holdings, LLC	82-2311300	SUBSIDIARY
Asia Pacific Cities Fund, FCP		SUBSIDIARY
TGA Auburn Business Park LLC	84-3830265	SUBSIDIARY
TGA Aurora DC III LLC	84-3285557	SUBSIDIARY
TGA Baltimore IC LLC	84-3475931	SUBSIDIARY
TGA Barnes Canyon Life Science LLC	83-1851558	SUBSIDIARY
TGA Beckwith Farms LLC	84-3303586	SUBSIDIARY
TGA Bedford Park LLC	84-3314123	SUBSIDIARY
TGA Cactus DC LLC	84-2939313	SUBSIDIARY
TGA Cactus DC II LLC	84-2939493	SUBSIDIARY
TGA Capital Beltway CC LLC	84-3523623	SUBSIDIARY
TGA Centerpointe LLC	81-3299073	SUBSIDIARY
TGA Central Green LLC	84-3314029	SUBSIDIARY
TGA Commerce Farms DC, LLC	84-3303936	SUBSIDIARY

(30) Roppenheim Outlet SNC (ROSNC) is ultimately controlled by TIAA via a 61.8% ownership of Neptune Property Venture S.à r.l., which owns Roppenheim Holding SAS (99.99% of ROSNC) Neptune Roppenheim Holding S.à r.l. (0.01%).

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

(11) European Cities Partnership SCSp is owned 29.8% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.à r.l.

(19) Global Real Estate Debt Partners – Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 24.3%.

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

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

(34) Asia Pacific Cities Fund, FCP is owned 40.4% by TGA APAC Fund Holdings, LLC and 40.4% by TGA Real Estate Fund Holdings, LLC

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

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
TEFF Holdco LLC	81-2146865	SUBSIDIARY	TGA Denver DC LLC	84-3502646	SUBSIDIARY	TGA MS Self Storage Investor Member LLC	83-1916152	SUBSIDIARY
TIAA European Farmland Fund GP LP	98-1310748	SUBSIDIARY (4)	TGA East Coronado Industrial LLC		SUBSIDIARY	Morningstar NRE Self Storage Portfolio LLC	83-2379583	SUBSIDIARY
TIAA European Farmland Fund LP		SUBSIDIARY	TGA East Mirama Industrial LLC		SUBSIDIARY	MSC Tallahassee, LLC		SUBSIDIARY
TEFF Holding S.à.r.l		SUBSIDIARY	TGA Emerald Corporate Park LLC		SUBSIDIARY	MSC Bentonville, LLC		SUBSIDIARY
TEFF Investments B.V.		SUBSIDIARY	TGA Englewood DC LLC	84-3502383	SUBSIDIARY	MSC Carolinas, LLC		SUBSIDIARY
Areal III Spolka z o.o.		SUBSIDIARY	TGA European RE Holdings I, LLC	84-2810033	SUBSIDIARY	MSC Holidary		SUBSIDIARY
Hodowla Zwierząt Zarodowych Choczewo Spolka z o.o.		SUBSIDIARY	Eagle GPCo S.à.r.l.		SUBSIDIARY	MSC Yorktown, LLC		SUBSIDIARY
Hodowla Zwierząt Zarodowych Wierchucino Spolka z o.o.		SUBSIDIARY	Eagle Partnership SCSp		SUBSIDIARY	MSC Greenhouse, LLC		SUBSIDIARY
Hodowla Zwierząt Zarodowych Zamowiec Spolka z o.o.		SUBSIDIARY			SUBSIDIARY	MSC JVCOS S.à.r.l.		SUBSIDIARY
Dangro Invest SA		SUBSIDIARY	CB Krieau Dzwei GmbH		SUBSIDIARY	MSC Kemps Landing, LLC		SUBSIDIARY
AGRA Spolka z o.o.		SUBSIDIARY	Viertel Zwei Entwicklung GmbH & Co Studenthouse KG		SUBSIDIARY (35)	MSC South End, LLC		SUBSIDIARY
AGAT Spolka z o.o.		SUBSIDIARY	Eagle Austria Holdings S.à.r.l.		SUBSIDIARY	MSC MTP, LLC		SUBSIDIARY
AGRAMAX Spolka z o.o.		SUBSIDIARY	Viertel Zwei Entwicklung GmbH & Co Studenthouse KG		SUBSIDIARY (35)	MSC Peachtree, LLC		SUBSIDIARY
AGRIFARM Spolka z o.o.		SUBSIDIARY	Studenthouse Rua Manuel Pereira, S.A		SUBSIDIARY	MSC Evans Rd, LLC		SUBSIDIARY
AGRO - DUBLIN SP. z o.o.		SUBSIDIARY	TGA FC Investor Member LLC		SUBSIDIARY	MSC SW Austin, LLC		SUBSIDIARY
AGROSERVICE Spolka z o.o.		SUBSIDIARY	Fenway Center Holding 1-2, LLC	82-2708488	SUBSIDIARY	MSC Buda, LLC		SUBSIDIARY
AMAL Spolka z o.o.		SUBSIDIARY	Fenway Center Owner 1-2, LLC	82-2708488	SUBSIDIARY	MSC Boerne, LLC		SUBSIDIARY
CISY Spolka z o.o.		SUBSIDIARY	TGA Franklin Square IC I LLC	84-3523773	SUBSIDIARY	MSC Spring Branch, LLC		SUBSIDIARY
KOLNO Spolka z o.o.		SUBSIDIARY	TGA Franklin Square IC II LLC	84-3523813	SUBSIDIARY	MSC Highway 521 Storage, LLC		SUBSIDIARY
MILKOWO Sp. Z o.o.		SUBSIDIARY	TGA Freeport DC LLC	84-3332846	SUBSIDIARY	TGA Prairie Point LLC	84-3285659	SUBSIDIARY
SEE-AGRO SP. z o.o.		SUBSIDIARY	TGA Greenstone Logistics Center LLC		SUBSIDIARY	TGA Raceway Crossings IC LLC	84-3285441	SUBSIDIARY
SATOPY Spolka z o.o.		SUBSIDIARY	TGA Greenwood DC LLC	84-3303753	SUBSIDIARY	TGA Randall Crossing DC LLC	84-3303897	SUBSIDIARY
Pszenrol SA		SUBSIDIARY	TGA Hagerstown DC LLC	84-3463522	SUBSIDIARY	TGA Redlands Industrial Center LLC	84-3314232	SUBSIDIARY
AGROLAND Spolka z o.o.		SUBSIDIARY	TGA Hollins End LLC	84-3475313	SUBSIDIARY	TGA Renton Park 405 LLC		SUBSIDIARY
AGROPOL Spolka z o.o.		SUBSIDIARY	TGA I-95 DC LLC	84-3523721	SUBSIDIARY	TGA Salt Lake DC LLC	84-3285326	SUBSIDIARY
BUDUS Spolka z o.o.		SUBSIDIARY	TGA Japan Holdings, LLC	81-3602072	SUBSIDIARY	TGA Sandy Commerce Park LLC	83-2938932	SUBSIDIARY
CHESZYSLAW SP. z o.o.		SUBSIDIARY	TGA Japan Holdings Pte Ltd		SUBSIDIARY	TGA Somerset IC LLC	84-3487605	SUBSIDIARY
FARMEX Spolka z o.o.		SUBSIDIARY	TGA Japan GK Holdings Pte Ltd		SUBSIDIARY	TGA Somerset IC II LLC	84-3476142	SUBSIDIARY
JASIONNO Spolka z o.o.		SUBSIDIARY	TGA Ginza115 GK		SUBSIDIARY	TGA Sterling DC LLC	84-3255382	SUBSIDIARY
ROLA Spolka z o.o.		SUBSIDIARY	TGA Ginza115 TMK		SUBSIDIARY (36)	TGA The Warehouse At CH Investor Member LLC	84-3093962	SUBSIDIARY
ROLPOL Spolka z o.o.		SUBSIDIARY	TGA Ginza 115 Holdings Pte Ltd		SUBSIDIARY	TGAP The Warehouse At CH Owner LLC		SUBSIDIARY
ROLZBUD Spolka z o.o		SUBSIDIARY	TGA Ginza115 TMK		SUBSIDIARY (36)	TGAP The Warehouse At CH LLC		SUBSIDIARY
SOBIERADZ Spolka z o.o.		SUBSIDIARY	TGA Ginza115 ISH		SUBSIDIARY	TGA Tri-State Commerce Center LLC		SUBSIDIARY
TELYN SP. z o.o.		SUBSIDIARY	TGA JL Investor Member LLC	84-3718861	SUBSIDIARY	TGA Valley View Industrial LLC	84-3332676	SUBSIDIARY
TOKARY Sp z o.o		SUBSIDIARY	TGA Landover DC LLC	84-3523582	SUBSIDIARY	TGA Valwood West Industrial LLC	84-3332754	SUBSIDIARY
TURKUS Sp. z o.o.		SUBSIDIARY	TGA MH Investor Member LLC	84-2765297	SUBSIDIARY	TGA Van Dorens West LLC	84-3830895	SUBSIDIARY
WALICHNOWY Sp. z o.o.		SUBSIDIARY	TGA MKP Member LLC	82-1169084	SUBSIDIARY	TGA Washington DC CC LLC	84-3527380	SUBSIDIARY
WEZINY SP. z o.o		SUBSIDIARY	TGA MKP Venture LLC	82-1198745	SUBSIDIARY	TGA Westport Distribution Center LLC	84-2939589	SUBSIDIARY
ZIEMROL Spolka z o.o.		SUBSIDIARY	TGA MKP REIT LLC	82-1187131	SUBSIDIARY	TGA Yorktown Trinity Groves LLC	83-0723201	SUBSIDIARY
LOZICE Sp. z o.o.		SUBSIDIARY	TGA Montague Investor Member, LLC	81-4232788	SUBSIDIARY	TGAM Agribusiness Fund LP	81-1994278	SUBSIDIARY
Adamas SA		SUBSIDIARY	TGA Montague Investor Member, LLC		SUBSIDIARY	TGAM Agribusiness Fund Holdings LP	82-0646994	SUBSIDIARY
AMBER SP. z o.o.		SUBSIDIARY	TGA Montrose Residences Investor Member, LLC	81-3542251	SUBSIDIARY	TIAA Administrative Services LLC	82-2826183	SUBSIDIARY
JAROSLAWSKO I SP. z o.o.		SUBSIDIARY	The Residences at La Colombe d'Or Investors LLC	81-2872565	SUBSIDIARY	TIAA CLO I Ltd		SUBSIDIARY
JAROSLAWSKO II SP. z o.o.		SUBSIDIARY	TGA Neff East LLC	83-4153778	SUBSIDIARY	TIAA CLO I Ltd		SUBSIDIARY
OGARDY SP. z o.o.		SUBSIDIARY	TGA NJAHP Investor Member LLC		SUBSIDIARY	TIAA CLO I Holding, LLC	84-1905731	SUBSIDIARY
OPAL SP z o.o.		SUBSIDIARY	NJAHP Preservation Associates JV LLC		SUBSIDIARY	TIAA CLO II Ltd		SUBSIDIARY
SZAFIR SP. z o.o.		SUBSIDIARY	TGA NJAHP II Investor Member LLC		SUBSIDIARY	TIAA CLO II LLC		SUBSIDIARY
Gospodarstwo Okopy Sp. z o.o.		SUBSIDIARY	HVPF NJ BX, LLC		SUBSIDIARY	TIAA CLO II Holding, LLC	84-1921751	SUBSIDIARY
Przedsiębiorstwo Rolne Okopy Sp. z o.o.		SUBSIDIARY	TGA North Miller Industrial LLC		SUBSIDIARY	TIAA CLO III Ltd.		SUBSIDIARY
Agrohop Bielec Sp. z o.o.		SUBSIDIARY	TGA North Plainfield LLC	84-3475058	SUBSIDIARY	TGA North York Industrial LLC		SUBSIDIARY
Agrohop Sp. z o.o.		SUBSIDIARY	TGA Oak View Mall LLC	83-1934291	SUBSIDIARY	TIAA CLO IV Ltd.		SUBSIDIARY
Agrohop Bis Sp. z o.o.		SUBSIDIARY	TGA Park 355 LLC	84-3254652	SUBSIDIARY	TIAA CLO V Ltd.		SUBSIDIARY
TGA Concours DC LLC	84-3314293	SUBSIDIARY	TGA Park 55 LLC	84-3254103	SUBSIDIARY	TIAA CMB5 I, LLC	13-4173396	SUBSIDIARY
TGA Connections at Athens Investor Member LLC	83-0780652	SUBSIDIARY	TGA Park 88 LLC	84-3254979	SUBSIDIARY	TIAA CMB5 I Trust	13-4173396	SUBSIDIARY
PEP-TH Athens, LLC	81-1892161	SUBSIDIARY	TGA Pleasant Prairie Center LLC	84-3254979	SUBSIDIARY	TIAA Diversified Public Investments, LLC	47-4570655	SUBSIDIARY
PEP Athens, LLC	83-1011298	SUBSIDIARY		83-3250233	SUBSIDIARY			

(4) TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Services, LLC and 50% owned by TEFF Holdco LLC
(35) Viertel Zwei Entwicklung GmbH & Co Studenthouse KG is controlled by TIAA, and partially owned indirectly by Eagle Austria Holdings S.à.r.l., which owns 94%, and CB Krieau Dzwei GmbH, which owns 6%.
(36) TGA Ginza115 TMK is ultimately controlled and owned entirely by TIAA, with 51% owned by TGA Japan GK Holdings Pte Ltd and 49% of owned by TGA Ginza 115 Holdings Pte Ltd.

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

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP
TIAA FSB Holdings, Inc.	90-0615674	SUBSIDIARY
Everbank Funding, LLC	37-17181179	SUBSIDIARY
TIAA FSB		SUBSIDIARY
AMC Holding, Inc.	59-3547521	SUBSIDIARY
Customerone Financial Network, Inc.	43-1823879	SUBSIDIARY
Business Property Lending, Inc.	36-1208070	SUBSIDIARY
Elite Lender Services, Inc.	11-3642567	SUBSIDIARY
Tygris Commercial Financial Group, Inc.	61-1560018	SUBSIDIARY
Tygris Asset Finance, Inc.	26-2483829	SUBSIDIARY
TIAA GBS Holding LLC	81-1241294	SUBSIDIARY
TIAA GBS Singapore Holding Company Pte. Ltd.		SUBSIDIARY
TIAA Global Business Services (India) Private Limited		SUBSIDIARY
TIAA Global Ag Holdco LLC	27-5551198	SUBSIDIARY
Global Agriculture AIV (US) LLC	45-5014361	SUBSIDIARY
Global Ag Properties USA LLC	45-1531685	SUBSIDIARY
Loma del Rio Vineyards, LLC	80-0843991	SUBSIDIARY (18)
Sugarloaf Vineyard, LLC	46-2577906	SUBSIDIARY
Global Agriculture II AIV (US) LLC	47-1083514	SUBSIDIARY
Global Ag Properties II USA LLC	47-1069783	SUBSIDIARY
TIAA-CREF Global Agriculture LLC	27-5551341	SUBSIDIARY
Global AG Properties Australia Pty, Ltd		SUBSIDIARY
Global AG Properties Australia Trust		SUBSIDIARY
Nova Gaia Brasil Participaco Ltda.		SUBSIDIARY (37)
Tellus Brasil Participaco S.A.		SUBSIDIARY (38)
Terraviva Brasil Participaco Ltda.		SUBSIDIARY (39)
Tellus Brasil Participaco S.A.		SUBSIDIARY (38)
Agrobio Investimentos e Participações S.A.		SUBSIDIARY
Cerpon Participações S.A.		SUBSIDIARY
Nova Ibiajara Propriedades Agrícolas S.A.		SUBSIDIARY
Tellus Bahia Propriedades Agrícolas Ltda.		SUBSIDIARY
Jatobá Propriedades Agrícolas Ltda.		SUBSIDIARY
Terra do Sol Propriedades Agrícolas S.A.		SUBSIDIARY
Terrainvest Propriedades Agrícolas S.A.		SUBSIDIARY
Tparone Participações S.A.		SUBSIDIARY
Toperone Agrícola S.A.		SUBSIDIARY
Tpartwo Participações S.A.		SUBSIDIARY
Topertwo Agrícola S.A.		SUBSIDIARY
TIAA-CREF Global Agriculture BR, LLC	45-1502187	SUBSIDIARY
Nova Gaia Brasil Participaco Ltda.		SUBSIDIARY (37)
Terraviva Brasil Participaco Ltda.		SUBSIDIARY (39)
TIAA-CREF Global Agriculture II LLC	47-0974399	SUBSIDIARY
TIAA-CREF Global Agriculture II BR, LLC	47-1062423	SUBSIDIARY
TIAA Global Equity Income, LLC	26-3591010	SUBSIDIARY
TIAA Global Public Investments, LLC	26-3594208	SUBSIDIARY
TIAA Oil and Gas Investments, LLC	45-2665869	SUBSIDIARY
Actgas, LLC	45-1286237	SUBSIDIARY
Actoil Bakken, LLC	46-3410649	SUBSIDIARY
Triangle Petroleum Corp	98-0430762	AFFILIATE
Actoil Utica	11-3519531	SUBSIDIARY
TIAA Realty, LLC	81-0902394	SUBSIDIARY
T-C 77 Central LLC	47-2249307	SUBSIDIARY
T-C 690 Belleville LLC	46-2678242	SUBSIDIARY
T-C Port Northwest Development, LLC	81-3961919	SUBSIDIARY
TGA 70 Federal Street LLC		

COMPANY	FEIN	RELATIONSHIP
TIAA GTR HoldCo, LLC	46-3881813	SUBSIDIARY
Global Timber Resources LLC	46-3210500	SUBSIDIARY
Global Timber SA LLC	46-3909387	SUBSIDIARY
Global Timber International LLC	46-3899490	SUBSIDIARY
Global Timber Spain, SL		SUBSIDIARY
Forestal Monterrey Colombia SAS	35-1206384	SUBSIDIARY
Forestal GTR Chile Limitada		SUBSIDIARY
Global Timber Resources Colombia, S.A.S.		SUBSIDIARY
Monte Fresnos, S.A.		SUBSIDIARY
Taurion Asociacion Agraria de Responsabilidad LTDA		SUBSIDIARY
Taurion, S.A.		SUBSIDIARY
GT Europe Cooperatief U.A.		SUBSIDIARY
Global Timber NL, B.V.		SUBSIDIARY
GTR Brasil Participacoes Ltda		SUBSIDIARY
Brasilwood Reforestamento S.A.		SUBSIDIARY
Brasilwood Terras Florestais S.A.		SUBSIDIARY
Khaya Woods Investimentos Florestais LTDA		SUBSIDIARY
Mamoneira Agropastori S.A.		AFFILIATE
Jatoba Brasil Investimentos Florestais Ltda		SUBSIDIARY
Paineira Investimentos Florestais S.A.		SUBSIDIARY
IPOPEMA 95 Closed Investment Fund of Non-Public Assets		SUBSIDIARY
EKO Topola Sp. z o.o.		SUBSIDIARY
Brunso Resort Sp. z o.o.		SUBSIDIARY
TIAA Infrastructure Investments, LLC	45-3479281	SUBSIDIARY
730 Parking LLC	81-5307354	SUBSIDIARY
730 Interpark, LLC	81-5302296	SUBSIDIARY
Aquilla Sonnet LP		AFFILIATE
TORO/EPP II, LLC	30-0701953	AFFILIATE
1595 Toll Road, LLC	38-3857916	SUBSIDIARY
I 595 Express, LLC	26-4139252	SUBSIDIARY
North American Sustainable Energy Fund, L.P.	46-5279686	SUBSIDIARY
McCommas Bluff Holdings LLC		AFFILIATE
Dallas Clean Energy, LLC		AFFILIATE
Dallas Clean Energy McCommas Bluff, LLC		AFFILIATE
Energy Power Investment Company, LLC		SUBSIDIARY
EPP Renewable Energy, LLC		SUBSIDIARY
EPP New Jersey Biogas, LLC		SUBSIDIARY
EPP New Jersey Solar, LLC		SUBSIDIARY
TIAA RFS, LLC	82-2885306	SUBSIDIARY
TIAA Advisory, LLC	82-2335773	SUBSIDIARY
TIAA-CREF Insurance Agency, LLC	20-2904312	SUBSIDIARY
TIAA SMA Strategies, LLC	81-2755014	SUBSIDIARY
TIAA Stonepeak Investments, LLC	38-3849546	AFFILIATE
Stonepeak Infrastructure Fund LP	45-3030923	SUBSIDIARY
TIAA-Stonepeak Investments II, LLC	30-0696099	SUBSIDIARY
Stonepeak GP Holdings LP	37-1645802	AFFILIATE
Stonepeak Advisors Holdings LLC	45-1286386	SUBSIDIARY
TIAA SynGas, LLC	45-1286386	SUBSIDIARY
Catalina Solar Lessee Holdco, LLC		SUBSIDIARY
Catalina Solar Lessee, LLC		SUBSIDIARY
SC Solutions, LLC	56-2492641	AFFILIATE
AE Investor II, LLC	27-0195010	SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
TGA SP-MPC Housing Investor Member LLC	83-2063402	SUBSIDIARY
TGA-SP Housing Venture I LLC	83-2147240	SUBSIDIARY
TGA SP-MPC Housing Venture II LLC	83-2137878	SUBSIDIARY
MPSP Ashwood Homes LLC	83-1869400	SUBSIDIARY
MPSP Ashwood MHC LLC	83-1869494	SUBSIDIARY
MPSP Bellline Homes LLC	84-2331138	SUBSIDIARY
MPSP Bellline Lender LLC	84-2345909	SUBSIDIARY
MPSP Bellline MHC LLC	84-2216330	SUBSIDIARY
MPSP Colinas South Homes LLC	83-1088601	SUBSIDIARY
MPSP Center Grove Lender LLC	83-2290040	SUBSIDIARY
MPSP Center Grove MHC LLC	83-1076792	SUBSIDIARY
MPSP Colinas South Homes LLC	84-2158715	SUBSIDIARY
MPSP Colinas South Lender LLC	84-2158791	SUBSIDIARY
MPSP Colinas South MHC LLC	84-2169896	SUBSIDIARY
MPSP Estancia Homes LLC	84-2169973	SUBSIDIARY
MPSP Estancia Lender LLC	84-2277681	SUBSIDIARY
MPSP Estancia MHC LLC	84-1976109	SUBSIDIARY
MPSP Fairlane Oaks Homes LLC	83-4260197	SUBSIDIARY
MPSP Fairlane Oaks Lender LLC	83-4283444	SUBSIDIARY
MPSP Fairlane Oaks MHC LLC	83-4241248	SUBSIDIARY
MPSP Lakeview Homes LLC	84-2290488	SUBSIDIARY
MPSP Lakeview Lender LLC	84-2319726	SUBSIDIARY
MPSP Lakeview MHC LLC	84-2199063	SUBSIDIARY
MPSP Lemon Tree Homes LLC	83-1213262	SUBSIDIARY
MPSP Lemon Tree MHC LLC	83-2548459	SUBSIDIARY
MPSP Mobile Gardens Homes LLC	83-1230821	SUBSIDIARY
MPSP Mobile Gardens MHC LLC	83-1230714	SUBSIDIARY
MPSP Parker Homes LLC	84-2379528	SUBSIDIARY
MPSP Parker Lender LLC	84-2389423	SUBSIDIARY
MPSP Parker MHC LLC	84-2247177	SUBSIDIARY
MPSP Seven Oaks Homes LLC	84-2277774	SUBSIDIARY
MPSP Seven Oaks Lender LLC	84-2290439	SUBSIDIARY
MPSP Seven Oaks MHC LLC	84-2198856	SUBSIDIARY
MPSP Shiloh Homes LLC	83-2700633	SUBSIDIARY
MPSP Shiloh Lender LLC	83-2725391	SUBSIDIARY
MPSP Shiloh MHC LLC	83-2700544	SUBSIDIARY
MPSP South Concho Homes LLC	84-2428644	SUBSIDIARY
MPSP South Concho Lender LLC	84-2436652	SUBSIDIARY
MPSP South Concho MHC LLC	84-2261982	SUBSIDIARY
MPSP Stonegate Homes LLC	83-2736822	SUBSIDIARY
MPSP Stonegate Lender LLC	83-2736936	SUBSIDIARY
MPSP Stonegate MHC LLC	83-2725560	SUBSIDIARY
MPSP TC GH Homes LLC	84-2319873	SUBSIDIARY
MPSP TC GH Lender LLC	84-2216156	SUBSIDIARY
MPSP TC GH MHC LLC	84-2389479	SUBSIDIARY
MPSP TC Sherman Homes LLC	84-2428558	SUBSIDIARY
MPSP TC Sherman Lender LLC	84-2247220	SUBSIDIARY
MPSP Wildwood Acres Homes LLC	84-2345969	SUBSIDIARY
MPSP Wildwood Acres MHC LLC	84-2239609	SUBSIDIARY
MPSP Wildwood Village Homes LLC	84-2361842	SUBSIDIARY
MPSP Wildwood Village Lender LLC	84-2379481	SUBSIDIARY
MPSP Wildwood Village MHC LLC	84-2239646	SUBSIDIARY
MPSP Windsong Homes LLC	83-2848324	SUBSIDIARY
MPSP Windsong Lender LLC	83-2848439	SUBSIDIARY
MPSP Windsong MHC LLC	83-2861026	SUBSIDIARY

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

(37) Nova Gaia Brasil Participaco Ltda. is owned 99.99% by TIAA-CREF Global Agriculture LLC and 0.01% by TIAA-CREF Global Agriculture BR, LLC.

(38) Tellus Brasil Participaco S.A. is owned 48.9% by Terraviva Brasil Participaco Ltda. and 0.47% by Nova Gaia Brasil Participaco Ltda.

(39) Terraviva Brasil Participaco Ltda. is owned 99.99% by Nova Gaia Brasil Participaco Ltda. and 0.01% by TIAA-CREF Global Agriculture BR, LLC.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

LISTING 3 (CONTINUED):

COMPANY	FEIN	RELATIONSHIP
TIAA Super Regional Mall Member Sub, LLC	45-3164600	SUBSIDIARY
T-C Super Regional Mall Venture, LLC	45-3164764	SUBSIDIARY
T-C International Plaza REIT LLC	46-4623581	SUBSIDIARY
T-C International Plaza Investor GP LLC	46-4653326	SUBSIDIARY
T-C International Plaza Investor LP LLC	46-4680948	SUBSIDIARY
Tampa Westshore Associates Limited Partnership	38-3173536	AFFILIATE
T-C Las Vegas Retail REIT LLC	46-2713521	SUBSIDIARY
T-C Las Vegas Retail Investor LLC	46-2726147	SUBSIDIARY
Grand Canal Shoppes Holdings, LLC	45-3165203	SUBSIDIARY
T-C Midwest REIT, LLC	45-3165203	SUBSIDIARY
T-C Midwest Retail, LLC	45-2211957	SUBSIDIARY
CBLT-C, LLC		SUBSIDIARY
T-C Montgomery Mall REIT, LLC	45-3164998	SUBSIDIARY
T-C Montgomery Mall, LLC	27-4117159	SUBSIDIARY
Montgomery Mall of Maryland, LLC	45-4658637	SUBSIDIARY
TIAA Wind Investments, LLC	45-4486211	SUBSIDIARY
Capistrano Wind Partners, LLC	45-3743502	AFFILIATE
TIAA-CREF LP-IC, LLC	20-5364004	SUBSIDIARY
TCAM DOF GP, LLC	26-3561391	SUBSIDIARY
TIAA-CREF Real Property Fund GP, LLC	46-1191235	SUBSIDIARY
TIAA-CREF Individual & Institutional Services, LLC	55-0856733	SUBSIDIARY
TIAA-CREF Redwood, LLC	20-5591124	SUBSIDIARY
TIAA Endowment & Philanthropic Services, LLC	20-5631854	SUBSIDIARY
CCAP GP, LLC	35-2429521	SUBSIDIARY
TIAA-CREF Tuition Financing, Inc.	13-4026557	SUBSIDIARY
TIAA Union Place Phase I, LLC	20-8892977	SUBSIDIARY
Union Place Phase I, LLC	20-8281443	SUBSIDIARY
UK PPP Investments, LP		SUBSIDIARY
Wigg (Holdings) Limited		SUBSIDIARY
Wigg Investments Limited		SUBSIDIARY
Merseylink (Holdings) Limited		AFFILIATE
Merseylink (Finance) Limited		AFFILIATE
Merseylink Limited		AFFILIATE
Merseylink (Issuer) plc		AFFILIATE
U.S. Cities Retail Fund LP	82-3970010	SUBSIDIARY
U.S. Cities Retail Fund REIT LLC	82-4016503	SUBSIDIARY
U.S. Cities Retail Fund Operating GP LLC	82-4069923	SUBSIDIARY
U.S. Cities Retail Fund Operating LP	82-4037905	SUBSIDIARY
T-C 919 N. Michigan Avenue Retail, LLC	46-0750331	SUBSIDIARY
USCRF KRG JV Investor Member LLC		SUBSIDIARY
KRG - USCRF Retail Portfolio LLC		SUBSIDIARY
KRG 951 & 41, LLC		SUBSIDIARY
KRG Livingston Center, LLC		SUBSIDIARY
KRG-USCRF Plaza Volante, LLC		SUBSIDIARY
U.S. Core-Plus Real Estate Debt Fund LP	82-3988257	SUBSIDIARY
CRED REIT LLC	82-3760575	SUBSIDIARY
CRED REIT Holdco LLC	47-1898723	SUBSIDIARY
CRED REIT Holdco Seller LLC	83-2024014	SUBSIDIARY
CRED REIT Holdco TRS LLC	81-1392434	SUBSIDIARY
CRED REIT Manager LLC	82-4800804	SUBSIDIARY
CRED REIT Member LP	82-5347019	SUBSIDIARY
CRED Sawtelle LLC	83-2267896	SUBSIDIARY
CRED Slabtown LLC	83-3184066	SUBSIDIARY
CRED West Coast Industrial LLC	83-4107560	SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
Western A East Mezz, LLC		SUBSIDIARY
TGA Brandon Woods DC I LLC	84-3463439	SUBSIDIARY
TGA Brandon Woods DC II LLC	84-3475587	SUBSIDIARY
TGA BWI Commerce Center I LLC	84-3463686	SUBSIDIARY
TGA Collington Commerce Center LLC	84-3463592	SUBSIDIARY
TGA Northpointe DC LLC	84-3502806	SUBSIDIARY
TGA Pureland DC I LLC	84-3487922	SUBSIDIARY
TGA Pureland DC II LLC	84-3488125	SUBSIDIARY
TGA Waterfront DC LLC	84-3502915	SUBSIDIARY
TGA Western Crossroads DC LLC	84-3463631	SUBSIDIARY
Western A East VA, LLC	84-3441616	SUBSIDIARY
Western A Midwest IL, LLC	84-3441362	SUBSIDIARY
Western A Midwest JR Mezz, LLC		SUBSIDIARY
Western A Midwest Mezz, LLC		SUBSIDIARY
Western A Midwest TN, LLC	84-3440905	SUBSIDIARY
Western A South JR Mezz LLC		SUBSIDIARY
Western A South Mezz LLC		SUBSIDIARY
Western A South TX, LLC	84-3441798	SUBSIDIARY
Western A West CA, LLC		SUBSIDIARY
Western A West JR Mezz, LLC		SUBSIDIARY
Western A West Mezz, LLC		SUBSIDIARY
Western Real Estate Holdco, LLC		SUBSIDIARY
Western A East JR Mezz, LLC		SUBSIDIARY
Western North American Industrial Fund I GP, LLC		SUBSIDIARY
Western North American Industrial Fund I Limited Partner, LLC		SUBSIDIARY
Western North American Industrial Fund I Limited Partnership		SUBSIDIARY
Western NAIF Intermediate Holdco GP II, LLC		SUBSIDIARY
Western NAIF Intermediate Holdco II, LP		SUBSIDIARY
Western A East JR Mezz II, LLC		SUBSIDIARY
Western A East Mezz II, LLC		SUBSIDIARY
WRC Properties, LLC	51-0141732	SUBSIDIARY

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			13-6110585	3792687			TIAA Board of Overseers	..NY..	UIP					..N..	
..1216	Teachers Insurance and Annuity Association of America	..69345	13-1624203	1607170	315038		Teachers Insurance and Annuity Association of America	..NY..	UDP	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	..N..	
			45-2401857	4618298			730 Holdings, LLC	..DE..	NIA	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	..N..	
			13-6022042		777535		College Retirement Equities Fund	..NY..	NIA	CREF Board of Overseers	Board		CREF Board of Overseers	..N..	
..1216	Teachers Insurance and Annuity Association of America	..60142	13-3917848	4314415	1429401		TIAA-CREF Life Insurance Company	..NY..		Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	..N..	
							Nuveen, LLC	..DE..	DS	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	..N..	
			47-1595484	4747826			Nuveen Services, LLC	..DE..	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			81-3407371	5042621			TIAA-CREF Asset Management, LLC	..DE..	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			13-3905273	4599865			L&C Special Member Holdco, LLC	..DE..	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			81-1272900	4952732			GTR Special Member Holdco LLC	..DE..	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			46-3889185	4866932			TIAA International GP LLC	..DE..	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			81-4374969				TIAA-CREF Investment Management, LLC	..DE..	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			13-3586142	4314303	887793		Nuveen Alternative Holdings, LLC	..DE..	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			46-3870972	4716541			AGR Partners LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	75.000	TIAA Board of Overseers	..N..	
			81-1467545	4974190			AGR Services LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	1.000	TIAA Board of Overseers	..N..	100
			36-4853278				AGR Services LLC	..DE..	NIA	AGR Partners LLC	Ownership	99.000	TIAA Board of Overseers	..N..	100
			36-4853278				Nuveen Agribusiness Fund III GP, LLC	..DE..	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			83-4328253				TGAM Agribusiness Fund GP LLC	..DE..	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			81-1870559	5010657			Beaver Investments Holdings, LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			45-5558395	4724096			GreenWood Resources, Inc.	..DE..	NIA	Beaver Investments Holdings, LLC	Ownership	88.690	TIAA Board of Overseers	..N..	
			80-0026976	4724108	1392090		Greenwood Resources Brasil, Ltda.	..BRA..	NIA	GreenWood Resources, Inc.	Ownership	1.000	TIAA Board of Overseers	..N..	200
				4961006			GreenWood Resources Capital Management, LLC	..DE..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
			45-1875074	4724153			GTFF GP, LLC	..DE..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
			20-8501127	4868413			GWR-GTFF Investment, LLC	..DE..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
			20-8955976	4867863			GWR International Ltd.	..VGB..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
				4724144			GWR China Ltd.	..VGB..	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	..N..	
			20-3188681	4724386			GreenWood Resources China Ltd.	..HKG..	NIA	GWR China Ltd.	Ownership	100.000	TIAA Board of Overseers	..N..	
			98-0595429	4868338			GWR SA, Ltd.	..VGB..	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	..N..	
				4724377			GreenWood Resources Chile, S.A.	..CHL..	NIA	GreenWood Resources SA, Ltd.	Ownership	95.000	TIAA Board of Overseers	..N..	
				4724395			GWR Europe Ltd.	..GBR..	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	..N..	
			98-1016332	4868392			GreenWood Resources Poland sp Z.o.o.	..POL..	NIA	GWR Europe Ltd.	Ownership	100.000	TIAA Board of Overseers	..N..	
			98-1016335	4868404			Greenwood Resources Forest Management, LLC	..DE..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
			47-4557075	4887580			Greenwood Resources Brasil, Ltda.	..BRA..	NIA	Greenwood Resources Forest Management, LLC	Ownership	99.000	TIAA Board of Overseers	..N..	200
				4961006			GWR Uruguay S.A.	..URY..	NIA	Greenwood Resources Forest Management, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
				4796600			Greenwood Resources Colombia SAS	..COL..	NIA	GreenWood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	..N..	
			47-3156644	4844369			Churchill Asset Management LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	75.000	TIAA Board of Overseers	..N..	
			36-4851864	5083688			CAM HR Resources LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	1.000	TIAA Board of Overseers	..N..	300
			36-4851864	5083688			CAM HR Resources LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	99.000	TIAA Board of Overseers	..N..	300
			82-3187734				Churchill Agency Services LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	75.000	TIAA Board of Overseers	..N..	
							Churchill Feeder Fund GP II S.a.r.l.	..LUX..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
							Churchill Fund GP II LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			83-1177850				Churchill Fund GP II Sarl	..LUX..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			98-1449979				Churchill Special Member LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			82-0735838	5106484			Churchill Warehouse LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			82-3784145				Nuveen Churchill Administration LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
							TGAM Churchill Fund GP LLC	..DE..	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			81-1817732	5041615			Global AG AIV (CN) GP, LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			45-5044435	4867658			Global Agriculture AIV (CN), LP	..DE..	NIA	Global AG AIV (CN) GP, LLC	Management		TIAA Board of Overseers	..N..	
			45-5044681	4867667			Global Ag II AIV GP LLC	..DE..	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	..N..	
			47-1192644	4753564											

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			47-1197292	4754776			Global Agriculture II AIV, LP	.DE	NIA	Global Ag II AIV GP LLC	Management		TIAA Board of Overseers	.N	
			47-1208361	4866969			GTR Investor Fund GP LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			83-2245173				NAP Investors GP, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							NCBDC Holdings LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Churchill Advisors LLC	.DE	NIA	NCBDC Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			45-4288013	4866941			Nuveen Alternatives Advisors, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							TPS Investors GP, LLC	.DE	NIA	Nuveen Alternatives Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			45-4288091	4801858			Nuveen Alternatives Services, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				5041697			GAP II NZ GP Limited	.NZL	NIA	Nuveen Alternatives Services, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			98-1310748	5041660			TIAA European Farmland Fund GP LP	.CYM	NIA	Nuveen Alternatives Services, LLC	Ownership	50.000	TIAA Board of Overseers	.N	400
			47-1515836	4802819			TCAS Global Investments LLC	.DE	NIA	Nuveen Alternatives Services, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			84-1819349				Nuveen Global Farmland Fund GP, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Global Farmland Fund Lux GP S.à r.l.	.LUX	NIA	Nuveen Global Farmland Fund GP, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			26-2719001	4313155			Nuveen International Holdings LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				4843296			Nuveen Australia Pty Ltd	.AUS	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Canada Company	.CAN	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				4781688			Nuveen Investments Canada Co.	.CAN	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Japan Co., Limited	.JPN	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				5040579			Nuveen UK, Limited	.GBR	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-4349631	5079083			TGAM Subsidiary HC LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-4290269	5079104			TGAM APAC LLC	.DE	NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	500
			81-4323796	5083718			TGAM HK HC LLC	.DE	NIA	TGAM APAC LLC	Ownership	25.000	TIAA Board of Overseers	.N	600
				4908355			Nuveen Hong Kong Limited	.HKG	NIA	TGAM HK HC LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-4306975	5079113			TGAM Asia LLC	.DE	NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	700
			81-4323796	5083718			TGAM HK HC LLC	.DE	NIA	TGAM Asia LLC	Ownership	25.000	TIAA Board of Overseers	.N	600
			81-4499397	5079122			TIAA International APAC LLC	.DE	NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	800
			81-4323796	5083718			TGAM HK HC LLC	.DE	NIA	TIAA International APAC LLC	Ownership	25.000	TIAA Board of Overseers	.N	600
			81-4359164	5079131			TIAA International Asia LLC	.DE	NIA	TGAM Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	900
			81-4323796	5083718			TGAM HK HC LLC	.DE	NIA	TIAA International Asia LLC	Ownership	25.000	TIAA Board of Overseers	.N	600
			81-4390558	5079092			TIAA International Subsidiary HC LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-4290269	5079104			TGAM APAC LLC	.DE	NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	500
			81-4306975	5079113			TGAM Asia LLC	.DE	NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	700
			81-4499397	5079122			TIAA International APAC LLC	.DE	NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	800
			81-4359164	5079131			TIAA International Asia LLC	.DE	NIA	TIAA International Subsidiary HC LLC	Ownership	33.300	TIAA Board of Overseers	.N	900
			81-4290269	5079104			TGAM APAC LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	.N	500
			81-4306975	5079113			TGAM Asia LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	.N	700
			81-4499397	5079122			TIAA International APAC LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	.N	800
			81-4359164	5079131			TIAA International Asia LLC	.DE	NIA	Nuveen International Holdings LLC	Ownership	33.300	TIAA Board of Overseers	.N	900
							Nuveen Junior Capital Opportunities Fund GP S.à r.l.	.LUX	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-4262460	5079074			Nuveen Real Estate Global LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			26-2748598	4601487			Nuveen Global Investments LLC	.DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2986445				Nuveen GP Holding Company LLC	.DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			82-4598778				Nuveen CRED GP Member LLC	.DE	NIA	Nuveen GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			82-3751720				CRED GP LLC	.DE	NIA	Nuveen CRED GP Member LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			82-4054235				U.S. Cities Retail Fund GP LLC	.DE	NIA	Nuveen GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			35-2633108				U.S. Cities Multifamily Fund GP LLC	.DE	NIA	Nuveen GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Permian Investor Asset Manager Member LLC	.DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			81-5466713	5157909						Nuveen Permian Investor Asset Manager Member LLC	Ownership	50.000	TIAA Board of Overseers	.N	
			82-0631410				Permian Investor Asset Manager LLC	.DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	.N	
			82-0607358	5137929			Nuveen Permian Investor GP Member LLC	.DE	NIA	Nuveen Permian Investor GP Member LLC	Ownership	50.000	TIAA Board of Overseers	.N	
			81-5433582	5140303			Permian Investor GP LLC	.DE	NIA	Nuveen Permian Investor GP Member LLC	Ownership	50.000	TIAA Board of Overseers	.N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			82-3426937				Nuveen Real Estate Global Cities Advisors LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Real Estate Project Management Services LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2502695	4617620			TIAA International Holdings 1 Limited	GBR	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1162850	4617639			TIAA International Holdings 2 Limited	GBR	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1163394	4618074			TIAA International Holdings 3 Limited	GBR	NIA	TIAA International Holdings 2 Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1125673	4617705			Nuveen Real Estate Limited	GBR	NIA	TIAA International Holdings 3 Limited	Ownership	99.000	TIAA Board of Overseers	N	1000
			98-1125673	4617705			Nuveen Real Estate Limited	GBR	NIA	TIAA International Holdings 1 Limited	Ownership	1.000	TIAA Board of Overseers	N	1000
			98-1127648	4618195			Nuveen Administration Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1128905	4618216			Nuveen Europe Holdings Limited	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715955			Henderson European Retail Property Fund Management Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	94.900	TIAA Board of Overseers	N	
							Nuveen Alternatives Europe S.à.r.l	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Asset Management Europe S.à.r.l	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715937			Nuveen Fund (Europe) Management Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4716756			Nuveen Fund Management (Jersey) Limited	JEY	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Fund Management Vanquish (Jersey) Limited	JEY	NIA	Nuveen Fund Management (Jersey) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841331			Nuveen Fund Management Vanquish II (Jersey) Limited	JEY	NIA	Nuveen Fund Management (Jersey) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841322			Asia Pacific Cities Management Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715964			Nuveen Management AIFM Limited	GBR	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4716774			Nuveen Management Company (Luxembourg) No 1 Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	94.900	TIAA Board of Overseers	N	
				4715946			Nuveen Property Management (Jersey) Limited	JEY	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4716765			Nuveen Real Estate Services GmbH (Austria)	AUT	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1128787	4618243			Nuveen FCACO Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4716783			Nuveen Real Estate Management Ltd	GBR	NIA	Nuveen FCACO Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4716868			Nuveen Shopping Centre Verwaltungs GmbH	DEU	NIA	Nuveen Real Estate Management Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-0582851	4313182			TIAA-CREF Asset Management UK Limited	GBR	NIA	Nuveen FCACO Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-1127632	4618261			Nuveen Group Holdings Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Anglo-Sino Henderson Investment Consultancy (Beijing) Co Limited	CHN	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4844015			AREFM (BVI) Limited		NIA	Nuveen Group Holdings Ltd	Influence		TIAA Board of Overseers	N	
				4715900			CLOF II (GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715311			CLOF II Vanquish Limited	JEY	NIA	CLOF II (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				5154010			CLOF II (No 1 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715263			CLOF II (No1 Nominee) Limited	GBR	NIA	CLOF II (No 1 GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4841304			CLOF II (No 2 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715281			CLOF II (No 3 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-1165678	4715302			Enhanced Debt Carry (GP) Sarl	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4908328			Enhanced Debt Carry SCSp	LUX	NIA	Enhanced Debt Carry (GP) Sarl	Ownership	100.000	TIAA Board of Overseers	N	
				4971863			ERES APAC II (GP) S.à.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5147003			ERES Europe II (GP) S.à.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4949116			European Cities Partnership (GP) S.a.r.l.	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							European Cities Partnership SCSp	LUX	NIA		Influence		TIAA Board of Overseers	N	1100
				4841247			Islazul General Partner Sarl	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715245			Matador LP General Partner Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4912763			Nuveen Consulting (Shanghai) Co Ltd	CHN	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Corporate Secretarial Services Limited								
				4747059				GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715236			Nuveen (France) SAS	FRA	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				4715898			Nuveen Immobilien GmbH	.DEU	NIA	Nuveen Group Holdings Ltd	Influence		TIAA Board of Overseers	.N	
				4901244			Nuveen Italy Srl	.ITA	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4715357			Nuveen Management Austria GmbH	.AUT	NIA	Nuveen Group Holdings Ltd	Ownership	65.000	TIAA Board of Overseers	.N	
							Nuveen Management Finland Oy	.FIN	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4747152			Nuveen Operations Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4841265			Nuveen Real Estate (Australia) Ltd.	.AUS	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4841256			Nuveen Real Estate Debt Partners (GP) Sarl	.LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Real Estate Debt Partners II (GP) S.à.r.l								
				5134816			S.à.r.l	.LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
							Global Real Estate Debt Partners Fund II (UK) SCSp	.LUX	NIA	Nuveen Real Estate Debt Partners II (GP) S.à.r.l	Influence		TIAA Board of Overseers	.N	1200
				4715348			Nuveen Real Estate Nominees Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4715919			Nuveen Singapore Private Limited	.SGP	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4715254			OMP (GP) Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4901235			T-C Lux Investments GP Sarl	.LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
							TH Real Estate Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
			98-1014834	4617675			TIAA-CREF Luxembourg S.a.r.l.	.LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
							Tokyo Multifamily GP PTE Ltd	.LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4715272			UK OM (LP1) (GP) Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4841292			UK OM (LP1) Limited	.GBR	NIA	UK OM (LP1) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	.N	
				4715290			UK OM (LP2) (GP) Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4841283			UK OM (LP2) Limited	.GBR	NIA	UK OM (LP2) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	.N	
				4715320			UK OM (LP3) (GP) Limited	.GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	.N	
				4841274			UK OM (LP3) Limited	.GBR	NIA	UK OM (LP3) (GP) Limited	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Real Estate NYC Property Fund GP Member LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				82-4266474						Nuveen Real Estate NYC Property Fund GP Member LLC	Ownership	50.000	TIAA Board of Overseers	.N	
				82-4213248			New York City Property Fund GP LLC	.DE	NIA	New York City Property Fund GP LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				83-2335230			NYC Property Fund II (T) LP	.DE	NIA	New York City Property Fund GP LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				83-4678924			NYC Property Fund (T) Blocker 1, LLC	.DE	NIA	New York City Property Fund II (T) LP	Ownership	100.000	TIAA Board of Overseers	.N	
				83-4671194			NYC Property Fund Pooling LP	.DE	NIA	New York City Property Fund II (T) LP	Ownership	100.000	TIAA Board of Overseers	.N	
				83-4653622			NYC Property Fund SPV 1 LLC	.DE	NIA	NYC Property Fund Pooling LP	Ownership	100.000	TIAA Board of Overseers	.N	
				83-4701919			NYC Property Fund SPV 2 LLC	.DE	NIA	NYC Property Fund Pooling LP	Ownership	100.000	TIAA Board of Overseers	.N	
				06-1217855	4680325		Nuveen Real Estate Property Holdings L.L.C.	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
										Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				30-0794692	4683559		Casa Partners VI GP, LLC	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				47-5190671	4912772		Casa Partners VII GP, LLC	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
							CASA Partners VIII GP, LLC	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				82-4363605						Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				36-4477806	4681797		Global Investors GP, L.L.C.	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				20-2537749	4681809		Global Investors GP II, L.L.C.	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
				20-3070768	4681818		Global Investors GP IV, L.L.C.	.DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	.N	
							Nuveen Real Estate U.S. Strategic Industrial Fund I GP, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				81-2388576	5193381		TOGA BT AIV, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				46-5367344	4747170		TOGA Investor Fund GP, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				45-5139523	4867368		TOGA II Investor Fund GP, LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				47-3511076	4843278		TGAM International GP LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				81-4330570			TIAA Global Ag Special Member LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				45-1532009	4801867		TIAA Global Ag II Special Member LLC	.DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
				81-1749609	4843287					Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	

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SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			47-3126089 20-1394681 81-3647870	4847388 4314255 5116607			T-C U.S. Super Regional Mall Fund GP LLC U.S. Cities Fund GP, LLC U.S. Cities Industrial CPF Fund GP LLC U.S. Cities Industrial Fund GP LLC U.S. Cities Industrial Fund LP U.S. Cities Industrial Fund REIT LLC U.S. Cities Industrial Fund Operating GP LLC	DE DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA NIA	Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC U.S. Cities Industrial Fund GP LLC U.S. Cities Industrial Fund LP U.S. Cities Industrial Holdings, LLC	Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	N N N N N N N	
			35-2651865 84-2961820 84-2962162 84-2962252 84-2056343 81-3698954 81-3734470 81-3493929				U.S. Cities Industrial Fund Operating LP USCIF Aurora LLC USCIF Bedford Park LLC USCIF Maple Point LLC USCIF Tri City Industrial LLC U.S. Cities Multifamily CPF Fund GP LLC U.S. Cities Office CPF Fund GP LLC U.S. Cities Retail CPF Fund GP LLC	DE DE DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA NIA NIA	U.S. Cities Industrial Fund REIT LLC U.S. Cities Industrial Fund REIT LLC U.S. Cities Industrial Fund Operating LP U.S. Cities Industrial Fund Operating LP U.S. Cities Industrial Fund Operating LP U.S. Cities Industrial Fund Operating LP Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	N N N N N N N N	
			27-3416812 27-3417683	4312916 4312925			Westchester Group Investment Management Holding Company, Inc. Westchester Group Investment Management, Inc.	DE DE	NIA NIA	Nuveen Alternative Holdings, LLC Westchester Group Investment Management Holding Company, Inc.	Ownership Ownership	100.000 90.000	TIAA Board of Overseers TIAA Board of Overseers	N N	
			26-0352314				International Agricultural Management, LLC	DE	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			87-0735518	4746977			Plata Wine Partners, LLC	CA	NIA	Westchester Group Investment Management, Inc.	Ownership	91.110	TIAA Board of Overseers	N	
			26-2747489	4634038			Premiere Agricultural Management International, LLC	DE	NIA	Westchester Group Investment Management, Inc.	Ownership	86.700	TIAA Board of Overseers	N	
			37-1261935	4617693			Terra Land Co.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-6589484	4747200			The Plata Wine Partners Trust	CA	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-1193972	4618122			Westchester Group Asset Management, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-1193973	4618186			Westchester Group Farm Management, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4618207			Westchester Group of Australia Pty Ltd.	AUS	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4794482			Westchester Group of Europe Ltd.	GBR	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group SRL	ROU	NIA	Westchester Group of Europe Ltd.	Ownership	99.000	TIAA Board of Overseers	N	1300
				4914730			Westchester Group of Poland Sp. Z.o.o.	POL	NIA	Westchester Group of Europe Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group SRL	ROU	NIA	Westchester Group of Poland Sp. Z.o.o.	Ownership	1.000	TIAA Board of Overseers	N	1300
			37-1194491	4618225			Westchester Group Real Estate, Inc. Westchester Group South America Gestao de Investimentos Ltda. Westchester Group South America Gestao de Investimentos Ltda.	IL BRA BRA	NIA NIA NIA	Westchester Group Investment Management, Inc. Westchester Group Real Estate, Inc. Westchester Group Investment Management, Inc.	Ownership Ownership Ownership	100.000 1.000 99.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	N N N	1400
			84-3766552				Westchester NGFF Investment LLC	DE	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			47-1563437	4749941			Nuveen Finance, LLC	DE	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3425820	5110025			Nuveen Holdings 1, Inc.	DE	NIA	Nuveen Finance, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0373324	4767758			Nuveen Holdings, Inc.	DE	NIA	Nuveen Holdings 1, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-3817266	3707551	885708		Nuveen Investments, Inc.	DE	NIA	Nuveen Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			26-0627593	4774710			Gresham Asset Management LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	78.900	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			20-1930384	4349828			Gresham Investment Management LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	78.900	TIAA Board of Overseers	N	
				4781941			Gresham Investment Management Asia Pte. Ltd.	SGP	NIA	Gresham Investment Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-4839486	5153992			Nuveen Alternative Investments, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			83-3751978				Nuveen Capital Markets LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			83-4025630				Symphony Alternative Asset Management LLC	DE	NIA	Nuveen Capital Markets LLC	Ownership	100.000	TIAA Board of Overseers	N	
			31-0942504	4774792	1311016		Nuveen Fund Advisors, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			27-4357327	4781624	1521019		Nuveen Asset Management, LLC	DE	NIA	Nuveen Fund Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-3293941				NIS/R&T, Inc.	IL	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			37-1695518	4774831	1602161		Nuveen WCM Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			90-0860898	4776527	900973		Winslow Capital Management, LLC	DE	NIA	Nuveen WCM Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-0730906	5147021			Growth Capital GP I, LLC	DE	NIA	Winslow Capital Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-4709028	4774868	1602171		Nuveen NIWQ Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			30-0892190	4981189	1661847		NIWQ Partners, LLC	DE	NIA	Nuveen NIWQ Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-0875103	4776518	763848		NIWQ Investment Management Company, LLC	DE	NIA	NIWQ Partners, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			36-2639476	4775137	73387		Nuveen Securities, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			20-3432117	4774822	1109426		Santa Barbara Asset Management, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			94-3252504	4774813	1030815		Symphony Asset Management LLC	CA	NIA	Nuveen Investments, Inc.	Ownership	51.000	TIAA Board of Overseers	N	1500
			36-7364377	4774783			Nuveen Investments Holdings, Inc.	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			94-3252504	4774813	1030815		Symphony Asset Management LLC	CA	NIA	Nuveen Investments Holdings, Inc.	Ownership	49.000	TIAA Board of Overseers	N	1500
							Symphony Risk Retention Finance LLC	DE	NIA	Symphony Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-1032009				SPR 1 LLC	DE	NIA	Symphony Risk Retention Finance LLC	Ownership	51.000	TIAA Board of Overseers	N	
			13-3760073	4313306	939222		Teachers Advisors, LLC	DE	NIA	Nuveen Finance, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1157427				ColInvest Member LLC	DE	NIA	Teachers Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							CLO ColInvest I LLC	DE	NIA	Teachers Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			13-3987258	4599052			485 Properties, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
			16-1735872	4601209			TCPC Associates, LLC	DE	NIA	485 Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			81-3091169	5026603			730 Data Centers, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-0793232	5154029			730 Aviator, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3106043	5036303			730 Databridge, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			47-2616735	4801719			730 Power Development, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2622825	4810784			730 Carroll, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4949107			730 Cricket, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			47-5363027	4936116			730 Telecom LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			13-4042885	4599801			730 Texas Forest Holdings, Inc.	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	Y	
										Teachers Insurance and Annuity Association of America					
			51-0494351	4599838			730 Texas Timberlands II, Ltd.	TX	NIA	of America	Ownership	99.500	TIAA Board of Overseers	N	1600
			51-0494351	4599838			730 Texas Timberlands II, Ltd.	TX	NIA	730 Texas Forest Holdings, Inc.	Ownership	0.500	TIAA Board of Overseers	N	1600
										Teachers Insurance and Annuity Association of America					
			13-4040842	4601722			TIAA Timberlands I, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			13-4085431	4601740			TIAA Timberlands II, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4042888	4601713			730 Texas Timberlands, Ltd.	TX	NIA	TIAA Timberlands I, LLC	Ownership	99.500	TIAA Board of Overseers	N	1700
			13-4042888	4601713			730 Texas Timberlands, Ltd.	TX	NIA	730 Texas Forest Holdings, Inc.	Ownership	0.500	TIAA Board of Overseers	N	1700
										Teachers Insurance and Annuity Association of America					
			38-3847245	4602840			Actoil, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America					
			46-3373066	4602916			Actoil Colorado, LLC	DE	NIA	of America	Ownership	100.000	TIAA Board of Overseers	N	
				4651521			Great Western Petroleum LLC	DE	NIA	Actoil Colorado, LLC	Influence		TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			45-2285816	4860501			Almond Processors, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4747134			ASC Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
							BRE Jupiter Holdco UT DC, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter Mezz 2 UT DC, LLC	DE	NIA	BRE Jupiter Holdco UT DC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter Mezz 1 UT DC, LLC	DE	NIA	BRE Jupiter Mezz 2 UT DC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter UT DC, LLC	DE	NIA	BRE Jupiter Mezz 1 UT DC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter Holdco Agave DC, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter Mezz 2 Agave DC, LLC	DE	NIA	BRE Jupiter Holdco Agave DC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							BRE Jupiter Mezz 1 Agave DC, LLC	DE	NIA	BRE Jupiter Mezz 2 Agave DC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1952974	4599940			Broadleaf Timberland Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-4647417	4601768			Quercus Forestland Account, LLC	NC	NIA	Broadleaf Timberland Investments, LLC	Ownership	99.000	TIAA Board of Overseers	N	
				4618346			Quercus Panama, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4651503			Quercus Algoma Corporation	CAN	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4860538			Quercus Algoma Land Corporation	CAN	NIA	Quercus Algoma Corporation	Ownership	100.000	TIAA Board of Overseers	N	
			46-2916514	4613426			Quercus West Virginia, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	99.900	TIAA Board of Overseers	N	
			47-2167228	4776451			Casa Student Housing Fund Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-3994280	4865047			Shf-33d North Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4155469	4865056			Shf-Millennium One Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2450195	4990958			Shf-The Rocks Apts, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4455610	4990967			PEP-TH CASA Student Housing, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	90.000	TIAA Board of Overseers	N	
			47-4455303	5194418			CSHF-PEP Purdue LLC	DE	NIA	PEP-TH CASA Student Housing, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-0965548	5195237			CSHF-PEP USF LLC	DE	NIA	PEP-TH CASA Student Housing, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-1624203	4600015			CCM Series, LLC	DE	NIA	Casa Student Housing Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4069196	4899604			CCAP Fund 6 - 2015, L.P.	DE	NIA	CCM Series, LLC	Ownership	87.500	TIAA Board of Overseers	N	
			81-1205888	5010648			CCAP Fund 6 - 2016, L.P.	DE	NIA	CCM Series, LLC	Ownership	97.800	TIAA Board of Overseers	N	
			81-4732595	5183485			CCAP Fund 6 - 2017, L.P.	DE	NIA	CCM Series, LLC	Ownership	91.100	TIAA Board of Overseers	N	
			82-3167398				CCAP FUND 6 - 2018, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2787412				CCAP FUND 6 - 2019, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4079472	4899613			CCAP Fund 8 - 2015, L.P.	DE	NIA	CCM Series, LLC	Ownership	92.100	TIAA Board of Overseers	N	
			81-1212188	5010639			CCAP Fund 8 - 2016, L.P.	DE	NIA	CCM Series, LLC	Ownership	90.900	TIAA Board of Overseers	N	
			81-3718876	5047596			CCAP Fund 8 - 2017, L.P.	DE	NIA	CCM Series, LLC	Ownership	91.600	TIAA Board of Overseers	N	
			82-3182368				CCAP FUND 8 - 2018, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2793857				CCAP FUND 8 - 2019, L.P.	DE	NIA	CCM Series, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-0784669	4990882			CCAP Fund GE, L.P.	DE	NIA	CCM Series, LLC	Ownership	89.000	TIAA Board of Overseers	N	
			81-0821374	4990903			CCAP Fund HFD, L.P.	DE	NIA	CCM Series, LLC	Ownership	98.600	TIAA Board of Overseers	N	
			81-0758188	4990891			CCAP Fund HFND, L.P.	DE	NIA	CCM Series, LLC	Ownership	93.600	TIAA Board of Overseers	N	
			56-2672630	4600033			Ceres Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			37-1555322	4601816			Premiere Agricultural Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			80-0843991	4628596			Loma del Rio Vineyards, LLC	DE	NIA	Premiere Agricultural Properties, LLC	Ownership	45.000	TIAA Board of Overseers	N	1800
			36-4620107	4601825			Premiere Columbia Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-0449681	4601834			Premiere Farm Properties, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3484719	4601843			Demeter Agricultural Properties II, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0352203	4628372			International Agricultural Investors, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633321			IAI Australia Pty, Ltd.	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633330			IAI Australia Trust	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0460488	4633358			IAI USA, LLC	DE	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	

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SCHEDULE Y
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			26-2745365	4628363			International Agricultural Investors Fund II, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	99.000	TIAA Board of Overseers	N	
				4633303			IAI Australia Fund II, Pty., Ltd.	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4633312			IAI Australia Fund II Trust	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-2747755	4633349			IAI USA Fund II, LLC	DE	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-1402136				Churchill Middle Market CLO IV Ltd.	CYM	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-1810508	5041624			Churchill Middle Market Senior Loan Fund, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			26-3049305	4601928			Demeter Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-2632248	4600770			Dionysus Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			94-3306131	4601861			Silverado Premium Properties, LLC	CA	NIA	Dionysus Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0436609	4612764			Arroya Loma, LLC	DE	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			75-3025596	4612867			Chalk Ridge Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-3964695	4613314			Hobson Avenue Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-1542713	4613417			Marsino Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2103733	4613864			Silverado Los Alamos Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2490906	4613882			Silverado SLO Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2103788	4613891			Silverado Sonoma Vineyard, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0466083	4613949			SPP Napa Vineyards, LLC	DE	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3361818	4613967			Stanly Ranch Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3774024	4613976			Suscol Mountain Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-2766605	4614665			Terra Ventosa Vineyards, LLC	CA	NIA	Silverado Premium Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			43-3997217	4601870			Silverado Winegrowers Holdings, LLC	DE	NIA	Dionysus Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			68-0443927	4613921			Silverado Winegrowers LLC	CA	NIA	Silverado Winegrowers Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3357571	4614759			Alta Loma Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			94-3312405	4615671			Oak Knoll Napa Vineyards, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			91-1806950	4615783			Silverado Suscol, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-4820104	4617077			SWG Paso Vineyard, LLC	CA	NIA	Silverado Winegrowers LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-3561447	4599708	1454640		Distressed Opportunities Fund, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	50.000	TIAA Board of Overseers	N	
				4680307			DWM Inclusive Finance Equity Fund II	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			98-0580879	4633947			DWM Microfinance Equity Fund I	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			04-3718449	4643003			Envisage Information Systems, LLC	NY	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			30-0701953	4633974			EPP LFG I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
				4894805			Global Real Estate Debt Partners Fund I (UK)	LUX	NIA	Teachers Insurance and Annuity Association of America	Ownership	36.300	TIAA Board of Overseers	N	1900
							Global Real Estate Debt Partners Fund II (UK) SCSp	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	1200
			20-1930384		1684621		Gresham CMS Fund, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	98.080	TIAA Board of Overseers	N	
			32-0509812		1699398		GreshamQuant ACAR Fund LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	62.690	TIAA Board of Overseers	N	
			81-0737062	4952750			Growth Capital Fund I, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	94.000	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Growth Capital Fund II, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4860556			Inception GP LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-2031403	4860800			Inception Partners IV, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			46-2062147	4860819			Inception Partners V, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			27-4149157	4860846			Infra Alpha, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			27-3900641	4860855			EMG Investments, LLC	DE	NIA	Infra Alpha, LLC	Influence		TIAA Board of Overseers	N	
			47-4169877	4874656			Lewis & Clark Timberlands, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	57.400	TIAA Board of Overseers	N	
			47-4187541	4876436			L&C Log Co, LLC	DE	NIA	Lewis & Clark Timberlands, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4196668	4945967			L&C Tree Farms, LLC	DE	NIA	Lewis & Clark Timberlands, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-5300478	4946384			L&C TRS LLC	DE	NIA	L&C Tree Farms, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2007833	4635334			Liberty M & R SPV II, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4601852			Mansilla Participacoes LTDA	BRA	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4634654			Radar Propriedades Agricolas S.A.	BRA	NIA	Mansilla Participacoes LTDA	Influence		TIAA Board of Overseers	N	
				4643049			Nova Amaralina S.A. Propriedades Agricolas	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4643320			Nova Agricola Ponte Alta S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4643058			Nova Santa Barbara Agricola S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644523			Terras da Ponte Alta S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4634645			Radar II Propriedades Agricolas S.A.	BRA	NIA	Mansilla Participacoes LTDA	Influence		TIAA Board of Overseers	N	
				4643085			Proud Participacoes S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644336			Vale De Ponte Alta S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644318			Bioinvestments Negocios e Participacoes	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644309			Aguas de Ponte Alta S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
			13-1624203	5077137			MM Funding, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-0902011	5043075			MyVest Corporation	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
			11-3034756	4600789			ND Properties, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
				4634917			Norteshopping Retail and Leisure Centre BV	NLD	NIA	ND Properties, Inc.	Ownership	50.000	TIAA Board of Overseers	N	
				4634926			Norteshopping - Centro Commercial, S.A.	PRT	NIA	Norteshopping Retail and Leisure Centre BV	Ownership	100.000	TIAA Board of Overseers	N	
				4611824			ND Europe S.a.r.l.	LUX	NIA	ND Properties, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4912781			ND Europe Office Holding S.à r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925558			Cityhold Nymphe S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	6.000	TIAA Board of Overseers	N	2000
				4925530			Cityhold Propco 11 S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	50.000	TIAA Board of Overseers	N	
				4914776			Cityhold Euro S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	6.000	TIAA Board of Overseers	N	2100
				4913416			Cityhold Office Partnership S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Ownership	50.000	TIAA Board of Overseers	N	
							CHOP OPCl	FRA	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			98-1435873				Cityhold Iconic Holding SAS	FRA	NIA	CHOP OPCl	Ownership	100.000	TIAA Board of Overseers	N	
			98-1433967				Cityhold Iconic Hotel SNC	FRA	NIA	Cityhold Iconic Holding SAS	Ownership	100.000	TIAA Board of Overseers	N	
			98-1433956				Cityhold Iconic Office SCI	FRA	NIA	Cityhold Iconic Holding SAS	Ownership	100.000	TIAA Board of Overseers	N	
			98-1433960				Cityhold Iconic Retail SNC	FRA	NIA	Cityhold Iconic Holding SAS	Ownership	100.000	TIAA Board of Overseers	N	
			98-1433975				Cityhold Iconic Youth Hostel SNC	FRA	NIA	Cityhold Iconic Holding SAS	Ownership	100.000	TIAA Board of Overseers	N	
				4925558			Cityhold Nymphe S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	88.000	TIAA Board of Overseers	N	2000
				4920094			Cityhold Propco 6 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			98-1433939				Cityhold Iconic Hotel OPCO SAS	FRA	NIA	Cityhold Propco 6 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			98-1435880				Cityhold Iconic Investment S.à r.l.	LUX	NIA	Cityhold Propco 6 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4925521				Cityhold Propco 9 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4612746				36 Rue La Fayette SAS	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4613828				SAS Roosevelt	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4914767				Roosevelt Participation S.à r.l.	LUX	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4615578				SNC Roosevelt	FRA	NIA	SAS Roosevelt	Ownership.....	99.990	TIAA Board of Overseers	N	2200
			4615578				SNC Roosevelt	FRA	NIA	Roosevelt Participation S.à r.l.	Ownership.....	0.010	TIAA Board of Overseers	N	2200
			4612876				Courcelles 70 SAS	FRA	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4914776				Cityhold Euro S.à r.l.	LUX	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	88.000	TIAA Board of Overseers	N	2100
			4925549				Cityhold Propco 7 S.à r.l.	LUX	NIA	Cityhold Euro S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4925615				Cityhold Propco 10 S.à r.l.	LUX	NIA	Cityhold Euro S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
							Cityhold Gouden Bocht B.V.	NLD	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
							Cityhold Gouden Bocht Monumenten B.V.	NLD	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			98-1438380				Redevelopment Property II B.V.	NLD	NIA	Cityhold Propco 9 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4925633				Cityhold Propco 12 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
							Cityhold EST Investment S.à r.l.	LUX	NIA	Cityhold Propco 12 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
							Cityhold GC Investment S.à r.l.	LUX	NIA	Cityhold Propco 12 S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
							OVG Cloud S.à r.l.	LUX	NIA	Cityhold GC Investment S.à r.l.	Influence.....		TIAA Board of Overseers	N	
			4914785				Cityhold Sterling S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4914758				Cityhold UK Holding S.à r.l.	LUX	NIA	Cityhold Sterling S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4919753				Cityhold UK Investment S.à r.l.	LUX	NIA	Cityhold UK Holding S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4651343				London Belgrave Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership.....	99.800	TIAA Board of Overseers	N	2300
			4651343				London Belgrave Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership.....	0.200	TIAA Board of Overseers	N	2300
			4949198				CLOF Victoria Nominee 1 Limited	GBR	NIA	London Belgrave Unit Trust	Ownership.....	100.000	TIAA Board of Overseers	N	
			4949228				CLOF Victoria Nominee 2 Limited	GBR	NIA	London Belgrave Unit Trust	Ownership.....	100.000	TIAA Board of Overseers	N	
			4844341				New Fetter Lane Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership.....	99.900	TIAA Board of Overseers	N	2400
			4844341				New Fetter Lane Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership.....	0.100	TIAA Board of Overseers	N	2400
			4919744				60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership.....	99.400	TIAA Board of Overseers	N	2500
			4919744				60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership.....	0.600	TIAA Board of Overseers	N	2500
			4920076				SMA Holding S.à r.l.	LUX	NIA	Cityhold UK Investment S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4919744				70 St Mary Axe Unit Trust	JEY	NIA	SMA Holding S.à r.l.	Ownership.....	99.900	TIAA Board of Overseers	N	2600
			4919744				70 St Mary Axe Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership.....	0.100	TIAA Board of Overseers	N	2600
			4920067				HV Properties S.à r.l.	LUX	NIA	Cityhold UK Holding S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4925763				HV Freehold S.à r.l.	LUX	NIA	HV Properties S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4614704				TIAA Lux 9 S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4615738				SAS Malachite	FRA	NIA	TIAA Lux 9 S.a.r.l	Ownership.....	100.000	TIAA Board of Overseers	N	
			4616847				SNC Garnet-TIAA	FRA	NIA	SAS Malachite	Ownership.....	100.000	TIAA Board of Overseers	N	
			4616856				SNC La Defense	FRA	NIA	SAS Malachite	Ownership.....	100.000	TIAA Board of Overseers	N	
			4616865				SNC Lazuli	FRA	NIA	SAS Malachite	Ownership.....	100.000	TIAA Board of Overseers	N	
			4616874				SNC Peridot	FRA	NIA	SAS Malachite	Ownership.....	100.000	TIAA Board of Overseers	N	
			4612997				T-C Neuperlach Development S.a.r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership.....	51.000	TIAA Board of Overseers	N	
			4613015				T-C Pep Holding S.a.r.l.	LUX	NIA	ND Europe S.a.r.l.	Ownership.....	51.000	TIAA Board of Overseers	N	
			4617497				T-C Pep Property S.a.r.l.	LUX	NIA	T-C Pep Holding S.a.r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4617488				T-C Pep Asset S.a.r.l.	LUX	NIA	T-C Pep Holding S.a.r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4614674				TIAA Lux 11 S.a.r.l	LUX	NIA	ND Europe S.a.r.l.	Ownership.....	51.000	TIAA Board of Overseers	N	
			4615635				Gropius Passagen Verwaltungs GmbH	DEU	NIA	TIAA Lux 11 S.a.r.l	Ownership.....	80.000	TIAA Board of Overseers	N	
			4615644				Gropius S.a.r.l	LUX	NIA	TIAA Lux 11 S.a.r.l	Ownership.....	80.000	TIAA Board of Overseers	N	
			4615626				Gropius Passagen GmbH & Co KG	DEU	NIA	Gropius S.a.r.l	Ownership.....	99.800	TIAA Board of Overseers	N	2700
			4615626				Gropius Passagen GmbH & Co KG	DEU	NIA	TIAA Lux 11 S.a.r.l	Ownership.....	0.200	TIAA Board of Overseers	N	2700
			4611842				TIAA Lux 5 S.a.r.l	LUX	NIA	ND Properties, Inc.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4612906				Erlangen Arcaden Verwaltungs GmbH	DEU	NIA	TIAA Lux 5 S.a.r.l.	Ownership.....	100.000	TIAA Board of Overseers	N	
			4612885				Erlangen Arcaden GmbH & Co. KG	DEU	NIA	TIAA Lux 5 S.a.r.l.	Ownership.....	5.100	TIAA Board of Overseers	N	
			20-1371171	4611851	1378575		U.S. Cities Fund, LP	DE	NIA	ND Properties, Inc.	Ownership.....	100.000	TIAA Board of Overseers	N	
			20-1371379	4614638			U.S. Cities Fund REIT, LLC	DE	NIA	U.S. Cities Fund, LP	Ownership.....	100.000	TIAA Board of Overseers	N	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			20-1364650	4617590			U.S. Cities Fund Operating GP, LLC	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-1371235	4617602			U.S. Cities Fund Operating, LP	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-5061808	4702928			T-C Falls Center Townhouses LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			26-1700245	4617853			T-C King Street Station LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			45-2892182	4618177			T-C Trio Apartments LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3738136	5115495			U.S. Cities Industrial CPF Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3681230	5115972			U.S. Cities Industrial CPF Fund REIT LLC	DE	NIA	U.S. Cities Industrial Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3671343	5116755			U.S. Cities Industrial CPF Fund Operating GP LLC	DE	NIA	U.S. Cities Industrial Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3757117	5116250			U.S. Cities Industrial CPF Fund Operating LP	DE	NIA	U.S. Cities Industrial Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3765537	5115507			U.S. Cities Multifamily CPF Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3870674	5115963			U.S. Cities Multifamily CPF Fund REIT LLC	DE	NIA	U.S. Cities Multifamily Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3716920	5116782			U.S. Cities Multifamily CPF Fund Operating GP LLC	DE	NIA	U.S. Cities Multifamily Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3794611	5116773			U.S. Cities Multifamily CPF Fund Operating LP	DE	NIA	U.S. Cities Multifamily Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3814378	5115516			U.S. Cities Office CPF Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3911937	5115945			U.S. Cities Office CPF Fund REIT LLC	DE	NIA	U.S. Cities Office Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3881522	5116595			U.S. Cities Office CPF Fund Operating GP LLC	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3839479	5116791			U.S. Cities Office CPF Fund Operating LP	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3437405	5057689			U.S. Cities Retail CPF Fund LP	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3573421	5066403			U.S. Cities Retail CPF Fund REIT LLC	DE	NIA	U.S. Cities Retail Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3578259	5086924			U.S. Cities Retail CPF Fund Operating GP LLC	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3473773	5075713			U.S. Cities Retail CPF Fund Operating LP	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2914954	5106457			CPF/UIR JV Member LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-2928112	5110034			CPF/UIR Joint Venture LLC	DE	NIA	CPF/UIR JV Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			81-2955427	5110490			CPF 636 Sixth Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2264739	4785949			T-C 636 Sixth Avenue Retail LLC	DE	NIA	CPF 636 Sixth Avenue LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2982618	5110511			CPF 856 Market Street LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-2973332	5110502			CPF 1511 Third Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4785930			T-C 1608 Chestnut General Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4843371			1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut General Partner LLC	Ownership	1.000	TIAA Board of Overseers	N	2800
				4785958			T-C 1608 Chestnut Limited Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4843371			1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut Limited Partner LLC	Ownership	99.000	TIAA Board of Overseers	N	2800
			27-4116676	4618092			T-C Potomac Promenade LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-4935916	4952611			TCAM Core Prop Fund REIT 2 LLC	DE	NIA	U.S. Cities Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-4183425				New York City Property Fund II LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	90.000	TIAA Board of Overseers	N	
			83-4678924				New York City Property Fund REIT LLC	DE	NIA	New York City Property Fund II LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-4701919				New York City Fund Operating GP LLC	DE	NIA	New York City Property Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4671194				New York City Property Fund Operating LP	DE	NIA	New York City Property Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3388831				125 West End Investors LLC	DE	NIA	New York City Property Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
							125 West End Holdings LLC	DE	NIA	125 West End Investors LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4653622				125 West End Associates LLC	DE	NIA	125 West End Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2320652				NGFF Holdco, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-1895540				Nuveen Global Farmland Fund, LP	DE	NIA	NGFF Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1834824				Global Farmland US Properties, LLC	DE	NIA	Nuveen Global Farmland Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
			84-1857338				US Horticulture Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1842298				US Row Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1880235				US Viticulture Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							Nuveen High Yield Municipal Opportunities Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Municipal Opportunities Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2429791	5194061			Nuveen Real Estate U.S. Strategic Industrial Fund I LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			26-4750562	4600846			Occator Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-1768969	4611860			AGR Agricultural Investments, LLC	DE	NIA	Occator Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643861			Ridley Corporation Limited	AUS	NIA	AGR Agricultural Investments	Influence		TIAA Board of Overseers	N	
				5106475			Mandala Food Co-Investment Holdings II SPV	MUS	NIA	Occator Agricultural Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-1125143	4628608			Materra, LLC	CA	NIA	Occator Agricultural Properties, LLC	Influence		TIAA Board of Overseers	N	
			26-4621336	4644475			Teays River Investments, LLC	DE	NIA	Occator Agricultural Properties, LLC	Influence		TIAA Board of Overseers	N	
			26-4248579	4313025			Oleum Holding Company, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
							Polar Star Canadian Oil and Gas Holding, Inc	CAN	NIA	Oleum Holding Company, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4313100						Polar Star Canadian Oil and Gas Holding, Inc	Management		TIAA Board of Overseers	N	
				4612755			Adastra Management, Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc			TIAA Board of Overseers	N	
				4936095			Nova Star Oil and Gas Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Ownership	100.000	TIAA Board of Overseers	N	
				4313128			Polar Star Canadian Oil and Gas, Inc.	CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Ownership	100.000	TIAA Board of Overseers	N	
			26-3821015	4630133			Pinnacle Third Avenue, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			81-6646838	5018644			Primary Residential Individual Mortgage Entity Trust	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-2792614	4601142			Renewable Timber Europe, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4990994			Renewable Timber Netherlands B.V.	POL	NIA	Renewable Timber Europe, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4614713			Topola Lasy Spolka z.o.o.	POL	NIA	Renewable Timber Netherlands B.V.	Ownership	100.000	TIAA Board of Overseers	N	
			61-1640765	4601759			Renewable Timber Resources, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Forestal y Agrícola Silvoligna Chile Limitada	CHL	NIA	Renewable Timber Resources, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4611927						Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			03-0543113	4868637			Siguler Guff Third Avenue, L.P.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4858629			Social Infra, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4630601			Stichting Bewaarder Ziemia Fund	NLD	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
				4599977			T-C 20 Hunter Street (AUS) Pty Ltd	AUS	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-3922951	4599968			T-C 20 Hunter Street (US), LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2525521	4998468			T-C 400 Montgomery, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				5077128			400 Montgomery Investors, LLC	DE	NIA	T-C 400 Montgomery, LLC	Ownership	97.500	TIAA Board of Overseers	N	
			27-4123754	4601777			T-C 685 Third Avenue Member, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			27-3095569	4644000	1510620		T-C 685 Third Avenue, LLC	DE	NIA	T-C 685 Third Avenue Member, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			61-1754745	4843915			T-C 685 Third Avenue Owner LLC	DE	NIA	T-C 685 Third Avenue, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4969690	4653972			T-C 699 Bourke Street LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			81-2490530 81-2506975 5084966 5195255 5201820 5085749 5087891	4998431 5003426 5084966 5195255 5201820 5085749 5087891			T-C Australia RE Holdings I, LLC T-C Australia RE Holdings II, LLC TIAA Australia Real Estate Trust TGA Miller Holding Trust TGA Miller Street Trust TIAA Melbourne Retail Holding 1 Trust TIAA Melbourne Retail Asset 1 Trust TGA Australia Real Estate Trust 2 TGA PBSA Hold Trust TGA PBSA Asset Trust 1 TGA PBSA Asset Trust 2 TGA PBSA Asset Trust 3	.DE .DE .AUS .AUS .AUS .AUS .AUS .AUS .AUS .AUS .AUS .AUS	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	Teachers Insurance and Annuity Association of America T-C Australia RE Holdings I, LLC T-C Australia RE Holdings II, LLC TIAA Australia Real Estate Trust TGA Miller Holding Trust TIAA Australia Real Estate Trust TIAA Melbourne Retail Holding 1 Trust T-C Australia RE Holdings II, LLC TGA Australia Real Estate Trust 2 TGA PBSA Asset Trust 1 TGA PBSA Asset Trust 2 TGA PBSA Asset Trust 3	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N .N .N .N .N .N	
			47-2363168 47-2369576	4794503 4794473			T-C Europe Holding Inc. T-C Europe LP	.DE .DE	NIA NIA	Teachers Insurance and Annuity Association of America T-C Europe Holding Inc.	Ownership Ownership	100.000 1.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N	2900
			47-2369576	4794473			T-C Europe LP	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.000	TIAA Board of Overseers	.N	2900
			4843410 4873501 4874665 4908391 4908403 4841443 4841993 4843401	4843410 4873501 4874665 4908391 4908403 4841443 4841993 4843401			T-C Europe S.à r.l. Nightingale LuxCo S.à r.l. T-C Nordics Investment AB Sweden Nova Lund 1 AB Sweden Nova Lund 2 AB T-C Luxembourg Neptune Holdings S.à r.l. T-C Neptune Holdings S. à r.l. Neptune Property Venture S.à r.l.	.LUX .LUX .SWE .SWE .SWE .LUX .LUX .LUX	NIA NIA NIA NIA NIA NIA NIA NIA	T-C Europe LP T-C Europe S.à r.l. Nightingale LuxCo S.à r.l. T-C Nordics Investment AB T-C Nordics Investment AB T-C Europe S.à r.l. T-C Luxembourg Neptune Holdings S.à r.l. T-C Neptune Holdings S. à r.l.	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000 61.800	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N .N	
			4908364 4912709 5083651 5085691 5085703 5084920 5084939 4948687 4952648 4901383 5195291 5198779 4908373 4912736 4912745 5083633	4908364 4912709 5083651 5085691 5085703 5084920 5084939 4948687 4952648 4901383 5195291 5198779 4908373 4912736 4912745 5083633			Castel Guelfo I SRL Neptune Holding Spain, S.L. Promcat Alternativa, S.L. Neptune Madrid Holdco S.L. Neptune Nassica Propco S.L. Neptune Getafe Propco S.L. Neptune Las Rozas Outlet S.L. Neptune San Sebastian Outlet S.L. Neptune OPC SAS Roppenheim Holding SAS Roppenheim Outlet SNC Neptune Polish HoldCo 2 B.V. Neptune Ursus SP. z.o.o. Neptune Polish Property Venture BV Neptune Krakow SP. z.o.o. Neptune Annapol SP. z.o.o. Neptune Poznan SP. z.o.o.	.ITA .ESP .ESP .ESP .ESP .ESP .ESP .FRA .FRA .FRA .NLD .POL .NLD .POL .POL .POL	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	Neptune Property Venture S.à r.l. Neptune Property Venture S.à r.l. Neptune Holding Spain, S.L. Neptune Property Venture S.à r.l. Neptune Madrid Holdco S.L. Neptune Madrid Holdco S.L. Neptune Madrid Holdco S.L. Neptune Property Venture S.à r.l. Neptune OPC SAS Roppenheim Holding SAS Roppenheim Holding SAS Neptune Property Venture S.à r.l. Neptune Polish HoldCo 2 B.V. Neptune Polish Property Venture BV Neptune Polish Property Venture BV Neptune Polish Property Venture BV Neptune Polish Property Venture BV	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 99.990 100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N .N .N .N .N .N .N .N .N .N .N	
			4949095 4901383 5083642	4949095 4901383 5083642			Neptune Property Holding S.à r.l. Neptune Amsterdam B.V. Silesia Outlet sp. z o o Neptune Roppenheim Holding S.à r.l Roppenheim Outlet SNC Neptune Vicolungo I S.r.l.	.LUX .NLD .POL .FRA .FRA .ITA	NIA NIA NIA NIA NIA NIA	Neptune Property Venture S.à r.l. Neptune Property Holding S.à r.l. Neptune Property Holding S.à r.l. Neptune Property Venture S.à r.l. Neptune Roppenheim Holding S.à r.l. Neptune Property Venture S.à r.l.	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 0.010	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N	3000
			45-2877772 46-0959792 46-1403221	4601786 4611936 4619567			T-C GA Real Estate Holdings, LLC 8 Spruce Street GA Investor, LLC FC 8 Spruce Holdings, LLC FC 8 Spruce Street Residential, LLC	.DE .DE .DE .NY	NIA NIA NIA NIA	Teachers Insurance and Annuity Association of America T-C GA Real Estate Holdings, LLC 8 Spruce Street GA Investor, LLC FC 8 Spruce Holdings, LLC	Ownership Ownership Influence Ownership	100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			84-2144204				2300 Broadway Storage Operator LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1419222	5194360			Nuveen Global Cities REIT, Inc.	MD	NIA	T-C GA Real Estate Holdings, LLC	Ownership	88.180	TIAA Board of Overseers	N	
			82-1502883	5198788			Nuveen Global Cities REIT LP, LLC	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			82-1507998	5198797			Nuveen Global Cities REIT OP, LP	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			82-3527067	5205060			NR 844 North LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			84-3576911				NR 9725 Datapoint Drive LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR APCF Investor Ltd.	CYM	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-5519657				NR Defoor Hills LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-3539243	5205088			NR Denver Industrial Portfolio LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-3651003				NR East Sego Lily LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR ECF Investor Ltd.	CYM	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Globe Street Industrial LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			84-3175301				NR Henderson 215 LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-1495411				NR Kirkland Crossing LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-3556058	5205079			NR Main Street at Kingwood LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-1815798				NR Tacara at Steiner Ranch LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-5503093				Nuveen Global Cities REIT Lending, LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-4299885				T-C 2 Herald Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1535030	4750022			T-C 2 Herald Square Venture LLC	DE	NIA	T-C 2 Herald Square Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-1650509	4751711			T-C 2 Herald Square Owner LLC	DE	NIA	T-C 2 Herald Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1488131	4753573	1629144		T-C 1101 Pennsylvania Avenue LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952349	4612045			T-C 1101 Pennsylvania Avenue Venture LLC	DE	NIA	T-C 1101 Pennsylvania Avenue LLC	Ownership	51.000	TIAA Board of Overseers	N	
			27-2952617	4651398			T-C 1101 Pennsylvania Avenue Owner LLC	DE	NIA	T-C 1101 Pennsylvania Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952860	4863472	1577584		T-C 33 Arch Street Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1851206	4611954			T-C 33 Arch Street Venture, LLC	DE	NIA	T-C 33 Arch Street Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1805501	4613985			T-C 33 Arch Street, LLC	DE	NIA	T-C 33 Arch Street Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-2792699	4617198	1577586		T-C 470 Park Avenue South Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1754709	4612018			T-C 470 Park Avenue South Venture LLC	DE	NIA	T-C 470 Park Avenue South Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1744112	4613994			T-C 470 Park Avenue South Owner LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1754243	4617321	1577563		T-C 475 Fifth Avenue Member, LLC	DE	NIA	T-C 475 Fifth Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1828055	4612036			T-C 475 Fifth Avenue Venture LLC	DE	NIA	T-C 475 Fifth Avenue Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1839003	4614889			T-C 475 Fifth Avenue, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3229803	4617330	1577564		T-C 800 17th Street NW Member LLC	DE	NIA	T-C 800 17th Street NW Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2189075	4763312			T-C 800 17th Street NW Member LLC	DE	NIA	T-C 800 17th Street NW Venture LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-2118640	4763787			T-C 800 17th Street NW Owner LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2069910	4767730	1629146		T-C 888 Brannan Member LLC	DE	NIA	T-C 888 Brannan Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4665824	4904366			T-C 888 Brannan Owner LLC	DE	NIA	T-C 888 Brannan TRS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4684031	4904955			T-C 2300 Broadway, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4674147	4908319			T-C Aspira LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-5605380	4971845			T-C Franklin Square Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3479701	4612081			T-C Franklin Square Venture LLC	DE	NIA	T-C Franklin Square Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1220681	4612139			TIAA Franklin Square, LLC	DE	NIA	T-C Franklin Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1791581	4612054			T-C Hall of States Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1794486	4615569			T-C Hall of States Venture LLC	DE	NIA	T-C Hall of States Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			26-0011770	4617611	1577581		T-C Hall of States Owner LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2023405	4763303			T-C Kings Crossing, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2043468	4763796			T-C Legacy Place Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2034237	4767749	1629145		Legacy Place Associates, LLC	MA	NIA	T-C Legacy Place Member, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			45-4045658	4612148			300 Legacy Place Boulevard LLC	DE	NIA	Legacy Place Associates, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1120016	4601973			Legacy Place Properties, LLC	MA	NIA	Legacy Place Associates, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-0876833	4628550			T-C Republic Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							T-C Republic Square Venture LLC	DE	NIA	T-C Republic Square Member LLC	Ownership	50.100	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			47-3033681	4844659			T-C Republic Square REIT LLC	DE	NIA	T-C Republic Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-3091198	4844798			T-C Republic Square Mezzanine LLC	DE	NIA	T-C Republic Square REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2793452	4847735			T-C Republic Square Owner LLC	DE	NIA	T-C Republic Square Mezzanine LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1379500	4749969			The Flats Holding Company LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1347366	4752503			The Flats 130 DC Residential LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1363564	4752512			The Flats 140 DC Residential LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1367530	4751766			The Flats DC Grocery LLC	DE	NIA	The Flats Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4567368	4651473			T-C JK I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4680316			Adeoti Empreendimentos Imobiliários Ltda	BRA	NIA	T-C JK I, LLC	Ownership	51.000	TIAA Board of Overseers	N	3100
			46-4587620	4651482			T-C JK II, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4680316			Adeoti Empreendimentos Imobiliários Ltda	BRA	NIA	T-C JK II, LLC	Ownership	49.000	TIAA Board of Overseers	N	3100
			47-4095803	4864022			T-C Lux Fund Holdings LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4896256			T-C Lux Investments Special Limited Partnership	LUX	NIA	T-C Lux Fund Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
							European Cities Partnership SCSp	LUX	NIA	T-C Lux Investments Special Limited Partnership	Influence		TIAA Board of Overseers	N	1100
				4894805			Global Real Estate Debt Partners Fund I (UK)	LUX	NIA	T-C Lux Investments Special Limited Partnership	Ownership	24.300	TIAA Board of Overseers	N	1900
			81-4583865	5137956			T-C MV Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-4599024	5147049			T-C M-T REIT LLC	DE	NIA	T-C MV Member LLC	Ownership	99.900	TIAA Board of Overseers	N	
							T-C MV Member II LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3224525				T-C M-T REIT II LLC	DE	NIA	T-C MV Member II LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-1954609	4759605			T-C Mt. Ommaney Centre Holding Company LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-1828871	4749905			T-C Mt. Ommaney Centre LLC	DE	NIA	T-C Mt. Ommaney Centre Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1023309	5117800			T-C Permian Investor LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			46-3007720	4599874			T-C SBMC Joint Venture LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			36-4620008	4599128			T-C SMA 2, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			36-4619998	4634029			PennMuni-TIAA U.S. Real Estate Fund, LLC	DE	NIA	T-C SMA 2, LLC	Management		TIAA Board of Overseers	N	
			81-2204918	4990976			T-C The Edge at Flagler Village, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2676934	5012370			T-C UK RE Holdings I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2691474	5014299			T-C UK RE Holdings II, LLC	DE	NIA	T-C UK RE Holdings I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3299073	5018635			T-C UK RE Holdings III, LLC	DE	NIA	T-C UK RE Holdings II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5044586			Thurrock Retail Park Unit Trust	JEY	NIA	T-C UK RE Holdings III, LLC	Ownership	99.500	TIAA Board of Overseers	N	3200
				5044586			Thurrock Retail Park Unit Trust	JEY	NIA	T-C UK RE Holdings II, LLC	Ownership	0.500	TIAA Board of Overseers	N	3200
			47-3148337	4894869			T-C U.S. Super Regional Mall Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			47-5379777	4925512			T-C Waterford Blue Lagoon General Partner, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-5392075	4927785			Waterford Blue Lagoon LP	DE	NIA	T-C Waterford Blue Lagoon General Partner, LLC	Ownership	1.000	TIAA Board of Overseers	N	3300
			47-5375805	4925503			T-C Waterford Blue Lagoon, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			47-5392075	4927785			Waterford Blue Lagoon LP	.DE	NIA	T-C Waterford Blue Lagoon, LLC	Ownership	50.000	TIAA Board of Overseers	.N	3300
			81-0779817	4930226			Westland At Waterford REIT General Partner LLC	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5321319	4930196			Westland At Waterford REIT LP	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5635267	4933003			Westland At Waterford General Partner LLC	.DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5580924	4932994			Westland At Waterford Operating LP	.DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
				4930244			Waterford Blue Lagoon REIT General Partner LLC	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5305678	4930208			Waterford Blue Lagoon REIT LP	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5642524	4933067			5201-5301 Waterford General Partner LLC	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5541032	4933012			5201-5301 Waterford Operating LP	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5672651	4933076			5200 Waterford General Partner LLC	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5498897	4933021			5200 Waterford Operating LP	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			81-0722154	4933085			1000 Waterford General Partner LLC	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5479437	4933030			1000 Waterford Operating LP	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5445045	4933115			701-703 Waterford General Partner LLC	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5471474	4933049			701-703 Waterford Operating LP	.DE	NIA	Waterford Blue Lagoon REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2631273	5165557			Waterford Core REIT General Partner LLC	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2646233	5165566			Waterford Core REIT LP	.DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	.N	
							Waterford Core 800 REIT General Partner LLC	.DE	NIA	Waterford Core REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			84-3541603				Waterford Core 800 REIT LP	.DE	NIA	Waterford Core REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			81-0733012	4930217			Waterford Core General Partner LLC	.DE	NIA	Waterford Core 800 REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			47-5587163	4928661			Waterford Core Operating LP	.DE	NIA	Waterford Core 800 REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2663579	5165548			Waterford Core II Operating LP	.DE	NIA	Waterford Core REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2672297	5165539			Waterford Core II General Partner LLC	.DE	NIA	Waterford Core REIT LP	Ownership	100.000	TIAA Board of Overseers	.N	
							Teachers Insurance and Annuity Association of America	.DE	NIA		Ownership	100.000	TIAA Board of Overseers	.N	
			81-2146865	5041688			TEFF Holdco LLC	.CYM	NIA	TEFF Holdco LLC	Ownership	50.000	TIAA Board of Overseers	.N	400
			98-1310748	5041660			TIAA European Farmland Fund GP LP	.CYM	NIA	TEFF Holdco LLC	Management		TIAA Board of Overseers	.N	
			98-1310748	5042658			TIAA European Farmland Fund LP	.LUX	NIA	TIAA European Farmland Fund LP	Ownership	100.000	TIAA Board of Overseers	.N	
				5043066			TEFF Holding S.a.r.l	.NLD	NIA	TEFF Holding S.a.r.l	Ownership	100.000	TIAA Board of Overseers	.N	
				5044607			TEFF Investments B.V.	.POL	NIA	TEFF Investments B.V.	Ownership	100.000	TIAA Board of Overseers	.N	
							Areal III Spolka z o.o.	.POL	NIA		Ownership	100.000	TIAA Board of Overseers	.N	
							Hodowla Zwierzat Zarodowych Choczewo Spolka z o.o.	.POL	NIA	Areal III SP. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Hodowla Zwierzat Zarodowych Wierzchucino Spolka z o.o.	.POL	NIA	Areal III SP. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Hodowla Zwierzat Zarodowych Zarnowiec Spolka z o.o.	.POL	NIA	Areal III SP. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
				5093856			Dangro Invest SA	.DNK	NIA	TEFF Investments B.V.	Ownership	100.000	TIAA Board of Overseers	.N	
			5117408				AGRA Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5116456				AGAT Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5116447				AGRAMAX Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5116429				AGRIFARM Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5117332				AGRO - DUBLINY SP. z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5117341				AGROSERVICE Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
			5117350				AMAL Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117369			CISY Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117378			KOLNO Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117378			MILKOWO Sp. Z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117387			SEE-AGRO SP. z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117396			SATOPY Spolka z o.o.	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5104556			Pszenrol SA	.POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117417			AGROLAND Spolka z o.o.	.POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117426			AGROPOL Spolka z o.o.	.POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	

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				5117435			BUDUS Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117444			CIESZYSLAW SP z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117453			FARMEX Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117462			JASIONNO Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117640			ROLA Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117659			ROLPOL Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117668			ROLZBUD Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117695			SOBIERADZ Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117677			TELYN SP. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117686			TOKARY Sp. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117707			TURKUS SP. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117761			WALICHNOWY Sp. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117770			WEZINY SP. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117789			ZIEMROL Spolka z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5117798			LOZICE Sp. z o.o.	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5098486			Adamas SA	.POL	NIA	Psenrol SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116586			AMBER SP. z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116522			JAROSLAWSKO I SP. z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116513			JAROSLAWSKO II SP. z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116492			OGARDY SP. z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116483			OPAL SP z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
				5116465			SZAFIR SP. z o.o.	.POL	NIA	Adamas SA	Ownership	100.000	TIAA Board of Overseers	.N	
							Gospodarstwo Okopy Sp. z o.o.	.POL	NIA	TEFF Investments B.V.	Ownership	100.000	TIAA Board of Overseers	.N	
							Przedsiębiorstwo Rolne Okopy Sp. z o.o.	.POL	NIA	Gospodarstwo Okopy Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Agrohop Bielice Sp. z o.o.	.POL	NIA	Gospodarstwo Okopy Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Agrohop Service Sp. z o.o.	.POL	NIA	Agrohop Bielice Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Agrohop Sp. z o.o.	.POL	NIA	Agrohop Service Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
							Agrohop Bis Sp. z o.o.	.POL	NIA	Agrohop Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	.N	
			84-3332496				TGA 10th Street Business Park LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			82-1645257	5183412			TGA 127-137 Franklin LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			81-2769108	5012389			TGA 299 Franklin LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			81-3988795	5049479			TGA 600 College Road LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			83-2548459				TGA 730 Third Avenue Owner LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			83-2957526				TGA 3401 North Ashton Blvd LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			82-4830474				TGA 3851 Grandpine Way LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			84-3303972				TGA 13880 Monte Vista Ave LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			84-3487741				TGA Agave DC LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			84-3285133				TGA Ameriplex LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			82-2225812				TGA APAC Fund Holdings, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
							Asia Pacific Cities Fund, FCP	.LUX	NIA	TGA APAC Fund Holdings, LLC	Ownership	40.400	TIAA Board of Overseers	.N	3400
							TGA Real Estate Fund Holdings, LLC	.DE	NIA	TGA APAC Fund Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	.N	
							Asia Pacific Cities Fund, FCP	.LUX	NIA	TGA Real Estate Fund Holdings, LLC	Ownership	40.400	TIAA Board of Overseers	.N	3400

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			84-3830265				TGA Auburn Business Park LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3285557				TGA Aurora DC III LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3475931				TGA Baltimore IC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-1851559				TGA Barnes Canyon Life Science LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3303586				TGA Beckwith Farms LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3314123				TGA Bedford Park LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-2939313				TGA Cactus DC I LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-2939493				TGA Cactus DC II LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3523623				TGA Capital Beltway CC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3487859				TGA Center Square DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3314029				TGA Centerpointe LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-3799476				TGA Central Green LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3303836				TGA Commerce Farms DC 4 LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3314293				TGA Concours DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-0780652				TGA Connections at Athens Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			61-1892161				PEP-TH Athens, LLC	DE	NIA	TGA Connections at Athens Investor Member LLC	Ownership	98.000	TIAA Board of Overseers	N	
			83-1011298				PEP Athens, LLC	DE	NIA	PEP-TH Athens, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3502646				TGA Denver DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA East Coronado Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA East Miraloma Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Emerald Corporate Park LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3502383				TGA Englewood DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-2810033				TGA European RE Holdings I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Eagle GPCo S.à r.l.	LUX	NIA	TGA European RE Holdings I, LLC	Ownership	89.500	TIAA Board of Overseers	N	
							Eagle Partnership SCSp	LUX	NIA	TGA European RE Holdings I, LLC	Ownership	89.500	TIAA Board of Overseers	N	
							Eagle JVCo S.à r.l.	LUX	NIA	Eagle Partnership SCSp	Ownership	100.000	TIAA Board of Overseers	N	
							CB Krieau Dzwei GmbH	AUT	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Viertel Zwei Entwicklung GmbH & Co Studenthouse KG	AUT	NIA	CB Krieau Dzwei GmbH	Ownership	6.000	TIAA Board of Overseers	N	3500
							Eagle Austria Holdings S.à r.l.	LUX	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Viertel Zwei Entwicklung GmbH & Co Studenthouse KG	AUT	NIA	Eagle Austria Holdings S.à r.l.	Ownership	94.000	TIAA Board of Overseers	N	3500

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Studenthouse Rua Manuel Pereira, S.APRT	NIA.....	Eagle JVCo S.à r.l.	Ownership.....	100.000	TIAA Board of OverseersN	
				5049497			TGA FC Investor Member LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			82-2708488				Fenway Center Holding 1-2, LLC .....	.DE	NIA.....	TGA FC Investor Member LLC	Ownership.....	50.000	TIAA Board of Overseers .....	.N	
			82-2708488				Fenway Center Owner 1-2, LLC .....	.DE	NIA.....	Fenway Center Holding 1-2, LLC	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3523773				TGA Franklin Square IC I LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3523813				TGA Franklin Square IC II LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3332846				TGA Freeport DC LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
							TGA Greenstone Logistics Center LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3303753				TGA Greenwood DC LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3463522				TGA Hagerstown DC LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3475313				TGA Hollins End LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3523721				TGA I-95 DC LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			81-3602072	5040551			TGA Japan Holdings, LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
				5047710			TGA Japan Holdings Pte Ltd .....	.SGP	NIA.....	TGA Japan Holdings, LLC	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
				5048771			TGA Japan GK Holdings Pte Ltd .....	.SGP	NIA.....	TGA Japan Holdings Pte Ltd	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
				5049929			TGA Ginza115 GK .....	.JPN	NIA.....	TGA Japan GK Holdings Pte Ltd	Ownership.....	99.000	TIAA Board of Overseers .....	.N	
				5049938			TGA Ginza115 TMK .....	.JPN	NIA.....	TGA Japan GK Holdings Pte Ltd	Ownership.....	51.000	TIAA Board of Overseers .....	.N	3600
				5048762			TGA Ginza 115 Holdings Pte Ltd .....	.SGP	NIA.....	TGA Japan Holdings Pte Ltd	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
				5049938			TGA Ginza115 TMK .....	.JPN	NIA.....	TGA Ginza 115 Holdings Pte Ltd	Ownership.....	49.000	TIAA Board of Overseers .....	.N	3600
				5050064			TGA Ginza115 ISH .....	.JPN	NIA.....	TGA Ginza 115 Holdings Pte Ltd	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3718861				TGA JL Investor Member LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-3523582				TGA Landover DC LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			84-2765297				TGA MH Investor Member LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			82-1169084				TGA MKP Member LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			82-1198745				TGA MKP Venture LLC .....	.DE	NIA.....	TGA MKP Member LLC	Ownership.....	60.000	TIAA Board of Overseers .....	.N	
			82-1187131				TGA MKP REIT LLC .....	.DE	NIA.....	TGA MKP Venture LLC	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			81-4232788	5075722			TGA Montague Investor Member, LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
				5093780			RCD TGA Pierrepont Partners LLC .....	.DE	NIA.....	TGA Montague Investor Member, LLC	Ownership.....	51.600	TIAA Board of Overseers .....	.N	
			81-3542251	5040542			TGA Montrose Residences Investor Member, LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			81-2872565	5047635			The Residences at La Colombe d'Or Investors LLC .....	.DE	NIA.....	TGA Montrose Residences Investor Member, LLC	Ownership.....	90.000	TIAA Board of Overseers .....	.N	
			83-1916152				TGA MS Self Storage Investor Member LLC .....	.DE	NIA.....	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
			83-2379583				Morningstar NRE Self Storage Portfolio LLC .....	.DE	NIA.....	TGA MS Self Storage Investor Member LLC	Ownership.....	90.000	TIAA Board of Overseers .....	.N	
							MSC Tallahassee, LLC .....	.DE	NIA.....	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers .....	.N	
							MSC Bentonville, LLCDE	NIA.....	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of OverseersN	

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							MSC Carolinas, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Dam Storage, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Yorktown, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Greenhouse, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Midtown Atlanta, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Kemps Landing, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC South End, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC MTP, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Peachtree, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Evans Rd, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC SW Austin, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Buda, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Boerne, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Spring Branch, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
							MSC Highway 521 Storage, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership.....	100.000	TIAA Board of Overseers	N	
			83-4153778				TGA Near East LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
							TGA NJAHP Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
							NJAHP Preservation Associates JV LLC	DE	NIA	TGA NJAHP Investor Member LLC	Ownership.....	90.440	TIAA Board of Overseers	N	
							TGA NJAHP II Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
							HVPF NJ BX, LLC	DE	NIA	TGA NJAHP II Investor Member LLC	Ownership.....	90.000	TIAA Board of Overseers	N	
							TGA North Miller Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
							TGA North Orange Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			84-3475058				TGA North Plainfield LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			83-1934291				TGA Oak View Mall LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			84-3254652				TGA Park 355 LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			84-3254103				TGA Park 55 LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			84-3254979				TGA Park 88 LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	
			84-3314393				TGA Pinnacle Building B LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership.....	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			83-3250233				TGA Pleasant Prairie Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3285659				TGA Prairie Point LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3285441				TGA Raceway Crossings IC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3303897				TGA Randall Crossing DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3314232				TGA Redlands Industrial Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Renton Park 405 LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3285326				TGA Salt Lake DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-2938932				TGA Sandy Commerce Park LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3487605				TGA Somerset IC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3476142				TGA Somerset IC II LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-2063402				TGA SP-MPC Housing Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-2147240				TGA-SP Housing Venture I LLC	DE	NIA	TGA SP-MPC Housing Investor Member LLC	Ownership	87.500	TIAA Board of Overseers	N	
			83-2123785				TGA SP-MPC Housing Venture I LLC	DE	NIA	TGA-SP Housing Venture I LLC	Ownership	97.000	TIAA Board of Overseers	N	
			83-1869400				MPSP Ashwood Homes LLC	DE	NIA	TGA SP-MPC Housing Venture I LLC	Ownership	100.000	TIAA Board of Overseers	N	
							MPSP Ashwood MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1869494				MPSP Beltline Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2331138				MPSP Beltline Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2345909				MPSP Beltline MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2216330				MPSP Center Grove Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1088601				MPSP Center Grove Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2290040				MPSP Center Grove MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1076792				MPSP Colinas South Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2158715				MPSP Colinas South Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2158791				MPSP Colinas South MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2169896				MPSP Estancia Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2169973				MPSP Estancia Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2277681				MPSP Estancia MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1976109				MPSP Fairlane Oaks Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4260197												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			83-4283444				MPSP Fairlane Oaks Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4241248				MPSP Fairlane Oaks MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2290488				MPSP Lakeview Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2319726				MPSP Lakeview Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2199063				MPSP Lakeview MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1213262				MPSP Lemon Tree Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2548459				MPSP Lemon Tree MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1230821				MPSP Mobile Gardens Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1230714				MPSP Mobile Gardens MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2379528				MPSP Parker Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2389423				MPSP Parker Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2247177				MPSP Parker MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2277774				MPSP Seven Oaks Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2290439				MPSP Seven Oaks Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2198856				MPSP Seven Oaks MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2700633				MPSP Shiloh Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2725391				MPSP Shiloh Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2700544				MPSP Shiloh MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2428644				MPSP South Concho Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2436652				MPSP South Concho Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2261982				MPSP South Concho MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2736822				MPSP Stonegate Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2736936				MPSP Stonegate Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2725560				MPSP Stonegate MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2319873				MPSP TC GH Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2331064				MPSP TC GH Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2216156				MPSP TC GH MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			84-2389479				MPSP TC Sherman Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2428588				MPSP TC Sherman Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2247220				MPSP TC Sherman MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2345969				MPSP Wildwood Acres Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2361787				MPSP Wildwood Acres Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2239609				MPSP Wildwood Acres MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2361842				MPSP Wildwood Village Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2379481				MPSP Wildwood Village Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2239646				MPSP Wildwood Village MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2848324				MPSP Windsong Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2848439				MPSP Windsong Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2861026				MPSP Windsong MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3255382				TGA Sterling DC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3093962				TGA The Warehouse At CH Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGAP The Warehouse At CH Owner LLC	DE	NIA	TGA The Warehouse At CH Investor Member LLC	Ownership	98.500	TIAA Board of Overseers	N	
							TGAP The Warehouse At CH LLC	DE	NIA	TGAP The Warehouse At CH Owner LLC	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Tri-State Commerce Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3332676				TGA Valley View Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3332754				TGA Valwood West Industrial LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3830895				TGA Van Dorens West LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3527380				TGA Washington DC CC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-2939589				TGA Westport Distribution Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-0723201				TGA Yorktown Trinity Groves LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-1994278	5018626			TGAM Agribusiness Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	97.400	TIAA Board of Overseers	N	
			82-0646994	5077164			TGAM Agribusiness Fund Holdings LP	DE	NIA	TGAM Agribusiness Fund LP	Ownership	86.800	TIAA Board of Overseers	N	
			82-2826183				TIAA Administrative Services LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				4900500			TIAA CLO I Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
				5049965			TIAA CLO I LLC	DE	NIA	TIAA CLO I Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			84-1905731				TIAA CLO I Holding, LLC	DE	NIA	TIAA CLO I Ltd	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			84-1921751	5157860			TIAA CLO II Ltd TIAA CLO II LLC TIAA CLO II Holding, LLC	.CYM .DE .DE	NIA NIA NIA	Teachers Insurance and Annuity Association of America TIAA CLO II Ltd TIAA CLO II Ltd	Management Ownership Ownership	 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N	
							TIAA CLO III Ltd. TIAA CLO III LLC	.CYM .DE	NIA NIA	Teachers Insurance and Annuity Association of America TIAA CLO III Ltd.	Management Ownership	 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N	
							TIAA CLO IV Ltd.	.CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	.N	
							TIAA CLO V Ltd	.CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	.N	
			13-4173396 13-4173396	4599203 4602774			TIAA CMBS I, LLC TIAA CMBS I Trust	.DE .DE	NIA NIA	Teachers Insurance and Annuity Association of America TIAA CMBS I, LLC	Ownership Ownership	100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N	
			47-4570655	4900498			TIAA Diversified Public Investments, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
			90-0615674	3838857	1502749		TIAA FSB Holdings, Inc. Everbank Funding, LLC	.DE .DE	NIA NIA	Teachers Insurance and Annuity Association of America TIAA FSB Holdings, Inc.	Ownership Ownership	100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.Y .N	
			59-3531592 59-3547521 43-1823879 36-1208070 11-3642567 61-1560018 20-0716627 26-2483829	2735146 4318057 4318066 4460817 4318178 4318217 4318226 3867400			TIAA, FSB AMC Holding, Inc. Customerone Financial Network, Inc. Business Property Lending, Inc. Elite Lender Services, Inc. Tygris Commercial Financial Group, Inc. TIAA Commercial Finance, Inc. Tygris Asset Finance, Inc.	.US .FL .DE .DE .FL .DE .DE .DE	NIA NIA NIA NIA NIA NIA NIA NIA	TIAA FSB Holdings, Inc. TIAA FSB Holdings, Inc. TIAA, FSB AMC Holding, Inc. TIAA, FSB TIAA, FSB Tygris Commercial Financial Group, Inc. Tygris Commercial Financial Group, Inc.	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N .N	
			81-1241294	4979391			TIAA GBS Holding LLC TIAA GBS Singapore Holding Company Pte. Ltd.	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	.N	
				5003789			TIAA Global Business Services (India) Private Limited	.SGP .IND	NIA NIA	TIAA GBS Holding LLC TIAA GBS Singapore Holding Company Pte. Ltd.	Ownership Ownership	100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N	
			27-5551198 45-5044364 45-1531685 80-0843991 46-2577906 47-1083514 47-1069783 27-5551341	4599267 4627124 4643580 4644877 4643973 4753582 4755438 4639994			TIAA Global Ag Holdco LLC Global Agriculture AIV (US), LLC Global Ag Properties USA LLC Loma del Rio Vineyards, LLC Sugarloaf Vineyard, LLC Global Agriculture II AIV (US) LLC Global Ag Properties II USA LLC	.DE .DE .DE .DE .DE .DE .DE	NIA NIA NIA NIA NIA NIA NIA	Teachers Insurance and Annuity Association of America TIAA Global Ag Holdco LLC Global Agriculture AIV (US), LLC Global Ag Properties USA LLC Global Ag Properties USA LLC TIAA Global Ag Holdco LLC Global Agriculture II AIV (US) LLC	Ownership Ownership Management Ownership Ownership Management Management	100.000 98.100 55.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N	
				4639357 4643571 4643094 4644493 4644484 4644493 4863490 4646321 4725758 4653954 4653981 4644505			Global AG Properties Australia Pty, Ltd Global AG Properties Australia Trust Nova Gaia Brasil Participaco Ltda. Tellus Brasil Participaco S.A. Terraviva Brasil Participaco Ltda. Tellus Brasil Participaco S.A. Agrobio Investimentos e Participações S.A. Cerpon Participações S.A. Nova Ibiajara Propriedades Agrícolas S.A. Tellus Bahia Propriedades Agrícolas Ltda. Jatobá Propriedades Agrícolas Ltda. Terra do Sol Propriedades Agrícolas S.A.	.AUS .AUS .BRA .BRA .BRA .BRA .BRA .BRA .BRA .BRA .BRA .BRA	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	TIAA-CREF Global Agriculture LLC TIAA-CREF Global Agriculture LLC TIAA-CREF Global Agriculture LLC Nova Gaia Brasil Participaco Ltda. Nova Gaia Brasil Participaco Ltda. Terraviva Brasil Participaco Ltda. Tellus Brasil Participaco S.A. Tellus Brasil Participaco S.A. Tellus Brasil Participaco S.A. Tellus Brasil Participaco S.A. Tellus Brasil Participaco S.A.	Ownership Ownership Ownership Management Ownership Management Ownership Ownership Ownership Ownership Ownership	100.000 100.000 99.990 99.990 100.000 100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N .N .N .N .N .N	1800 3700 3800 3900 3800

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				4895660			McCommas Bluff Holdings LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Influence		TIAA Board of Overseers	N	
				4896331			Dallas Clean Energy, LLC	DE	NIA	McCommas Bluff Holdings LLC	Ownership	51.000	TIAA Board of Overseers	N	
				4900407			Dallas Clean Energy McCommas Bluff, LLC	DE	NIA	Dallas Clean Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4946852			Energy Power Investment Company, LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Ownership	90.500	TIAA Board of Overseers	N	
				4947318			EPP Renewable Energy, LLC	DE	NIA	Energy Power Investment Company, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Biogas, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Solar, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-2665869	4601115			TIAA Oil and Gas Investments, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-1286237	4602877			Actgas, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-3410649	4602925			Actoil Bakken, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-0430762	4651530			Triangle Petroleum Corp	CO	NIA	Actoil Bakken, LLC	Influence		TIAA Board of Overseers	N	
			46-3628993	4602934			Actoil Utica, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			11-3519531	4601133			TIAA Realty, LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-0902394	4949125			T-C 77 Central LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2249307	4763161			T-C 680 Belleville LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2678242	4611721			T-C Port Northwest Development, LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3961919	5047626			TGA 70 Federal Street LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2885306				TIAA RFS, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2335773				TIAA Advisory, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2904312	4314479			TIAA-CREF Insurance Agency, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2755014	5011346			TIAA SMA Strategies, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3029655	4601197			TIAA-Stonepeak Investments I, LLC	DE	NIA	TIAA-Stonepeak Investments I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			38-3849546	4603155			Stonepeak Infrastructure Fund LP	DE	NIA	TIAA-Stonepeak Investments I, LLC	Influence		TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3030923	4601245			TIAA-Stonepeak Investments II, LLC	DE	NIA	TIAA-Stonepeak Investments II, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			30-0696099	4643955			Stonepeak GP Holdings LP	DE	NIA	TIAA-Stonepeak Investments II, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			37-1645802	4643919			Stonepeak Advisors Holdings LLC	DE	NIA	TIAA-Stonepeak Investments II, LLC	Influence		TIAA Board of Overseers	N	
										Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3164600	4601348			TIAA Super Regional Mall Member Sub, LLC	DE	NIA	TIAA Super Regional Mall Member Sub, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			45-3164764	4644055			T-C Super Regional Mall Venture, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4623585	4801821	1614181		T-C International Plaza REIT LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4653326	4801830			T-C International Plaza Investor GP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4680948	4801849			T-C International Plaza Investor LP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Tampa Westshore Associates Limited Partnership	DE	NIA	T-C International Plaza Investor LP LLC	Influence		TIAA Board of Overseers	N	
			38-3173536	2884259			T-C Las Vegas Retail REIT LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2713521	4604116	1595474		T-C Las Vegas Retail Investor LLC	DE	NIA	T-C Las Vegas Retail REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2726147	4612979			Grand Canal Shoppes Holdings, LLC	DE	NIA	T-C Las Vegas Retail Investor LLC	Influence		TIAA Board of Overseers	N	
				4615617						T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			45-3165203	4644064	1544129		T-C Midwest REIT, LLC	DE	NIA	T-C Midwest REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-2211957	4644073			T-C Midwest Retail, LLC	DE	NIA	T-C Midwest Retail, LLC	Ownership	50.000	TIAA Board of Overseers	N	
				4644288			CBL/T-C, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			45-3164998	4644082	1544127		T-C Montgomery Mall REIT, LLC	DE	NIA	T-C Montgomery Mall REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-4117159	4644091			T-C Montgomery Mall, LLC	DE	NIA	T-C Montgomery Mall, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			95-4658637	4644886			Montgomery Mall of Maryland, LLC	MD	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-1286386	4601526			TIAA SynGas, LLC	DE	NIA	TIAA SynGas, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-1624203	4741758			730 Catsolar, LLC	DE	NIA		Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			4747835				Catalina Solar Lessee Holdco, LLC	CA	NIA	730 Catsolar, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			4749866				Catalina Solar Lessee, LLC	CA	NIA	Catalina Solar Lessee Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			56-2492641				SG Solutions, LLC	DE	NIA	TIAA SynGas, LLC	Influence		TIAA Board of Overseers	N	
			27-0195010	4626088			AE Investor II, LLC	DE	NIA	TIAA SynGas, LLC	Ownership	57.000	TIAA Board of Overseers	N	
			45-4486211	4602886			TIAA Wind Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3743502	4626136			Capistrano Wind Partners, LLC	DE	NIA	TIAA Wind Investments, LLC	Influence		TIAA Board of Overseers	N	
			20-8384004	4599490			TIAA-CREF LPHC, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-3561391	4863539			TCAM DOF GP, LLC	DE	NIA	TIAA-CREF LPHC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1191235	5018671	1611288		TIAA-CREF Real Property Fund GP, LLC	DE	NIA	TCAM DOF GP, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			55-0856733	4314349	882928		TIAA-CREF Individual & Institutional Services, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-5591124	4314273			TIAA-CREF Redwood, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-5631854	4314282			TIAA Endowment & Philanthropic Services, LLC	DE	NIA	TIAA-CREF Redwood, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			35-2429521	4612858			CCAP GP, LLC	DE	NIA	TIAA Endowment & Philantropic Servives, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-4026557	4314116	1627236		TIAA-CREF Tuition Financing, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8892977	4599810			TIAA Union Place Phase I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			20-8281443	4640066			Union Place Phase I, LLC	DE	NIA	TIAA Union Place Phase I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			4844163				UK PPP Investments, LP	GBR	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			4848590				Wigg (Holdings) Limited	GBR	NIA	UK PPP Investments, LP	Ownership	100.000	TIAA Board of Overseers	N	
			4848963				Wigg Investments Limited	GBR	NIA	Wigg (Holdings) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			4849739				Merseylink (Holdings) Limited	GBR	NIA	Wigg Investments Limited	Influence		TIAA Board of Overseers	N	
			4852298				Merseylink (Finance) Limited	GBR	NIA	Merseylink (Holdings) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			4860239				Merseylink Limited	GBR	NIA	Merseylink (Finance) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			4858638				Merseylink (Issuer) plc	GBR	NIA	Merseylink (Finance) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			82-3970010				U.S. Cities Retail Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-4016503				U.S. Cities Retail Fund REIT LLC	DE	NIA	U.S. Cities Retail Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-4069923				U.S. Cities Retail Fund Operating GP LLC	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-4037905				U.S. Cities Retail Fund Operating LP	DE	NIA	U.S. Cities Retail Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-0750331	4612111			T-C 919 N. Michigan Avenue Retail, LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
							USCRF KRG JV Investor Member LLC	DE	NIA	U.S. Cities Retail Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
							KRG USCRF Retail Portfolio LLC	DE	NIA	USCRF KRG JV Investor Member LLC	Ownership	100.000	TIAA Board of Overseers	N	
							KRG 951 & 41, LLC	DE	NIA	KRG USCRF Retail Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
							KRG Livingston Center, LLC	DE	NIA	KRG USCRF Retail Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
							KRG-USCRF Plaza Volente, LLC	DE	NIA	KRG USCRF Retail Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-3988257				U.S. Core-Plus Real Estate Debt Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			82-3760575				CRED REIT LLC	DE	NIA	U.S. Core+ Real Estate Debt Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-1938723				CRED REIT Holdco LLC	DE	NIA	CRED REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2024014				CRED REIT Holdco Seller LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1392434				CRED REIT Holdco TRS LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-4800804				CRED REIT Manager LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-5347019				CRED REIT Member LP	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2267896				CRED Sawtelle LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-3184068				CRED Slabtown LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4107560				CRED West Coast Industrial LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			84-3463439				Western A East Mezz, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3475587				TGA Brandon Woods DC I LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3463686				TGA Brandon Woods DC II LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3463592				TGA BWI Commerce Center I LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3502806				TGA Collington Commerce Center LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3487922				TGA Northpointe DC LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3488125				TGA Pureland DC I LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3502915				TGA Pureland DC II LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3463631				TGA Waterfront DC LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3441616				TGA Western Crossroads DC LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western A East VA, LLC	DE	NIA	Western A East Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3441362				Western A Midwest IL, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A Midwest JR Mezz, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A Midwest Mezz, LLC	DE	NIA	Western A Midwest JR Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3440905				Western A Midwest TN, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A South JR Mezz LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A South Mezz LLC	DE	NIA	Western A South JR Mezz LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3441798				Western A South TX, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A West CA, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A West JR Mezz, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A West Mezz, LLC	DE	NIA	Western A West JR Mezz, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western Real Estate Holdco, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Western A East JR Mezz, LLC	DE	NIA	Western Real Estate Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western North American Industrial Fund I GP, LLC	DE	NIA	Western Real Estate Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western North American Industrial Fund I Limited Partner, LLC	DE	NIA	Western Real Estate Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western North American Industrial Fund I Limited Partnership	DE	NIA	Western North American Industrial Fund I Limited Partner, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Western NAIF Intermediate Holdco GP II, LLC	DE	NIA	Western North American Industrial Fund I Limited Partnership	Ownership	100.000	TIAA Board of Overseers	N	
							Western NAIF Intermediate Holdco II, LP	DE	NIA	Western North American Industrial Fund I Limited Partnership	Ownership	100.000	TIAA Board of Overseers	N	
							Western A East JR Mezz II, LLC	DE	NIA	Western NAIF Intermediate Holdco II, LP	Ownership	100.000	TIAA Board of Overseers	N	
							Western A East Mezz II, LLC	DE	NIA	Western A East JR Mezz II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			51-0141732	4599829			WRC Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

Asterisk	Explanation
0100	AGR Services LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by AGR Partners LLC and 1% owned by Nuveen Alternative Holdings, LLC.
0200	Greenwood Resources Brasil, Ltda. is ultimately controlled and owned entirely by TIAA, with 99% owned by Greenwood Resources Forest Management, LLC and 1% owned by GreenWood Resources, Inc.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

Asterisk	Explanation
0300	CAM HR Resources LLC is ultimately controlled and owned entirely by TIAA, with 99% owned by Churchill Asset Management LLC and 1% owned by Nuveen Alternative Holdings, LLC.
0400	TIAA European Farmland Fund GP LP is ultimately controlled and owned entirely by TIAA, with 50% owned by Nuveen Alternative Services, LLC and 50% owned by TEFF Holdco LLC
0500	TGAM APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
0600	TGAM HK HC LLC is ultimately controlled and owned entirely by TIAA, with TGAM APAC LLC, TGAM Asia LLC, TIAA International APAC LLC and TIAA International Asia LLC each owning 25%
0700	TGAM Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
0800	TIAA International APAC LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
0900	TIAA International Asia LLC is ultimately controlled and owned entirely by TIAA, with TGAM Subsidiary HC LLC, TIAA International Subsidiary HC LLC and Nuveen International Holdings LLC each owning 33.33%
1000	Nuveen Real Estate Limited is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA International Holdings 3, Ltd. and 1% owned by TIAA International Holdings 1, Ltd.
1100	European Cities Partnership SCSp is owned 29.8% by T-C Lux Investments Special Limited Partnership and 1% by European Cities Partnership (GP) S.à.r.l.
1200	Global Real Estate Debt Partners Fund II (UK) SCSp is ultimately controlled by TIAA, with 18.75% owned by TIAA and 0.5% owned by Nuveen Real Estate Debt Partners II (GP) S.à.r.l.
1300	Westchester Group SRL is controlled and owned entirely by TIAA, with 99% owned by Westchester Group of Europe Ltd. and 1% owned by Westchester Group of Poland Sp. Z.o.o.
1400	Westchester Group South America Gestao de Investimentos Ltda. is controlled and owned entirely by TIAA, with 99% owned by Westchester Group Investment Management, Inc. and 1% owned by Westchester Group Real Estate, Inc.
1500	Symphony Asset Management, LLC is ultimately controlled and owned entirely by TIAA, with 51% owned by Nuveen Investments, Inc. and 49% owned by Nuveen Investments Holdings, Inc.
1600	730 Texas Timberlands II, Ltd. is ultimately controlled and owned entirely by TIAA, which directly owns 99.5%. 730 Texas Forest Holdings, Inc., which is owned 100% by TIAA, owns .5%.
1700	730 Texas Timberlands, Ltd. is ultimately controlled and owned entirely by TIAA, with 99.5% owned by TIAA Timberlands I, LLC and .5% owned by 730 Texas Forest Holdings, Inc.
1800	Loma del Rio Vineyards, LLC is ultimately controlled and owned entirely by TIAA, with 45% owned by Premiere Agricultural Properties, LLC and 55% owned by Global Ag Properties USA, LLC.
1900	Global Real Estate Debt Partners Fund I (UK) is controlled by TIAA, which owns 36.3%. T-C Lux Investments Special Limited Partnership, which is 100% owned by TIAA, owns 24.3%.
2000	Cityhold Nymphe S.à r.l. (Nymphe) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns 88% of Nymphe, and 6% owned by wholly-owned ND Europe Office Holding S.à r.l.
2100	Cityhold Euro S.à r.l. (CES) is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.à r.l., which owns 88% of CES, and 6% owned by wholly-owned ND Europe Office Holding S.à r.l.
2200	SNC Roosevelt is ultimately controlled by TIAA via a 50% ownership of Cityhold Propco 9 S.à r.l., which owns SAS Roosevelt (99.99% of SNC Roosevelt) and Roosevelt Participation S.à r.l. (0.01%).
2300	London Belgrave Unit Trust (LBUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.8% of LBUT) and Cityhold UK Investment S.à r.l. (0.2%).
2400	New Fetter Lane Unit Trust (NFLUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.9% of NFLUT) and Cityhold UK Investment S.à r.l. (0.1%).
2500	60 Great Portland Street Unit Trust (60GPS) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns Cityhold UK Holding S.à r.l. (99.4% of 60GPS) and Cityhold UK Investment S.à r.l. (0.6%).
2600	70 St. Mary Axe Unit Trust (SMAUT) is ultimately controlled by TIAA via a 50% ownership of Cityhold Office Partnership S.à r.l., which owns SMA Holding S.à r.l. (99.9% of SMAUT) and Cityhold UK Investment S.à r.l. (0.1%).
2700	Gropius Passagen GmbH & Co KG is controlled by TIAA, and partially owned by Gropius S.à r.l., which owns 99.8% and TIAA Lux 11 S.à.r.l. which owns 0.16%.
2800	1608 Chestnut Partners LP is ultimately controlled by TIAA, with 99% owned by T-C 1608 Chestnut Limited Partner LLC and 1% owned by T-C 1608 Chestnut General Partner LLC.
2900	T-C Europe LP is ultimately controlled and owned entirely by TIAA, with 99% owned by TIAA and 1% owned by T-C Europe Holding, Inc.
3000	Roppenheim Outlet SNC (ROSNC) is ultimately controlled by TIAA via a 61.8% ownership of Neptune Property Venture S.à r.l., which owns Roppenheim Holding SAS (99.99% of ROSNC) Neptune Roppenheim Holding S.à r.l. (0.01%).
3100	Adeoti Empreendimentos Imobiliários Ltda is ultimately controlled and owned entirely by TIAA, with 51% of ownership with T-C JK I, LLC and 49% of ownership with T-C JK II, LLC
3200	Thurrock Retail Park Unit Trust is ultimately controlled and owned entirely by TIAA with 99.5% owned by T-C UK RE Holdings III, LLC and 0.5% owned by T-C UK RE Holdings II, LLC.
3300	Waterford Blue Lagoon LP is controlled by TIAA, and partially owned indirectly by T-C Waterford Blue Lagoon LLC, which owns 50%, and T-C Waterford Blue Lagoon General Partner, LLC, which owns 1%.
3400	Asia Pacific Cities Fund, FCP is owned 40.4% by TGA APAC Fund Holdings, LLC and 40.4% by TGA Real Estate Fund Holdings, LLC
3500	Viertel Zwei Entwicklung GmbH & Co Studenthouse KG is controlled by TIAA, and partially owned indirectly by Eagle Austria Holdings S.à r.l., which owns 94%, and CB Krieau Dzwei GmbH, which owns 6%.
3600	TGA Ginza115 TMK is ultimately controlled and owned entirely by TIAA, with 51% owned by TGA Japan GK Holdings Pte Ltd and 49% of owned by TGA Ginza 115 Holdings Pte Ltd.
3700	Nova Gaia Brasil Participaco Ltda. is owned 99.99% by TIAA-CREF Global Agriculture LLC and 0.01% by TIAA-CREF Global Agriculture BR, LLC.
3800	Tellus Brasil Participaco S.A. is owned 48.9% by Terraviva Brasil Participaco Ltda. and 0.47% by Nova Gaia Brasil Participaco Ltda.
3900	Terraviva Brasil Participaco Ltda. is owned 99.99% by Nova Gaia Brasil Participaco Ltda. and 0.01% by TIAA-CREF Global Agriculture BR, LLC.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	13-1624203	Teachers Insurance and Annuity Association of America	1,440,078,875	(474,299,926)			1,942,174,469				2,907,953,417	
	13-3987258	485 Properties LLC		(12,521,217)			(11,179)				(12,532,396)	
	81-3106043	730 Data Centers LLC		16,753,703			(555,350)				16,198,353	
	47-2616735	730 Power Development LLC		(20,411,971)			(1,508,395)				(21,920,366)	
	47-5363027	730 Telecom, LLC		1,425,158			(231,481)				1,193,677	
	51-0494351	730 Texas Timberlands II, Ltd.	(1,975,090)	(3,924,910)			(375)				(5,900,375)	
	13-4042885	730 TX Forest Holdings, Inc.		11,049			(835)				10,214	
	46-3073066	ActOil Colorado, LLC		92,314			(939,011)				(846,697)	
	81-1467545	AGR Partners LLC					(1,336,815)				(1,336,815)	
	45-5558395	Beaver Investment Holdings LLC		(12,200,000)							(12,200,000)	
	46-1952974	Broadleaf Timberland Investments, LLC					(510,796)				(510,796)	
	47-2167228	CASA Student Housing Fund Holdings LLC	(2,464,493)	(4,862,607)			(233,063)				(7,560,163)	
	13-1624203	CCM Series 2, LLC	(8,885,102)	(99,124,058)							(108,009,160)	
	13-1624203	CCM Series, LLC	(61,115,198)	(28,925,126)							(90,040,324)	
	56-2672630	Ceres Agricultural Properties, LLC	(8,000,000)	(105,312,066)			(88,109)				(113,400,175)	
	47-3156644	Churchill Asset Management LLC		(1,500,000)			(4,434,382)				(5,934,382)	
	00-0000000	Churchill Middle Market Senior Loan Fund, LP	(4,384,713)	(1,406,689)							(5,791,402)	
	27-2846152	Covariance Capital Management, Inc.		14,000,000			(108,264)				13,891,736	
	45-2632248	Dionysus Properties, LLC		(24,690,594)			(65)				(24,690,659)	
	98-0580879	DWM Inclusive Finance Equity Fund II		4,592,287							4,592,287	
	30-0701953	EPP LFG I, LLC		524,507							524,507	
	00-0000000	Global Real Estate Debt Partners - Fund I (UK) SCSp-SIF	(4,581,703)	(36,549,778)							(41,131,481)	
	00-0000000	Global Real Estate Debt Partners - Fund II (UK) SCSp		24,275,638							24,275,638	
	80-0026976	GreenWood Resources, Inc.					(4,620,116)				(4,620,116)	
	35-2567717	Gresham CMS Fund, LLC		(22,079,736)							(22,079,736)	
	27-4149157	Infra Alpha, LLC	(29,942,416)	(126,016,656)			(586,456)				(156,545,528)	
	47-4169877	Lewis & Clark Timberlands, LP	(574,253)				(28,758)				(603,011)	
	27-2007833	Liberty M & R SPV II, LP	(3,602,359)	(1,181,853)							(4,784,212)	
	00-0000000	Mansilla Participacoes LTDA	(24,066,417)				(70,670)				(24,137,087)	
	00-0000000	WM Funding, LLC	(3,999,430)	(505)							(3,999,935)	
	47-0902011	MyVest Corporation		4,089,983			(954,463)				3,135,520	
	11-3034756	ND Properties, Inc.	(60,980,612)	54,014,204			(26,018,446)				(32,984,854)	
		New York City Property Fund LP		15,545,455							15,545,455	
	84-2320652	NGFF Holdco LLC		217,600,000							217,600,000	
	46-2031403	NRFC Inception IV, LP		(9,165,939)							(9,165,939)	
	46-2062147	NRFC Inception V, LP	(19,066)	(308,229)							(327,295)	
	45-4288013	Nuveen Alternatives Advisors, LLC		(130,000,000)							(130,000,000)	
	47-1563437	Nuveen Finance Company, LLC		(14,000,000)							(14,000,000)	
		Nuveen High Yield Municipal Opportunitites Fund LP		48,722,103							48,722,103	

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	81-3425820	Nuveen Holdings 1, Inc.					(11,038,754)				(11,038,754)	
		Nuveen Investments Canada Co.		(212,746)			(2,271,156)				(2,483,902)	
	36-3817266	Nuveen Investments, Inc.		(195,000,000)							(195,000,000)	
		Nuveen Municipal Opportunities Fund LP		24,678,875							24,678,875	
	47-1595484	Nuveen, LLC	(428,000,000)				(112,263,968)				(540,263,968)	
	26-4750562	Occator Agricultural Properties, LLC	(4,399,774)	(32,162,333)			(2,255,392)				(38,817,499)	
	26-4248579	Oleum Holding Company, Inc.		(104,340,247)			(7,291,017)				(111,631,264)	
	82-0631410	Permian Investor Asset Manager LLC					(216,824)				(216,824)	
	26-3821015	Pinnacle Third Avenue, LP		55,000							55,000	
	00-0000000	Primary Residential Individual Mortgage Entity Trust	(23,975,551)	(109,100,318)							(133,075,869)	
	45-2792614	Renewable Timber Europe, LLC					(65)				(65)	
	61-1640765	Renewable Timber Resources LLC		551,660			(65)				551,595	
	46-3007720	SBMC Holdings LLC	1,714,810	(1,718,972)							(4,162)	
	03-0543113	Siguler Guff Third Avenue, L.P.	(96,853)	(195,118)							(291,971)	
	47-2092098	T-C 101 Miller Street Holding Company LLC		(131,550)							(131,550)	
	46-3922951	T-C 20 Hunter Street (US) LLC	(4,427,945)	4,216,605							(211,341)	
	81-2525521	T-C 400 Montgomery LLC	(10,999,936)	(60,230,156)			(61,313)				(71,291,405)	
	46-4969690	T-C 699 Bourke Street LLC	(1,035,970)	485,761							(550,210)	
	81-2490530	T-C Australia RE Holdings I, LLC	(6,134,624)	17,607,548	1						11,472,925	
	47-2363168	T-C Europe Holding, Inc.		(80,734)							(80,734)	
	47-2369576	T-C Europe LP		(7,992,707)							(7,992,707)	
	45-2877772	T-C GA Real Estate Holdings LLC	(73,718,936)	19,480,625			(1,874,146)				(56,112,456)	
	46-4567368	T-C JK I LLC	(1,828,899)	(1,234,554)			(112,325)				(3,175,778)	
	46-4587620	T-C JK II LLC	(1,757,178)	(1,186,140)			(107,920)				(3,051,238)	
	47-4095803	T-C Lux Fund Holdings LLC	(13,219,692)	(27,446,161)							(40,665,853)	
	47-1954609	T-C Mt. Ommaney Centre Holding Company LLC		13,183,283							13,183,283	
	81-4583865	T-C MV Member LLC	(30,652,793)	(29,400,000)							(60,052,793)	
	82-1023309	T-C Permian Investor LLC		4,748							4,748	
	36-4620008	T-C SMA II LLC	(1,802,315)								(1,802,315)	
	81-2676934	T-C UK RE Holdings I LLC		(1,721,412)							(1,721,412)	
	47-3148337	T-C US Super Regional Mall Fund LP	(3,866,666)	17,694							(3,848,972)	
	47-5379777	T-C Waterford Blue Lagoon GP LLC	(25,099)	(17,629)							(42,728)	
	47-5375805	T-C Waterford Blue Lagoon LLC	(1,254,930)	716,050							(538,880)	
		TCAM Global Australia Pty Ltd.		(415,085)			(3,754,304)				(4,169,389)	
		TCAM Global UK Limited					(7,347,639)				(7,347,639)	
	13-3760073	Teachers Advisors, Inc.		(265,000,000)			(240,049,670)				(505,049,670)	
	13-3752992	Teachers Personal Investors Services, Inc.										
							(65,193,868)				(65,193,868)	
	81-2146865	TEFF Holdco LLC		10,776,227			(65)				10,776,162	
	82-2225812	TGA APAC Fund Holdings LLC	(1,514,893)	128,878,673							127,363,780	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	83-0780652	TGA Connection at Athens Investor Member LLC		(2,074,800)			(81,146)				(2,155,947)	
		TGA European RE Holdings I LLC		34,628,192							34,628,192	
		TGA FC Investor Member LLC		19,215,381			(74,794)				19,140,587	
	81-3602072	TGA Japan Holdings, LLC	(9,000,000)	(45,151,986)							(54,151,986)	
		TGA MH Investor Member LLC		35,300,297							35,300,297	
	82-1169084	TGA MKP Member LLC	(6,285,232)	45,000,000							38,714,768	
	81-4232788	TGA Montague Investor Member LLC		(8,931,864)			(61,306)				(8,993,170)	
	81-3542251	TGA Montrose Residences Member LLC		33,350,661			(64,114)				33,286,547	
	83-1916152	TGA MS Self Storage Investor Member LLC		(4,026,064)			(286,284)				(4,312,348)	
		TGA NJAHP INVESTOR MEMBER LLC		54,537,342							54,537,342	
		TGA NJAHP II Investor Member LLC		3,743,260							3,743,260	
	83-2063402	TGA SP-MPC Housing Investor Member LLC		50,235,643			(118,299)				50,117,343	
		TGA The Warehouse at CH Investor Member LLC		29,799,792			(9,344)				29,790,448	
	81-1467545	TGAM Agribusiness Fund LP	(5,011,163)	47,209,281			(724)				42,197,394	
		THRE Global Cities Advisors, LLC		(2,635,488)			(1,288,237)				(3,923,725)	
	81-2429791	THRE US Strategic Industrial Fund		16,040,353							16,040,353	
	13-4173396	TIAA CMBS I, LLC	(2,734,417)				(7,437)				(2,741,854)	
	47-4570655	TIAA Diversified Public Investments LLC	(4,500,000)				(141,275)				(4,641,275)	
		TIAA Endowment & Philanthropic Serv (TEPS)										
							(63,215,947)				(63,215,947)	
	90-0615674	TIAA FSB Holdings, Inc.	(60,000,000)				(27,895,257)				(87,895,257)	
	81-1241294	TIAA GBS Holdings, LLC					(224,144)				(224,144)	
	27-5551198	TIAA Global Ag Holdco, LLC	(65,102,517)	14,725,239			(96,596)				(50,473,874)	
	46-2860100	TIAA Global Equity Income, LLC		(8,494,292)							(8,494,292)	
	26-3594208	TIAA Global Public Investments, LLC	(238,000,000)				(1,628,408)				(239,628,408)	
	46-2881813	TIAA GTR HoldCo LLC		8,875,000			(65)				8,874,935	
		TIAA Henderson Real Estate Ltd					(12,275,440)				(12,275,440)	
	45-3479281	TIAA Infrastructure Investments, LLC	(21,738,733)	64,442,185			(1,607,789)				41,095,663	
	45-2665869	TIAA Oil & Gas Investments, LLC		446,211			(203,529)				242,682	
	11-3519531	TIAA Realty LLC	(1,031,668)	(16,921,032)			(321,790)				(18,274,490)	
	81-2755014	TIAA SMA Strategies LLC	(2,483,260)	7,538,617							5,055,357	
	45-3030923	TIAA Stonepeak Fund I, LLC	(34,490,001)	5,036,071			(1,168,492)				(30,622,422)	
	45-3029655	TIAA Stonepeak Investments II, LLC	(17,394,196)				(265,049)				(17,659,245)	
	45-3164600	TIAA Super Regional Mall Member Sub LLC	(104,918,682)	(10,473,302)							(115,391,984)	
	45-1286386	TIAA Syngas, LLC	(1,098,695)	(4,754,102)			(213,869)				(6,066,666)	
	13-4040842	TIAA Timberlands I, LLC	(15,823,902)	(16,544,899)			(775)				(32,369,576)	
	13-4085431	TIAA Timberlands II, LLC	(5,357,586)	(2,930,654)			(452)				(8,288,692)	
	20-8892977	TIAA Union Place Phase I LLC	(1,593,445)	(526,632)			(122,608)				(2,242,686)	
	45-4486211	TIAA Wind Investments LLC	(10,011,344)	1,628			(898,502)				(10,908,218)	
	45-4288013	TIAA-CREF Alternatives Advisors, LLC					(158,939,684)				(158,939,684)	
	26-3561447	TIAA-CREF Asset Management Distressed Opportunities Fund, LP		(5,994,375)							(5,994,375)	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	55-0856733	TIAA-CREF Individual & Institutional Services, LLC		144,000,000			(837,016,801)				(693,016,801)	
	13-3586142	TIAA-CREF Investment Management, LLC					(145,344,503)				(145,344,503)	
	13-3917848	TIAA-CREF Life Insurance Company		220,000,000			(112,106,515)				107,893,485	
	20-5591124	TIAA-CREF Redwood, LLC		14,000,000							14,000,000	
	13-4026557	TIAA-CREF Tuition Financing, Inc.		55,000,000			(72,153,343)				(17,153,343)	
	13-3550737	T-Investment Properties Corp.					10,563				10,563	
		U.S. Cities Multifamily Fund LP		25,000,000							25,000,000	
		U.S. Cities Retail Fund LP		25,198							25,198	
		U.S. Core-Plus Real Estate Debt Fund LP	(3,831,031)	90,193,000							86,361,969	
	00-0000000	UK PPP Investments LP		258,451			(74)				258,377	
	27-3416812	Westchester Group Investment Management Holding Company, Inc.		9,907,897							9,907,897	
	27-3417683	Westchester Group Investment Management, Inc.					(8,141,702)				(8,141,702)	
		Western A East Mezz LLC		298,337,303			(91,373)				298,245,930	
		Western A Midwest TN LLC		140,854,927			(43,849)				140,811,078	
	83-1931152	WINSLOW GROWTH CAPITAL FUND I, L.P.	(8,084,905)	(13,093,295)							(21,178,200)	
	83-1931152	WINSLOW GROWTH CAPITAL FUND II, L.P.		18,619,433							18,619,433	
9999999 Control Totals									XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	SEE EXPLANATION
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	YES
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management’s Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker’s Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
APRIL FILING		
41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ...	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit’s Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	YES
AUGUST FILING		
50.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
12.		
13.		
14.	The Company is not a U.S. branch of a Non-U.S. Insurer.	
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47.		
Bar Codes:		
12.	SIS Stockholder Information Supplement [Document Identifier 420]	 6 0 1 4 2 2 0 1 9 4 2 0 0 0 0 0 0
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 6 0 1 4 2 2 0 1 9 3 6 0 0 0 0 0 0
15.	Participating Opinion for Exhibit 5 [Document Identifier 371]	 6 0 1 4 2 2 0 1 9 3 7 1 0 0 0 0 0
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 6 0 1 4 2 2 0 1 9 4 4 3 0 0 0 0 0
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 6 0 1 4 2 2 0 1 9 4 4 4 0 0 0 0 0
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 6 0 1 4 2 2 0 1 9 4 4 5 0 0 0 0 0
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 6 0 1 4 2 2 0 1 9 4 4 6 0 0 0 0 0
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 6 0 1 4 2 2 0 1 9 4 4 7 0 0 0 0 0
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 6 0 1 4 2 2 0 1 9 4 4 8 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>601422019449000000</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>601422019452000000</div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 <div>601422019436000000</div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 <div>601422019437000000</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>601422019454000000</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>601422019495000000</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>601422019365000000</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>601422019224000000</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>601422019225000000</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>601422019226000000</div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>601422019230000000</div>
45.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>601422019216000000</div>
46.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>601422019217000000</div>
47.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>601422019435000000</div>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5	6	7
	1	Accident and Health		4			
	Life	2	3	All Other Lines of Business			
		Cost Containment	All Other		Investment	Fraternal	Total
09.304. OTHER SERVICE FEES	2,430,790				4,631		2,435,421
09.305. SAGIC	2,164,720						2,164,720
09.306. MANAGED RECOVERIES	1,787,581				38,154		1,825,735
09.307. EQUIP MAINTENANCE	414,952				6,938		421,890
09.308. TPIS PREMIUM FEES	267,293						267,293
09.309. GFA ADMINISTRATION	215,609						215,609
09.310. AGENCY FEES	50,466				(1,091)		49,375
09.311. STANDARD REIMBURSEMENTS	(887,420)		(81,009)		(24,425)		(992,854)
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	6,443,991		(81,009)		24,207		6,387,189

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	230,773,996	2.567	230,773,995		230,773,995	2.567
1.02 All other governments	65,113,480	0.724	65,113,481		65,113,481	0.724
1.03 U.S. states, territories and possessions, etc. guaranteed	34,709,511	0.386	34,709,512		34,709,512	0.386
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	16,563,123	0.184	16,563,123		16,563,123	0.184
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	797,599,685	8.872	797,599,688		797,599,688	8.872
1.06 Industrial and miscellaneous	7,507,648,061	83.509	7,507,648,057		7,507,648,057	83.509
1.07 Hybrid securities	13,725,013	0.153	13,725,013		13,725,013	0.153
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated Bank loans		0.000				0.000
1.11 Total long-term bonds	8,666,132,869	96.395	8,666,132,869		8,666,132,869	96.395
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	182,882	0.002	182,882		182,882	0.002
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks	182,882	0.002	182,882		182,882	0.002
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	25,833,671	0.287	25,833,671		25,833,671	0.287
6.02 Cash equivalents (Schedule E, Part 2)	253,545,092	2.820	253,545,092		253,545,092	2.820
6.03 Short-term investments (Schedule DA)		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments	279,378,763	3.108	279,378,763		279,378,763	3.108
7. Contract loans	39,826,563	0.443	39,826,563		39,826,563	0.443
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)	4,687,634	0.052	4,687,634		4,687,634	0.052
10. Receivables for securities	1,188	0.000	1,188		1,188	0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	8,990,209,899	100.000	8,990,209,899		8,990,209,899	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	4,707,025
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	1,209
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	20,600
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)	4,687,634
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	4,687,634

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	7,913,354,524
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,777,079,107
3.	Accrual of discount	4,906,842
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	
5.	Total gain (loss) on disposals, Part 4, Column 19	9,197,429
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,023,721,271
7.	Deduct amortization of premium	6,555,189
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	9,375,463
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	101,117
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	1,530,910
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	8,666,315,772
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	8,666,315,772

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	230,773,996	235,767,072	231,517,141	230,046,119
	2. Canada				
	3. Other Countries	65,113,481	67,982,251	64,972,098	65,446,092
	4. Totals	295,887,477	303,749,323	296,489,239	295,492,211
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	34,709,511	37,386,755	34,639,545	34,815,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	16,563,123	17,313,448	16,556,642	16,740,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	797,599,685	819,419,586	799,789,818	785,757,298
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	6,300,066,180	6,785,976,628	6,297,768,281	6,334,406,153
	9. Canada	303,653,710	326,648,135	303,594,394	303,545,000
	10. Other Countries	917,653,181	968,332,262	917,066,829	920,858,697
	11. Totals	7,521,373,071	8,080,957,025	7,518,429,504	7,558,809,850
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	8,666,132,867	9,258,826,137	8,665,904,748	8,691,614,359
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	182,882	5,148,986	182,882	
	15. Canada				
	16. Other Countries				
	17. Totals	182,882	5,148,986	182,882	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	182,882	5,148,986	182,882	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks	182,882	5,148,986	182,882	
	27. Total Bonds and Stocks	8,666,315,749	9,263,975,123	8,666,087,630	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	308,322,458	111,181,086	51,052,562	13,762,846	134	XXX	484,319,086	5.4	284,240,499	3.5	484,319,086	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	308,322,458	111,181,086	51,052,562	13,762,846	134	XXX	484,319,086	5.4	284,240,499	3.5	484,319,086	
2. All Other Governments												
2.1 NAIC 1	880,476	9,169,492	48,244,118		6,819,394	XXX	65,113,480	0.7	65,949,367	0.8	14,941,899	50,171,581
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	880,476	9,169,492	48,244,118		6,819,394	XXX	65,113,480	0.7	65,949,367	0.8	14,941,899	50,171,581
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1		7,472,532	2,315,000	19,921,980		XXX	29,709,512	0.3	46,697,826	0.6	29,709,512	
3.2 NAIC 2	3,000,000			2,000,000		XXX	5,000,000	0.1	5,000,000	0.1	5,000,000	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	3,000,000	7,472,532	2,315,000	21,921,980		XXX	34,709,512	0.4	51,697,826	0.6	34,709,512	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	9,363,764		2,380,000	1,819,359	3,000,000	XXX	16,563,123	0.2	20,508,771	0.3	16,563,123	
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	9,363,764		2,380,000	1,819,359	3,000,000	XXX	16,563,123	0.2	20,508,771	0.3	16,563,123	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	89,269,757	243,189,090	153,228,105	144,877,236	163,608,533	XXX	794,172,721	8.9	824,941,595	10.2	789,469,177	4,703,544
5.2 NAIC 2			1,811,089		730,000	XXX	2,541,089	0.0	15,519,088	0.2	2,541,089	
5.3 NAIC 3	71,079	229,637	144,244			XXX	444,960	0.0			444,960	
5.4 NAIC 4						XXX						
5.5 NAIC 5	70,433	227,551	142,934			XXX	440,918	0.0			440,918	
5.6 NAIC 6						XXX						
5.7 Totals	89,411,269	243,646,278	155,326,372	144,877,236	164,338,533	XXX	797,599,688	8.9	840,460,683	10.4	792,896,144	4,703,544

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	191,004,564	1,174,020,055	1,321,415,449	314,632,730	1,263,323,887	XXX	4,264,396,685	47.8	3,548,787,080	43.9	3,362,274,257	902,122,428
6.2 NAIC 2	83,979,454	652,794,087	1,570,643,678	200,818,321	711,173,217	XXX	3,219,408,757	36.1	3,222,844,567	39.9	2,823,041,642	396,367,115
6.3 NAIC 3			4,150,194	4,551,280	1,490,500	XXX	10,191,974	0.1	22,003,839	0.3	7,719,210	2,472,764
6.4 NAIC 4						XXX			24,977,238	0.3		
6.5 NAIC 5	34,729	152,997	227,299	112,829	13,122,789	XXX	13,650,643	0.2	679,648	0.0	13,650,642	1
6.6 NAIC 6						XXX						
6.7 Totals	275,018,747	1,826,967,139	2,896,436,620	520,115,160	1,989,110,393	XXX	7,507,648,059	84.2	6,819,292,372	84.4	6,206,685,751	1,300,962,308
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2					13,725,013	XXX	13,725,013	0.2			13,725,013	
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals					13,725,013	XXX	13,725,013	0.2			13,725,013	
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 598,841,019	1,545,032,255	1,578,635,234	495,014,151	1,436,751,948		5,654,274,607	63.4	XXX	XXX	4,697,277,054	956,997,553
11.2 NAIC 2	(d) 86,979,454	652,794,087	1,572,454,767	202,818,321	725,628,230		3,240,674,859	36.3	XXX	XXX	2,844,307,744	396,367,115
11.3 NAIC 3	(d) 71,079	229,637	4,294,438	4,551,280	1,490,500		10,636,934	0.1	XXX	XXX	8,164,170	2,472,764
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d) 105,162	380,548	370,233	112,829	13,122,789		(c) 14,091,561	0.2	XXX	XXX	14,091,560	1
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	685,996,714	2,198,436,527	3,155,754,672	702,496,581	2,176,993,467		(b) 8,919,677,961	100.0	XXX	XXX	7,563,840,528	1,355,837,433
11.8 Line 11.7 as a % of Col. 7	7.7	24.6	35.4	7.9	24.4		100.0	XXX	XXX	XXX	84.8	15.2
12. Total Bonds Prior Year												
12.1 NAIC 1	492,528,385	1,357,225,447	1,292,690,565	424,086,378	1,224,594,363		XXX	XXX	4,791,125,138	59.3	3,934,897,524	856,227,614
12.2 NAIC 2	182,666,991	736,345,512	1,409,981,203	163,712,615	750,657,334		XXX	XXX	3,243,363,655	40.1	2,808,962,086	434,401,569
12.3 NAIC 3	11,799,580		2,021,367	4,220,469	3,962,423		XXX	XXX	22,003,839	0.3	19,531,678	2,472,161
12.4 NAIC 4	93,941	2,891,646	147,934		21,843,717		XXX	XXX	24,977,238	0.3	24,977,238	
12.5 NAIC 5	40,474	178,309	264,904	195,961			XXX	XXX	(c) 679,648	0.0	679,648	
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	687,129,371	2,096,640,914	2,705,105,973	592,215,423	2,001,057,837		XXX	XXX	(b) 8,082,149,518	100.0	6,789,048,174	1,293,101,344
12.8 Line 12.7 as a % of Col. 9	8.5	25.9	33.5	7.3	24.8		XXX	XXX	100.0	XXX	84.0	16.0
13. Total Publicly Traded Bonds												
13.1 NAIC 1	507,620,608	1,101,371,020	1,329,630,179	462,644,115	1,296,011,132		4,697,277,054	52.7	3,934,897,524	48.7	4,697,277,054	XXX
13.2 NAIC 2	70,709,618	554,419,691	1,365,208,203	193,908,480	660,061,751		2,844,307,743	31.9	2,808,962,086	34.8	2,844,307,743	XXX
13.3 NAIC 3	71,079	229,637	4,294,438	2,078,516	1,490,500		8,164,170	0.1	19,531,678	0.2	8,164,170	XXX
13.4 NAIC 4									24,977,238	0.3		XXX
13.5 NAIC 5	105,162	380,547	370,233	112,829	13,122,789		14,091,560	0.2	679,648	0.0	14,091,560	XXX
13.6 NAIC 6												XXX
13.7 Totals	578,506,467	1,656,400,895	2,699,503,053	658,743,940	1,970,686,172		7,563,840,527	84.8	6,789,048,174	84.0	7,563,840,527	XXX
13.8 Line 13.7 as a % of Col. 7	7.6	21.9	35.7	8.7	26.1		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	6.5	18.6	30.3	7.4	22.1		84.8	XXX	XXX	XXX	84.8	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	91,220,411	443,661,235	249,005,055	32,370,036	140,740,816		956,997,553	10.7	856,227,614	10.6	XXX	956,997,553
14.2 NAIC 2	16,269,836	98,374,396	207,246,564	8,909,841	65,566,479		396,367,116	4.4	434,401,569	5.4	XXX	396,367,116
14.3 NAIC 3				2,472,764			2,472,764	0.0	2,472,161	0.0	XXX	2,472,764
14.4 NAIC 4											XXX	
14.5 NAIC 5		1					1	0.0			XXX	1
14.6 NAIC 6											XXX	
14.7 Totals	107,490,247	542,035,632	456,251,619	43,752,641	206,307,295		1,355,837,434	15.2	1,293,101,344	16.0	XXX	1,355,837,434
14.8 Line 14.7 as a % of Col. 7	7.9	40.0	33.7	3.2	15.2		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.2	6.1	5.1	0.5	2.3		15.2	XXX	XXX	XXX	XXX	15.2

(a) Includes \$1,352,837,434 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$253,545,092 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	307,845,981	106,123,194	43,587,444	10,822,521		XXX	468,379,140	5.3	244,167,672	3.0	468,379,139	1
1.02 Residential Mortgage-Backed Securities		2,965,786	4,375,430	153,379	134	XXX	7,494,729	0.1			7,494,730	(1)
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities	476,478	2,092,106	3,089,688	2,786,946		XXX	8,445,218	0.1	40,072,826	0.5	8,445,218	
1.05 Totals	308,322,459	111,181,086	51,052,562	13,762,846	134	XXX	484,319,087	5.4	284,240,498	3.5	484,319,087	
2. All Other Governments												
2.01 Issuer Obligations	880,476	9,169,492	48,244,118		6,819,394	XXX	65,113,480	0.7	65,949,368	0.8	14,941,899	50,171,581
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals	880,476	9,169,492	48,244,118		6,819,394	XXX	65,113,480	0.7	65,949,368	0.8	14,941,899	50,171,581
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	3,000,000	7,472,532	2,315,000	21,921,980		XXX	34,709,512	0.4	51,697,826	0.6	34,709,512	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals	3,000,000	7,472,532	2,315,000	21,921,980		XXX	34,709,512	0.4	51,697,826	0.6	34,709,512	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	9,363,764		2,380,000	1,819,359	3,000,000	XXX	16,563,123	0.2	20,508,771	0.3	16,563,123	
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals	9,363,764		2,380,000	1,819,359	3,000,000	XXX	16,563,123	0.2	20,508,771	0.3	16,563,123	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	4,015,000	21,525,485	34,345,622	39,681,474	140,261,931	XXX	239,829,512	2.7	334,166,322	4.1	235,125,967	4,703,545
5.02 Residential Mortgage-Backed Securities	85,396,269	222,120,792	120,980,751	105,195,762	24,076,602	XXX	557,770,176	6.3	506,294,359	6.3	557,770,176	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	89,411,269	243,646,277	155,326,373	144,877,236	164,338,533	XXX	797,599,688	8.9	840,460,681	10.4	792,896,143	4,703,545
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	199,529,328	1,556,711,881	2,572,317,685	508,297,858	1,988,329,123	XXX	6,825,185,875	76.5	6,247,408,822	77.3	5,824,639,761	1,000,546,114
6.02 Residential Mortgage-Backed Securities	23,496,232	29,025,596	6,536,153	3,321,961	127,231	XXX	62,507,173	0.7	40,234,640	0.5	1,952,506	60,554,667
6.03 Commercial Mortgage-Backed Securities	14,995,563	13,039,291	212,045,634			XXX	240,080,488	2.7	180,437,185	2.2	212,045,634	28,034,854
6.04 Other Loan-Backed and Structured Securities	36,997,623	228,190,371	105,537,148	8,495,342	654,039	XXX	379,874,523	4.3	351,211,724	4.3	168,047,850	211,826,673
6.05 Totals	275,018,746	1,826,967,139	2,896,436,620	520,115,161	1,989,110,393	XXX	7,507,648,059	84.2	6,819,292,371	84.4	6,206,685,751	1,300,962,308
7. Hybrid Securities												
7.01 Issuer Obligations					13,725,013	XXX	13,725,013	0.2			13,725,013	
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals					13,725,013	XXX	13,725,013	0.2			13,725,013	
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2 (Continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Total Bonds Current Year												
11.01 Issuer Obligations	524,634,549	1,701,002,584	2,703,189,869	582,543,192	2,152,135,461	XXX	7,663,505,655	85.9	XXX	XXX	6,608,084,414	1,055,421,241
11.02 Residential Mortgage-Backed Securities	108,892,501	254,112,174	131,892,334	108,671,102	24,203,967	XXX	627,772,078	7.0	XXX	XXX	567,217,412	60,554,666
11.03 Commercial Mortgage-Backed Securities	14,995,563	13,039,291	212,045,634			XXX	240,080,488	2.7	XXX	XXX	212,045,634	28,034,854
11.04 Other Loan-Backed and Structured Securities ..	37,474,101	230,282,477	108,626,836	11,282,288	654,039	XXX	388,319,741	4.4	XXX	XXX	176,493,068	211,826,673
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
11.08 Totals	685,996,714	2,198,436,526	3,155,754,673	702,496,582	2,176,993,467		8,919,677,962	100.0	XXX	XXX	7,563,840,528	1,355,837,434
11.09 Line 11.08 as a % of Col. 7	7.7	24.6	35.4	7.9	24.4		100.0	XXX	XXX	XXX	84.8	15.2
12. Total Bonds Prior Year												
12.01 Issuer Obligations	538,591,169	1,645,768,638	2,355,613,218	459,975,575	1,963,950,181	XXX	XXX	XXX	6,963,898,781	86.2	5,929,615,434	1,034,283,347
12.02 Residential Mortgage-Backed Securities	105,464,860	220,804,515	90,231,064	99,135,675	30,892,885	XXX	XXX	XXX	546,528,999	6.8	510,381,071	36,147,928
12.03 Commercial Mortgage-Backed Securities	10,434,268	31,766,310	138,236,607			XXX	XXX	XXX	180,437,185	2.2	150,515,353	29,921,832
12.04 Other Loan-Backed and Structured Securities ..	32,639,073	198,301,449	121,025,084	33,104,173	6,214,771	XXX	XXX	XXX	391,284,550	4.8	198,536,315	192,748,235
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Totals	687,129,370	2,096,640,912	2,705,105,973	592,215,423	2,001,057,837		XXX	XXX	8,082,149,515	100.0	6,789,048,173	1,293,101,342
12.09 Line 12.08 as a % of Col. 9	8.5	25.9	33.5	7.3	24.8		XXX	XXX	100	XXX	84.0	16.0
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	477,639,261	1,337,880,217	2,300,251,085	546,485,684	1,945,828,166	XXX	6,608,084,413	74.1	5,929,615,434	73.4	6,608,084,413	XXX
13.02 Residential Mortgage-Backed Securities	85,898,819	225,885,815	125,766,840	105,461,970	24,203,967	XXX	567,217,411	6.4	510,381,071	6.3	567,217,411	XXX
13.03 Commercial Mortgage-Backed Securities			212,045,634			XXX	212,045,634	2.4	150,515,353	1.9	212,045,634	XXX
13.04 Other Loan-Backed and Structured Securities ..	14,968,386	92,634,862	61,439,494	6,796,286	654,039	XXX	176,493,067	2.0	198,536,315	2.5	176,493,067	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	578,506,466	1,656,400,894	2,699,503,053	658,743,940	1,970,686,172		7,563,840,525	84.8	6,789,048,173	84.0	7,563,840,525	XXX
13.09 Line 13.08 as a % of Col. 7	7.6	21.9	35.7	8.7	26.1		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	6.5	18.6	30.3	7.4	22.1		84.8	XXX	XXX	XXX	84.8	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	46,995,288	363,122,367	402,938,784	36,057,508	206,307,295	XXX	1,055,421,242	11.8	1,034,283,347	12.8	XXX	1,055,421,242
14.02 Residential Mortgage-Backed Securities	22,993,682	28,226,359	6,125,494	3,209,132		XXX	60,554,667	0.7	36,147,928	0.4	XXX	60,554,667
14.03 Commercial Mortgage-Backed Securities	14,995,563	13,039,291				XXX	28,034,854	0.3	29,921,832	0.4	XXX	28,034,854
14.04 Other Loan-Backed and Structured Securities ..	22,505,715	137,647,615	47,187,342	4,486,002		XXX	211,826,674	2.4	192,748,235	2.4	XXX	211,826,674
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Totals	107,490,248	542,035,632	456,251,620	43,752,642	206,307,295		1,355,837,437	15.2	1,293,101,342	16.0	XXX	1,355,837,437
14.09 Line 14.08 as a % of Col. 7	7.9	40.0	33.7	3.2	15.2		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.2	6.1	5.1	0.5	2.3		15.2	XXX	XXX	XXX	XXX	15.2

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	168,977,887	168,977,887		
2. Cost of cash equivalents acquired	10,062,753,659	10,062,753,659		
3. Accrual of discount	1,167,340	1,167,340		
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals	566	566		
6. Deduct consideration received on disposals	9,979,354,361	9,979,354,361		
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)	253,545,091	253,545,091		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	253,545,091	253,545,091		

(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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE BA - PART 3

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
228027-AA-6	VESSEL MANAGEMENT SERVIC US GOVT GUARANT			1	.1	3,042,000	104.2930	3,172,580	3,042,000	3,042,000					3.432	3.432	FA	39,441	104,401	12/08/2011	08/15/2036
228027-AB-4	VESSEL MANAGEMENT SERVIC US GOVT GUARANT			1	.1	4,897,000	104.6800	5,126,182	4,897,000	4,897,000					3.477	3.477	JJ	78,040	170,269	03/28/2012	01/16/2037
297660-AF-1	ETHIOPIAN LEASING 2012 US GOVT GUARANT			1	.1	14,213,465	102.2760	14,536,975	14,213,465	14,213,465					2.646	2.655	FMAN	51,190	376,088	06/18/2014	05/12/2026
297660-AG-9	ETHIOPIAN LEASING 2012 US GOVT GUARANT			1	.1	6,002,312	102.2860	6,139,535	6,002,312	6,002,312					2.566	2.574	FMAN	20,108	154,019	11/10/2014	08/14/2026
302177-AA-0	EXPORT LEASE TEN CO LLC US GOVT GUARANT			4	.1	1,852,543	99.0600	1,916,423	1,934,609	1,891,555		7.622			1.650	2.502	FMAN	4,788	31,921	09/30/2014	05/07/2025
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT			1	.1	2,507,828	100.8760	2,529,802	2,507,828	2,507,828					2.637	2.646	MJSD	5,327	66,131	08/19/2010	12/02/2021
418097-AC-5	AID-JORDAN US GOVT GUARANT			1	.1	15,000,000	100.6330	15,095,003	15,000,000	15,000,000					2.503	2.503	AO	63,618	375,450	10/28/2013	10/30/2020
49549C-AA-6	KING INTL LEASING LLC US GOVT GUARANT			1	.1	2,383,468	101.1590	2,411,089	2,383,468	2,383,468					2.754	2.764	JAJO	13,857	65,641	11/10/2010	10/15/2022
58280P-AA-9	MEXICAN AIR FINANCE IV US GOVT GUARANT			4	.1	7,769,680	101.5780	7,892,275	7,769,680	7,769,680					2.537	2.545	JAJO	42,709	197,117	07/23/2013	07/13/2025
690353-SQ-1	OVERSEAS PRIVATE INV COR US GOVT GUARANT			4	.1	1,710,000	106.0450	1,813,362	1,710,000	1,710,000					3.430	3.430	MN	7,495	58,653	10/13/2010	05/15/2030
690353-VQ-7	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1	5,847,486	101.5050	5,935,506	5,847,486	5,847,486					2.610	2.610	AO	32,220	152,619	06/19/2012	04/15/2030
690353-WQ-8	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1	21,095,925	99.9340	21,082,047	21,095,925	21,095,925					2.310	2.310	MN	62,268	487,316	11/27/2012	11/15/2030
690353-XM-4	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1	1,571,429	106.6180	1,675,423	1,571,429	1,571,429					3.590	3.606	MJSD	2,507	56,414	07/10/2013	12/15/2030
690353-XN-2	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1	5,250,072	106.7520	5,604,540	5,250,072	5,250,072					3.540	3.556	MJSD	8,260	185,853	07/10/2013	06/15/2030
690353-XR-3	OVERSEAS PRIVATE INV COR US GOVT GUARANT			4	.1	3,625,837	110.0330	3,989,633	3,625,837	3,625,837					3.938	3.939	JD	4,363	147,386	09/17/2013	12/20/2032
716540-BC-5	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1	4,002,371	99.9690	3,988,769	3,990,000	3,993,893		(1,103)			2.000	1.942	JD	2,438	79,800	06/26/2012	12/20/2022
716540-BL-5	PETROLEOS MEXICANOS US GOVT GUARANT			4	.1	6,750,000	101.8650	6,875,900	6,750,000	6,750,000					2.830	2.830	FA	72,165	191,025	09/10/2013	02/15/2024
716540-BP-6	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1	6,750,000	100.8390	6,806,599	6,750,000	6,750,000					2.290	2.290	FA	58,395	154,575	10/24/2013	02/15/2024
716540-BS-0	PETROLEOS MEXICANOS US GOVT GUARANT			4	.1	2,708,750	100.2960	2,758,131	2,750,000	2,727,605		4,096			2.351	0.925	JAJO	14,007	80,282	04/16/2015	04/15/2025
742651-DR-0	PRIVATE EXPORT FUNDING US GOVT GUARANT				.1	15,825,433	100.7260	15,965,083	15,850,000	15,842,519		2,503			2.050	2.067	MN	41,518	324,925	10/10/2012	11/15/2022
742651-DU-3	PRIVATE EXPORT FUNDING US GOVT GUARANT				.1	14,994,199	100.1030	15,040,542	15,025,000	15,023,794		5,862			2.250	2.290	MS	99,541	338,063	09/09/2014	03/15/2020
746388-AA-5	PURPLE CHEN 2011 LLC US GOVT GUARANT			1	.1	8,870,645	101.4450	8,998,844	8,870,645	8,870,645					2.735	2.744	FMAN	40,435	242,612	10/25/2011	08/01/2023
797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT			4	.1	895,566	101.8800	912,399	895,566	895,566					3.350	3.364	MJSD	2,000	30,002	06/15/2010	06/07/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT			1	.1	2,144,257	101.7870	2,182,573	2,144,257	2,144,257					3.030	3.042	FMAN	7,039	64,971	12/01/2010	11/22/2022
799777-AA-7	SANDALWOOD 2013 LLC US GOVT GUARANT				.1	9,195,354	102.6060	9,434,967	9,195,354	9,195,354					2.836	2.846	JAJO	58,676	260,780	01/06/2014	07/10/2025
799777-AB-5	SANDALWOOD 2013 LLC US GOVT GUARANT			1	.1	8,113,547	102.6060	8,324,971	8,113,547	8,113,547					2.897	2.907	JAJO	52,886	235,049	01/09/2014	07/10/2025
805649-AA-8	SAYARRA LTD US GOVT GUARANT			1	.1	2,111,050	100.9160	2,130,379	2,111,050	2,111,050					2.774	2.787	JAJO	10,085	58,561	09/17/2010	10/29/2021
876780-AA-5	TAYARRA LTD US GOVT GUARANT			1	.1	1,061,248	101.9430	1,081,862	1,061,248	1,061,248					3.628	3.638	FMAN	4,920	38,502	02/24/2010	02/15/2022
89609G-AA-0	TRICAHUE LEASING LLC US GOVT GUARANT			1	.1	980,110	101.7160	996,932	980,110	980,110					3.503	3.518	FMAN	4,006	34,333	12/07/2009	11/19/2021
89609G-AB-8	TRICAHUE LEASING LLC US GOVT GUARANT			1	.1	835,771	102.2820	854,842	835,771	835,771					3.744	3.762	FMAN	3,042	23,468	03/26/2010	02/26/2022
90373R-AA-8	ULANI MSN 35940 LLC US GOVT GUARANT			1	.1	4,583,334	100.6770	4,614,342	4,583,334	4,583,334					2.227	2.233	FMAN	12,759	102,071	06/11/2013	05/16/2025
912810-EP-9	US TREASURY N/B United States Treasury No 7.12	..SD..			.1	111,754	116.7890	116,789	100,000	102,763		(785)			7.125	6.136	FA	2,691	7,362	05/09/2016	02/15/2023
912810-EP-9	US TREASURY N/B United States Treasury No 7.12	..SD..			.1	670,523	116.7890	700,737	600,000	616,577		(4,711)			7.125	6.136	FA	16,147	44,172	05/09/2016	02/15/2023
912810-EP-9	US TREASURY N/B United States Treasury No 7.12	..SD..			.1	8,940,301	116.7890	9,343,157	8,000,000	8,221,032		(62,808)			7.125	6.136	FA	215,239	588,966	05/09/2016	02/15/2023
912810-FA-1	US TREASURY N/B United States Treasury No 6.37	..SD..			.1	35,273	132.1940	46,268	35,000	35,124		(12)			6.375	6.316	FA	843	2,231	10/01/1997	08/15/2027
912828-6T-2	US TREASURY N/B United States Treasury No 2.37	..SD..			.1	103,238	103.8580	103,858	100,000	103,090		(149)			2.375	2.012	MN	307	1,188	06/28/2019	05/15/2029
912828-X4-7	US TREASURY N/B United States Treasury No 1.87	..SD..			.1	250,342	100.6090	251,522	250,000	250,163		(68)			1.875	1.846	AO	798	4,688	05/01/2017	04/30/2022
92242V-AB-2	VCK LEASE SA US GOVT GUARANT			4	.1	12,616,651	102.0080	12,869,997	12,616,651	12,616,651					2.591	2.591	JAJO	60,839	326,897	06/30/2014	07/24/2026
98913L-AB-9	ZARAPITO LEASING LLC US GOVT GUARANT			1	.1	6,201,898	102.2020	6,338,479	6,201,898	6,201,898					2.628	2.637	FMAN	22,184	162,986	11/17/2014	11/12/2026
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						215,520,660	XXX	219,658,317	214,660,542	214,834,048		(49,553)			XXX	XXX	XXX	1,239,211	6,026,787	XXX	XXX
38381B-E5-9	GOVERNMENT NATIONAL MORTGAGE SERIES 2019-5 CLASS ZC			4	.1	7,495,841	104.5850	7,459,526		7,494,730		(1,111)			3.500	2.524	MON	20,803		12/17/2019	11/20/2048
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						7,495,841	XXX	7,459,526		7,494,730		(1,111)			XXX	XXX	XXX	20,803		XXX	XXX
36174A-PJ-1	GN A04025			4	.1	8,500,640	104.8000	8,649,229		8,445,218		(13,492)			3.700	3.338	MON	25,447	305,363	07/09/2015	10/15/2033
0499999. Subtotal - Bonds - U.S. Governments - Other Loan-Backed and Structured Securities						8,500,640	XXX	8,649,229		8,253,049		(13,492)			XXX	XXX	XXX	25,447	305,363	XXX	XXX
0599999. Total - U.S. Government Bonds						231,517,141	XXX	235,767,072	230,046,119	230,773,996		(64,156)			XXX	XXX	XXX	1,285,461	6,332,150	XXX	XXX
045167-CY-7	ASIAN DEVELOPMENT BANK SR UNSEC		D		.1FE	14,894,100	101.4540	15,218,133	15,000,000	14,941,899		10,389			2.125	2.204	MS	90,313	318,750	03/12/2015	03/19/2025
14440P-AA-1	CARPINTERO FINANCE LTD GOVT GTD.		D	4	.1	4,446,092	100.0970	4,450,412	4,446,092	4,446,092					2.004	2.009	MJSD	3,217	89,111	04/17/2013	09/18/2024
29134W-AB-3	ABU DHABI GOVT INT'L SR UNSEC		D		.1FE	14,962,950	104.1420	15,621,270	15,000,000	14,975,197		3,481			3.125	3.154	MN	75,521	468,750	04/25/2016	05/03/2026
50048M-BX-7	KOMMUNALBANKEN AS SR UNSEC		D		.1FE	4,997,750	101.5470	5,077,350	5,000,000	4,998,791		222			2.125	2.130	FA	41,319	106,250	02/04/2015	02/11/2025
74727P-AU-5	STATE OF QATAR SR UNSEC		D		.1FE	6,630,521	105.2350	7,050,732	6,700,000	6,652,788		6,483			3.250	3.373	JD	217,750		05/25/2016	06/02/2026
80413T-AA-7	SAUDI INTERNATIONAL BOND SR UNSEC		D		.1FE	5,569,144	100.3200	5,643,000	5,625,000	5,603,876		11,206			2.375	2.588	AO	24,121	133,594	10/19/2016	10/26/2021
80413T-AC-3	SAUDI INTERNATIONAL BOND SR UNSEC		D		.1FE	6,812,043	110.7110	7,694,401	6,950,000	6,819,394		2,423			4.500	4.623	AO	56,469	312,750	10/19/2016	10/26/2046

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
AM6927-74-4	KUWAIT INTL BOND SR UNSEC	D			1FE	6,659,499		107,4640	6,725,000	6,675,443		5,902			3.500	3.617	MS	66,036	235,375	03/13/2017	03/20/2027
0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations						64,972,099		XXX	65,446,092	65,113,480		40,106			XXX	XXX	XXX	374,537	1,882,330	XXX	XXX
1099999. Total - All Other Government Bonds						64,972,099		XXX	65,446,092	65,113,480		40,106			XXX	XXX	XXX	374,537	1,882,330	XXX	XXX
13063B-NB-1	CALIFORNIA ST State of California 4.988 04/0		1		1FE	10,000,000	108.9010	10,890,100	10,000,000	10,000,000					4.988	4.988	AO	124,700	498,800	03/14/2013	04/01/2039
13063C-NQ-9	CALIFORNIA ST State of California 3.75 10/01		1		1FE	4,931,650	106.9160	5,345,800	5,000,000	4,942,408		2,226			3.750	3.840	AO	46,875	187,500	09/24/2014	10/01/2037
20772J-KQ-4	CONNECTICUT ST State of Connecticut 2.551 10/				1FE	7,424,295	101.3880	7,604,100	7,500,000	7,472,532		9,333			2.551	2.688	AO	40,391	191,325	07/01/2014	10/15/2022
452152-QM-6	ILLINOIS ST State of Illinois 3.65 04/01/2		1		2FE	3,000,000	100.2980	3,008,940	3,000,000	3,000,000					3.650	3.650	AO	27,375	109,500	04/02/2013	04/01/2020
452152-QM-4	ILLINOIS ST State of Illinois 5.52 04/01/2		1		2FE	2,000,000	108.8140	2,176,280	2,000,000	2,000,000					5.520	5.520	AO	27,600	110,400	04/02/2013	04/01/2038
605580-5X-3	MISSISSIPPI ST State of Mississippi 5.245 11/		1		1FE	3,000,000	124.1090	3,723,270	3,000,000	3,000,000					5.245	5.245	MN	26,225	157,350	10/21/2010	11/01/2034
605581-CE-5	MISSISSIPPI ST State of Mississippi 3.027 12/		1		1FE	1,315,000	105.1350	1,382,525	1,315,000	1,315,000					3.027	3.027	JD	3,317	39,805	08/15/2012	12/01/2025
677521-CV-6	OHIO ST State of Ohio 5.412 09/01/2028		1		1FE	1,000,000	123.1940	1,231,940	1,000,000	1,000,000					5.412	5.412	MS	18,040	54,120	02/24/2010	09/01/2028
70914P-NE-8	PENNSYLVANIA ST US TREASURY OBLIG		1		1FE	1,968,600	101.1900	2,023,800	2,000,000	1,979,571		1,436			5.350	5.481	MN	17,833	107,000	05/26/2010	05/01/2030
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						34,639,545		XXX	37,386,755	34,815,000		12,995			XXX	XXX	XXX	332,356	1,455,800	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						34,639,545		XXX	37,386,755	34,815,000		12,995			XXX	XXX	XXX	332,356	1,455,800	XXX	XXX
442331-3D-4	HOUSTON TX City of Houston TX 3.525 03/01				1FE	2,380,000	108.7350	2,587,893	2,380,000	2,380,000					3.525	3.525	MS	27,965	83,895	12/20/2017	03/01/2028
442331-3K-8	HOUSTON TX City of Houston TX 3.961 03/01		4		1FE	3,000,000	110.5640	3,316,920	3,000,000	3,000,000					3.961	3.961	MS	39,610	118,830	12/20/2017	03/01/2047
591852-UZ-9	MET COUNCIL MINNEAPOLIS-SAINT Metropolitan Council 1.75 09/0				1FE	9,402,962	100.0570	9,365,335	9,360,000	9,363,764		(5,576)			1.750	1.689	MS	54,600	163,800	07/18/2012	09/01/2020
801546-NT-5	SANTA CLARA CNTY CA County of Santa Clara CA 3.25		1		1FE	1,773,680	102.1650	2,043,300	2,000,000	1,819,359		7,554			3.250	4.000	FA	27,083	65,000	03/22/2013	08/01/2036
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						16,556,642		XXX	17,313,448	16,740,000		1,978			XXX	XXX	XXX	149,258	431,525	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						16,556,642		XXX	17,313,448	16,563,123		1,978			XXX	XXX	XXX	149,258	431,525	XXX	XXX
010604-DF-0	ALABAMA ST PORT AUTH DOCKS FAC State of Alabama Docks De 4.72		1		2FE	730,000	110.6100	807,453	730,000	730,000					4.722	4.722	AO	8,618	34,471	02/24/2017	10/01/2040
072024-WT-5	BAY AREA CA TOLL AUTH TOLL BRI SERIES F-1 Convention C 4.18		2		1FE	10,845,000	101.3580	10,992,275	10,845,000	10,845,000					3.552	3.551	AO	101,654		09/20/2019	04/01/2054
13077D-BY-7	CALIFORNIA ST UNIV REVENUE California State Universi 3.89		1		1FE	3,000,000	109.4140	3,282,420	3,000,000	3,000,000					3.899	3.899	MN	19,495	116,970	02/09/2017	11/01/2047
13077D-FK-3	CALIFORNIA ST UNIV REVENUE California State Universi 3.65				1FE	1,000,000	108.6670	1,086,670	1,000,000	1,000,000					3.653	3.653	MN	6,088	45,561	07/13/2018	11/01/2028
13077D-FL-1	CALIFORNIA ST UNIV REVENUE California State Universi 3.75		2		1FE	1,000,000	108.5560	1,085,560	1,000,000	1,000,000					3.753	3.753	MN	6,255	46,808	07/13/2018	11/01/2029
13077D-FR-8	CALIFORNIA ST UNIV REVENUE California State Universi 3.99		2		1FE	3,500,000	107.6170	3,766,595	3,500,000	3,500,000					3.998	3.998	MN	23,322	174,524	07/13/2018	11/01/2038
13077D-FS-6	CALIFORNIA ST UNIV REVENUE California State Universi 4.24		2		1FE	8,335,000	106.8150	8,903,030	8,335,000	8,335,000					4.248	4.248	MN	59,012	441,605	07/13/2018	11/01/2050
19648F-NS-9	COLORADO ST HLTH FACS AUTH HOS SERIES B CMWLTH FING AUTH PA Commonwealth Financing Au 4.14				1FE	2,700,000	100.9240	2,724,948	2,700,000	2,700,000					3.018	3.018	MN	9,280		11/07/2019	11/01/2029
20281P-KG-6	CMWLTH FING AUTH PA Commonwealth Financing Au 3.86		1		1FE	5,875,000	109.7530	6,447,989	5,875,000	5,875,000					4.144	4.144	JD	20,288	243,460	10/20/2016	06/01/2038
20281P-KT-8	RHODE ISLAND ST CONVENTION CTR Rhode Island Convention C 4.18		4		1FE	1,300,000	107.2810	1,394,653	1,300,000	1,300,000					3.864	3.864	JD	4,186	50,232	01/11/2018	06/01/2038
212474-JT-8	RHODE ISLAND ST CONVENTION CTR Rhode Island Convention C 4.28		1		1FE	3,000,000	106.3450	3,190,350	3,000,000	3,000,000					4.189	4.189	MN	16,058	125,670	03/07/2018	05/15/2037
212474-JU-5	FORT WORTH TX SPL TAX REVENUE City of Fort Worth TX 4.238 03		1		1FE	5,065,000	104.0920	5,272,260	5,065,000	5,065,000					4.238	4.238	MS	71,552	214,655	06/21/2017	03/01/2047
349507-AS-2	HAWAII ST ARPTS SYS CUSTOMER F State of Hawaii Airports 3.89		1		1FE	1,410,000	104.8850	1,478,879	1,410,000	1,410,000					3.894	3.894	JJ	27,453	54,905	07/13/2017	07/01/2037
41978C-AR-6	HAWAII ST ARPTS SYS CUSTOMER F State of Hawaii Airports 4.14		1		1FE	2,470,000	104.1990	2,573,715	2,470,000	2,470,000					4.144	4.144	JJ	51,178	102,357	07/13/2017	07/01/2047
44244C-TT-4	HOUSTON TX UTILITY SYS REVENUE City of Houston TX Combin 4.17		2		1FE	450,000	108.1750	486,788	450,000	450,000					4.172	4.172	MN	2,399	18,774	08/08/2018	11/15/2038
45506D-WY-7	INDIANA ST FIN AUTH REVENUE Indiana Finance Authority 3.62		1		1FE	1,000,000	107.1490	1,071,490	1,000,000	1,000,000					3.624	3.624	JJ	18,120	36,240	06/08/2016	07/01/2036

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
462590-KX-7	IOWA ST STUDENT LOAN LIQUIDITY Iowa Student Loan Liquidi 4.69			1	1FE	500,000	109.0190	545,095	500,000	500,000					4.690	4.690	JD	1,954	23,450	10/19/2016	12/01/2036
462590-LP-3	IOWA ST STUDENT LOAN LIQUIDITY Iowa Student Loan Liquidi 4.84			1	1FE	750,000	109.8110	823,583	750,000	750,000					4.840	4.840	JD	3,025	36,300	10/19/2016	12/01/2036
49151F-XN-5	KENTUCKY ST PROPERTY & BLDGS C Kentucky State Property & 3.50				1FE	800,000	103.7780	830,224	800,000	800,000					3.507	3.507	MN	4,676	28,056	08/16/2017	05/01/2027
56045T-AF-2	MAINE ST MUNI BOND BANK LIQUOR Maine Municipal Bond Bank 3.66			1	1FE	4,015,000	100.7860	4,046,558	4,015,000	4,015,000					3.668	3.668	JD	12,273	147,270	08/28/2013	06/01/2020
57586N-3B-5	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.62			2	1FE	2,500,000	107.9150	2,697,875	2,500,000	2,500,000					4.621	4.621	JD	9,627	120,659	10/30/2018	12/01/2038
57586N-3C-3	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.72			2	1FE	655,000	108.1930	708,664	655,000	655,000					4.721	4.721	JD	2,577	32,297	10/30/2018	06/01/2040
57604P-5P-5	MASSACHUSETTS ST WTR POLL ABAT Massachusetts Clean Water 5.19			1	1FE	7,500,000	115.9090	8,693,175	7,500,000	7,500,000					5.192	5.192	FA	162,250	389,400	06/30/2010	08/01/2040
58333P-2M-9	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.35			1	1FE	1,445,000	103.4960	1,495,517	1,445,000	1,445,000					3.354	3.354	AO	12,116	48,465	08/11/2017	10/01/2029
58333P-2S-6	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.98			1	1FE	1,000,000	104.3380	1,043,380	1,000,000	1,000,000					3.982	3.982	AO	9,955	39,820	08/11/2017	10/01/2041
60636A-MQ-3	MISSOURI ST HLTH & EDUCNL FAC Health & Educational Faci 3.65			1	1FE	13,845,000	106.9490	14,807,089	13,845,000	13,845,000					3.651	3.651	JJ	233,083	505,481	02/19/2016	01/15/2046
64542W-BK-5	NEW HOPE CULTURAL EDU FACS FIN New Hope Cultural Educati 4.23			1	1FE	1,160,000	103.8290	1,204,416	1,160,000	1,160,000					4.232	4.232	AO	12,273	49,091	11/03/2016	04/01/2048
645916-TV-9	NEW JERSEY ST ECON DEV AUTH New Jersey Economic Devel 5.8			1	2FE	1,853,044	105.5540	1,884,139	1,785,000	1,811,089		(4,181)			5.800	5.476	AO	25,883	105,439	01/19/2006	04/01/2025
646066-2P-4	NEW JERSEY ST EDUCNL FACS AUT New Jersey Educational Fa 3.83			1	1FE	875,000	102.1180	893,533	875,000	875,000					3.836	3.836	MS	11,188	33,565	11/16/2017	09/01/2036
646066-ZE-3	NEW JERSEY ST EDUCNL FACS AUT New Jersey Educational Fa 3.64			1	1FE	2,695,470	104.3610	2,786,439	2,670,000	2,691,838		(1,135)			3.640	3.567	JJ	48,594	97,188	08/24/2016	07/01/2034
64971Q-HB-9	NEW YORK CITY NY TRANSITIONAL New York City Transitions 2.05				1FE	12,948,066	100.2170	13,213,611	13,185,000	13,132,240		27,868			2.050	2.274	MN	45,049	270,293	12/04/2012	11/01/2021
64972E-MC-0	NEW YORK NY CITY HSG DEV CORP LOCAL MF HSG			2	1FE	510,000	100.5930	513,024	510,000	510,000					2.973	2.973	MN	2,527		12/06/2019	05/01/2030
64972F-7Q-3	NEW YORK CITY NY MUNI WTR FIN New York City Water & Sew 5.06			1	1FE	5,162,850	108.1500	5,407,500	5,000,000	5,051,658		(19,471)			5.000	4.550	JD	11,111	250,000	07/17/2013	06/15/2045
64990C-ER-8	NEW YORK ST DORM AUTH REVENUES New York State Dormitory 3.87			1	1FE	3,551,479	103.3880	3,773,662	3,650,000	3,553,965		1,932			3.879	4.040	JJ	70,792	141,584	09/27/2018	07/01/2046
64990C-JW-2	NEW YORK ST DORM AUTH REVENUES New York State Dormitory 4.22			1	1FE	876,890	109.7270	960,111	875,000	876,701		(60)			4.224	4.209	JJ	18,480	36,960	11/03/2016	07/01/2038
64990G-JY-9	NEW YORK ST DORM AUTH REVENUES New York State Dormitory 4.29			2	1FE	11,455,000	108.9630	12,481,712	11,455,000	11,455,000					4.294	4.294	JJ	245,939	177,623	02/13/2019	07/01/2044
650035-8R-2	NEW YORK ST URBAN DEV CORP REV New York State Urban Deve 3.54				1FE	5,633,673	107.0990	5,879,735	5,490,000	5,623,363		(10,311)			3.540	3.201	MS	57,224	129,024	03/21/2019	03/15/2028
681785-JK-8	OMAHA NE PUBLIC FACS CORP LEAS Omaha Public Facilities C 4.35			4	1FE	1,045,000	115.2770	1,204,645	1,045,000	1,045,000					4.353	4.353	FA	18,954	45,489	02/23/2017	02/01/2047
696624-BG-9	PALM DESERT CA REDEV AGY SUCOE Palm Desert Redevelopment 4.25			2	1FE	1,410,304	107.9940	1,549,714	1,435,000	1,412,539		822			4.250	4.378	AO	15,247	60,988	01/19/2017	10/01/2037
69848A-AA-6	PANHANDLE TX ECON DEV CORP LEA Panhandle Economic Develo 3.98			1	1FE	4,707,339	103.9540	4,824,596	4,641,087	4,703,545		(1,189)			3.985	3.906	JJ	85,281	184,947	09/02/2016	07/15/2048
783186-TN-9	RUTGERS NJ ST UNIV Rutgers The State Univers 4.14			2	1FE	2,625,000	105.4820	2,768,903	2,625,000	2,625,000					4.146	4.146	MN	18,139	108,833	03/23/2018	05/01/2048
797400-LP-1	SAN DIEGO CNTY CALIF REGU TRAN			2	1FE	8,740,000	100.0460	8,744,020	8,740,000	8,740,000					3.248	3.248	AO	70,969		12/06/2019	04/01/2048
79765R-QS-1	SAN FRANCISCO CITY & CNTY CA P City of San Francisco CA 4.18			1	1FE	5,000,000	104.0980	5,204,900	5,000,000	5,000,000					4.185	4.185	MN	34,875	209,250	11/29/2016	11/01/2046
79772E-AS-8	SAN FRANCISCO CITY & CNTY CA C City & County of San Fran 4.09			2	1FE	973,320	103.9890	1,039,890	1,000,000	974,240		460			4.000	4.155	MS	13,333	40,000	10/27/2017	09/01/2048
79772E-BK-4	SAN FRANCISCO CITY & CNTY CA C City & County of San Fran 4.09			2	1FE	1,963,700	103.9200	2,078,400	2,000,000	1,964,934		632			4.000	4.105	MS	26,667	80,000	10/27/2017	09/01/2048
80168A-CL-9	SANTA CLARA VLY CA WTR DIST WIT Santa Clara Valley Water 3.94			2	1FE	3,335,000	103.8660	3,463,931	3,335,000	3,335,000					3.949	3.949	JD	10,975	79,020	04/10/2019	06/01/2049

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
837123-LC-0	SOUTH CAROLINA ST PORTS AUTH SERIES D STATE PUBLIC SCH BLDG AUTH PA State Public School			2	1FE	1,175,000	100.2900	1,178,408	1,175,000	1,175,000					3.655	3.654	JJ	4,891		11/14/2019	07/01/2045
85732P-BZ-2	Build 5 09 SUMTER LANDING FL CDD RECREATI Sumter Landing			1	1FE	4,894,000	115.4150	5,648,410	4,894,000	4,894,000					5.000	5.000	MS	72,051	244,700	09/30/2010	09/15/2027
86657M-BK-1	Community 4.17 TEXAS ST A & M UNIV REVENUES Texas A&M University			1	1FE	5,154,890	110.6910	5,800,208	5,240,000	5,159,107		1,482			4.172	4.267	AO	54,653	218,613	01/19/2017	10/01/2047
88213A-ME-2	3.822 05/ TRIBOROUGH BRIDGE & TUNNEL AUT SERIES B			1	1FE	4,000,000	104.1260	4,165,040	4,000,000	4,000,000					3.822	3.822	MN	19,535	152,880	11/30/2017	05/15/2047
89602R-FM-2	UNIV OF CALIFORNIA CA REVENUES University of California 3.119			2	1FE	6,250,000	97.7790	6,111,188	6,250,000	6,250,000					3.427	3.427	MN	27,368	29,748	09/20/2019	11/15/2044
91412G-2Z-7	UNIV OF CALIFORNIA CA REVENUES University of California 4.104				1FE	5,500,000	104.1950	5,730,725	5,500,000	5,500,000					3.119	3.119	MN	21,920	171,545	09/20/2017	05/15/2028
91412G-U8-6	UNIV OF CALIFORNIA CA REVENUES University of California 4.428			4	1FE	8,500,000	112.4580	9,558,930	8,500,000	8,500,000					4.104	4.104	MN	44,574	348,840	05/05/2017	05/15/2047
91412H-BU-6	UNIV OF OKLAHOMA OK University of Oklahoma/Th 4.02			1	1FE	1,670,000	108.3700	1,809,779	1,670,000	1,670,000					4.428	4.428	MN	9,449	73,948	05/23/2018	05/15/2048
914760-BE-6	UPPER OCCOQUAN VA SEWAGE AUTH Upper Occoquan Sewage Aut 2.65			2	1FE	2,500,000	106.9720	2,674,300	2,500,000	2,500,000					4.029	4.029	JJ	50,363	100,725	07/12/2017	07/01/2036
916277-LM-6	UTAH ST MUNI PIWR AGY PIWR SPLY Utah Municipal Power Agen 3.80				1FE	3,234,799	102.2350	3,506,661	3,430,000	3,341,587		17,955			2.650	3.271	JJ	45,448	90,895	07/02/2013	07/01/2024
91756T-AV-3	VIRGINIA ST CMWLTH UNIV Virginia Commonwealth Uni 4.58			1	1FE	1,540,000	104.2210	1,605,003	1,540,000	1,540,000					3.806	3.806	JJ	29,306	58,612	10/07/2016	07/01/2036
92778R-FC-6	VIRGINIA ST PORT AUTH PORT FAC Virginia Port Authority 4.478			2	1FE	2,970,410	107.3670	3,194,168	2,975,000	2,970,401		(7)			4.585	4.592	MN	22,734	136,404	10/30/2018	05/01/2048
928077-KD-7	WASHINGTON DC CONVENTION & SPO Washington Convention & S 4.31			1	1FE	6,404,158	104.1110	6,709,954	6,445,000	6,406,808		783			4.478	4.517	JJ	144,304	288,607	11/09/2016	07/01/2045
93878L-BJ-5	WASHINGTON ST HLTH CARE FACs A Washington Health Care Fa 4.2			1	1FE	2,105,000	106.7510	2,247,109	2,105,000	2,105,000					4.312	4.312	AO	22,692	90,768	02/23/2018	10/01/2040
93978H-SU-0	WISCONSIN ST GEN FUND ANNUAL A State of Wisconsin 3.954 05/01			1	1FE	9,092,790	105.0110	9,450,990	9,000,000	9,086,101		(6,194)			4.200	4.060	FA	142,800	231,000	04/09/2019	08/15/2047
977100-EL-6				1	1FE	9,500,090	106.9100	10,161,796	9,505,000	9,500,397		307			3.954	3.958	MN	62,638	375,828	01/03/2019	05/01/2036
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						239,702,272	XXX	253,925,665	239,895,087	239,829,513		9,693			XXX	XXX	XXX	2,536,642	7,961,397	XXX	XXX
31359U-PG-4	FNW 1998-W2 B1 SUB			4	3FE	437,847	107.7330	492,804	457,431	444,960		1,083			6.500	7.345	MON	2,478	29,733	01/01/1999	06/25/2028
31359U-PH-2	FNW 1998-W2 B2 SUB			4	5FE	431,129	106.0070	484,909	457,431	440,918		1,487			6.500	7.645	MON	2,478	29,733	01/01/1999	06/25/2028
3136A1-T3-9	FNW 2011-115 MB PAC-11			4	1	5,975,793	100.6060	5,919,511	5,883,858	5,945,583		(9,042)			2.500	1.976	MON	12,258	147,096	11/03/2011	11/25/2026
3136AA-A2-1	FNW 2012-133 NA PAC-11			4	1	6,708,150	97.6330	6,563,705	6,722,856	6,709,545		407			1.500	1.533	MON	8,404	100,843	11/30/2012	05/25/2042
3136AA-FR-1	FNW 2012-138 GA EXCH PAC-11			4	1	11,371,643	99.1130	11,037,977	11,136,728	11,340,824		(8,583)			2.000	1.585	MON	18,561	222,735	11/29/2012	11/25/2042
3136AG-JV-5	FNW 2013-94 CA EXCH SEQ			4	1	3,379,599	101.3180	3,286,769	3,244,010	3,302,788		(20,162)			3.500	1.680	MON	9,462	113,540	03/26/2014	08/25/2038
3136AS-SM-4	FNW 2016-53 GA SEQ			4	1	5,496,625	101.9210	5,270,424	5,171,107	5,382,457		(15,066)			3.500	1.870	MON	15,082	180,989	06/29/2016	12/25/2043
3136AS-QR-0	FNW 2016-37 MJ EXCH SEQ			4	1	4,998,007	104.2480	4,919,737	4,719,275	4,892,171		(19,018)			3.500	1.886	MON	13,765	165,175	06/20/2016	08/25/2043
3136AV-W2-2	FNW 2017-27 PB AD PAC			4	1	10,994,000	107.1880	11,784,219	10,994,000	10,994,000					3.500	3.500	MON	32,066	384,790	03/07/2017	04/25/2047
3136AX-W2-8	FNW 2017-67 BN EXCH AD SEQ			4	1	9,571,694	102.6660	9,626,773	9,376,832	9,564,330		(7,364)			3.000	2.492	MON	23,442	140,652	06/25/2019	02/25/2044
3136AX-TU-9	FNW 2017-62 AB EXCH PAC			4	1	16,697,344	102.6070	16,709,598	16,285,126	16,645,065		(20,375)			3.000	2.145	MON	40,713	488,554	08/23/2017	08/25/2045
3136AY-RZ-8	FNW 2017-91 PB EXCH AD PAC			4	1	8,597,862	100.1260	8,999,634	8,988,291	8,660,866		27,817			3.000	3.430	MON	22,471	269,649	01/16/2018	11/25/2047
3136B2-XP-2	FNW 2018-58 P AD PAC			4	1	13,724,093	104.0360	13,857,905	13,320,321	13,708,318		(15,776)			4.000	2.499	MON	44,401	399,610	03/14/2019	12/25/2044
3136B3-EI-6	FNW 2018-78 ZB Z			4	1	10,343,087	106.0680	11,149,684	10,511,837	10,350,030		6,665			4.000	4.299	MON	35,039	411,503	12/01/2019	10/25/2048
3136B7-3Z-2	FANNIE MAE FANNIE MAE			4	1	9,043,682	103.5000	9,043,682	8,737,857	9,043,682					3.500	3.338	MON	50,971		12/17/2019	11/01/2049
3137AG-R3-6	FHR 3935 GA EXCH PAC-11			4	1	3,970,427	101.9010	3,881,549	3,809,134	3,822,893		(14,650)			3.000	1.675	MON	9,523	114,274	11/03/2011	10/15/2026
3137AG-UM-0	FHR 3940 CB SCH-11			4	1	6,129,224	102.7370	6,045,721	5,884,644	6,049,941		(26,745)			3.000	1.553	MON	14,712	176,539	11/02/2011	01/15/2025
3137AJ-CP-7	FHR 3958 PA PAC-11			4	1	3,806,292	102.0240	3,726,268	3,652,351	3,763,609		(12,741)			3.000	1.672	MON	9,131	109,571	11/03/2011	11/15/2026
3137BA-D6-6	FHR 4323 CA EXCH SEQ			4	1	9,351,153	102.1750	9,029,665	8,837,475	9,122,953		(48,452)			4.000	1.764	MON	29,458	353,499	03/28/2014	03/15/2040
3137BB-FB-1	FHR 4352 ZW EXCH Z SEQ			4	1	12,673,619	100.0750	13,234,868	13,224,964	12,722,830		22,668			3.000	3.327	MON	33,062	390,376	12/01/2019	06/15/2044
3137BG-3K-3	FHR 4430 Z Z SEQ			4	1	13,759,272	108.4000	13,191,638	12,169,401	13,582,013		(64,901)			4.000	3.006	MON	40,565	476,391	12/01/2019	01/15/2045
3137BK-CR-9	FHR 4480 EY PAC-1-11			4	1	10,789,063	108.3140	10,831,360	10,000,000	10,623,676		(39,798)			3.500	2.909	MON	29,167	350,000	04/11/2016	06/15/2045
3137BM-ZE-9	FHR 4550 GA SEQ			4	1	13,024,542	102.0460	12,781,809	12,525,480	12,780,065		(32,196)			3.000	2.190	MON	31,314	375,765	04/08/2016	10/15/2041
3137BN-E8-3	FHR 4565 DM EXCH SEQ			4	1	8,650,082	101.9720	8,512,096	8,347,486	8,540,447		(18,652)			3.000	2.152	MON	20,869	250,425	09/21/2016	02/15/2042
3137BN-ED-2	FHR 4565 DZ Z SEQ			4	1	5,502,033	99.0980	5,575,259	5,625,996	5,516,951		3,385			3.000	3.155	MON	14,065	166,069	12/01/2019	03/15/2046

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and 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
3137BP-Q2-8	FHR 4579 GZ Z SEQ			4	1	11,852,879	98.5420	11,666,913	11,839,553	11,848,267		(1,306)			3.000	3.005	MON	29,599	349,482	12/01/2019	05/15/2046
3137BR-E3-5	FHR 4607 A EXCH SEQ			4	1	6,309,728	101.5980	6,171,402	6,074,347	6,203,378		(14,252)			3.000	2.171	MON	15,186	182,230	10/17/2016	11/15/2040
3137BS-DP-5	FHR 4622 GA SEQ			4	1	4,904,150	102.7740	4,929,284	4,796,235	4,870,570		(8,960)			3.000	2.329	MON	11,991	143,887	11/15/2016	05/15/2041
3137BS-DS-9	FHR 4622 HA SEQ			4	1	8,843,471	102.5300	8,661,254	8,447,495	8,742,383		(38,196)			3.000	1.997	MON	21,119	253,425	09/26/2016	11/15/2043
3137BS-E7-4	FHR 4622 JA SEQ			4	1	6,692,418	101.7810	6,537,867	6,423,436	6,631,746		(17,141)			3.000	1.906	MON	16,059	192,703	09/29/2016	12/15/2042
3137BS-UB-7	FHR 4628 BA EXCH SEQ			4	1	5,196,170	101.5170	5,177,885	5,100,535	5,163,005		(8,836)			3.000	2.450	MON	12,751	153,016	11/29/2016	05/15/2041
3137BT-2L-4	FHR 4631 VZ Z SEQ			4	1	4,846,552	106.4980	5,056,418	4,747,916	4,838,817		(3,418)			3.500	3.362	MON	13,848	163,069	12/01/2019	11/15/2046
3137BW-2C-7	FHR 4671 CA EXCH SEQ			4	1	2,945,447	103.7110	2,948,768	2,843,267	2,919,787		(11,017)			3.500	2.377	MON	8,293	99,514	03/22/2017	08/15/2043
3137BW-HK-3	FHR 4665 NZ Z SEQ			4	1	4,222,048	104.0420	4,510,511	4,335,266	4,241,460		4,922			3.500	3.722	MON	12,645	148,896	12/01/2019	02/15/2047
3137BW-YS-7	FHR 4674 AL SEQ			4	1	10,351,612	100.2130	11,085,526	11,062,000	10,481,154		38,992			3.000	3.528	MON	27,655	331,860	03/22/2017	07/15/2045
3137BX-CX-8	FHR 4673 KA EXCH SEQ			4	1	14,848,378	101.7970	14,595,186	14,337,601	14,681,074		(47,496)			3.500	2.256	MON	41,818	501,816	04/11/2017	08/15/2042
3137F1-4B-1	FHR 4690 QA EXCH SEQ			4	1	9,997,851	104.0990	10,104,490	9,706,652	9,937,969		(18,795)			3.500	2.561	MON	28,311	339,733	07/07/2017	05/15/2044
3137F1-5E-4	FHR 4690 WA EXCH SEQ			4	1	21,799,656	103.1460	21,764,534	21,100,695	21,652,203		(46,993)			3.500	2.478	MON	61,544	738,524	07/05/2017	12/15/2043
3137F3-QV-9	FHR 4764 DA EXCH SEQ			4	1	10,788,630	102.0820	10,761,002	10,541,562	10,751,423		(21,436)			4.000	2.814	MON	35,139	421,662	03/26/2018	07/15/2045
3137F4-DB-5	FHR 4778 BA EXCH SEQ			4	1	10,699,617	102.3320	10,695,131	10,451,397	10,645,374		(37,503)			4.000	2.803	MON	34,838	418,056	03/26/2018	09/15/2045
3137F4-S7-8	FHR 4776 WA EXCH SEQ			4	1	7,009,745	101.8750	6,979,785	6,851,309	6,983,847		(15,788)			4.000	2.647	MON	22,838	274,052	04/12/2018	07/15/2045
3137FA-E7-9	FHR 4708 B EXCH SEQ			4	1	16,795,291	103.0340	16,714,633	16,222,436	16,686,974		(40,712)			3.500	2.404	MON	47,315	567,785	09/22/2017	10/15/2044
3137FB-D3-7	FHR 4728 A EXCH SEQ			4	1	10,382,817	102.5100	10,291,669	10,039,665	10,323,953		(21,322)			3.500	2.443	MON	29,282	351,388	10/17/2017	02/15/2045
3137FB-HJ-3	FHR 4725 QT EXCH SEQ			4	1	17,255,448	103.4820	17,277,299	16,695,875	17,169,085		(36,265)			3.500	2.436	MON	48,696	584,356	10/11/2017	01/15/2045
3137FC-S9-6	FHR 4749 GA SEQ			4	1	7,500,359	103.5340	7,644,806	7,383,833	7,481,592		(9,232)			3.500	2.880	MON	21,536	258,434	02/06/2018	10/15/2044
3137FD-6H-7	FHR 4748 YA EXCH SEQ			4	1	15,361,142	102.1270	15,328,588	15,009,360	15,289,309		(27,437)			3.500	2.622	MON	43,777	525,328	01/16/2018	09/15/2044
3137FG-3N-3	FHR 4801 ZD Z SEQ			4	1	11,056,247	111.8230	12,150,368	10,865,751	11,048,956		(7,290)			4.000	3.802	MON	36,219	355,639	12/01/2019	06/15/2048
3137FG-NC-5	FHR 4809 JY EXCH SEQ			4	1	10,542,188	108.7630	10,876,289	10,000,000	10,485,844		(49,290)			4.500	3.436	MON	37,500	450,000	08/01/2018	05/15/2048
3137FG-SK-2	FHR 4814 BA EXCH SC PT			4	1	9,993,261	107.7150	10,412,801	9,667,000	9,967,300		(23,584)			4.500	3.657	MON	36,251	435,015	10/16/2018	07/15/2048
3138EL-NB-2	FN AL4014			4	1	8,576,576	106.5830	8,559,414	8,030,736	8,548,562		(9,418)			3.500	2.300	MON	23,423	281,076	10/24/2016	07/01/2043
31392J-LN-7	FN 2003-15 PG PAC-11			4	1	570,948	111.4240	661,552	593,723	581,416		401			5.500	6.001	MON	2,721	32,655	02/14/2006	03/25/2033
31394B-HK-6	FN 2004-96 QD PAC-11			4	1	3,622,830	113.2540	4,165,467	3,678,000	3,653,684		1,668			5.500	5.635	MON	16,858	202,290	11/30/2004	12/25/2034
31394Y-2B-9	FHR 2800 DZ Z SEQ			4	1	702,047	110.3300	928,668	841,720	866,953		1,907			5.500	7.736	MON	3,858	46,295	06/29/2004	05/15/2034
31395D-CQ-0	FN 2006-41 ZV Z SEQ			4	1	2,988,014	111.6380	3,406,543	3,051,426	3,022,015		498			6.000	6.215	MON	15,257	183,086	10/26/2006	05/25/2036
31395E-PK-5	FHR 2840 ZH Z SEQ			4	1	707,307	109.6000	917,403	837,049	795,938		1,421			5.000	6.313	MON	3,488	41,852	09/14/2004	08/15/2034
31395N-GE-1	FN 2006-45 AN SEQ			4	1	1,305,187	109.1150	1,438,087	1,317,955	1,308,786		468			6.000	6.210	MON	6,590	79,077	06/05/2006	06/25/2026
31396G-L8-2	FHR 3101 PE PAC-1-11			4	1	3,229,051	111.2890	3,647,733	3,277,704	3,251,968		472			5.500	5.712	MON	15,023	180,274	01/20/2006	01/15/2036
31397E-W5-0	FHR 3280 ME PAC-1-11			4	1	2,126,681	112.1790	2,417,026	2,154,624	2,144,102		121			5.500	5.643	MON	9,875	118,504	03/06/2007	02/15/2037
31397J-MR-2	FHR 3341 B SEQ			4	1	108,245	108.7230	123,273	113,383	109,117		62			6.000	6.804	MON	567	6,803	08/14/2007	07/15/2037
31397U-RC-5	FN 2011-53 TN EXCH PT			4	1	10,169,957	106.9150	10,312,411	9,645,388	10,131,603		(13,449)			4.000	2.964	MON	32,151	371,731	09/25/2019	06/25/2041
3140J9-YB-1	FN BMS205			4	1	13,977,690	107.0600	14,425,866	13,474,502	13,963,959		(13,731)			4.000	3.328	MON	44,915	359,320	03/18/2019	06/01/2045
31418D-FN-7	FN POOL MA3772			4	1	15,174,163	102.9080	15,062,390	14,636,721	15,166,939		(7,224)			3.500	2.966	MON	42,690	85,381	09/24/2019	09/01/2039
31418D-GJ-5	FN POOL MA3800			4	1	15,159,060	102.3190	15,132,277	14,789,326	15,155,819		(3,241)			3.000	2.685	MON	36,973	36,973	10/09/2019	10/01/2039
31418D-HJ-4	FNMA POOL MA3832			4	1	15,416,078	103.7810	15,392,831	14,832,065	15,413,077		(3,000)			3.500	2.862	MON	43,260		12/03/2019	11/01/2039
31418D-JP-8	FNMA POOL MA3869			4	1	14,527,970	103.7810	14,488,632	13,960,812	14,525,489		(2,481)			3.500	3.054	MON	40,719		12/03/2019	12/01/2039
38382B-DK-6	FANNIE MAE FANNIE MAE			4	1	6,114,375	101.9060	6,114,375	6,000,000	6,114,360											

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and 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
00206R-HK-1	AT&T INC SR UNSEC			2	2FE	2,858,730	115.0660	3,451,991	3,000,000	2,862,372		3,642			4.850	5.232	MS	48,500	77,600	02/13/2019	03/01/2039
002824-BG-4	ABBOTT LABORATORIES SR UNSEC			1	1FE	7,178,760	124.8030	9,017,041	7,225,000	7,183,482		1,563			4.750	4.800	MN	29,552	343,188	11/17/2016	11/30/2036
00287Y-AM-1	ABBVIE INC SR UNSEC			1	2FE	2,350,691	107.9170	2,563,023	2,375,000	2,353,826		525			4.400	4.463	MN	15,965	104,500	11/05/2012	11/06/2042
00287Y-AY-5	ABBVIE INC SR UNSEC			1	2FE	6,026,889	103.4390	6,258,038	6,050,000	6,034,451		2,164			3.200	3.245	MN	25,276	193,600	05/09/2016	05/14/2026
00287Y-BW-8	ABBVIE INC SERIES 144A			1	2FE	1,874,531	101.7350	1,907,540	1,875,000	1,874,536		5			3.200	3.203	MN	6,667		11/12/2019	11/21/2029
00507V-AH-2	ACTIVISION BLIZZARD SR UNSEC			1	2FE	1,848,043	100.4920	1,859,095	1,850,000	1,849,212		448			2.300	2.326	MS	12,529	42,550	06/01/2017	09/15/2021
00507V-AK-5	ACTIVISION BLIZZARD SR UNSEC			1	2FE	1,576,424	104.9120	1,652,357	1,575,000	1,576,091		(154)			3.400	3.388	MS	15,768	53,550	06/01/2017	09/15/2026
00507V-AL-3	ACTIVISION BLIZZARD SR UNSEC			1	2FE	1,220,958	101.1610	1,239,223	1,225,000	1,222,976		788			2.200	2.670	JD	1,416	31,850	05/23/2017	06/15/2022
00507V-AM-1	ACTIVISION BLIZZARD SR UNSEC			1	2FE	2,322,900	104.2610	2,606,529	2,500,000	2,341,382		17,620			3.400	4.408	JD	3,778	85,000	12/12/2018	06/15/2027
007944-AG-6	ADVENT HEALTH SYSTEM			1	1FE	5,000,000	97.2930	4,864,626	5,000,000	5,000,000					3.630	3.630	MS	30,754		10/23/2019	03/01/2049
00817Y-AZ-1	AETNA INC SR UNSEC			1	2FE	4,560,452	101.4010	4,639,114	4,575,000	4,561,119		276			3.875	3.893	FA	66,973	177,281	08/07/2017	08/15/2047
00912X-AN-4	AIR LEASE CORP SR UNSEC			1	2FE	3,719,850	107.0400	4,013,996	3,750,000	3,734,201		2,963			4.250	4.350	MS	46,927	159,375	09/09/2014	09/15/2024
00912X-AW-4	AIR LEASE CORP SR UNSEC			1	2FE	4,977,650	101.1090	5,055,444	5,000,000	4,988,587		4,354			2.625	2.720	JJ	65,625	131,250	06/05/2017	07/01/2022
00912X-AY-0	AIR LEASE CORP SR UNSEC			1	2FE	9,894,500	103.4720	10,347,162	10,000,000	9,913,693		9,203			3.625	3.752	JD	30,208	362,500	11/13/2017	12/01/2027
00912X-AZ-7	AIR LEASE CORP SR UNSEC			1	2FE	2,583,906	100.4420	2,611,494	2,600,000	2,593,872		5,104			2.500	2.707	MS	21,667	65,000	01/08/2018	03/01/2021
009158-AR-7	AIR PRODUCTS & CHEMICALS SR UNSEC			1	1FE	15,535,340	102.0080	15,811,211	15,500,000	15,509,875		(5,154)			3.000	2.964	MN	74,917	465,000	06/19/2014	11/03/2021
010392-EE-4	ALABAMA POWER CO SR UNSEC			1	1FE	999,560	124.1420	1,241,418	1,000,000	999,720		14			5.600	5.603	MS	16,489	56,000	03/12/2003	03/15/2033
010392-FJ-2	ALABAMA POWER CO SR UNSEC			1	1FE	4,986,151	106.1790	6,090,443	5,736,000	5,072,353		15,900			3.850	4.678	JD	18,403	220,836	12/03/2013	12/01/2042
015271-AD-1	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2FE	1,508,145	104.9940	1,574,917	1,500,000	1,506,384		(1,761)			3.900	3.759	JD	2,600	58,500	01/04/2019	06/15/2023
015271-AJ-8	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2FE	9,755,990	107.5710	10,341,857	9,614,000	9,728,795		(14,648)			3.950	3.749	JJ	175,108	379,753	01/04/2018	01/15/2027
015271-AK-5	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2FE	6,919,498	107.3210	7,458,837	6,950,000	6,925,970		2,485			3.950	4.001	JJ	126,587	274,525	03/16/2017	01/15/2028
015271-AN-9	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2FE	4,995,800	115.0920	5,754,577	5,000,000	4,996,283		268			4.700	4.709	JJ	117,500	241,528	06/12/2018	07/01/2030
015271-AR-0	ALEXANDRIA REAL ESTATE E CO.GUARNT			2	2FE	5,001,666	104.2170	5,210,845	5,000,000	5,001,693		27			3.375	3.371	FA	77,813		07/09/2019	08/15/2031
015271-AT-6	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2FE	3,868,878	98.6520	3,822,782	3,875,000	3,868,970		92			2.750	2.767	JD	32,265		09/03/2019	12/15/2029
01959L-AB-8	ALLINA HEALTH SYSTEM UNSEC			2	1FE	5,000,000	112.9910	5,649,568	5,000,000	5,000,000					4.430	4.430	AO	46,761	221,500	03/30/2017	04/15/2047
020002-BC-4	ALLSTATE CORP SR UNSEC			1	1FE	1,643,004	114.8880	1,895,656	1,650,000	1,643,399		130			4.200	4.225	JD	3,080	69,300	12/01/2016	12/15/2046
020002-BG-5	ALLSTATE CORP SR UNSEC			2	1FE	14,931,398	110.3830	16,502,318	14,950,000	14,931,926		528			3.850	3.856	FA	321,363		06/05/2019	08/10/2049
023551-AM-6	HESS CORP SR UNSEC			1	3FE	2,116,540	126.2790	2,525,571	2,000,000	2,078,516		(3,612)			7.125	6.673	MS	41,958	142,500	03/12/2003	03/15/2033
02361D-AM-2	AMEREN ILLINOIS CO SR SEC			1	1FE	8,727,966	118.9940	10,441,730	8,775,000	8,732,973		916			4.800	4.834	JD	18,720	421,200	12/05/2013	12/15/2043
025537-AH-4	AMERICAN ELECTRIC POWER SR UNSEC			1	2FE	2,821,243	100.1900	2,830,381	2,825,000	2,823,891		1,255			2.150	2.196	MN	8,098	60,738	11/08/2017	11/13/2020
025816-BR-9	AMERICAN EXPRESS CO SR UNSEC			2	1FE	4,974,400	103.2960	5,164,791	5,000,000	4,977,722		3,322			3.000	3.100	AO	25,417	150,000	03/25/2019	10/30/2024
025816-BS-7	AMERICAN EXPRESS CO SR UNSEC			2	1FE	6,993,630	103.7730	7,264,094	7,000,000	6,995,857		1,224			3.400	3.420	FA	81,978	238,000	02/22/2018	02/27/2023
02581M-EG-0	AMERICAN EXPRESS CREDIT SR UNSEC			1	1FE	3,991,080	101.6390	4,065,555	4,000,000	3,995,980		1,771			2.700	2.748	MS	35,400	108,000	02/28/2017	03/03/2022
025932-AL-8	AMERICAN FINANCIAL GROUP SR UNSEC			1	2FE	11,003,410	107.9020	12,058,093	11,175,000	11,004,463		2,136			4.500	4.595	JD	22,350	502,875	03/14/2019	06/15/2047
02665W-CJ-8	AMERICAN HONDA FINANCE SR UNSEC			1	1FE	4,991,350	104.6840	5,234,179	5,000,000	4,993,719		1,641			3.450	3.488	JJ	80,021	171,542	07/11/2018	07/14/2023
02665W-CY-5	AMERICAN HONDA FINANCE SR UNSEC			1	1FE	14,986,200	100.7770	15,116,538	15,000,000	14,988,498		2,298			2.200	2.232	JD	3,667	165,000	06/24/2019	06/27/2022
02665W-CZ-2	AMERICAN HONDA FINANCE SR UNSEC			1	1FE	14,966,250	101.1040	15,165,547	15,000,000	14,969,532		3,282			2.400	2.448	JD	4,000	180,000	06/24/2019	06/27/2024
026874-DK-0	AMERICAN INTL GROUP SR UNSEC			1	2FE	7,696,186	109.9380	8,492,729	7,725,000	7,700,471		2,434			4.200	4.246	AO	81,113	324,450	03/19/2018	04/01/2028
029912-BE-1	AMERICAN TOWER CORP SR UNSEC			1	2FE	4,992,900	106.7890	5,339,471	5,000,000	4,998,457		775			5.900	5.918	MN	49,167	295,000	10/30/2011	11/01/2021
03027X-AA-8	AMERICAN TOWER CORP SR UNSEC			1	2FE	4,990,500	105.3740	5,268,702	5,000,000	4,997,520		1,043			4.700	4.724	MS	69,194	235,000	03/07/2012	03/15/2022
03027X-AB-6	AMERICAN TOWER CORP SR UNSEC			1	2FE																

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
03523T-BT-4	ANHEUSER-BUSCH INBEV WOR CO.GUARNT			1	2FE	3,945,888		4,433,005	3,956,000	3,946,440		.161			4.439	4.454	AO	41,463	175,607	08/21/2017	10/06/2048
035240-AG-5	ANHEUSER-BUSCH INBEV WOR CO.GUARNT				2FE	5,267,170		118,0590	5,902,939	5,000,000		5,248,721	(6,422)		4.950	4.589	JJ	114,125	247,500	12/19/2016	01/15/2042
035240-AJ-9	ANHEUSER-BUSCH INBEV WOR CO.GUARNT	1			2FE	6,666,969		105,2890	7,054,344	6,700,000		6,676,050	5,429		3.500	3.596	JJ	110,085	234,500	03/20/2018	01/12/2024
035240-AR-1	ANHEUSER-BUSCH INBEV WOR CO.GUARNT	2			2FE	9,964,100		118,9760	11,897,649	10,000,000		9,966,219	2,119		4.900	4.940	JJ	215,056	245,000	01/10/2019	01/23/2031
037399-BC-6	AON CORP CO.GUARNT	2			2FE	13,287,897		107,0340	14,235,505	13,300,000		13,288,570	673		3.750	3.761	MN	81,740	249,375	04/30/2019	05/02/2029
037735-CX-3	APPALACHIAN POWER CO SR UNSEC	2			1FE	3,476,060		115,4470	4,040,652	3,500,000		3,476,354	294		4.500	4.542	MS	52,500	76,563	03/04/2019	03/01/2049
037833-AK-6	APPLE INC SR UNSEC	1			1FE	7,365,191		101,6390	7,495,862	7,375,000		7,371,462	1,005		2.400	2.415	MN	28,517	177,000	04/30/2013	05/03/2023
037833-AR-1	APPLE INC SR UNSEC	1			1FE	4,488,930		101,5200	4,568,379	4,500,000		4,497,696	1,654		2.850	2.889	MN	19,594	128,250	04/29/2014	05/06/2021
037833-AS-9	APPLE INC SR UNSEC	1			1FE	12,489,500		106,1140	13,264,311	12,500,000		12,494,993	1,050		3.450	3.460	MN	65,885	431,250	04/29/2014	05/06/2024
037833-BY-5	APPLE INC SR UNSEC	1			1FE	16,264,140		105,8060	17,246,432	16,300,000		16,276,610	3,385		3.250	3.276	FA	188,356	529,750	02/16/2016	02/23/2026
037833-CX-6	APPLE INC SR UNSEC	1			1FE	7,981,520		104,7110	8,376,876	8,000,000		7,985,690	1,684		3.000	3.027	JD	7,333	240,000	06/13/2017	06/20/2027
038222-AL-9	APPLIED MATERIALS INC SR UNSEC	1			1FE	13,476,986		105,9360	14,327,850	13,525,000		13,488,673	4,356		3.300	3.342	AO	111,581	446,325	03/28/2017	04/01/2027
03836W-AB-9	AQUA AMERICA INC SR UNSEC	2			2FE	6,578,050		105,0530	6,907,203	6,575,000		6,577,880	(170)		3.566	3.560	MN	39,077	120,489	04/25/2019	05/01/2029
03836W-AC-7	AQUA AMERICA INC SR UNSEC	2			2FE	9,774,818		111,9140	10,911,573	9,750,000		9,774,613	(205)		4.276	4.261	MN	69,485	214,245	04/29/2019	05/01/2049
039483-BH-4	ARCHER-DANIELS-MIDLAND C SR UNSEC	1			1FE	8,318,413		110,1970	9,835,094	8,925,000		8,385,934	12,971		4.016	4.434	AO	74,673	358,428	04/30/2014	04/16/2043
040555-CF-9	ARIZONA PUBLIC SERVICE SR UNSEC	1			1FE	3,095,430		122,7490	3,682,463	3,000,000		3,061,103	(3,048)		5.625	5.409	MN	21,563	168,750	05/29/2003	05/15/2033
040555-CI-2	ARIZONA PUBLIC SERVICE SR UNSEC	1			1FE	14,989,650		102,5810	15,387,173	15,000,000		14,991,803	933		2.950	2.958	MS	130,292	442,500	09/06/2017	09/15/2027
042735-BG-4	ARROW ELECTRONICS INC SR UNSEC	1			2FE	4,323,335		102,7410	4,469,253	4,350,000		4,331,484	3,588		3.250	3.349	MS	44,376	141,375	09/05/2017	09/08/2024
04351L-AB-6	ASCENSION HEALTH SR UNSEC				1FE	1,588,635		110,7070	1,721,493	1,555,000		1,587,205	(677)		3.945	3.821	MN	7,838	61,345	10/02/2017	11/15/2046
045054-AJ-2	ASHTAD CAPITAL INC SERIES 144A	1			2FE	6,050,000		101,0000	6,050,000	6,050,000		6,050,000			4.000	4.000	MN	38,317		10/28/2019	05/01/2028
048303-CE-9	ATLANTIC CITY ELECTRIC 1ST MORTG	1			1FE	2,496,200		102,3340	2,558,349	2,500,000		2,499,429	435		4.350	4.369	AO	27,188	108,750	03/29/2011	04/01/2021
048303-DF-5	ATLANTIC CITY ELEC CO SR-SEC	1			1	3,000,000		123,5720	3,707,160	3,000,000		3,000,000			5.800	5.800	MS	58,000	174,000	03/08/2006	03/01/2036
049560-AK-1	ATMOS ENERGY CORP SR UNSEC	1			1FE	1,993,560		128,8660	2,577,320	2,000,000		1,994,505	131		5.500	5.522	JD	4,889	110,000	06/07/2011	06/15/2041
049560-AL-9	ATMOS ENERGY CORP SR UNSEC	1			1FE	7,485,900		111,9350	8,395,106	7,500,000		7,487,852	.310		4.150	4.161	JJ	143,521	311,250	01/08/2013	01/15/2043
049560-AM-7	ATMOS ENERGY CORP SR UNSEC	1			1FE	1,402,745		112,3500	1,516,726	1,350,000		1,399,774	(1,213)		4.125	3.889	AO	11,756	55,688	06/05/2017	10/15/2044
049560-AN-5	ATMOS ENERGY CORP SR UNSEC	1			1FE	12,340,969		103,0940	12,757,942	12,375,000		12,348,776	3,091		3.000	3.032	JD	16,500	371,250	06/05/2017	06/15/2027
049560-AP-0	ATMOS ENERGY CORP SR UNSEC	2			1FE	7,362,926		116,8300	8,645,455	7,400,000		7,363,676	613		4.300	4.330	AO	79,550	315,548	10/01/2018	10/01/2048
053332-AR-3	AUTOZONE INC SR UNSEC	1			2FE	4,867,713		104,1710	5,052,291	4,850,000		4,861,115	(2,058)		3.250	3.199	AO	33,276	157,625	04/18/2016	04/15/2025
053332-AT-9	AUTOZONE INC SR UNSEC	1			2FE	7,273,109		103,0500	7,496,861	7,275,000		7,273,741	178		3.125	3.128	AO	44,206	227,344	04/18/2016	04/21/2026
05351W-AA-1	AVANGRID INC SR UNSEC	1			2FE	4,239,885		103,1500	4,383,868	4,250,000		4,242,716	1,348		3.150	3.188	JD	11,156	133,875	11/16/2017	12/01/2024
05351W-AB-9	AVANGRID INC SR UNSEC	2			2FE	4,069,214		105,9730	4,318,393	4,075,000		4,069,576	362		3.800	3.817	JD	12,904	83,877	05/14/2019	06/01/2029
05379B-AK-3	AVISTA CORP 1ST MORTG	1			1FE	993,660		132,0140	1,320,135	1,000,000		995,322	167		6.250	6.297	JD	5,208	62,500	11/14/2005	12/01/2035
05379B-AP-2	AVISTA CORP 1ST MORTG	1			1FE	997,700		106,2840	1,062,837	1,000,000		999,477	214		5.125	5.150	AO	12,813	51,250	09/15/2009	04/01/2022
05379B-AQ-0	AVISTA CORP 1ST MORTG	1			1FE	7,492,425		114,3950	8,579,612	7,500,000		7,492,719	286		4.350	4.356	JD	27,188	326,250	05/15/2018	06/01/2048
054561-AC-9	AXA EQUITABLE HOLDINGS I SR UNSEC	2			2FE	3,944,952		104,7330	4,136,945	3,950,000		3,946,167	1,215		3.900	3.932	AO	30,382	154,050	01/16/2019	04/20/2023
054561-AJ-4	AXA EQUITABLE HOLDINGS I SR UNSEC	2			2FE	18,238,102		108,4730	19,525,101	18,000,000		18,227,414	(10,687)		4.350	4.160	AO	154,425	674,250	06/24/2019	04/20/2028
054561-AM-7	AXA EQUITABLE HOLDINGS I SR UNSEC	2			2FE	5,982,618		107,3190	6,439,156	6,000,000		5,983,330	712		5.000	5.018	AO	59,167	300,000	01/23/2019	04/20/2048
05523U-AL-4	BAE SYSTEMS HOLDINGS INC CO.GUARNT	1			2FE	9,963,702		113,5080	11,563,021	10,187,000		9,980,184	4,219		4.750	4.892	AO	112,906	483,883	12/29/2015	10/07/2044
05531F-AX-1	BB&T CORP SR UNSEC	1			1FE	6,986,910		101,7270	7,120,922	7,000,000		6,993,940	2,574		2.750	2.790	AO	48,125	192,500	03/16/2017	04/01/2022
05531G-AB-7	BB&T CORP SUBORD	2			1FE	6,993,070		108,3680	7,585,756	7,000,000		6,993,532	.462		3.875	3.887	MS	76,854	136,		

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
07274N-AL-7	BAYER US FINANCE II LLC CO.GUARNT			1	2FE	8,549,731		109,0170	8,600,000	8,555,577			3,958		4.375	4.446	JD	16,722	376,250	06/26/2018	12/15/2028
07274N-AN-3	BAYER US FINANCE II LLC CO.GUARNT			1	2FE	1,132,014		108,4420	1,150,000	1,132,868			569		4.625	4.747	JD	886	53,188	06/18/2018	06/25/2038
07274N-AQ-6	BAYER US FINANCE II LLC CO.GUARNT			1	2FE	1,644,324		114,3100	1,650,000	1,644,456			88		4.875	4.897	JD	1,341	80,438	06/18/2018	06/25/2048
07330N-AT-2	BRANCH BANKING AND TRUST SERIES BKNT			2	1FE	13,227,475		99,8420	13,229,092	13,227,780			305		2.150	2.186	JD	19,783		12/03/2019	12/06/2024
075887-AV-1	BECTON DICKINSON SR UNSEC			1	2FE	4,949,200		123,7490	5,000,000	4,958,197			1,110		6.000	6.074	MN	38,333	300,000	05/11/2009	05/15/2039
075887-AW-9	BECTON DICKINSON AND CO SR UNSEC			1	2FE	133,840		100,9320	130,202	129,000			(819)		3.250	2.588	MN	571		09/11/2014	11/12/2020
084659-AM-3	BERKSHIRE HATHAWAY ENERG SR UNSEC			1	1FE	5,878,624		105,5980	5,900,000	5,881,795			1,880		3.250	3.293	AO	40,481	191,750	05/02/2018	04/15/2028
084664-BV-2	BERKSHIRE HATHAWAY FIN CO.GUARNT			1	1FE	2,429,984		115,2900	2,450,000	2,432,491			425		4.300	4.349	MN	13,461	105,350	05/08/2013	05/15/2043
084664-CQ-2	BERKSHIRE HATHAWAY FIN CO.GUARNT			2	1FE	3,730,988		118,0040	4,425,135	3,731,437			329		4.200	4.230	FA	59,500	157,500	08/07/2018	08/15/2048
084664-CR-0	BERKSHIRE HATHAWAY FIN CO.GUARNT			2	1FE	13,120,425		118,2570	15,669,085	13,250,000			13,122,607		4.250	4.308	JJ	259,663	287,819	01/04/2019	01/15/2049
084670-BC-1	BERKSHIRE HATHAWAY INC SR UNSEC			1	1FE	7,499,400		103,2310	7,742,354	7,500,000			66		3.750	3.751	FA	106,250	281,250	08/10/2011	08/15/2021
092113-AM-1	BLACK HILLS CORP SR UNSEC			1	2FE	2,005,983		101,0950	2,021,894	2,004,181			(572)		3.150	3.114	JJ	29,050	63,000	10/05/2016	01/15/2027
092113-AR-0	BLACK HILLS CORP			1	2FE	8,969,040		99,4930	8,954,402	8,969,687			647		3.050	3.090	AO	67,100		09/26/2019	10/15/2029
092114-AB-3	BLACK HILLS POWER INC 1ST MORTG			1	1FE	1,998,620		131,8000	2,636,004	1,998,866			29		6.125	6.130	MN	20,417	122,500	10/22/2009	11/01/2039
09247X-AP-6	BLACKROCK INC SR UNSEC			2	1FE	2,851,713		107,2140	3,082,410	2,875,000			1,344		3.250	3.346	AO	15,832	46,978	04/17/2019	04/30/2029
097023-BZ-7	BOEING CO SR UNSEC			1	1FE	3,340,260		102,9620	3,706,644	3,348,915			4,712		3.625	4.042	MS	43,500	130,500	02/21/2018	03/01/2048
097023-CA-1	BOEING CO SR UNSEC			2	1FE	6,730,329		105,8130	7,301,117	6,900,000			6,747,105		3.450	3.747	MN	39,675	238,711	10/29/2018	11/01/2028
097023-CB-9	BOEING CO SR UNSEC			2	1FE	2,613,324		105,8950	2,965,058	2,800,000			2,617,054		3.850	4.245	MN	17,967	108,099	10/29/2018	11/01/2048
097023-CF-0	BOEING CO SR UNSEC			2	1FE	7,932,891		104,1650	8,645,687	8,300,000			7,936,356		3.825	4.049	MS	105,825	172,848	02/13/2019	03/01/2059
100743-AK-9	BOSTON GAS COMPANY SR UNSEC			1	1FE	6,194,172		103,4910	6,416,442	6,200,000			6,195,409		3.150	3.161	FA	81,375	195,300	07/31/2017	08/01/2027
10112R-AZ-7	BOSTON PROPERTIES LP SR UNSEC			1	2FE	8,764,404		103,7140	9,126,795	8,771,417			4,506		3.200	3.270	JJ	129,849	251,200	03/22/2019	01/15/2025
10112R-BA-1	BOSTON PROPERTIES LP SR UNSEC			2	2FE	13,551,176		113,2520	15,402,321	13,600,000			13,555,559		4.500	4.545	JD	51,000	617,100	11/13/2018	12/01/2028
10112R-BB-9	BOSTON PROPERTIES LP SR UNSEC			2	2FE	5,539,733		104,3470	5,791,240	5,550,000			5,540,194		3.400	3.422	JD	5,242	94,350	06/12/2019	06/21/2029
10373Q-AG-5	BP CAP MARKETS AMERICA CO.GUARNT			1	1FE	15,385,848		103,3200	15,498,048	15,209,240			(168,444)		4.742	3.536	MS	217,342	711,300	12/14/2018	03/11/2021
10373Q-AT-7	BP CAP MARKETS AMERICA CO.GUARNT			2	1FE	3,743,850		104,3880	4,123,339	3,950,000			3,769,723		3.119	3.940	MN	19,507	123,201	12/14/2018	05/04/2026
10373Q-AU-4	BP CAP MARKETS AMERICA CO.GUARNT			2	1FE	4,848,693		100,4550	5,022,740	5,000,000			4,904,854		2.112	3.269	MS	30,800	105,600	12/14/2018	09/16/2021
105340-AN-3	BRANDYWINE OPER PARTNERS CO.GUARNT			1	2FE	2,897,550		105,8950	3,176,840	3,000,000			2,940,175		4.100	4.572	AO	30,750	123,000	11/13/2015	10/01/2024
105340-AQ-6	BRANDYWINE OPER PARTNERS CO.GUARNT			1	2FE	8,636,880		104,4330	9,398,946	8,689,121			32,010		3.950	4.473	MN	45,425	355,500	05/15/2018	11/15/2027
110122-BK-3	BRISTOL MYERS SQUIBB CO SERIES 144A			1	1FE	5,151,600		103,5720	5,178,599	5,000,000			5,146,362		3.250	2.252	FA	59,132		11/20/2019	02/20/2023
110122-BP-2	BRISTOL MYERS SQUIBB CO SERIES 144A			1	1FE	8,089,271		107,0270	7,650,000	8,083,321			(5,950)		3.450	2.624	MN	33,724		11/20/2019	11/15/2027
110122-BQ-0	BRISTOL MYERS SQUIBB CO SERIES 144A			1	1FE	13,116,036		110,2380	13,228,572	12,000,000			13,101,806		3.900	2.603	FA	170,300		11/20/2019	02/20/2028
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC			2	1FE	2,141,658		103,1730	2,218,210	2,150,000			2,142,683		1.025			38,969		05/07/2019	07/26/2024
11120V-AB-9	BRIXMOR OPERATING PART SR UNSEC			1	2FE	16,130,803		104,1410	16,831,301	16,162,000			16,149,360		4.489			236,594	626,278	12/23/2015	08/15/2022
11120V-AC-7	BRIXMOR OPERATING PART SR UNSEC			1	2FE	2,706,688		106,4420	2,900,554	2,725,000			2,712,341		4.125	4.208	JD	4,996	112,406	06/02/2016	06/15/2026
11134L-AH-2	BROADCOM CRP / CAYMN FI CO.GUARNT			1	2FE	3,485,879		103,7660	3,631,800	3,500,000			3,488,543		3.875	3.929	JJ	62,538	135,625	02/07/2018	01/15/2027
11134L-AK-5	BROADCOM CRP / CAYMN FI CO.GUARNT			1	2FE	4,994,800		100,0600	5,003,008	5,000,000			4,998,231		2.200	2.235	JJ	50,722	110,000	02/07/2018	01/15/2021
11134L-AM-1	BROADCOM CRP / CAYMN FI CO.GUARNT			1	2FE	4,999,494		100,5160	5,025,798	4,999,945			17		2.650	2.650	JJ	61,097	132,500	02/07/2018	01/15/2023
11134L-AR-0	BROADCOM CRP / CAYMN FI CO.GUARNT			1	2FE	4,947,854		100,5990	4,979,633	4,950,000			4,948,811		3.500	3.503	JJ	79,888	173,250	02/07/2018	01/15/2028
114259-AP-9	BROOKLYN UNION GAS CO SR UNSEC			1	1FE	20,999,950		114,3600	24,015,647	21,000,000			20,999,991		4.504	4.504	MS	291,634	945,840	03/11/2016	03/10/2046
114259-AU-8	BROOKLYN UNION GAS CO SR UNSEC			2	1FE	5,000,000		114,6580	5,732,906	5,000,000			5,000,000		4.487	4.487	MS	72,914	112,175	02/27/2019	03/04/2049
12189L-AC-5	BURLINGTN NORTH SANTA FE SR UNSEC			1	1FE	1,658,001		123,6290	2,144,962	1,735,000			1,669,744		5.050	5.349	MS	29,206,			

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
126117-AU-4	CNA FINANCIAL CORP SR UNSEC			1	2FE	11,177,650	104.0970	11,606,793	11,150,000	11,172,552		(2,650)			3.450	3.419	FA	145,322	384,675	08/28/2017	08/15/2027
126117-AV-2	CNA FINANCIAL CORP SR UNSEC			2	2FE	7,004,148	107.5360	7,527,522	7,000,000	7,003,889		(259)			3.900	3.893	MN	45,500	132,708	05/01/2019	05/01/2029
12636Y-AC-6	CRH AMERICA FINANCE INC CO GUARNT			1	2FE	7,452,825	107.8390	8,087,900	7,500,000	7,459,761		4,030			3.950	4.027	AO	71,594	296,250	03/27/2018	04/04/2028
12636Y-AD-4	CRH AMERICA FINANCE INC CO GUARNT			1	2FE	2,360,710	108.8550	2,721,376	2,500,000	2,363,902		2,211			4.500	4.856	AO	27,188	112,500	08/09/2018	04/04/2048
126408-GU-1	CSX CORP SR UNSEC			1	2FE	9,665,535	126.5010	12,333,800	9,750,000	9,678,356		1,725			5.500	5.559	AO	113,208	536,250	05/20/2011	04/15/2041
126408-GY-3	CSX CORP SR UNSEC			1	2FE	11,363,130	108.9900	13,037,385	11,962,000	11,423,999		12,244			4.100	4.404	MS	144,408	490,442	08/05/2014	03/15/2044
126408-GZ-0	CSX CORP SR UNSEC			1	2FE	5,420,877	106.1240	5,757,243	5,425,000	5,423,263		414			3.700	3.709	MN	33,454	200,725	10/17/2013	11/01/2023
126410-LL-1	CSX TRANSPORTATION INC SR UNSEC			1	2FE	2,130,849	152.9840	2,570,136	1,680,000	2,056,356		(7,171)			7.875	6.069	MN	16,905	132,300	08/27/2004	05/15/2043
12641L-BU-6	CSX CORP SR UNSEC			1	2FE	2,765,775	128.6220	3,215,555	2,500,000	2,663,160		(13,598)			6.800	5.850	JD	14,167	170,000	06/15/2010	12/01/2028
126650-CL-2	CVS HEALTH CORP SR UNSEC			1	2FE	14,601,615	106.4090	15,695,341	14,750,000	14,660,451		14,142			3.875	3.998	JJ	255,615	571,563	07/13/2015	07/20/2025
126650-CU-2	CVS HEALTH CORP SR UNSEC			1	2FE	9,294,281	101.4690	9,512,753	9,375,000	9,320,623		7,583			2.875	2.975	JD	22,461	269,531	05/16/2016	06/01/2026
126650-CZ-1	CVS HEALTH CORP SR UNSEC			2	2FE	5,158,750	118.1480	5,907,406	5,000,000	5,155,450		(2,616)			5.050	4.845	MS	67,333	252,500	07/30/2018	03/25/2048
133131-AW-2	CAMDEN PROPERTY TRUST SR UNSEC			2	1FE	5,294,329	111.6930	5,919,750	5,300,000	5,294,977		568			4.100	4.113	AO	45,874	223,940	10/02/2018	10/15/2028
133131-AX-0	CAMDEN PROPERTY TRUST SR UNSEC			2	1FE	2,294,273	104.0160	2,392,373	2,300,000	2,294,559		286			3.150	3.179	JJ	39,043		06/06/2019	07/01/2029
14040H-BN-4	CAPITAL ONE FINANCIAL CO SR UNSEC			1	2FE	9,969,400	106.5520	10,655,219	10,000,000	9,976,885		2,746			3.750	3.787	MS	116,667	375,000	03/06/2017	03/09/2027
14040H-BW-4	CAPITAL ONE FINANCIAL CO SR UNSEC			2	2FE	2,994,060	107.3920	3,221,772	3,000,000	2,995,033		516			3.800	3.824	JJ	47,817	114,000	01/25/2018	01/31/2028
14040H-BY-0	CAPITAL ONE FINANCIAL CO SR UNSEC			2	2FE	9,991,200	101.7980	10,179,752	10,000,000	9,995,995		2,897			3.450	3.481	AO	58,458	345,000	04/26/2018	04/30/2021
14149Y-AY-4	CARDINAL HEALTH INC SR UNSEC			1	2FE	7,144,678	102.6250	7,480,355	7,289,000	7,229,607		17,218			3.200	3.471	MS	68,679	233,248	09/11/2014	03/15/2023
14149Y-BF-4	CARDINAL HEALTH INC SR UNSEC			1	2FE	3,375,000	100.9770	3,407,987	3,375,000	3,375,000					2.616	2.616	JD	3,924	88,290	06/01/2017	06/15/2022
14149Y-BJ-6	CARDINAL HEALTH INC SR UNSEC			1	2FE	10,200,000	102.1730	10,421,683	10,200,000	10,200,000					3.410	3.410	JD	15,459	347,820	06/01/2017	06/15/2027
149123-BS-9	CATERPILLAR INC SR UNSEC			1	1FE	6,486,285	129.3600	8,408,410	6,500,000	6,488,357		291			5.200	5.214	MN	31,922	338,000	05/24/2011	05/27/2041
149123-CB-5	CATERPILLAR INC SR UNSEC			1	1FE	25,084,713	111.8870	30,843,843	27,567,000	25,380,228		55,607			3.803	4.357	FA	396,052	1,048,373	07/31/2014	08/15/2042
149123-CD-1	CATERPILLAR INC SR UNSEC			1	1FE	12,536,373	117.8490	14,878,395	12,625,000	12,545,728		1,802			4.300	4.342	MN	69,367	542,875	05/05/2014	05/15/2044
15189T-AV-9	CENTERPOINT ENERGY INC SR UNSEC			2	2FE	4,979,950	108.4540	5,422,698	5,000,000	4,982,147		1,826			4.250	4.299	MN	35,417	227,847	10/03/2018	11/01/2028
15189W-AL-4	CENTERPOINT ENERGY RES SR UNSEC			1	2FE	7,495,650	106.8910	8,016,855	7,500,000	7,496,317		370			4.000	4.007	AO	75,000	300,000	03/26/2018	04/01/2028
15189X-AM-0	CENTERPOINT ENER HOUSTON GENL REF MORT			1	1FE	4,384,035	104.8560	4,718,526	4,500,000	4,394,566		2,944			3.550	3.704	FA	66,563	159,750	04/19/2016	08/01/2042
15189X-AT-5	CENTERPOINT ENER HOUSTON GENL REF MORT			2	1FE	9,939,300	117.3050	11,730,459	10,000,000	9,940,491		1,191			4.250	4.286	FA	177,083	231,389	01/10/2019	02/01/2049
171798-AD-3	CIMAREX ENERGY CO SR UNSEC			1	2FE	1,970,023	103.3610	2,041,374	1,975,000	1,971,246		431			3.900	3.930	MN	9,842	77,025	04/03/2017	05/15/2027
172070-CP-7	DUKE ENERGY OHIO INC SR UNSEC			1	2FE	3,649,800	122.0270	4,881,081	4,000,000	3,764,749		11,072			5.400	6.045	JD	9,600	216,000	09/08/2004	06/15/2033
172967-DS-7	CITIGROUP INC SUBORD			2	2FE	2,513,975	80.0000	2,000,000	2,500,000	2,509,161		(783)			2.460	(0.019)	FMAN	6,320	77,063	05/23/2007	08/25/2036
172967-HA-2	CITIGROUP INC SUBORD			2	2FE	6,500,000	146.1210	9,497,863	6,500,000	6,500,000					6.675	6.675	MS	130,163	433,875	09/13/2013	09/13/2043
172967-HB-0	CITIGROUP INC SUBORD			2	2FE	5,000,000	114.2340	5,711,701	5,000,000	5,000,000					5.500	5.500	MS	82,500	275,000	09/10/2013	09/13/2025
172967-HE-4	CITIGROUP INC SR UNSEC			1	1FE	17,451,175	119.8040	20,965,755	17,500,000	17,456,298		941			4.950	4.968	MN	129,938	866,250	10/31/2013	11/07/2043
172967-KN-0	CITIGROUP INC SR UNSEC			1	1FE	21,955,560	104.9470	23,088,340	22,000,000	21,970,122		4,155			3.400	3.424	MN	124,667	748,000	04/26/2016	05/01/2026
172967-KV-2	CITIGROUP INC SR UNSEC			1	1FE	7,994,400	100.5920	8,047,343	8,000,000	7,998,151		1,130			2.350	2.365	FA	77,811	188,000	07/26/2016	08/02/2021
172967-LP-4	CITIGROUP INC SR UNSEC			1	1FE	5,000,000	106.4850	5,324,235	5,000,000	5,000,000					3.668	3.668	JJ	79,983	183,400	07/17/2017	07/24/2028
17308C-CA-6	CITIGROUP INC			1	1FE	4,375,000	100.2900	4,387,700	4,375,000	4,375,000					2.312	2.312	MN	16,015		10/28/2019	11/04/2022
17308C-CS-3	CITIGROUP INC			1	1FE	12,500,000	101.4020	12,675,244	12,500,000	12,500,000					2.976	2.976	MN	57,867		10/28/2019	11/05/2030
17325F-AE-8	CITIBANK NA SR UNSEC			1	1FE	9,995,700	100.0490	10,004,899	10,000,000	9,999,345		1,450			2.100	2.115	JD	11,083	210,000	06/06/2017	06/12/2020
17325F-AQ-1	CITIBANK NA SR UNSEC			2	1FE	4,994,500	102.1330	5,106,639	5,000,000	4,997,071		1,798			3.400	3.439	JJ	74,611	170,000	07/16/2018	07/23/23

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
205887-BR-2	CONAGRA BRANDS INC SR UNSEC			1	2FE	3,357,720	103.0140	3,467,444	3,366,000	3,363,175			863		3.200	3.229	JJ	46,675	107,712	01/15/2013	01/25/2023
205887-BZ-4	CONAGRA BRANDS INC SR UNSEC				2FE	2,871,694	103.1670	2,966,050	2,875,000	2,872,966			1,067		3.800	3.841	AO	20,940	109,250	10/15/2018	10/22/2021
207597-EL-5	CONNECTICUT LIGHT & PWR 1ST REF MORT	2			1FE	2,463,648	114.4700	2,747,271	2,400,000	2,462,704			(944)		4.000	3.846	AO	24,000	48,000	03/25/2019	04/01/2048
20825C-AQ-7	CONOCOPHILLIPS CO.GUARNT	1			1FE	4,643,950	145.3970	7,269,833	5,000,000	4,700,948			7,253		6.500	7.076	FA	135,417	325,000	05/18/2009	02/01/2039
209111-FC-2	CON EDISON CO OF NY INC SR UNSEC	1			1FE	6,672,190	108.0460	7,563,240	7,000,000	6,708,374			7,286		3.950	4.234	MS	92,167	276,500	08/05/2014	03/01/2043
209111-FL-2	CON EDISON CO OF NY INC SR UNSEC	1			1FE	4,483,350	108.0900	4,864,044	4,500,000	4,484,175			318		3.875	3.896	JD	7,750	174,375	06/05/2017	06/15/2047
209111-FM-0	CONSOLIDATED EDISON INC SR UNSEC	1			1FE	7,997,920	104.4970	8,359,757	8,000,000	7,998,306			187		3.125	3.128	MN	31,944	250,000	11/13/2017	11/15/2027
209111-FN-8	CON EDISON CO OF NY INC SR UNSEC	1			1FE	2,988,120	106.8230	3,204,686	3,000,000	2,988,385			129		4.000	4.020	MN	15,333	120,000	11/13/2017	11/15/2057
209111-FW-8	CON EDISON CO OF NY INC	1			1FE	1,982,220	102.9320	2,058,631	2,000,000	1,982,250			30		3.700	3.743	MN	10,894		11/05/2019	11/15/2059
21036P-BB-3	CONSTELLATION BRANDS INC CO.GUARNT	2			2FE	1,996,240	109.1630	2,183,252	2,000,000	1,996,828			512		4.400	4.431	MN	11,244	91,911	10/22/2018	11/15/2025
210518-CT-1	CONSUMERS ENERGY CO 1ST MORTG	1			1FE	1,124,899	102.1810	1,149,541	1,125,000	1,124,975			10		2.850	2.851	MN	4,097	32,063	05/01/2012	05/15/2022
210518-CZ-7	CONSUMERS ENERGY CO 1ST MORTG	1			1FE	1,364,303	100.2230	1,378,063	1,375,000	1,365,060			231		3.250	3.291	FA	16,882	44,688	08/01/2016	08/15/2046
210518-DA-1	CONSUMERS ENERGY CO 1ST MORTG	1			1FE	4,356,713	111.7160	4,887,595	4,375,000	4,357,527			345		3.950	3.974	JJ	79,686	172,813	02/15/2017	07/15/2047
210518-DC-7	CONSUMERS ENERGY CO 1ST MORTG	2			1FE	2,493,800	110.4420	2,761,051	2,500,000	2,494,396			527		3.800	3.830	MN	12,139	95,528	10/29/2018	11/15/2028
210518-DD-5	CONSUMERS ENERGY CO 1ST MORTG	2			1FE	2,988,540	121.0020	3,630,071	3,000,000	2,988,662			122		4.350	4.373	AO	27,550	120,350	10/29/2018	04/15/2049
219350-AX-3	CORNING INC SR UNSEC	2			2FE	4,775,500	110.0640	5,503,204	5,000,000	4,784,659			7,862		4.700	5.078	MS	69,194	235,000	10/30/2018	03/15/2037
224044-CA-3	COX COMMUNICATIONS INC SR UNSEC	1			2FE	945,123	101.8240	1,018,240	1,000,000	976,099			6,297		2.950	3.685	JD	82	29,500	09/11/2014	06/30/2023
224044-CC-9	COX COMMUNICATIONS INC SR UNSEC	1			2FE	1,997,500	103.8190	2,076,378	2,000,000	1,997,992			47		4.500	4.507	JD	250	90,000	04/24/2013	06/30/2043
224044-CG-0	COX COMMUNICATIONS INC SR UNSEC	1			2FE	1,722,085	103.2020	1,780,237	1,725,000	1,722,944			273		3.350	3.370	MS	17,015	57,788	09/08/2016	09/15/2026
22822V-AD-3	CROWN CASTLE INTL CORP SR UNSEC	1			2FE	2,024,433	100.2640	2,030,347	2,025,000	2,024,804			114		2.250	2.256	MS	15,188	45,563	08/22/2016	09/01/2021
22822V-AE-1	CROWN CASTLE INTL CORP SR UNSEC	1			2FE	2,962,446	107.8650	3,208,970	2,975,000	2,965,655			1,102		4.000	4.051	MS	39,667	119,000	01/30/2017	03/01/2027
22966R-AF-3	CUBESMART LP	1			2FE	8,778,324	98.7310	8,688,340	8,800,000	8,778,591			267		3.000	3.028	FA	58,667		10/08/2019	02/15/2030
23338V-AE-6	DTE ELECTRIC CO GENL REF MORT	1			1FE	12,944,639	107.6320	13,965,196	12,975,000	12,947,597			737		3.700	3.713	MS	141,355	480,075	03/04/2015	03/15/2045
23338V-AF-3	DTE ELECTRIC CO GENL REF MORT	1			1FE	1,174,131	107.8240	1,266,931	1,175,000	1,174,207			17		3.700	3.704	JD	3,623	43,475	05/10/2016	06/01/2046
23338V-AG-1	DTE ELECTRIC CO GENL REF MORT	1			1FE	4,997,300	109.0870	5,454,328	5,000,000	4,997,451			108		3.750	3.753	FA	70,833	187,500	07/31/2017	08/15/2047
23338V-AJ-5	DTE ELECTRIC CO GENL REF MORT	2			1FE	6,447,870	114.0750	7,414,871	6,500,000	6,448,799			929		3.950	3.996	MS	85,583	139,786	02/11/2019	03/01/2049
233851-DJ-0	DAIMLER FINANCE NA LLC CO.GUARNT	1			1FE	4,994,200	101.5600	5,078,000	5,000,000	4,997,337			1,909		3.350	3.391	MN	26,521	167,500	04/30/2018	05/04/2021
23745Q-AA-2	DARTMOUTH-HITCH HEALTH SECURED	1			1FE	6,283,200	111.2100	6,917,239	6,220,000	6,281,334			(1,147)		4.178	4.118	FA	108,280	259,872	04/04/2018	08/01/2048
24422E-RE-1	JOHN DEERE CAPITAL CORP SR UNSEC	1			1FE	7,491,975	103.3190	7,748,923	7,500,000	7,498,562			895		3.900	3.913	JJ	137,313	292,500	07/07/2011	07/12/2021
24422E-UQ-0	JOHN DEERE CAPITAL CORP SR UNSEC	1			1FE	3,196,928	102.7640	3,288,461	3,200,000	3,197,895			967		3.200	3.234	JJ	48,640	51,200	01/04/2019	01/10/2022
247109-BR-1	DELMARVA PWR & LIGHT CO 1ST MORTG	1			1FE	1,760,020	106.0640	1,920,825	1,811,000	1,764,898			1,223		4.000	4.176	JD	6,037	72,440	10/16/2015	06/01/2042
247109-BT-7	DELMARVA PWR & LIGHT CO 1ST MORTG	1			1FE	17,215,345	112.1680	19,348,972	17,250,000	17,218,214			689		4.150	4.162	MN	91,473	715,875	12/07/2015	05/15/2045
247361-ZK-7	DELTA AIR LINES INC SR UNSEC	1			2FE	4,462,783	100.0160	4,475,695	4,475,000	4,474,164			4,166		2.875	2.971	MS	38,597	128,656	03/09/2017	03/13/2020
247361-ZL-5	DELTA AIR LINES INC SR UNSEC	1			2FE	2,023,724	100.2880	2,030,838	2,025,000	2,024,596			427		2.600	2.622	JD	3,949	52,650	11/28/2017	12/04/2020
247361-ZM-3	DELTA AIR LINES INC SR UNSEC	1			2FE	3,498,320	101.3650	3,547,760	3,500,000	3,499,253			554		3.400	3.417	AO	23,800	119,000	04/16/2018	04/19/2021
247361-ZU-5	DELTA AIR LINES INC	1			2FE	12,948,390	100.0430	13,005,590	13,000,000	12,950,103			1,713		2.900	2.986	AO	65,975		10/21/2019	10/28/2024
25271C-AN-2	DIAMOND OFFSHORE DRILL SR UNSEC	1			5FE	12,468,750	54.5000	11,921,875	21,875,000	12,468,750			496	9,375,463	4.875	4.885	MN	177,734	1,066,406	01/31/2013	11/01/2043
25389J-AR-7	DIGITAL REALTY TRUST LP CO.GUARNT	1			2FE	12,452,156	105.8480	13,389,818	12,650,000	12,484,680			18,180		3.700	3.899	FA	176,819	468,050	03/14/2018	08/15/2027
25389J-AT-3	DIGITAL REALTY TRUST LP CO.GUARNT	1			2FE	10,935,570	110.6070	12,166,793	11,000,000	10,942,732			5,475		4.450	4.524	JJ	225,714	522,133	10/29/2018	07/15/2028
25466A-AJ-0	DISCOVER BANK SR UNSEC	1			2FE	9,825,550	103.7620	10,376,207	10,000,000	9,839,311			16,059		3.450	3.725	JJ	147,583	258,750	03/	

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
26441Y-AX-5	DUKE REALTY LP CO.GUARNT			1	2FE	1,500,465	103.8920	1,558,375	1,500,000	1,500,411			(54)		3.625	3.616	AO	11,479	54,375	01/04/2019	04/15/2023
26441Y-AZ-0	DUKE REALTY LP SR UNSEC			1	2FE	2,328,145	103.5070	2,432,403	2,350,000	2,335,026		2,031			3.250	3.360	JD	212	76,375	06/16/2016	06/30/2026
26441Y-BA-4	DUKE REALTY LP SR UNSEC			1	2FE	4,992,400	104.4720	5,223,592	5,000,000	4,993,769		672			3.375	3.393	JD	7,500	168,750	12/05/2017	12/15/2027
26441Y-BC-0	DUKE REALTY LP			1	2FE	9,423,398	100.1290	9,437,154	9,425,000	9,423,416			18		2.875	2.877	MN	34,624		11/05/2019	11/15/2029
26442C-AB-0	DUKE ENERGY CAROLINAS 1ST REF MORT			1	1FE	1,249,125	134.8810	1,686,010	1,250,000	1,249,321		20			6.000	6.005	JJ	34,583	75,000	01/07/2008	01/15/2038
26442C-AE-4	DUKE ENERGY CAROLINAS 1ST MORTG			1	1FE	997,250	138.0480	1,380,483	1,000,000	997,809		68			6.050	6.070	AO	12,772	60,500	04/09/2008	04/15/2038
26443C-AA-1	DUKE UNIVERSITY HEALTH SR UNSEC			2	1FE	8,000,000	111.3180	8,905,478	8,000,000	8,000,000					3.920	3.920	JD	26,133	313,600	06/01/2017	06/01/2047
26444H-AH-4	DUKE ENERGY FLORIDA LLC			1	1FE	7,995,760	99.7350	7,978,795	8,000,000	7,995,796		36			2.500	2.506	JD	19,444		11/21/2019	12/01/2029
26875P-AQ-4	EOG RESOURCES INC SR UNSEC			1	1FE	31,406,130	122.4960	38,586,116	31,500,000	31,418,087		3,230			5.100	5.124	JJ	740,775	1,606,500	01/11/2016	01/15/2036
26884A-AZ-6	ERP OPERATING LP SR UNSEC			1	1FE	2,764,427	104.4530	2,898,571	2,775,000	2,772,539		1,176			4.625	4.673	JD	5,704	128,344	12/07/2011	12/15/2021
26884A-BG-7	ERP OPERATING LP SR UNSEC			1	1FE	9,732,645	105.0120	10,238,685	9,750,000	9,736,320		1,565			3.250	3.271	FA	132,031	316,875	07/31/2017	08/01/2027
26884A-BK-8	ERP OPERATING LP SR UNSEC			2	1FE	4,991,050	112.1680	5,608,415	5,000,000	4,991,860		746			4.150	4.172	JD	17,292	208,076	11/28/2018	12/01/2028
26884T-AR-3	ERAC USA FINANCE LLC CO.GUARNT			1	2FE	4,983,700	102.8520	5,142,597	5,000,000	4,988,668		1,434			3.300	3.337	JD	13,750	165,000	05/23/2016	12/01/2026
277432-AW-0	EASTMAN CHEMICAL CO SR UNSEC			2	2FE	5,650,182	110.6150	6,305,059	5,700,000	5,655,011		4,330			4.500	4.609	JD	21,375	274,313	10/30/2018	12/01/2028
278062-AC-8	EATON CORP CO.GUARNT			1	2FE	3,289,912	101.9840	3,365,484	3,300,000	3,296,546		1,154			2.750	2.789	MN	14,873	90,750	11/14/2012	11/02/2022
278062-AD-6	EATON CORP CO.GUARNT			1	2FE	2,645,830	113.2500	3,114,366	2,750,000	2,664,519		4,891			4.000	4.318	MN	18,028	110,000	12/10/2015	11/02/2032
278062-AE-4	EATON CORP CO.GUARNT			1	2FE	6,239,699	111.5820	7,224,964	6,475,000	6,265,029		5,186			4.150	4.375	MN	44,039	268,713	09/16/2014	11/02/2042
278062-AG-9	EATON CORP CO.GUARNT			1	2FE	8,000,000	103.8060	8,304,487	8,000,000	8,000,000					3.103	3.103	MS	73,093	248,240	09/06/2017	09/15/2027
278865-AL-4	ECOLAB INC SR UNSEC			1	1FE	2,038,694	104.6870	2,135,618	2,040,000	2,039,702		145			4.350	4.358	JD	5,670	88,740	12/05/2011	12/08/2021
278865-AW-0	ECOLAB INC SR UNSEC			1	1FE	4,982,800	103.5450	5,177,257	5,000,000	4,983,969		343			3.700	3.719	MN	30,833	185,000	10/26/2016	11/01/2046
278865-BA-7	ECOLAB INC SR UNSEC			1	1FE	7,017,330	111.3420	7,793,961	7,000,000	7,016,910		(321)			3.950	3.935	JD	23,042	276,500	04/18/2018	12/01/2047
278865-BD-1	ECOLAB INC SR UNSEC			1	1FE	4,985,264	105.7270	5,286,342	5,000,000	4,987,658		1,351			3.250	3.286	JD	13,542	162,500	04/18/2018	12/01/2027
29250R-AD-8	ENBRIDGE ENERGY PARTNERS SR UNSEC			1	2FE	5,444,876	114.9840	6,324,113	5,500,000	5,463,754		1,704			5.950	6.022	JD	27,271	327,250	09/15/2003	06/01/2033
29336U-AF-4	ENLINK MIDSTREAM PARTNER SR UNSEC			1	3FE	549,225	93.7500	515,625	550,000	549,453		70			4.850	4.868	JJ	12,300	26,675	07/11/2016	07/15/2026
29364D-AU-4	ENTERGY ARKANSAS LLC 1ST MORTG			1	1FE	2,292,433	105.3950	2,424,074	2,300,000	2,295,004		702			3.500	3.539	AO	20,125	80,500	01/05/2016	04/01/2026
29365T-AG-9	ENTERGY TEXAS INC 1ST MORTG			2	2FE	5,988,840	110.1170	6,607,038	6,000,000	5,989,457		617			4.000	4.023	MS	60,667	174,667	01/03/2019	03/30/2029
29365T-AH-7	ENTERGY TEXAS INC 1ST MORTG			2	2FE	11,967,600	114.6300	13,755,567	12,000,000	11,967,874		274			4.500	4.521	MS	136,500	393,000	01/03/2019	03/30/2039
29366M-AA-6	ENTERGY ARKANSAS LLC 1ST MORTG			2	1FE	5,964,420	116.5830	6,994,967	6,000,000	5,964,984		564			4.200	4.235	AO	63,000	134,400	03/13/2019	04/01/2049
29366W-AA-4	ENTERGY MISSISSIPPI LLC 1ST MORTG			2	1FE	2,961,090	108.8540	3,265,606	3,000,000	2,961,476		386			3.850	3.924	JD	9,625	56,467	05/30/2019	06/01/2049
29379V-AY-9	ENTERPRISE PRODUCTS OPER CO.GUARNT			1	2FE	7,435,383	109.7540	8,204,128	7,475,000	7,440,753		831			4.450	4.482	FA	125,663	332,638	08/06/2012	02/15/2043
29379V-BL-6	ENTERPRISE PRODUCTS OPER CO.GUARNT			1	2FE	7,114,580	107.8450	7,603,078	7,050,000	7,096,793		(5,982)			3.950	3.838	FA	105,202	278,475	11/02/2016	02/15/2027
29379V-BP-7	ENTERPRISE PRODUCTS OPER CO.GUARNT			1	2FE	5,472,044	100.9970	5,529,584	5,475,000	5,473,865		982			2.800	2.819	FA	57,913	153,300	02/01/2018	02/15/2021
29379V-BV-4	ENTERPRISE PRODUCTS OPER CO.GUARNT			2	2FE	12,744,263	102.6100	13,082,803	12,750,000	12,744,669		406			3.125	3.130	JJ	192,578		06/24/2019	07/31/2029
29444U-BD-7	EQUINIX INC			1	2FE	4,443,548	100.1750	4,457,788	4,450,000	4,443,649		101			2.900	2.923	MN	15,414		11/06/2019	11/18/2026
29444U-BE-5	EQUINIX INC			1	2FE	5,993,880	100.3720	6,022,320	6,000,000	5,993,943		63			3.200	3.212	MN	22,933		11/06/2019	11/18/2029
294752-AH-3	REGENCY CENTERS CORP CO.GUARNT			1	2FE	9,742,900	104.1030	10,410,252	10,000,000	9,887,518		36,142			3.750	4.170	MN	47,917	375,000	09/23/2015	11/15/2022
29717P-AQ-0	ESSEX PORTFOLIO LP CO.GUARNT			1	2FE	8,696,275	103.8620	9,087,967	8,750,000	8,714,174		5,017			3.375	3.448	AO	62,344	295,313	04/04/2016	04/15/2026
29717P-AT-4	ESSEX PORTFOLIO LP CO.GUARNT			2	2FE	5,035,850	108.5230	5,426,146	5,000,000	5,033,770		(2,080)			4.000	3.910	MS	66,667	111,111	03/19/2019	03/01/2029
30040W-AE-8	EVERSOURCE ENERGY SR UNSEC			1	2FE	4,996,600	102.9340	5,146,714	5,000,000	4,997,209		299			3.300	3.308	JJ	76,083	165,000	01/03/2018	01/15/2028
30161N-AN-1	EXELON CORP SR UNSEC			1	2FE	5,764,173	107.4510	6,205,275	5,775,000	5,768,129		1,107			3.950	3.974	JD	10,138	228,113	05/18/2016	06/15/2025
30161N-AS-0	EXELON CORP SR UNSEC																				

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
337738-AR-9	FISERV INC SR UNSEC			2	2FE	9,989,530	110.8270	11,082,747	10,000,000	9,990,700		909			4.200	4.213	AO	105,000	427,000	09/24/2018	10/01/2028
337738-AU-2	FISERV INC SR UNSEC			2	2FE	3,700,804	104.9600	3,883,518	3,700,000	3,700,788		(16)			3.500	3.497	JJ	67,268		06/10/2019	07/01/2029
338297-AA-4	FIVE CORNERS FUNDING TRS SR UNSEC			1	1FE	7,999,978	108.4920	8,679,368	8,000,000	7,999,979		.1			4.419	4.419	MN	45,172	353,520	11/19/2013	11/15/2023
340711-AT-7	FLORIDA GAS TRANSMISSION SR UNSEC			1	2FE	3,040,891	101.6800	2,862,278	2,815,000	2,832,057		(30,759)			5.450	4.298	JJ	70,743	153,418	09/11/2014	07/15/2020
341081-EP-8	FLORIDA POWER & LIGHT CO 1ST MORTG			1	1FE	2,819,211	130.1700	3,560,156	2,735,000	2,795,779		(3,080)			5.850	5.608	FA	66,666	159,998	04/27/2010	02/01/2033
341081-EQ-6	FLORIDA POWER & LIGHT CO 1ST MORTG			1	1FE	1,351,305	131.4830	1,972,240	1,500,000	1,389,748		4,617			5.625	6.420	AO	21,094	84,375	09/24/2008	04/01/2034
341081-FB-8	FLORIDA POWER & LIGHT CO 1ST MORTG			1	1FE	4,996,350	140.9990	7,049,965	5,000,000	4,997,163		.77			5.960	5.965	AO	74,500	298,000	03/11/2009	04/01/2039
341081-FF-9	FLORIDA POWER & LIGHT CO 1ST MORTG			1	1FE	6,485,230	114.3910	7,435,403	6,500,000	6,487,958		330			4.125	4.138	FA	111,719	268,125	12/08/2011	02/01/2042
341099-CL-1	DUKE ENERGY FLORIDA LLC 1ST MORTG			1	1FE	2,489,450	143.9770	3,599,431	2,500,000	2,491,433		237			6.400	6.432	JD	7,111	160,000	06/11/2008	06/15/2038
345370-CQ-1	FORD MOTOR COMPANY SR UNSEC				2FE	1,033,190	88.4450	884,447	1,000,000	1,030,970		(751)			4.750	4.532	JJ	21,903	47,500	10/18/2016	01/15/2043
345397-WK-5	FORD MOTOR CREDIT CO LLC SR UNSEC				2FE	2,971,980	103.9190	3,117,556	3,000,000	2,988,464		2,893			4.375	4.492	FA	52,865	131,250	08/01/2013	08/06/2023
345397-XA-6	FORD MOTOR CREDIT CO LLC SR UNSEC				2FE	16,850,000	100.6990	16,967,851	16,850,000	16,850,000					3.219	3.219	JJ	259,147	542,402	01/06/2015	01/09/2022
345397-XH-8	FORD MOTOR CREDIT CO LLC SR UNSEC				2FE	3,550,000	100.7330	3,576,005	3,550,000	3,550,000					3.336	3.336	MS	33,884	118,428	03/15/2016	03/18/2021
345397-YE-7	FORD MOTOR CREDIT CO LLC SR UNSEC				2FE	3,000,000	100.0080	3,000,232	3,000,000	3,000,000					2.681	2.681	JJ	38,428	80,430	01/04/2017	01/09/2020
34959J-AH-1	FORTIVE CORP SR UNSEC			2	2FE	2,018,415	103.2390	2,168,022	2,100,000	2,020,658		1,526			4.300	4.013	JD	4,013	90,300	07/27/2018	06/15/2046
361448-AW-3	GATX CORP SR UNSEC			1	2FE	7,457,440	102.7980	8,223,818	8,000,000	7,667,118		55,683			3.250	4.141	MS	65,722	260,000	01/04/2016	03/30/2025
361448-AX-1	GATX CORP SR UNSEC			1	2FE	17,881,560	103.7540	18,675,723	18,000,000	17,893,210		2,200			4.500	4.540	MS	204,750	810,000	02/19/2015	03/30/2045
361448-AY-9	GATX CORP SR UNSEC			1	2FE	4,926,050	101.6960	5,084,803	5,000,000	4,947,395		6,860			3.250	3.427	MS	47,847	162,500	10/13/2016	09/15/2026
361448-BC-6	GATX CORP SR UNSEC			2	2FE	1,234,250	109.2680	1,365,856	1,250,000	1,235,572		1,322			4.550	4.711	MN	8,531	56,875	01/10/2019	11/07/2028
369604-BF-9	GENERAL ELECTRIC CO SR UNSEC			1	2FE	491,219	102.7320	507,496	494,000	491,614		.62			4.125	4.158	AO	4,642	20,378	10/01/2012	10/09/2042
370334-CD-4	GENERAL MILLS INC SR UNSEC				2FE	1,199,832	101.7800	1,221,363	1,200,000	1,199,925		.56			3.200	3.205	AO	8,000	38,400	04/03/2018	04/16/2021
370334-CE-2	GENERAL MILLS INC SR UNSEC				2FE	2,494,575	105.3040	2,632,589	2,500,000	2,496,144		929			3.700	3.744	AO	19,014	92,500	04/03/2018	10/17/2023
37045X-BG-0	GENERAL MOTORS FINL CO CO GUARNT			1	2FE	5,380,506	110.9740	5,992,580	5,400,000	5,386,811		1,764			5.250	5.297	MS	94,500	283,500	02/25/2016	03/01/2026
37045X-BK-1	GENERAL MOTORS FINL CO CO GUARNT			1	2FE	5,934,709	103.0570	6,131,910	5,950,000	5,942,179		2,148			3.700	3.742	MN	31,799	220,150	05/04/2016	05/09/2023
37045X-BM-7	GENERAL MOTORS FINL CO CO GUARNT			1	2FE	4,317,085	101.3580	4,383,725	4,325,000	4,322,471		1,605			3.200	3.240	JJ	67,278	138,400	06/29/2016	07/06/2021
37045X-CJ-3	GENERAL MOTORS FINL CO CO GUARNT				2FE	4,998,050	101.8820	5,094,100	5,000,000	4,999,147		.645			3.550	3.564	AO	40,431	177,500	04/05/2018	04/09/2021
372546-AV-3	GEORGE WASHINGTON UNIVER UNSEC			1	1FE	4,000,000	102.8650	4,114,580	4,000,000	4,000,000					3.545	3.545	MS	41,752	141,800	07/12/2016	09/15/2046
372546-AW-1	GEORGE WASHINGTON UNIVER UNSEC			1	1FE	3,765,000	115.0520	4,331,698	3,765,000	3,765,000					4.126	4.126	MS	45,740	155,344	03/27/2018	09/15/2048
37310P-AC-5	GEORGETOWN UNIVERSITY UNSEC			2	1FE	4,465,000	119.2240	5,323,342	4,465,000	4,465,000					4.315	4.315	AO	48,166	136,471	01/09/2019	04/01/2049
373334-JW-2	GEORGIA POWER CO SR UNSEC			1	2FE	10,520,534	109.4300	12,545,112	11,464,000	10,633,187		20,490			4.300	4.836	MS	145,147	492,952	11/04/2013	03/15/2042
375558-AQ-6	GILEAD SCIENCES INC SR UNSEC			1	1FE	4,957,100	102.5460	5,127,320	5,000,000	4,993,527		4,928			4.500	4.608	AO	56,250	225,000	03/23/2011	04/01/2021
375558-AU-7	GILEAD SCIENCES INC SR UNSEC			1	1FE	2,494,250	104.3200	2,608,001	2,500,000	2,498,684		.644			4.400	4.429	JD	9,167	110,000	12/06/2011	12/01/2021
375558-AW-3	GILEAD SCIENCES INC SR UNSEC			1	1FE	5,016,910	105.9760	5,325,296	5,025,000	5,021,277		.922			3.700	3.719	AO	46,481	185,925	03/04/2014	04/01/2024
375558-BH-5	GILEAD SCIENCES INC SR UNSEC			1	1FE	1,222,170	100.1040	1,226,278	1,225,000	1,223,837		.520			1.950	1.995	MS	7,963	23,888	09/15/2016	03/01/2022
377372-AH-0	GLAXOSMITHKLINE CAP INC CO GUARNT			1	1FE	2,821,272	102.4220	2,919,034	2,850,000	2,839,855		2,967			2.800	2.917	MS	22,832	79,800	03/13/2013	03/18/2023
378272-AF-5	GLENCORE FUNDING LLC CO GUARNT			1	2FE	8,570,112	104.2100	8,936,044	8,575,000	8,573,104		.507			4.125	4.132	MN	30,459	353,719	05/22/2013	05/30/2023
378272-AL-2	GLENCORE FUNDING LLC CO GUARNT			1	2FE	9,913,000	104.1300	10,413,030	10,000,000	9,949,617		8,359			4.000	4.107	AO	83,333	400,000	04/08/2015	04/16/2025
38141G-ES-9	GOLDMAN SACHS GROUP INC SUBORD			1	2FE	1,057,308	119.3510	1,265,121	1,060,000	1,058,797		.134			5.950	5.970	JJ	29,082	63,070	11/02/2006	01/15/2027
38141G-VU-5	GOLDMAN SACHS GROUP INC SR UNSEC			1	1FE	3,397,790	100.8530	3,429,000	3,400,000	3,399,391		.449			2.625	2.639	AO	16,363	89,250	04/20/2016	04/25/2021
38141G-WQ-3	GOLDMAN SACHS GROUP INC SR UNSEC			1	1FE	6,250,000	103.4370	6,464,785	6,250,000	6,250,000					3.272	3.272	MS	52,261	204,500	09/26/2017	09/29/2025
38145G-AH-3	GOLDMAN SACHS GROUP INC SR UNSEC																				

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
42809H-AC-1	HESS CORP SR UNSEC			1	3FE	1,488,510	117.8930	1,768,388	1,500,000	1,490,500		239			6.000	6.055	JJ	41,500	90,000	12/09/2009	01/15/2040
42981C-AA-6	HIGH STREET FNDG TRUST I SECURED			1	2FE	14,531,024	107.6850	15,614,379	14,500,000	14,525,616		(2,738)			4.111	4.085	FA	225,191	565,263	03/05/2019	02/15/2028
42981D-AA-4	HIGH STREET FDG TRUST II SECURED			1	2FE	2,007,169	114.1370	2,282,734	2,000,000	2,006,935		(120)			4.682	4.660	FA	35,375	93,640	03/08/2018	02/15/2048
431116-AB-8	HIGHMARK INC SR UNSEC			1	1FE	1,003,566	102.8600	1,028,601	1,000,000	1,000,839		(579)			4.750	4.686	MN	6,069	47,500	09/11/2014	05/15/2021
431116-AC-6	HIGHMARK INC SR UNSEC			1	1FE	2,483,625	122.8290	3,070,733	2,500,000	2,485,855		414			6.125	6.173	MN	19,566	153,125	05/03/2011	05/15/2041
431282-AN-2	HIGHWOODS REALTY LP SR UNSEC			1	2FE	23,457,014	101.2630	24,188,691	23,887,000	23,771,180		76,268			3.200	3.545	JD	33,973	764,384	11/13/2015	06/15/2021
431282-AP-7	HIGHWOODS REALTY LP SR UNSEC			1	2FE	912,670	104.7500	968,934	925,000	915,705		1,097			3.875	4.038	MS	11,948	35,844	02/13/2017	03/01/2027
431282-AQ-5	HIGHWOODS REALTY LP SR UNSEC			1	2FE	7,707,804	106.9640	8,343,214	7,800,000	7,721,900		7,788			4.125	4.271	MS	94,738	321,750	02/22/2018	03/15/2028
431282-AR-3	HIGHWOODS REALTY LP SR UNSEC			2	2FE	8,438,816	107.4300	9,104,713	8,475,000	8,441,650		2,834			4.200	4.252	AO	75,145	215,548	02/27/2019	04/15/2029
437076-BP-6	HOME DEPOT INC SR UNSEC			1	1FE	18,008,961	103.7730	18,990,536	18,300,000	18,020,442		3,619			3.500	3.575	MS	188,592	640,500	09/08/2016	09/15/2056
437076-BY-7	HOME DEPOT INC SR UNSEC			2	1FE	4,640,211	103.9010	4,849,069	4,667,000	4,641,461		1,249			2.950	3.017	JD	6,119	68,073	06/03/2019	06/15/2029
44107H-AC-6	HOSPITAL SPECIAL SURGERY SECURED			1	1FE	10,000,000	105.3530	10,535,266	10,000,000	10,000,000					3.737	3.737	AO	93,425	373,700	03/23/2018	04/01/2028
44107T-AW-6	HOST HOTELS & RESORTS LP SR UNSEC			1	2FE	6,553,960	108.0370	7,103,435	6,575,000	6,561,160		1,935			4.500	4.540	FA	123,281	295,875	10/08/2015	02/01/2026
44107T-AX-4	HOST HOTELS & RESORTS LP SR UNSEC			1	2FE	9,957,500	105.1410	10,514,111	10,000,000	9,973,540		5,687			3.875	3.944	MN	49,514	387,500	03/09/2017	04/01/2024
44107T-AY-2	HOST HOTELS & RESORTS LP SERIES H			1	2FE	7,996,800	100.8900	8,071,164	8,000,000	7,996,800					3.375	3.380	JD	12,000	59,250	09/26/2019	12/15/2029
44409M-AA-4	HUDSON PACIFIC PROPERTIE CO.GUARNT				2FE	15,135,298	104.6170	15,826,518	15,128,000	15,137,598		198			3.950	3.940	MN	99,593	484,428	06/04/2019	11/01/2027
44409M-AC-0	HUDSON PACIFIC PROPERTIE			1	2FE	6,948,760	99.3440	6,954,112	7,000,000	6,949,597		837			3.250	3.335	JJ	55,611		09/24/2019	01/15/2030
444859-BF-8	HUMANA INC SR UNSEC			1	2FE	8,914,022	107.5020	9,594,544	8,925,000	8,916,664		981			3.950	3.965	MS	103,803	352,538	03/13/2017	03/15/2027
444859-BH-4	HUMANA INC SR UNSEC				2FE	2,423,691	100.4170	2,435,117	2,425,000	2,424,569		441			2.500	2.519	JD	2,694	60,625	12/14/2017	12/15/2020
444859-BJ-0	HUMANA INC SR UNSEC			1	2FE	3,693,710	101.8360	3,767,938	3,700,000	3,696,155		1,228			2.900	2.937	JD	4,769	107,300	12/14/2017	12/15/2022
446413-AL-0	HUNTINGTON INGALLS INDUS CO.GUARNT				2FE	5,000,000	103.9400	5,197,000	5,000,000	5,000,000					3.483	3.483	JD	14,513	174,150	06/15/2018	12/01/2027
44891A-AK-3	HYUNDAI CAPITAL AMERICA SR UNSEC			1	2FE	4,995,650	97.0480	4,852,424	5,000,000	4,996,941		407			2.750	2.760	MS	35,903	137,500	09/22/2016	09/27/2026
44891A-AL-1	HYUNDAI CAPITAL AMERICA SR UNSEC				2FE	2,596,360	100.0410	2,601,056	2,600,000	2,599,681		1,238			2.550	2.599	AO	16,207	66,300	03/29/2017	04/03/2020
44891A-BC-0	HYUNDAI CAPITAL AMERICA SERIES 144A				2FE	1,649,819	101.0620	1,667,530	1,650,000	1,649,829		10			2.850	2.854	MN	7,968		10/28/2019	11/01/2022
44932H-AB-9	IBM CREDIT LLC SR UNSEC				1FE	7,983,440	99.9110	7,992,861	8,000,000	7,994,696		4,949			1.800	1.864	JJ	64,400	144,000	09/05/2017	01/20/2021
450319-AA-6	ITC MIDWEST LLC 1ST MORTG			1	1FE	1,993,980	131.0070	2,620,144	2,000,000	1,995,243		140			6.150	6.172	JJ	51,592	123,000	01/15/2008	01/31/2038
45138L-AQ-6	IDAHO POWER CO 1ST MORTG				1FE	4,932,000	125.5060	6,275,281	5,000,000	4,952,652		1,983			5.875	5.973	FA	110,972	293,750	08/11/2004	08/15/2034
45138L-AX-1	IDAHO POWER CO 1ST MORTG				1FE	2,388,024	100.4820	2,411,566	2,400,000	2,398,849		1,340			3.400	3.459	MN	13,600	81,600	08/25/2010	11/01/2020
45138L-BD-4	IDAHO POWER CO 1ST MORTG				1FE	6,951,980	103.6180	7,253,292	7,000,000	6,956,598		1,031			3.650	3.688	MS	85,167	255,500	03/03/2015	03/01/2045
45138L-BE-2	IDAHO POWER CO 1ST MORTG			1	1FE	7,979,360	110.1400	8,811,205	8,000,000	7,980,751		406			4.050	4.065	MS	108,000	324,000	03/07/2016	03/01/2046
454889-AR-7	INDIANA MICHIGAN POWER SR UNSEC			1	1FE	12,224,075	104.5450	12,885,114	12,325,000	12,228,866		2,003			3.750	3.796	JJ	231,094	462,188	06/27/2017	07/01/2047
455434-BG-4	INDIANAPOLIS PIWR & LIGHT 1ST MORTG				1FE	1,019,460	133.7070	1,337,074	1,000,000	1,013,602		(584)			6.600	6.451	JJ	33,000	66,000	07/27/2004	01/01/2034
455434-BO-2	INDIANAPOLIS PIWR & LIGHT 1ST MORTG			1	1FE	2,617,407	114.7330	3,097,783	2,700,000	2,626,386		1,663			4.650	4.846	JD	10,463	125,550	01/10/2014	06/01/2043
45687A-AN-2	INGERSOLL-RAND GL HLD CO CO.GUARNT			1	2FE	1,943,156	107.8350	2,102,787	1,950,000	1,943,373		119			4.300	4.321	FA	30,279	83,850	02/13/2018	02/21/2048
458140-AS-9	INTEL CORP SR UNSEC			1	1FE	10,659,094	108.0630	11,535,689	10,675,000	10,665,416		1,520			3.700	3.718	JJ	166,767	394,975	07/22/2015	07/29/2025
458140-AX-8	INTEL CORP SR UNSEC			1	1FE	1,993,360	105.7440	2,114,874	2,000,000	1,994,915		604			3.150	3.189	MN	8,750	63,000	05/08/2017	05/11/2027
459200-GS-4	IBM CORP SR UNSEC			1	1FE	5,640,270	131.8720	7,252,986	5,500,000	5,615,052		(3,149)			5.600	5.427	MN	26,522	308,000	11/30/2009	11/30/2039
459200-JX-0	IBM CORP SR UNSEC				1FE	4,997,300	102.1620	5,108,084	5,000,000	4,997,844		544			2.850	2.869	MN	19,000	70,458	05/08/2019	05/13/2022
459200-KB-6	IBM CORP SR UNSEC				1FE	1,492,935	112.5130	1,687,698	1,500,000	1,493,080		145			4.150	4.185	MN	7,954	31,125	05/08/2019	05/15/2039
459506-AK-7	INTL FLAVOR & FRAGRANCES SR UNSEC			2	2FE	8,380,952	109.2300	9,120,724	8,350,000	8,377,691		(2,592)			4.450	4.403	MS	98,055	371,575	09/25/2018	09/26/2028
459506-AL-5	INTL FLAVOR & FRAGRANCES SR UNSEC			2	2FE	14,961,693	113.2000	17,036,665	15,050,000	14,963,467		1,386			5.000	5.038	MS	198,576	752,500	10/19/2018	09/26/2048
459745-GN-9	INTL LEASE FINANCE CORP SR UNSEC				2FE	7,500,000	108.8970	8,167,287	7,500,000	7,500,000					5.875	5.875	FA	166,458	440,625	08/16/2012	08/15/2022
460146-CH-4	INTERNATIONAL PAPER CO SR UNSEC			1	2FE	6,424,101	124.5100	7,999,756	6,425,000	6,424,201		17			6.000	6.001	MN	49,258	385,500	11/08/2011	11/15/2041
460146-CM-3	INTERNATIONAL PAPER CO SR UNSEC			1	2FE	4,964,450	117.4430	5,872,135	5,000,000	4,969,365		1,252			5.000	5.057	MS	73,611	250,000	05/14/2015	09/15/2035
460146-CQ-4	INTERNATIONAL PAPER CO SR UNSEC			1	2FE	3,496,465	106.7800	3,737,305	3,500,000	3,496,679		61			4.400	4.406	FA	58,178	154,000	08/02/2016	08/15/2047
460146-CS-0	INTERNATIONAL PAPER CO SR UNSEC			1	2FE	4,994,900	106.1440	5,307,199	5,000,000	4,995,136		84			4.350	4.356	FA	82,167	217,500	07/31/2017	08/15/2048
46051M-AF-9	INTERNATIONAL TRANSMISSI 1ST MORTG			1	1FE	4,118,806	114.7610	4,733,883	4,125,000	4,119,276		131			4.625	4.635	FA	72,073	190,781	07/14/2017	08/15/2043
460690-BP-4	INTERPUBLIC GROUP COS SR UNSEC			2	2FE	5,183,400	112.4370	5,621,868	5,000,000	5,170,796		(12,604)			4.650	4.169	AO	58,125	238,958	03/22/2019	10/01/2028
461070-AG-9	INTERSTATE POWER & LIGHT SR UNSEC			1	2FE	1,738,940	132.7980	2,323,968	1,750,000	1,740,823		234			6.250	6.297	JJ	50,434	109,375	07/07/2009	07/15/2039
461070-AJ-3	INTERSTATE POWER & LIGHT SR UNSEC			1	2FE	4,996,250	100.5480	5,027,419	5,000,000	4,999,709		425			3.650	3.659	MS	60,833	182,500	08/23/2010	09/01/2020
461070-AM-6	INTERSTATE POWER & LIGHT SR UNSEC			1	2FE	922,595	103.7110	959,329	925,000	923,546		231			3.400	3.431	FA	11,881	31,450	08/13/2015	08/15/2025
461070-AN-4	INTERSTATE POWER & LIGHT SR UNSEC			1	2FE	1,886,700	101.2600	1,923,943	1,900,000	1,887,548		268			3.700	3.739	MS	20,699	70,300	09/12/2016	

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
46625H-RX-0	JPMORGAN CHASE & CO SUBORD	1			1FE	4,991,350		5,276,884	5,000,000	4,993,516			695		3.625	3.644	JD	15,104	181,250	11/10/2016	12/01/2027
46647P-AF-3	JPMORGAN CHASE & CO SR UNSEC	1			1FE	14,000,000		106,1290	14,000,000	14,000,000					3.540	3.540	MN	82,600	495,600	04/18/2017	05/01/2028
46647P-AJ-5	JPMORGAN CHASE & CO SR UNSEC	1			1FE	8,000,000		110,4240	8,000,000	8,000,000					3.882	3.882	JJ	135,439	310,560	07/17/2017	07/24/2038
46647P-AK-2	JPMORGAN CHASE & CO SR UNSEC	1			1FE	8,000,000		114,1770	8,000,000	8,000,000					4.032	4.032	JJ	140,672	322,560	07/17/2017	07/24/2048
46647P-AL-0	JPMORGAN CHASE & CO SR UNSEC	1			1FE	5,000,000		113,1610	5,000,000	5,000,000					3.964	3.964	MN	25,326	198,200	11/03/2017	11/15/2048
46647P-BB-1	JPMORGAN CHASE & CO SR UNSEC	2			1FE	5,000,000		102,3480	5,000,000	5,000,000					3.207	3.207	AO	40,088	84,184	03/15/2019	04/01/2023
46849L-SQ-5	JACKSON NATL LIFE GLOBAL SR SEC	1			1FE	8,613,757		103,1670	8,650,000	8,625,595		3,552			3.050	3.101	AO	45,437	263,825	04/25/2016	04/29/2026
46849L-TL-5	JACKSON NATL LIFE GLOBAL SECURED	1			1FE	9,972,600		103,0810	10,308,059	9,973,852		1,252			3.050	3.082	JD	8,472	152,500	06/17/2019	06/21/2029
476556-DC-6	JERSEY CENTRAL PIWR & LT SR UNSEC	1			2FE	2,029,420		108,7870	2,175,744	2,025,965		(3,455)			4.300	4.047	JJ	39,656	43,000	02/05/2019	01/15/2026
478111-AC-1	JOHNS HOPKINS HEALTH SYS UNSEC	1			1FE	755,000		108,5320	755,000	755,000					3.837	3.837	MN	3,702	28,969	11/04/2016	05/15/2046
478160-AT-1	JOHNSON & JOHNSON SR UNSEC	1			1FE	2,498,800		141,2170	2,500,000	2,499,155					5.850	5.853	JJ	67,438	146,250	06/18/2008	07/15/2038
478160-BJ-2	JOHNSON & JOHNSON SR UNSEC	1			1FE	5,456,200		118,2970	5,914,838	5,359,509		(20,357)			4.375	3.691	JD	15,799	218,750	11/18/2014	12/05/2033
478160-BV-5	JOHNSON & JOHNSON SR UNSEC	1			1FE	4,693,626		112,6750	5,323,911	4,695,977					3.700	3.737	MS	58,275	174,825	02/25/2016	03/01/2046
485134-BH-2	KANSAS CITY POWER & LT MORTGAGE	1			1FE	994,013		129,8510	1,000,000	995,581					6.050	6.094	MN	7,731	60,500	05/23/2006	11/15/2035
485134-BM-1	KANSAS CITY POWER & LT MORTGAGE	1			1FE	9,923,100		126,1740	10,000,000	9,932,363					5.300	5.353	AO	132,500	530,000	09/05/2013	10/01/2041
485134-BN-9	KANSAS CITY POWER & LT MORTGAGE	1			1FE	8,192,292		103,0160	8,447,345	8,197,267					3.150	3.161	MS	76,055	258,300	03/11/2013	03/15/2023
485134-BR-0	KANSAS CITY POWER & LT MORTGAGE	1			1FE	2,897,477		114,3330	3,315,656	2,900,000					4.200	4.205	MS	35,863	121,800	02/26/2018	03/15/2048
485134-BS-8	KANSAS CITY POWER & LT GENL REF MORT	2			1FE	1,989,080		113,0990	2,261,980	1,989,232					4.125	4.157	AO	20,625	42,167	03/18/2019	04/01/2049
485170-AQ-7	KANSAS CITY SOUTHERN CO.GUARNT	1			2FE	17,346,502		108,8080	20,401,503	18,750,000					4.300	4.798	MN	103,021	806,250	07/26/2016	05/15/2043
485170-AR-5	KANSAS CITY SOUTHERN CO.GUARNT	1			2FE	6,943,491		103,9240	6,950,000	6,946,497					3.850	3.864	MN	34,190	267,575	07/27/2016	11/15/2023
485170-AS-3	KANSAS CITY SOUTHERN CO.GUARNT	1			2FE	17,727,541		118,4410	21,052,957	17,775,000					4.950	4.967	FA	332,393	879,863	07/26/2016	08/15/2045
485170-AV-6	KANSAS CITY SOUTHERN CO.GUARNT	1			2FE	5,357,027		102,2450	5,751,294	5,625,000					3.000	3.801	MN	21,563	168,750	07/26/2016	05/15/2023
485260-BM-4	KANSAS GAS & ELECTRIC CO 1ST MORTG	1			1FE	4,987,350		110,9180	5,545,884	4,988,713					4.300	4.315	JJ	99,139	215,000	06/25/2014	07/15/2044
487836-BD-9	KELLOGG CO SR UNSEC	1			2FE	1,606,019		101,8300	1,620,000	1,618,411		1,602			4.000	4.106	JD	2,880	64,800	12/08/2010	12/15/2020
487836-BP-2	KELLOGG CO SR UNSEC	1			2FE	5,444,332		103,9010	5,662,606	5,446,338					3.250	3.262	AO	44,281	177,125	02/25/2016	04/01/2026
491674-BE-6	KENTUCKY UTILITIES CO 1ST MORTG	1			1FE	4,982,096		100,7340	5,036,680	5,000,000					3.250	3.295	MN	27,083	162,500	11/08/2010	11/01/2020
491674-BK-2	KENTUCKY UTILITIES CO 1ST MORTG	1			1FE	8,571,313		104,9890	9,002,808	8,572,748					3.300	3.305	AO	70,744	282,975	09/21/2015	10/01/2025
491674-BL-0	KENTUCKY UTILITIES CO 1ST MORTG	1			1FE	3,572,033		116,1530	4,152,475	3,575,000					4.375	4.380	AO	39,102	156,406	09/21/2015	10/01/2045
49326E-EH-2	KEYCORP SR UNSEC	1			2FE	6,495,710		109,5050	6,500,000	6,496,347					4.150	4.161	AO	46,457	269,750	10/22/2018	10/29/2025
49327M-TT-0	KEY BANK NA SR UNSEC	1			1FE	4,998,850		101,0570	5,052,861	4,999,363					2.300	2.305	MS	34,181	115,000	09/07/2017	09/14/2022
49427R-AM-4	KILROY REALTY LP CO.GUARNT	1			2FE	6,316,778		104,0350	6,580,244	6,319,004					3.450	3.471	JD	9,698	218,213	11/27/2017	12/15/2024
49427R-AN-2	KILROY REALTY LP CO.GUARNT	2			2FE	9,365,596		113,3360	10,653,621	9,400,000					4.750	4.796	JD	19,844	466,344	11/14/2018	12/15/2028
49446R-AP-4	KIMCO REALTY CORP SR UNSEC	1			2FE	9,224,800		100,4130	10,041,254	9,422,861					2.800	3.777	AO	70,000	280,000	03/22/2017	10/01/2026
49446R-AR-0	KIMCO REALTY CORP SR UNSEC	1			2FE	4,974,450		101,1260	5,056,278	4,984,750					2.700	2.778	MS	45,000	135,000	11/01/2016	03/01/2024
49446R-AU-3	KIMCO REALTY CORP SR UNSEC	1			2FE	6,989,010		103,9990	7,279,959	6,992,204					3.300	3.324	FA	96,250	231,000	08/01/2017	02/01/2025
494550-AQ-9	KINDER MORGAN ENER PART CO.GUARNT	1			2FE	2,091,446		133,6470	2,672,948	2,000,000					7.300	6.937	FA	55,156	146,000	11/21/2002	08/15/2033
494550-BJ-4	KINDER MORGAN ENER PART CO.GUARNT	1			2FE	3,996,560		103,8350	4,153,406	3,999,184					4.150	4.160	MS	55,333	166,000	08/03/2011	03/01/2022
494550-BK-1	KINDER MORGAN ENER PART CO.GUARNT	1			2FE	9,950,800		116,6390	10,000,000	9,957,823					5.625	5.659	MS	187,500	562,500	08/03/2011	09/01/2041
494550-BN-5	KINDER MORGAN ENER PART CO.GUARNT	1			2FE	9,930,800		109,3850	10,938,519	9,939,726					5.000	5.045	FA	188,889	500,000	08/08/2012	08/15/2042
50077L-AK-2	KRAFT HEINZ FOODS CO CO.GUARNT	1			2FE	13,334,086		105,7850	14,122,361	13,350,000					3.950	3.966	JJ	243,155	527,325	08/17/2016	07/15/2025
501044-CX-7	KROGER CO SR UNSEC	1			2FE	4,987,750		101,2790	5,063,928	4,998,030					3.300	3.339	JJ	76,083	165,000	12/16/2013	01/15/2021
501044-DL-2	KROGER CO SR UNSEC	2			2FE	8,747,654		112,3670	9,888,324	8,800,000					4.500	4.575	JJ	182,600	199,100	01/11/2019	01/15/2029

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
53117C-AT-9	LIBERTY PROPERTY LP SR UNSEC			2	2FE	922,614	113.6900	1,051,636	925,000	922,801			188		4.375	4.407	FA	16,862	20,909	01/22/2019	02/01/2029
532457-BP-2	ELI LILLY & CO SR UNSEC			1	1FE	8,497,025	104.7180	8,901,069	8,500,000	8,497,750			325		3.100	3.104	MN	33,669	263,500	05/04/2017	05/15/2027
532457-BR-8	ELI LILLY & CO SR UNSEC			1	1FE	9,175,093	113.0430	10,428,223	9,225,000	9,177,574			944		3.950	3.981	MN	46,561	364,388	05/04/2017	05/15/2047
532457-BT-4	ELI LILLY & CO SR UNSEC			2	1FE	4,971,950	115.4450	5,772,260	5,000,000	4,972,512			562		3.950	3.982	MS	58,153	111,368	02/20/2019	03/15/2049
534187-BD-0	LINCOLN NATIONAL CORP SR UNSEC			1	2FE	1,008,452	106.4050	1,037,451	975,000	997,762		(5,740)			4.000	3.318	MS	13,000	39,000	02/07/2018	09/01/2023
534187-BF-5	LINCOLN NATIONAL CORP SR UNSEC			1	2FE	6,467,360	105.5700	6,835,688	6,475,000	6,469,289		743			3.625	3.640	MS	71,068	234,719	12/05/2016	12/12/2026
534187-BG-3	LINCOLN NATIONAL CORP SR UNSEC			1	2FE	6,646,872	109.8990	7,335,748	6,675,000	6,647,997		476			4.350	4.375	MS	96,788	290,363	04/11/2018	03/01/2048
534187-BH-1	LINCOLN NATIONAL CORP SR UNSEC			1	2FE	5,916,637	106.4730	6,335,136	5,950,000	5,921,575		2,932			3.800	3.869	JD	18,842	226,100	04/11/2018	03/01/2028
539830-AY-5	LOCKHEED MARTIN CORP SR UNSEC			1	1FE	9,973,000	102.5440	10,254,394	10,000,000	9,994,758		2,938			3.350	3.382	MS	98,639	335,000	09/06/2011	09/15/2021
539830-BD-0	LOCKHEED MARTIN CORP SR UNSEC			1	1FE	2,044,930	111.2210	2,558,085	2,300,000	2,063,782		4,983			3.800	4.485	MS	29,133	87,400	12/23/2015	03/01/2045
546676-AW-7	LOUISVILLE GAS & ELEC 1ST MORTG			1	1FE	11,395,098	104.8460	11,952,493	11,400,000	11,397,006		465			3.300	3.305	AO	94,050	376,200	09/21/2015	10/01/2025
546676-AX-5	LOUISVILLE GAS & ELEC 1ST MORTG			1	1FE	3,572,033	115.4210	4,126,295	3,575,000	3,572,271		56			4.375	4.380	AO	39,102	156,406	09/21/2015	10/01/2045
548661-DN-4	LOWE'S COS INC SR UNSEC			1	2FE	24,935,583	101.6930	25,499,528	25,075,000	24,945,546		2,857			3.700	3.731	AO	195,864	927,775	04/11/2016	04/15/2046
548661-DP-9	LOWE'S COS INC SR UNSEC			1	2FE	9,984,600	103.2920	10,329,215	10,000,000	9,988,247		1,404			3.100	3.118	MN	49,944	310,000	04/19/2017	05/03/2027
548661-DR-5	LOWE'S COS INC SR UNSEC			2	2FE	2,989,530	106.8050	3,204,164	3,000,000	2,990,183		653			3.650	3.692	AO	26,158	54,750	04/17/2019	04/05/2029
55279H-AK-6	MANUF & TRADERS TRUST CO SR UNSEC			1	1FE	7,966,068	102.8690	8,203,764	7,975,000	7,970,125		875			2.900	2.913	FA	93,152	231,275	02/03/2015	02/06/2025
55279H-AQ-3	MANUF & TRADERS TRUST CO SUBORD			1	1FE	3,598,776	105.7200	3,805,911	3,600,000	3,599,030		110			3.400	3.404	FA	45,560	122,400	08/14/2017	08/17/2027
55336V-AK-6	MPLX LP SR UNSEC			2	2FE	3,069,896	104.9310	3,226,643	3,075,000	3,071,218		444			4.125	4.145	MS	42,281	126,844	02/07/2017	03/01/2027
56585A-AD-4	MARATHON PETROLEUM CORP SR UNSEC			1	2FE	1,499,421	103.5200	1,552,806	1,500,000	1,499,930		57			5.125	5.129	MS	25,625	76,875	01/27/2011	03/01/2021
56585A-AG-7	MARATHON PETROLEUM CORP SR UNSEC			1	2FE	2,640,487	104.9550	2,781,301	2,650,000	2,645,120		933			3.625	3.668	MS	28,285	96,063	09/02/2014	09/15/2024
56585A-AH-5	MARATHON PETROLEUM CORP SR UNSEC			1	2FE	10,281,648	109.6320	11,401,723	10,400,000	10,292,546		2,224			4.750	4.822	MS	145,456	494,000	09/02/2014	09/15/2044
570535-AG-9	MARKEL CORP SR UNSEC			1	2FE	4,532,197	137.4450	7,654,304	5,569,000	4,716,741		26,052			7.350	9.270	FA	154,633	409,322	03/24/2010	08/15/2034
570535-AQ-7	MARKEL CORP SR UNSEC			1	2FE	19,841,594	114.4320	22,657,529	19,800,000	19,839,319		(812)			5.000	4.986	AO	236,500	990,000	05/05/2016	04/05/2046
571748-BG-5	MARSH & MCLENNAN COS INC SR UNSEC			1	1FE	8,673,338	114.8500	9,905,823	8,625,000	8,671,294		(950)			4.350	4.315	JJ	157,370	375,188	02/22/2017	01/30/2047
571748-BD-3	MARSH & MCLENNAN COS INC SR UNSEC			1	1FE	7,967,520	113.4620	9,076,939	8,000,000	7,968,555		572			4.200	4.224	MS	112,000	336,000	02/27/2018	03/01/2048
571748-BG-6	MARSH & MCLENNAN COS INC SR UNSEC			2	1FE	2,449,143	113.8620	2,789,607	2,450,000	2,449,441		299			4.375	4.378	MS	31,561	71,458	01/08/2019	03/15/2029
571748-BH-4	MARSH & MCLENNAN COS INC SR UNSEC			2	1FE	4,046,396	120.6140	4,884,878	4,050,000	4,046,977		581			4.750	4.756	MS	56,644	128,250	01/08/2019	03/15/2039
573284-AT-3	MARTIN MARIETTA MATERIAL SR UNSEC			1	2FE	4,638,375	103.7140	4,822,684	4,650,000	4,640,409		1,028			3.500	3.530	JD	7,233	162,750	12/06/2017	12/15/2027
574599-AY-2	MASCO CORP SR UNSEC			1	2FE	1,709,445	122.8050	1,842,073	1,500,000	1,630,941		(7,017)			6.500	5.530	FA	36,833	97,500	05/30/2003	08/15/2032
575634-AS-9	MASSACHUSETTS ELECTRIC SR UNSEC			1	1FE	4,983,300	133.0980	6,654,925	5,000,000	4,986,098		360			5.900	5.924	MN	37,694	295,000	11/10/2009	11/15/2039
575634-AT-7	MASSACHUSETTS ELECTRIC UNSEC			1	1FE	2,000,000	106.2780	2,125,564	2,000,000	2,000,000					4.004	4.004	FA	30,252	80,080	08/02/2016	08/15/2046
575718-AE-1	MASS INSTITUTE OF TECH UNSEC			1	1FE	11,750,000	112.8300	13,257,478	11,750,000	11,750,000					3.959	3.959	JJ	232,591	465,183	09/22/2014	07/01/2038
57629H-CD-0	MASSMUTUAL GLOBAL FUNDIN SECURED			1	1FE	9,955,300	101.3600	10,136,043	10,000,000	9,978,895		8,859			2.500	2.596	AO	54,167	250,000	04/10/2017	04/13/2022
57629H-CK-4	MASSMUTUAL GLOBAL FUNDIN SECURED			1	1FE	9,997,400	100.7180	10,071,820	10,000,000	9,997,821		421			2.250	2.259	JJ	112,500		06/26/2019	07/01/2022
57772K-AD-3	MAXIM INTEGRATED PRODUCT SR UNSEC			1	2FE	14,988,600	102.8700	15,430,441	15,000,000	14,991,143		1,025			3.450	3.459	JD	23,000	517,500	06/08/2017	06/15/2027
578454-AD-2	MAYO CLINIC UNSEC			1	1FE	5,300,850	114.4020	5,720,107	5,000,000	5,286,193		(4,301)			4.128	3.821	MN	26,373	206,400	04/12/2016	11/15/2052
58013M-FE-9	MCDONALD'S CORP SR UNSEC			1	2FE	3,223,775	104.0950	3,357,079	3,225,000	3,224,214		225			3.350	3.358	AO	27,009	108,038	03/14/2018	04/01/2023
583334-AB-3	WESTROCK MW LLC CO GUARNT			1	2FE	2,018,480	122.5510	2,451,014	2,000,000	2,012,332		(597)			6.800	6.727	MN	17,378	136,000	09/03/2003	11/15/2032
583491-AB-1	LEONARDO US HOLDINGS INC CO GUARNT			1	3FE	2,468,200	124.2400	3,106,000	2,500,000	2,472,764		603			7.375	7.482	JJ	85,017	184,375	07/08/2009	07/15/2039
58933Y-AA-3	MERCK & CO INC SR UNSEC			1	1FE	9,969,800	101.9000	10,190,016	10,000,000	9,996,376		3,526			3.875	3.91					

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and 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
58523U-AR-8	MID AMERICA APARTMENTS			1	2FE	3,940,599	.99	6100	3,934,576	3,950,000		3,940,649		50	2.750	2.777	MS	10,561		11/18/2019	03/15/2030
585620-AR-6	MIDAMERICAN ENERGY CO 1ST MORTG			1	1FE	6,990,130	.113	0140	7,911,007	7,000,000		6,990,649		185	3.950	3.958	FA	115,208	276,500	01/23/2017	08/01/2047
608190-AJ-3	MOHAWK INDUSTRIES INC SR UNSEC			1	2FE	6,172,962	.104	2000	6,434,357	6,175,000		6,174,291		213	3.850	3.854	FA	99,057	237,738	01/29/2013	02/01/2023
60856B-AC-8	MOLEX ELECTRONICS TECH SR UNSEC			1	2FE	9,739,561	.103	1340	10,158,695	9,850,000		9,785,064		10,717	3.900	4.039	AO	81,098	384,150	06/22/2015	04/15/2025
609207-AB-1	MONDELEZ INTERNATIONAL SR UNSEC			1	2FE	17,481,100	.106	4080	18,621,458	17,500,000		17,491,536		1,872	4.000	4.013	FA	291,667	700,000	01/09/2014	02/01/2024
609207-AR-6	MONDELEZ INTERNATIONAL SR UNSEC			2	2FE	4,973,100	.106	6600	5,333,000	5,000,000		4,976,127		3,027	3.625	3.713	FA	69,479	90,625	02/11/2019	02/13/2026
617446-8G-7	MORGAN STANLEY SR UNSEC			2	1FE	2,900,000	.112	9550	3,275,704	2,900,000		2,900,000			4.431	4.431	JJ	56,397	64,250	01/17/2019	01/23/2030
617446-8J-1	MORGAN STANLEY SR UNSEC			2	1FE	9,308,785	.101	2110	9,412,623	9,300,000		9,308,055		(730)	2.720	2.700	JJ	111,021		07/18/2019	07/22/2025
61744Y-AH-1	MORGAN STANLEY SR UNSEC				1FE	1,372,126	.101	8000	1,399,743	1,375,000		1,373,582		568	2.750	2.795	MN	4,411	37,813	05/16/2017	05/19/2022
61744Y-AL-2	MORGAN STANLEY SR UNSEC			1	1FE	4,725,000	.110	8250	5,236,484	4,725,000		4,725,000			3.971	3.971	JJ	82,870	187,630	07/19/2017	07/22/2038
61744Y-AN-8	MORGAN STANLEY SR UNSEC				1FE	3,991,000	.102	7850	4,111,404	4,000,000		3,994,326		1,739	3.125	3.174	JJ	54,861	125,000	01/18/2018	01/23/2023
61744Y-AP-3	MORGAN STANLEY SR UNSEC			1	1FE	4,000,000	.107	5120	4,300,463	4,000,000		4,000,000			3.772	3.772	JJ	65,800	150,880	01/18/2018	01/24/2029
61761J-3R-8	MORGAN STANLEY SR UNSEC				1FE	1,440,140	.103	1450	1,495,605	1,450,000		1,443,180		919	3.125	3.205	JJ	19,384	45,313	07/20/2016	07/27/2026
61761J-ZN-2	MORGAN STANLEY SUBORD				2FE	9,964,000	.107	1730	10,717,304	10,000,000		9,976,090		2,765	3.950	3.988	AO	74,611	395,000	04/20/2015	04/23/2027
626717-AA-0	MURPHY OIL CORP SR UNSEC			1	3FE	2,236,180	.109	2500	2,185,000	2,000,000		2,128,409		(9,932)	7.050	6.136	MN	23,500	141,000	03/26/2003	05/01/2029
62952E-AE-7	NYU HOSPITALS CENTER SECURED				1FE	1,500,000	.112	7070	1,690,604	1,500,000		1,500,000			4.368	4.368	JJ	32,760	65,520	05/23/2017	07/01/2047
63100S-BF-1	NARRAGANSETT ELECTRIC SR UNSEC				1FE	3,558,840	.106	7080	4,268,319	4,000,000		3,607,527		9,125	4.170	4.886	JD	9,730	166,800	01/07/2014	12/10/2042
637417-AJ-5	NATIONAL RETAIL PROP INC SR UNSEC			1	2FE	9,691,906	.104	9370	10,283,792	9,800,000		9,720,792		9,805	3.600	3.733	JD	15,680	352,800	12/05/2016	12/15/2026
637432-NO-4	NATIONAL RURAL UTIL COOP COLLAT TRST				1FE	4,996,700	.109	9490	5,497,428	5,000,000		4,997,028		281	3.900	3.908	MN	32,500	195,542	10/24/2018	11/01/2028
637432-NR-2	NATIONAL RURAL UTIL COOP COLLAT TRST			2	1FE	2,985,150	.119	7450	3,592,360	3,000,000		2,985,441		249	4.400	4.430	MN	22,000	132,367	10/24/2018	11/01/2048
63946B-AH-3	NBCUNIVERSAL MEDIA LLC CO GUARNT			1	1FE	3,618,366	.102	7360	3,724,163	3,625,000		3,622,801		683	2.875	2.896	JJ	48,056	104,219	09/28/2012	01/15/2023
649322-AC-8	NY & PRESBYTERIAN HOSPIT UNSEC			1	1FE	999,970	.102	1430	1,021,434	1,000,000		1,000,003			3.563	3.563	FA	14,846	35,630	06/21/2016	08/01/2036
64952W-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A				1FE	16,925,000	.100	2110	16,960,756	16,925,000		16,925,000			2.246	2.246	JAJO	74,967		10/15/2019	01/21/2022
649840-CQ-6	NY STATE ELECTRIC & GAS SR UNSEC			1	1FE	4,616,613	.103	6190	4,818,274	4,650,000		4,625,779		3,065	3.250	3.335	JD	12,594	151,125	11/21/2016	12/01/2026
649840-CR-4	NY STATE ELECTRIC & GAS SR UNSEC				1FE	6,961,570	.95	4800	6,683,620	7,000,000		6,961,839		269	3.300	3.329	MS	74,433		09/03/2019	09/15/2049
651639-AP-1	NEWMONT GOLDCORP CORP CO GUARNT			1	2FE	12,863,710	.116	7840	15,181,983	13,000,000		12,879,120		2,935	4.875	4.944	MS	186,604	633,750	02/02/2017	03/15/2042
65339K-BJ-8	NEXTERA ENERGY CAPITAL CO GUARNT			2	2FE	7,770,048	.106	3160	8,292,662	7,800,000		7,771,916		1,868	3.500	3.546	AO	68,250	134,225	03/28/2019	04/01/2029
65339K-BM-1	NEXTERA ENERGY CAPITAL			1	2FE	6,100,316	.100	3830	6,148,487	6,125,000		6,100,822		506	2.750	2.796	MN	41,174		10/01/2019	11/01/2029
654730-BF-9	NISOURCE INC SR UNSEC				2FE	6,669,527	.110	6070	7,383,042	6,675,000		6,669,717		98	4.375	4.380	MN	37,315	292,031	05/11/2017	05/15/2047
654730-BG-7	NISOURCE INC SR UNSEC			1	2FE	9,972,400	.105	1200	10,511,997	10,000,000		9,973,815		495	3.950	3.965	MS	99,847	395,000	10/18/2017	03/30/2048
654730-BH-5	NISOURCE INC SR UNSEC			1	2FE	2,946,283	.101	1720	2,984,578	2,950,000		2,947,802		725	2.650	2.677	MN	9,555	78,175	11/08/2017	11/17/2022
655044-AG-0	NOBLE ENERGY INC SR UNSEC			1	2FE	10,937,300	.112	3810	12,361,915	11,000,000		10,943,693		1,156	5.250	5.288	MN	73,792	577,500	11/05/2013	11/15/2043
655664-AP-5	NORDSTROM INC SR UNSEC			1	2FE	3,069,711	.102	6130	3,155,365	3,075,000		3,073,899		583	4.000	4.021	AO	25,967	123,000	10/05/2011	10/15/2021
655844-BT-4	NORFOLK SOUTHERN CORP SR UNSEC			2	2FE	9,474,723	.104	4190	10,441,879	10,000,000		9,538,773		52,733	3.150	3.872	JD	26,250	315,000	10/29/2018	06/01/2027
655844-BX-5	NORFOLK SOUTHERN CORP SR UNSEC			1	2FE	2,894,235	.107	0630	3,130,512	2,924,000		2,895,180		556	3.942	4.001	MN	19,211	115,264	05/23/2018	11/01/2047
655855-FB-5	NORFOLK SOUTHERN RAIL CO SR UNSEC				2FE	2,942,601	.154	3970	3,582,014	2,320,000		2,839,730		(9,903)	7.875	6.069	MN	23,345	182,700	08/27/2004	05/15/2043
664675-AS-4	NORTHEASTERN UNIVERSITY UNSEC			4	1FE	7,500,000	.110	8900	8,316,771	7,500,000		7,500,000			4.119	4.119	AO	77,231	308,925	06/20/2018	10/01/2048
665501-AJ-1	NORTHERN NATURAL GAS CO SR UNSEC				1FE	9,997,800	.102	3930	10,239,296	10,000,000		9,999,735		178	4.250	4.252	JD	35,417	425,000	04/15/2011	06/01/2021
665501-AL-6	NORTHERN NATURAL GAS CO SR UNSEC			2	1FE	2,999,490	.112	4380	3,373,132	3,000,000		2,999,495		5	4.300	4.301	JJ	59,483	128,283	07/12/2018	01/15/2049
665772-CJ-6	NORTHERN STATES PIWR-MINN 1ST MORTG			1	1FE	5,558,580	.104	3800	6,262,775	6,000,000		5,610,196		10,676	3.400	3.832	FA	77,067	204,000	10/14/2014	08/15/2042
665772-CP-2	NORTHERN STATES PIWR-MINN 1ST MORTG																				

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
67021C-AF-4	NSTAR ELECTRIC CO SR UNSEC			1	1FE	983,980		127,9880	1,279,876	1,000,000		986,685		348	5.500	5.611	MS	16,194	55,000	03/11/2010	03/15/2040
67021C-AM-9	NSTAR ELECTRIC CO SR UNSEC			1	1FE	10,117,300		104,7570	10,475,731	10,000,000		10,092,402		(11,407)	3.200	3.055	MN	40,889	320,000	10/02/2017	05/15/2027
67103H-AB-3	O'REILLY AUTOMOTIVE INC SR UNSEC			1	2FE	2,384,410		103,6590	2,384,160	2,300,000		2,318,014		(11,700)	4.625	4.068	MS	31,322	106,375	09/16/2013	09/15/2021
67103H-AE-7	O'REILLY AUTOMOTIVE INC SR UNSEC			1	2FE	3,987,555		105,7140	4,228,547	4,000,000		3,991,316		1,227	3.550	3.589	MS	41,811	142,000	01/23/2017	03/15/2026
67103H-AF-4	O'REILLY AUTOMOTIVE INC SR UNSEC			1	2FE	15,120,987		106,6180	16,175,043	15,171,000		15,131,380		4,395	3.600	3.639	MS	182,052	546,156	08/16/2017	09/01/2027
67457M-AJ-7	OCCIDENTAL COLLEGE			1	1FE	11,500,000		95,2940	10,958,822	11,500,000		11,500,000			3.508	3.508	AO	84,046		10/08/2019	10/01/2049
674599-BY-0	OCCIDENTAL PETROLEUM COR SR UNSEC			1	2FE	9,331,853		101,7270	9,495,226	9,334,000		9,333,802		406	4.100	4.102	FA	159,456	382,694	12/13/2010	02/01/2021
674599-CH-6	OCCIDENTAL PETROLEUM COR SR UNSEC			1	2FE	6,674,747		102,5820	6,862,763	6,690,000		6,679,884		1,506	3.400	3.427	AO	48,019	227,460	03/28/2016	04/15/2026
674599-CJ-2	OCCIDENTAL PETROLEUM COR SR UNSEC			1	2FE	10,319,296		100,9790	10,501,815	10,400,000		10,324,707		1,486	4.400	4.447	AO	96,604	457,600	03/28/2016	04/15/2046
674599-CM-5	OCCIDENTAL PETROLEUM COR SR UNSEC			1	2FE	2,489,475		100,1520	2,503,790	2,500,000		2,492,533		1,174	3.000	3.047	FA	28,333	75,000	11/02/2016	02/15/2027
674599-DJ-1	OCCIDENTAL PETROLEUM COR			1	2FE	2,749,052		119,8920	2,769,516	2,310,000		2,745,337		(3,716)	6.200	4.740	MS	42,170		09/12/2019	03/15/2040
677050-AJ-5	OGLETHORPE POWER CORP 1ST MORTG			1	2FE	7,456,875		101,2420	7,593,115	7,500,000		7,462,812		946	4.200	4.234	JD	26,250	315,000	11/27/2012	12/01/2042
677050-AK-2	OGLETHORPE POWER CORP 1ST MORTG			1	2FE	3,776,060		104,7390	3,980,091	3,800,000		3,778,380		473	4.550	4.589	JD	14,408	172,900	06/09/2014	06/01/2044
677050-AL-0	OGLETHORPE POWER CORP 1ST MORTG			1	2FE	5,395,065		100,2620	5,514,394	5,500,000		5,401,445		1,973	4.250	4.365	AO	58,438	233,750	01/24/2017	04/01/2046
677415-CR-0	OHIO POWER COMPANY SR UNSEC			2	1FE	2,493,900		111,9480	2,798,698	2,500,000		2,493,991		91	4.000	4.014	JD	8,333	52,500	05/20/2019	06/01/2049
678858-BU-4	OKLAHOMA G&E CO SR UNSEC			2	1FE	4,985,350		105,2410	5,262,072	5,000,000		4,985,841		491	3.300	3.333	MS	48,583	44,917	06/04/2019	03/15/2030
68217F-AA-0	OMNICO GP/OMNICO CAP SR UNSEC			1	2FE	18,807,943		105,2660	19,816,235	18,825,000		18,813,406		1,614	3.600	3.611	AO	143,070	677,700	03/28/2016	04/15/2026
68233D-AT-4	ONCOR ELECTRIC DELIVERY SR SEC			1	1FE	1,093,469		140,4240	1,404,243	1,000,000		1,059,824		(3,131)	7.000	6.295	MN	11,667	70,000	03/05/2003	05/01/2032
68233J-AH-7	ONCOR ELECTRIC DELIVERY SR SEC			1	1FE	1,414,666		127,9380	1,823,113	1,425,000		1,416,369		224	5.250	5.298	MS	18,911	74,813	09/08/2010	09/30/2040
68233J-AT-1	ONCOR ELECTRIC DELIVERY SR SEC			1	1FE	6,233,622		119,4970	7,020,459	5,875,000		6,183,451		(8,771)	4.550	4.177	JD	22,276	267,313	08/02/2013	12/01/2041
68235P-AF-5	ONE GAS INC SR UNSEC			1	1FE	4,799,981		118,6170	5,693,606	4,800,000		4,800,254		(6)	4.658	4.658	FA	93,160	223,584	01/13/2014	02/01/2044
68389X-AP-0	ORACLE CORP SR UNSEC			1	1FE	2,110,834		101,8070	2,239,746	2,200,000		2,166,760		11,247	2.500	3.070	AO	11,611	55,000	09/11/2014	10/15/2022
68389X-BA-2	ORACLE CORP SR UNSEC			1	1FE	24,963,750		101,5040	25,376,085	25,000,000		24,991,519		5,390	2.800	2.823	JJ	336,389	700,000	06/30/2014	07/08/2021
68389X-BM-6	ORACLE CORP SR UNSEC			1	1FE	1,992,480		102,1930	2,043,867	2,000,000		1,994,875		720	2.650	2.693	JJ	24,439	53,000	06/29/2016	07/15/2026
68389X-BP-9	ORACLE CORP SR UNSEC			1	1FE	6,226,500		109,0310	6,814,435	6,250,000		6,228,290		833	3.800	3.827	MN	30,347	237,500	11/07/2017	11/15/2037
686514-AF-7	ORLANDO HEALTH OBL GRP UNSEC			1	1FE	400,000		109,5090	438,036	400,000		400,000			4.089	4.089	AO	4,089	16,356	01/30/2018	10/01/2048
686514-AG-5	ORLANDO HEALTH OBL GRP UNSEC			2	1FE	13,573,810		114,2500	15,378,074	13,460,000		13,571,659		(2,151)	4.461	4.410	AO	150,113	391,961	02/06/2019	10/01/2049
693475-AT-2	PNC FINANCIAL SERVICES SR UNSEC			1	1FE	4,989,800		104,7720	5,238,591	5,000,000		4,992,169		927	3.150	3.174	MN	18,375	157,500	05/16/2017	05/19/2027
693475-AW-5	PNC FINANCIAL SERVICES SR UNSEC			2	1FE	1,896,960		106,5910	2,025,223	1,900,000		1,897,141		181	3.450	3.469	AO	12,382	32,957	04/16/2019	04/23/2029
69349L-AK-4	PNC BANK NA SUBORD			1	1FE	9,963,900		102,3050	10,230,483	10,000,000		9,987,735		3,749	2.950	2.992	JJ	123,736	295,000	01/23/2013	01/30/2023
69349L-AR-9	PNC BANK NA SUBORD			1	1FE	2,094,876		109,6520	2,302,690	2,100,000		2,095,489		432	4.050	4.080	JJ	36,619	85,050	07/23/2018	07/26/2028
69349L-AS-7	PNC BANK NA SERIES BKNT			1	1FE	8,489,451		99,7960	8,507,571	8,525,000		8,490,055		604	2.700	2.748	AO	44,117		10/17/2019	10/22/2029
69351U-AW-3	PPL ELECTRIC UTILITIES 1ST MORTG			1	1FE	5,678,038		95,2680	5,501,722	5,775,000		5,678,685		647	3.000	3.086	AO	55,344		09/03/2019	10/01/2049
69352P-AL-7	PPL CAPITAL FUNDING INC CO GUARNT			1	2FE	2,097,312		101,8860	2,139,598	2,100,000		2,098,190		253	3.100	3.115	MN	8,318	65,100	05/12/2016	05/15/2026
69353R-EY-0	PNC BANK NA SR UNSEC			1	1FE	4,992,550		101,1750	5,058,726	5,000,000		4,997,000		1,491	2.550	2.582	JD	7,792	127,500	12/06/2016	12/09/2021
69353R-FB-9	PNC BANK NA SR UNSEC			1	1FE	4,997,650		101,3690	5,068,448	5,000,000		4,998,963		468	2.625	2.635	FA	48,854	131,250	02/14/2017	02/17/2022
695156-AT-6	PACKAGING CORP OF AMERIC SR UNSEC			1	2FE	4,186,224		104,5770	4,392,234	4,200,000		4,188,686		1,217	3.400	3.439	JD	6,347	142,800	12/11/2017	12/15/2027
695156-AU-3	PACKAGING CORP OF AMERIC			1	2FE	1,897,511		100,5130	1,909,748	1,900,000		1,897,525		14	3.000	3.015	JD	6,333		11/18/2019	12/15/2029
701094-AJ-3	PARKER-HANNIFIN CORP SR UNSEC			1	2FE	5,270,408		104,2080	5,496,986	5,275,000		5,271,453		432	3.250	3.261	MS	57,146	171,438	12/12/2017	03/01/2027
701094-AL-8	PARKER-HANNIFIN CORP SR UNSEC			1	2FE	2,473,213		108,7620	2,719,046	2,500,000		2,474,120		505	4.100	4.164	MS	34,167	102,500	06/18/2018	03/01/2047</

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and 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
720186-AJ-4	PIEDMONT NATURAL GAS CO SR UNSEC			1	1FE	3,122,969		102,6720	3,125,000	3,123,737			197		3.600	3.608	MS	37,500	112,500	09/09/2015	09/01/2025
720186-AK-1	PIEDMONT NATURAL GAS CO SR UNSEC			1	1FE	6,530,735		99,1840	6,525,000	6,531,102			(116)		3.640	3.634	MN	39,585	237,510	07/26/2016	11/01/2046
723787-AK-3	PIONEER NATURAL RESOURCE SR UNSEC			1	2FE	2,436,280		103,8930	2,450,000	2,446,019			1,462		3.950	4.018	JJ	44,624	96,775	06/21/2012	07/15/2022
731020-AA-4	POLAR TANKERS INC CO GUARNT			1	1FE	2,813,250		125,9500	3,000,000	2,875,581			7,926		5.951	6.497	MN	25,292	178,530	07/22/2009	05/10/2037
74005P-BD-5	PRAXAIR INC SR UNSEC			1	1FE	12,455,533		103,9720	14,000,000	12,602,992			35,451		3.550	4.234	MN	74,550	497,000	05/31/2016	11/07/2042
740189-AH-8	PRECISION CASTPARTS CORP SR UNSEC			1	1FE	496,915		108,0720	500,000	497,364			69		3.900	3.935	JJ	8,992	19,500	12/17/2012	01/15/2043
740189-AN-5	PRECISION CASTPARTS CORP SR UNSEC			1	1FE	9,939,700		110,8620	10,000,000	9,949,413			2,277		4.200	4.245	JD	18,667	420,000	06/01/2015	06/15/2035
74251V-AF-9	PRINCIPAL FINANCIAL GRP CO GUARNT			1	1FE	3,586,102		116,1740	3,675,000	3,593,139			1,960		4.625	4.787	MS	50,046	169,969	03/07/2016	09/15/2042
74251V-AM-4	PRINCIPAL FINANCIAL GROU CO GUARNT			1	1FE	773,869		103,4410	775,000	774,189			104		3.100	3.117	MN	3,070	24,025	11/03/2016	11/15/2026
74251V-AN-2	PRINCIPAL FINANCIAL GRP CO GUARNT			1	1FE	1,747,935		112,8220	1,750,000	1,748,060			38		4.300	4.307	MN	9,615	75,250	11/03/2016	11/15/2046
74251V-AR-3	PRINCIPAL FINANCIAL GRP CO GUARNT			2	1FE	9,962,635		108,9070	9,950,000	9,961,993			(642)		3.700	3.685	MN	47,041	189,188	05/07/2019	05/15/2029
74256L-AY-5	PRINCIPAL LFE GLB FND II SECURED				1FE	4,993,050		99,9970	5,000,000	4,999,942			2,366		2.150	2.198	JJ	51,063	107,500	01/03/2017	01/10/2020
7425A0-BC-3	PRINCIPAL LIFE GLOBAL SR SEC				1FE	3,063,080		133,1570	3,000,000	3,042,357			(1,952)		6.125	5.973	AO	38,792	183,750	04/05/2004	10/15/2033
743315-AQ-6	PROGRESSIVE CORP SR UNSEC			1	1FE	22,382,775		106,7270	22,500,000	22,394,322			2,514		3.700	3.729	JJ	358,438	832,500	01/21/2015	01/26/2045
743315-AS-2	PROGRESSIVE CORP SR UNSEC			1	1FE	4,993,950		116,0140	5,000,000	4,994,299			111		4.125	4.132	AO	43,542	206,250	04/03/2017	04/15/2047
74340X-BJ-9	PROLOGIS LP CO GUARNT			1	1FE	6,187,700		120,0560	6,250,000	6,188,906			983		4.375	4.436	MS	80,512	273,438	06/12/2018	09/15/2048
74368C-AK-0	PROTECTIVE LIFE GLOBAL SR SEC				1FE	16,000,000		101,9170	16,000,000	16,000,000					3.397	3.397	JD	4,529	543,520	06/21/2018	06/28/2021
74368C-AP-9	PROTECTIVE LIFE GLOBAL SECURED				1FE	5,000,000		103,0880	5,000,000	5,000,000					3.104	3.104	AO	32,764	77,600	04/08/2019	04/15/2024
743756-AC-2	PROV ST JOSEPH HLTH OBL UNSEC			1	1FE	1,360,000		106,1140	1,360,000	1,360,000					3.744	3.744	AO	12,730	50,918	09/20/2016	10/01/2047
743820-AA-0	PROV ST JOSEPH HLTH OBL SERIES 19A			1	1FE	18,765,000		98,0460	18,765,000	18,765,000					2.532	2.531	AO	118,782		09/24/2019	10/01/2029
744320-CC-7	PRUDENTIAL FINANCIAL INC SR UNSEC			1	1FE	15,000,000		109,5300	15,000,000	15,000,000					3.878	3.878	MS	151,888	581,700	03/22/2018	03/27/2028
744320-CE-3	PRUDENTIAL FINANCIAL INC SR UNSEC			2	1FE	9,427,235		114,9140	9,500,000	9,428,195			960		4.350	4.438	FA	144,638	206,625	02/21/2019	02/25/2050
744320-CF-0	PRUDENTIAL FINANCIAL INC SERIES MTN			1	1FE	1,986,360		104,9040	2,000,000	1,986,430			70		3.700	3.737	MS	22,200		09/10/2019	03/13/2051
744448-CA-7	PUBLIC SERVICE COLORADO 1ST MORTG			1	1FE	1,493,970		143,5820	1,500,000	1,495,041			134		6.500	6.531	FA	40,625	97,500	08/06/2008	08/01/2038
744448-CQ-2	PUBLIC SERVICE COLORADO 1ST MORTG			1	1FE	897,543		115,0420	900,000	897,603			44		4.100	4.116	JD	1,640	36,900	06/14/2018	06/15/2048
744448-CS-8	PUBLIC SERVICE COLORADO 1ST MORTG			2	1FE	2,664,144		100,1580	2,700,000	2,664,426			282		3.200	3.269	MS	33,120		08/06/2019	03/01/2050
744482-BL-3	PUB SVC NEW HAMP 1ST MORTG			1	1FE	5,135,950		105,0070	5,250,354	5,060,004			(15,532)		3.500	3.144	MN	29,167	175,000	10/06/2014	11/01/2023
744482-BM-1	PUB SVC NEW HAMP 1ST MORTG			2	1FE	798,104		106,5140	800,000	798,124			20		3.600	3.613	JJ	14,640		06/24/2019	07/01/2049
744538-AA-7	PUBLIC SERVICE NEW HAMPS 1ST MORTG			1	1FE	826,440		121,7480	1,000,000	864,124			4,593		5.600	7.041	AO	14,000	56,000	07/29/2008	10/05/2035
744538-AC-3	PUB SVC NEW HAMP 1ST MORTG			1	1FE	6,223,625		101,3250	6,250,000	6,244,978			2,886		3.200	3.250	MS	66,667	200,000	09/06/2011	09/01/2021
744567-QN-6	PUB SVC ELEC & GAS 1ST REF MORT			1	1FE	1,769,400		109,6140	1,500,000	1,542,775			(27,790)		9.250	7.095	JD	11,563	138,750	07/21/2008	06/01/2021
744560-BQ-8	PUBLIC SERVICE ELECTRIC 1ST MORTG			1	1FE	8,362,704		109,9600	8,400,000	8,365,442			757		3.800	3.825	MS	106,400	319,200	02/29/2016	03/01/2046
744560-BV-7	PUBLIC SERVICE ELECTRIC 1ST MORTG			1	1FE	2,981,430		114,6700	3,000,000	2,981,966			333		4.050	4.086	MN	20,250	121,500	05/02/2018	05/01/2048
744560-BZ-8	PUBLIC SERVICE ELECTRIC 1ST MORTG			2	1FE	2,999,490		112,2730	3,000,000	2,999,490					3.850	3.851	MN	19,250	55,504	05/06/2019	05/01/2049
744560-CA-2	PUBLIC SERVICE ELECTRIC 1ST MORTG			2	1FE	1,389,850		100,6970	1,400,000	1,389,920			70		3.200	3.238	FA	17,298		08/08/2019	08/01/2049
744573-AL-0	PUBLIC SERVICE ENTERPRIS SR UNSEC			1	2FE	4,993,650		101,5260	5,000,000	4,996,283			1,229		2.650	2.677	MN	16,931	132,500	11/02/2017	11/15/2022
745332-BX-3	PUGET SOUND ENERGY INC SR SEC			1	1FE	2,007,860		134,9960	2,000,000	2,006,065			(192)		6.274	6.245	MS	36,947	125,480	09/19/2006	03/15/2037
745332-CH-7	PUGET SOUND ENERGY INC 1ST MORTG			1	1FE	6,000,000		114,8800	6,000,000	6,000,000					4.223	4.223	JD	11,261	253,380	06/04/2018	06/15/2048
745332-CJ-3	PUGET SOUND ENERGY INC SR SEC			2	1FE	1,341,266		99,2950	1,350,000	1,341,330			65		3.250	3.284	MS	14,747		08/19/2019	09/15/2049
747262-AK-9	QVC INC SR SEC			1	2FE	2,924,198		103,1610	2,925,000	2,924,718			80		4.375	4.378	MS	37,680	127,969	03/04/2013	03/15/2023
74834L-AZ-3	QUEST DIAGNOSTICS INC SR UNSEC			1	2FE	8,451,524		104,9710	8,475,000	8,459,069			2,180		3.450	3.483	JD	24,366	292,388	05/23/2016	06/01/2026
74949L-AC-6	RELX CAPITAL INC CO GUARNT			2	2FE	10,611,724		108,4710	10,575,000	10,610,153			(1,571)		4.000	3.953	MS	121,025	211,500	04/29/2019	03/18/2029
75884R-AT-0	REGENCY CENTERS																				

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
776743-AC-0	ROPER TECHNOLOGIES INC SR UNSEC			1	2FE	1,098,273		1,116,062	1,100,000	1,099,294		347			2.800	2.834	JD	1,369	30,800	12/08/2016	12/15/2021
776743-AD-8	ROPER TECHNOLOGIES INC SR UNSEC			1	2FE	12,706,144		13,797,779	12,850,000	12,715,824		15,963			3.800	3.970	JD	21,702	488,300	12/11/2018	12/15/2026
79466L-AE-4	SALESFORCE.COM INC SR UNSEC			1	1FE	7,145,710		103,9570	7,150,000	7,147,112		821			3.250	3.263	AO	51,639	232,375	04/05/2018	04/11/2023
79466L-AF-1	SALESFORCE.COM INC SR UNSEC			1	1FE	9,672,581		109,5720	9,675,000	9,672,938		209			3.700	3.703	AO	79,550	357,975	04/05/2018	04/11/2028
797440-BK-9	SAN DIEGO G & E 1ST MORTG			1	1FE	1,373,652		1,766,014	1,380,000	1,374,830		137			6.000	6.033	JD	6,900	82,800	05/11/2009	06/01/2039
797440-BL-7	SAN DIEGO G & E 1ST MORTG			1	1FE	1,618,102		1,906,251	1,620,000	1,618,433		42			5.350	5.358	MN	11,075	86,670	05/11/2010	05/15/2040
797440-BM-5	SAN DIEGO G & E 1ST MORTG			1	1FE	2,670,219		112,5920	2,700,000	2,675,636		700			4.500	4.568	FA	45,900	121,500	08/23/2010	08/15/2040
80282K-AY-2	SANTANDER HOLDINGS USA SERIES 144A			2	2FE	3,401,423		100,9920	3,383,218	3,399,764		(1,658)			3.244	2.994	AO	26,263		10/01/2019	10/05/2026
808513-BA-2	CHARLES SCHWAB CORP SR UNSEC			2	1FE	4,982,650		5,734,000	5,000,000	4,983,555		905			3.250	3.291	MN	17,604	81,250	05/20/2019	05/22/2029
824348-AW-6	SHERWIN-WILLIAMS CO SR UNSEC			1	2FE	1,918,012		105,9160	1,925,000	1,919,632		624			3.450	3.493	JD	5,534	66,413	05/02/2017	06/01/2027
828807-DC-8	SIMON PROPERTY GROUP LP SR UNSEC			1	1FE	1,490,760		105,7220	1,500,000	1,492,860		827			3.375	3.448	JD	2,250	50,625	05/22/2017	06/15/2027
832696-AB-4	JM SMUCKER CO SR UNSEC			1	2FE	5,489,440		102,5520	5,500,000	5,497,830		1,156			3.500	3.523	AO	40,639	192,500	10/13/2011	10/15/2021
837004-BZ-2	DOMINION ENERGY SOUTH 1ST MORTG			1	1FE	4,613,900		115,0970	5,000,000	4,708,767		11,674			5.250	5.834	MS	87,500	262,500	07/15/2009	03/01/2035
837004-CB-4	DOMINION ENERGY SOUTH 1ST MORTG			1	1FE	9,854,825		135,9020	10,000,000	9,883,794		3,367			6.050	6.157	JJ	278,972	605,000	03/10/2009	01/15/2038
837004-CD-0	DOMINION ENERGY SOUTH 1ST MORTG			1	1FE	3,968,560		126,0280	5,041,137	3,974,137		695			5.500	5.554	JD	9,778	220,000	12/02/2009	12/15/2039
842400-FL-2	SOUTHERN CAL EDISON 1ST REF MORT			1	2FE	4,959,050		130,1660	5,000,000	4,966,369		901			6.050	6.110	MS	89,069	302,500	03/17/2009	03/15/2039
842434-CG-5	SOUTHERN CALIF GAS CO 1ST MORTG			1	1FE	993,920		124,7810	1,000,000	995,574		166			5.750	5.793	MN	7,347	57,500	11/15/2005	11/15/2035
842434-CJ-9	SOUTHERN CALIF GAS CO 1ST MORTG			1	1FE	4,987,850		122,0570	5,000,000	4,989,825		267			5.125	5.141	MN	32,743	256,250	11/15/2010	11/15/2040
84346L-AA-8	SOUTHERN NATURAL GAS SR UNSEC			1	2FE	9,971,600		113,6290	10,000,000	9,972,892		475			4.800	4.818	MS	141,333	480,000	03/07/2017	03/15/2047
844895-AT-9	SOUTHWEST GAS CORP SR UNSEC			1	1FE	4,192,356		101,2370	4,200,000	4,199,145		896			4.450	4.473	JD	15,575	186,900	12/07/2010	12/01/2020
844895-AX-0	SOUTHWEST GAS CORP SR UNSEC			1	1FE	1,607,643		101,0000	1,635,000	1,608,850		547			3.800	3.897	AO	15,533	62,130	10/12/2017	09/29/2046
845011-AA-3	SOUTHWEST GAS CORP SR UNSEC			1	1FE	6,413,114		107,2230	6,425,000	6,415,019		1,015			3.700	3.722	AO	59,431	237,725	03/12/2018	04/01/2028
845011-AB-1	SOUTHWEST GAS CORP SR UNSEC			2	1FE	2,998,470		108,5560	3,000,000	2,998,489		19			4.150	4.153	JD	10,375	62,596	05/28/2019	06/01/2049
845743-BR-3	SOUTHWESTERN PUBLIC SERV 1ST MORTG			1	1FE	3,753,294		105,0130	3,775,000	3,754,303		464			3.700	3.732	FA	52,766	139,675	08/02/2017	08/15/2047
84756N-AG-4	SPECTRA ENERGY PARTNERS CO.GUARNT			1	2FE	3,034,268		110,0230	3,000,000	3,032,185		(706)			4.500	4.428	MS	39,750	135,000	10/05/2016	03/15/2045
855244-AT-6	STARBUCKS CORP SR UNSEC			2	2FE	3,990,960		108,3290	4,000,000	3,991,281		321			3.550	3.577	FA	53,644	36,289	05/02/2019	08/15/2029
857477-AL-7	STATE STREET CORP SUBORD				1FE	4,642,467		103,1230	4,795,225	4,647,197		776			3.100	3.119	MN	18,419	144,150	05/08/2013	05/15/2023
857477-AT-0	STATE STREET CORP SR UNSEC				1FE	1,847,521		107,4450	1,850,000	1,848,498		237			3.550	3.566	FA	24,263	65,675	08/13/2015	08/18/2025
857477-BD-4	STATE STREET CORP SR UNSEC			2	1FE	5,000,000		111,4620	5,000,000	5,000,000					4.141	4.141	JD	16,104	207,050	11/28/2018	12/03/2029
867914-BM-4	SUNTRUST BANKS INC SR UNSEC			1	1FE	3,994,880		101,3350	4,000,000	3,997,919		964			2.700	2.726	JJ	46,200	108,000	11/28/2016	01/27/2022
867914-BS-1	SUNTRUST BANKS INC SR UNSEC			1	1FE	9,987,200		108,3240	10,000,000	9,989,997		1,650			4.000	4.021	MN	66,667	400,000	04/24/2018	05/01/2025
87089H-AA-1	SWISS RE TREASURY -US CO.GUARNT			1	1FE	16,083,491		101,6070	16,254,000	16,185,866		21,667			2.875	3.025	JD	32,452	467,303	10/20/2015	12/06/2022
87165B-AD-5	SYNCHRONY FINANCIAL SR UNSEC			1	2FE	10,529,533		106,6460	10,550,000	10,539,501		2,014			4.250	4.274	FA	169,386	448,375	08/06/2014	08/15/2024
87166F-AA-1	SYNCHRONY BANK SR UNSEC			1	2FE	4,181,982		101,9140	4,200,000	4,190,832		3,543			3.000	3.093	JD	5,600	126,000	06/07/2017	06/15/2022
871829-BC-0	SYSCO CORP CO.GUARNT			1	2FE	7,446,819		105,3390	7,475,000	7,455,833		2,582			3.300	3.344	JJ	113,745	246,675	03/22/2016	07/15/2026
871829-BF-3	SYSCO CORP CO.GUARNT			1	2FE	11,363,648		104,6910	11,425,000	11,377,365		5,479			3.250	3.313	JJ	171,216	371,313	06/19/2017	07/15/2027
873050-CC-3	TTX CO SR UNSEC			1	1FE	5,000,000		103,0530	5,000,000	5,000,000					4.400	4.400	MN	36,667	220,000	04/26/2011	05/01/2021
873050-CD-1	TTX CO SR UNSEC			1	1FE	4,983,350		102,2600	5,000,000	4,994,677		1,746			3.050	3.089	MN	19,486	152,500	11/15/2012	11/15/2022
873050-CE-9	TTX CO SR UNSEC			1	1FE	8,999,910		105,9690	9,000,000	8,999,994		2			4.125	4.125	AO	92,813	371,250	09/19/2013	10/01/2023
873050-CF-6	TTX CO SR UNSEC			1	1FE	13,532,610		106,3370	13,370,000	13,456,902		(19,754)			4.150	3.973	JJ	255,850	554,855	10/16/2015	01/15/2024
873050-CG-4	TTX CO SR UNSEC			1	1FE	10,816,947		112,9040	10,825,000	10,818,112		158			4.650	4.654	JD	22,372	503,363	11/23/2015	06/15/2044
873050-CJ-8	TTX CO SR UNSEC			1	1FE	2,444,946		106,8720	2,760,000	2,467,794		6,086			3.900	4.617	FA				

ANNUAL STATEMENT FOR THE YEAR 2019 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 and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
893574-AB-9	TRANSCONT GAS PIPE LINE SR UNSEC			1	2FE	2,483,888		117,4890	2,500,000	2,486,205					5.400	5.444	FA	51,000	135,000	08/10/2011	08/15/2041
893574-AF-0	TRANSCONT GAS PIPE CORP SR UNSEC			1	2FE	2,966,105		105,0840	2,975,000	2,967,442					4.450	4.468	FA	55,161	132,388	07/13/2012	08/01/2042
89417E-AH-2	TRAVELERS COS INC SR UNSEC			1	1FE	3,975,160		130,9260	4,000,000	3,979,130					5.350	5.392	MN	35,667	214,000	10/27/2010	11/01/2040
89417E-AL-3	TRAVELERS COS INC SR UNSEC			1	1FE	6,616,690		108,8760	6,625,000	6,617,272					3.750	3.757	MN	31,745	248,438	05/05/2016	05/15/2046
89417E-AM-1	TRAVELERS COS INC SR UNSEC			1	1FE	3,659,051		112,9970	3,675,000	3,659,840					4.000	4.025	MN	12,658	147,000	05/15/2017	05/30/2047
89417E-AN-9	TRAVELERS COS INC SR UNSEC			1	1FE	3,974,560		113,7230	4,000,000	3,975,382					4.050	4.087	MS	51,300	162,000	02/28/2018	03/07/2048
89417E-AP-4	TRAVELERS COS INC SR UNSEC			2	1FE	6,973,610		114,8110	7,000,000	6,973,988					4.100	4.122	MS	93,275	143,500	02/27/2019	03/04/2049
89420G-AE-9	TRAVELERS PPTY CASUALTY CO.GUARNT			1	1FE	2,030,581		137,7980	2,000,000	2,020,418			(970)		6.375	6.260	MS	37,542	127,500	05/20/2003	03/15/2033
89566E-AD-0	TRISTATE GEN&TRANS ASSN 1ST MORTG			1	1FE	3,920,360		130,6220	4,000,000	3,932,540					6.000	6.146	JD	10,667	240,000	06/03/2010	06/15/2040
89566E-AG-3	TRISTATE GEN&TRANS ASSN 1ST MORTG			1	1FE	3,723,683		104,8510	3,725,000	3,724,331					3.700	3.704	MN	22,971	137,825	10/27/2014	11/01/2024
89566E-AH-1	TRISTATE GEN&TRANS ASSN 1ST MORTG			1	1FE	5,778,470		114,1430	5,450,000	5,762,459			(7,182)		4.700	4.316	MN	42,692	256,150	03/16/2018	11/01/2044
89566E-AK-4	TRISTATE GEN&TRANS ASSN 1ST MORTG			1	1FE	9,601,259		107,1450	9,675,000	9,606,296					4.250	4.295	JD	34,266	411,188	11/16/2016	06/01/2046
902494-AZ-6	TYSON FOODS INC SR UNSEC			1	2FE	3,799,468		118,6580	3,800,000	3,799,601					4.875	4.876	FA	69,983	185,250	08/05/2014	08/15/2034
902494-BC-6	TYSON FOODS INC SR UNSEC			1	2FE	4,974,996		106,2940	4,998,000	4,977,876					3.550	3.612	JD	14,293	177,429	03/22/2019	06/02/2027
902494-BK-8	TYSON FOODS INC SR UNSEC			2	2FE	3,699,334		113,2090	3,700,000	3,699,437					4.350	4.352	MS	53,650	85,840	02/13/2019	03/01/2029
90331H-NG-4	US BANK NA CINCINNATI SR UNSEC			1	1FE	9,998,000		100,1240	10,000,000	9,999,448					2.050	2.057	AO	38,722	205,000	10/19/2017	10/23/2020
904764-AM-9	UNILEVER CAPITAL CORP CO.GUARNT			1	1FE	9,966,100		102,6640	10,000,000	9,995,498					4.250	4.292	FA	166,458	425,000	02/07/2011	02/10/2021
904764-AS-6	UNILEVER CAPITAL CORP CO.GUARNT			1	1FE	12,231,203		104,6630	12,375,000	12,289,138					3.100	3.237	JJ	160,909	383,625	07/28/2015	07/30/2025
904764-BH-9	UNILEVER CAPITAL CORP CO.GUARNT			1	1FE	990,990		96,9940	1,000,000	991,250					2.125	2.226	MS	6,788		09/03/2019	09/06/2029
906548-CJ-9	UNION ELECTRIC CO SR SEC			1	1FE	12,287,779		108,7730	12,675,000	12,331,964					3.900	4.084	MS	145,551	494,325	09/04/2014	09/15/2042
906548-CL-4	UNION ELECTRIC CO SR SEC			1	1FE	7,482,300		105,5360	7,500,000	7,484,041					3.650	3.663	AO	57,792	273,750	03/31/2015	04/15/2045
906548-CQ-3	UNION ELECTRIC CO			1	1FE	4,982,850		98,9660	5,000,000	4,982,936					3.250	3.268	AO	40,625		09/23/2019	10/01/2049
907818-CF-3	UNION PACIFIC CORP SR UNSEC			1	1FE	2,170,380		130,3850	2,000,000	2,090,408			(7,311)		6.625	5.973	FA	55,208	132,500	03/27/2003	02/01/2029
907818-DL-9	UNION PACIFIC CORP SR UNSEC			1	1FE	1,697,994		112,0800	1,700,000	1,698,295					4.300	4.307	JD	3,249	73,100	06/06/2012	06/15/2042
907818-DM-7	UNION PACIFIC CORP SR UNSEC			1	1FE	1,524,131		102,4450	1,525,000	1,524,734					2.950	2.956	JJ	20,744	44,988	06/06/2012	01/15/2023
907818-EB-0	UNION PACIFIC CORP SR UNSEC			1	1FE	5,893,760		103,4200	6,000,000	5,913,149					3.375	3.499	FA	84,375	202,500	03/30/2015	02/01/2035
907818-EC-8	UNION PACIFIC CORP SR UNSEC			1	1FE	4,496,050		104,4870	5,000,000	4,517,288					3.875	4.419	FA	80,729	193,750	01/08/2016	02/01/2055
907818-EJ-3	UNION PACIFIC CORP SR UNSEC			1	1FE	7,401,150		109,4670	7,500,000	7,408,121					4.050	4.127	MS	101,250	303,750	02/25/2016	03/01/2046
907818-FF-0	UNION PACIFIC CORP SERIES 144A			1	2FE	2,458,315		101,0710	2,500,000	2,458,329					3.839	3.922	MS	10,930		11/18/2019	03/20/2060
911312-AM-8	UNITED PARCEL SERVICE SR UNSEC			1	1FE	4,966,500		101,1780	5,000,000	4,996,100					3.125	3.202	JJ	72,049	156,250	11/08/2010	01/15/2021
911312-AQ-9	UNITED PARCEL SERVICE SR UNSEC			1	1FE	3,720,046		101,5490	3,725,000	3,723,519					2.450	2.465	AO	22,816	91,263	09/24/2012	10/01/2022
91159H-HM-5	US BANCORP SUBORD			1	1FE	10,791,684		103,9990	10,800,000	10,794,458					3.100	3.109	AO	59,520	334,800	04/21/2016	04/27/2026
91159J-AA-4	US BANCORP SUBORD			1	1FE	2,342,551		102,2850	2,350,000	2,347,888					2.950	2.987	JJ	31,967	69,325	07/18/2012	07/15/2022
913017-BP-3	UNITED TECHNOLOGIES CORP SR UNSEC			1	2FE	2,492,675		138,6490	2,500,000	2,494,504					6.125	6.145	JJ	70,608	153,125	05/13/2008	07/15/2038
913017-CA-5	UNITED TECHNOLOGIES CORP SR UNSEC			1	2FE	7,218,575		114,3180	7,500,000	7,239,578					4.150	4.378	MN	39,771	311,250	01/05/2016	05/15/2045
913017-CJ-6	UNITED TECHNOLOGIES CORP SR UNSEC			1	2FE	2,982,870		108,5900	3,000,000	2,983,910					3.750	3.782	MN	18,750	112,500	10/27/2016	11/01/2046
91324P-CV-2	UNITEDHEALTH GROUP INC SR UNSEC			1	1FE	6,644,747		104,6280	6,650,000	6,646,633					3.100	3.109	MS	60,700	206,150	02/22/2016	03/15/2026
91324P-CW-0	UNITEDHEALTH GROUP INC SR UNSEC			1	1FE	11,413,118		107,0950	12,235,624	11,416,467					3.450	3.462	JJ	181,753	394,163	12/15/2016	01/15/2027
91324P-CX-8	UNITEDHEALTH GROUP INC SR UNSEC			1	1FE	3,994,933		114,9560	4,025,000	3,996,674					4.200	4.244	JJ	77,951	169,050	12/15/2016	01/15/2047
91324P-DT-6	UNITEDHEALTH GROUP INC SR UNSEC			2	1FE	2,648,678		104,7420	2,675,000	2,649,100					3.500	3.569	FA	40,571		07/23/2019	08/15/2039
91324P-DU-3	UNITEDHEALTH GROUP INC SR UNSEC			2	1FE	7,474,200		107,1200	7,500,000	7,474,515					3.700	3.719	FA	120,250		07/23/2019	08/15/2049
91481C-AB-6	UNIVERSITY OF PENNSYLVAN SECURED			1	1FE	2,500,000		103,8850	2,500,000	2,500,000					4.008	4.008	FA	37,853	100,200	11/29/2017	08/15/2047
919451-AA-2	VALLEY CHILDREN'S HOSP SECURED			2	1FE	2,687,554		112,8100	2,686,589	2,686,498			(1,056)		4.						

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
929160-AT-6	VULCAN MATERIALS CO SR UNSEC			1	2FE	11,809,319	105.5810	12,036,193	11,400,000	11,713,455		(38,858)			3.900	3.455	AO	111,150	444,600	06/12/2017	04/01/2027
929290-AQ-0	WASTE MNGMT HOLDINGS CO.GUARNT				2FE	3,339,150	125.6650	3,769,946	3,000,000	3,149,591		(17,934)			7.100	6.167	FA	88,750	213,000	11/02/2004	08/01/2026
92939U-AA-4	WEC ENERGY GROUP INC SR UNSEC				2FE	5,997,540	101.9970	6,119,817	6,000,000	5,998,805		789			3.375	3.389	JD	9,000	202,500	06/04/2018	06/15/2021
92940P-AE-4	WRKCO INC CO.GUARNT		2		2FE	4,838,838	106.0620	5,133,390	4,840,000	4,838,960		122			3.900	3.903	JD	15,730	100,148	05/16/2019	06/01/2028
92940P-AF-1	WRKCO INC CO.GUARNT		2		2FE	3,717,669	109.5250	4,085,295	3,730,000	3,718,167		498			4.200	4.233	JD	13,055	83,117	05/22/2019	06/01/2032
93100P-AB-4	WAKE FOREST UNIV BMC UNSEC			1	1FE	1,835,000	107.3620	1,970,098	1,835,000	1,835,000					4.175	4.175	JD	6,384	76,611	10/27/2016	06/01/2046
931422-AK-5	WALGREEN CO CO.GUARNT			1	2FE	10,798,270	99.2280	11,411,170	11,500,000	10,851,483		15,476			4.400	4.811	MS	148,989	506,000	05/24/2016	09/15/2042
931427-AH-1	WALGREENS BOOTS ALLIANCE SR UNSEC			1	2FE	3,853,950	103.9510	3,898,154	3,750,000	3,812,104		(12,150)			3.800	3.411	MN	17,021	142,500	05/24/2016	11/18/2024
931427-AQ-1	WALGREENS BOOTS ALLIANCE SR UNSEC			1	2FE	5,660,699	101.6440	5,768,308	5,675,000	5,665,269		1,332			3.450	3.480	JD	16,316	195,788	05/26/2016	06/01/2026
93884P-DU-1	WASHINGTON GAS LIGHT CO SR UNSEC			1	1FE	8,988,300	113.1870	10,186,871	9,000,000	8,988,963		249			5.000	5.009	MS	132,500	450,000	12/02/2013	12/15/2043
93884P-DV-9	WASHINGTON GAS LIGHT CO UNSEC			1	1FE	22,000,000	107.5750	23,666,533	22,000,000	22,000,000					4.224	4.224	MS	273,621	929,280	09/08/2014	09/15/2044
93884P-DW-7	WASHINGTON GAS LIGHT CO SR UNSEC			1	1FE	4,605,252	103.9840	4,887,253	4,700,000	4,610,745		1,820			3.796	3.910	MS	52,532	178,412	11/28/2016	09/15/2046
939653-AL-5	WASHINGTON REIT SR UNSEC			1	2FE	7,025,810	100.6390	7,044,726	7,000,000	6,998,492		(3,953)			4.950	4.893	AO	86,625	346,500	05/26/2011	10/01/2020
941063-AQ-2	WASTE MANAGEMENT INC CO.GUARNT			1	2FE	5,447,005	102.4500	5,593,783	5,460,000	5,458,169		1,494			4.600	4.630	MS	83,720	251,160	02/23/2011	03/01/2021
94106L-AZ-2	WASTE MANAGEMENT INC CO.GUARNT			1	2FE	4,239,290	105.1210	4,467,652	4,250,000	4,244,877		1,065			3.500	3.530	MN	19,007	148,750	05/05/2014	05/15/2024
94106L-BC-2	WASTE MANAGEMENT INC CO.GUARNT			1	2FE	4,989,700	112.0620	5,603,124	5,000,000	4,990,666		208			4.100	4.112	MS	68,333	205,000	02/18/2015	03/01/2045
94106L-BK-4	WASTE MANAGEMENT INC CO.GUARNT		2		2FE	1,947,504	114.0730	2,224,416	1,950,000	1,947,671		167			4.150	4.157	JJ	49,229		05/14/2019	07/15/2049
942683-AF-0	ALLERGAN FINANCE LLC CO.GUARNT			1	2FE	2,603,081	102.1600	2,681,709	2,625,000	2,618,233		2,310			3.250	3.349	AO	21,328	85,313	09/27/2012	10/01/2022
94973V-AW-7	ANTHEM INC SR UNSEC			1	2FE	12,485,500	102.2960	12,787,029	12,500,000	12,497,272		1,603			3.700	3.714	FA	174,722	462,500	08/10/2011	08/15/2021
949746-RW-3	WELLS FARGO & COMPANY SR UNSEC				1FE	12,955,410	102.7230	13,353,983	13,000,000	12,970,342		4,202			3.000	3.040	AO	74,750	390,000	04/15/2016	04/22/2026
94988J-SP-8	WELLS FARGO BANK NA SR UNSEC		2		1FE	6,050,000	100.7830	6,097,392	6,050,000	6,050,000					3.325	3.325	JJ	88,288	201,163	07/16/2018	07/23/2021
95000U-2A-0	WELLS FARGO & COMPANY SR UNSEC			1	1FE	6,450,000	106.1960	6,849,670	6,450,000	6,450,000					3.584	3.584	MN	25,043	231,168	05/15/2017	05/22/2028
95040Q-AD-6	WELLTOWER INC SR UNSEC			1	2FE	22,455,390	109.5570	24,650,332	22,500,000	22,461,140		3,814			4.250	4.275	AO	201,875	956,250	08/09/2018	04/15/2028
95040Q-AH-7	WELLTOWER INC SR UNSEC		2		2FE	3,733,313	108.8580	4,082,167	3,750,000	3,734,651		1,339			4.125	4.179	MS	45,547	90,234	02/13/2019	03/15/2029
95709T-AJ-9	WESTAR ENERGY INC 1ST MORTG			1	1FE	3,190,275	110.9470	3,661,247	3,300,000	3,202,668		2,397			4.100	4.302	AO	33,825	135,300	05/12/2014	04/01/2043
95709T-AQ-3	WESTAR ENERGY INC SR SEC		2		1FE	3,618,099	98.1760	3,583,438	3,650,000	3,618,347		248			3.250	3.296	MS	43,496		08/12/2019	09/01/2049
958587-BJ-5	NSTAR ELECTRIC CO SR UNSEC			1	1FE	2,477,300	101.8240	2,545,589	2,500,000	2,495,539		2,493			3.500	3.609	MS	25,764	87,500	09/13/2011	09/15/2021
96145D-AD-7	WRKCO INC CO.GUARNT			2	2FE	8,771,768	102.3840	8,984,192	8,775,000	8,772,216		448			3.375	3.380	MS	87,202	296,156	02/15/2019	09/15/2027
96145D-AH-8	WRKCO INC CO.GUARNT		2		2FE	4,143,423	107.4870	4,460,706	4,150,000	4,144,068		645			4.000	4.021	MS	48,878	166,000	02/15/2019	03/15/2028
963320-AR-7	WHIRLPOOL CORP SR UNSEC			1	2FE	8,722,914	105.8710	9,237,275	8,725,000	8,724,118		190			4.000	4.003	MS	116,333	349,000	04/02/2014	03/01/2024
97658W-AA-8	WISCONSIN ALUM RESEARCH SERIES 2019			1	1FE	7,020,000	99.5240	6,986,598	7,020,000	7,020,000					3.564	3.564	AO	9,730		12/10/2019	10/01/2049
976656-CJ-5	WISCONSIN ELECTRIC POWER SR UNSEC			1	1FE	4,761,200	113.6760	5,428,050	4,775,000	4,762,389		260			4.300	4.317	JD	9,126	205,325	11/13/2015	12/15/2045
976656-CK-2	WISCONSIN ELECTRIC POWER SR UNSEC		2		1FE	9,946,400	117.1940	11,719,448	10,000,000	9,947,664		1,118			4.300	4.332	AO	90,778	443,139	10/01/2018	10/15/2048
976656-CL-0	WISCONSIN ELECTRIC POWER			1	1FE	5,898,879	99.9550	5,897,358	5,900,000	5,898,890		11			2.050	2.054	JD	7,055		12/03/2019	12/15/2024
976657-AL-0	WEC ENERGY GROUP INC SR UNSEC			1	2FE	9,934,100	106.0800	10,607,999	10,000,000	9,961,213		6,322			3.550	3.629	JD	15,778	355,000	06/09/2015	06/15/2025
97670M-AA-4	WISCONSIN GAS LLC SR UNSEC			1	1FE	997,590	125.7660	1,257,664	1,000,000	998,261		64			5.900	5.917	JD	4,917	59,000	11/15/2005	12/01/2035
976826-BL-0	WISCONSIN POWER & LIGHT SR UNSEC			1	1FE	6,431,231	103.6930	6,688,220	6,450,000	6,434,941		1,685			3.050	3.084	AO	41,531	196,725	10/02/2017	10/15/2027
98389B-AU-4	XCEL ENERGY INC SR UNSEC			1	2FE	798,448	104.8560	838,847	800,000	798,873		142			3.350	3.373	JD	2,233	26,800	11/28/2016	12/01/2026
98389B-AW-0	XCEL ENERGY INC			1	2FE	11,356,146	98.8330	11,316,346	11,450,000	11,357,309		1,164			2.600	2.693	JD	44,655		11/05/2019	12/01/2029
98956P-AB-8	ZIMMER BIOMET HOLDINGS SR UNSEC			1	2FE	5,305,752	118.9070	6,319,907	5,315,000	5,307,482		198			5.750	5.76					

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
136375-CJ-9	CANADIAN NATL RAILWAY SR UNSEC	A	1	1FE		9,961,700		10,235,291	10,000,000	9,975,227		3,628			2.750	2.794	MS	91,667	275,000	02/18/2016	03/01/2026
136375-CV-2	CANADIAN NATL RAILWAY SR UNSEC	A	2	1FE		7,998,880		124,4850	8,000,000	7,999,970		1,090			4.450	4.450	JJ	159,211	250,189	10/31/2018	01/20/2049
136385-AE-1	CANADIAN NATL RESOURCES SR UNSEC	A	1	2FE		1,143,330		127,6800	1,000,000	1,092,465		(4,533)			6.450	5.472	JD	179	64,500	06/26/2003	06/30/2033
13645R-AS-3	CANADIAN PACIFIC RAILWAY SR UNSEC	A	1	2FE		23,485,070		102,6170	23,500,000	23,491,855		1,464			2.900	2.907	FA	283,958	681,500	02/06/2015	02/01/2025
13645R-AT-1	CANADIAN PACIFIC RR CO SR UNSEC	A	1	2FE		10,157,700		106,3990	10,000,000	10,098,747		(14,942)			3.700	3.512	FA	154,167	370,000	10/16/2015	02/01/2026
13645R-AU-8	CANADIAN PACIFIC RAILWAY SR UNSEC	A	1	2FE		8,949,852		123,7400	9,075,000	8,958,922		2,226			4.800	4.888	FA	181,500	435,600	09/16/2015	08/01/2045
13645R-AV-6	CANADIAN PACIFIC RAILWAY SR UNSEC	A	1	2FE		4,479,345		118,8840	4,500,000	4,482,318		737			4.800	4.836	MS	63,600	216,000	09/08/2015	09/15/2035
29250N-AZ-8	ENBRIDGE INC	A	1	2FE		9,992,300		101,0940	10,000,000	9,992,385		85			3.125	3.134	MN	39,931		11/13/2019	11/15/2029
349553-AM-9	FORTIS INC SR UNSEC	A	1	2FE		1,450,000		102,0360	1,450,000	1,450,000					3.055	3.055	AO	10,705	44,298	06/29/2017	10/04/2026
559222-AQ-7	MAGNA INTERNATIONAL INC SR UNSEC	A	1	1FE		2,397,000		2,523,706	2,400,000	2,398,528		299			3.625	3.640	JD	3,867	87,000	06/11/2014	06/15/2024
63307C-AG-6	NATIONAL BANK OF CANADA SERIES 144A	A	1	1FE		11,624,303		99,9240	11,616,209	11,624,352		49			2.150	2.152	AO	56,930		10/02/2019	10/07/2022
67077M-AK-4	NUTRIEN LTD SR UNSEC	A	1	2FE		6,715,814		103,1800	6,750,000	6,726,750		6,286			3.500	3.608	JD	19,688	236,250	04/10/2018	06/01/2023
67077M-AR-9	NUTRIEN LTD SR UNSEC	A	1	2FE		11,647,811		112,3870	11,500,000	11,834,865		(8,009)			4.900	4.691	JD	46,958	563,500	04/10/2018	06/01/2043
67077M-AS-7	NUTRIEN LTD SR UNSEC	A	1	2FE		3,241,531		117,6280	3,000,000	3,233,319		(4,972)			5.250	4.712	JJ	72,625	157,500	04/10/2018	01/15/2045
725906-AH-4	BARRICK GOLD CORP SR UNSEC	A	1	2FE		1,022,241		118,4190	1,000,000	1,014,754		(707)			6.375	6.209	MS	21,250	63,750	07/17/2003	03/01/2033
775109-AL-5	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		2,491,325		145,7490	2,500,000	2,492,799		173			7.500	7.529	FA	70,833	187,500	07/30/2008	08/15/2038
775109-AW-1	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		4,542,948		102,4300	4,550,000	4,547,521		726			3.000	3.018	MS	40,192	136,500	02/28/2013	03/15/2023
775109-AX-9	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		2,179,210		111,3890	2,200,000	2,181,840		433			4.500	4.558	MS	29,150	99,000	02/28/2013	03/15/2043
775109-BB-6	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		19,746,969		120,8580	19,900,000	19,761,964		2,861			5.000	5.050	MS	292,972	995,000	03/03/2014	03/15/2044
775109-BE-0	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		3,128,931		106,5510	3,175,000	3,145,470		4,342			3.625	3.801	JD	5,115	115,094	12/23/2015	12/15/2025
775109-BG-5	ROGERS COMMUNICATIONS IN CO.GUARNT	A	1	2FE		5,019,375		111,0690	5,025,000	5,019,588		90			4.300	4.306	FA	81,628	216,075	02/06/2018	02/15/2048
78013G-KN-4	ROYAL BANK OF CANADA SR UNSEC	A	1	1FE		9,994,200		100,1860	10,000,000	9,998,384		1,939			2.150	2.170	AO	38,819	215,000	10/18/2017	10/26/2020
78013X-KG-2	ROYAL BANK OF CANADA SR UNSEC	A	1	1FE		4,996,450		101,7650	5,000,000	4,998,388		1,170			3.200	3.225	AO	44,208	160,000	04/24/2018	04/30/2021
86722T-AB-8	SUNCOR ENERGY INC SR UNSEC	A	1	1FE		2,485,400		143,9640	2,500,000	2,487,793		293			6.850	6.896	JD	14,271	171,250	06/03/2008	06/01/2039
884903-AY-1	THOMSON REUTERS CORP SR UNSEC	A	1	2FE		989,260		112,5910	1,000,000	992,348		301			5.500	5.574	FA	20,778	55,000	08/02/2005	08/15/2035
89114Q-BL-1	TORONTO-DOMINION BANK SR UNSEC	A	1	1FE		5,985,720		100,0450	6,000,000	5,995,483		2,880			1.800	1.850	JJ	50,400	108,000	07/06/2016	07/13/2021
89114Q-BZ-0	TORONTO-DOMINION BANK SR UNSEC	A	1	1FE		9,995,500		102,1070	10,000,000	9,997,777		1,481			3.250	3.266	JD	18,056	325,000	06/05/2018	06/11/2021
89114Q-CD-8	TORONTO-DOMINION BANK SERIES MTN	A	1	1FE		14,983,350		100,0190	15,002,902	14,984,389		1,039			1.900	1.937	JD	23,750	40,375	10/07/2019	12/01/2022
89153U-AF-8	TOTAL CAPITAL CANADA LTD CO.GUARNT	A	1	1FE		9,981,900		102,5080	10,000,000	9,993,302		1,778			2.750	2.770	JJ	126,806	275,000	01/10/2013	07/15/2023
893526-DK-6	TRANSCANADA PIPELINES SR UNSEC	A	1	2FE		3,740,363		101,3000	3,750,000	3,749,151		1,098			3.800	3.831	AO	35,625	142,500	09/20/2010	10/01/2020
89352H-AK-5	TRANSCANADA PIPELINES SR UNSEC	A	1	2FE		4,695,280		105,4870	4,725,000	4,712,443		3,021			3.750	3.826	AO	36,914	177,188	10/02/2013	10/16/2023
89352H-AM-1	TRANSCANADA PIPELINES SR UNSEC	A	1	2FE		11,049,828		114,1890	11,100,000	11,060,076		1,950			4.625	4.660	MS	171,125	513,375	02/25/2014	03/01/2034
AM6967-5T-5	BANK OF NOVA SCOTIA SR UNSEC	D	1	1FE		4,990,950		101,7650	5,000,000	4,995,902		1,797			2.700	2.739	MS	42,750	135,000	03/01/2017	03/07/2022
00182E-BA-6	ANZ NEW ZEALAND INTL/LDN CO.GUARNT	D	1	1FE		5,045,455		100,2210	5,061,184	5,048,518		917			2.125	2.144	JJ	45,608	107,313	07/21/2016	07/28/2021
00182E-BE-8	ANZ NEW ZEALAND INTL/LDN CO.GUARNT	D	1	1FE		3,994,360		100,1420	4,005,678	3,998,949		1,901			2.200	2.249	JJ	40,089	88,000	07/11/2017	07/17/2020
00182E-BH-1	ANZ NEW ZEALAND INTL/LDN CO.GUARNT	D	1	1FE		4,999,700		100,7850	5,039,267	4,999,890		101			2.750	2.752	JJ	60,729	137,500	01/16/2018	01/22/2021
00182E-BK-4	ANZ NEW ZEALAND INTL/LDN CO.GUARNT	D	1	1FE		1,649,852		104,1800	1,718,970	1,649,873		22			3.400	3.402	MS	15,895	28,050	03/12/2019	03/19/2024
00205G-AD-9	APT PIPELINES LTD CO.GUARNT	D	1	2FE		1,986,100		107,3920	2,147,845	1,989,175		1,191			4.250	4.335	JJ	39,194	85,000	03/16/2017	07/15/2027
00507U-AS-0	ALLERGAN FUNDING SCS CO.GUARNT	D	1	2FE		9,565,920		104,9920	10,079,258	9,580,691		3,288			3.800	3.843	MS	107,413	364,800	03/03/2015	03/15/2025
00507U-AU-5	ALLERGAN FUNDING SCS CO.GUARNT	D	1	2FE		3,567,245		108,6060	3,586,000	3,568,789		346			4.750	4.783	MS	50,154	170,335	03/03/2015	03/15/2045
00772B-AF-8	AERCAP IRELAND CAP/GLOBA CO.GUARNT	D	1	2FE		4,125,000		103,1930	4,256,720	4,125,000					4.500	4.500	MN	23,719	185,625	05/08/2014	05/15/2021
00913R-AE-6	AIR LIQUIDE FINANCE CO.GUARNT	D	1	1FE		848,275		103,3600	878,558	848,387		36			3.500	3.511	MS	7,768	29,750	09/22/2016	09/27/2046
009279-AA-8	AIRBUS SE SR UNSEC	D	1	1FE		11,988,720		103,7910	12,454,947	11,991,455		1,029			3.150	3.161	AO	85,050	378,000	04/05/2017	04/10/2027
009279-AC-4	AIRBUS SE SR UNSEC	D	1	1FE		4,938,450		110,4850	5,000,000	4,941,518		1,162			3.950	4.021	AO	44,438	197,500	04/05/2017	04/10/2047
02364W-BE-4	AMERICA MOVIL SAB DE CV SR UNSEC	D	1	1FE		15,691,350		112,3250	16,848,742	15,589,559		(15,659)			4.375	4.106	JJ	300,781	656,250	07/30/2012	07/16/2042
03835V-AG-1	APTIV PLC CO.GUARNT	D	2	2FE		2,397,096		108,3720	2,400,000	2,397,288		192			4.350	4.365	MS	30,740	52,490	02/28/2019	03/15/2029
046353-AN-8	ASTRAZENCA PLC SR UNSEC	D	1	2FE		11,466,223		104,1900	12,007,856	11,479,522		5,332			3.125	3.185	JD	19,008	360,156	06/05/2017	06/12/2027
052113-AA-5	AUSGRID FINANCE PTY LTD SR SEC	D	1	2FE		7,995,680		104,0880	8,327,002	7,997,031		819			3.850	3.862	MN	51,333	308,000	04/23/2018	05/01/2023
052113-AB-3	AUSGRID FINANCE PTY LTD SR SEC	D	1	2FE		4,995,350		108,8320	5,441,614	4,995,722		370			4.350	4.362	FA	90,625	217,500	04/23/2018	08/01/2028
05253J-AT-8	AUST & NZ BANKING GRP NY SR UNSEC	D	1	1FE		4,999,550		100,3380	5,016,918	4,999,869		150			2.250	2.253	MN	16,250	112,500	11/06/2017	11/09/2020
05541V-AE-6	BG ENERGY CAPITAL PLC CO.GUARNT	D	1	1FE		5,580,563		103,2680	5,808,828	5,615,699		4,916			4.000	4.097	AO	47,500	225,000	10/06/2011	10/15/2021
055451-AV-0	BHP BILLITON FIN USA LTD CO.GUARNT	D	1	1FE		7,548,868		127,7080	9,641,919	7,548,988		22			5.000	5.001	MS	95,424	377,500	09/25/2013	09/30/2043
055650-BU-1	BP CAPITAL MARKETS PLC CO.GUARNT	D	1	1FE		2,500,000		103,0920	2,577,307	2,500,000					3.561	3.561	MN	14,838	89,025	10/27/2011	11/01/2021
055650-DN-5	BP CAPITAL MARKETS PLC CO.GUARNT	D	1	1FE		3,550,000		105,1050	3,731,243	3,550,000					3.279	3.279	MS	32,981	116,405	09/14/2017	09/1

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
05964H-AE-5	BANCO SANTANDER SA SR UNSEC	D			1FE	6,786,944	102.0120	6,936,849	6,800,000	6,791,930		2,405			3.125	3.165	FA	75,556	212,500	10/17/2017	02/23/2023
05971K-AC-3	BANCO SANTANDER SA Banco Santander SA 3.306 06/27	D			1FE	11,600,000	102.9150	11,938,114	11,600,000	11,600,000					3.306	3.306	JD	4,261	191,748	06/20/2019	06/27/2029
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27	D			1FE	5,000,000	101.3350	5,066,775	5,000,000	5,000,000					2.706	2.706	JD	1,503	67,650	06/20/2019	06/27/2024
09659W-2C-7	BNP PARIBAS SR UNSEC	D			1FE	1,145,352	104.4060	1,252,867	1,200,000	1,154,003		4,862			3.500	4.074	MN	5,250	42,000	03/13/2018	11/16/2027
09659W-2D-5	BNP PARIBAS SR UNSEC	D			1FE	4,991,050	103.7640	5,188,210	5,000,000	4,993,369		1,192			3.375	3.404	JJ	80,625	168,750	01/02/2018	01/09/2025
09659W-2E-3	BNP PARIBAS SR UNSEC	D			1FE	5,238,765	103.4230	5,429,722	5,250,000	5,242,663		2,150			3.500	3.547	MS	61,250	183,750	02/22/2018	03/01/2023
2027AO-HT-9	COMMONWEALTH BANK AUST SR UNSEC	D			1FE	9,994,800	101.9620	10,196,167	10,000,000	9,996,515		491			2.850	2.856	MN	34,042	285,000	05/11/2016	05/18/2026
2027AO-JN-0	COMMONWEALTH BANK AUST SR UNSEC	D			1FE	14,944,650	108.9450	16,341,681	15,000,000	14,947,176		1,052			3.900	3.921	JJ	274,625	585,000	07/06/2017	07/12/2047
21684A-AF-3	COOPERATIEVE RABOBANK UA CO. GUARNT	D			2FE	6,271,398	104.0790	6,556,994	6,300,000	6,280,064		2,632			3.750	3.805	JJ	105,000	236,250	07/14/2016	07/21/2026
225313-AK-1	CREDIT AGRICOLE SA SUBORD	D	2		2FE	5,242,348	105.4200	5,560,920	5,275,000	5,245,610		1,684			4.000	4.055	JJ	100,225	211,000	01/03/2018	01/10/2033
22534P-AA-1	CREDIT AGRICOLE LONDON SERIES 144A	D			1FE	9,963,900	99.8060	9,980,649	10,000,000	9,965,015		1,115			2.375	2.449	JJ	45,521		10/15/2019	01/22/2025
22535W-AE-7	CREDIT AGRICOLE LONDON SR UNSEC	D			1FE	6,626,592	104.5430	6,952,087	6,650,000	6,634,011		4,444			3.750	3.828	AO	46,411	249,375	04/17/2018	04/24/2023
225401-AF-5	CREDIT SUISSE GROUP AG SR UNSEC	D	1		2FE	8,000,000	106.4340	8,514,753	8,000,000	8,000,000					3.869	3.869	JJ	145,302	309,520	01/05/2018	01/12/2029
23291K-AH-8	DH EUROPE FINANCE I I	D	1		2FE	15,285,159	99.4840	15,221,024	15,300,000	15,285,350		191			2.600	2.611	MN	59,670		10/29/2019	11/15/2029
23291K-AK-1	DH EUROPE FINANCE I I	D	1		2FE	3,142,314	101.5330	3,198,299	3,150,000	3,142,339		25			3.400	3.413	MN	16,065		10/29/2019	11/15/2049
251525-AT-8	DEUTSCHE BANK NY SR UNSEC	D			2FE	4,993,150	100.0690	5,003,442	5,000,000	4,998,743		2,312			2.700	2.748	JJ	63,000	135,000	07/10/2017	07/13/2020
25243Y-AU-3	DIAGEO CAPITAL PLC CO. GUARNT	D	1		1FE	2,864,216	102.0710	3,192,796	3,128,000	3,023,782		28,807			2.625	3.696	AO	14,141	82,110	12/04/2013	04/29/2023
25243Y-BB-4	DIAGEO CAPITAL PLC	D	1		1FE	11,594,232	98.5150	11,526,215	11,700,000	11,596,518		2,286			2.375	2.477	AO	67,925		09/30/2019	10/24/2029
26824K-AA-2	AIRBUS FINANCE BV CO. GUARNT	D	1		1FE	8,304,021	101.6160	8,459,494	8,325,000	8,317,458		2,159			2.700	2.729	AO	46,204	224,775	04/09/2013	04/17/2023
268317-AK-0	ELECTRICITE DE FRANCE SA SR UNSEC	D			1FE	13,783,455	114.4890	16,314,646	14,250,000	13,829,644		8,767			4.875	5.089	JJ	306,820	694,688	01/13/2014	01/22/2044
268317-AS-3	ELECTRICITE DE FRANCE SA SR UNSEC	D	1		1FE	14,873,250	106.0430	15,906,410	15,000,000	14,921,097		12,008			3.625	3.727	AO	117,813	543,750	10/07/2015	10/13/2025
29266M-AE-9	IBERDROLA INTL BV CO. GUARNT	D	1		2FE	2,495,750	129.3690	3,234,229	2,500,000	2,497,122		124			6.750	6.763	MS	49,688	168,750	09/08/2003	09/15/2033
29441W-AB-1	EQUATE PETROCHEMICAL BV CO. GUARNT	D			2FE	4,918,200	100.3940	5,019,700	5,000,000	4,964,917		15,315			3.000	3.338	MS	49,167	150,000	10/27/2016	03/03/2022
29446M-AC-6	EQUINOR ASA	D	1		1FE	5,265,203	100.8310	5,394,482	5,350,000	5,265,404		201			3.250	3.334	MN	20,768		11/13/2019	11/18/2049
36160B-AA-3	ENGIE SA SR UNSEC	D			1FE	4,075,459	101.4780	4,185,966	4,125,000	4,109,750		5,191			2.875	3.015	AO	26,684	118,594	10/02/2012	10/10/2022
377373-AG-0	GLAXOSMITHKLINE CAPITAL CO. GUARNT	D	2		1FE	5,471,180	104.2190	5,732,058	5,500,000	5,475,438		4,258			3.000	3.109	JD	13,750	112,750	03/18/2019	06/01/2024
377373-AH-8	GLAXOSMITHKLINE CAPITAL CO. GUARNT	D	2		1FE	16,820,990	107.1840	18,221,239	17,000,000	16,833,553		12,563			3.375	3.498	JD	47,813	392,063	03/18/2019	06/01/2029
404280-AP-4	HSBC HOLDINGS PLC SUBORD	D			1FE	10,069,958	106.1780	10,299,226	9,700,000	9,940,673		(52,092)			4.250	3.608	MS	122,530	412,250	06/07/2017	03/14/2024
404280-BB-4	HSBC HOLDINGS PLC SR UNSEC	D			1FE	6,203,026	106.5650	6,633,642	6,225,000	6,209,974		2,027			3.900	3.943	MN	24,278	242,775	05/18/2016	05/25/2026
423012-AE-3	HEINEKEN NV SR UNSEC	D	1		2FE	4,982,400	106.8490	5,342,456	5,000,000	4,983,707		431			4.000	4.022	AO	50,000	200,000	06/07/2017	10/01/2042
423012-AF-0	HEINEKEN NV SR UNSEC	D	1		2FE	3,874,728	105.8610	4,128,583	3,900,000	3,880,169		2,084			3.500	3.573	JJ	57,633	136,500	03/20/2017	01/29/2028
423012-AG-8	HEINEKEN NV SR UNSEC	D	1		2FE	3,844,814	111.7930	4,331,997	3,875,000	3,846,246		538			4.350	4.397	MS	43,077	168,563	03/20/2017	03/29/2047
43474T-AB-9	HOLCIM CAPITAL CORP CO. GUARNT	D	1		2FE	2,535,775	124.9900	3,124,753	2,500,000	2,531,363		(742)			6.875	6.759	MS	43,924	171,875	01/24/2012	09/29/2039
43474T-AC-7	HOLCIM US FINANCE SARL & CO. GUARNT	D	1		2FE	8,142,928	107.3560	8,803,185	8,200,000	8,175,511		6,019			5.150	5.242	JD	1,173	422,300	09/05/2013	09/12/2023
44920U-AL-2	HYUNDAI CAPITAL SERVICES SR UNSEC	D			2FE	2,475,375	101.6970	2,542,428	2,500,000	2,480,347		1,860			3.625	3.744	FA	30,964	90,625	08/21/2017	08/29/2027
456837-AP-8	ING GROEP NV SR UNSEC	D			1FE	1,148,275	104.6520	1,203,496	1,150,000	1,148,508		233			3.550	3.583	AO	9,299	20,413	04/02/2019	04/09/2024
456837-AQ-6	ING GROEP NV SR UNSEC	D			1FE	12,062,142	109.7310	13,195,186	12,025,000	12,059,991		(2,150)			4.050	4.012	AO	110,931	243,506	04/11/2019	04/09/2029
45685N-AA-4	ING GROEP NV SR UNSEC	D			1FE	5,361,240	111.1320	5,973,325	5,375,000	5,363,563		2,323			4.625	4.666	JJ	120,844	159,514	11/08/2018	01/06/2026
456873-AA-6	INGERSOLL-RAND LUX FINAN CO. GUARNT	D	1		2FE	6,570,661	100.1260	6,583,255	6,575,000	6,574,721		825			2.625	2.638	MN	28,766	172,594	10/23/2014	05/01/2020
456873-AD-0	INGERSOLL-RAND LUX FINAN CO. GUARNT	D	2		2FE	12,456,141	107.3960	13,290,233	12,375,000	12,450,813		(5,328)			3.800</						

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
60688Q-AD-7	MIZUHO BANK LTD CO.GUARNT	D			1FE	9,970,800	102.0000	10,199,957	10,000,000	9,990,961		3,057			2.950	2.984	AO	60,639	295,000	10/10/2012	10/17/2022
62854A-AN-4	MYLAN NV CO.GUARNT	D	1		2FE	7,941,816	104.1500	8,332,036	8,000,000	7,957,877		5,606			3.950	4.044	JD	14,044	316,000	02/01/2017	06/15/2026
6325CO-DJ-7	NATIONAL AUSTRALIA BANK SR UNSEC	D			1FE	2,997,000	106.0210	3,180,639	3,000,000	2,997,786		273			3.500	3.512	JJ	49,875	105,000	01/04/2017	01/10/2027
656531-AM-2	EQUINOR ASA CO.GUARNT	D			1FE	8,706,274	132.3640	10,456,744	7,900,000	8,351,941		(44,158)			7.250	6.303	MS	155,915	572,750	05/07/2009	09/23/2027
714264-AD-0	PERNOD RICARD SA SR UNSEC	D	1		2FE	2,817,825	104.5760	2,954,271	2,825,000	2,823,259		799			4.450	4.482	JJ	57,967	125,713	10/20/2011	01/15/2022
714264-AK-4	PERNOD RICARD SA SR UNSEC	D	1		2FE	4,932,000	123.2180	6,160,913	5,000,000	4,940,893		1,337			5.500	5.594	JJ	126,806	275,000	01/05/2012	01/15/2042
714295-AC-6	PERRIGO FINANCE UNLIMITD CO.GUARNT	D	1		2FE	1,287,178	102.6950	1,309,364	1,275,000	1,282,775		(1,473)			3.900	3.758	JD	2,210	49,725	11/09/2016	12/15/2024
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC	D			1FE	3,292,179	101.0990	3,336,251	3,300,000	3,292,831		652			2.625	2.676	JJ	38,259		07/15/2019	07/22/2024
75625Q-AE-9	RECKITT BENCKISER TSY CO.GUARNT	D	2		1FE	9,676,700	102.3670	10,236,706	10,000,000	9,702,813		26,113			3.000	3.454	JD	4,167	300,000	03/29/2019	06/26/2027
77578J-AB-4	ROLLS-ROYCE PLC CO.GUARNT	D	1		2FE	21,822,584	103.1460	22,738,542	22,045,000	21,904,587		21,286			3.625	3.748	AO	170,925	799,131	01/07/2016	10/14/2025
80105N-AG-0	SANOFI SR UNSEC	D	1		1FE	4,948,800	102.6860	5,134,292	5,000,000	4,992,456		5,801			4.000	4.126	MS	51,111	200,000	03/22/2011	03/29/2021
806854-AD-7	SCHLUMBERGER INVESTMENT CO.GUARNT	D	1		1FE	2,495,800	100.8260	2,520,658	2,500,000	2,498,817		439			2.400	2.419	FA	25,000	60,000	07/24/2012	08/01/2022
822582-BD-3	SHELL INTERNATIONAL FIN CO.GUARNT	D	1		1FE	19,365,754	105.7430	20,540,581	19,425,000	19,390,863		5,732			3.250	3.286	MN	87,682	631,313	05/06/2015	05/11/2025
822582-BQ-4	SHELL INTERNATIONAL FIN CO.GUARNT	D	1		1FE	10,531,736	113.7780	12,202,732	10,725,000	10,544,674		3,741			4.000	4.105	MN	60,775	429,000	05/05/2016	05/10/2046
822582-CB-6	SHELL INTERNATIONAL FIN CO.GUARNT	D			1FE	7,938,400	110.7860	8,862,913	8,000,000	7,944,240		5,152			3.875	3.969	MN	41,333	310,000	11/07/2018	11/13/2028
822582-CD-2	SHELL INTERNATIONAL FIN	D	1		1FE	9,929,400	98.9300	9,893,044	10,000,000	9,930,348		948			2.375	2.455	MN	35,625		11/04/2019	11/07/2029
822582-CE-0	SHELL INTERNATIONAL FIN	D	1		1FE	12,308,250	98.4230	12,302,815	12,500,000	12,308,832		582			3.125	3.205	MN	58,594		11/04/2019	11/07/2049
82620K-AM-5	SIEMENS FINANCIERINGSMAT CO.GUARNT	D	1		1FE	5,871,120	100.9530	6,057,198	6,000,000	5,879,763		2,719			3.300	3.415	MS	58,300	198,000	09/08/2016	09/15/2046
83051G-AM-0	SKANDINAVISKA ENSKILDA SERIES 144A	D			1FE	9,997,400	100.1920	10,019,200	10,000,000	9,997,446		46			2.200	2.209	JD	11,611		12/04/2019	12/12/2022
83368R-AT-9	SOCIETE GENERALE SR UNSEC	D			2FE	9,993,700	105.0900	10,509,021	10,000,000	9,994,584		884			3.875	3.889	MS	100,104	193,750	03/21/2019	03/28/2024
857006-AD-2	STATE GRID OVERSEAS INV CO.GUARNT	D			1FE	3,319,547	99.9920	3,324,719	3,325,000	3,324,363		1,843			2.250	2.307	MN	11,845	74,813	04/26/2017	05/04/2020
85771P-AG-7	EQUINOR ASA CO.GUARNT	D	1		1FE	14,238,150	101.5120	15,226,820	15,000,000	14,689,857		95,607			2.450	3.168	JJ	167,417	367,500	12/17/2014	01/17/2023
85771P-AK-8	EQUINOR ASA CO.GUARNT	D	1		1FE	9,980,200	102.4970	10,249,662	10,000,000	9,991,998		1,853			2.650	2.671	JJ	122,194	265,000	05/08/2013	01/15/2024
85771P-AL-6	EQUINOR ASA CO.GUARNT	D	1		1FE	12,802,750	111.2770	14,466,063	13,000,000	12,824,858		4,364			3.950	4.039	MN	65,614	513,500	07/31/2014	05/15/2043
86562M-AC-4	SUMITOMO MITSUI FINL GRP SR UNSEC	D			1FE	7,000,000	106.8190	7,477,304	7,000,000	7,000,000					3.784	3.784	MS	82,407	264,880	03/02/2016	03/09/2026
86562M-AX-8	SUMITOMO MITSUI FINL GRP SR UNSEC	D			1FE	4,000,000	102.5090	4,100,370	4,000,000	4,000,000					3.102	3.102	JJ	56,525	124,080	01/09/2018	01/17/2023
86562M-BC-3	SUMITOMO MITSUI FINL GRP SR UNSEC	D			1FE	5,000,000	108.7930	5,439,667	5,000,000	5,000,000					3.944	3.944	JJ	88,740	197,200	07/12/2018	07/19/2028
86960B-AR-3	SVENSKA HANDELSBANKEN AB CO.GUARNT	D			1FE	3,346,617	99.9520	3,348,395	3,350,000	3,349,211		1,133			1.950	1.985	MS	20,505	65,325	08/30/2017	09/08/2020
87124V-AD-1	SYDNEY AIRPORT FINANCE SR SEC	D	1		2FE	8,904,318	104.8040	9,091,761	8,675,000	8,768,525		(26,958)			3.900	3.543	MS	93,039	338,325	07/17/2014	03/22/2023
87124V-AE-9	SYDNEY AIRPORT FINANCE SR SEC	D	1		2FE	28,633,243	103.2980	29,801,452	28,850,000	28,724,887		21,486			3.375	3.467	AO	164,986	973,688	05/08/2015	04/30/2025
87124V-AF-6	SYDNEY AIRPORT FINANCE SR SEC	D	1		2FE	8,795,600	104.7110	9,214,607	8,800,000	8,797,038		410			3.625	3.631	AO	55,825	319,000	04/21/2016	04/28/2026
87406Q-AQ-9	TAKEDA PHARMACEUTICAL SERIES W1	D	1		2FE	1,524,352	103.3850	1,576,628	1,525,000	1,524,371		19			4.000	4.022	MN	5,931		12/13/2019	11/26/2021
87938W-AP-8	TELEFONICA EMISIONES SAU CO.GUARNT	D	1		2FE	4,250,000	103.7710	4,410,282	4,250,000	4,250,000					5.462	5.462	FA	87,051	232,135	02/07/2011	02/16/2021
87938W-AT-0	TELEFONICA EMISIONES SAU CO.GUARNT	D			2FE	10,068,000	108.1320	10,813,177	10,000,000	10,062,500		(5,500)			4.103	4.002	MS	128,789	205,150	03/22/2019	03/08/2027
89152U-AF-9	TOTAL CAPITAL SA CO.GUARNT	D	1		1FE	4,962,400	102.4370	5,121,827	5,000,000	4,995,175		4,307			4.125	4.218	JJ	87,656	206,250	01/21/2011	01/28/2021
89153V-AL-3	TOTAL CAPITAL INTL SA CO.GUARNT	D	1		1FE	14,887,350	107.0230	16,053,508	15,000,000	14,948,461		12,288			3.750	3.838	AO	126,563	562,500	01/08/2014	04/10/2024
902133-AM-9	TYCO ELECTRONICS GROUP S CO.GUARNT	D	1		1FE	3,536,049	102.8140	3,649,904	3,550,000	3,546,667		1,511			3.500	3.547	FA	51,081	124,250	01/31/2012	02/03/2022
902133-AU-1	TYCO ELECTRONICS GROUP S CO.GUARNT	D	1		1FE	4,811,152	102.8850	4,989,937	4,850,000	4,819,420		3,488			3.125	3.219	FA	57,257	151,563	07/31/2017	08/15/2027
902674-XF-2	UBS AG LONDON SR UNSEC	D	1		1FE	9,993,400	100.0530	10,005,298	10,000,000	9,999,018		2,227			2.200	2.223	JD	14,056	220,000	06/01/2017	06/08/2020
90351D-AF-4																					

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
52521R-AS-0	LMT 2007-5 2A3 FLT SSNR AS			4	1FHL	205,162	20.9080	191,404	915,479	136,320		(41,933)			2.122	25.968	MON	322	22,900	11/30/2012	06/25/2037
74924P-AP-7	RASC 2004-KS1 M1I3 MEZ FLT STEP IRC			4	1FHL		92.2840	77,386	83,856						4.417	0.000	MON	62	4,162	09/30/2008	02/25/2034
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A			4	1FHL	10,865,080	100.7200	10,855,089	10,777,513	10,864,563		(517)			3.000	2.842	MON	26,944		12/10/2019	05/25/2043
81746N-AK-4	SEMT 2016-3 A10 EXCH AFC SEQ SSNR			4	1FHL	3,378,560	101.9990	3,506,907	3,438,191	3,382,310		3,412			3.500	4.123	MON	10,028	120,337	12/07/2018	11/25/2046
81747A-AG-0	SEMT 2019-1 A4 EXCH AFC SSNR			4	1FHL	3,053,964	101.0160	3,056,327	3,025,599	3,046,421		(7,544)			4.000	1.613	MON	10,085	110,759	01/09/2019	02/25/2049
81747W-AG-2	SEMT 2018-7 A4 EXCH AFC SEQ SSNR			4	1FHL	3,105,313	100.5810	3,107,801	3,089,864	3,096,688		(7,443)			4.000	2.954	MON	10,300	123,595	08/08/2018	09/25/2048
86358R-XZ-5	SASC 2002-AL1 A3 AS OPT SEQ			4	5FE	495,418	96.6610	541,008	559,695	527,854		2,215			3.450	4.486	MON	1,609	19,313	04/25/2002	02/25/2032
86359B-2H-3	SASC 2005-2XS 2A1 XRESET FTV FLT DL			4	1FHL	512,888	96.3330	494,078	512,888	512,888					2.191	2.142	MON	938	14,227	01/20/2005	02/25/2035
700696-AC-1	PPSIN 2005-WCIV2 A SC	D		4	1FHL		0.0000		776,337						5.500	0.000	MON			12/31/2007	07/25/2035
3399999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					62,528,273	XXX	63,056,015	63,876,284	62,507,174		(60,948)			XXX	XXX	XXX	181,211	1,210,204	XXX	XXX
065403-BC-0	BANK 2019-BN17 A4			4	1FHL	4,119,672	108.4070	4,336,279	4,000,000	4,111,675		(7,997)			3.714	3.366	MON	12,380	99,040	03/21/2019	04/15/2052
065404-BB-0	BANK 2018-BN10 A5 SEQ			4	1FHL	4,119,976	107.7960	4,311,858	4,000,000	4,099,070		(11,259)			3.688	3.339	MON	12,293	147,520	01/26/2018	02/15/2061
06540X-BG-5	BANK SERIES 2019-BN22 CLASS A4			4	1FHL	7,724,925	102.5940	7,694,527	7,500,000	7,722,254		(2,671)			2.978	2.635	MON	28,539	18,613	10/25/2019	11/15/2062
08162P-AX-9	BMARK 2018-B1 A5 AFC SEQ			4	1FHL	6,179,559	107.5650	6,453,908	6,000,000	6,147,330		(17,067)			3.666	3.315	MON	18,330	219,960	01/19/2018	01/15/2051
12515D-AQ-7	CD 2017-CD4 A3 SEQ			4	1FHL	25,249,982	104.5590	26,139,738	25,000,000	25,161,901		(35,407)			3.248	3.153	MON	67,667	812,000	04/28/2017	05/10/2050
12529M-AF-5	CF 2019-CF1 A5 SEQ			4	1FHL	14,419,934	108.7440	15,224,178	14,000,000	14,394,523		(25,411)			3.786	3.436	MON	44,167	353,332	04/16/2019	05/15/2052
12595E-AC-9	COMM 2017-COR2 A2 SEQ			4	1FHL	10,099,568	104.0240	10,402,397	10,000,000	10,076,278		(10,514)			3.239	3.127	MON	26,992	323,900	09/21/2017	09/10/2050
12595F-AD-4	CSAIL 2017-CX9 A4 SEQ			4	1FHL	8,079,944	103.3070	8,264,587	8,000,000	8,057,932		(10,189)			3.176	3.065	MON	21,170	254,040	09/19/2017	09/15/2050
12595V-AD-9	COMM 2018-COR3 A3 SEQ			4	1FHL	5,149,702	111.3510	5,567,548	5,000,000	5,128,095		(13,591)			4.228	3.880	MON	17,617	211,400	04/14/2018	05/10/2051
17328F-AC-1	COCMT 2017-C4 A3 SEQ			4	1FHL	6,059,853	104.4840	6,269,027	6,000,000	6,042,765		(8,407)			3.209	3.107	MON	16,045	192,540	10/19/2017	10/12/2050
17328H-BD-2	COCMT SERIES 2019-GC43 CLASS A4			4	1FHL	1,029,963	102.9760	1,029,755	1,000,000	1,029,600		(363)			3.038	2.697	MON	5,063	2,532	10/29/2019	11/10/2052
233050-AC-7	DBUBS 2011-LC1A A3 SEQ			4	1FHL	3,137,109	101.4720	3,151,976	3,106,240	3,104,687		(3,254)			5.002	4.885	MON	12,948	156,052	02/08/2011	11/10/2046
233050-AF-0	DBUBS 2011-LC1A B SUB AFC			4	1FHL	8,709,668	102.0800	7,907,653	7,746,500	7,892,552		(147,583)			5.471	3.485	MON	35,318	423,811	03/31/2014	11/10/2046
23305X-AD-3	DBUBS 2011-LC2A A4 SEQ			4	1FHL	18,423,708	102.0990	17,188,328	16,834,913	17,037,615		(160,420)			4.537	2.646	MON	63,650	763,800	04/14/2014	07/10/2044
23312V-AF-3	DBJPM 2016-C3 A5 SEQ			4	1FHL	2,845,313	102.2280	3,066,841	3,000,000	2,873,968		16,544			2.890	3.628	MON	7,225	86,700	03/27/2018	08/10/2049
36251P-AD-6	GSMS 2016-GS3 A4 SEQ			4	1FHL	5,149,684	102.0590	5,102,963	5,000,000	5,103,472		(14,611)			2.850	2.515	MON	11,875	142,500	09/22/2016	10/10/2049
36251X-AR-8	GSMS 2016-GS4 A4 AFC SEQ			4	1FHL	4,119,992	105.4770	4,219,066	4,000,000	4,085,311		(11,603)			3.442	3.101	MON	11,473	137,680	11/16/2016	11/10/2049
36252H-AD-3	GSMS 2017-GS5 A4 SEQ			4	1FHL	5,149,933	106.9750	5,348,752	5,000,000	5,111,289		(14,321)			3.674	3.331	MON	15,308	183,700	03/07/2017	03/10/2050
36252S-AZ-0	GSMS 2019-GC38 AS SUB AFC			4	1FHL	10,314,649	108.7470	10,890,980	10,015,000	10,292,493		(22,156)			4.158	3.811	MON	34,702	347,020	02/13/2019	02/10/2052
36255N-AT-2	GSMS 2018-GS9 A4 AFC SEQ			4	1FHL	14,419,637	109.5490	15,336,909	14,000,000	14,352,643		(38,680)			3.992	3.645	MON	46,573	558,880	03/15/2018	03/10/2051
36257H-BP-0	GSMS 2019-GC40 A4			4	1FHL	10,299,590	103.9780	10,397,791	10,000,000	10,286,747		(12,843)			3.160	2.821	MON	26,333	131,667	06/26/2019	07/10/2052
36261P-AX-0	GSMS SERIES 2019-GSA1 CLASS AS			4	1FHL	7,717,760	101.9560	7,639,586	7,493,000	7,714,834		(2,926)			3.340	2.999	MON	41,710	20,855	10/30/2019	11/10/2052
46590M-AR-1	JPMCC 2016-JP2 A4 SEQ			4	1FHL	15,449,940	101.7770	15,266,616	15,000,000	15,300,427		(45,035)			2.822	2.484	MON	35,273	423,270	07/08/2016	08/15/2049
46590R-AE-9	JPMCC 2016-JP3 A5 SEQ			4	1FHL	5,149,975	101.8960	5,094,814	5,000,000	5,102,714		(14,945)			2.870	2.528	MON	11,960	143,520	09/22/2016	08/15/2049
46646R-AJ-2	JPMDB 2016-C4 A3 SEQ			4	1FHL	5,149,980	103.7620	5,188,101	5,000,000	5,105,286		(14,804)			3.141	2.797	MON	13,089	157,065	10/31/2016	12/15/2049
61768H-AH-6	MSC 2019-L2 A4 SEQ			4	1FHL	6,346,172	110.9550	6,657,296	6,000,000	6,322,505		(23,666)			4.071	3.389	MON	20,355	183,195	03/21/2019	03/15/2052
90353K-AY-5	UBSCM 2018-C13 A4 SEQ			4	1FHL	5,203,672	112.7200	5,636,000	5,000,000	5,184,258		(17,545)			4.334	3.843	MON	18,060	202,272	02/01/2019	10/15/2051
95001G-AE-3	WFCM 2017-C42 A4 SEQ			4	1FHL	4,965,234	106.9630	5,348,156	5,000,000	4,969,477		2,519			3.589	3.843	MON	14,954	179,450	04/12/2018	12/15/2050
95001L-AU-6	WFCM 2018-C43 A4 AFC SEQ			4	1FHL	4,116,875	109.6770	4,387,062	4,000,000	4,097,879		(10,951)			4.012	3.669	MON	13,373	160,480	03/26/2018	03/15/2051
95001L-AX-0	WFCM 2018-C43 AS SUB AFC			4	1FHL	4,120,156	108.1760	4,327,048	4,000,000	4,101,105		(11,046)			4.152	3.800	MON	13,840	166,080	03/28/2018	03/15/2051
95001M-AE-0	WFCM 2017-C38 A4 SEQ			4	1FHL	10,099,560	104.2140	10,421,399	10,000,000	10,069,802		(12,439)			3.190	3.079	MON	26,583	319,000	06/27/2017	07/15/2050
3499999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					243,121,685	XXX	248,271,139	235,695,653	240,080,487		(702,641)			XXX	XXX	XXX	744,865	7,521,874	XXX	XXX
03027W-AJ-1	AMERICAN TOWER TRUST I ASSET BACKED			2	1FE	5,010,402	101.2580	5,092,276	5,029,000	5,013,627		3,225			3.070	3.177	MON	6,862	99,320	10/23/2019	03/15/2023
05377R-CQ-5	AESOP 2017-1A A SEQ			4	1FE	11,429,975	101.6710	11,692,180	11,500,000	11,452,832		11,981			3.070	3.262	MON	10,788	353,038	04/17/2018	09/20/2023
05377R-CY-8	AESOP 2018-1A A SEQ			4	1FE	3,004,336	103.8720	3,116,168	3,000,000	3,003,088		(810)			3.700	3.697	MON	3,392	111,000	06/07/2018	09/20/2024
05377R-DC-5	AESOP 2018-2A A SEQ			4	1FE	4,998,734	105.5570	5,277,856	5,000,000	4,998,853		205			4.000	4.040	MON	6,111	200,000	10/17/2018	03/20/2025
05607U-AA-7	BXGNT 2018-A A SEQ			4	1FE	3,099,447	103.5700	3,210,895	3,100,225	3,099,510		47			3.770	3.806	MON	9,415	116,878	10/16/2018	02/02/2034
12200B-AA-6	BURLINGTN NO SF 04-1 TR PT CERTS			4	1FE	226,450	100.9980	230,468	228,191	228,074		86			4.575	4.726	JJ	4,814	10,440	11/09/2010	01/15/2021
12597C-AD-9	CNH SERIES 2019-C CLASS A4			4	1FE	8,997,778	99.5800	8,962,182	9,000,000	8,997,817		39			2.120	2.132	MON	8,480	27,560	10/16/2019	07/15/2025
14041N-FH-8	COMET 2017-A3 A3 SEQ SB			4	1FE	9,995,509	101.2300	10,123,024	10,000,000	9,997,078		550			2.430	2.456	MON	10,800	243,000	03/20/2017	01/15/2025
14041N-FQ-9	COMET 2017-A6 A6 SEQ SB			4	1FE	4,998,834	101.0390	5,051,940	5,000,000	4,999,463		91			2.290	2.305	MON	5,089	114,500	10/04/2017	07/15/2025</

ANNUAL STATEMENT FOR THE YEAR 2019 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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
14313F-AE-9	CARMX 2018-3 A4 SEQ			4	1FE	2,999,723	102.6100	3,078,289	3,000,000	2,999,807		63			3.270	3.295	MON	4,360	98,100	07/18/2018	03/15/2024
14314E-AD-3	CARMX 2016-3 A4 SEQ			4	1FE	3,999,309	99.7690	3,990,757	4,000,000	3,999,870		171			1.600	1.611	MON	2,844	64,000	07/14/2016	01/18/2022
14314M-AD-5	CARMX 2016-2 A4 SEQ			4	1FE	1,739,331	99.8860	1,737,925	1,739,910	1,739,845		142			1.680	1.697	MON	1,299	29,230	04/12/2016	09/15/2021
14315W-AE-0	CARMX SERIES 2019-4 CLASS A4			4	1FE	6,499,873	100.0960	6,506,261	6,500,000	6,499,871		(1)			2.130	2.139	MON	6,153	19,998	10/17/2019	07/15/2025
15200W-AC-9	CNP 2012-1 A3 SEQ			4	1FE	9,038,853	102.3410	9,210,730	9,000,000	9,022,550		(6,435)			3.028	2.934	AO	57,536	272,538	07/06/2017	10/15/2025
17119B-AD-9	CCART 2016-BA A4 SEQ			4	1FE	3,566,232	99.9210	3,564,088	3,566,891	3,566,821		170			1.870	1.885	MON	2,964	66,701	10/26/2016	02/15/2022
17305E-FR-1	CCCIT 2014-A5 A5 SB			4	1FE	2,915,117	101.1520	2,882,841	2,850,000	2,887,084		(10,543)			2.680	1.756	JD	5,092	76,380	04/28/2017	06/07/2023
210717-AB-0	CMRS 2014-A A2 SEQ			4	1FE	1,501,763	102.2690	1,499,517	1,466,252	1,487,033		(4,823)			2.962	2.400	MM	7,238	43,430	07/06/2017	11/01/2025
252722-AA-1	DROT 2019-1A A SEQ			4	1FE	1,382,799	100.0490	1,379,707	1,379,028	1,382,717		(82)			2.890	2.845	MON	1,218	6,642	10/21/2019	02/20/2032
252724-AA-7	DROT 2018-1 A SEQ			4	1FE	3,880,278	102.3060	3,969,786	3,880,319	3,880,278		3			3.700	3.729	MON	4,387	143,572	08/14/2018	01/21/2031
254683-BU-8	DCENT 2016-A3 A3 SEQ SB			4	1FE	4,998,618	100.0180	5,000,889	5,000,000	4,999,636		276			1.850	1.863	MON	4,111	92,500	04/13/2016	10/16/2023
254683-BZ-7	DCENT 2017-AA A4 SEQ SB			4	1FE	1,190,625	101.6630	1,219,956	1,200,000	1,193,859		1,334			2.530	2.671	MON	1,349	30,360	07/06/2017	10/15/2026
30259M-AA-4	FCITL 2019-1A A SEQ			4	1FE	2,093,593	100.4220	2,102,791	2,093,951	2,093,611		18			3.630	3.666	MON	3,378	52,785	03/27/2019	02/18/2031
34528Q-FU-3	FORDF 2017-3 A SEQ			4	1FE	3,499,172	101.0130	3,535,470	3,500,000	3,499,482		132			2.480	2.499	MON	3,858	86,800	10/03/2017	09/15/2024
34528Q-GW-8	FORDF 2019-2 A SEQ			4	1FE	6,999,858	103.2120	7,224,853	7,000,000	6,999,876		18			3.060	3.080	MON	9,520	146,370	04/02/2019	04/15/2026
34529S-AA-7	FORDR 2017-2 A SEQ			4	1FE	6,999,227	100.5930	7,041,540	7,000,000	6,999,566		151			2.360	2.373	MON	7,342	165,200	09/12/2017	03/15/2029
34530U-AA-9	FORDR 2016-1 A SEQ			4	1FE	5,130,273	100.3560	5,017,785	5,000,000	5,034,528		(29,771)			2.310	2.045	MON	5,133	115,500	09/27/2016	08/15/2027
34531B-AA-0	FORDR 2016-2 A SEQ			4	1FE	7,547,754	99.9990	7,499,897	7,500,000	7,515,694		(10,406)			2.030	1.968	MON	6,767	152,250	10/26/2016	12/15/2027
34531F-AA-1	FORDR 2017-1 A SEQ			4	1FE	4,998,933	101.1210	5,056,061	5,000,000	4,999,502		222			2.620	2.637	MON	5,822	131,000	02/22/2017	08/15/2028
34531J-AE-5	FORDL 2018-A A4 SEQ			4	1FE	2,749,910	100.5490	2,765,109	2,750,000	2,749,971		39			3.050	3.071	MON	3,728	83,875	04/17/2018	08/15/2021
34532R-AA-4	FORDR 2018-1 A SEQ			4	1FE	4,998,245	103.8830	5,194,154	5,000,000	4,998,682		235			3.190	3.216	MON	7,089	159,500	01/23/2018	07/15/2031
38013B-AE-0	GIALT 2017-3 A4 SEQ			4	1FE	2,436,459	99.9980	2,436,617	2,436,665	2,436,642		102			2.120	2.136	MON	1,578	51,657	09/12/2017	09/20/2021
42770L-AA-1	HERO 2015-1A A SEQ			4	1FE	2,392,431	102.6930	2,457,976	2,393,513	2,392,984		22			3.840	3.874	MON	2,808	95,525	04/22/2015	09/21/2040
42771A-AA-4	HERO 2017-3A A1 SEQ			4	1FE	3,397,936	99.6770	3,388,092	3,399,086	3,398,003		28			3.190	3.216	MON	3,313	112,460	11/30/2017	09/20/2048
42771L-AB-8	HERO 2017-2A A1 SEQ			4	1FE	1,849,552	101.0680	1,869,549	1,849,793	1,849,573		6			3.280	3.304	MON	1,854	63,088	07/26/2017	09/20/2048
42806D-B0-1	HERTZ 2018-1A A SEQ			4	1FE	5,950,688	102.2910	6,137,466	6,000,000	5,966,995		9,707			3.290	3.499	MON	3,290	197,400	04/17/2018	02/25/2024
42806D-BZ-1	HERTZ 2018-3A A SEQ			4	1FE	2,499,774	104.5690	2,614,217	2,500,000	2,499,834		42			4.030	4.066	MON	1,679	100,750	06/21/2018	07/25/2024
43284B-AA-0	HGVIT 2018-AA A SEQ			4	1FE	1,574,112	102.8020	1,618,725	1,574,604	1,574,159		34			3.540	3.575	MON	929	55,741	10/01/2018	02/25/2032
47788E-AD-0	JDOT 2018-B A4 SEQ			4	1FE	3,499,060	102.4350	3,585,239	3,500,000	3,499,384		232			3.230	3.259	MON	5,024	113,050	07/18/2018	06/16/2025
55315X-AD-3	MMAF 2017-AA A4 SEQ			4	1FE	12,497,011	100.4570	12,557,159	12,500,000	12,498,139		395			2.410	2.432	MON	12,552	301,250	04/25/2017	08/16/2024
55389E-AA-9	MVIOT 2017-1A A SEQ			4	1FE	3,329,221	100.1670	3,361,282	3,355,664	3,331,535		1,531			2.420	2.667	MON	2,481	81,207	07/20/2018	12/20/2034
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A			4	1FE	8,648,370	99.3210	8,585,035	8,643,756	8,648,245		(126)			2.220	2.219	MON	5,863	37,845	10/07/2019	10/20/2038
60700F-AJ-2	MMAF 2019-A A5 SEQ			4	1FE	7,999,550	102.2200	8,177,614	8,000,000	7,999,553		3			3.080	3.101	MON	14,373	173,849	03/19/2019	11/12/2041
62848B-AA-9	MVIOT 2018-1A A SEQ			4	1FE	5,766,987	102.7510	5,924,522	5,765,908	5,766,938		(55)			3.450	3.470	MON	6,078	198,924	07/18/2018	01/21/2036
637432-MS-1	NATIONAL RURAL UTIL COOP COLLAT TRST			1	1FE	4,012,770	112.9410	4,517,622	4,000,000	4,009,340		(597)			4.023	3.998	MM	26,820	160,920	06/10/2013	11/01/2032
637432-NN-1	NATIONAL RURAL UTIL COOP COLLAT TRST			1	1FE	13,472,325	103.5600	13,980,543	13,500,000	13,478,952		2,528			3.050	3.074	AO	75,488	411,750	04/18/2017	04/25/2027
63941L-AB-9	NAVSL 2019-BA A2A SEQ			4	1FE	2,249,880	102.6270	2,309,117	2,250,000	2,249,904		24			3.390	3.415	MON	3,390	55,935	03/12/2019	12/15/2059
69363P-AB-6	PSNH 2018-1 A2 SEQ			4	1FE	3,619,629	106.1910	3,716,700	3,500,000	3,606,343		(13,286)			3.506	2.886	FA	51,129	61,355	04/05/2019	08/01/2028
78443C-AR-5	SLJA 2003-B C SUB FLT			4	5FE	633,393	39.6340	1,632,646	4,119,301	654,039		9,531			3.494	23.805	MJSD	6,396	169,955	12/31/2011	03/15/2033
78448W-AB-1	SMB 2017-A A2A SEQ			4	1FE	2,735,741	100.3550	2,746,427	2,736,705	2,735,907		52			2.880	2.906	MON	3,5			

ANNUAL STATEMENT FOR THE YEAR 2019 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 and 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
907825-AA-1	UNION PACIFIC RR 2014-1 PT CERTS			1	.1FE	12,420,037		103,6490	12,873,186	12,420,037					3,227	3,227	MN	52,326	400,795	05/06/2014	05/14/2026
90782J-AA-1	UNION PACIFIC RR 2015-1 PT CERTS			1	.1FE	35,800,376		100,8750	36,113,784	35,800,376					2,695	2,695	MN	131,323	964,820	04/28/2015	05/12/2027
90783R-AA-2	UNP RR CO 2002 PASS TRST PT CERTS			1	.1FE	120,167		109,1650	117,707	107,825		(923)			6,061	3,397	JJ	2,977	6,535	12/15/2010	01/17/2023
918286-AA-3	VSTNA 2018-A A SEQ			4	.1FE	9,017,808		103,1510	9,139,466	8,860,299		(3,335)			3,560	3,165	MON	9,638	207,032	11/14/2019	02/20/2036
918288-AA-9	VSTNA 2017-A A SEQ			4	.1FE	2,522,242		99,9440	2,521,332	2,522,755		28			2,330	2,347	MON	1,796	58,780	09/13/2017	03/20/2035
92348X-AA-3	VZOT 2018-A A1A SEQ			4	.1FE	4,999,922		101,6810	5,084,041	5,000,000		28			3,230	3,252	MON	4,935	161,500	10/02/2018	04/20/2023
92887K-AD-2	VFET 2017-1A A4 SEQ			4	.1FE	4,999,875		100,1050	5,005,250	5,000,000		48			2,210	2,222	MON	4,911	110,500	02/13/2017	11/15/2021
981464-FJ-4	WFNMT 2016-A A SB			4	.1FE	2,526,074		99,8850	2,497,120	2,500,000		(5,576)			2,030	1,806	MON	2,256	50,750	09/27/2016	04/15/2025
75973F-AA-9	RENEW 2018-1 A SEQ	D		4	.1FE	3,602,994		102,0560	3,678,449	3,603,033		30			3,950	3,988	MON	4,350	148,091	06/12/2018	09/20/2053
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						379,732,814	XXX	386,552,884	383,758,298	379,874,525		191,438			XXX	XXX	XXX	718,302	9,492,169	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						7,504,704,864	XXX	8,068,202,661	7,545,084,854	7,507,648,050		974,056	9,375,463		XXX	XXX	XXX	68,176,851	249,761,105	XXX	XXX
744320-AL-6	PRUDENTIAL FINANCIAL INC JR SUBORDINATED			1	.2FE	8,725,000		107,5000	9,379,375	8,725,000					5,875	5,875	MS	150,930	512,594	08/06/2012	09/15/2042
744320-AM-4	PRUDENTIAL FINANCIAL INC JR SUBORDINATED			1	.2FE	4,999,700		107,5000	5,375,000	5,000,013					5,625	5,625	JD	12,500	281,250	11/14/2012	06/15/2043
4299999. Subtotal - Bonds - Hybrid Securities - Issuer Obligations						13,724,700	XXX	14,754,375	13,725,000	13,725,013					XXX	XXX	XXX	163,430	793,844	XXX	XXX
4899999. Total - Hybrid Securities						13,724,700	XXX	14,754,375	13,725,000	13,725,013					XXX	XXX	XXX	163,430	793,844	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						7,404,438,010	XXX	7,979,343,435	7,447,036,340	7,409,960,552		1,561,426	9,375,463		XXX	XXX	XXX	71,327,907	250,088,541	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						630,111,660	XXX	636,009,462	616,871,023	627,772,076		(879,964)			XXX	XXX	XXX	1,800,549	17,322,902	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						243,121,685	XXX	248,271,139	235,695,653	240,080,487		(702,641)			XXX	XXX	XXX	744,865	7,521,874	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						388,233,454	XXX	395,202,113	392,011,347	388,319,743		177,946			XXX	XXX	XXX	743,749	9,797,532	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						8,665,904,809	XXX	9,258,826,149	8,691,614,363	8,666,132,858		156,767	9,375,463		XXX	XXX	XXX	74,617,070	284,730,849	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

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SCHEDULE D - PART 2 - SECTION 2

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ANNUAL STATEMENT FOR THE YEAR 2019 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
38381B-E5-9	GOVERNMENT NATIONAL MORTGAGE SERIES 2019-5 CLASS ZC 3.500% 11/20/48		12/17/2019	MORGAN STANLEY & CO. INC.		7,495,841	7,132,528	13,175
912828-6T-2	US TREASURY N/B United States Treasury No 2.37 2.375% 05/15/29		06/28/2019	ROYAL BANK OF SCOTLAND		103,238	100,000	303
0599999. Subtotal - Bonds - U.S. Governments						7,599,079	7,232,528	13,478
072024-WT-5	BAY AREA CA TOLL AUTH TOLL BRI SERIES F-1 3.552% 04/01/54		09/20/2019	BANK OF AMERICA		10,845,000	10,845,000	
19648F-NS-9	COLORADO ST HLTH FACS AUTH HOS SERIES B 3.018% 11/01/29		11/07/2019	KEYBANC CAPITAL MARKETS		2,700,000	2,700,000	
3136AX-M2-8	FNR 2017-67 BN EXCH AD SEQ 3.000% 02/25/44		06/25/2019	MITSUBISHI UFJ SECURITIES USA		9,571,694	9,376,832	21,098
3136B2-XP-2	FNR 2018-58 P AD PAC 4.000% 12/25/44		03/14/2019	JP MORGAN SECURITIES		13,724,093	13,320,321	26,641
3136B3-EW-6	FNR 2018-78 ZB Z 4.000% 10/25/48		12/01/2019	Interest Capitalization		411,503	411,503	
3136B7-3Z-2	FANNIE MAE FANNIE MAE 3.500% 11/01/49		12/17/2019	JP MORGAN SECURITIES		9,043,682	8,737,857	25,485
3137BB-FB-1	FHR 4352 ZW EXCH Z SEQ 3.000% 06/15/44		12/01/2019	Interest Capitalization		390,376	390,376	
3137BG-3K-3	FHR 4430 Z Z SEQ 4.000% 01/15/45		12/01/2019	Interest Capitalization		476,391	476,391	
3137BN-ED-2	FHR 4565 DZ Z SEQ 3.000% 03/15/46		12/01/2019	Interest Capitalization		166,069	166,069	
3137BP-Q2-8	FHR 4579 GZ Z SEQ 3.000% 05/15/46		12/01/2019	Interest Capitalization		349,481	349,481	
3137BT-2L-4	FHR 4631 VZ Z SEQ 3.500% 11/15/46		12/01/2019	Interest Capitalization		163,069	163,069	
3137BW-HK-3	FHR 4665 NZ Z SEQ 3.500% 02/15/47		12/01/2019	Interest Capitalization		148,896	148,896	
3137FG-3N-3	FHR 4801 ZD Z SEQ 4.000% 06/15/48		02/05/2019	CITIGROUP GLOBAL MARKETS INC		10,700,608	10,510,112	8,175
3137FG-3N-3	FHR 4801 ZD Z SEQ 4.000% 06/15/48		12/01/2019	Interest Capitalization		355,639	355,639	
31397U-RC-5	FNR 2011-53 TN EXCH PT 4.000% 06/25/41		09/25/2019	CANTOR FITZGERALD & CO.		499,430	469,500	1,513
3140J9-YB-1	FN BMS205 4.000% 06/01/45		03/18/2019	NOMURA SECURITIES INTL INC.		13,977,690	13,474,502	13,475
3141BD-FN-7	FN POOL MA3772 3.500% 09/01/39		09/24/2019	JP MORGAN SECURITIES		15,174,163	14,636,721	12,807
3141BD-GJ-5	FN POOL MA3800 3.000% 10/01/39		10/09/2019	MITSUBISHI UFJ SECURITIES USA		15,159,060	14,789,326	14,789
3141BD-HJ-4	FNMA POOL MA3832 3.500% 11/01/39		12/03/2019	JP MORGAN SECURITIES		15,416,078	14,832,065	15,862
3141BD-JP-8	FNMA POOL MA3869 3.500% 12/01/39		12/03/2019	CANTOR FITZGERALD & CO.		14,527,970	13,960,812	14,930
38382B-DK-6	FANNIE MAE FANNIE MAE 2.500% 11/25/48		12/05/2019	MORGAN STANLEY & CO. INC.		6,114,375	6,000,000	14,500
64972E-MC-0	NEW YORK NY CITY HSG DEV CORP LOCAL MF HSG 2.973% 05/01/30		12/06/2019	BANK OF AMERICA		510,000	510,000	
64990G-JY-9	NEW YORK ST DORM AUTH REVENUES New York State Dormitory 4.29 4.294% 07/01/44		02/13/2019	GOLDMAN SACHS & COMPANY		11,455,000	11,455,000	
650035-8R-2	NEW YORK ST URBAN DEV CORP REV New York State Urban Deve 3.54 3.540% 03/15/28		03/21/2019	STIFEL NICOLAUS & COMPANY INC		5,633,673	5,490,000	37,250
797400-LP-1	SAN DIEGO CNTY CALIF REGL TRAN 3.248% 04/01/48		12/06/2019	GOLDMAN SACHS & COMPANY		8,740,000	8,740,000	
80168A-CL-9	SANTA CLARA VLY CA WTR DIST WT Santa Clara Valley Water 3.94 3.949% 06/01/49		04/10/2019	STIFEL NICOLAUS & COMPANY INC		3,335,000	3,335,000	
837123-LC-0	SOUTH CAROLINA ST PORTS AUTH SERIES D 3.655% 07/01/45		11/14/2019	BANK OF AMERICA		1,175,000	1,175,000	
89602R-FM-2	TRIBOROUGH BRIDGE & TUNNEL AUT SERIES B 3.427% 11/15/44		09/20/2019	JP MORGAN SECURITIES		6,250,000	6,250,000	
9397BH-SU-0	WASHINGTON ST HLTH CARE FACS A Washington Health Care Fa 4.2 4.200% 08/15/47		04/09/2019	BANK OF AMERICA		7,087,880	7,000,000	45,733
977100-EL-6	WISCONSIN ST GEN FUND ANNUAL A State of Wisconsin 3.954 3.954% 05/01/36		01/03/2019	CITIGROUP GLOBAL MARKETS INC		2,500,090	2,505,000	18,159
3199999. Subtotal - Bonds - U.S. Special Revenues						186,601,910	182,574,472	270,417
00108W-AJ-9	AEP TEXAS INC SR UNSEC 4.150% 05/01/49		04/29/2019	CITIGROUP GLOBAL MARKETS INC		2,047,212	2,050,000	
00108W-AK-6	AEP TEXAS INC SERIES H 3.450% 01/15/50		12/03/2019	CREDIT AGRICOLE		1,791,576	1,800,000	
00206R-HJ-4	AT&T INC SR UNSEC 4.350% 03/01/29		02/13/2019	WELLS FARGO		3,059,871	3,075,000	
00206R-HK-1	AT&T INC SR UNSEC 4.850% 03/01/39		02/13/2019	WELLS FARGO		2,858,730	3,000,000	
00287Y-BW-8	ABBVIE INC SERIES 144A 3.200% 11/21/29		11/12/2019	BANK OF AMERICA		1,874,531	1,875,000	
007944-AG-6	ADVENT HEALTH SYSTEM 3.630% 03/01/49		10/23/2019	RBC DAIN RAUSCHER INC.		5,000,000	5,000,000	
015271-AD-1	ALEXANDRIA REAL ESTATE E CO.GUARNT 3.900% 06/15/23		01/04/2019	MORGAN STANLEY & CO. INC.		1,508,145	1,500,000	3,738
015271-AR-0	ALEXANDRIA REAL ESTATE E CO.GUARNT 3.375% 08/15/31		07/09/2019	Various		5,001,666	5,000,000	
015271-AT-6	ALEXANDRIA REAL ESTATE E CO.GUARNT 2.750% 12/15/29		09/03/2019	JP MORGAN SECURITIES		3,868,878	3,875,000	
020002-BG-5	ALLSTATE CORP SR UNSEC 3.850% 08/10/49		06/05/2019	Various		14,931,398	14,950,000	
025816-BR-9	AMERICAN EXPRESS CO SR UNSEC 3.000% 10/30/24		03/25/2019	THE TORONTO-DOMINION BANK		4,974,400	5,000,000	61,250
025932-AL-8	AMERICAN FINANCIAL GROUP SR UNSEC 4.500% 06/15/47		03/14/2019	WELLS FARGO		2,281,525	2,500,000	29,063
02665W-CY-5	AMERICAN HONDA FINANCE SR UNSEC 2.200% 06/27/22		06/24/2019	BANK OF AMERICA		14,986,200	15,000,000	
02665W-CZ-2	AMERICAN HONDA FINANCE SR UNSEC 2.400% 06/27/24		06/24/2019	CITIGROUP GLOBAL MARKETS INC		14,966,250	15,000,000	
03027W-AJ-1	AMERICAN TOWER TRUST I ASSET BACKED 3.070% 03/15/23		10/23/2019	Various		5,010,402	5,029,000	7,559
03040W-AU-9	AMERICAN WATER CAPITAL C SR UNSEC 3.450% 06/01/29		05/06/2019	JP MORGAN SECURITIES		2,494,475	2,500,000	
032095-AH-4	AMPHENOL CORP SR UNSEC 4.350% 06/01/29		01/07/2019	BARCLAYS BANK PLC		1,548,512	1,550,000	
03522A-AJ-9	ANHEUSER-BUSCH CO/INBEV CO.GUARNT 4.900% 02/01/46		05/15/2019	Tax Free Exchange		26,119,085	27,450,000	388,570
035240-AR-1	ANHEUSER-BUSCH INBEV WOR CO.GUARNT 4.900% 01/23/31		01/10/2019	DEUTSCHE BANK SECURITIES INCOR		9,964,100	10,000,000	
037389-BC-6	AOIN CORP CO.GUARNT 3.750% 05/02/29		04/30/2019	CITIGROUP GLOBAL MARKETS INC		13,287,897	13,300,000	
037735-CX-3	APPALACHIAN POWER CO SR UNSEC 4.500% 03/01/49		03/04/2019	MITSUBISHI UFJ SECURITIES USA		3,476,060	3,500,000	
03836W-AB-9	AQUA AMERICA INC SR UNSEC 3.566% 05/01/29		04/25/2019	Various		6,578,050	6,575,000	297
03836W-AC-7	AQUA AMERICA INC SR UNSEC 4.276% 05/01/49		04/29/2019	Various		9,774,818	9,750,000	2,435
045054-AJ-2	ASSTEAD CAPITAL INC SERIES 144A 4.000% 05/01/28		10/28/2019	JP MORGAN SECURITIES		6,050,000	6,050,000	
05351W-AB-9	AVANGRID INC SR UNSEC 3.800% 06/01/29		05/14/2019	MITSUBISHI UFJ SECURITIES USA		4,069,214	4,075,000	
054561-AC-9	AXA EQUITABLE HOLDINGS I SR UNSEC 3.900% 04/20/23		01/16/2019	Tax Free Exchange		3,944,952	3,950,000	36,801
054561-AJ-4	AXA EQUITABLE HOLDINGS I SR UNSEC 4.350% 04/20/28		06/24/2019	WELLS FARGO		5,260,700	5,000,000	39,875
054561-AJ-4	AXA EQUITABLE HOLDINGS I SR UNSEC 4.350% 04/20/28		01/16/2019	Tax Free Exchange		12,977,402	13,000,000	135,092
054561-AM-7	AXA EQUITABLE HOLDINGS I SR UNSEC 5.000% 04/20/48		01/23/2019	Tax Free Exchange		5,982,618	6,000,000	77,500
05531G-AB-7	BB&T CORP SUBORD 3.875% 03/19/29		03/11/2019	MORGAN STANLEY & CO. INC.		6,993,070	7,000,000	

ANNUAL STATEMENT FOR THE YEAR 2019 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
06051G-GE-3	BANK OF AMERICA CORP SR UNSEC 3.124% 01/20/23		05/22/2019	CREDIT SUISSE SECURITIES US LL		4,012,480	4,000,000	43,042
06051G-HQ-5	BANK OF AMERICA CORP SR UNSEC 3.974% 02/07/30		02/04/2019	BANK OF AMERICA		3,775,000	3,775,000	
06051G-HR-3	BANK OF AMERICA CORP SR UNSEC 3.458% 03/15/25		03/12/2019	BANK OF AMERICA		2,500,000	2,500,000	
06051G-HT-9	BANK OF AMERICA CORP SR UNSEC 3.559% 04/23/27		04/17/2019	BANK OF AMERICA		6,000,000	6,000,000	
06051G-HU-6	BANK OF AMERICA CORP SR UNSEC 4.078% 04/23/40		04/17/2019	BANK OF AMERICA		6,000,000	6,000,000	
06051G-HV-4	BANK OF AMERICA CORP SR UNSEC 3.194% 07/23/30		07/18/2019	Various		2,827,090	2,825,000	
06051G-HX-0	BANK OF AMERICA CORP SERIES MTN 2.884% 10/22/30		10/17/2019	BANK OF AMERICA		21,175,000	21,175,000	
06405L-AB-7	BANK OF NY MELLON CORP SR UNSEC 2.180% 06/04/21		05/30/2019	MORGAN STANLEY & CO. INC.		5,250,000	5,250,000	
065403-BC-0	BANK 2019-BN17 A4 3.714% 04/15/52		03/21/2019	MORGAN STANLEY & CO. INC.		4,119,672	4,000,000	1,238
06540X-BG-5	BANK SERIES 2019-BN22 CLASS A4 2.978% 11/15/62		10/25/2019	WELLS FARGO		7,724,925	7,500,000	8,686
07330N-AT-2	BRANCH BANKING AND TRUST SERIES BKNT 2.150% 12/06/24		12/03/2019	RBC DAIN RAUSCHER INC.		13,227,475	13,250,000	
084664-CR-0	BERKSHIRE HATHAWAY FIN CO GUARNT 4.250% 01/15/49		01/04/2019	Various		13,120,425	13,250,000	
092113-AR-0	BLACK HILLS CORP 3.050% 10/15/29		09/26/2019	BANK OF AMERICA		8,969,040	9,000,000	
09247X-AP-6	BLACKROCK INC SR UNSEC 3.250% 04/30/29		04/17/2019	CITIGROUP GLOBAL MARKETS INC		2,851,713	2,875,000	
097023-CF-0	BOEING CO SR UNSEC 3.825% 03/01/59		02/13/2019	BANK OF AMERICA		7,932,891	8,300,000	
10112R-AZ-7	BOSTON PROPERTIES LP SR UNSEC 3.200% 01/15/25		03/22/2019	WELLS FARGO		1,881,171	1,900,000	11,991
10112R-BB-9	BOSTON PROPERTIES LP SR UNSEC 3.400% 06/21/29		06/12/2019	BANK OF AMERICA		5,539,733	5,500,000	
110122-BK-3	BRISTOL MYERS SQUIBB CO SERIES 144A 3.250% 02/20/23		11/20/2019	Taxable Exchange		5,151,600	5,000,000	40,625
110122-BP-2	BRISTOL MYERS SQUIBB CO SERIES 144A 3.450% 11/15/27		11/20/2019	Taxable Exchange		8,089,271	7,650,000	3,666
110122-BQ-0	BRISTOL MYERS SQUIBB CO SERIES 144A 3.900% 02/20/28		11/20/2019	Taxable Exchange		13,116,036	12,000,000	117,000
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC 2.900% 07/26/24		05/07/2019	MORGAN STANLEY & CO. INC.		2,141,658	2,150,000	
114259-AU-8	BROOKLYN UNION GAS CO SR UNSEC 4.487% 03/04/49		02/27/2019	BANK OF AMERICA		5,000,000	5,000,000	
12529M-AF-5	CF 2019-CF1 A5 SEQ 3.786% 05/15/52		04/16/2019	CANTOR FITZGERALD & CO.		14,419,934	14,000,000	42,694
125523-AJ-9	CIGNA CORP CO GUARNT 4.800% 08/15/38		08/27/2019	Tax Free Exchange		2,981,889	3,000,000	4,800
125523-AK-6	CIGNA CORP CO GUARNT 4.900% 12/15/48		08/27/2019	Tax Free Exchange		2,973,724	3,000,000	29,400
125523-BQ-2	CIGNA CORP SERIES 144A 3.900% 02/15/22		10/09/2019	Taxable Exchange		3,210,208	3,100,000	18,135
125523-CA-6	CIGNA CORP SERIES 144A 3.400% 03/01/27		10/09/2019	Taxable Exchange		6,373,408	6,200,000	22,251
12597C-AD-9	CNH SERIES 2019-C CLASS A4 2.120% 07/15/25		10/16/2019	WELLS FARGO		8,997,778	9,000,000	
126117-AV-2	CNA FINANCIAL CORP SR UNSEC 3.900% 05/01/29		05/01/2019	Various		7,004,148	7,000,000	
133131-AX-0	CAMDEN PROPERTY TRUST SR UNSEC 3.150% 07/01/29		06/06/2019	JP MORGAN SECURITIES		2,234,273	2,300,000	
14041N-FV-8	CAPITAL ONE MULTI ASSET EXECUT SERIES 2019-A3 CLASS A 2.060% 08/15/28		11/15/2019	BARCLAYS BANK PLC		3,949,688	4,000,000	916
14315W-AE-0	CARMX SERIES 2019-4 CLASS A4 2.130% 07/15/25		10/17/2019	BARCLAYS BANK PLC		6,499,873	6,500,000	
15189X-AT-5	CENTERPOINT ENER HOUSTON GENL REF MORT 4.250% 02/01/49		01/10/2019	MIZUHO SECURITIES USA INC.		9,939,300	10,000,000	
17308C-C4-6	CITIGROUP INC 2.312% 11/04/22		10/28/2019	CITIGROUP GLOBAL MARKETS INC		4,375,000	4,375,000	
17308C-C5-3	CITIGROUP INC 2.976% 11/05/30		10/28/2019	CITIGROUP GLOBAL MARKETS INC		12,500,000	12,500,000	
17328H-BD-2	CGMT SERIES 2019-GC43 CLASS A4 3.038% 11/10/52		10/29/2019	CITIGROUP GLOBAL MARKETS INC		1,029,963	1,000,000	1,013
202795-JQ-4	COMMONWEALTH EDISON CO SERIES 127 3.200% 11/15/49		11/04/2019	CREDIT SUISSE SECURITIES US LL		4,960,850	5,000,000	
20369E-AD-4	COMMUNITY HEALTH NETWORK SECURED 4.940% 05/01/58		01/30/2019	WELLS FARGO		3,877,720	4,000,000	49,400
207597-EL-5	CONNECTICUT LIGHT & PWIR 1ST REF MORT 4.000% 04/01/48		03/25/2019	MIZUHO SECURITIES USA INC.		2,463,648	2,400,000	
209111-FW-8	CON EDISON CO OF NY INC 3.700% 11/15/59		11/05/2019	WELLS FARGO		1,982,220	2,000,000	
22966R-AF-3	CUBESMART LP 3.000% 02/15/30		10/08/2019	WELLS FARGO		8,778,324	8,800,000	
23338V-AJ-5	DTE ELECTRIC CO GENL REF MORT 3.950% 03/01/49		02/11/2019	BARCLAYS BANK PLC		6,447,870	6,500,000	
24422E-UQ-0	JOHN DEERE CAPITAL CORP SR UNSEC 3.200% 01/10/22		01/04/2019	MITSUBISHI UFJ SECURITIES USA		3,196,928	3,200,000	
247361-ZU-5	DELTA AIR LINES INC 2.900% 10/28/24		10/21/2019	BARCLAYS BANK PLC		12,948,390	13,000,000	
252722-AA-1	DROT 2019-1A A SEQ 2.890% 02/20/32		10/21/2019	HSBC SECURITIES USA INC		1,382,799	1,379,028	332
25466A-AJ-0	DISCOVER BANK SR UNSEC 3.450% 07/27/26		03/21/2019	BARCLAYS BANK PLC		4,813,150	5,000,000	27,792
254687-DK-9	WALT DISNEY COMPANY THE SERIES W1 3.375% 11/15/26		11/22/2019	Tax Free Exchange		3,985,676	3,950,000	2,592
254687-DZ-6	WALT DISNEY COMPANY THE SERIES W1 6.200% 12/15/34		11/22/2019	Tax Free Exchange		3,777,302	3,000,000	81,117
254687-FL-5	WALT DISNEY COMPANY/THE CO GUARNT 2.000% 09/01/29		09/03/2019	JP MORGAN SECURITIES		640,361	650,000	
25746U-DA-4	DOMINION ENERGY INC JR SUBORDINATED 2.715% 08/15/21		06/24/2019	CREDIT SUISSE SECURITIES US LL		2,850,684	2,850,000	6,650
260003-AP-3	DOVER CORP 2.950% 11/04/29		10/28/2019	GOLDMAN SACHS & COMPANY		3,784,002	3,800,000	
26441Y-AX-5	DUKE REALTY LP CO GUARNT 3.625% 04/15/23		01/04/2019	WELLS FARGO		1,500,465	1,500,000	12,536
26441Y-BC-0	DUKE REALTY LP 2.875% 11/15/29		11/05/2019	JP MORGAN SECURITIES		9,423,398	9,425,000	
26444H-AH-4	DUKE ENERGY FLORIDA LLC 2.500% 12/01/29		11/21/2019	RBC DAIN RAUSCHER INC.		7,995,760	8,000,000	
29365T-AG-9	ENTERGY TEXAS INC 1ST MORTG 4.000% 03/30/29		01/03/2019	BNP PARIBAS		5,988,840	6,000,000	
29365T-AH-7	ENTERGY TEXAS INC 1ST MORTG 4.500% 03/30/39		01/03/2019	BNP PARIBAS		11,967,600	12,000,000	
29366M-AA-6	ENTERGY ARKANSAS LLC 1ST MORTG 4.200% 04/01/49		03/13/2019	JP MORGAN SECURITIES		5,964,420	6,000,000	
29366W-AA-4	ENTERGY MISSISSIPPI LLC 1ST MORTG 3.850% 06/01/49		05/30/2019	THE BANK OF NEW YORK		2,961,090	3,000,000	
29379V-BV-4	ENTERPRISE PRODUCTS OPER CO GUARNT 3.125% 07/31/29		06/24/2019	JP MORGAN SECURITIES		12,744,263	12,750,000	
29444U-BD-7	EQUINIX INC 2.900% 11/18/26		11/06/2019	BANK OF AMERICA		4,443,548	4,450,000	
29444U-BE-5	EQUINIX INC 3.200% 11/18/29		11/06/2019	BANK OF AMERICA		5,993,880	6,000,000	
29717P-AT-4	ESSEX PORTFOLIO LP CO GUARNT 4.000% 03/01/29		03/19/2019	JP MORGAN SECURITIES		5,035,850	5,000,000	25,000
30259M-AA-4	FCITL 2019-1A A SEQ 3.630% 02/18/31		03/27/2019	MITSUBISHI UFJ SECURITIES USA		2,093,593	2,093,951	
313747-AZ-0	FEDERAL REALTY INVESTMEN SR UNSEC 3.200% 06/15/29		06/04/2019	BANK OF AMERICA		9,983,800	10,000,000	
31620M-BJ-4	FIDELITY NATL INFO SERV SR UNSEC 3.750% 05/21/29		05/14/2019	JP MORGAN SECURITIES		2,495,650	2,500,000	

ANNUAL STATEMENT FOR THE YEAR 2019 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
337738-AU-2	FISERV INC SR UNSEC 3.500% 07/01/29		06/10/2019	Various		3,700,804	3,700,000	
34528Q-GH-8	FORD 2019-2 A SEQ 3.060% 04/15/28		04/02/2019	BARCLAYS BANK PLC		6,999,858	7,000,000	
361448-BC-6	GATX CORP SR UNSEC 4.550% 11/07/28		01/10/2019	U.S. BANCORP INVESTMENTS INC		1,234,250	1,250,000	10,585
36252S-AZ-0	GSMS 2019-GC38 AS SUB AFC 4.158% 02/10/52		02/13/2019	GOLDMAN SACHS & COMPANY		10,314,649	10,015,000	30,075
36257H-BP-0	GSMS 2019-GC40 A4 3.160% 07/10/52		06/26/2019	GOLDMAN SACHS & COMPANY		10,299,590	10,000,000	8,778
36261P-AX-0	GSMS SERIES 2019-GSA1 CLASS AS 3.340% 11/10/52		10/30/2019	GOLDMAN SACHS & COMPANY		7,717,760	7,493,000	4,866
37310P-AC-5	GEORGETOWN UNIVERSITY UNSEC 4.315% 04/01/49		01/09/2019	BARCLAYS BANK PLC		4,465,000	4,465,000	
404119-BX-6	HCA INC SR SEC 4.125% 06/15/29		06/05/2019	BANK OF AMERICA		4,452,491	4,475,000	
40414L-AR-0	HCP INC HCP Inc 3.5 07/15/2029 3.500% 07/15/29		06/20/2019	MIZUHO SECURITIES USA INC.		3,733,950	3,750,000	
416515-BF-0	HARTFORD FINL SVCS GRP Hartford Financial Servc 3.6 3.600% 08/19/49		08/08/2019	CREDIT SUISSE SECURITIES US LL		2,125,856	2,150,000	
42250P-AA-1	HEALTHPEAK PROPERTIES 3.000% 01/15/30		11/06/2019	WELLS FARGO		4,982,000	5,000,000	
42981C-AA-6	HIGH STREET FNDG TRUST I SECURED 4.111% 02/15/28		03/05/2019	BARCLAYS BANK PLC		1,494,855	1,500,000	3,768
431282-AR-3	HIGHWOODS REALTY LP SR UNSEC 4.200% 04/15/29		02/27/2019	Various		8,438,816	8,475,000	
437076-BY-7	HOME DEPOT INC SR UNSEC 2.950% 06/15/29		06/03/2019	MORGAN STANLEY & CO. INC.		4,640,211	4,667,000	
44107T-AY-2	HOST HOTELS & RESORTS LP SERIES H 3.375% 12/15/29		09/26/2019	MIZUHO SECURITIES USA INC.		7,996,800	8,000,000	3,000
44409M-AA-4	HUDSON PACIFIC PROPERTIE CO.GUARNT 3.950% 11/01/27		06/04/2019	WELLS FARGO		5,752,688	5,728,000	21,997
44409M-AC-0	HUDSON PACIFIC PROPERTIE 3.250% 01/15/30		09/24/2019	WELLS FARGO		6,948,760	7,000,000	
44891A-BC-0	HYUNDAI CAPITAL AMERICA SERIES 144A 2.850% 11/01/22		10/28/2019	BARCLAYS BANK PLC		1,649,819	1,650,000	
459200-JX-0	IBM CORP SR UNSEC 2.850% 05/13/22		05/08/2019	JP MORGAN SECURITIES		4,997,300	5,000,000	
459200-KB-6	IBM CORP SR UNSEC 4.150% 05/15/39		05/08/2019	JP MORGAN SECURITIES		1,492,935	1,500,000	
460690-BP-4	INTERPUBLIC GROUP COS SR UNSEC 4.650% 10/01/28		03/22/2019	JP MORGAN SECURITIES		5,183,400	5,000,000	119,479
461070-AO-7	INTERSTATE POWER & LIGHT SR UNSEC 3.600% 04/01/29		03/25/2019	Various		9,998,097	10,000,000	
461070-AR-5	INTERSTATE POWER & LIGHT 3.500% 09/30/49		09/19/2019	WELLS FARGO		3,986,720	4,000,000	
46647P-BB-1	JPMORGAN CHASE & CO SR UNSEC 3.207% 04/01/23		03/15/2019	JP MORGAN SECURITIES		5,000,000	5,000,000	
46647S-AJ-9	JPMIT 2017-3 1A5 EXCH AFC SEQ SSNR 3.500% 08/25/47		06/21/2019	BANK OF AMERICA		5,181,360	5,100,078	11,900
46649K-AC-9	JP MORGAN MORTGAGE TRUST SERIES 2018-5 CLASS A3 144A 3.500% 10/25/48		12/05/2019	JP MORGAN SECURITIES		15,101,523	14,828,129	11,533
46649Y-AE-5	JPMIT 2018-9 A5 EXCH AFC SEQ SSNR 4.000% 02/25/49		03/14/2019	JP MORGAN SECURITIES		5,158,562	5,099,597	9,633
46849L-TL-5	JACKSON NATL LIFE GLOBAL SECURED 3.050% 06/21/29		06/17/2019	JP MORGAN SECURITIES		9,972,600	10,000,000	
476556-DC-6	JERSEY CENTRAL PIWR & LT SR UNSEC 4.300% 01/15/26		02/05/2019	MORGAN STANLEY & CO. INC.		2,029,420	2,000,000	5,494
485134-BS-8	KANSAS CITY POWER & LT GENL REF MORT 4.125% 04/01/49		03/18/2019	BNP PARIBAS		1,989,080	2,000,000	
501044-DL-2	KROGER CO SR UNSEC 4.500% 01/15/29		01/11/2019	Various		8,747,654	8,800,000	81
502431-AA-7	L3HARRIS TECH INC SR UNSEC 4.950% 02/15/21		07/02/2019	Taxable Exchange		2,873,747	2,785,000	52,462
502431-AB-5	L3HARRIS TECH INC SR UNSEC 3.850% 06/15/23		07/02/2019	Taxable Exchange		2,658,380	2,550,000	4,636
502431-AD-1	L3HARRIS TECH INC SR UNSEC 3.850% 12/15/26		07/02/2019	Taxable Exchange		1,518,302	1,450,000	2,636
502431-AE-9	L3HARRIS TECH INC SR UNSEC 4.400% 06/15/28		07/02/2019	Taxable Exchange		11,473,479	10,500,000	21,817
502431-AF-6	L3HARRIS TECHNOLOGIES INC 2.900% 12/15/29		11/13/2019	BANK OF AMERICA		6,731,843	6,750,000	
512807-AU-2	LAM RESEARCH CORP SR UNSEC 4.000% 03/15/29		03/22/2019	Various		19,131,110	19,000,000	24,444
521865-BA-2	LEAR CORP SR UNSEC 4.250% 05/15/29		04/29/2019	JP MORGAN SECURITIES		6,579,606	6,600,000	
53079E-BH-6	LIBERTY MUTUAL GROUP INC CO.GUARNT 4.500% 06/15/49		06/04/2019	Various		6,381,938	6,350,000	
53117C-AT-9	LIBERTY PROPERTY LP SR UNSEC 4.375% 02/01/29		01/22/2019	CITIGROUP GLOBAL MARKETS INC		922,614	925,000	
532457-BT-4	ELI LILLY & CO SR UNSEC 3.950% 03/15/49		02/20/2019	DEUTSCHE BANK SECURITIES INCOR		4,971,590	5,000,000	
548661-DR-5	LOWE'S COS INC SR UNSEC 3.650% 04/05/29		04/17/2019	RBC DAIN RAUSCHER INC.		2,989,530	3,000,000	5,171
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A 2.220% 10/20/38		10/07/2019	Various		8,648,370	8,643,756	
571748-BG-6	MARSH & MCLENNAN COS INC SR UNSEC 4.375% 03/15/29		01/08/2019	GOLDMAN SACHS & COMPANY		2,449,143	2,450,000	
571748-BH-4	MARSH & MCLENNAN COS INC SR UNSEC 4.750% 03/15/39		01/08/2019	GOLDMAN SACHS & COMPANY		4,046,396	4,050,000	
57629W-CK-4	MASSMUTUAL GLOBAL FUNDIN SECURED 2.250% 07/01/22		06/26/2019	JP MORGAN SECURITIES		9,997,400	10,000,000	
58523U-AR-8	MID AMERICA APARTMENTS 2.750% 03/15/30		11/18/2019	WELLS FARGO		3,940,599	3,950,000	
60700F-AJ-2	MMAF 2019-A A5 SEQ 3.080% 11/12/41		03/19/2019	JP MORGAN SECURITIES		7,999,550	8,000,000	
609207-AR-6	MONDELEZ INTERNATIONAL SR UNSEC 3.625% 02/13/26		02/11/2019	DEUTSCHE BANK SECURITIES INCOR		4,973,100	5,000,000	
617446-BG-7	MORGAN STANLEY SR UNSEC 4.431% 01/23/30		01/17/2019	MORGAN STANLEY & CO. INC.		2,900,000	2,900,000	
617446-BJ-1	MORGAN STANLEY SR UNSEC 2.720% 07/22/25		07/18/2019	Various		9,308,785	9,300,000	
61768H-AH-6	MSC 2019-L2 A4 SEQ 4.071% 03/15/52		03/21/2019	MORGAN STANLEY & CO. INC.		6,346,172	6,000,000	16,284
63941L-AB-9	NAVSL 2019-BA A2A SEQ 3.390% 12/15/59		03/12/2019	JP MORGAN SECURITIES		2,249,880	2,250,000	
64952W-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A 2.246% 01/21/22		10/15/2019	BANK OF AMERICA		16,925,000	16,925,000	
649840-CR-4	NY STATE ELECTRIC & GAS SR UNSEC 3.300% 09/15/49		09/03/2019	JP MORGAN SECURITIES		6,961,570	7,000,000	
65339K-BJ-8	NEXTERA ENERGY CAPITAL CO.GUARNT 3.500% 04/01/29		03/28/2019	BANK OF AMERICA		7,770,048	7,800,000	
65339K-BM-1	NEXTERA ENERGY CAPITAL 2.750% 11/01/29		10/01/2019	MITSUBISHI UFJ SECURITIES USA		6,100,316	6,125,000	
66988A-AE-4	NOVANT HEALTH INC UNSEC 4.371% 11/01/43		02/14/2019	RBC DAIN RAUSCHER INC.		5,580,575	5,500,000	72,122
67457M-AJ-7	OCCIDENTAL COLLEGE 3.508% 10/01/49		10/06/2019	WELLS FARGO		11,500,000	11,500,000	
674599-DJ-1	OCCIDENTAL PETROLEUM COR 6.200% 03/15/40		09/12/2019	Taxable Exchange		2,749,052	2,310,000	1,194
677415-CR-0	OHIO POWER COMPANY SR UNSEC 4.000% 06/01/49		05/20/2019	CREDIT SUISSE SECURITIES US LL		2,493,900	2,500,000	
678858-BU-4	OKLAHOMA G&E CO SR UNSEC 3.300% 03/15/30		06/04/2019	MITSUBISHI UFJ SECURITIES USA		4,985,350	5,000,000	
686514-AG-5	ORLANDO HEALTH OBL GRP UNSEC 4.461% 10/01/49		02/06/2019	GOLDMAN SACHS & COMPANY		13,573,810	13,460,000	1,797
693475-AH-5	PNC FINANCIAL SERVICES SR UNSEC 3.450% 04/23/29		04/16/2019	JP MORGAN SECURITIES		1,896,960	1,900,000	
69349L-AS-7	PNC BANK NA SERIES BKNT 2.700% 10/22/29		10/17/2019	CITIGROUP GLOBAL MARKETS INC		8,489,451	8,525,000	

ANNUAL STATEMENT FOR THE YEAR 2019 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
69351U-AW-3	PPL ELECTRIC UTILITIES 1ST MORTG 3.000% 10/01/49		09/03/2019	WELLS FARGO		5,778,038	5,775,000	
69363P-AB-6	PSNH 2018-1 A2 SEQ 3.506% 08/01/28		04/05/2019	WELLS FARGO		3,619,629	3,500,000	23,179
695156-AU-3	PACKAGING CORP OF AMERIC 3.000% 12/15/29		11/18/2019	DEUTSCHE BANK SECURITIES INCOR		1,897,511	1,900,000	
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC 2.700% 06/14/24		06/05/2019	BARCLAYS BANK PLC		2,049,057	2,050,000	
701094-AN-4	PARKER-HANNIFIN CORP SR UNSEC 3.250% 06/14/29		06/05/2019	BARCLAYS BANK PLC		1,844,210	1,850,000	
708696-BZ-1	PENNSYLVANIA ELECTRIC CO SR UNSEC 3.600% 06/01/29		05/28/2019	BARCLAYS BANK PLC		2,095,989	2,100,000	
713448-EP-9	PEPSICO INC 2.875% 10/15/49		10/07/2019	MORGAN STANLEY & CO. INC.		9,825,800	10,000,000	
74251V-AR-3	PRINCIPAL FINANCIAL GRP CO GUARNT 3.700% 05/15/29		05/07/2019	Various		9,962,635	9,950,000	
74368C-AP-9	PROTECTIVE LIFE GLOBAL SECURED 3.104% 04/15/24		04/08/2019	DEUTSCHE BANK SECURITIES INCOR		5,000,000	5,000,000	
743820-AA-0	PROV ST JOSEPH HLTH OBL SERIES 19A 2.532% 10/01/29		09/24/2019	GOLDMAN SACHS & COMPANY		18,765,000	18,765,000	
744320-CE-3	PRUDENTIAL FINANCIAL INC SR UNSEC 4.350% 02/25/50		02/21/2019	Various		9,427,235	9,500,000	
744320-CF-0	PRUDENTIAL FINANCIAL INC SERIES MTN 3.700% 03/13/51		09/10/2019	GOLDMAN SACHS & COMPANY		1,986,360	2,000,000	
744448-CS-8	PUBLIC SERVICE COLORADO 1ST MORTG 3.200% 03/01/50		08/06/2019	BARCLAYS BANK PLC		2,664,144	2,700,000	
744482-BM-1	PUB SVC NEW HAMP 1ST MORTG 3.600% 07/01/49		06/24/2019	JP MORGAN SECURITIES		798,104	800,000	
74456Q-BZ-8	PUBLIC SERVICE ELECTRIC 1ST MORTG 3.850% 05/01/49		05/06/2019	MIZUHO SECURITIES USA INC.		2,999,490	3,000,000	
74456Q-CA-2	PUBLIC SERVICE ELECTRIC 1ST MORTG 3.200% 08/01/49		08/08/2019	MIYUBISHI UFJ SECURITIES USA		1,389,850	1,400,000	
745332-CJ-3	PUGET SOUND ENERGY INC SR SEC 3.250% 09/15/49		08/19/2019	MIYUBISHI UFJ SECURITIES USA		1,341,266	1,350,000	
74949L-AC-6	RELX CAPITAL INC CO GUARNT 4.000% 03/18/29		04/29/2019	WELLS FARGO		10,611,724	10,575,000	23,889
75951A-AK-4	RELIANCE STAND LIFE II SECURED 2.625% 07/22/22		07/15/2019	JP MORGAN SECURITIES		4,573,170	4,575,000	
75951A-AL-2	RELIANCE STAND LIFE II SERIES 144A 2.500% 10/30/24		10/23/2019	DEUTSCHE BANK SECURITIES INCOR		4,991,600	5,000,000	
773903-AJ-8	ROCKWELL AUTOMATION SR UNSEC 4.200% 03/01/49		02/27/2019	BANK OF AMERICA		7,987,760	8,000,000	
78449L-AB-4	SMB 2018-B A2A SEQ 3.600% 01/15/37		10/16/2019	Various		4,956,284	4,775,000	1,433
80282K-AY-2	SANTANDER HOLDINGS USA SERIES 144A 3.244% 10/05/26		10/01/2019	Taxable Exchange		3,401,423	3,350,000	
808513-BA-2	CHARLES SCHWAB CORP SR UNSEC 3.250% 05/22/29		05/20/2019	CREDIT SUISSE SECURITIES US LL		4,982,650	5,000,000	
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A 3.000% 05/25/43		12/10/2019	WELLS FARGO		10,865,080	10,777,513	9,879
81747A-AG-0	SEMT 2019-1 A4 EXCH AFC SSNR 4.000% 02/25/49		01/09/2019	WELLS FARGO		3,053,964	3,025,599	5,379
82652M-AA-8	SRFC 2019-2A A SEQ 2.710% 05/20/36		07/16/2019	BARCLAYS BANK PLC		6,068,064	6,069,684	
82652N-AA-6	SRFC SERIES 2019-3A CLASS A 144A 2.340% 07/15/38		10/17/2019	BANK OF AMERICA		2,833,415	2,833,463	
845011-AB-1	SOUTHWEST GAS CORP SR UNSEC 4.150% 06/01/49		05/28/2019	WELLS FARGO		2,998,470	3,000,000	
855244-AT-6	STARBUCKS CORP SR UNSEC 3.550% 08/15/29		05/02/2019	CITIGROUP GLOBAL MARKETS INC		3,990,960	4,000,000	
87272Q-AA-8	TLF 2017-1A A SEQ 3.090% 12/15/29		03/22/2019	GUGGENHEIM CAPITAL MARKETS LLC		1,664,375	1,676,952	1,583
875127-BG-6	TAMPA ELECTRIC CO SR UNSEC 3.625% 06/15/50		07/30/2019	Various		9,533,554	9,600,000	3,524
89236T-FS-9	TOYOTA MOTOR CREDIT CORP SR UNSEC 3.350% 01/08/24		01/03/2019	JP MORGAN SECURITIES		4,998,650	5,000,000	
89236T-FT-7	TOYOTA MOTOR CREDIT CORP SR UNSEC 3.650% 01/08/29		01/03/2019	BANK OF AMERICA		4,981,350	5,000,000	
89417E-AP-4	TRAVELERS COS INC SR UNSEC 4.100% 03/04/49		02/27/2019	U.S. BANCORP INVESTMENTS INC		6,973,610	7,000,000	
902494-BC-6	TYSON FOODS INC SR UNSEC 3.550% 06/02/27		03/22/2019	MORGAN STANLEY & CO. INC.		906,801	923,000	10,376
902494-BK-8	TYSON FOODS INC SR UNSEC 4.350% 03/01/29		02/13/2019	MORGAN STANLEY & CO. INC.		3,699,334	3,700,000	
90353K-AY-5	UBSOM 2018-C13 A4 SEQ 4.334% 10/15/51		02/01/2019	U.S. BANCORP LIBRA		2,108,047	2,000,000	963
904764-BH-9	UNILEVER CAPITAL CORP CO GUARNT 2.125% 09/06/29		09/03/2019	BANK OF AMERICA		990,990	1,000,000	
906548-CQ-3	UNION ELECTRIC CO 3.250% 10/01/49		09/23/2019	WELLS FARGO		4,982,850	5,000,000	
907818-FF-0	UNION PACIFIC CORP SERIES 144A 3.839% 03/20/60		11/18/2019	Tax Free Exchange		2,458,315	2,500,000	
91324P-DT-6	UNITEDHEALTH GROUP INC SR UNSEC 3.500% 08/15/39		07/23/2019	BANK OF AMERICA		2,648,678	2,675,000	
91324P-DU-3	UNITEDHEALTH GROUP INC SR UNSEC 3.700% 08/15/49		07/23/2019	BANK OF AMERICA		7,474,200	7,500,000	
918286-AA-3	VSTNA 2018-A A SEQ 3.560% 02/20/36		11/14/2019	Various		4,914,026	4,756,323	6,628
919451-AA-2	VALLEY CHILDREN'S HOSP SECURED 4.399% 03/15/48		03/25/2019	RAYMOND JAMES		2,040,554	1,965,000	2,881
92343V-ES-9	VERIZON COMMUNICATIONS SR UNSEC 3.875% 02/08/29		02/05/2019	BANK OF AMERICA		1,172,779	1,175,000	
92345Y-AF-3	VERISK ANALYTICS INC SR UNSEC 4.125% 03/15/29		02/27/2019	Various		8,108,396	8,125,000	
928668-AZ-5	VOLKSWAGEN GROUP AMERICA SERIES 144A 2.700% 09/26/22		09/19/2019	BANK OF AMERICA		11,420,773	11,425,000	
92940P-AE-4	WRKCO INC CO GUARNT 3.900% 06/01/28		05/16/2019	BANK OF AMERICA		4,838,838	4,840,000	
92940P-AF-1	WRKCO INC CO GUARNT 4.200% 06/01/32		05/22/2019	BANK OF AMERICA		3,717,669	3,730,000	1,167
94106L-BK-4	WASTE MANAGEMENT INC CO GUARNT 4.150% 07/15/49		05/14/2019	JP MORGAN SECURITIES		1,947,504	1,950,000	
95040Q-AH-7	WELLSFARGO INC SR UNSEC 4.125% 03/15/29		02/13/2019	WELLS FARGO		3,733,313	3,750,000	
95709T-AQ-3	WESTAR ENERGY INC SR SEC 3.250% 09/01/49		08/12/2019	U.S. BANCORP INVESTMENTS INC		3,618,099	3,650,000	
96145D-AD-7	WRKCO INC CO GUARNT 3.375% 09/15/27		02/15/2019	Tax Free Exchange		8,771,768	8,775,000	123,398
96145D-AH-8	WRKCO INC CO GUARNT 4.000% 03/15/28		02/15/2019	Tax Free Exchange		4,143,423	4,150,000	69,167
97658W-AA-8	WISCONSIN ALUM RESEARCH SERIES 2019 3.564% 10/01/49		12/10/2019	JP MORGAN SECURITIES		7,020,000	7,020,000	
976656-CL-0	WISCONSIN ELECTRIC POWER 2.050% 12/15/24		12/03/2019	BNP PARIBAS		5,898,879	5,900,000	
98389B-AW-0	XCEL ENERGY INC 2.600% 12/01/29		11/05/2019	Various		11,356,146	11,450,000	
06367W-JM-6	BANK OF MONTREAL SR UNSEC 2.900% 03/28/22	A.	03/21/2019	BMO CAPITAL MARKETS		4,987,300	5,000,000	
06367W-MQ-3	BANK OF MONTREAL SR UNSEC 2.500% 06/28/24	A.	06/25/2019	BMO CAPITAL MARKETS		7,998,880	8,000,000	
06368B-O6-8	BANK OF MONTREAL SUBORD 4.338% 10/05/28	A.	03/04/2019	BNP PARIBAS		3,034,710	3,000,000	54,587
064159-QD-1	BANK OF NOVA SCOTIA SR UNSEC 2.375% 01/18/23	A.	07/15/2019	SCOTIA CAPITAL INC		5,547,392	5,550,000	
136069-8A-2	CANADIAN IMPERIAL BANK SR UNSEC 2.606% 07/22/23	A.	07/15/2019	CITIGROUP GLOBAL MARKETS INC		4,250,000	4,250,000	
13607G-AP-9	CANADIAN IMPERIAL BANK SR UNSEC 3.100% 04/02/24	A.	03/26/2019	WELLS FARGO		3,997,240	4,000,000	
29250N-AZ-8	ENBRIDGE INC 3.125% 11/15/29	A.	11/13/2019	BARCLAYS BANK PLC		9,992,300	10,000,000	

ANNUAL STATEMENT FOR THE YEAR 2019 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
63307C-AQ-6	NATIONAL BANK OF CANADA SERIES 144A 2.150% 10/07/22	A	10/02/2019	NATIONAL BANC FINANCIAL		11,624,303	11,625,000	
89114Q-CD-8	TORONTO-DOMINION BANK SERIES MTN 1.900% 12/01/22	A	10/07/2019	THE TORONTO-DOMINION BANK		14,983,350	15,000,000	
00182E-BK-4	ANZ NEW ZEALAND INTL/LDN CO.GUARNT 3.400% 03/19/24	D	03/12/2019	CITIGROUP GLOBAL MARKETS INC		1,649,852	1,650,000	
03835V-AG-1	APTIV PLC CO.GUARNT 4.350% 03/15/29	D	02/28/2019	BARCLAYS BANK PLC		2,397,096	2,400,000	
05578A-AN-8	BPCE SA SERIES 144A 2.700% 10/01/29	D	09/25/2019	RBC DAIN RAUSCHER INC.		6,950,790	7,000,000	
05971K-AC-3	BANCO SANTANDER SA Banco Santander SA 3.306 06/27 3.306% 06/27/29	D	06/20/2019	BANK OF AMERICA		11,600,000	11,600,000	
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27 2.706% 06/27/24	D	06/20/2019	BANK OF AMERICA		5,000,000	5,000,000	
22534P-AA-1	CREDIT AGRICOLE LONDON SERIES 144A 2.375% 01/22/25	D	10/15/2019	CREDIT AGRICOLE		9,963,900	10,000,000	
23291K-AH-8	DH EUROPE FINANCE II 2.600% 11/15/29	D	10/29/2019	BANK OF AMERICA		15,285,159	15,300,000	
23291K-AK-1	DH EUROPE FINANCE II 3.400% 11/15/49	D	10/29/2019	BANK OF AMERICA		3,142,314	3,150,000	
25243Y-BB-4	DIAGEO CAPITAL PLC 2.375% 10/24/29	D	09/30/2019	DEUTSCHE BANK SECURITIES INCOR		11,594,232	11,700,000	
29446M-AC-6	EQUINOR ASA 3.250% 11/18/49	D	11/13/2019	GOLDMAN SACHS & COMPANY		5,265,203	5,350,000	
377373-AG-0	GLAXOSMITHKLINE CAPITAL CO.GUARNT 3.000% 06/01/24	D	03/18/2019	DEUTSCHE BANK SECURITIES INCOR		5,471,180	5,500,000	
377373-AH-8	GLAXOSMITHKLINE CAPITAL CO.GUARNT 3.375% 06/01/29	D	03/18/2019	DEUTSCHE BANK SECURITIES INCOR		16,820,990	17,000,000	
456837-AP-8	ING GROEP NV SR UNSEC 3.550% 04/09/24	D	04/02/2019	CITIGROUP GLOBAL MARKETS INC		1,148,275	1,150,000	
456837-AQ-6	ING GROEP NV SR UNSEC 4.050% 04/09/29	D	04/11/2019	Various		12,062,142	12,025,000	5,164
456873-AD-0	INGERSOLL-RAND LUX FINAN CO.GUARNT 3.800% 03/21/29	D	03/27/2019	Various		12,456,141	12,375,000	4,391
606822-BJ-2	MITSUBISHI UFJ FIN GRP SR UNSEC 2.801% 07/18/24	D	07/11/2019	MORGAN STANLEY & CO. INC.		3,000,000	3,000,000	
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC 2.625% 07/22/24	D	07/15/2019	GOLDMAN SACHS & COMPANY		3,292,179	3,300,000	
75625Q-AE-9	RECKITT BENCKISER TSY CO.GUARNT 3.000% 06/26/27	D	03/29/2019	JP MORGAN SECURITIES		9,676,700	10,000,000	80,000
822582-CD-2	SHELL INTERNATIONAL FIN 2.375% 11/07/29	D	11/04/2019	MORGAN STANLEY & CO. INC.		9,929,400	10,000,000	
822582-CE-0	SHELL INTERNATIONAL FIN 3.125% 11/07/49	D	11/04/2019	MORGAN STANLEY & CO. INC.		12,308,250	12,500,000	
83051G-AM-0	SKANDINAVISKA ENSKILDA SERIES 144A 2.200% 12/12/22	D	12/04/2019	JP MORGAN SECURITIES		9,997,400	10,000,000	
83368R-AT-9	SOCIETE GENERALE SR UNSEC 3.875% 03/28/24	D	03/21/2019	SG AMERICAS SECURITIES LLC		9,993,700	10,000,000	
87406Q-AQ-9	TAKEDA PHARMACEUTICAL SERIES VI 4.000% 11/26/21	D	12/13/2019	Tax Free Exchange		1,524,352	1,525,000	2,881
87938W-AT-0	TELEFONICA EMISIONES SAU CO.GUARNT 4.103% 03/08/27	D	03/22/2019	BARCLAYS BANK PLC		10,068,000	10,000,000	20,515
980236-AQ-6	WOODSIDE FINANCE LTD CO.GUARNT 4.500% 03/04/29	D	02/25/2019	CITIGROUP GLOBAL MARKETS INC		7,985,360	8,000,000	
8399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,541,802,793	1,538,979,073	2,227,792
8399997. Total - Bonds - Part 3						1,736,003,782	1,728,786,073	2,511,687
8399998. Total - Bonds - Part 5						41,075,325	40,189,573	104,728
8399999. Total - Bonds						1,777,079,107	1,768,975,646	2,616,415
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						1,777,079,107	XXX	2,616,415

ANNUAL STATEMENT FOR THE YEAR 2019 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
217194-AA-7	COP I LLC US GOVT GUARANT 3.613% 12/05/21		03/05/2019	Redemption		1,460,405	1,460,405	1,460,405	1,460,405						1,460,405				86,249	12/05/2021
217194-AB-5	COP I LLC US GOVT GUARANT 3.650% 12/05/21		03/05/2019	Redemption		1,459,502	1,459,502	1,459,502	1,459,502						1,459,502				87,277	12/05/2021
217194-AC-3	COP I LLC US GOVT GUARANT 3.580% 12/05/21		03/05/2019	Redemption		1,483,000	1,483,000	1,483,000	1,483,000						1,483,000				86,687	12/05/2021
228027-AA-6	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.432% 08/15/36		08/15/2019	Call	100.0000	179,000	179,000	179,000	179,000						179,000				4,616	08/15/2036
228027-AB-4	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.477% 01/16/37		07/16/2019	Call	100.0000	280,000	280,000	280,000	280,000						280,000				7,302	01/16/2037
29766D-AF-1	ETHIOPIAN LEASING 2012 US GOVT GUARANT 2.646% 05/12/26		11/12/2019	Redemption		2,083,474	2,083,474	2,083,474	2,083,474						2,083,474				34,573	05/12/2026
29766D-AG-9	ETHIOPIAN LEASING 2012 US GOVT GUARANT 2.566% 08/14/26		11/14/2019	Redemption		840,937	840,937	840,937	840,937						840,937				13,530	08/14/2026
30217T-AA-0	EXPORT LEASE TEN CO LLC US GOVT GUARANT 1.650% 05/07/25		11/07/2019	Redemption		332,762	332,762	318,647	324,046		8,717		8,717		332,762				3,439	05/07/2025
3617A4-PJ-1	GN A04025 3.700% 10/15/33		12/01/2019	Paydown		438,109	438,109	451,252	449,026		(10,917)		(10,917)		438,109				8,834	10/15/2033
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT 2.637% 12/02/21		12/02/2019	Redemption		1,204,200	1,204,200	1,204,200	1,204,200						1,204,200				19,913	12/02/2021
49549C-AA-6	KING INTL LEASING LLC US GOVT GUARANT 2.754% 10/15/22		10/15/2019	Redemption		752,680	752,680	752,680	752,680						752,680				12,999	10/15/2022
59280P-AA-9	MEXICAN AIR FINANCE IV US GOVT GUARANT 2.537% 07/13/25		10/13/2019	Redemption		1,236,971	1,236,971	1,236,971	1,236,971						1,236,971				19,677	07/13/2025
690353-SQ-1	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.430% 05/15/30		11/15/2019	Redemption		150,000	150,000	150,000	150,000						150,000				3,859	05/15/2030
690353-VQ-7	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.610% 04/15/30		10/15/2019	Redemption		205,841	205,841	205,841	205,841						205,841				5,372	04/15/2030
690353-WG-8	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.310% 11/15/30		11/15/2019	Redemption		1,438,927	1,438,927	1,438,927	1,438,927						1,438,927				25,239	11/15/2030
690353-XM-4	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.590% 12/15/30		12/15/2019	Redemption		142,857	142,857	142,857	142,857						142,857				3,205	12/15/2030
690353-XN-2	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.540% 06/15/30		12/15/2019	Redemption		499,989	499,989	499,989	499,989						499,989				11,062	06/15/2030
690353-XR-3	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.938% 12/20/32		12/20/2019	Redemption		224,551	224,551	224,551	224,551						224,551				8,441	12/20/2032
71654Q-BC-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.000% 12/20/22		12/20/2019	Redemption		1,330,000	1,330,000	1,334,124	1,331,665		(1,665)		(1,665)		1,330,000				19,950	12/20/2022
71654Q-BL-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.830% 02/15/24		08/15/2019	Redemption		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000				31,838	02/15/2024
71654Q-BP-6	PETROLEOS MEXICANOS US GOVT GUARANT 2.290% 02/15/24		08/15/2019	Redemption		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000				25,763	02/15/2024
71654Q-BS-0	PETROLEOS MEXICANOS US GOVT GUARANT 2.351% 04/15/25		10/15/2019	Redemption		500,000	500,000	492,500	495,183		4,817		4,817		500,000				9,211	04/15/2025
746388-AA-5	PURPLE CHEN 2011 LLC US GOVT GUARANT 2.735% 08/01/23		11/01/2019	Redemption		2,232,975	2,232,975	2,232,975	2,232,975						2,232,975				38,285	08/01/2023
797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.350% 06/07/22		12/07/2019	Redemption		376,496	376,496	376,496	376,496						376,496				7,917	06/07/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.030% 11/22/22		11/22/2019	Redemption		727,779	727,779	727,779	727,779						727,779				13,832	11/22/2022
79977T-AA-7	SANDALWOOD 2013 LLC US GOVT GUARANT 2.836% 07/10/25		10/10/2019	Redemption		1,450,870	1,450,870	1,450,870	1,450,870						1,450,870				25,808	07/10/2025
79977T-AB-5	SANDALWOOD 2013 LLC US GOVT GUARANT 2.897% 07/10/25		10/10/2019	Redemption		1,280,180	1,280,180	1,280,180	1,280,180						1,280,180				23,262	07/10/2025
805649-AA-8	SAYARRA LTD US GOVT GUARANT 2.774% 10/29/21		10/29/2019	Redemption		995,643	995,643	995,643	995,643						995,643				17,346	10/29/2021
876780-AA-5	TAYARRA LTD US GOVT GUARANT 3.628% 02/15/22		11/15/2019	Redemption		472,474	472,474	472,474	472,474						472,474				10,763	02/15/2022

ANNUAL STATEMENT FOR THE YEAR 2019 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
89609G-AA-0	TRICAHUE LEASING LLC US GOVT GUARANT 3.503% 11/19/21		11/19/2019	Redemption 100.0000		466,124	466,124	466,124	466,124						466,124				10,248	11/19/2021
89609G-AB-8	TRICAHUE LEASING LLC US GOVT GUARANT 3.744% 02/26/22		11/26/2019	Redemption 100.0000		349,652	349,652	349,652	349,652						349,652				16,043	02/26/2022
90373R-AA-8	ULANI MSN 35940 LLC US GOVT GUARANT 2.227% 05/16/25		11/16/2019	Redemption 100.0000		833,333	833,333	833,333	833,333						833,333				11,599	05/16/2025
912810-ED-6	US TREASURY N/B United States Treasury No 8.12 8.125% 08/15/19		08/15/2019	Maturity		100,000	100,000	128,555	101,921		(1,921)		(1,921)		100,000				8,035	08/15/2019
92242V-AB-2	VCK LEASE SA US GOVT GUARANT 2.591% 07/24/26		10/24/2019	Redemption 100.0000		1,686,822	1,686,822	1,686,822	1,686,822						1,686,822				27,405	07/24/2026
98913L-AB-9	ZARAPITO LEASING LLC US GOVT GUARANT 2.628% 11/12/26		11/12/2019	Redemption 100.0000		798,906	798,906	798,906	798,906						798,906				13,164	11/12/2026
0599999. Subtotal - Bonds - U.S. Governments						31,014,459	31,014,459	31,038,666	31,015,429		(969)		(969)		31,014,459				752,743	XXX
14440P-AA-1	CARPINTERO FINANCE LTD GOVT GTD. 2.004% 09/18/24	D	12/18/2019	Redemption 100.0000		875,992	875,992	875,992	875,992						875,992				10,996	09/18/2024
1099999. Subtotal - Bonds - All Other Governments						875,992	875,992	875,992	875,992						875,992				10,996	XXX
13063C-KL-3	CALIFORNIA ST State of California 2.25 05/01 2.250% 05/01/19		05/01/2019	Maturity		10,000,000	10,000,000	10,018,800	10,001,310		(1,310)		(1,310)		10,000,000				112,500	05/01/2019
20772J-KM-3	CONNECTICUT ST State of Connecticut 1.896 10/ 1.896% 10/15/19		10/15/2019	Maturity		7,000,000	7,000,000	7,000,000	7,000,000						7,000,000				132,720	10/15/2019
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						17,000,000	17,000,000	17,018,800	17,001,310		(1,310)		(1,310)		17,000,000				245,220	XXX
13054W-AF-4	CALIFORNIA ST POLL CONTROL FIN California Pollution Cont 5 07 5.000% 07/01/37		02/20/2019	Call	100.0000	9,750,000	9,750,000	10,141,170	9,750,000						9,750,000				310,104	07/01/2037
29270C-YM-1	ENERGY N W WA ELEC REVENUE Energy Northwest 2.197 07/01/2 2.197% 07/01/19		07/01/2019	Maturity		3,745,000	3,745,000	3,745,000	3,745,000						3,745,000				82,278	07/01/2019
31359U-PG-4	FNR 1998-W2 B1 SUB 6.500% 06/25/28		12/01/2019	Paydown		101,848	101,848	97,488	98,830		3,018		3,018		101,848				3,711	06/25/2028
31359U-PH-2	FNR 1998-W2 B2 SUB 6.500% 06/25/28		12/01/2019	Paydown		101,848	101,848	95,992	97,840		4,008		4,008		101,848				3,711	06/25/2028
3136A1-T3-9	FNR 2011-115 MB PAC-11 2.500% 11/25/26		12/01/2019	Paydown		2,087,733	2,087,733	2,120,354	2,112,843		(25,110)		(25,110)		2,087,733				27,696	11/25/2026
3136AA-A2-1	FNR 2012-133 NA PAC-11 1.500% 05/25/42 FNR 2012-138 QA EXCH PAC-11 2.000%		12/01/2019	Paydown		1,399,287	1,399,287	1,396,226	1,396,432		2,855		2,855		1,399,287				11,450	05/25/2042
3136AA-FR-1	11/25/42		12/01/2019	Paydown		2,530,724	2,530,724	2,584,107	2,579,054		(48,329)		(48,329)		2,530,724				28,560	11/25/2042
3136AG-JV-5	FNR 2013-94 CA EXCH SEQ 3.500% 08/25/38		12/01/2019	Paydown		1,213,312	1,213,312	1,264,024	1,242,837		(29,525)		(29,525)		1,213,312				23,236	08/25/2038
3136AS-SM-4	FNR 2016-53 GA SEQ 3.500% 12/25/43		12/01/2019	Paydown		1,313,294	1,313,294	1,393,425	1,370,796		(57,502)		(57,502)		1,313,294				27,319	12/25/2043
3136AS-OR-0	FNR 2016-37 MJ EXCH SEQ 3.500% 08/25/43		12/01/2019	Paydown		1,364,083	1,364,083	1,444,650	1,419,555		(55,472)		(55,472)		1,364,083				28,157	08/25/2043
3136AX-TU-9	FNR 2017-62 AB EXCH PAC 3.000% 08/25/45		12/01/2019	Paydown		2,093,219	2,093,219	2,146,204	2,142,103		(48,884)		(48,884)		2,093,219				35,899	08/25/2045
3137AG-R3-6	FHR 3935 GA EXCH PAC-11 3.000% 10/15/26		12/01/2019	Paydown		1,227,955	1,227,955	1,279,951	1,269,350		(41,395)		(41,395)		1,227,955				20,103	10/15/2026
3137AG-UM-0	FHR 3940 CB SCH-11 3.000% 01/15/25		12/01/2019	Paydown		1,870,240	1,870,240	1,947,972	1,931,274		(61,034)		(61,034)		1,870,240				31,241	01/15/2025
3137AJ-OP-7	FHR 3958 PA PAC-11 3.000% 11/15/26		12/01/2019	Paydown		1,199,897	1,199,897	1,250,471	1,240,634		(40,737)		(40,737)		1,199,897				19,793	11/15/2026
3137BA-D6-6	FHR 4323 CA EXCH SEQ 4.000% 03/15/40		12/01/2019	Paydown		3,295,930	3,295,930	3,487,505	3,420,469		(124,539)		(124,539)		3,295,930				78,932	03/15/2040
3137BM-ZE-9	FHR 4550 GA SEQ 3.000% 10/15/41		12/01/2019	Paydown		2,532,548	2,532,548	2,633,454	2,590,532		(57,985)		(57,985)		2,532,548				45,125	10/15/2041
3137BN-E8-3	FHR 4565 DM EXCH SEQ 3.000% 02/15/42		12/01/2019	Paydown		1,634,899	1,634,899	1,694,164	1,676,345		(41,446)		(41,446)		1,634,899				29,078	02/15/2042
3137BR-E3-5	FHR 4607 A EXCH SEQ 3.000% 11/15/40		12/01/2019	Paydown		1,440,872	1,440,872	1,496,706	1,474,859		(33,988)		(33,988)		1,440,872				26,502	11/15/2040
3137BS-DP-5	FHR 4622 GA SEQ 3.000% 05/15/41		12/01/2019	Paydown		1,262,004	1,262,004	1,290,399	1,283,921		(21,917)		(21,917)		1,262,004				23,229	05/15/2041
3137BS-DS-9	FHR 4622 HA SEQ 3.000% 11/15/43		12/01/2019	Paydown		1,424,429	1,424,429	1,491,200	1,480,595		(56,165)		(56,165)		1,424,429				22,966	11/15/2043
3137BS-E7-4	FHR 4622 JA SEQ 3.000% 12/15/42		12/01/2019	Paydown		1,408,854	1,408,854	1,467,850	1,458,302		(49,448)		(49,448)		1,408,854				25,932	12/15/2042
3137BS-UB-7	FHR 4628 BA EXCH SEQ 3.000% 05/15/41		12/01/2019	Paydown		1,356,696	1,356,696	1,382,134	1,375,663		(18,967)		(18,967)		1,356,696				24,970	05/15/2041
3137BW-2C-7	FHR 4671 CA EXCH SEQ 3.500% 08/15/43		12/01/2019	Paydown		694,465	694,465	719,422	715,846		(21,381)		(21,381)		694,465				14,285	08/15/2043
3137BX-CX-8	FHR 4673 KA EXCH SEQ 3.500% 08/15/42		12/01/2019	Paydown		4,684,070	4,684,070	4,850,940	4,811,799		(127,729)		(127,729)		4,684,070				103,538	08/15/2042
3137F1-4B-1	FHR 4690 QA EXCH SEQ 3.500% 05/15/44		12/01/2019	Paydown		2,420,835	2,420,835	2,493,460	2,483,213		(62,378)		(62,378)		2,420,835				54,118	05/15/2044
3137F1-5E-4	FHR 4690 WA EXCH SEQ 3.500% 12/15/43		12/01/2019	Paydown		4,323,104	4,323,104	4,466,307	4,445,725		(122,621)		(122,621)		4,323,104				97,669	12/15/2043
3137F3-QV-9	FHR 4764 DA EXCH SEQ 4.000% 07/15/45		12/01/2019	Paydown		3,061,779	3,061,779	3,133,540	3,128,959		(67,180)		(67,180)		3,061,779				80,167	07/15/2045
3137F4-DB-5	FHR 4778 BA EXCH SEQ 4.000% 09/15/45		12/01/2019	Paydown		3,357,044	3,357,044	3,436,774	3,431,397		(74,353)		(74,353)		3,357,044				89,213	09/15/2045
3137F4-S7-8	FHR 4776 WA EXCH SEQ 4.000% 07/15/45		12/01/2019	Paydown		2,299,432	2,299,432	2,352,606	2,349,213		(49,781)		(49,781)		2,299,432				60,508	07/15/2045
3137FA-E7-9	FHR 4708 B EXCH SEQ 3.500% 10/15/44		12/01/2019	Paydown		4,139,702	4,139,702	4,285,885	4,268,633		(128,932)		(128,932)		4,139,702				89,500	10/15/2044
3137FB-D3-7	FHR 4728 A EXCH SEQ 3.500% 02/15/45		12/01/2019	Paydown		2,510,868	2,510,868	2,596,688	2,587,299		(76,432)		(76,432)		2,510,868				54,285	02/15/2045
3137FB-HU-3	FHR 4725 QT EXCH SEQ 3.500% 01/15/45		12/01/2019	Paydown		4,203,458	4,203,458	4,344,339	4,331,726		(128,269)		(128,269)		4,203,458				90,878	01/15/2045
3137FC-S9-6	FHR 4749 GA SEQ 3.500% 10/15/44		12/01/2019	Paydown		1,718,330	1,718,330	1,745,447	1,743,228		(24,898)		(24,898)		1,718,330				39,862	10/15/2044

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
3137FD-6W-7	FHR 4748 YA EXCH SEQ 3.500% 09/15/44		12/01/2019	Paydown		3,327,012	3,327,012	3,404,989	3,395,148		(68,136)		(68,136)		3,327,012				78,149	09/15/2044
3138EL-N8-2	FN AL4014 3.500% 07/01/43		12/01/2019	Paydown		1,224,594	1,224,594	1,307,828	1,304,993		(80,399)		(80,399)		1,224,594				23,077	07/01/2043
31392J-LN-7	FNR 2003-15 PG PAC-11 5.500% 03/25/33		12/01/2019	Paydown		93,891	93,891	90,289	91,881		2,010		2,010		93,891				3,046	03/25/2033
31394Y-2B-9	FHR 2800 DZ Z SEQ 5.500% 05/15/34		12/01/2019	Paydown		217,698	217,698	181,574	203,040		14,658		14,658		217,698				7,514	05/15/2034
31395D-CQ-0	FNR 2006-41 ZV Z SEQ 6.000% 05/25/36		12/01/2019	Paydown		508,827	508,827	498,252	503,839		4,987		4,987		508,827				16,104	05/25/2036
31395E-RK-5	FHR 2840 ZH Z SEQ 5.000% 08/15/34		12/01/2019	Paydown		151,845	151,845	128,309	144,129		7,716		7,716		151,845				4,481	08/15/2034
31395F-4T-8	FHR 2836 AD SEQ 4.500% 08/15/19		03/01/2019	Paydown		14,784	14,784	14,110	14,745		38		38		14,784				70	08/15/2019
31395K-XG-3	FHR 2906 ND SEQ 4.500% 12/15/19		04/01/2019	Paydown		132,718	132,718	126,383	132,386		332		332		132,718				885	12/15/2019
31395M-XY-0	FHR 2931 AD SEQ 4.500% 02/15/20		04/01/2019	Paydown		165,274	165,274	157,733	164,877		397		397		165,274				1,433	02/15/2020
31395N-GE-1	FNR 2006-45 AN SEQ 6.000% 06/25/26		12/01/2019	Paydown		402,426	402,426	398,528	399,484		2,942		2,942		402,426				13,949	06/25/2026
31396G-L8-2	FHR 3101 PE PAC-1-11 5.500% 01/15/36		12/01/2019	Paydown		621,735	621,735	612,506	616,764		4,971		4,971		621,735				15,815	01/15/2036
31397E-W5-0	FHR 3280 ME PAC-1-11 5.500% 02/15/37		12/01/2019	Paydown		500,141	500,141	493,654	497,670		2,470		2,470		500,141				15,688	02/15/2037
31397J-MR-2	FHR 3341 B SEQ 6.000% 07/15/37		12/01/2019	Paydown		12,415	12,415	11,852	11,941		474		474		12,415				553	07/15/2037
31397U-RC-5	FNR 2011-53 TN EXCH PT 4.000% 06/25/41		12/01/2019	Paydown		1,632,769	1,632,769	1,720,786	1,716,354		(83,585)		(83,585)		1,632,769				35,076	06/25/2041
59447T-KE-2	MICHIGAN ST FIN AUTH REVENUE Michigan Finance Authorit 1.81 1.817% 11/01/19		11/01/2019	Maturity		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				36,340	11/01/2019
64577B-TU-8	NEW JERSEY ST ECON DEV AUTH RE New Jersey Economic Devel 3.88 3.882% 06/15/19		06/15/2019	Maturity		3,425,000	3,425,000	3,425,000	3,425,000						3,425,000				66,479	06/15/2019
645916-TV-9	NEW JERSEY ST ECON DEV AUTH New Jersey Economic Devel 5.8 5.800% 04/01/25		06/10/2019	Call	103.6538	539,000	520,000	539,822	528,818		(379)		(379)		528,439		(8,439)	(8,439)	34,283	04/01/2025
69848A-AA-6	PANHANDLE TX ECON DEV CORP LEA Panhandle Economic Develo 3.98 3.985% 07/15/48		07/15/2019	Redemption	100.0000	83,913	83,913	85,111	85,064		(1,151)		(1,151)		83,913				2,516	07/15/2048
31999999	Subtotal - Bonds - U.S. Special Revenues					92,821,801	92,802,801	95,472,580	94,690,405		(1,879,171)		(1,879,171)		92,811,240		(8,439)	(8,439)	2,059,473	XXX
002824-BD-1	ABBOTT LABORATORIES SR UNSEC 2.900% 11/30/21		12/19/2019	Call	101.9720	2,039,440	2,000,000	1,996,460	1,997,891		678		678		1,998,569		1,431	1,431	100,501	11/30/2021
00287Y-AL-3	ABBVIE INC SR UNSEC 2.900% 11/06/22		11/12/2019	INC.		1,878,028	1,850,000	1,830,883	1,840,883		1,959		1,959		1,842,843		35,185	35,185	54,842	11/06/2022
009363-AP-7	AIRGAS INC CO GUARNT 2.375% 02/15/20		12/30/2019	Call	100.0810	5,904,779	5,900,000	5,793,977	5,877,603		19,825		19,825		5,897,428		2,572	2,572	197,451	02/15/2020
032095-AC-5	AMPHENOL CORP SR UNSEC 2.550% 01/30/19		01/30/2019	Maturity		10,000,000	10,000,000	9,984,600	9,999,743		257		257		10,000,000				127,500	01/30/2019
032510-AC-3	ANADARKO PETROLEUM CORP SR UNSEC 6.200% 03/15/40		09/12/2019	Taxable Exchange		2,751,362	2,310,000	2,293,206	2,295,461		241		241		2,295,702		455,660	455,660	144,414	03/15/2040
03522A-AF-7	ANHEUSER-BUSCH CO/INBEV CO.GUARNT 4.900% 02/01/46		05/15/2019	Tax Free Exchange		26,119,085	27,450,000	26,105,490	26,109,800		9,285		9,285		26,119,085				1,061,095	02/01/2046
03523T-BB-3	ANHEUSER-BUSCH INBEV WOR CO.GUARNT 4.375% 02/15/21		02/11/2019	TENDER SALE		1,985,720	2,000,000	1,985,660	1,996,435		178		178		1,996,613		(10,893)	(10,893)	42,778	02/15/2021
03523T-BP-2	ANHEUSER-BUSCH INBEV WOR CO.GUARNT 2.500% 07/15/22		11/12/2019	Call	102.0012	11,251,757	11,031,000	10,757,468	10,909,661		27,848		27,848		10,937,509		93,491	93,491	581,979	07/15/2022
035240-AD-2	ANHEUSER-BUSCH INBEV WOR CO.GUARNT 3.750% 01/15/22		04/25/2019	Call	102.8313	7,352,440	7,150,000	7,428,450	7,321,728		(17,109)		(17,109)		7,304,619		(154,619)	(154,619)	410,982	01/15/2022
054561-AA-3	AXA EQUITABLE HOLDINGS I SR UNSEC 3.900% 04/20/23		01/16/2019	Tax Free Exchange		3,944,952	3,950,000	3,944,154	3,944,907		45		45		3,944,952				36,801	04/20/2023
054561-AG-0	AXA EQUITABLE HOLDINGS I SR UNSEC 4.350% 04/20/28		01/16/2019	Tax Free Exchange		12,977,402	13,000,000	12,975,950	12,977,320		82		82		12,977,402				135,092	04/20/2028
054561-AK-1	AXA EQUITABLE HOLDINGS I SR UNSEC 5.000% 04/20/48		01/23/2019	Tax Free Exchange		5,982,618	6,000,000	5,982,420	5,982,602		16		16		5,982,618				77,500	04/20/2048
05523U-AJ-9	BAE SYSTEMS HOLDINGS INC CO.GUARNT 6.375% 06/01/19		06/01/2019	Maturity		130,000	130,000	151,141	131,964		(1,964)		(1,964)		130,000				4,144	06/01/2019
05607U-AA-7	BXGNT 2018-A A SEQ 3.770% 02/02/34		12/02/2019	Paydown		789,652	789,652	789,454	789,458		194		194		789,652				16,019	02/02/2034
057224-BC-0	BAKER HUGHES A GE CO LLC SR UNSEC 3.200% 08/15/21		11/07/2019	Call	102.5390	5,126,950	5,000,000	4,990,634	4,997,101		914		914		4,998,015		1,985	1,985	323,394	08/15/2021
06051G-EX-3	BANK OF AMERICA CORP SR UNSEC 2.600% 01/15/19		01/15/2019	Maturity		2,219,000	2,219,000	2,229,469	2,219,090		(90)		(90)		2,219,000				28,847	01/15/2019
06051G-FD-6	BANK OF AMERICA CORP SR UNSEC 2.650% 04/01/19		04/01/2019	Maturity		11,000,000	11,000,000	11,068,420	11,003,655		(3,655)		(3,655)		11,000,000				145,750	04/01/2019
06051G-GB-9	BANK OF AMERICA CORP SR UNSEC 2.151% 11/09/20		11/09/2019	Call	100.0000	2,050,000	2,050,000	2,050,000	2,050,000						2,050,000				44,096	11/09/2020

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
06051G-HH-5	BANK OF AMERICA CORP SR UNSEC 3.499% 05/17/22		05/22/2019	CREDIT SUISSE SECURITIES US LL		4,041,400	4,000,000	4,000,000	4,000,000						4,000,000		41,400	41,400	72,701	05/17/2022
06406H-BM-0	BANK OF NY MELLON CORP SR UNSEC 5.450% 05/15/19		05/15/2019	Maturity		2,500,000	2,500,000	2,496,750	2,499,847		153		153		2,500,000				68,125	05/15/2019
06742L-AM-5	DROCK 2016-1 A SB 1.520% 05/16/22 07/15/2019		07/15/2019	Paydown		5,500,000	5,500,000	5,499,182	5,499,845		155		155		5,500,000				48,767	05/16/2022
07274N-BG-7	BAYER US FINANCE II LLC CO.GUARNT 3.950% 04/15/45		09/16/2019	BNP PARIBAS Redemption		3,180,975	3,500,000	3,134,705	3,137,862		5,138		5,138		3,143,001		37,974	37,974	127,881	04/15/2045
12200B-AA-6	BURLINGTN NO SF 04-1 TR PT CERTS 4.575% 01/15/21		07/18/2019	100.0000 CREDIT SUISSE SECURITIES US LL		285,305	285,305	283,129	285,052		254		254		285,305				7,884	01/15/2021
124857-AR-4	CBS CORP CO.GUARNT 2.900% 01/15/27 09/13/2019		11/19/2019	Maturity		1,249,088	1,250,000	1,229,375	1,233,651		1,617		1,617		1,235,268		13,819	13,819	48,938	01/15/2027
14042R-BS-9	CAPITAL ONE NA SR UNSEC 1.850% 09/13/19 09/13/2019		09/13/2019	Paydown		5,000,000	5,000,000	4,999,850	4,999,964		36		36		5,000,000				92,500	09/13/2019
14314M-AC-7	CARMX 2016-2 A3 SEQ 1.520% 02/16/21 11/15/2019		11/15/2019	Paydown		585,966	585,966	585,934	585,960		6		6		585,966				4,243	02/16/2021
14314M-AD-5	CARMX 2016-2 A4 SEQ 1.680% 09/15/21 12/15/2019		12/15/2019	Paydown		260,090	260,090	260,004	260,059		31		31		260,090				4,313	09/15/2021
151020-AY-0	CELGENE CORP SR UNSEC 3.450% 11/15/27 11/20/2019		11/20/2019	Taxable Exchange		8,089,271	7,650,000	7,638,372	7,639,545		904		904		7,640,449		448,822	448,822	267,591	11/15/2027
151020-BA-1	CELGENE CORP SR UNSEC 3.250% 02/20/23 11/20/2019		11/20/2019	Taxable Exchange		5,151,600	5,000,000	4,987,900	4,989,854		2,060		2,060		4,991,914		159,686	159,686	203,125	02/20/2023
151020-BB-9	CELGENE CORP SR UNSEC 3.900% 02/20/28 11/20/2019		11/20/2019	Taxable Exchange		13,116,036	12,000,000	11,791,020	11,800,035		16,156		16,156		11,816,191		1,299,845	1,299,845	585,000	02/20/2028
17119B-AD-9	CCART 2016-BA A4 SEQ 1.870% 02/15/22 12/15/2019		12/15/2019	Paydown		1,433,109	1,433,109	1,432,845	1,433,013		96		96		1,433,109				25,112	02/15/2022
20847T-BL-4	CNFHE 2001-D M2 MEZ FLT AFC IRC 3.490% 11/15/32		12/16/2019	Paydown		710,551	710,551	740,850	763,827		(53,276)		(53,276)		710,551				14,572	11/15/2032
210717-AB-0	CMRS 2014-A A2 SEQ 2.962% 11/01/25 11/01/2019		11/01/2019	Paydown		23,748	23,748	24,323	24,162		(415)		(415)		23,748				703	11/01/2025
233050-AC-7	DBUBS 2011-LC1A A3 SEQ 5.002% 11/10/46 12/01/2019		12/01/2019	Paydown		1,560,760	1,560,760	1,576,271	1,561,615		(855)		(855)		1,560,760				66,375	11/10/2046
23305X-AD-3	DBUBS 2011-LC2A A4 SEQ 4.537% 07/10/44 03/01/2019		03/01/2019	Paydown		13,807	13,807	15,110	14,105		(298)		(298)		13,807				55	07/10/2044
233851-AR-5	07/31/19		07/31/2019	Maturity		10,000,000	10,000,000	9,935,800	9,994,262		5,738		5,738		10,000,000				225,000	07/31/2019
252724-AA-7	DROT 2018-1 A SEQ 3.700% 01/21/31 12/20/2019		12/20/2019	Paydown		2,638,528	2,638,528	2,638,500			30		30		2,638,528				48,717	01/21/2031
25470D-AN-9	DISCOVERY COMMUNICATIONS CO.GUARNT 2.200% 09/20/19		09/20/2019	Maturity		575,000	575,000	574,776	574,919		81		81		575,000				12,650	09/20/2019
260003-AJ-7	DOVER CORP SR UNSEC 4.900% 03/01/21 12/04/2019		12/04/2019	Call 103.0663		10,306,625	10,000,000	9,994,200	9,998,562		597		597		9,999,159		841	841	847,709	03/01/2021
26884T-AM-4	ERAC USA FINANCE LLC CO.GUARNT 2.350% 10/15/19		10/15/2019	Maturity		18,750,000	18,750,000	18,722,625	18,745,663		4,337		4,337		18,750,000				440,625	10/15/2019
30219G-AF-5	EXPRESS SCRIPTS HOLDING CO.GUARNT 3.900% 02/15/22		10/09/2019	Taxable Exchange		3,213,308	3,100,000	3,038,310	3,076,193		5,605		5,605		3,081,798		131,510	131,510	139,035	02/15/2022
30219G-AN-8	EXPRESS SCRIPTS HOLDING CO.GUARNT 3.400% 03/01/27		10/09/2019	Taxable Exchange		6,379,608	6,200,000	6,197,458	6,197,823		180		180		6,198,003		181,605	181,605	233,051	03/01/2027
302583-AD-1	FPL 2007-A A4 SEQ 5.256% 08/01/21 08/01/2019		08/01/2019	Paydown		1,287,813	1,287,813	1,437,219	1,332,086		(44,273)		(44,273)		1,287,813				50,061	08/01/2021
340711-AQ-3	FLORIDA GAS TRANSMISSION SR UNSEC 7.900% 05/15/19		05/15/2019	Maturity		5,000,000	5,000,000	4,991,000	4,999,538		462		462		5,000,000				197,500	05/15/2019
34528Q-EU-4	FORDF 2016-3 A1 SEQ 1.550% 07/15/21 07/15/2019		07/15/2019	Paydown		3,000,000	3,000,000	2,999,483	2,999,752		248		248		3,000,000				27,125	07/15/2021
345397-WK-5	FORD MOTOR CREDIT CO LLC SR UNSEC 4.375% 08/06/23		05/28/2019	CREDIT SUISSE SECURITIES US LL		2,008,460	2,000,000	1,981,320	1,990,380		781		781		1,991,162		17,298	17,298	71,458	08/06/2023
345397-WP-4	FORD MOTOR CREDIT CO LLC SR UNSEC 2.375% 03/12/19		03/12/2019	Maturity		15,000,000	15,000,000	14,943,150	14,997,679		2,321		2,321		15,000,000				178,125	03/12/2019
361448-AN-3	GATX CORP SR UNSEC 4.750% 06/15/22 01/10/2019		01/10/2019	U.S. BANCORP INVESTMENTS INC		3,209,063	3,125,000	3,095,313	3,113,120		114		114		3,113,234		95,828	95,828	11,957	06/15/2022
361448-AT-0	GATX CORP SR UNSEC 2.500% 07/30/19 07/30/2019		07/30/2019	Maturity		3,545,000	3,545,000	3,545,106	3,545,021		(21)		(21)		3,545,000				88,625	07/30/2019
369604-BD-4	GENERAL ELECTRIC CO SR UNSEC 2.700% 10/09/22		06/21/2019	WELLS FARGO		7,302,879	7,325,000	7,307,786	7,317,960		857		857		7,318,817		(15,938)	(15,938)	140,640	10/09/2022
369604-BF-9	GENERAL ELECTRIC CO SR UNSEC 4.125% 10/09/42		09/30/2019	CONVERSION		5,571,405	5,756,000	5,723,594	5,727,481		534		534		5,728,015		(156,610)	(156,610)	231,499	10/09/2042
369604-BG-7	GENERAL ELECTRIC CO SR UNSEC 3.375% 03/11/24		06/21/2019	Various		8,436,153	8,275,000	8,197,298	8,231,338		3,683		3,683		8,235,022		201,131	201,131	219,438	03/11/2024
369604-BH-5	GENERAL ELECTRIC CO SR UNSEC 4.500% 03/11/44		08/08/2019	JEFFERIES & CO. INC.		10,103,900	10,000,000	9,908,900	9,916,600		1,098		1,098		9,917,698		186,202	186,202	413,750	03/11/2044
36962G-6P-4	GENERAL ELECTRIC CO SR SEC 2.100% 12/11/19		12/11/2019	Maturity		7,200,000	7,200,000	7,194,384	7,199,195		805		805		7,200,000				151,200	12/11/2019
375558-AV-5	GILEAD SCIENCES INC SR UNSEC 2.050% 04/01/19		04/01/2019	Maturity		5,375,000	5,375,000	5,365,701	5,374,523		477		477		5,375,000				55,094	04/01/2019

ANNUAL STATEMENT FOR THE YEAR 2019 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
38013B-AE-0	GMALT 2017-3 A4 SEQ 2.120% 09/20/21		12/20/2019	Paydown		563,335	563,335	563,288	563,306		29		29		563,335				11,943	09/20/2021
38145G-AJ-9	GOLDMAN SACHS GROUP INC SR UNSEC 2.300% 12/13/19		11/13/2019	Call 100.0000		10,000,000	10,000,000	9,992,500	9,997,575		2,214		2,214		9,999,789		211	211	210,833	12/13/2019
39121J-AG-5	GREAT RIVER ENERGY 1ST MORTG 7.233% 07/01/38		07/01/2019	Redemption 100.0000		16,825	16,825	16,825	16,825						16,825				1,217	07/01/2038
39121J-AH-3	GREAT RIVER ENERGY 1ST MORTG 4.478% 07/01/30		07/01/2019	Call 100.0000		450,000	450,000	450,000	450,000						450,000				20,151	07/01/2030
40573L-AU-0	CIGNA CORP CO.GUARNT 4.800% 08/15/38		08/27/2019	Tax Free Exchange		2,981,889	3,000,000	2,981,460	2,981,544		345		345		2,981,889				136,000	08/15/2038
40573L-AW-6	CIGNA CORP CO.GUARNT 4.900% 12/15/48		08/27/2019	Tax Free Exchange		2,973,724	3,000,000	2,972,700	2,972,788		936		936		2,973,724				138,833	12/15/2048
42225U-AC-8	HEALTHCARE TRUST OF AMER CO.GUARNT 3.375% 07/15/21		09/20/2019	Call 102.4810		3,575,562	3,489,000	3,466,112	3,470,452		5,099		5,099		3,475,551		13,449	13,449	225,577	07/15/2021
42225U-AE-4	HEALTHCARE TRUST OF AMER CO.GUARNT 2.950% 07/01/22		09/20/2019	Call 102.7340		3,082,020	3,000,000	2,998,140	2,998,718		253		253		2,998,971		1,029	1,029	189,941	07/01/2022
42770L-AA-1	HERO 2015-1A A SEQ 3.840% 09/21/40		12/20/2019	Paydown		751,005	751,005	750,665	750,832		173		173		751,005				21,261	09/21/2040
42771A-AA-4	HERO 2017-3A A1 SEQ 3.190% 09/20/48		12/20/2019	Paydown		896,528	896,528	896,225	896,235		293		293		896,528				20,373	09/20/2048
42771L-AB-8	HERO 2017-2A A1 SEQ 3.280% 09/20/48		12/20/2019	Paydown		501,798	501,798	501,733	501,737		61		61		501,798				11,427	09/20/2048
428236-BF-9	HP INC SR UNSEC 3.750% 12/01/20		11/06/2019	WELLS FARGO		1,625,581	1,602,000	1,599,229	1,601,386		268		268		1,601,654		23,928	23,928	56,237	12/01/2020
43284B-AA-0	HGVT 2018-AA A SEQ 3.540% 02/25/32		12/25/2019	Paydown		330,784	330,784	330,680	330,683		101		101		330,784				6,751	02/25/2032
44643B-RU-9	HUNTINGTON NATIONAL BANK SR UNSEC 2.375% 03/10/20		07/30/2019	WELLS FARGO		7,700,693	7,700,000	7,699,538	7,699,813		90		90		7,699,904		789	789	163,064	03/10/2020
45687A-AP-7	INGERSOLL-RAND GL HLD CO CO.GUARNT 3.750% 08/21/28		03/27/2019	JP MORGAN SECURITIES		5,324,748	5,200,000	5,187,052	5,187,934		248		248		5,188,183		136,565	136,565	118,083	08/21/2028
466313-AH-6	JABIL INC SR UNSEC 3.950% 01/12/28		09/26/2019	JP MORGAN SECURITIES		5,793,127	5,775,000	5,601,157	5,609,651		11,284		11,284		5,620,935		172,192	172,192	275,054	01/12/2028
46640L-AB-8	JPMBB 2013-C14 A2 SEQ 3.019% 08/15/46		06/01/2019	Paydown		2,157,046	2,157,046	2,234,902	2,159,044		(1,999)		(1,999)		2,157,046				48,446	08/15/2046
46648H-AE-3	JPMMT 2017-2 A5 EXCH AFC SEQ SSNR 3.500% 05/25/47		12/01/2019	Paydown		816,556	816,556	798,694	798,799		17,757		17,757		816,556				19,477	05/25/2047
46648U-AE-4	JPMMT 2017-4 A5 EXCH AFC SEQ SSNR 3.500% 11/25/48		12/01/2019	Paydown		4,791,132	4,791,132	4,732,740	4,743,903		47,229		47,229		4,791,132				118,089	11/25/2048
47788N-AD-0	JDOT 2016-B A4 SEQ 1.490% 05/15/23		10/15/2019	Paydown		4,625,000	4,625,000	4,623,853	4,624,301		699		699		4,625,000				56,479	05/15/2023
485170-AS-3	KANSAS CITY SOUTHERN CO.GUARNT 4.950% 08/15/45		03/12/2019	GOLDMAN SACHS & COMPANY		4,623,016	4,450,000	4,438,119	4,438,718		41		41		4,438,758		184,258	184,258	127,882	08/15/2045
485170-AU-8	KANSAS CITY SOUTHERN CO.GUARNT 2.350% 05/15/20		12/18/2019	Call 100.0840		16,663,986	16,650,000	16,315,121	16,524,869		87,212		87,212		16,612,081		37,919	37,919	441,128	05/15/2020
485170-AV-6	KANSAS CITY SOUTHERN CO.GUARNT 3.000% 05/15/23		09/16/2019	U.S. BANCORP INVESTMENTS INC		5,808,129	5,700,000	5,487,721	5,557,640		21,657		21,657		5,579,297		228,832	228,832	143,925	05/15/2023
485260-BL-6	KANSAS GAS & ELECTRIC CO 1ST MORTG 6.700% 06/15/19		06/15/2019	Maturity		275,000	275,000	328,023	280,309		(5,309)		(5,309)		275,000				9,213	06/15/2019
487836-BD-9	KELLOGG CO SR UNSEC 4.000% 12/15/20		08/09/2019	TENDER SALE		8,359,888	8,380,000	8,307,681	8,363,489		4,969		4,969		8,368,458		(8,570)	(8,570)	217,880	12/15/2020
501044-CW-9	KROGER CO SR UNSEC 2.300% 01/15/19		01/15/2019	Maturity		10,000,000	10,000,000	9,985,200	9,999,884		117		117		10,000,000				115,000	01/15/2019
502413-BA-4	L3 TECHNOLOGIES INC CO.GUARNT 4.950% 02/15/21		07/02/2019	Taxable Exchange		2,876,532	2,785,000	2,769,098	2,780,956		917		917		2,781,872		94,660	94,660	121,391	02/15/2021
502413-BE-6	L3 TECHNOLOGIES INC CO.GUARNT 3.850% 12/15/26		07/02/2019	Taxable Exchange		1,519,752	1,450,000	1,442,591	1,443,910		330		330		1,444,240		75,513	75,513	30,549	12/15/2026
502413-BF-3	L3 TECHNOLOGIES INC CO.GUARNT 3.850% 06/15/23		07/02/2019	Taxable Exchange		2,660,930	2,550,000	2,545,002	2,545,545		463		463		2,546,008		114,922	114,922	53,724	06/15/2023
502413-BG-1	L3 TECHNOLOGIES INC CO.GUARNT 4.400% 06/15/28		07/02/2019	Taxable Exchange		11,483,979	10,500,000	10,471,265	10,472,696		1,176		1,176		10,473,872		1,010,106	1,010,106	252,817	06/15/2028
52521R-AS-0	LMT 2007-5 2A3 FLT SSNR AS 2.122% 06/25/37		12/25/2019	Paydown		26,871	32,465	7,275	6,321		21,516		21,516		27,837		(966)	(966)	571	06/25/2037
525221-EB-9	LXS 2005-8 2A1B STEP AFC AS 5.187% 12/25/35		07/01/2019	Paydown		180,623	181,071	8,019	8,019		172,624		172,624		180,643		(20)	(20)	3,514	12/25/2035
553896-AA-9	MVIOT 2017-1A A SEQ 2.420% 12/20/34		12/20/2019	Paydown		2,013,761	2,013,761	1,997,893	1,998,362		15,399		15,399		2,013,761				23,603	12/20/2034
581557-BD-6	MCKESSON CORP SR UNSEC 2.284% 03/15/19		03/15/2019	Maturity		14,100,000	14,100,000	14,100,000	14,100,000						14,100,000				161,022	03/15/2019
581557-BJ-3	MCKESSON CORP SR UNSEC 3.950% 02/16/28		09/11/2019	CREDIT SUISSE SECURITIES US LL		4,436,166	4,225,000	4,223,944	4,224,021		63		63		4,224,084		212,081	212,081	179,404	02/16/2028
581550-AG-8	MCKESSON CORP SR UNSEC 2.850% 03/15/23		09/11/2019	MORGAN STANLEY & CO. INC.		3,439,916	3,400,000	3,395,852	3,398,122		296		296		3,398,418		41,498	41,498	96,362	03/15/2023
61747Y-CJ-2	MORGAN STANLEY SR UNSEC 5.625% 09/23/19		09/23/2019	Maturity		2,000,000	2,000,000	2,264,314	2,040,271		(40,271)		(40,271)		2,000,000				112,500	09/23/2019

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
620076-BD-0	MOTOROLA SOLUTIONS INC SR UNSEC 3.500%		09/01/21	TENDER SALE		14,523,000	15,000,000	14,818,350	14,925,763		10,466		10,466		14,936,229		(413,229)	(413,229)	383,542	09/01/2021
62848B-AA-9	MVWOT 2018-1A A SEQ 3.450% 01/21/36		12/20/2019	Paydown		2,113,775	2,113,775	2,114,171	2,114,173		(398)		(398)		2,113,775				42,567	01/21/2036
651229-AW-6	NEWELL BRANDS INC SR UNSEC 4.200%		04/01/26	CITIGROUP GLOBAL MARKETS INC		5,491,406	5,325,000	5,314,244	5,316,779		836		836		5,317,615		173,791	173,791	245,394	04/01/2026
677050-AE-6	OGLETHORPE POWER CORP 1ST MORTG 6.100%		03/15/19	Maturity		1,260,000	1,260,000	1,450,382	1,268,947		(8,947)		(8,947)		1,260,000				38,430	03/15/2019
694308-HP-5	PACIFIC GAS & ELECTRIC SR UNSEC 2.950%		03/01/26	CREDIT SUISSE SECURITIES US LL		7,164,938	9,275,000	7,629,522	9,256,605		14,318		14,318		7,643,840		(478,903)	(478,903)		03/01/2026
694308-HR-1	PACIFIC GAS & ELECTRIC SR UNSEC 4.000%		12/01/46	Various		2,098,888	2,500,000	1,878,125	2,455,803			9,829	(9,829)		1,878,125		220,763	220,763		12/01/2046
694308-HW-0	PACIFIC GAS & ELECTRIC SR UNSEC 3.300%		12/01/27	CITIGROUP GLOBAL MARKETS INC		2,625,000	3,000,000	2,400,000	2,991,988			49,569	(49,569)		2,400,000		225,000	225,000		12/01/2027
694308-HY-6	PACIFIC GAS & ELECTRIC SR UNSEC 3.950%		12/01/47	BTIG L.L.C.		5,936,250	7,000,000	5,276,250	6,970,204			41,719	(41,719)		5,276,250		660,000	660,000		12/01/2047
696429-AC-3	PALL CORP CO.GUARNT 5.000% 06/15/20		10/24/2019	Call 101.9440		1,529,160	1,500,000	1,491,975	1,498,568		787		787		1,499,356		644	644	93,535	06/15/2020
74153W-CK-3	PRICOA GLOBAL FUNDING 1 SECURED 1.450%		09/13/19	Maturity		2,500,000	2,500,000	2,499,775	2,499,947		53		53		2,500,000				36,250	09/13/2019
74453B-AB-5	PUB SVC NEW HAMP 1ST MORTG 4.500%		12/01/19	Maturity		3,000,000	3,000,000	3,332,850	3,053,336		(53,336)		(53,336)		3,000,000				135,000	12/01/2019
75951A-AA-6	RELIANCE STAND LIFE II SR SEC 2.500%		04/24/19	Maturity		23,000,000	23,000,000	22,946,410	22,996,480		3,520		3,520		23,000,000				287,500	04/24/2019
77119B-BA-9	ROCHE HOLDINGS INC CO.GUARNT 2.250%		09/30/19	Maturity		34,500,000	34,500,000	34,449,630	34,492,158		7,842		7,842		34,500,000				776,250	09/30/2019
772739-AP-3	WESTROCK RKT LLC CO.GUARNT 3.500%		03/01/20	Call 100.5230		20,848,470	20,740,000	21,322,794	20,894,239		(54,961)		(54,961)		20,839,278		(99,278)	(99,278)	656,928	03/01/2020
78443C-AR-5	SLMA 2003-B C SUB FLT 3.494% 03/15/33		03/15/2019	Paydown																03/15/2033
78444W-AB-1	SMB 2017-A A2A SEQ 2.880% 09/15/34		12/15/2019	Paydown		763,295	763,295	763,026	763,058		237		237		763,295				12,254	09/15/2034
78449K-AB-6	SMB 2016-C A2A SEQ 2.340% 09/15/34		12/15/2019	Paydown		1,551,765	1,551,765	1,531,755	1,539,002		12,763		12,763		1,551,765				16,512	09/15/2034
78470R-AC-1	SOFI 2016-E A2B SEQ 2.490% 01/25/36		12/25/2019	Paydown		3,231,895	3,231,895	3,223,973	3,227,100		4,795		4,795		3,231,895				54,211	01/25/2036
79466L-AF-1	SALESFORCE.COM INC SR UNSEC 3.700%		04/11/28	MORGAN STANLEY & CO. INC.		1,656,640	1,600,000	1,599,600	1,599,624		7		7		1,599,632		57,008	57,008	26,311	04/11/2028
80282K-AT-3	SANTANDER HOLDINGS USA SR UNSEC 3.700%		03/28/22	Taxable Exchange		3,511,236	3,350,000	3,377,062	3,371,752		(4,965)		(4,965)		3,366,787		144,449	144,449	126,016	03/28/2022
816851-AV-1	SEMPRA ENERGY SR UNSEC 3.550% 06/15/24		05/01/2019	BARCLAYS BANK PLC		4,015,267	3,975,000	3,963,393	3,968,171		383		383		3,968,554		46,713	46,713	54,093	06/15/2024
816851-AZ-2	SEMPRA ENERGY SR UNSEC 1.625% 10/07/19		10/07/2019	Maturity		1,325,000	1,325,000	1,323,649	1,324,650		350		350		1,325,000				21,531	10/07/2019
81746N-AK-4	SEMT 2016-3 A10 EXCH AFC SEQ SSNR 3.500%		11/25/46			854,299	854,299	839,483	839,566		14,733		14,733		854,299				18,521	11/25/2046
81747W-AG-2	SEMT 2018-7 A4 EXCH AFC SEQ SSNR 4.000%		09/25/48			3,641,492	3,641,492	3,659,699	3,658,306		(16,815)		(16,815)		3,641,492				97,601	09/25/2048
81748H-AD-1	SEMT 2018-8 A4 EXCH AFC SEQ SSNR 4.000%		11/25/48			3,293,352	3,262,764	3,265,823	3,265,469		186		186		3,265,655		27,697	27,697	99,696	11/25/2048
81748H-AD-1	SEMT 2018-8 A4 EXCH AFC SEQ SSNR 4.000%		11/25/48			1,625,235	1,625,235	1,626,758	1,626,582		(1,347)		(1,347)		1,625,235				33,893	11/25/2048
82653D-AA-7	SRFC 2018-2A A SEQ 3.500% 06/20/35		12/20/2019	Paydown		2,500,451	2,500,451	2,499,979	2,500,000		451		451		2,500,451				41,487	06/20/2035
82653G-AA-0	SRFC 2018-3A A SEQ 3.690% 09/20/35		12/20/2019	Paydown		952,695	952,695	952,456	952,462		233		233		952,695				16,894	09/20/2035
83189D-AB-6	SMB 2017-B A2A SEQ 2.820% 10/15/35		12/15/2019	Paydown		245,819	245,819	239,331	240,174		5,645		5,645		245,819				6,028	10/15/2035
83403Y-AB-0	SOFI 2017-B A2FX SEQ 2.740% 05/25/40		12/25/2019	Paydown		1,059,363	1,059,363	1,059,107	1,059,184		178		178		1,059,363				25,639	05/25/2040
83404F-AC-8	SOFI 2017-A A2B SEQ 2.400% 03/26/40		12/25/2019	Paydown		598,055	598,055	590,030	592,550		5,504		5,504		598,055				12,526	03/26/2040
83404L-AC-5	SOFI 2016-D A2B SEQ 2.340% 04/25/33		12/25/2019	Paydown		1,371,900	1,371,900	1,356,740	1,360,997		10,904		10,904		1,371,900				18,439	04/25/2033
83405D-AC-2	SOFI 2017-C A2B SEQ 2.630% 07/25/40		12/25/2019	Paydown		26,986	26,986	26,979	26,980		7		7		26,986				710	07/25/2040
837004-CK-4	DOMINION ENERGY SOUTH 1ST MORTG 4.100%		06/15/46	TENDER SALE		2,326,128	2,300,000	2,089,496	2,089,496						2,089,496		236,632	236,632	18,598	06/15/2046
85022W-AA-2	SCFT 2016-AA A SEQ 3.050% 04/25/29		06/04/2019	Paydown		1,185,477	1,185,477	1,194,748	1,194,748		(9,270)		(9,270)		1,185,477				14,946	04/25/2029
86358R-XZ-5	SASC 2002-AL1 A3 AS CPT SEQ 3.450%		02/25/32			163,988	163,988	145,155	154,010		9,979		9,979		163,988				3,033	02/25/2032
86359B-ZH-3	SASC 2005-2XS 2A1 XRESET FTV FLT DL 2.191% 02/25/35		12/01/2019	Paydown		82,228	82,228	82,228	82,228						82,228				881	02/25/2035

ANNUAL STATEMENT FOR THE YEAR 2019 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
87307*-AA-5	TTI BOXCAR 2000-1 TRUST-PEPSI SR-SEC 7.560% 11/30/19		11/30/2019	Redemption 100.0000		159,387	159,387	159,387	159,387						159,387				12,050	11/30/2019
883556-AI-0	THERMO FISHER SCIENTIFIC SR UNSEC 03/01/21		10/15/2019	Call 103.7220		6,223,320	6,000,000	5,961,180	5,990,099		3,478		3,478		5,993,577		6,423	6,423	526,320	03/01/2021
883556-AZ-5	THERMO FISHER SCIENTIFIC SR UNSEC 08/15/21		10/15/2019	Call 103.3700		2,067,400	2,000,000	1,996,180	1,998,862		331		331		1,999,193		807	807	151,400	08/15/2021
90131H-BF-1	21ST CENTURY FOX AMERICA CO. GUARNT 12/15/34		03/20/2019	Taxable Exchange		3,805,809	3,000,000	2,981,411	2,986,442		109		109		2,986,551		819,258	819,258	49,083	12/15/2034
90131H-CB-9	21ST CENTURY FOX AMERICA CO. GUARNT 11/15/26		03/20/2019	Taxable Exchange		3,992,886	3,950,000	3,942,594	3,943,875		147		147		3,944,022		48,863	48,863	46,289	11/15/2026
907818-DB-1	UNION PACIFIC CORP SR UNSEC 01/15/19		01/15/2019	Maturity		5,000,000	5,000,000	4,990,850	4,999,947		53		53		5,000,000				196,875	01/15/2019
907818-DJ-4	UNION PACIFIC CORP SR UNSEC 09/15/41		11/18/2019	Tax Free Exchange		2,825,565	2,500,000	2,450,775	2,457,382		933		933		2,458,315		367,250	367,250	140,191	09/15/2041
907825-AA-1	UNION PACIFIC RR 2014-1 PT CERTS 05/14/26		05/14/2019	Redemption 100.0000		515,999	515,999	515,999	515,999						515,999				8,326	05/14/2026
90782J-AA-1	UNION PACIFIC RR 2015-1 PT CERTS 05/12/27		05/12/2019	Redemption 100.0000		1,424,885	1,424,885	1,424,885	1,424,885						1,424,885				19,200	05/12/2027
90783R-AA-2	UNP RR CO 2002 PASS TRST PT CERTS 01/17/23		01/17/2019	Redemption 100.0000		23,363	23,363	26,038	25,135		(1,772)		(1,772)		23,363				708	01/17/2023
918286-AA-3	VSTNA 2018-A A SEQ 02/20/36		12/20/2019	Paydown		1,754,513	1,754,513	1,754,431	1,754,430		83		83		1,754,513				31,373	02/20/2036
918288-AA-9	VSTNA 2017-A A SEQ 03/20/35		12/20/2019	Paydown		1,030,091	1,030,091	1,029,882	1,029,901		190		190		1,030,091				14,074	03/20/2035
92276M-20-4	VENTAS REALTY LP / VENTAS CAPI VENTAS REALTY LP/CAP CRP 5.45 5.450% 03/15/43		01/03/2019	DIRECT		9,657,872	385,265	8,896,996	8,896,996						8,896,996		760,876	760,876		03/15/2043
92924F-AA-4	WGL HOLDINGS INC SR UNSEC 11/01/19		11/01/2019	Maturity		26,975,000	26,975,000	26,918,892	26,965,275		9,725		9,725		26,975,000				606,938	11/01/2019
931427-AR-9	WALGREENS BOOTS ALLIANCE SR UNSEC 06/01/46		11/19/2019	CITIGROUP GLOBAL MARKETS INC		2,474,025	2,500,000	2,480,400	2,481,226		307		307		2,481,533		(7,508)	(7,508)	113,021	06/01/2046
958254-AD-6	WESTERN MIDSTREAM OPERAT SR UNSEC 04/01/44		08/19/2019	SEA PORT GROUP THE LLC		888,713	975,000	1,002,066	1,001,017		(334)		(334)		1,000,683		(111,971)	(111,971)	47,233	04/01/2044
96145D-AC-9	WRKCO INC CO. GUARNT 02/15/27		02/15/2019	Tax Free Exchange		8,771,768	8,775,000	8,771,139	8,771,728		40		40		8,771,768				123,398	09/15/2027
96145D-AG-0	WRKCO INC CO. GUARNT 03/15/28		02/15/2019	Tax Free Exchange		4,143,423	4,150,000	4,142,821	4,143,349		74		74		4,143,423				69,167	03/15/2028
963320-AQ-9	WHIRLPOOL CORP SR UNSEC 03/01/19		03/01/2019	Maturity		13,900,000	13,900,000	13,868,586	13,898,924		1,076		1,076		13,900,000				166,800	03/01/2019
981464-FU-9	WFMIT 2016-C A SEQ SB 08/15/23		10/15/2019	Paydown		2,500,000	2,500,000	2,499,726	2,499,949		51		51		2,500,000				35,833	08/15/2023
984121-CG-6	XEROX CORP SR UNSEC 03/15/19		03/15/2019	Maturity		11,800,000	11,800,000	11,789,970	11,799,580		420		420		11,800,000				162,250	03/15/2019
06367T-HQ-6	BANK OF MONTREAL SR UNSEC 12/12/19	A	07/18/2019	Maturity		5,575,000	5,575,000	5,569,648	5,574,008		992		992		5,575,000				83,625	07/18/2019
06367T-PX-2	BANK OF MONTREAL SR UNSEC 12/12/19	A	12/12/2019	Maturity		4,175,000	4,175,000	4,173,205	4,174,422		578		578		4,175,000				87,675	12/12/2019
292505-AH-7	ENCANA CORP CO. GUARNT 05/15/19	A	05/15/2019	Maturity		2,000,000	2,000,000	1,996,440	1,999,828		172		172		2,000,000				65,000	05/15/2019
67077M-AA-6	NUTRIEN LTD SR UNSEC 05/15/19	A	05/15/2019	Maturity		425,000	425,000	440,806	430,386		(5,386)		(5,386)		425,000				13,813	05/15/2019
00203Q-AD-9	AP MOLLER-MAERSK A/S SR UNSEC 09/28/25	D	10/07/2019	Various		13,494,972	13,250,000	13,116,705	13,154,557		7,628		7,628		13,162,184		332,788	332,788	447,791	09/28/2025
05253J-AP-6	AUST & NZ BANKING GRP NY SR UNSEC 09/23/19	D	09/23/2019	Maturity		4,000,000	4,000,000	3,998,200	3,999,518		482		482		4,000,000				82,000	09/23/2019
05954T-AK-7	BANCO DE CREDITO DEL PER SR UNSEC 10/25/19	D	10/25/2019	Maturity		2,000,000	2,000,000	1,994,900	1,998,583		1,417		1,417		2,000,000				45,000	10/25/2019
202712-BJ-3	COMMONWEALTH BANK AUST SUBORD 01/10/48	D	07/16/2019	BARCLAYS BANK PLC		8,500,000	8,500,000	8,500,000	8,500,000						8,500,000				375,012	01/10/2048
268317-AB-0	ELECTRICITE DE FRANCE SA SR UNSEC 01/26/19	D	01/26/2019	Maturity		500,000	500,000	587,800	501,424		(1,424)		(1,424)		500,000				16,250	01/26/2019
456837-AM-5	ING GROEP NV SR UNSEC 10/02/28	D	04/11/2019	Various		8,034,816	7,650,000	7,623,837	7,624,360		599		599		7,624,958		409,858	409,858	186,607	10/02/2028
478375-AF-5	JOHNSON CONTROLS INTL PL SR UNSEC 12/01/21	D	05/17/2019	TENDER SALE CREDIT SUISSE		8,509,911	8,541,000	8,824,561	8,707,704		(22,537)		(22,537)		8,685,167		(175,256)	(175,256)	147,688	12/01/2021
561234-AE-5	MALLINCKRODT INTL FIN CO. GUARNT 04/15/23	D	05/22/2019	SECURITIES US LL		2,465,469	3,875,000	2,596,250	2,596,250						2,596,250		(130,781)	(130,781)	111,971	04/15/2023
58507L-AC-3	MEDTRONIC GLOBAL HLDINGS CO. GUARNT 04/01/27	D	07/15/2019	TENDER SALE		8,696,768	8,375,000	8,375,000	8,375,000						8,375,000		321,768	321,768	218,995	04/01/2027

ANNUAL STATEMENT FOR THE YEAR 2019 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
60920L-AA-2	MONDELEZ INTL HLDINGS NE CO.GUARNT 1.625% 10/28/19	D	10/28/2019	Maturity		7,000,000	7,000,000	6,984,880	6,995,786		4,214		4,214		7,000,000				113,750	10/28/2019
709629-AF-6	PENTAIR FINANCE SARL CO.GUARNT 2.650% 12/01/19	D	12/01/2019	Maturity		15,075,000	15,075,000	15,041,503	15,070,034		4,966		4,966		15,075,000				399,488	12/01/2019
71654Q-CE-0	PETROLEOS MEXICANOS CO.GUARNT 5.375% 03/13/22	D	07/23/2019	SANTANDER SECURITIES INC.		2,926,100	2,900,000	2,887,229	2,889,563		1,701		1,701		2,891,264		34,836	34,836	135,092	03/13/2022
75973F-AA-9	RENEW 2018-1 A SEO 3.950% 09/20/53	D	12/20/2019	Paydown		923,094	923,094	922,745	922,747		347		347		923,094				24,786	09/20/2053
822582-AJ-1	SHELL INTERNATIONAL FIN CO.GUARNT 4.300% 09/22/19	D	09/22/2019	Maturity		8,000,000	8,000,000	7,972,320	7,997,587		2,413		2,413		8,000,000				344,000	09/22/2019
82481L-AA-7	SHIRE ACQ INV IRELAND DA CO.GUARNT 1.900% 09/23/19	D	09/23/2019	Maturity		20,000,000	20,000,000	19,983,800	19,996,009		3,991		3,991		20,000,000				380,000	09/23/2019
87406Q-AN-6	TAKEDA PHARMACEUTICAL SR UNSEC 4.000% 11/26/21	D	12/13/2019	Tax Free Exchange		1,524,352	1,525,000	1,524,024	1,524,055		297		297		1,524,352				63,881	11/26/2021
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						840,866,489	830,602,714	830,384,842	834,630,257		329,899	101,117	228,782		830,469,456		8,885,119	8,885,119	22,172,219	XXX
8399997. Total - Bonds - Part 4						982,578,741	972,295,966	974,790,880	978,213,393		(1,551,551)	101,117	(1,652,668)		972,171,147		8,876,680	8,876,680	25,240,651	XXX
8399998. Total - Bonds - Part 5						41,142,530	40,189,573	41,075,325			(253,547)		(253,547)		40,821,781		320,749	320,749	718,277	XXX
8399999. Total - Bonds						1,023,721,271	1,012,485,539	1,015,866,205	978,213,393		(1,805,098)	101,117	(1,906,215)		1,012,992,928		9,197,429	9,197,429	25,958,928	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks							XXX													XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX
9799999. Total - Common Stocks							XXX													XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX
9999999 - Totals						1,023,721,271	XXX	1,015,866,205	978,213,393		(1,805,098)	101,117	(1,906,215)		1,012,992,928		9,197,429	9,197,429	25,958,928	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
3136AX-M2-8	FNR 2017-67 BN EXCH AD SEQ 3.000% 02/25/44		06/25/2019	MITSUBISHI UFJ SECURITIES USA	12/01/2019	Paydown	456,628	466,117	456,628	456,628		(9,489)		(9,489)					2,771	1,027
3136B2-XP-2	FNR 2018-58 P AD PAC 4.000% 12/25/44		03/14/2019	JP MORGAN SECURITIES	12/01/2019	Paydown	946,963	975,668	946,963	946,963		(28,705)		(28,705)					16,641	1,894
31397U-RC-5	FNR 2011-53 TN EXCH PT 4.000% 06/25/41		09/25/2019	CANTOR FITZGERALD & CO.	12/01/2019	Paydown	20,859	22,188	20,859	20,859		(1,330)		(1,330)					138	67
3140J9-YB-1	FN BMS205 4.000% 06/01/45		03/18/2019	NOMURA SECURITIES INTL INC.	12/01/2019	Paydown	1,425,392	1,478,622	1,425,392	1,425,392		(53,230)		(53,230)					21,057	1,425
31418D-FN-7	FN POOL MA3772 3.500% 09/01/39		09/24/2019	JP MORGAN SECURITIES	12/01/2019	Paydown	251,811	261,057	251,811	251,811		(9,246)		(9,246)					1,095	220
31418D-GJ-5	FN POOL MA3800 3.000% 10/01/39		10/09/2019	MITSUBISHI UFJ SECURITIES USA	12/01/2019	Paydown	76,432	78,432	76,432	76,432		(1,911)		(1,911)					191	76
3199999.	Subtotal - Bonds - U.S. Special Revenues						3,178,085	3,281,995	3,178,085	3,178,085		(103,911)		(103,911)					41,893	4,709
06051G-HV-4	BANK OF AMERICA CORP SR UNSEC 3.194% 07/23/30		07/18/2019	Various	11/19/2019	CITIGROUP GLOBAL MARKETS INC	3,675,000	3,679,180	3,780,179	3,679,062		(118)		(118)			101,117	101,117	38,474	
22966R-AE-6	CUBESMART LP CO. GUARNT 4.375% 02/15/29		01/24/2019	WELLS FARGO	01/24/2019	WELLS FARGO	550,000	546,458	548,570	546,458							2,112	2,112		
252722-AA-1	DROT 2019-1A A SEQ 2.890% 02/20/32		10/21/2019	HSBC SECURITIES USA INC	12/20/2019	Paydown	110,335	110,335	110,335	110,335		(302)		(302)					406	27
254687-DJ-2	WALT DISNEY COMPANY/THE CO. GUARNT 3.375% 11/15/26		03/20/2019	Taxable Exchange	11/22/2019	Tax Free Exchange	3,950,000	3,988,936	3,985,676	3,985,676		(3,260)		(3,260)					89,616	
254687-DY-9	WALT DISNEY COMPANY/THE CO. GUARNT 6.200% 12/15/34		03/20/2019	Taxable Exchange	11/22/2019	Tax Free Exchange	3,000,000	3,802,809	3,777,302	3,777,302		(25,507)		(25,507)					125,033	
30259M-AA-4	FCITL 2019-1A A SEQ 3.630% 02/18/31		03/27/2019	MITSUBISHI UFJ SECURITIES USA	12/15/2019	Paydown	1,906,049	1,905,723	1,906,049	1,906,049		326		326					18,971	
345397-YG-2	FORD MOTOR CREDIT CO LLC SR UNSEC 3.810% 01/09/24		05/28/2019	CREDIT SUISSE SECURITIES US LL	09/11/2019	SG AMERICAS SECURITIES LLC	2,000,000	1,943,720	1,986,300	1,946,988		3,268		3,268			39,312	39,312	51,647	29,845
466313-AH-6	JABIL INC SR UNSEC 3.950% 01/12/28		05/16/2019	ROBERT W. BAIRD & COMPANY INC	09/26/2019	JP MORGAN SECURITIES	3,500,000	3,371,270	3,528,280	3,375,899		4,629		4,629			152,381	152,381	99,079	49,156
46647S-AJ-9	JPMIT 2017-3 1A5 EXCH AFC SEQ SSNR 3.500% 08/25/47		06/21/2019	BANK OF AMERICA	12/01/2019	Paydown	1,583,661	1,608,901	1,583,661	1,583,661		(25,240)		(25,240)					18,322	3,695
46649Y-AE-5	JPMIT 2018-9 A5 EXCH AFC SEQ SSNR 4.000% 02/25/49		03/14/2019	JP MORGAN SECURITIES	12/01/2019	Paydown	4,158,118	4,206,196	4,158,118	4,158,118		(48,078)		(48,078)					70,813	7,854
534187-BJ-7	LINCOLN NATIONAL CORP SR UNSEC 3.050% 01/15/30		08/12/2019	WELLS FARGO	11/19/2019	WELLS FARGO	1,300,000	1,298,648	1,303,770	1,298,663		15		15			5,107	5,107	10,133	
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A 2.220% 10/20/38		10/07/2019	Various	12/20/2019	Paydown	406,244	406,461	406,244	406,244		(217)		(217)					1,352	
75884R-AZ-6	REGENCY CENTERS LP CO. GUARNT 2.950% 09/15/29		08/13/2019	U.S. BANCORP INVESTMENTS INC	11/19/2019	JP MORGAN SECURITIES	3,000,000	2,997,090	3,017,880	2,997,160		70		70			20,720	20,720	22,371	
81747A-AG-0	SEMT 2019-1 A4 EXCH AFC SSNR 4.000% 02/25/49		01/09/2019	WELLS FARGO	12/01/2019	Paydown	4,474,401	4,516,348	4,474,401	4,474,401		(41,948)		(41,948)					101,779	7,954
82652M-AA-8	SRFC 2019-2A A SEQ 2.710% 05/20/36		07/16/2019	BARCLAYS BANK PLC	12/20/2019	Paydown	1,530,316	1,529,903	1,530,316	1,530,316		413		413					9,387	
82652N-AA-6	SRFC SERIES 2019-3A CLASS A 144A 2.340% 07/15/38		10/17/2019	BANK OF AMERICA GUGGENHEIM CAPITAL MARKETS LLC	12/15/2019	Paydown	208,537	208,533	208,537	208,537		4		4					548	
872720-AA-8	TLF 2017-1A A SEQ 3.090% 12/15/29		03/22/2019	Various	12/15/2019	Paydown	1,033,072	1,025,324	1,033,072	1,033,072		7,748		7,748					12,619	975
918286-AA-3	VSTNA 2018-A A SEQ 3.560% 02/20/36		11/14/2019	Various	12/20/2019	Paydown	625,755	647,194	625,755	625,755		(21,439)		(21,439)					5,834	513
3899999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						37,011,488	37,793,330	37,964,445	37,643,696		(149,636)		(149,636)			320,749	320,749	676,384	100,019
8399998.	Total - Bonds						40,189,573	41,075,325	41,142,530	40,821,781		(253,547)		(253,547)			320,749	320,749	718,277	104,728
8999998.	Total - Preferred Stocks																			
9799998.	Total - Common Stocks																			
9899999.	Total - Preferred and Common Stocks																			
9999999.	Totals						41,075,325	41,142,530	40,821,781			(253,547)		(253,547)			320,749	320,749	718,277	104,728

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$

2.Total amount of intangible assets nonadmitted \$

[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 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Citibank, N.A. New Castle, DE					(13,700)	XXX
Citibank, N.A. New York, NY					31,825,683	XXX
Harris, N.A. Chicago, IL					27,717	XXX
JPMorgan Chase Bank, N.A. New York, NY					661,158	XXX
The Northern Trust Company Chicago, IL					23,250	XXX
Wells Fargo, N.A. Philadelphia, PA					(6,690,436)	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			25,833,672	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			25,833,672	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			25,833,672	XXX

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

1. January.....	1,946,527	4. April.....	(3,414,043)	7. July.....	1,943,807	10. October.....	(677,622)
2. February.....	315,290	5. May.....	3,595,537	8. August.....	(7,113,539)	11. November.....	(2,114,403)
3. March.....	679,053	6. June.....	(160,176)	9. September.....	2,501,655	12. December.....	25,833,672

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR		101,773	116,789		
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA		35,124	46,268		
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		103,090	103,858		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO		608,833	700,737		
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV		202,944	233,579		
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM		250,149	251,522		
33. New York	NY		5,186,089	5,839,473		
34. North Carolina	NC		405,889	467,158		
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK		304,417	350,368		
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI		507,361	583,947		
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN		202,944	233,579		
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA		202,944	233,579		
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX				
59. Subtotal	XXX	XXX	8,111,557	9,160,857		
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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