

# **ANNUAL STATEMENT**

**OF THE**

## **TIAA-CREF LIFE INSURANCE COMPANY**

**OF**

**NEW YORK**

**IN THE STATE OF**

**NEW YORK**

**TO THE**

**INSURANCE DEPARTMENT**

**OF THE**

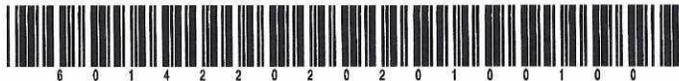
**STATE OF**

---

**FOR THE YEAR ENDED  
DECEMBER 31, 2020**

**LIFE AND ACCIDENT AND HEALTH**

# **2020**



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

ANNUAL STATEMENT

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

TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

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

Main Administrative Office 730 Third Avenue, New York, NY, US 10017, 212-490-9000

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

Primary Location of Books and Records 730 Third Avenue, New York, NY, US 10017, 212-490-9000

Internet Website Address tiaa.org

Statutory Statement Contact Stacy Koon Eisenhauer, 704-988-4560, seisenhauer@tiaa.org, (E-mail Address)

OFFICERS

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

OTHER

Todd Richard Sagmoe, Vice President, Head of Insurance, Illustration Actuary, Jennifer Christine Sisom #, Treasurer

DIRECTORS OR TRUSTEES

Rashmi Dilip Badwe, Anne (NMN) Dobkowski #, Christine Ellen Dugan, Bradley (NMN) Finkle, William Gunnar Griesser, Eric Thomas Jones, Oluseun S. Salami #, Christopher Antoine Van Buren

State of New York, County of New York, SS:

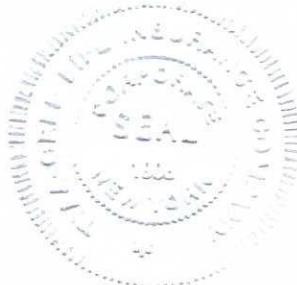
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

Signatures of William Gunnar Griesser, Mary Catherine Benedetto, and Stacy Koon Eisenhauer with titles.

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE 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) .....	11,168,305,205		11,168,305,205	8,666,132,869
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 (\$ .....31,275,388 , Schedule E - Part 1), cash equivalents				
(\$ .....247,683,592 , Schedule E - Part 2) and short-term				
investments (\$ .....3,385,093 , Schedule DA) .....	282,344,073		282,344,073	279,378,763
6. Contract loans (including \$ ..... premium notes) .....	43,088,814		43,088,814	39,826,563
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....	4,666,857		4,666,857	4,687,634
9. Receivables for securities .....	142,812		142,812	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) .....	11,498,730,643		11,498,730,643	8,990,209,899
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	90,840,832		90,840,832	75,394,328
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,146,077		2,146,077	2,002,582
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	55,353,964	35,228,375	20,125,589	19,881,357
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,956,512		1,956,512	5,285,289
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	2,574,322		2,574,322	3,315,706
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 .....	48,774,497	30,986,363	17,788,134	17,543,803
19. Guaranty funds receivable or on deposit .....	164,719		164,719	198,558
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 .....	26,594	26,594		
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	19,893,552	15	19,893,537	1,931,240
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	11,720,461,712	66,241,347	11,654,220,365	9,115,762,762
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....	4,106,499,075		4,106,499,075	4,022,073,351
28. Total (Lines 26 and 27) .....	15,826,960,787	66,241,347	15,760,719,440	13,137,836,113
<b>DETAILS OF WRITE-INS</b>				
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 .....	19,893,552	15	19,893,537	1,931,240
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) .....	19,893,552	15	19,893,537	1,931,240

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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 3,750,734,732 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... 256,944,556 Modco Reserve) .....	3,750,734,732	3,932,799,458
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	6,961,430,611	4,541,418,215
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	11,769,754	12,393,682
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) .....	115,087	142,794
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 \$ ..... 9,225,696 ceded .....	9,225,696	9,432,036
9.4 Interest maintenance reserve (IMR, Line 6) .....	32,340,802	16,159,895
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 638,187 accident and health \$ ..... and deposit-type contract funds \$ ..... 638,187 .....	638,187	637,854
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 \$ ..... (5,038,533) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(8,854,368)	(9,668,516)
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) .....	6,702,644	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 .....	544,530	950,213
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	17,061,398	15,373,788
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) .....	56,001,515	52,680,746
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	650,619	4,867,483
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	8,421,917	22,383,208
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 .....	110,375	136,854
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	10,846,893,499	8,618,128,744
27. From Separate Accounts Statement .....	4,095,042,573	4,009,170,763
28. Total liabilities (Lines 26 and 27) .....	14,941,936,072	12,627,299,507
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	777,500,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	38,783,368	(269,463,394)
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 \$ ..... 11,456,502 in Separate Accounts Statement) .....	816,283,368	508,036,606
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	818,783,368	510,536,606
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	15,760,719,440	13,137,836,113
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous liabilities .....	110,375	136,854
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) .....	110,375	136,854
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) .....		

**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) .....	368,301,383	624,464,607
2. Considerations for supplementary contracts with life contingencies .....	1,743,154	2,435,429
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	351,245,443	304,807,739
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	2,518,607	1,300,665
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	(357,077)	445,938
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	10,615,435	15,728,677
7. Reserve adjustments on reinsurance ceded .....	(8,866,705)	6,028,568
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	18,874,139	23,636,199
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	173,920	372,547
9. Total (Lines 1 to 8.3) .....	744,248,299	979,220,369
10. Death benefits .....	26,190,989	26,255,488
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	69,715,196	84,104,087
13. Disability benefits and benefits under accident and health contracts .....	386,020	387,206
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	206,907,671	221,280,777
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	113,162,353	83,936,368
18. Payments on supplementary contracts with life contingencies .....	561,514	451,343
19. Increase in aggregate reserves for life and accident and health contracts .....	(186,638,577)	400,596,630
20. Totals (Lines 10 to 19) .....	230,285,166	817,011,899
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	7,531,245	18,918,735
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) .....	65,848,136	136,257,575
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	7,451,908	12,022,931
25. Increase in loading on deferred and uncollected premiums .....	630,698	(192,465)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	44,786,180	140,213,459
27. Aggregate write-ins for deductions .....	52,841,778	49,746,363
28. Totals (Lines 20 to 27) .....	409,375,111	1,173,978,497
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	334,873,188	(194,758,128)
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) .....	334,873,188	(194,758,128)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	18,633,673	3,653,250
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) .....	316,239,515	(198,411,378)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....(1,360,717) (excluding taxes of \$ .....4,970,757 transferred to the IMR) .....	(4,720,931)	(9,371,244)
35. Net income (Line 33 plus Line 34) .....	311,518,584	(207,782,622)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	510,536,606	500,883,927
37. Net income (Line 35) .....	311,518,584	(207,782,622)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	(48,431,979)	49,275,590
41. Change in nonadmitted assets .....	49,926,922	(47,649,399)
42. Change in liability for reinsurance in unauthorized and certified companies .....	4,216,864	(1,575,060)
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	(4,573,851)	
44. Change in asset valuation reserve .....	(3,320,769)	(194,306)
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 .....	(1,089,009)	(2,421,524)
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
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) .....	308,246,762	9,652,679
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	818,783,368	510,536,606
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	173,920	372,547
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) .....	173,920	372,547
2701. Miscellaneous deductions .....	52,841,778	49,746,363
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) .....	52,841,778	49,746,363
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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	370,066,838	619,202,864
2. Net investment income .....	338,936,436	298,579,800
3. Miscellaneous income .....	30,940,917	41,852,657
4. Total (Lines 1 through 3) .....	739,944,191	959,635,321
5. Benefit and loss related payments .....	363,787,078	375,874,951
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	43,976,708	141,796,671
7. Commissions, expenses paid and aggregate write-ins for deductions .....	80,840,419	167,401,528
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ 2,800,994 tax on capital gains (losses) .....	18,764,060	1,047,023
10. Total (Lines 5 through 9) .....	507,368,265	686,120,173
11. Net cash from operations (Line 4 minus Line 10) .....	232,575,926	273,515,148
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	1,131,646,067	874,143,206
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	12,266	566
12.7 Miscellaneous proceeds .....	1,805,457	15,198,043
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,133,463,790	889,341,815
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	3,619,358,788	1,626,570,527
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....	15,339,667	1,188
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	3,634,698,455	1,626,571,715
14. Net increase (decrease) in contract loans and premium notes .....	3,262,251	6,055,199
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(2,504,496,916)	(743,285,099)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		220,000,000
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	2,307,362,446	353,547,131
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(32,476,146)	3,848,317
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	2,274,886,300	577,395,448
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	2,965,310	107,625,497
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	279,378,763	171,753,266
19.2 End of year (Line 18 plus Line 19.1) .....	282,344,073	279,378,763
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001. Exchange/restructure/transfer of bond investments .....	213,446,281	148,047,155
20.0002. Capitalized interest .....	2,876,981	2,461,425
20.0003. Interest credited on deposit type contracts .....	112,220,476	83,808,030

ANNUAL STATEMENT FOR THE YEAR 2020 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	368,301,383	148,708,801	26,565,300	193,027,282					
2. Considerations for supplementary contracts with life contingencies	1,743,154	XXX	XXX	1,743,154		XXX	XXX		XXX
3. Net investment income	351,245,443	109,907,049	14,500,165	55,259,701	171,578,528				
4. Amortization of Interest Maintenance Reserve (IMR)	2,518,607	903,446	72,687	856,850	685,624				
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(357,077)			(357,077)			XXX		
6. Commissions and expense allowances on reinsurance ceded	10,615,435	8,399,875	2,215,560				XXX		
7. Reserve adjustments on reinsurance ceded	(8,866,705)	(5,139,716)	(3,726,989)				XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	18,874,139	2,508,195	3,867,636	12,271,897	226,411		XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	173,920	66,602	2,766	104,498	54				
9. Totals (Lines 1 to 8.3)	744,248,299	265,354,252	43,497,125	262,906,305	172,490,617				
10. Death benefits	26,190,989	21,656,705	4,534,284			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	69,715,196	XXX	XXX	69,715,196		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	386,020	386,020					XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	206,907,671	59,004,081	8,031,636	139,871,954		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	113,162,353	343,161	51,567	4,749,577	108,018,048		XXX		
18. Payments on supplementary contracts with life contingencies	561,514			561,514		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(186,638,577)	(144,964,602)	5,428,966	(47,102,941)			XXX		
20. Totals (Lines 10 to 19)	230,285,166	(63,574,635)	18,046,453	167,795,300	108,018,048		XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	7,531,245	2,254,681	5,276,564						XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	65,848,136	31,951,912	3,603,639	11,359,446	19,054,163	(121,024)			
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,451,908	5,193,103	746,510	1,259,650	128,805	123,840			
25. Increase in loading on deferred and uncollected premiums	630,698	630,698					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	44,786,180	26,373,496	7,300,835	11,111,849			XXX		
27. Aggregate write-ins for deductions	52,841,778	3,721	870	52,823,568	13,619				
28. Totals (Lines 20 to 27)	409,375,111	2,832,976	34,974,871	244,349,813	127,214,635	2,816			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	334,873,188	262,521,276	8,522,254	18,556,492	45,275,982	(2,816)			
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)	334,873,188	262,521,276	8,522,254	18,556,492	45,275,982	(2,816)			
32. Federal income taxes incurred (excluding tax on capital gains)	18,633,673	10,736,015	348,524	758,882	6,790,367	(115)			
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)	316,239,515	251,785,261	8,173,730	17,797,610	38,485,615	(2,701)			
34. Policies/certificates in force end of year	103,336	91,069	2,182	10,085			XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous income	173,920	66,602	2,766	104,498	54				
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)	173,920	66,602	2,766	104,498	54				
2701. Miscellaneous deductions	52,841,778	3,721	870	52,823,568	13,619				
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)	52,841,778	3,721	870	52,823,568	13,619				

ANNUAL STATEMENT FOR THE YEAR 2020 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)	148,708,801			31,971,135		71,819,767			44,917,899			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	109,907,049			9,406,504		86,353,639			14,146,906			
4. Amortization of Interest Maintenance Reserve (IMR)	903,446			73,264		714,659			115,523			
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	8,399,875			7,454,932		596,981			347,962			
7. Reserve adjustments on reinsurance ceded	(5,139,716)					(6,316,162)			1,176,446			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,508,195			109,591		1,278,634			1,119,970			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	66,602			7,442		51,262			7,898			
9. Totals (Lines 1 to 8.3)	265,354,252			49,022,868		154,498,780			61,832,604			
10. Death benefits	21,656,705			17,707,590		2,521,414			1,427,701			
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	386,020			386,020								
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	59,004,081					46,368,061			12,636,020			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	343,161			316,937		15,850			10,374			
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(144,964,602)			12,811,663		(135,433,030)			(22,343,235)			
20. Totals (Lines 10 to 19)	(63,574,635)			31,222,210		(86,527,705)			(8,269,140)			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,254,681			30,878		1,434,879			788,924			XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	31,951,912			2,575,972		25,192,066			4,183,874			
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,193,103			418,669		4,094,434			680,000			
25. Increase in loading on deferred and uncollected premiums	630,698			630,698								
26. Net transfers to or (from) Separate Accounts net of reinsurance	26,373,496					(284,657)			26,658,153			
27. Aggregate write-ins for deductions	3,721			172		3,082			467			
28. Totals (Lines 20 to 27)	2,832,976			34,878,599		(56,087,901)			24,042,278			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	262,521,276			14,144,269		210,586,681			37,790,326			
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)	262,521,276			14,144,269		210,586,681			37,790,326			
32. Federal income taxes incurred (excluding tax on capital gains)	10,736,015			578,441		8,612,109			1,545,465			
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)	251,785,261			13,565,828		201,974,572			36,244,861			
34. Policies/certificates in force end of year	91,069			77,761		9,056			4,252			
<b>DETAILS OF WRITE-INS</b>												
08.301. Miscellaneous income	66,602			7,442		51,262			7,898			
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)	66,602			7,442		51,262			7,898			
2701. Miscellaneous deductions	3,721			172		3,082			467			
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)	3,721			172		3,082			467			

(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 2020 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)	26,565,300			14,302,205		12,263,095			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	14,500,165			11,630,212		2,869,953			
4. Amortization of Interest Maintenance Reserve (IMR)	72,687			58,271		14,416			
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	2,215,560			1,020,756		1,194,804			
7. Reserve adjustments on reinsurance ceded	(3,726,989)			(4,805,961)		1,078,972			
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	3,867,636					3,867,636			
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	2,766			2,766					
9. Totals (Lines 1 to 8.3)	43,497,125			22,208,249		21,288,876			
10. Death benefits	4,534,284			4,534,284					
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	8,031,636			7,304,491		727,145			
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	51,567			51,567					
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	5,428,966			3,018,024		2,410,942			
20. Totals (Lines 10 to 19)	18,046,453			14,908,366		3,138,087			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,276,564			2,406,059		2,870,505			XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	3,603,639			2,888,931		714,708			
24. Insurance taxes, licenses and fees, excluding federal income taxes	746,510			598,455		148,055			
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance	7,300,835					7,300,835			
27. Aggregate write-ins for deductions	870			870					
28. Totals (Lines 20 to 27)	34,974,871			20,802,681		14,172,190			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	8,522,254			1,405,568		7,116,686			
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)	8,522,254			1,405,568		7,116,686			
32. Federal income taxes incurred (excluding tax on capital gains)	348,524			57,482		291,042			
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)	8,173,730			1,348,086		6,825,644			
34. Policies/certificates in force end of year	2,182			1,062		1,120			
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous income	2,766			2,766					
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)	2,766			2,766					
2701. Miscellaneous deductions	870			870					
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)	870			870					

(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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees		
1. Premiums for individual annuity contracts .....	193,027,282	10,000		193,017,282		
2. Considerations for supplementary contracts with life contingencies .....	1,743,154	XXX	XXX	XXX	1,743,154	XXX
3. Net investment income .....	55,259,701	98,380		44,674,756	2,741,348	7,745,217
4. Amortization of Interest Maintenance Reserve (IMR) .....	856,850	2,202		766,145	23,136	65,367
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	(357,077)	(357,077)				
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 .....	12,271,897	1,050		12,252,579		18,268
8.2 Charges and fees for deposit-type contracts .....						
8.3 Aggregate write-ins for miscellaneous income .....	104,498			103,840		658
9. Totals (Lines 1 to 8.3) .....	262,906,305	(245,445)		250,814,602	4,507,638	7,829,510
10. Death benefits .....						
11. Matured endowments (excluding guaranteed annual pure endowments) .....						
12. Annuity benefits .....	69,715,196	423,073		63,503,654	5,788,954	(485)
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 .....	139,871,954	2,880,037		136,991,917		
16. Group conversions .....						
17. Interest and adjustments on contract or deposit-type contract funds .....	4,749,577			63,449	1,635	4,684,493
18. Payments on supplementary contracts with life contingencies .....	561,514			153,482	408,032	
19. Increase in aggregate reserves for life and accident and health contracts .....	(47,102,941)	261,823		(46,057,947)	(1,306,817)	
20. Totals (Lines 10 to 19) .....	167,795,300	3,564,933		154,654,555	4,891,804	4,684,008
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 .....	11,359,446	8,698		10,683,492	667,256	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,259,650	4,956		1,155,274	99,420	
25. Increase in loading on deferred and uncollected premiums .....						
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	11,111,849	(4,075,418)		16,892,799	(1,741,967)	36,435
27. Aggregate write-ins for deductions .....	52,823,569	299,132		52,567,038		(42,601)
28. Totals (Lines 20 to 27) .....	244,349,814	(197,699)		235,953,158	3,916,513	4,677,842
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	18,556,491	(47,746)		14,861,444	591,125	3,151,668
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) .....	18,556,491	(47,746)		14,861,444	591,125	3,151,668
32. Federal income taxes incurred (excluding tax on capital gains) .....	758,882	(1,953)		607,770	24,175	128,890
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) .....	17,797,609	(45,793)		14,253,674	566,950	3,022,778
34. Policies/certificates in force end of year .....	10,085	55		9,605	425	
<b>DETAILS OF WRITE-INS</b>						
08.301. Miscellaneous income .....	104,498			103,840		658
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) .....	104,498			103,840		658
2701. Miscellaneous deductions .....	52,823,569	299,132		52,567,038		(42,601)
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) .....	52,823,569	299,132		52,567,038		(42,601)

(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 2020 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 Annuityizations)	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 .....	171,578,528						171,578,528
4. Amortization of Interest Maintenance Reserve (IMR) .....	685,624						685,624
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 .....	226,411						226,411
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	54						54
9. Totals (Lines 1 to 8.3) .....	172,490,617						172,490,617
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 .....	108,018,048						108,018,048
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) .....	108,018,048						108,018,048
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 .....	19,054,163						19,054,163
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	128,805						128,805
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 .....	13,619						13,619
28. Totals (Lines 20 to 27) .....	127,214,635						127,214,635
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	45,275,982						45,275,982
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) .....	45,275,982						45,275,982
32. Federal income taxes incurred (excluding tax on capital gains) .....	6,790,367						6,790,367
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) .....	38,485,615						38,485,615
34. Policies/certificates in force end of year .....							
<b>DETAILS OF WRITE-INS</b>							
08.301. Miscellaneous income .....	54						54
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) .....	54						54
2701. Miscellaneous deductions .....	13,619						13,619
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) .....	13,619						13,619

(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 2020 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	(121,024)											(121,024)	
24. Insurance taxes, licenses and fees, excluding federal income taxes	123,840											123,840	
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)	2,816											2,816	
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(2,816)											(2,816)	
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)	(2,816)											(2,816)	
32. Federal income taxes incurred (excluding tax on capital gains)	(115)											(115)	
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)	(2,701)											(2,701)	
34. Policies/certificates in force end of year													
<b>DETAILS OF WRITE-INS</b>													
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 2020 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 <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	2,274,834,251			171,148,392		1,804,132,016			299,553,843			
2. Tabular net premiums or considerations .....	213,040,578			90,707,332		74,830,050			47,503,196			
3. Present value of disability claims incurred .....	157,687			157,687								
4. Tabular interest .....	80,022,008			6,941,575		60,180,715			12,899,718			
5. Tabular less actual reserve released .....	244,067			244,067								
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) .....	(257,299,127)					(215,228,613)			(42,070,514)			
8. Totals (Lines 1 to 7) .....	2,310,999,464			269,199,053		1,723,914,168			317,886,243			
9. Tabular cost .....	77,218,894			77,218,894								
10. Reserves released by death .....	3,312,472			364,572		1,938,144			1,009,756			
11. Reserves released by other terminations (net) .....	73,838,929			7,269,511		53,277,037			13,292,381			
12. Annuity, supplementary contract and disability payments involving life contingencies .....	386,020			386,020								
13. Net transfers to or (from) Separate Accounts .....	26,373,497								26,373,497			
14. Total Deductions (Lines 9 to 13) .....	181,129,812			85,238,997		55,215,181			40,675,634			
15. Reserve December 31 of current year .....	2,129,869,652			183,960,056		1,668,698,987			277,210,609			
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	1,928,970,134					1,657,553,103			271,417,031			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	1,928,970,134					1,657,553,103			271,417,031			

(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 2020 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 <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	425,359,686				341,665,383	83,694,303			
2. Tabular net premiums or considerations .....	44,534,089				24,613,225	19,920,864			
3. Present value of disability claims incurred .....									
4. Tabular interest .....	16,740,808				10,570,613	6,170,195			
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	(31,193,976)				(16,265,988)	(14,927,988)			
8. Totals (Lines 1 to 7) .....	455,440,607				360,583,233	94,857,374			
9. Tabular cost .....									
10. Reserves released by death .....	2,895,785				2,895,785				
11. Reserves released by other terminations (net) .....	14,455,336				13,004,042	1,451,294			
12. Annuity, supplementary contract and disability payments involving life contingencies .....									
13. Net transfers to or (from) Separate Accounts .....	7,300,835					7,300,835			
14. Total Deductions (Lines 9 to 13) .....	24,651,956				15,899,827	8,752,129			
15. Reserve December 31 of current year .....	430,788,651				344,683,406	86,105,245			
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	415,448,582				337,034,212	78,414,370			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	415,448,582				337,034,212	78,414,370			

(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 2020 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 Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	1,232,605,520	4,649,605		1,179,834,938		48,120,977	
2. Tabular net premiums or considerations .....	194,770,436	10,000		193,017,282		1,743,154	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	53,378,416	56,744		51,307,286		2,014,386	
5. Tabular less actual reserve released .....	(17,087,965)			(16,793,039)		(294,926)	
6. Increase in reserve on account of change in valuation basis .....	4,573,851			4,573,851			
7. Other increases (net) .....	(57,059,784)	(469,261)		(56,693,268)		102,745	
8. Totals (Lines 1 to 7) .....	1,411,180,474	4,247,088		1,355,247,050		51,686,336	
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 .....	210,026,041	3,411,078		200,264,494		6,350,469	
13. Net transfers to or (from) Separate Accounts .....	11,078,003	(4,075,418)		16,631,714		(1,478,293)	
14. Total Deductions (Lines 9 to 13) .....	221,104,044	(664,340)		216,896,208		4,872,176	
15. Reserve December 31 of current year .....	1,190,076,430	4,911,428		1,138,350,842		46,814,160	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	1,074,734,920	4,639,641		1,069,715,839		379,440	
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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**  
**(N/A Fraternal)**

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (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 .....							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

NONE

(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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 8,233,388	8,081,535
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 335,110,293	350,670,652
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	1,896,213	1,921,139
6. Cash, cash equivalents and short-term investments	(e) 403,113	416,184
7. Derivative instruments	(f)	
8. Other invested assets	338,973	338,973
9. Aggregate write-ins for investment income	2,103,456	2,103,456
10. Total gross investment income	348,085,436	363,531,939
11. Investment expenses		(g) 12,088,660
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 20,145
13. Interest expense		(h) 177,691
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)		12,286,496
17. Net investment income (Line 10 minus Line 16)		351,245,443
<b>DETAILS OF WRITE-INS</b>		
0901. Commitment and other fees	2,103,456	2,103,456
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)	2,103,456	2,103,456
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 \$ 4,379,784 accrual of discount less \$ 10,373,485 amortization of premium and less \$ 2,517,087 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 \$ 369,050 accrual of discount less \$ 44,414 amortization of premium and less \$ 36,022 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ 144,693 investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	18,492,274	(915,917)	17,576,357		
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	12,266		12,266		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	18,504,540	(915,917)	17,588,623		
<b>DETAILS OF WRITE-INS</b>					
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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
<b>FIRST YEAR (other than single)</b>													
1. Uncollected													
2. Deferred and accrued													
3. Deferred, accrued and uncollected:													
3.1 Direct													
3.2 Reinsurance assumed													
3.3 Reinsurance ceded													
3.4 Net (Line 1 + Line 2)													
4. Advance													
5. Line 3.4 - Line 4													
6. Collected during year:													
6.1 Direct	158,200,046		18,392,215	134,074,598		5,733,233							
6.2 Reinsurance assumed													
6.3 Reinsurance ceded	780,687		23,916			756,771							
6.4 Net	157,419,359		18,368,298	134,074,598		4,976,462							
7. Line 5 + Line 6.4	157,419,359		18,368,298	134,074,598		4,976,462							
8. Prior year (uncollected + deferred and accrued - advance)	1,537,254		1,537,254										
9. First year premiums and considerations:													
9.1 Direct	156,662,792		16,854,961	134,074,598		5,733,233							
9.2 Reinsurance assumed													
9.3 Reinsurance ceded	780,687		23,916			756,771							
9.4 Net (Line 7 - Line 8)	155,882,105		16,831,044	134,074,598		4,976,462							
<b>SINGLE</b>													
10. Single premiums and considerations:													
10.1 Direct													
10.2 Reinsurance assumed													
10.3 Reinsurance ceded													
10.4 Net													
<b>RENEWAL</b>													
11. Uncollected	857,385		857,385										
12. Deferred and accrued	20,594,876		20,594,876										
13. Deferred, accrued and uncollected:													
13.1 Direct	21,452,262		21,452,262										
13.2 Reinsurance assumed													
13.3 Reinsurance ceded													
13.4 Net (Line 11 + Line 12)	21,452,262		21,452,262										
14. Advance	115,087		115,087										
15. Line 13.4 - Line 14	21,337,174		21,337,174										
16. Collected during year:													
16.1 Direct	302,866,892		194,190,883	58,952,684		43,023,958					6,699,367		
16.2 Reinsurance assumed													
16.3 Reinsurance ceded	91,388,425		63,253,937			21,435,120					6,699,367		
16.4 Net	211,478,467		130,936,946	58,952,684		21,588,837							
17. Line 15 + Line 16.4	232,815,642		152,274,120	58,952,684		21,588,837							
18. Prior year (uncollected + deferred and accrued - advance)	20,396,363		20,396,363										
19. Renewal premiums and considerations:													
19.1 Direct	304,082,656		195,131,694	58,952,684		43,023,958					6,974,320		
19.2 Reinsurance assumed													
19.3 Reinsurance ceded	91,663,378		63,253,937			21,435,120					6,974,320		
19.4 Net (Line 17 - Line 18)	212,419,278		131,877,757	58,952,684		21,588,837							
<b>TOTAL</b>													
20. Total premiums and annuity considerations:													
20.1 Direct	460,745,448		211,986,655	193,027,282		48,757,191					6,974,320		
20.2 Reinsurance assumed													
20.3 Reinsurance ceded	92,444,066		63,277,854			22,191,891					6,974,320		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	368,301,383		148,708,801	193,027,282		26,565,300							

ANNUAL STATEMENT FOR THE YEAR 2020 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)**

	1	2	Insurance								11	12
			Ordinary		5	Group		Accident and Health				
			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)	
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....												
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	257,226		58,219			199,007						
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....	257,226		58,219			199,007						
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	10,358,209		8,341,656			2,016,553						
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	10,358,209		8,341,656			2,016,553						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	10,615,435		8,399,875			2,215,560						
26.2 Reinsurance assumed (Page 6, Line 22) .....												
26.3 Net ceded less assumed .....	10,615,435		8,399,875			2,215,560						
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	227,695		(197,232)			424,927						
28. Single .....												
29. Renewal .....	7,303,550		2,451,913			4,851,637						
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21) .....	7,531,245		2,254,681			5,276,564						

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	1,556,187				408,403		1,964,590
2. Salaries and wages	23,899,406				8,503,960		32,403,367
3.11 Contributions for benefit plans for employees	3,284,109				685,444		3,969,553
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	125,585				(266)		125,319
3.32 Other agent welfare							
4.1 Legal fees and expenses	67,068				11,420		78,488
4.2 Medical examination fees	(53)						(53)
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	1,055,960				75,729		1,131,689
4.5 Expense of investigation and settlement of policy claims	187				8		196
5.1 Traveling expenses	64,965				53,917		118,882
5.2 Advertising	469,132				3,696		472,829
5.3 Postage, express, telegraph and telephone	891,502				(20,863)		870,639
5.4 Printing and stationery	168,318				1,104		169,422
5.5 Cost or depreciation of furniture and equipment	6,164				50		6,213
5.6 Rental of equipment	184,453				19,923		204,376
5.7 Cost or depreciation of EDP equipment and software	5,362,810				(11,096)		5,351,714
6.1 Books and periodicals	4,945				(942)		4,003
6.2 Bureau and association fees	236,008				(3)		236,005
6.3 Insurance, except on real estate	69,390				5,268		74,658
6.4 Miscellaneous losses							
6.5 Collection and bank service charges	940,942				77		941,020
6.6 Sundry general expenses	4,458,343				1,003,768		5,462,111
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	4,960				210		5,170
9.2 Investment expenses not included elsewhere	48,701				1,226		49,926
9.3 Aggregate write-ins for expenses	23,070,077		(121,024)		1,347,626		24,296,679
10. General expenses incurred	65,969,160		(121,024)		12,088,660	(b)	(a) 77,936,796
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)	65,969,160		(121,024)		12,088,660		77,936,796
<b>DETAILS OF WRITE-INS</b>							
09.301. GFA Distribution	13,358,488						13,358,488
09.302. Temporary Help	6,024,899				75,389		6,100,288
09.303. Fees to Consultants	2,189,199				1,238,103		3,427,302
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	1,497,491		(121,024)		34,134		1,410,601
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	23,070,077		(121,024)		1,347,626		24,296,679

(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 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	856,558			23,007		879,566
3. State taxes on premiums	4,692,297	97,446				4,789,743
4. Other state taxes, including \$ for employee benefits	624,633	27,494		(698)		651,430
5. U.S. Social Security taxes	1,127,001	(87)		(2,165)		1,124,750
6. All other taxes	27,578	(1,013)				26,565
7. Taxes, licenses and fees incurred	7,328,068	123,840		20,145		7,472,053
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)	7,328,068	123,840		20,145		7,472,053

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 80 CSO 4.5% CRVM ALB NS CNF 2001-2005	159,962,362		159,962,362		
0100002. 80 CSO 4.5% CRVM ALB SM CNF 2001-2005	727,124		727,124		
0100003. 2001 CSO SEL & UL 4.5% CRVM ALB SM CNF 2005-2005	23,151		23,151		
0100004. 2001 CSO SEL & UL 4.5% CRVM ALB NS CNF 2005-2005	11,861,151		11,861,151		
0100005. 2001 CSO SEL & UL 4% CRVM ALB NS CNF 2006-2012	218,664,198		218,664,198		
0100006. 2001 CSO SEL & UL 4% CRVM ALB SM CNF 2006-2012	1,189,488		1,189,488		
0100007. 2001 CSO 3.5% CRVM ALB NS CNF 2013-2019	181,985,274		181,985,274		
0100008. 2001 CSO 3.5% CRVM ALB SM CNF 2013-2019	1,166,959		1,166,959		
0100009. 2001 CSO 3.5% CRVM ANB NS CNF 2013-2019	47,631,999		47,631,999		
0100010. 2001 CSO 3.5% CRVM ANB SM CNF 2013-2019	1,063,510		1,063,510		
0100011. 2017 CSO 3.5% CRVM ALB NS CNF 2019-2019	12,122,738		12,122,738		
0100012. 2017 CSO 3.5% CRVM ALB SM CNF 2019-2019	116,543		116,543		
0100013. 80 CSO 4.5% CRVM ALB IDB (ISL) 2000-2005	41,607,783		41,607,783		
0100014. 80 CSO 4% CRVM ALB IDB (ISL) 2006-2008	31,963,716		31,963,716		
0100015. 2001 CSO 4% CRVM ALB IDB (ISL) 2008-2012	206,404,321		206,404,321		
0100016. 2001 CSO 3.5% CRVM ALB IDB (ISL) 2013-2019	1,514,595,438		1,514,595,438		
0100017. 2017 CSO 3.5% CRVM ALB IDB (ISL) 2020-2020	96,760		96,760		
0100018. 2001 CSO 4% CRVM ANB IDB (ISL) 2012-2012	39,595,635		5,975,069		33,620,566
0100019. 2001 CSO 3.5% CRVM ANB IDB (ISL) 2013-2019	535,245,628		139,118,813		396,126,815
0199997. Totals (Gross)	3,006,023,778		2,576,276,397		429,747,381
0199998. Reinsurance ceded	480,400,778		480,309,436		91,342
0199999. Life Insurance: Totals (Net)	2,525,623,000		2,095,966,961		429,656,039
0200001. VM-21/NY Reg 213 Base Reserve: 1983A MOST RECENT DECLARATION (3.25%) (DEF,NFI) 2020-2020	48,078,765	XXX	48,078,765	XXX	
0200002. VM-21/NY Reg 213 Base Reserve: A-2000 MOST RECENT DECLARATION (3.25%) (DEF,NFI) 2020-2020	1,017,254,767	XXX	1,017,254,767	XXX	
0200003. VM-21/NY Reg 213 Base Reserve: 2012 IAR MOST RECENT DECLARATION (3.25%) (DEF,NFI) 2020-2020	4,382,332	XXX	4,382,332	XXX	
0200004. A-2000 MOST RECENT DECLARATION (3.25%) (<1yr) ANB (DEF,NFI) 2020-2020	3,209,020	XXX	3,209,020	XXX	
0200005. A-2000 MOST RECENT DECLARATION (4.00%,3.50%) (5yr) ANB (DEF,NFI) 2018-2018	382,112	XXX	382,112	XXX	
0200006. A-2000 MOST RECENT DECLARATION (4.00%,3.75%) (5yr) ANB (DEF,NFI) 2019-2019	568,387	XXX	568,387	XXX	
0200007. A-2000 MOST RECENT DECLARATION (3.25%,3.25%) (5yr) ANB (DEF,NFI) 2020-2020	103,167	XXX	103,167	XXX	
0200008. A-2000 MOST RECENT DECLARATION (4.25%,3.75%) (5yr) ANB (DEF,NFI) 2016-2016	389,558	XXX	389,558	XXX	
0200009. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001	963,982	XXX	963,982	XXX	
0200010. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	1,637,558	XXX	1,637,558	XXX	
0200011. A-2000 6% CARVM ANB (IMM,FI) 2003-2009	2,866,329	XXX	2,866,329	XXX	
0200012. A-2000 5.5% CARVM ANB (IMM,FI) 2008-2008	4,103,507	XXX	4,103,507	XXX	
0200013. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	4,595,017	XXX	4,595,017	XXX	
0200014. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	4,300,731	XXX	4,300,731	XXX	
0200015. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	2,583,103	XXX	2,583,103	XXX	
0200016. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	3,171,082	XXX	3,171,082	XXX	
0200017. A-2000 4.5% CARVM ANB (IMM,FI) 2006-2014	3,733,343	XXX	3,733,343	XXX	
0200018. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2019	23,108,175	XXX	23,108,175	XXX	
0200019. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2019	24,388,947	XXX	24,388,947	XXX	
0200020. 2012 IAR 2.75% CARVM ANB (IMM,FI) 2018-2020	1,505,220	XXX	1,505,220	XXX	
0200021. 2012 IAR 3.00% CARVM ANB (IMM,FI) 2018-2020	2,697,285	XXX	2,697,285	XXX	
0200022. 2012 IAR 3.25% CARVM ANB (IMM,FI) 2018-2019	2,512,231	XXX	2,512,231	XXX	
0200023. 2012 IAR 3.50% CARVM ANB (IMM,FI) 2018-2019	7,298,593	XXX	7,298,593	XXX	
0200024. 2012 IAR 2.50% CARVM ANB (IMM,FI) 2019-2020	4,447,652	XXX	4,447,652	XXX	
0200025. 2012 IAR 1.25% CARVM ANB (IMM,FI) 2020-2020	2,029,520	XXX	2,029,520	XXX	
0200026. 2012 IAR 1.50% CARVM ANB (IMM,FI) 2020-2020	431,075	XXX	431,075	XXX	
0200027. 2012 IAR 1.75% CARVM ANB (IMM,FI) 2020-2020	6,166,306	XXX	6,166,306	XXX	
0200028. 2012 IAR 2.25% CARVM ANB (IMM,FI) 2020-2020	4,001,623	XXX	4,001,623	XXX	
0299997. Totals (Gross)	1,180,909,387	XXX	1,180,909,387	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	1,180,909,387	XXX	1,180,909,387	XXX	
0300001. A-2000 6.75% CARVM ANB (IMM,FI) 2001-2001					
0300002. A-2000 6.5% CARVM ANB (IMM,FI) 2002-2002	54,100		54,100		
0300003. A-2000 5.25% CARVM ANB (IMM,FI) 2005-2010	521,630		521,630		
0300004. A-2000 5% CARVM ANB (IMM,FI) 2011-2011	413,638		413,638		
0300005. A-2000 4.25% CARVM ANB (IMM,FI) 2012-2012	334,393		334,393		
0300006. A-2000 4% CARVM ANB (IMM,FI) 2013-2013	45,420		45,420		
0300007. 2012 IAR 4% CARVM ANB (IMM,FI) 2015-2019	1,537,808		1,537,808		
0300008. 2012 IAR 3.75% CARVM ANB (IMM,FI) 2017-2019	794,920		794,920		
0300009. 2012 IAR 2.75% CARVM ANB (IMM,FI) 2018-2020					
0300010. 2012 IAR 3.00% CARVM ANB (IMM,FI) 2018-2020	769,584		769,584		
0300011. 2012 IAR 3.25% CARVM ANB (IMM,FI) 2018-2019	234,187		234,187		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0300012. 2012 IAR 3.50% CARVM ANB (IMM, FI) 2018-2019	360,222		360,222		
0300013. 2012 IAR 2.50% CARVM ANB (IMM, FI) 2019-2020	356,014		356,014		
0300014. 2012 IAR 1.25% CARVM ANB (IMM, FI) 2020-2020	107,008		107,008		
0300015. 2012 IAR 2.00% CARVM ANB (IMM, FI) 2020-2020	754,376		754,376		
0300016. 2012 IAR 2.25% CARVM ANB (IMM, FI) 2020-2020	30,734		30,734		
0399997. Totals (Gross)	6,314,034		6,314,034		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	6,314,034		6,314,034		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	620,771		620,771		
0500002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	6,808,653		6,808,653		
0500003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2019	4,207,294		4,207,294		
0599997. Totals (Gross)	11,636,718		11,636,718		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	11,636,718		11,636,718		
0600001. 52 INTERCO DISAB 4.5% NLP ALB 2001-2005	217,283		217,283		
0600002. 52 INTERCO DISAB 4% NLP ALB 2006-2012	1,066,667		1,066,667		
0600003. 52 INTERCO DISAB 3.5% NLP ALB 2006-2019	548,103		548,103		
0699997. Totals (Gross)	1,832,053		1,832,053		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	1,832,053		1,832,053		
0700001. For extra mortality under term conversions.	6,476,374		5,792,486		683,888
0700002. For extra mortality on substandard policies.	8,125,561		8,125,561		
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.	10,263,028		9,814,303		448,725
0700004. Additional actuarial reserves-asset/liability analysis					
0700005. VM-21/NY Reg 213 Excess Reserves	2,853,007		2,853,007		
0700006. Washington UL Excess Reserves	1,619,362		1,619,362		
0799997. Totals (Gross)	29,337,332		28,204,719		1,132,613
0799998. Reinsurance ceded	4,917,798		4,917,798		
0799999. Miscellaneous Reserves: Totals (Net)	24,419,534		23,286,921		1,132,613
9999999. Totals (Net) - Page 3, Line 1	3,750,734,726		3,319,946,074		430,788,652

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ .....4,758,350 ; Supplementary Contracts with Life Contingencies \$ .....10,669 ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

**EXHIBIT 5 - INTERROGATORIES**

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

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Individual Variable Annuities .....	VM-21/NY Reg 213 Excess Reserves - Standard Method .....	VM-21/NY Reg 213 Excess Reserves - Alternative Method .....	4,573,851
0299999. Subtotal	XXX	XXX	4,573,851
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
9999999 - Total (Column 4, only)			4,573,851

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

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>**

	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										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....													
2. Additional contract reserves (b) .....	86,151,365											86,151,365	
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) .....	86,151,365											86,151,365	
8. Reinsurance ceded .....	86,151,365											86,151,365	
9. Totals (Net) .....													
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	30,269,564											30,269,564	
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	30,269,564											30,269,564	
15. Reinsurance ceded .....	30,269,564											30,269,564	
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. ....

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

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	4,541,418,216	4,414,441,360	101,228,200	17,577,065		8,171,590
2. Deposits received during the year .....	4,164,997,078	4,102,588,709	49,638,994	12,769,375		
3. Investment earnings credited to the account .....	112,220,476	108,018,048	3,427,438	656,608		118,382
4. Other net change in reserves .....	429,475		343,366	86,109		
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	2,255,809,226	2,211,204,382	37,784,608	6,228,407		591,829
8. Other net transfers to or (from) Separate Accounts .....	(398,174,592)	(406,340,518)	7,649,843	516,083		
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	6,961,430,611	6,820,184,253	109,203,547	24,344,667		7,698,143
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)	6,961,430,611	6,820,184,253	109,203,547	24,344,667		7,698,143

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....	13,993,908		12,541,669	1,448,239			4,000				
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	7,913,567		7,913,567								
2.24 Net .....	6,080,341		(b) 4,628,102	(b) 1,448,239		(b)	(b) 4,000		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	19,032,383		16,972,396				2,059,987				
3.2 Reinsurance assumed .....											
3.3 Reinsurance ceded .....	13,342,970		12,436,926				906,044				
3.4 Net .....	5,689,413		(b) 4,535,470	(b)		(b)	(b) 1,153,943		(b)	(b)	(b)
4. TOTALS .....											
4.1 Direct .....	33,026,291		29,514,065	1,448,239			2,063,987				
4.2 Reinsurance assumed .....											
4.3 Reinsurance ceded .....	21,256,537		20,350,493				906,044				
4.4 Net .....	11,769,754	(a)	(a) 9,163,572	1,448,239		(a)	(a) 1,157,943				

(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 \$ .....581,836  
 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 2020 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 .....	147,947,280		60,735,590	69,676,057	561,514		9,690,000				7,284,119
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....	53,798,409		36,610,718				9,903,572				7,284,119
1.4 Net .....	(d) 94,148,871		24,124,872	69,676,057	561,514		(213,572)				
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	33,026,291		29,514,065	1,448,239			2,063,987				
2.2 Reinsurance assumed .....											
2.3 Reinsurance ceded .....	21,256,537		20,350,493				906,044				
2.4 Net .....	11,769,754		9,163,572	1,448,239			1,157,943				
3. Amounts recoverable from reinsurers December 31, current year .....	1,956,512		1,621,512				335,000				
4. Liability December 31, prior year:											
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		9,876,706	1,409,100			1,107,876				
5. Amounts recoverable from reinsurers December 31, prior year .....	5,285,289		252,500				5,032,789				
6. Incurred Benefits											
6.1 Direct .....	148,823,150		61,484,905	69,715,196	561,514		9,777,416				7,284,119
6.2 Reinsurance assumed .....											
6.3 Reinsurance ceded .....	51,969,430		39,442,179				5,243,132				7,284,119
6.4 Net .....	96,853,720		22,042,726	69,715,196	561,514		4,534,284				

(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 \$ .....386,020 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2020 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 ..	35,228,375	36,503,149	1,274,774
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 .....	30,986,363	79,662,673	48,676,310
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 .....	26,594		(26,594)
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....	15	2,446	2,431
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	66,241,347	116,168,268	49,926,921
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	66,241,347	116,168,268	49,926,921
<b>DETAILS OF WRITE-INS</b>			
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 .....	15	2,446	2,431
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)	15	2,446	2,431

**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 ("NYDFS" or 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	12/31/2020	12/31/2019
Net Income (loss), New York SAP.....				\$ 311,518,584	\$ (207,782,622)
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Additional Reserves for Term Conversions.....	51R	4	19	<u>637,817</u>	<u>(1,380,307)</u>
Net Income (loss), NAIC SAP.....				<u>\$ 310,880,767</u>	<u>\$ (206,402,315)</u>
Capital and Surplus, New York SAP.....				\$ 818,783,368	\$ 510,536,606
New York SAP Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Deferred Premium Asset Limitation.....	51R, 61R	2	15.2	(745,335)	(466,122)
Book Value Separate Account Assets.....	56	2	27	—	(6,844,749)
Book Value Separate Account Liabilities.....	56	3	27	—	8,413,748
Additional Reserves for Term Conversions.....	51R	3	1	<u>(6,476,375)</u>	<u>(7,114,192)</u>
Capital and Surplus, NAIC SAP.....				<u>\$ 826,005,078</u>	<u>\$ 516,547,921</u>

The deferred premium asset limitation results from the NYDFS 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 were 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 were carried at contract book value in accordance with NYIL section 4217, DFS Regulation No. 151. During 2020, the contract backed by the Stable Value Separate Account-3 was terminated, the market value of the account was distributed, the liabilities were settled and the account was closed. As of December 31, 2020, there were no remaining balances within the SVSA product.

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, 2020 and December 31, 2019 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 expense during the period. Actual results may differ from those estimates.

The outbreak of the novel coronavirus ("COVID-19") and subsequent global pandemic began significantly impacting the U.S. and global financial markets and economies during March 2020. The worldwide spread of COVID-19 has created significant uncertainty in the global economy. The duration and extent of COVID-19 over the long-term cannot be reasonably estimated at this time. There have been no comparable recent events that provide guidance as to the effect the spread of COVID-19 as a global pandemic may have on the Company's financial performance. The ultimate impact of COVID-19 and the extent to which COVID-19 impacts the Company's business, results of operations, investments, and cash flows will depend on future developments, which are highly uncertain and difficult to predict.

**NOTES TO FINANCIAL STATEMENTS****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.

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 basis, 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) Not applicable
- (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 counterparty 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*

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 is required to hold the higher of (a) the reserves for life using prescribed factors and (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. The Company received a one year deferral on adopting PBR for life insurance from the Department and plans to request an exemption in 2021 as the Company no longer manufactures life insurance. As a result, the Company did not adopt PBR for life insurance during 2020. If the Company had adopted PBR for life insurance it would not have had a material impact to its financial statements.

In May 2020, the NAIC adopted modifications to SSAP Nos. 3, Accounting Changes and Corrections of Errors ("SSAP 3") and SSAP 51R. The adoption provides revisions to SSAP 3 and SSAP 51R with a January 1, 2020 effective date. The revisions require disclosure of changes in the reserve valuation basis, as a result of the NAIC Valuation Manual ("VM") in section VM-21 Requirements for Principle-Based Reserves for Variable Annuities ("VM-21"). Additionally, requirements for PBR for variable annuities are disclosed in a manner which is consistent with a change in valuation basis and with additional disclosures regarding the phase-in period. The Company adopted VM-21 during 2020 without a phase-in period and elected to use the factor based alternative method as of December 31, 2020. The Company included the related disclosure as seen in the following paragraph.

During 2020, the Company elected to change its method for calculating reserves on variable annuity products with guaranteed death benefits. This variable annuity product is subject to the NYDFS Regulation 213, Principle-Based Reserving ("Reg 213") and the VM, which includes VM-21. Under Reg 213 and VM-21, reserves can be calculated with a modeled approach or a factor based alternative method. In order to simplify the calculation, the Company moved from a modeled approach to the factor based alternative method during 2020. The impact of this change was an opening surplus reduction of \$4.6 million. In the prior year, reserves (Liabilities, Surplus and Other Funds Page, Line 1) would have been higher by \$4.6 million as of December 31, 2019 and surplus (Liabilities, Surplus and Other Funds Page, Line 35) would have been lower by \$4.6 million. The increase in reserves (Summary of Operations Page, Line 19) would have been \$12.3 million higher, resulting in a \$12.3 million increase in net loss (Summary of Operations, Line 35).

In November 2020, the NAIC adopted revisions to SSAP No. 43R, Loan-backed and Structured Securities, which were effective immediately. These revisions update the financial modeling guidance/mapping instructions for residential mortgage-backed securities ("RMBS")/commercial mortgage-backed securities ("CMBS") to ensure consistency with guidance recently adopted in the Purposes and Procedures Manual of the NAIC Investment Analysis Office ("P&P Manual"). The Company adopted this guidance, and it did not have a material impact to its financial statements.

**Corrections of Errors**

The Company had no material corrections of errors during 2020 and 2019.

**NOTES TO FINANCIAL STATEMENTS****3. Business Combinations and Goodwill**

Not applicable

**4. Discontinued Operations**

Not applicable

**5. Investments**

## A. Mortgage Loans

Not applicable

## B. Debt Restructuring

Not applicable

## C. Reverse Mortgages

Not applicable

## D. Loan-Backed Securities

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

(2) For the period ended December 31, 2020, 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 following table represents loan-backed and structured securities with an other-than-temporary impairment recognized in the current reporting period by the Company where the present value of cash flows expected to be collected is less than the amortized cost basis as of December 31, 2020.

CUSIP	Book/Adj. Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized Cost After Other-Than- Temporary Impairment	Fair Value as of Impairment Date	Date of Financial Statement Where Reported
52521RAS0	\$ 98,572	\$ 52,655	\$ (45,917)	\$ 52,655	\$ 87,429	12/31/2020
Total			<u>\$ (45,917)</u>			

(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	\$ 150,516
2. 12 Months or Longer	\$ 13,282

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 56,986,173
2. 12 Months or Longer	\$ 409,219

(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

## NOTES TO FINANCIAL STATEMENTS

## 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

## L. Restricted Assets

## (1) Restricted Assets (Including Pledged)

Restricted Asset Category	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	8,043,957	—	—	—	8,043,957	8,111,558	(67,601)	—	8,043,957	0.051 %	0.051 %
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	—	—	—	—	—	—	—	—	—	— %	— %
<b>Total Restricted Assets</b>	<b>\$ 8,043,957</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 8,043,957</b>	<b>\$ 8,111,558</b>	<b>\$ (67,601)</b>	<b>\$ —</b>	<b>\$ 8,043,957</b>	<b>0.051 %</b>	<b>0.051 %</b>

(2) Not applicable

(3) Not applicable

(4) Not applicable

**NOTES TO FINANCIAL STATEMENTS****M. Working Capital Financial Investments**

Not applicable

**N. Offsetting and Netting of Assets and Liabilities**

Not applicable

**O. 5GI Securities**

Not applicable

**P. Short Sales**

Not applicable

**Q. Prepayment Penalty and Acceleration Fees**

	General Account	Separate Account
(1) Number of CUSIPs .....	23	3
(2) Aggregate Amount of Investment Income .....	\$ 6,345,279	\$ 29,876

**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 2020.

**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)	2020			2019			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
a) Gross deferred tax assets	\$49,847,059	\$3,186,644	\$53,033,703	\$97,920,063	\$3,542,551	\$101,462,614	\$(48,073,004)	\$(355,907)	\$(48,428,911)
b) Statutory valuation allowance adjustments	—	—	—	—	—	—	—	—	—
c) Adjusted gross deferred tax assets (1a – 1b)	49,847,059	3,186,644	53,033,703	97,920,063	3,542,551	101,462,614	(48,073,004)	(355,907)	(48,428,911)
d) Deferred tax assets nonadmitted	27,844,598	3,141,765	30,986,363	76,165,001	3,497,672	79,662,673	(48,320,403)	(355,907)	(48,676,310)
e) Subtotal net admitted deferred tax asset (1c-1d)	22,002,461	44,879	22,047,340	21,755,062	44,879	21,799,941	247,399	—	247,399
f) Deferred tax liabilities	4,214,327	44,879	4,259,206	4,211,259	44,879	4,256,138	3,068	—	3,068
g) Net admitted deferred tax assets/(net deferred tax liability) (1e – 1f)	\$17,788,134	\$ —	\$17,788,134	\$17,543,803	\$ —	\$17,543,803	\$ 244,331	\$ —	\$ 244,331

## NOTES TO FINANCIAL STATEMENTS

(2)	2020			2019			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total

## Admission Calculation Components SSAP No. 101

a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	—	\$	—	\$	—	\$	—	\$	—
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)	17,788,134	—	17,788,134	17,543,803	—	17,543,803	244,331	—	244,331	
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	17,788,134	—	17,788,134	17,543,803	—	17,543,803	244,331	—	244,331	
2. Adjusted gross deferred tax assets allowed per limitation threshold.	—	—	120,149,285	—	—	73,948,920	—	—	46,200,365	
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.	4,214,327	44,879	4,259,206	4,211,259	44,879	4,256,138	3,068	—	3,068	
d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	\$ 22,002,461	\$ 44,879	\$ 22,047,340	\$ 21,755,062	\$ 44,879	\$ 21,799,941	\$ 247,399	\$	—	\$ 247,399

(3)	2020	2019
(a) Ratio percentage used to determine recovery period and threshold limitation amount .....	1,316 %	892%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.....	\$ 800,995,234	\$ 492,992,803

## (4) Impact of Tax Planning Strategies:

	2020		2019		Change	
	Ordinary	Capital	Ordinary	Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
a). Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1 Adjusted Gross DTAs amount from Note 9A1(c).....	\$49,847,059	\$3,186,644	\$97,920,063	\$ 3,542,551	\$(48,073,004)	\$ (355,907)
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).....	\$22,002,461	\$ 44,879	\$21,755,062	\$ 44,879	\$ 247,399	\$ —
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:

	12/31/2020	12/31/2019	Change
<b>1. Current Income Tax:</b>			
a) Federal income taxes expense	\$ 18,948,269	\$ 4,899,142	\$ 14,049,127
b) Foreign taxes	—	—	—
c) Subtotal	<u>\$ 18,948,269</u>	<u>\$ 4,899,142</u>	<u>\$ 14,049,127</u>
d) Federal income taxes benefit on capital gains/(losses)	3,610,041	2,800,996	809,045
e) Utilization of capital loss carry-forwards	—	—	—
f) Other	(314,596)	(1,245,891)	931,295
g) Federal and foreign income taxes expense/(benefit)	<u>\$ 22,243,714</u>	<u>\$ 6,454,247</u>	<u>\$ 15,789,467</u>
<b>2. Deferred Tax Assets:</b>			
(a) Ordinary:			
Policyholder reserves	\$ 7,320,348	\$ 53,450,768	\$ (46,130,420)
Deferred acquisition costs	41,843,741	42,434,549	(590,808)
Receivables – non-admitted	3	514	(511)
Other (including items < 5% of total ordinary tax assets)	682,967	2,034,232	(1,351,265)
Subtotal	<u>\$ 49,847,059</u>	<u>\$ 97,920,063</u>	<u>\$ (48,073,004)</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Non-admitted	27,844,598	76,165,001	(48,320,403)
(d) Admitted ordinary deferred tax assets (2a-2b-2c)	<u>\$ 22,002,461</u>	<u>\$ 21,755,062</u>	<u>\$ 247,399</u>
(e) Capital:			
Investments	\$ 3,186,644	\$ 3,542,551	\$ (355,907)
Net capital loss carry-forward	—	—	—
Subtotal	<u>\$ 3,186,644</u>	<u>\$ 3,542,551</u>	<u>\$ (355,907)</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Non-admitted	3,141,765	3,497,672	(355,907)
(h) Admitted capital deferred tax assets(2e-2f-2g)	<u>\$ 44,879</u>	<u>\$ 44,879</u>	<u>\$ —</u>
(i) Admitted deferred tax assets(2d+2h)	<u>\$ 22,047,340</u>	<u>\$ 21,799,941</u>	<u>\$ 247,399</u>
<b>3. Deferred Tax Liabilities:</b>			
(a) Ordinary			
Policyholder Reserves	3,397,739	4,077,288	(679,549)
Other (including items <5% of total ordinary tax liabilities)	816,588	133,971	682,617
Subtotal	<u>\$ 4,214,327</u>	<u>\$ 4,211,259</u>	<u>\$ 3,068</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>\$ 4,259,206</u>	<u>\$ 4,256,138</u>	<u>\$ 3,068</u>
<b>4. Net Deferred Tax Assets / Liabilities:</b>			
Assets/Liabilities (2i–3c)	<u>\$ 17,788,134</u>	<u>\$ 17,543,803</u>	<u>\$ 244,331</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, 2020 are as follows:

Description	Amount	Effective Tax Rate
Provision computed at statutory rate	\$ 74,016,981	21.00 %
Dividends received deduction	(1,512,629)	(0.43)%
Separate Account Guaranteed Investment Contract - Ordinary Income & Capital Gains	(1,619,015)	(0.46)%
Amortization of Interest Maintenance Reserve	(528,907)	(0.15)%
Tax-Exempt Interest	(74,078)	(0.02)%
Liability for Unauthorized Reinsurance	885,541	0.25 %
Prior year true-up	(502,060)	(0.14)%
Nonadmitted Assets and other permanent differences	9,860	— %
Total	<u>\$ 70,675,693</u>	<u>20.05 %</u>
Federal and foreign income tax incurred - Ordinary	\$ 18,633,673	5.29 %
Federal and foreign income tax incurred - Capital	3,610,041	1.02 %
Change in net deferred income tax charge (benefit)	48,431,979	13.74 %
Total statutory income taxes	<u>\$ 70,675,693</u>	<u>20.05 %</u>

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

- As of December 31, 2020, the Company has \$0 net operating loss carry forwards.
- At December 31, 2020, the Company had no capital loss carry forwards.

**NOTES TO FINANCIAL STATEMENTS**

## 3. Taxes available for recoupment in the event of future losses are:

Year Incurred	Ordinary	Capital	Total
2018	\$ —	\$ —	\$ —
2019	—	2,800,997	2,800,997
2020	—	3,610,041	3,610,041
Total	\$ —	\$ 6,411,038	\$ 6,411,038

## 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.     | 17) T-C SP, Inc.                                                  |
| 2) AMC Holding, Inc.                   | 18) Teachers Insurance and Annuity Association of America         |
| 3) Business Property Lending Inc.      | 19) Terra Land Company                                            |
| 4) CustomerOne Financial Network, Inc. | 20) TIAA Board of Overseers                                       |
| 5) Elite Lender Services, Inc.         | 21) TIAA-CREF Tuition Financing, Inc.                             |
| 6) Greenwood Resources, Inc.           | 22) TIAA Commerical Finance, Inc.                                 |
| 7) MyVest Corporation                  | 23) TIAA FSB Holdings, Inc.                                       |
| 8) ND Properties, Inc.                 | 24) TIAA, FSB                                                     |
| 9) NIS/R&T, Inc.*                      | 25) Tygris Asset Finance, Inc.                                    |
| 10) Nuveen Holdings, Inc.*             | 26) Tygris Commercial Finance Group, Inc.                         |
| 11) Nuveen Holdings 1, Inc.*           | 27) Westchester Group Asset Management, Inc.                      |
| 12) Nuveen Investments, Inc.*          | 28) Westchester Group Farm Management, Inc.                       |
| 13) Nuveen Investments Holdings, Inc.* | 29) Westchester Group Investment Management Holding Company, Inc. |
| 14) Nuveen Securities, LLC*            | 30) Westchester Group Investment Management, Inc.                 |
| 15) Oleum Holding Company, Inc.        | 31) Westchester Group Real Estate, Inc.                           |
| 16) T-C Europe Holding, 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 1, 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.

## G. The Company does not have any federal or foreign income tax loss contingencies as of December 31, 2020.

## H. As of December 31, 2020 and 2019, the Company had no repatriation tax liability.

## I. As of December 31, 2020 and 2019, the Company had no outstanding Alternative Minimum Tax Credit.

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

A. B. and C. The Company received \$0 million and \$220 million in capital contributions from TIAA in 2020 and 2019, 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). The Company did not have any transactions with related parties that are not reported on Schedule Y.

D. At December 31, 2020 and December 31, 2019, respectively, the Company reported \$8,421,917 and \$22,383,208 as amounts due to parent, subsidiaries and affiliates. The net amounts due are generally settled on at least a monthly basis.

**NOTES TO FINANCIAL STATEMENTS**

E. The majority of services for operation of the Company are provided at cost by TIAA pursuant to a Service Agreement. Expense payments under the Service Agreement are made monthly by the Company to TIAA based on TIAA's costs for providing such services. TIAA's costs include employee benefit expenses, which are allocated based on salaries attributable to the Company. The Company also pays TIAA for 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 2, 2021. As of December 31, 2020, \$30,000,000 of this facility was maintained on a committed basis and there were no balances outstanding.

F. 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.

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

**11. Debt**

Not applicable

**NOTES TO FINANCIAL STATEMENTS****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:

	<u>2020</u>	<u>2019</u>
Qualified defined contribution plan.....	\$ 1,261,039	\$ 3,531,532
Other post-retirement benefit plans.....	\$ (5,196)	\$ (15,209)

**13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- (A) The Company has 2,500 shares of \$1,000 par value authorized, issued and outstanding.
- (B) The Company has no preferred stock.
- (C) 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.
- (D) The Company did not pay a dividend in 2020 or 2019.
- (E) Except for the limitations noted in (C) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (F) There are no restrictions placed on the Company's surplus.
- (G) There are no advances to surplus.
- (H) The Company does not hold any stock for special purposes.
- (I) The Company did not hold any special surplus funds as of December 31, 2020.
- (J) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains and losses were \$0, gross of deferred taxes, as of December 31, 2020.
- (K) The Company has not issued any surplus notes.
- (L) and (M) 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, 2020, 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 liabilities are estimated using discounted values per the guarantee associations and the company does not further discount the assessments as it is not material to the financial statement.

The company has established a non-recoverable guarantee fund assessments liability of \$7,350 for December 31, 2020.

**NOTES TO FINANCIAL STATEMENTS**

(2)

a.	Assets recognized from paid and accrued premium tax offsets prior year end .....	\$	70,217
b.	Decreases current year		
	Premium tax offset applied.....		(17,533)
c.	Increases current year		
	Assessments paid .....		9,011
d.	Assets recognized from paid and accrued premium tax offsets current year end .....	\$	<u>61,695</u>

(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	\$ 10,728	\$ 10,728	\$ 8,914	\$ 8,914

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, 2020, 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, 2020:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at fair value:					
Separate account assets .....	\$ 4,083,823,370	\$ 22,675,704	\$ —	\$ —	\$ 4,106,499,074
Total assets at fair value .....	<u>\$ 4,083,823,370</u>	<u>\$ 22,675,704</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 4,106,499,074</u>
Total liabilities at fair value .....	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

**NOTES TO FINANCIAL STATEMENTS**

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

At December 31, 2020 and December 31, 2019, there were no assets or liabilities measured and reported at fair value using Level 3 inputs.

(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, 2020. 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 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:

<b>Assets:</b>	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds .....	\$12,481,016,071	\$11,168,305,205	\$ —	\$12,469,817,423	\$ 11,198,648	\$ —	\$ —
Preferred stock .....	3,724,627	182,882	3,724,627	—	—	—	—
Other invested assets.....	6,002,940	4,666,857	—	6,002,940	—	—	—
Separate account assets ....	4,106,499,075	4,106,499,075	4,083,823,371	22,675,704	—	—	—
Contract loans .....	43,088,814	43,088,814	—	—	43,088,814	—	—
Cash, cash equivalents & short term investments ...	282,322,209	282,344,073	31,275,388	251,046,821	—	—	—
<b>Total .....</b>	<b>\$16,922,653,736</b>	<b>\$15,605,086,906</b>	<b>\$4,118,823,386</b>	<b>\$12,749,542,888</b>	<b>\$ 54,287,462</b>	<b>\$ —</b>	<b>\$ —</b>

<b>Liabilities:</b>	Aggregate Fair Value	Liabilities	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Deposit-type contracts	\$ 6,961,430,611	\$ 6,961,430,611	\$ —	\$ —	\$6,961,430,611	\$ —	\$ —
Separate account liabilities	4,095,042,573	4,095,042,573	—	—	4,095,042,573	—	—
<b>Total .....</b>	<b>\$11,056,473,184</b>	<b>\$11,056,473,184</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$11,056,473,184</b>	<b>\$ —</b>	<b>\$ —</b>

D. Not applicable

E. Not applicable

**21. Other Items**

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring

Not applicable

C. Other Disclosures

Not applicable

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Sub-prime Mortgage Related Risk Exposure

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

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

The following table presents the Company's exposure to RMBS securities supported by subprime residential mortgage-backed loans as of December 31, 2020. 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	\$ 1,251,273	\$ 1,277,150	\$ 1,290,758	\$ (751,726)

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

(1) Retained asset accounts are structured as drafts and reported as deposit type contracts without life contingencies on the Company's financial statements. The interest crediting rate applied to account balances is variable and subject to change at the Company's discretion. The variable interest rate was 1.5% at December 31, 2020. 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, 2020		December 31, 2019	
	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 .....	—	—	—	—
e. 49 to 60 Months .....	—	—	5	242,993
f. Over 60 Months .....	64	7,698,144	61	7,928,597
g. Total .....	<u>64</u>	<u>\$ 7,698,144</u>	<u>66</u>	<u>\$ 8,171,590</u>

(3) The following table presents the Company's retained asset accounts segregated as of December 31, 2020:

	Retained Asset Accounts In Force	
	Individual	
	Number	Balance
a. Retained asset accounts at the beginning of the year .....	66	\$ 8,171,590
b. Retained asset accounts issued/added during the year .....	—	—
c. Investment earnings credited to retained asset accounts during the year .....	—	118,383
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 .....	2	591,829
g. Retained asset accounts at the end of the year .....	<u>64</u>	<u>\$ 7,698,144</u>

**H. Insurance- Linked Securities (ILS) Contracts**

The Company did not have any insurance-linked securities contracts during 2020 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 March 1, 2021 for the statutory statement issued on March 1, 2021.

No type I subsequent events were noted.

**Type II - Non-recognized subsequent events:**

Subsequent events have been considered through March 1, 2021 for the statutory statement issued on March 1, 2021.

No type II subsequent events were noted.

**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. \$485,318,576

- (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****H. Reinsurance Credit**

Not applicable

**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 \$8,125,561 (gross of reinsurance ceded) at December 31, 2020, and are reported in Exhibit 5, Miscellaneous Reserves section.
- (3) As of December 31, 2020, the Company had \$42,700,018,991 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 \$10,263,028 (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.

## NOTES TO FINANCIAL STATEMENTS

(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	\$ (67,759,275)	\$ —	\$ (34,875,284)	\$ —	\$ —	\$ —	\$ (32,883,991)	\$ —
Decrease in Actuarial Reserves for Asset Adequacy Analysis	(225,000,000)	—	(225,000,000)	—	—	—	—	—
Net Effect of Maturities	(55,124,705)	—	—	(55,227,450)	102,745	—	—	—
Change in Excess of Reserve Over Accumulation	2,331,093	—	2,576,157	(1,935,079)	—	—	1,690,015	—
<b>Total</b>	<b>\$ (345,552,887)</b>	<b>\$ —</b>	<b>\$ (257,299,127)</b>	<b>\$ (57,162,529)</b>	<b>\$ 102,745</b>	<b>\$ —</b>	<b>\$ (31,193,976)</b>	<b>\$ —</b>

The decrease in actuarial reserves for asset adequacy analysis was driven by the Company's favorable mortality experience, growth in the guaranteed funding agreement business and continued expense reductions in 2020.

**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
<b>A. INDIVIDUAL ANNUITIES:</b>					
(1) Subject to Discretionary Withdrawal:					
a. With Market Value Adjustment	\$ —	\$ 18,358,735	\$ —	\$ 18,358,735	0.5 %
b. At book value less current surrender charge of 5% or more	—	—	—	—	— %
c. At fair value	—	—	3,420,427,914	3,420,427,914	73.9 %
d. Total with market value adjustment or at fair value (total a through c)	\$ —	\$ 18,358,735	\$ 3,420,427,914	\$ 3,438,786,649	74.4 %
e. At book value without adjustment (minimal or no charge or adjustment)	1,074,747,548	—	—	1,074,747,548	23.2 %
(2) Not subject to discretionary withdrawal	112,475,874	—	—	112,475,874	2.4 %
(3) Total (gross: direct + assumed)	1,187,223,422	18,358,735	3,420,427,914	4,626,010,071	100.1 %
(4) Reinsurance ceded	—	—	—	—	—
* (5) Total (net) (3) - (4)	\$ 1,187,223,422	\$ 18,358,735	\$ 3,420,427,914	\$ 4,626,010,071	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date	\$ —	\$ —	\$ —	\$ —	—
<b>B. GROUP ANNUITIES</b>					
Not applicable					
<b>C. DEPOSIT-TYPE CONTRACTS</b>					
(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	—	—	50,502,565	50,502,565	0.7 %
d. Total with market value adjustment or at fair value (total a through c)	\$ —	\$ —	\$ 50,502,565	\$ 50,502,565	0.7 %
e. At book value without adjustment (minimal or no charge or adjustment)	6,830,547,704	—	—	6,830,547,704	97.4 %
(2) Not subject to discretionary withdrawal	130,882,907	—	—	130,882,907	1.9 %
(3) Total (gross: direct + assumed)	6,961,430,611	—	50,502,565	7,011,933,176	100.0 %
(4) Reinsurance ceded	—	—	—	—	—
(5) Total (net) (3) - (4)	\$ 6,961,430,611	\$ —	\$ 50,502,565	\$ 7,011,933,176	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date	\$ —	\$ —	\$ —	\$ —	—

## NOTES TO FINANCIAL STATEMENTS

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Annuities Section, Total (net).....	\$ 1,180,909,387
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net).....	6,314,034
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1.....	6,961,430,611
(4) Subtotal.....	<u>\$ 8,148,654,032 *</u>
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2.....	\$ 3,435,638,540
(6) Exhibit 3, Line 0399999, Column 2.....	3,148,108
(7) Policyholder dividend and coupon accumulations.....	—
(8) Policyholder premiums.....	—
(9) Guaranteed interest contracts.....	—
(10) Other contract deposit funds.....	50,502,565
(11) Subtotal.....	<u>\$ 3,489,289,213 *</u>
(12) Combined Total.....	<u><u>\$11,637,943,245</u></u>

\*Additional individual annuity reserves of \$2,853,007 and \$280,000 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 prescribed disclosures above.

## 33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	2020		
	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value.....	\$ —	\$ —	\$ —
b. Universal Life.....	1,994,484,413	1,994,587,315	2,008,323,871
c. Universal Life with Secondary Guarantees.....	—	—	—
d. Indexed Universal Life.....	—	—	—
e. Indexed Universal Life with Secondary Guarantees.....	—	—	—
f. Indexed Life.....	—	—	—
g. Other Permanent Cash Value Life Insurance.....	—	—	—
h. Variable Life.....	—	—	—
i. Variable Universal Life.....	354,108,428	349,831,401	361,185,411
j. Miscellaneous Reserves.....	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value.....	—	—	636,514,497
b. Accidental Death Benefits.....	—	—	—
c. Disability - Active Lives.....	—	—	11,636,718
d. Disability - Disabled Lives.....	—	—	1,832,054
e. Miscellaneous Reserves.....	—	—	26,484,325
(3) Total (gross: direct + assumed).....	<u>\$ 2,348,592,841</u>	<u>\$ 2,344,418,716</u>	<u>\$ 3,045,976,876</u>
(4) Reinsurance Ceded.....	—	—	485,318,576
(5) Total (net) (3) - (4).....	<u><u>\$ 2,348,592,841</u></u>	<u><u>\$ 2,344,418,716</u></u>	<u><u>\$ 2,560,658,300</u></u>

## B. Separate Account with Guarantees

Not Applicable

	2020		
	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value.....	\$ —	\$ —	\$ —
b. Universal Life.....	—	—	—
c. Universal Life with Secondary Guarantees.....	—	—	—
d. Indexed Universal Life.....	—	—	—
e. Indexed Universal Life with Secondary Guarantees.....	—	—	—
f. Indexed Life.....	—	—	—
g. Other Permanent Cash Value Life Insurance.....	—	—	—
h. Variable Life.....	—	—	—
i. Variable Universal Life.....	606,751,626	601,713,093	601,721,593
j. Miscellaneous Reserves.....	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies with Cash Value.....	—	—	—
b. Accidental Death Benefits.....	—	—	—
c. Disability - Active Lives.....	—	—	—
d. Disability - Disabled Lives.....	—	—	—
e. Miscellaneous Reserves.....	—	—	—
(3) Total (gross: direct + assumed).....	<u>\$ 606,751,626</u>	<u>\$ 601,713,093</u>	<u>\$ 601,721,593</u>
(4) Reinsurance Ceded.....	—	—	—
(5) Total (net) (3) - (4).....	<u><u>\$ 606,751,626</u></u>	<u><u>\$ 601,713,093</u></u>	<u><u>\$ 601,721,593</u></u>

**NOTES TO FINANCIAL STATEMENTS**

D. Life & Accident & Health Annual Statement:	<b>2020</b>
(1) Exhibit 5, Life Insurance Section, Total (net).....	\$ 2,525,623,000
(2) Exhibit 5, Accidental Death Benefits Section, Total (net).....	—
(3) Exhibit 5, Disability - Active Lives Section, Total (net).....	11,636,718
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net).....	1,832,054
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net).....	21,566,528 *
(6) Subtotal.....	<u>\$ 2,560,658,300</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2.....	601,721,593
(8) Exhibit 3, Line 0499999, Column 2.....	—
(9) Exhibit 3, Line 0599999, Column 2.....	— *
(10) Subtotal (Lines (7) through (9)).....	<u>\$ 601,721,593</u>
(11) Combined Total ((6) and (10)).....	<u><u>\$ 3,162,379,893</u></u>

\*Exhibit 5 Miscellaneous Reserves Section Total (Net) above excludes \$2,853,007 of VM-21/NY Reg 213 annuity reserves. Exhibit 3, Line 0599999, Column 2 above excludes \$280,000 of additional annuity reserves due to asset/liability analysis.

**34. Premiums and Annuity Considerations Deferred and Uncollected**

- A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020, were as follows:

Type	Gross	Net of Loading
(1) Industrial.....	\$ —	\$ —
(2) Ordinary New Business.....	—	—
(3) Ordinary Renewal.....	21,452,262	57,093,069
(4) Credit Life.....	—	—
(5) Group Life.....	—	—
(6) Group Annuity.....	—	—
(7) Total.....	<u>\$ 21,452,262</u>	<u>\$ 57,093,069</u>

**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, 2020, the Company reported separate account assets and liabilities for the following products: variable life, variable annuity, fixed annuity and group life.

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

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 March 2020.

- (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, 2020, the Company's separate account statements included the following assets by product:

Product	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
TIAA Life VLI - 1.....	\$ 369,280,678	\$ —
TIAA Life VLI - 2.....	237,304,919	—
TIAA Life VA - 1.....	3,469,484,235	—
TIAA Life MVA - 1.....	—	30,429,244
Total .....	<u>\$ 4,076,069,832</u>	<u>\$ 30,429,244</u>

## NOTES TO FINANCIAL STATEMENTS

- (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, 2020, the general account of the Company had a maximum guarantee for separate account liabilities of \$750,429. The amount paid for risk charges is not explicit, but rather embedded within the mortality and expense charges.

As of December 31, 2020, the general account paid \$1,157,056 towards separate account guarantees. The total separate account guarantees paid (received) by the general account of the Company for the preceding four years ending December 31, are as follows:

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

- (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 accounted for at fair value in accordance with NYDFS guidance.

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.

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.

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.

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.

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 12/31/2020	\$ —	\$ 10,000	\$ —	\$ 245,871,573	\$ 245,881,573
(2) Reserves 12/31/2020					
For accounts with assets at:					
a. Fair value	\$ —	\$ 18,638,735	\$ —	\$ 4,072,643,573	\$ 4,091,282,308
b. Amortized cost	—	—	—	—	—
c. Total reserves*	\$ —	\$ 18,638,735	\$ —	\$ 4,072,643,573	\$ 4,091,282,308
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ 18,358,735	\$ —	\$ —	\$ 18,358,735
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	—	—	4,072,643,573	4,072,643,573
4. At book value without market value adjustment and with current surrender charge of less than 5%	—	—	—	—	—
5. Subtotal	\$ —	\$ 18,358,735	\$ —	\$ 4,072,643,573	\$ 4,091,002,308
b. Not subject to discretionary withdrawal	—	280,000	—	—	280,000
c. Total	\$ —	\$ 18,638,735	\$ —	\$ 4,072,643,573	\$ 4,091,282,308
* Line 2(c) should equal Line 3(c)					
(4) Reserves for Asset Default Risk in Lieu of AVR:	\$ —	\$ —	\$ —	\$ —	\$ —

**NOTES TO FINANCIAL STATEMENTS****C. Reconciliation of Net Transfers To or (From) Separate Accounts:**

(1) <b>Transfers as reported in the Summary of Operations of the Separate Accounts Statement:</b>	Legally Insulated	Not Legally Insulated	Total
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 244,989,052	\$ 10,000	\$ 244,999,052
b. Transfers from Separate Accounts (Page 4, Line 10)	(195,478,435)	(4,085,418)	(199,563,853)
c. Net transfers to or (from) Separate Accounts (a) - (b)	\$ 49,510,617	\$ (4,075,418)	\$ 45,435,199
(2) Reconciling Adjustments:			
Fund transfer exchange gain (loss)	(649,019)	—	(649,019)
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement - (1c) + (2) = (Page 4, Line 26)	<u>\$ 48,861,598</u>	<u>\$ (4,075,418)</u>	<u>\$ 44,786,180</u>

**36. Loss/Claims Adjustment Expense**

- A. The Company has \$0 liability for unpaid accident and health claim adjustment expenses as of December 31, 2020 and 2019, respectively.
- B. The Company did not increase or decrease the provision for insured events of prior years.
- C. The Company did not incur or pay any claim adjustment expenses in the current year, which were attributable to insured or covered events of prior years.
- D. The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$0.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... New York
- 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. .... 12/31/2018
- 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. .... 12/31/2018
- 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). .... 06/25/2020
- 3.4 By what department or departments?  
New York State Department of Financial Services .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ X ] No [ ]  
4.12 renewals? ..... Yes [ X ] No [ ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 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 2020 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:  
The parcels reported above are owned through affiliated LLC's and LP's entities reported in schedule BA as well as parcels owned through affiliated corporations reported in schedule D.
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 [ X ] No [ ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
The annual update to the TIAA Code of Conduct has been completed and approved by TIAA's Board of Trustees. Amendments are minor and the substance is not changed.
- 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 2020 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 [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ 26,594

**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 securities 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)  
 .....
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 24.06 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 ]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.08 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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

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

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

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

25.21 Subject to repurchase agreements ..... \$ .....  
 25.22 Subject to reverse repurchase agreements ..... \$ .....  
 25.23 Subject to dollar repurchase agreements ..... \$ .....  
 25.24 Subject to reverse dollar repurchase agreements ..... \$ .....  
 25.25 Placed under option agreements ..... \$ .....  
 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....  
 25.27 FHLB Capital Stock ..... \$ .....  
 25.28 On deposit with states ..... \$ 8,043,957  
 25.29 On deposit with other regulatory bodies ..... \$ .....  
 25.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....  
 25.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....  
 25.32 Other ..... \$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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 [ ] No [ ]  
 26.42 Permitted accounting practice ..... Yes [ ] No [ ]  
 26.43 Other accounting guidance ..... Yes [ ] No [ ]

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 [ X ]

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 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	5 Investment Management Agreement (IMA) Filed
107157 .....	Teachers Advisors, LLC .....	Q3EVPQ17HQS1MVRL0U14 .....	Securities and Exchange Commission .....	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 2020 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 .....	11,419,373,890	12,732,062,891	1,312,689,001
30.2 Preferred stocks .....	182,882	3,724,627	3,541,745
30.3 Totals	11,419,556,772	12,735,787,518	1,316,230,746

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 ]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.  
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

**GENERAL INTERROGATORIES**

**OTHER**

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....120,782

37.2 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 .....	120,782
.....	.....

38.1 Amount of payments for legal expenses, if any? .....\$ .....88,155

38.2 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
.....	.....
.....	.....

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....18,359

39.2 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 .....	18,359
.....	.....

**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 [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only ..... \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$
- 1.31 Reason for excluding: .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. .... \$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned ..... \$
- 1.62 Total incurred claims ..... \$
- 1.63 Number of covered lives .....
- All years prior to most current three years
- 1.64 Total premium earned ..... \$
- 1.65 Total incurred claims ..... \$
- 1.66 Number of covered lives .....
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned ..... \$
- 1.72 Total incurred claims ..... \$
- 1.73 Number of covered lives .....
- All years prior to most current three years
- 1.74 Total premium earned ..... \$
- 1.75 Total incurred claims ..... \$
- 1.76 Number of covered lives .....
2. Health Test:
- |                                   | 1<br>Current Year | 2<br>Prior Year |
|-----------------------------------|-------------------|-----------------|
| 2.1 Premium Numerator .....       |                   |                 |
| 2.2 Premium Denominator .....     | 368,301,383       | 624,464,607     |
| 2.3 Premium Ratio (2.1/2.2) ..... | 0.000             | 0.000           |
| 2.4 Reserve Numerator .....       |                   |                 |
| 2.5 Reserve Denominator .....     | 3,738,084,952     | 3,699,157,151   |
| 2.6 Reserve Ratio (2.4/2.5) ..... | 0.000             | 0.000           |
- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ X ] No [ ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ X ] No [ ] N/A [ ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$
- 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 [ X ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? ..... \$
4. 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
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

**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 ..... \$ ..... 212,197,077
  - 7.2 Total Incurred Claims ..... \$ ..... 60,559,519
  - 7.3 Number of Covered Lives ..... 91,069

*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 ..... \$ ..... 38,460,352
  - 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 .....	.....	.....	.....

# 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 2020 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 2020	2 2019	3 2018	4 2017	5 2016
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	11,398,009	11,712,795	10,208,652	9,002,956	7,620,371
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	42,369,934	43,766,410	42,539,634	40,837,366	38,231,107
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	6,667,509	6,858,427	6,559,035	6,125,155	5,455,577
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	60,435,452	62,337,632	59,307,321	55,965,477	51,307,055
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	5,481	1,753,911	1,412,589	1,582,867	1,696,796
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	1,767	2,809,116	3,098,914	3,731,935	2,629,644
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....		431,867	628,787	822,681	860,666
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	7,248	4,994,894	5,140,290	6,137,483	5,187,106
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	148,708,801	295,908,139	292,442,605	322,037,034	328,987,286
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	193,027,282	290,267,364	345,967,973	354,565,475	314,010,915
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	26,565,300	38,289,104	50,609,936	58,000,035	49,254,094
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 .....	368,301,383	624,464,607	689,020,514	734,602,544	692,252,295
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	11,654,220,365	9,115,762,762	8,250,726,403	7,504,162,073	6,276,479,947
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	10,846,893,499	8,618,128,744	7,764,720,650	7,106,341,414	5,884,542,404
23. Aggregate life reserves (Page 3, Line 1) .....	3,750,734,732	3,932,799,458	3,532,202,828	3,287,996,066	2,960,506,746
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....	6,961,430,611	4,541,418,215	4,104,701,197	3,700,450,692	2,834,923,044
26. Asset valuation reserve (Page 3, Line 24.01) .....	56,001,515	52,680,746	52,486,440	46,915,610	40,826,219
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) .....	816,283,368	508,036,606	498,383,927	409,040,841	407,173,730
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	232,575,926	273,515,148	291,280,218	381,094,013	381,064,995
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	874,784,883	513,824,480	502,394,726	458,456,451	450,499,949
31. Authorized control level risk - based capital .....	65,105,230	55,282,123	61,818,493	52,639,330	48,075,805
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	97.1	96.4	97.4	98.2	99.0
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) .....	2.5	3.1	2.1	1.4	0.5
37. Contract loans (Line 6) .....	0.4	0.4	0.4	0.4	0.4
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....	0.0	0.1	0.1	0.1	0.2
40. Receivables for securities (Line 9) .....	0.0	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

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

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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
50. Total of above Lines 44 to 49 .....				1,201,711	1,189,711
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	66,241,347	116,168,268	68,518,870	63,020,848	84,216,355
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	15,760,719,440	13,137,836,113	13,267,151,764	12,556,662,557	11,882,470,648
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	351,245,443	304,807,739	268,870,647	240,431,031	209,119,865
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(4,720,931)	(9,371,244)	818,647	1,900,039	(325,265)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....			(201,711)	(573,529)	(281,471)
57. Total of above Lines 54, 55 and 56 .....	346,524,512	295,436,495	269,487,583	241,757,541	208,513,129
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	303,199,876	332,027,558	290,316,622	222,945,571	206,449,127
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) .....	(144,964,602)	467,839,729	255,952,857	261,856,129	317,904,436
61. Increase in A & H reserves (Line 19, Col. 6) .....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
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 .....	1.4	7.0	7.4	5.2	8.4
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 .....	2.6	2.5	2.3	2.2	1.8
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) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
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) .....					
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	251,785,261	(259,681,703)	(44,458,122)	(1,788,791)	(44,925,258)
74. Ordinary - individual annuities (Page 6, Col. 4) .....	17,797,610	23,105,325	(7,407,425)	2,808,082	15,563,276
75. Ordinary-supplementary contracts .....	XXX	XXX	(4,096,345)	(8,061,635)	(6,888,877)
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) .....	8,173,730	94,725	(265,847)	(108,967)	12,289,407
78. Group annuities (Page 6, Col. 5) .....	38,485,615	38,069,173	40,763,948	34,471,791	26,838,097
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) .....	(2,701)	1,101	12,737	16,122	666
82. Aggregate of all other lines of business (Page 6, Col. 8) .....					
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	316,239,515	(198,411,378)	(15,451,054)	27,336,602	2,877,311

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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Group Code 1216

**LIFE INSURANCE**

NAIC Company Code 60142

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	212,197,077		48,757,191		260,954,268
2. Annuity considerations	193,027,282				193,027,282
3. Deposit-type contract funds	49,638,994	XXX	4,102,588,709	XXX	4,152,227,703
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	454,863,353		4,151,345,900		4,606,209,253
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
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)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	60,349,569		9,690,000		70,039,569
10. Matured endowments					
11. Annuity benefits	69,676,057				69,676,057
12. Surrender values and withdrawals for life contracts	205,824,829		14,176,881		220,001,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	335,850,455		23,866,881		359,717,336
<b>DETAILS OF WRITE-INS</b>					
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	38	12,331,719			1	1,500			39	12,333,219
17. Incurred during current year	196	60,559,519			1	2,500			197	60,562,019
Settled during current year:										
18.1 By payment in full	179	60,349,569							179	60,349,569
18.2 By payment on compromised claims										
18.3 Totals paid	179	60,349,569							179	60,349,569
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	179	60,349,569							179	60,349,569
19. Unpaid Dec. 31, current year (16+17-18.6)	55	12,541,669			2	4,000			57	12,545,669
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year	93,925	55,479,205,283	(a)		2,250	6,858,426,286			96,175	62,337,631,569
21. Issued during year	20	7,248,317							20	7,248,317
22. Other changes to in force (Net)	(2,876)	(1,718,510,276)			(68)	(190,918,189)			(2,944)	(1,909,428,465)
23. In force December 31 of current year	91,069	53,767,943,324	(a)		2,182	6,667,508,097			93,251	60,435,451,421

(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)	6,699,367	6,974,321		7,284,119	10,037,431
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)	6,699,367	6,974,321		7,284,119	10,037,431
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,699,367	6,974,321		7,284,119	10,037,431

(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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....			93,925	55,479,205				2,250	6,858,427	62,337,632
2. Issued during year .....			20	7,248						7,248
3. Reinsurance assumed .....										
4. Revived during year .....			59	42,151				4	3,755	45,906
5. Increased during year (net) .....										
6. Subtotals, Lines 2 to 5 .....			79	49,399				4	3,755	53,154
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) .....			94,004	55,528,604				2,254	6,862,182	62,390,786
Deductions during year:										
10. Death .....			174	59,805			XXX	2	9,764	69,569
11. Maturity .....							XXX			
12. Disability .....							XXX			
13. Expiry .....			644	215,448						215,448
14. Surrender .....			276	259,070				57	168,025	427,095
15. Lapse .....			1,822	1,155,576				13	14,976	1,170,552
16. Conversion .....			19	9,755			XXX	XXX	XXX	9,755
17. Decreased (net) .....				61,007					1,908	62,915
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			2,935	1,760,661				72	194,673	1,955,334
21. In force end of year (b) (Line 9 minus Line 20) .....			91,069	53,767,943				2,182	6,667,509	60,435,452
22. Reinsurance ceded end of year .....	XXX		XXX	35,689,090	XXX		XXX	XXX	3,216,413	38,905,503
23. Line 21 minus Line 22 .....	XXX		XXX	18,078,853	XXX	(a)	XXX	XXX	3,451,096	21,529,949
<b>DETAILS OF WRITE-INS</b>										
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?

.....

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

**EXHIBIT OF LIFE INSURANCE**

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

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

**NONE**

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....				
28. Term policies - other .....	3	1,768	77,761	41,779,269
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	590,666
31. Totals (Lines 27 to 30) .....	3	1,768	77,761	42,369,935
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX		
34. Totals, whole life and endowment .....	17	5,481	13,308	11,398,009
35. Totals (Lines 31 to 34) .....	20	7,249	91,069	53,767,944

**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 .....	7,248		53,767,943	
38. Credit Life (Group and Individual) .....				
39. Group .....			6,667,508	
40. Totals (Lines 36 to 39) .....	7,248		60,435,451	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

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

**NONE**

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

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

**NONE**

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

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

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			10,943	6,252,892			105	69,900
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	10,943	(a) 6,252,892		(a)	105	(a) 69,900

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	73	228		
2. Issued during year .....	13	63		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	86	291		
Deductions during year:				
6. Decreased (net) .....	3	23		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	3	23		
9. In force end of year (line 5 minus line 8) .....	83	268		
10. Amount on deposit .....	6,314,033	(a) 24,344,668		(a)
11. Income now payable .....	83	268		
12. Amount of income payable .....	(a) 435,420	(a) 4,692,569	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	1,937	22,906		
2. Issued during year .....	290	525		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	2,227	23,431		
Deductions during year:				
6. Decreased (net) .....	192	1,260		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	192	1,260		
9. In force end of year (line 5 minus line 8) .....	2,035	22,171		
Income now payable:				
10. Amount of income payable .....	(a) 38,242,039	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 1,074,422,773	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 .....					2,847	7,160,963
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....		XXX		XXX	2,847	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX	93	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....		XXX		XXX	93	XXX
10. In force end of year (line 5 minus line 9) .....		(a)		(a)	2,754	(a) 7,344,167

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	84	
2. Issued during year .....	1	
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	85	
Deductions During Year:		
6. Decreased (net) .....	3	
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	3	
9. In force end of year (line 5 minus line 8) .....	82	
10. Amount of account balance .....	(a) 6,827,882,575	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	16,159,895
2. Current year's realized pre-tax capital gains/(losses) of \$ .....23,670,271 transferred into the reserve net of taxes of \$ .....4,970,757 .....	18,699,515
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) .....	34,859,410
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	2,518,607
6. Reserve as of December 31, current year (Line 4 minus Line 5)	32,340,803

**AMORTIZATION**

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020 .....	1,250,973	1,267,634	.....	2,518,607
2. 2021 .....	984,949	2,526,291	.....	3,511,240
3. 2022 .....	796,602	2,336,180	.....	3,132,782
4. 2023 .....	741,737	1,957,863	.....	2,699,600
5. 2024 .....	860,370	1,555,717	.....	2,416,087
6. 2025 .....	1,013,997	1,145,776	.....	2,159,773
7. 2026 .....	1,078,693	888,600	.....	1,967,294
8. 2027 .....	1,073,153	764,725	.....	1,837,877
9. 2028 .....	1,023,177	642,501	.....	1,665,679
10. 2029 .....	931,795	517,337	.....	1,449,132
11. 2030 .....	842,377	386,910	.....	1,229,287
12. 2031 .....	769,763	322,409	.....	1,092,172
13. 2032 .....	700,263	324,484	.....	1,024,747
14. 2033 .....	638,696	331,108	.....	969,804
15. 2034 .....	579,057	330,646	.....	909,703
16. 2035 .....	533,983	333,832	.....	867,815
17. 2036 .....	492,525	339,138	.....	831,663
18. 2037 .....	457,550	344,523	.....	802,073
19. 2038 .....	409,532	339,575	.....	749,107
20. 2039 .....	333,552	350,648	.....	684,200
21. 2040 .....	250,346	348,261	.....	598,607
22. 2041 .....	192,589	328,637	.....	521,226
23. 2042 .....	127,670	271,586	.....	399,256
24. 2043 .....	64,902	226,171	.....	291,074
25. 2044 .....	22,935	172,203	.....	195,137
26. 2045 .....	12,235	118,799	.....	131,034
27. 2046 .....	588	80,243	.....	80,831
28. 2047 .....	(16,347)	63,830	.....	47,483
29. 2048 .....	(9,906)	45,593	.....	35,686
30. 2049 .....	2,139	29,179	.....	31,319
31. 2050 and Later	.....	9,119	.....	9,119
32. Total (Lines 1 to 31)	16,159,895	18,699,515	.....	34,859,410

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	52,665,277		52,665,278		15,469	15,469	52,680,747
2. Realized capital gains/(losses) net of taxes - General Account .....	(4,782,843)		(4,782,843)				(4,782,843)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	84,458		84,458				84,458
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	480,062		480,062				480,062
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	12,145,058		12,145,058		6,613	6,613	12,151,672
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	60,592,013		60,592,013		22,082	22,082	60,614,095
9. Maximum reserve .....	66,588,109		66,588,109		34,927	34,927	66,623,036
10. Reserve objective .....	37,530,892		37,530,892		20,306	20,306	37,551,198
11. 20% of (Line 10 - Line 8) .....	(4,612,224)		(4,612,224)		(355)	(355)	(4,612,579)
12. Balance before transfers (Lines 8 + 11) .....	55,979,789		55,979,789		21,727	21,727	56,001,516
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	55,979,789		55,979,789		21,727	21,727	56,001,516

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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	183,566,990	XXX	XXX	183,566,990	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	1,276,206,959	XXX	XXX	1,276,206,959	0.0005	638,103	0.0016	2,041,931	0.0033	4,211,483
2.2	1	NAIC Designation Category 1.B	197,905,397	XXX	XXX	197,905,397	0.0005	98,953	0.0016	316,649	0.0033	653,088
2.3	1	NAIC Designation Category 1.C	312,252,165	XXX	XXX	312,252,165	0.0005	156,126	0.0016	499,603	0.0033	1,030,432
2.4	1	NAIC Designation Category 1.D	953,151,493	XXX	XXX	953,151,493	0.0005	476,576	0.0016	1,525,042	0.0033	3,145,400
2.5	1	NAIC Designation Category 1.E	795,750,235	XXX	XXX	795,750,235	0.0005	397,875	0.0016	1,273,200	0.0033	2,625,976
2.6	1	NAIC Designation Category 1.F	1,640,423,562	XXX	XXX	1,640,423,562	0.0005	820,212	0.0016	2,624,678	0.0033	5,413,398
2.7	1	NAIC Designation Category 1.G	1,710,236,516	XXX	XXX	1,710,236,516	0.0005	855,118	0.0016	2,736,378	0.0033	5,643,781
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	6,885,926,327	XXX	XXX	6,885,926,327	XXX	3,442,963	XXX	11,017,482	XXX	22,723,557
3.1	2	NAIC Designation Category 2.A	2,108,657,627	XXX	XXX	2,108,657,627	0.0021	4,428,181	0.0064	13,495,409	0.0106	22,351,771
3.2	2	NAIC Designation Category 2.B	1,533,007,657	XXX	XXX	1,533,007,657	0.0021	3,219,316	0.0064	9,811,249	0.0106	16,249,881
3.3	2	NAIC Designation Category 2.C	451,667,744	XXX	XXX	451,667,744	0.0021	948,502	0.0064	2,890,674	0.0106	4,787,678
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	4,093,333,028	XXX	XXX	4,093,333,028	XXX	8,595,999	XXX	26,197,331	XXX	43,389,330
4.1	3	NAIC Designation Category 3.A	5,073,220	XXX	XXX	5,073,220	0.0099	50,225	0.0263	133,426	0.0376	190,753
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	5,073,220	XXX	XXX	5,073,220	XXX	50,225	XXX	133,426	XXX	190,753
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A	405,640	XXX	XXX	405,640	0.0630	25,555	0.1128	45,756	0.1880	76,260
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	405,640	XXX	XXX	405,640	XXX	25,555	XXX	45,756	XXX	76,260
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	11,168,305,205	XXX	XXX	11,168,305,205	XXX	12,114,743	XXX	37,393,995	XXX	66,379,900
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default	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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A	3,385,093	XXX	XXX	3,385,093	0.0021	7,109	0.0064	21,665	0.0106	35,882
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	3,385,093	XXX	XXX	3,385,093	XXX	7,109	XXX	21,665	XXX	35,882
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	3,385,093	XXX	XXX	3,385,093	XXX	7,109	XXX	21,665	XXX	35,882
<b>DERIVATIVE INSTRUMENTS</b>												
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)	11,171,873,180	XXX	XXX	11,171,873,180	XXX	12,121,851	XXX	37,459,003	XXX	66,459,125

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0011		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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....		XXX	XXX		0.0000		0.1580 (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		XXX	
6.		Fixed Income - Highest Quality .....		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality .....		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....	1,992,040	XXX	XXX	1,992,040	0.0005	996	0.0016	3,187	0.0033	6,574
31.	2	High Quality .....	2,674,817	XXX	XXX	2,674,817	0.0021	5,617	0.0064	17,119	0.0106	28,353
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)	4,666,857	XXX	XXX	4,666,857	XXX	6,613	XXX	20,306	XXX	34,927
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
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)	4,666,857			4,666,857	XXX	6,613	XXX	20,306	XXX	34,927

(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.

Asset Valuation Reserve - Replications (Synthetic) Assets

**NONE**

Schedule F - Claims

**NONE**

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
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 .....	(121,024)										(121,024)							
9. Taxes, licenses and fees .....	123,840										123,840							
10. Total other expenses incurred .....	2,816										2,816							
11. Aggregate write-ins for deductions .....																		
12. Gain from underwriting before dividends or refunds .....	(2,816)										(2,816)							
13. Dividends or refunds .....																		
14. Gain from underwriting after dividends or refunds .....	(2,816)										(2,816)							
<b>DETAILS OF WRITE-INS</b>																		
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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

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

**NONE**

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

**NONE**

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									
B. Reinsurance Ceded:									
1. Premiums written .....	6,699,367					6,699,367			
2. Premiums earned .....	6,974,320					6,974,320			
3. Incurred claims .....	11,077,202					11,077,202			
4. Commissions .....									

(a) Includes \$ ..... premium deficiency reserve.

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

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			11,077,202	11,077,202
2. Beginning Claim Reserves and Liabilities .....			26,476,481	26,476,481
3. Ending Claim Reserves and Liabilities .....			30,269,564	30,269,564
4. Claims Paid			7,284,119	7,284,119
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims .....				
6. Beginning Claim Reserves and Liabilities .....				
7. Ending Claim Reserves and Liabilities .....				
8. Claims Paid				
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims .....			11,077,202	11,077,202
10. Beginning Claim Reserves and Liabilities .....			26,476,481	26,476,481
11. Ending Claim Reserves and Liabilities .....			30,269,564	30,269,564
12. Claims Paid			7,284,119	7,284,119
<b>D. Net:</b>				
13. Incurred Claims .....				
14. Beginning Claim Reserves and Liabilities .....				
15. Ending Claim Reserves and Liabilities .....				
16. Claims Paid				
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....				
18. Beginning Reserves and Liabilities .....				
19. Ending Reserves and Liabilities .....				
20. Paid Claims and Cost Containment Expenses				

Schedule S - Part 1 - Section 1

**NONE**

Schedule S - Part 1 - Section 2

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 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
<b>0399999. Total Life and Annuity - U.S. Affiliates</b>						
<b>0699999. Total Life and Annuity - Non-U.S. Affiliates</b>						
<b>0799999. Total Life and Annuity - Affiliates</b>						
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI		5,025
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI		444,778
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company (GR)	DE	355,694	238,227
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company (GR)	DE		779,138
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company (GR)	DE	3,000	1,827,991
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company (GR)	DE		226,535
97071	13-3126819	02/01/2018	SCOR Global Life USA Reinsurance Company (GR)	DE		680,006
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL		749,228
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL		23,289
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL		11,331
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL		8,287
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN		406,194
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	335,000	517,693
93580	84-0849721	01/01/2013	M Life Insurance Company	CO		291,218
93580	84-0849721	07/01/2013	M Life Insurance Company	CO		581,874
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		10,974
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA		43,241
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA		115,660
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA		1,994,916
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA		6,064
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA		7,371
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA		706
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA		426,297
66346	58-0828824	02/01/2018	Munich American Reassurance Company	GA		226,669
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX		19,790
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX		7,475
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO		75,917
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	999	155,196
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO		56,921
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO		21,498
93572	43-1235868	01/01/2013	RGA Reinsurance Company	MO		20,333
93572	43-1235868	07/01/2013	RGA Reinsurance Company	MO		4,423
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO		469,988
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	53,336	1,241,078
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO		397,503
88340	59-2859797	11/01/2001	Hannover Life Reassurance Company of America	FL	186,676	2,539,113
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO		470,717
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc.	MO		28,430
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO		111,781
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO		509,005
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO	615,807	1,083,134
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO	6,000	3,277,949
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO		59,696
82627	06-0839705	02/01/2018	Swiss Re Life and Health America, Inc.	MO		226,669
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	400,000	857,209
<b>0899999. Life and Annuity - U.S. Non-Affiliates</b>					<b>1,956,512</b>	<b>21,256,537</b>
<b>1099999. Total Life and Annuity - Non-Affiliates</b>					<b>1,956,512</b>	<b>21,256,537</b>
<b>1199999. Total Life and Annuity</b>					<b>1,956,512</b>	<b>21,256,537</b>
<b>1499999. Total Accident and Health - U.S. Affiliates</b>						
<b>1799999. Total Accident and Health - Non-U.S. Affiliates</b>						
<b>1899999. Total Accident and Health - Affiliates</b>						
<b>2199999. Total Accident and Health - Non-Affiliates</b>						
<b>2299999. Total Accident and Health</b>						
<b>2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)</b>					<b>1,956,512</b>	<b>21,256,537</b>
<b>2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)</b>						
<b>9999999 Totals - Life, Annuity and Accident and Health</b>					<b>1,956,512</b>	<b>21,256,537</b>

ANNUAL STATEMENT FOR THE YEAR 2020 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	418,126,201	7,220,808	11,336,897	1,414,820				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	1,179,705,797	20,357,493	23,714,743	1,937,694				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	CO/I	XXXL	4,011,931,580	69,217,545	61,570,271	6,355,310				
97071	13-3126819	02/01/2018	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	1,140,854,021	19,685,810	1,020,302	387,611				
88340	59-2859797	01/01/2010	Hannover Life Reassurance Company of America	FL	CO/I	XXXL	1,077,787,100	18,599,412	20,645,220	1,737,255				
88340	59-2859797	12/18/2018	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL								
88340	59-2859797	07/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	29,860,783	781,670	832,980	26,499				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	YRT/I	XXXL	39,545,395	682,152	188,800	120,941				
66346	58-0828824	08/15/2005	Munich American Reassurance Company	GA	CO/I	XXXL	155,714,616	2,687,779	2,584,360	842,823				
66346	58-0828824	07/01/2009	Munich American Reassurance Company	GA	CO/I	XXXL	21,852,648	376,955	588,364	86,245				
66346	58-0828824	02/01/2018	Munich American Reassurance Company	GA	YRT/I	XXXL	380,284,674	6,561,937	340,101	141,543				
66346	58-0828824	07/01/2013	Munich American Reassurance Company	GA	YRT/I	XXXL	26,560,783	781,670	832,980	20,665				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	CO/I	XXXL	270,498,995	4,666,063	1,675,859	1,027,341				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	CO/I	XXXL	197,258,946	3,405,286	5,300,709	332,931				
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	CO/I	XXXL	201,781,507	3,480,698	5,764,531	487,540				
93572	43-1235868	07/01/2013	RGA Reinsurance Company	MO	YRT/I	XXXL	15,936,470	469,002	499,788	10,792				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	CO/I	XXXL	287,406,457	4,963,148	1,892,572	1,124,678				
82627	06-0839705	01/01/2001	Swiss Re Life and Health America, Inc. (LR)	MO	CO/I	XXXL	102,445,650	1,767,171	610,219	485,185				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	284,221,424	4,903,118	6,511,893	334,775				
82627	06-0839705	09/12/2006	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	2,137,079,288	36,888,508	55,445,792	4,240,182				
82627	06-0839705	01/01/2010	Swiss Re Life and Health America, Inc.	MO	CO/I	XXXL	7,093,502,733	122,384,435	106,112,587	10,577,155				
82627	06-0839705	02/01/2018	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	380,284,675	6,561,937	340,101	147,657				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	CO/I	XXXL	1,363,264,242	23,531,090	38,645,934	1,973,265				
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	17,436,463	469,002	499,788	14,981				
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	AXXX	163,686,918	40,965	43,165	249,977				
80659	82-4533188	02/01/2017	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/I	XXXL	309,542,407	27,610	24,893					
80659	82-4533188	07/01/2013	The Canada Life Assurance Company (U.S. Branch)	MI	YRT/G	AXXX	835,683	63	408	2,728				
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,501,471	658	551	18,258				
97071	13-3126819	01/19/2005	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	1,232,493	923	817					
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,652,885	161	148	2,628				
97071	13-3126819	04/01/2009	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	215,414	26						
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	1,341,375	205	170	6,814				
97071	13-3126819	01/01/2010	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	681,444	233	91					
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	AXXX	118,228,050	28,221	28,655	169,505				
97071	13-3126819	02/01/2017	SCOR Global Life USA Reinsurance Company	DE	YRT/I	XXXL	116,812,847	14,901	13,892					
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	AXXX	14,341,730	6,648	6,954	601,488				
66346	58-0828824	03/01/2006	Munich American Reassurance Company	GA	YRT/I	XXXL	118,608,343	92,400	90,499					
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	AXXX	716,366,402	270,625	279,295	3,413,579				
66346	58-0828824	10/01/2008	Munich American Reassurance Company	GA	YRT/I	XXXL	1,321,971,785	349,655	286,679					
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	AXXX	136,732,661	37,318	36,272	311,434				
66346	58-0828824	02/01/2017	Munich American Reassurance Company	GA	YRT/I	XXXL	340,611,095	41,603	32,008					
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	AXXX	1,790,205	10,752	1,372	2,746				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/G	XXXL	239,464	7,576	86					
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	AXXX	448,607	3,601	31	2,800				
66346	58-0828824	10/17/2015	Munich American Reassurance Company	GA	YRT/I	XXXL	772,711	5,257	58					
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	AXXX	529,847	44	24	17,624				
93572	43-1235868	01/19/2005	RGA Reinsurance Company	MO	YRT/I	XXXL	445,999	496	281					
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	AXXX	207,026	57	30	2,906				
93572	43-1235868	02/01/2007	RGA Reinsurance Company	MO	YRT/I	XXXL	380,771	178	162					
93572	43-1235868	04/16/2009	RGA Reinsurance Company	MO	YRT/I	AXXX	1,061,815	119	108	1,401				
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	AXXX	218,359,355	54,782	56,907					
93572	43-1235868	02/01/2017	RGA Reinsurance Company	MO	YRT/I	XXXL	271,169,792	31,463	28,716	288,455				
93572	43-1235868	05/15/2012	RGA Reinsurance Company	MO	YRT/G	AXXX	32,819,464	13,307	15,498	174,411				

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

**SCHEDULE S - PART 3 - SECTION 1**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/G	XXXL	45,203,135	18,750	17,723					
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/I	AXXX	6,282,581	4,324	5,646	98,135				
93572	43-1235868	05/15/2012	RG A Reinsurance Company	MO	YRT/I	XXXL	16,161,574	6,438	8,897					
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/G	AXXX	27,466,265	941	897	16,218				
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/G	XXXL	43,534,515	3,527	3,252					
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/I	AXXX	5,601,138	174	104	2,895				
93572	43-1235868	01/01/2013	RG A Reinsurance Company	MO	YRT/I	XXXL	14,171,066	1,531	1,320					
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	93,959	59	55	311				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	AXXX	1,018,319	503	133	44,681				
68713	84-0499703	01/01/2001	Security Life of Denver Insurance Company	CO	YRT/I	XXXL	1,939,973	1,138	787					
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	205,617	138	22	566,936				
82627	06-0839705	01/01/2000	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	131,904,775	143,408	132,223					
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	6,436,481	2,923	3,020	284,361				
82627	06-0839705	03/01/2006	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	50,392,688	41,985	40,743					
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	319,997,744	120,172	123,264	1,217,508				
82627	06-0839705	12/01/2008	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	106,357,793	55,376	44,647					
82627	06-0839705	01/19/2005	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	9,495,889	16,316	14,365	64,921				
82627	06-0839705	02/01/2017	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	68,619,431	3,428	2,002	25,609				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	YRT/I	AXXX	11,372,791	3,578	344	164,969				
82627	06-0839705	11/01/2002	Swiss Re Life and Health America, Inc.	MO	YRT/I	XXXL	5,122,454,965	2,570	275					
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	AXXX	4,061,916	2,716	1,549	73,937				
70688	36-6071399	01/19/2005	Transamerica Financial Life Insurance Company	NY	YRT/I	XXXL	5,868,785	1,750	1,002					
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	46,201,983	19,537	22,255	217,424				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	39,846,820	9,229	15,641					
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	6,341,148	4,325	5,698	131,589				
88340	59-2859797	05/15/2012	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	16,282,055	6,439	8,362					
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	AXXX	16,479,770	871	538	11,533				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/G	XXXL	22,288,327	3,032	1,675					
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	3,360,682	161	62	1,767				
88340	59-2859797	01/01/2013	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	8,502,646	1,459	792					
88340	59-2859797	11/01/2001	Hannover Life Reassurance Company of America	FL	YRT/I	AXXX	62,932,905	19,836	7,996	1,061,329				
88340	59-2859797	11/01/2001	Hannover Life Reassurance Company of America	FL	CO/I	AXXX	5,122,454,965	88,382,631	101,638,322	6,581,790				
88340	59-2859797	11/01/2001	Hannover Life Reassurance Company of America	FL	YRT/I	XXXL	27,742,873	13,775	8,702					
0899999. General Account - Authorized U.S. Non-Affiliates							30,978,004,035	450,375,576	450,014,874	49,660,555				
1099999. Total General Account - Authorized Non-Affiliates							30,978,004,035	450,375,576	450,014,874	49,660,555				
1199999. Total General Account Authorized							30,978,004,035	450,375,576	450,014,874	49,660,555				
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	1,801,647,856	31,091,410	32,682,535	2,722,307				
93580	84-0849721	07/01/2013	M Life Insurance Company	CO	YRT/I	XXXL	2,087,984,641	3,126,678	3,331,921	1,800,297				
88099	75-1608507	07/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	26,823,624	625,336	666,384	22,215				
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	IN	YRT/I	XXXL	67,438,199	83,166	76,409	384,841				
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX	952,685,592			15,378,629			34,827,712	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	XXXL	924,281,030			110,941,729				
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX	285,345,814			15,524,017				
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	XXXL	350,325,646			35,332,474				
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX	390,281,121			4,556,326				
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	XXXL	608,037,420			41,125,609				
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX	91,739,573			1,124,289				
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	XXXL	224,641,170			13,512,400				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	AXXX	26,278,227	1,884	882	23,094				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/G	XXXL	36,330,682	2,604	2,116					
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	AXXX	9,351,529	670	159	6,451				
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	TX	YRT/I	XXXL	16,473,852	1,181	1,460					
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	AXXX	18,948,859	6,106	2,370	246,480				

ANNUAL STATEMENT FOR THE YEAR 2020 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		
64688	75-6020048	11/01/2001	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	XXXL	8,884,152	3,965	2,229					
1999999	General Account - Unauthorized U.S. Non-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													
3699999	Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999	Total General Account - Reciprocal Jurisdiction Affiliates													
4399999	Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999	Total General Account Reciprocal Jurisdiction													
4599999	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified													
4899999	Total Separate Accounts - Authorized U.S. Affiliates													
5199999	Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999	Total Separate Accounts - Authorized Affiliates													
5599999	Total Separate Accounts - Authorized Non-Affiliates													
5699999	Total Separate Accounts Authorized													
5999999	Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999	Total Separate Accounts - Unauthorized Affiliates													
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/G	AXXX							56,910,056	
93580	84-0849721	05/01/2012	M Life Insurance Company	CO	MCO/I	AXXX							15,460,660	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/G	AXXX							20,961,088	
93580	84-0849721	01/01/2013	M Life Insurance Company	CO	MCO/I	AXXX							3,711,312	
6499999	Separate Accounts - Unauthorized U.S. Non-Affiliates													
6699999	Total Separate Accounts - Unauthorized Non-Affiliates													
6799999	Total Separate Accounts Unauthorized													
7099999	Total Separate Accounts - Certified U.S. Affiliates													
7399999	Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999	Total Separate Accounts - Certified Affiliates													
7799999	Total Separate Accounts - Certified Non-Affiliates													
7899999	Total Separate Accounts Certified													
8199999	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999	Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999	Total Separate Accounts Reciprocal Jurisdiction													
9099999	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999	- Totals													

44.2

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

**SCHEDULE S - PART 3 - SECTION 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
65978	13-5581829	05/01/2014	MetLife, Inc	NY	OTH/I	LTC	6,974,320		116,420,929				
0899999. General Account - Authorized U.S. Non-Affiliates													
1099999. Total General Account - Authorized Non-Affiliates													
1199999. Total General Account Authorized													
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals													

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

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 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														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
65676	35-0472300	01/01/2000	The Lincoln National Life Insurance Company	83,166	406,194		489,360	216,735	0001				272,625	489,360
93580	84-0849721	01/05/2012	M Life Insurance Company	3,126,678	1,725,785	16,849,276	21,701,739						23,780,227	21,701,739
88099	75-1608507	01/01/2013	Optimum Re Insurance Company	631,675	27,265		658,940						8,321	8,321
64688	75-6020048	11/20/2001	SCOR Global Life Americas Reinsurance Company	31,101,481	1,294,414		32,395,895			35,334,281			414,704	32,395,895
0899999. General Account - Life and Annuity U.S. Non-Affiliates				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315
1099999. Total General Account - Life and Annuity Non-Affiliates				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315
1199999. Total General Account Life and Annuity				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315
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				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315
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)				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)									XXX					
9999999 - Totals				34,943,000	3,453,658	16,849,276	55,245,934	216,735	XXX	35,334,281			24,475,877	54,595,315

(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	2	026009593	Bank of America, N.A.	216,735

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

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

**SCHEDULE S - PART 6**

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

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	92,444	103,459	108,662	120,750	119,979
2. Commissions and reinsurance expense allowances .....	10,615	15,729	18,777	24,169	26,492
3. Contract claims .....	51,969	44,366	44,279	49,284	30,724
4. Surrender benefits and withdrawals for life contracts .....	13,094	10,674	6,958	3,204	7,374
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....	(8,867)	6,029	16,144	32,733	33,400
7. Increase in aggregate reserve for life and accident and health contracts .....	4,310	14,788	5,395	30,359	34,154
<b>B. BALANCE SHEET ITEMS</b>					
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 .....	601,740	597,430	582,642	577,247	546,888
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	21,257	19,757	16,877	14,193	16,912
12. Amounts recoverable on reinsurance .....	1,957	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 .....	(132)	935	2,552	5,229	5,747
16. Unauthorized reinsurance offset .....	651	4,867	3,292	13,941	3,113
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....	217	125,217	156,217	168,210	168,210
20. Trust agreements (T) .....	35,334	44,835	49,650	49,412	47,966
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

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

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	11,498,730,643		11,498,730,643
2. Reinsurance (Line 16) .....	4,530,834	(4,530,834)	
3. Premiums and considerations (Line 15) .....	22,271,666		22,271,666
4. Net credit for ceded reinsurance .....	XXX	626,876,257	626,876,257
5. All other admitted assets (balance) .....	128,687,222		128,687,222
6. Total assets excluding Separate Accounts (Line 26) .....	11,654,220,365	622,345,423	12,276,565,788
7. Separate Account assets (Line 27) .....	4,106,499,075		4,106,499,075
8. Total assets (Line 28) .....	15,760,719,440	622,345,423	16,383,064,863
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	3,750,734,732	601,739,505	4,352,474,237
10. Liability for deposit-type contracts (Line 3) .....	6,961,430,611		6,961,430,611
11. Claim reserves (Line 4) .....	11,769,754	21,256,537	33,026,291
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	115,087		115,087
14. Other contract liabilities (Line 9) .....	41,566,498		41,566,498
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	650,619	(650,619)	
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) .....	80,626,198		80,626,198
20. Total liabilities excluding Separate Accounts (Line 26) .....	10,846,893,499	622,345,423	11,469,238,922
21. Separate Account liabilities (Line 27) .....	4,095,042,573		4,095,042,573
22. Total liabilities (Line 28) .....	14,941,936,072	622,345,423	15,564,281,495
23. Capital & surplus (Line 38) .....	818,783,368	XXX	818,783,368
24. Total liabilities, capital & surplus (Line 39) .....	15,760,719,440	622,345,423	16,383,064,863
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	601,739,505		
26. Claim reserves .....	21,256,537		
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 .....	4,530,834		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	627,526,876		
34. Premiums and considerations .....			
35. Reinsurance in unauthorized companies .....	650,619		
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 .....	650,619		
41. Total net credit for ceded reinsurance .....	626,876,257		

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	4,528,715	1,686,198	124,515	6,339,428	123,536
2. Alaska	AK	L	1,117,879	114,300		1,232,179	
3. Arizona	AZ	L	3,881,997	2,311,118	94,277	6,287,392	172,708
4. Arkansas	AR	L	921,407	1,476,993	21,507	2,419,907	18,232
5. California	CA	L	24,762,389	16,666,759	203,774	41,632,921	884,995,391
6. Colorado	CO	L	4,378,118	2,819,750		7,197,867	393,591
7. Connecticut	CT	L	6,706,211	3,993,923	142,820	10,842,954	246,463,006
8. Delaware	DE	L	3,804,782	624,763	48,155	4,477,700	1,248,843
9. District of Columbia	DC	L	3,043,101	1,087,147	100,714	4,230,962	335,536
10. Florida	FL	L	10,672,122	23,570,701	1,051,763	35,294,585	3,591,110
11. Georgia	GA	L	5,888,624	3,955,986	189,176	10,033,786	676,827,825
12. Hawaii	HI	L	821,771	145,903	9,024	976,698	
13. Idaho	ID	L	370,910	4,800	35,718	411,428	215,515
14. Illinois	IL	L	9,595,947	8,447,785	140,015	18,183,747	3,285,584
15. Indiana	IN	L	3,615,625	3,938,005	116,546	7,670,176	1,049,437
16. Iowa	IA	L	4,426,055	2,491,247	68,725	6,986,027	214,043
17. Kansas	KS	L	1,284,412	2,170,897	29,678	3,484,987	614,980
18. Kentucky	KY	L	1,411,824	514,303	7,717	1,933,845	
19. Louisiana	LA	L	1,162,015	1,921,306		3,083,321	
20. Maine	ME	L	1,243,982	1,426,021	27,436	2,697,439	
21. Maryland	MD	L	7,115,757	5,150,184	293,621	12,559,562	2,040,380
22. Massachusetts	MA	L	11,022,080	6,106,781	435,614	17,564,474	2,515,463
23. Michigan	MI	L	7,983,649	3,633,709	266,051	11,883,409	1,461,869,005
24. Minnesota	MN	L	4,266,203	1,682,829	59,185	6,008,217	93,929,715
25. Mississippi	MS	L	404,861			404,861	13,379,283
26. Missouri	MO	L	4,914,746	1,529,506	98,327	6,542,579	264,370
27. Montana	MT	L	247,912	1,668,465		1,916,377	
28. Nebraska	NE	L	2,731,979	83,354	25,923	2,841,255	63,034
29. Nevada	NV	L	1,088,554	3,060,810	40,191	4,189,555	
30. New Hampshire	NH	L	1,219,175	654,917		1,874,092	1,405,429
31. New Jersey	NJ	L	11,103,202	8,326,738	210,782	19,640,722	6,031,973
32. New Mexico	NM	L	988,949	162,419		1,151,368	
33. New York	NY	L	36,568,766	22,928,401	1,150,922	60,648,089	7,012,276
34. North Carolina	NC	L	8,010,869	4,813,736	115,108	12,939,714	965,993
35. North Dakota	ND	L	221,771	1,567,300		1,789,071	
36. Ohio	OH	L	5,611,597	4,149,230	173,072	9,933,900	230,071
37. Oklahoma	OK	L	1,333,550	1,322,404	57,660	2,713,614	186,704,696
38. Oregon	OR	L	3,279,894	2,064,221	90,405	5,434,519	80,650
39. Pennsylvania	PA	L	16,741,974	8,855,628	463,585	26,061,187	3,515,942
40. Rhode Island	RI	L	2,125,735	1,509,981	48,422	3,684,137	
41. South Carolina	SC	L	1,804,813	6,385,539	73,006	8,263,359	712,556
42. South Dakota	SD	L	1,769,408	477,427		2,246,836	
43. Tennessee	TN	L	3,523,271	3,926,061	57,098	7,506,431	
44. Texas	TX	L	10,904,945	11,144,251	89,734	22,138,930	2,621,410
45. Utah	UT	L	2,233,872	973,258	6,531	3,213,661	350,486
46. Vermont	VT	L	1,291,136	242,802	43,472	1,577,410	19,086,992
47. Virginia	VA	L	7,862,418	3,671,954	170,307	11,704,679	578,745
48. Washington	WA	L	6,782,734	3,778,446	116,926	10,678,106	1,254,126
49. West Virginia	WV	L	748,073	632,419	65,170	1,445,662	
50. Wisconsin	WI	L	2,217,008	2,263,709	129,649	4,610,366	527,663,618
51. Wyoming	WY	L	1,059,661	892,899	7,048	1,959,608	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N	24,488			24,488	
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	113,000			113,000	402,154
59. Subtotal	XXX		260,954,268	193,027,282	6,699,367	460,680,918	4,152,227,703
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		386,020			386,020	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		261,340,289	193,027,282	6,699,367	461,066,938	4,152,227,703
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		261,340,289	193,027,282	6,699,367	461,066,938	4,152,227,703
98. Less reinsurance ceded	XXX		85,469,745		6,699,367	92,169,112	
99. Totals (All Business) less Reinsurance Ceded	XXX		175,870,544	193,027,282	(c)	368,897,826	4,152,227,703
<b>DETAILS OF WRITE-INS</b>							
58001. ZZZ Other Alien	XXX		113,000			113,000	402,154
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		113,000			113,000	402,154
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.

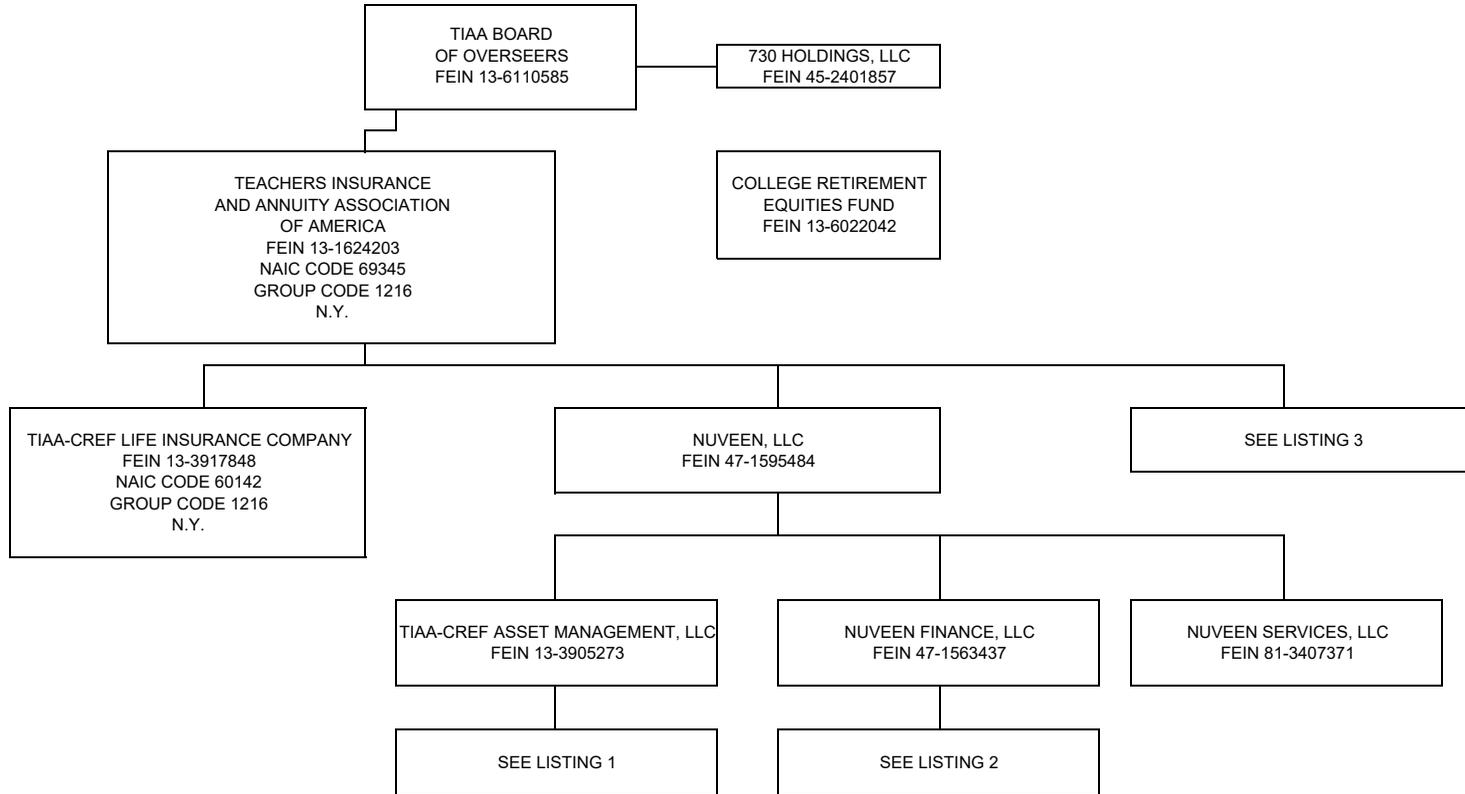
ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	4,528,715	1,686,198		124,515	123,536	6,462,964
2. Alaska	AK	1,117,879	114,300				1,232,179
3. Arizona	AZ	3,881,997	2,311,118		94,277	172,708	6,460,100
4. Arkansas	AR	921,407	1,476,993		21,507	18,232	2,438,139
5. California	CA	24,762,389	16,666,759		203,774	884,995,391	926,628,312
6. Colorado	CO	4,378,118	2,819,750			393,591	7,591,459
7. Connecticut	CT	6,706,211	3,993,923		142,820	246,463,006	257,305,960
8. Delaware	DE	3,804,782	624,763		48,155	1,248,843	5,726,543
9. District of Columbia	DC	3,043,101	1,087,147		100,714	335,536	4,566,498
10. Florida	FL	10,672,122	23,570,701		1,051,763	3,591,110	38,885,696
11. Georgia	GA	5,888,624	3,955,986		189,176	676,827,825	686,861,610
12. Hawaii	HI	821,771	145,903		9,024		976,698
13. Idaho	ID	370,910	4,800		35,718	215,515	626,943
14. Illinois	IL	9,595,947	8,447,785		140,015	3,285,584	21,469,331
15. Indiana	IN	3,615,625	3,938,005		116,546	1,049,437	8,719,613
16. Iowa	IA	4,426,055	2,491,247		68,725	214,043	7,200,070
17. Kansas	KS	1,284,412	2,170,897		29,678	614,980	4,099,967
18. Kentucky	KY	1,411,824	514,303		7,717		1,933,845
19. Louisiana	LA	1,162,015	1,921,306				3,083,321
20. Maine	ME	1,243,982	1,426,021		27,436		2,697,439
21. Maryland	MD	7,115,757	5,150,184		293,621	2,040,380	14,599,942
22. Massachusetts	MA	11,022,080	6,106,781		435,614	2,515,463	20,079,937
23. Michigan	MI	7,983,649	3,633,709		266,051	1,461,869,005	1,473,752,414
24. Minnesota	MN	4,266,203	1,682,829		59,185	93,929,715	99,937,932
25. Mississippi	MS	404,861				13,379,283	13,784,144
26. Missouri	MO	4,914,746	1,529,506		98,327	264,370	6,806,949
27. Montana	MT	247,912	1,668,465				1,916,377
28. Nebraska	NE	2,731,979	83,354		25,923	63,034	2,904,289
29. Nevada	NV	1,088,554	3,060,810		40,191		4,189,555
30. New Hampshire	NH	1,219,175	654,917			1,405,429	3,279,521
31. New Jersey	NJ	11,103,202	8,326,738		210,782	6,031,973	25,672,694
32. New Mexico	NM	988,949	162,419				1,151,368
33. New York	NY	36,568,766	22,928,401		1,150,922	7,012,276	67,660,365
34. North Carolina	NC	8,010,869	4,813,736		115,108	965,993	13,905,706
35. North Dakota	ND	221,771	1,567,300				1,789,071
36. Ohio	OH	5,611,597	4,149,230		173,072	230,071	10,163,971
37. Oklahoma	OK	1,333,550	1,322,404		57,660	186,704,696	189,418,310
38. Oregon	OR	3,279,894	2,064,221		90,405	80,650	5,515,169
39. Pennsylvania	PA	16,741,974	8,855,628		463,585	3,515,942	29,577,128
40. Rhode Island	RI	2,125,735	1,509,981		48,422		3,684,137
41. South Carolina	SC	1,804,813	6,385,539		73,006	712,556	8,975,914
42. South Dakota	SD	1,769,408	477,427				2,246,836
43. Tennessee	TN	3,523,271	3,926,061		57,098		7,506,431
44. Texas	TX	10,904,945	11,144,251		89,734	2,621,410	24,760,340
45. Utah	UT	2,233,872	973,258		6,531	350,486	3,564,147
46. Vermont	VT	1,291,136	242,802		43,472	19,086,992	20,664,402
47. Virginia	VA	7,862,418	3,671,954		170,307	578,745	12,283,424
48. Washington	WA	6,782,734	3,778,446		116,926	1,254,126	11,932,232
49. West Virginia	WV	748,073	632,419		65,170		1,445,662
50. Wisconsin	WI	2,217,008	2,263,709		129,649	527,663,618	532,273,984
51. Wyoming	WY	1,059,661	892,899		7,048		1,959,608
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	24,488					24,488
55. U.S. Virgin Islands	VI	332					332
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	113,000				402,154	515,154
59. Total		260,954,268	193,027,282		6,699,367	4,152,227,703	4,612,908,621

ANNUAL STATEMENT FOR THE YEAR 2020 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 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

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

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
L&C Special Member Holdco, LLC	81-1272900	SUBSIDIARY	Nuveen Alternative Holdings, LLC (continued)			Nuveen Alternative Holdings, LLC (continued)		
GTR Special Member Holdco LLC	46-3889185	SUBSIDIARY	Nuveen Alternatives Advisors, LLC	45-4288013	SUBSIDIARY	Nuveen Real Estate Global LLC	81-4262460	SUBSIDIARY
TIAA International GP LLC	81-4374969	SUBSIDIARY	Nuveen Churchill Direct Lending Corp.		SUBSIDIARY	Nuveen Global Investments LLC	26-2748598	SUBSIDIARY
TIAA-CREF Investment Management, LLC	13-3586142	SUBSIDIARY	TPS Investors GP, LLC		SUBSIDIARY	Nuveen GP Holding Company LLC	82-2986445	SUBSIDIARY
Nuveen Alternative Holdings, LLC	46-3870972	SUBSIDIARY	Nuveen Alternatives Services, LLC	45-4288091	SUBSIDIARY	Nuveen CRED GP Member LLC	82-4598778	SUBSIDIARY
AGR Partners LLC	81-1467545	SUBSIDIARY	GAP II NZ GP Limited		SUBSIDIARY	CRED GP LLC	82-3751720	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY (1)	TIAA European Farmland Fund GP LP	98-1310748	SUBSIDIARY (4)	U.S. Cities Office Fund GP LLC		SUBSIDIARY
TGAM Agribusiness Fund GP LLC	81-1870559	SUBSIDIARY	TCAS Global Investments LLC	47-1515836	SUBSIDIARY	U.S. Cities Office Fund LP		SUBSIDIARY
Nuveen Agribusiness Fund III GP, LLC	83-4328253	SUBSIDIARY	Nuveen Global Farmland Fund GP, LLC	84-1819349	SUBSIDIARY	U.S. Cities Office Fund REIT LLC	61-1914684	SUBSIDIARY
AGR Services LLC	36-4853278	SUBSIDIARY (1)	Nuveen Global Farmland Fund Lux GP S.à r.l.		SUBSIDIARY	U.S. Cities Office Fund Operating GP LLC		SUBSIDIARY
AGR Special Opportunities GP, LLC		SUBSIDIARY	Nuveen Global Impact Fund Lux GP S.à r.l.		SUBSIDIARY	USCOF Maryland Farms Holdings LLC	36-4919858	SUBSIDIARY
Beaver Investments Holdings, LLC	45-5558395	SUBSIDIARY	Nuveen International Holdings LLC	26-2719001	SUBSIDIARY	U.S. Cities Office Fund Maryland Farms Co-Invest		SUBSIDIARY (10)
GreenWood Resources, Inc.	80-0026976	SUBSIDIARY	Nuveen Canada Company Limited		SUBSIDIARY	USCOF Optical Court LLC	85-3371600	SUBSIDIARY
Greenwood Resources Capital Management, LLC	45-1875074	SUBSIDIARY	Nuveen Japan Co., Limited		SUBSIDIARY	U.S. Cities Multifamily Fund GP LLC	35-2633108	SUBSIDIARY
GTFF GP, LLC	20-8501127	SUBSIDIARY	Nuveen UK, Limited		SUBSIDIARY	U.S. Strategic Industrial Fund II GP LLC	85-2037572	SUBSIDIARY
GWR International Ltd.		SUBSIDIARY	TGAM APAC LLC	81-4290269	SUBSIDIARY (5)	U.S. Strategic Industrial Fund II LP	85-2116787	SUBSIDIARY
GWR China Ltd.	20-3188681	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (6)	Nuveen Hong Kong Limited		SUBSIDIARY
GreenWood Resources Chile, S.A.		SUBSIDIARY	TGAM Asia LLC	81-4306975	SUBSIDIARY (7)	Nuveen Imajin Holdings Member LLC		SUBSIDIARY
GWR Europe Ltd.	98-1016332	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (6)	Imajin Homes Holdings, LLC		SUBSIDIARY
Greenwood Resources Forest Management, LLC	47-4557075	SUBSIDIARY	TGAM HK HC LLC	81-4323796	SUBSIDIARY (6)	Imajin Asset Manager LLC		SUBSIDIARY
Greenwood Resources Brasil, Ltda.		SUBSIDIARY (2)	TIAA International Asia LLC	81-4359164	SUBSIDIARY (9)	Sparrow Realty investment I Managing Member LLC		SUBSIDIARY
Greenwood Resources Colombia SAS		SUBSIDIARY	TGAM HK HC LLC	81-4306975	SUBSIDIARY (7)	Permian Investor Asset Manager LLC	82-0631410	SUBSIDIARY
GWR Uruguay S.A.		SUBSIDIARY	TIAA International Subsidiary HC LLC	81-4390558	SUBSIDIARY (6)	Nuveen Permian Investor Asset Manager Member LLC	81-5466713	SUBSIDIARY
CAM HR Resources LLC	36-4851864	SUBSIDIARY (3)	TGAM APAC LLC	81-4290269	SUBSIDIARY (5)	Nuveen Real Estate Global Cities Advisors LLC	82-3426937	SUBSIDIARY
Churchill Asset Management LLC	47-3156644	SUBSIDIARY	TGAM Asia LLC	81-4306975	SUBSIDIARY (7)	Nuveen Real Estate Project Management Services LLC	84-2502695	SUBSIDIARY
CAM HR Resources LLC	36-4851864	SUBSIDIARY (3)	TIAA International APAC LLC	81-4499397	SUBSIDIARY (8)	TIAA International Holdings 1 Limited	46-1162850	SUBSIDIARY
Churchill Agency Services LLC	82-3187734	SUBSIDIARY	TIAA International Asia LLC	81-4359164	SUBSIDIARY (9)	Nuveen Real Estate Limited	98-1125673	SUBSIDIARY (11)
Churchill Feeder Fund GP II S.à r.l.		SUBSIDIARY	TGAM APAC LLC	81-4290269	SUBSIDIARY (5)	TIAA International Holdings 2 Limited	46-1163394	SUBSIDIARY
Churchill Fund GP II LLC	83-1177850	SUBSIDIARY	TGAM Asia LLC	81-4306975	SUBSIDIARY (7)	TIAA International Holdings 3 Limited		SUBSIDIARY
Churchill Junior Capital Opportunities Fund II Carry-Co. LLC		SUBSIDIARY	TIAA International APAC LLC	81-4499397	SUBSIDIARY (8)	Nuveen Real Estate Limited	98-1125673	SUBSIDIARY (11)
Churchill Junior Capital Opportunities Fund II GP, LLC		SUBSIDIARY	TIAA International Asia LLC	81-4359164	SUBSIDIARY (9)	Nuveen Administration Ltd	98-1127648	SUBSIDIARY
Churchill Junior Capital Opportunities Fund II GP Sarl		SUBSIDIARY	Nuveen Junior Capital Opportunities Fund GP S.à r.l		SUBSIDIARY	Nuveen Europe Holdings Limited	98-1128805	SUBSIDIARY
Churchill Fund GP II Sarl	98-1449979	SUBSIDIARY	Casa Partners VI GP, LLC	30-0794692	SUBSIDIARY	Nuveen Alternatives Europe S.à r.l		SUBSIDIARY
Churchill Special Member LLC	82-0735838	SUBSIDIARY	Casa Partners VII GP, LLC	47-5190671	SUBSIDIARY	Nuveen Asset Management Europe S.à r.l		SUBSIDIARY
Churchill Warehouse LLC	82-3784145	SUBSIDIARY	CASA Partners VIII GP, LLC	82-4363805	SUBSIDIARY	Nuveen Fund (Europe) Management S.à r.l		SUBSIDIARY
Nuveen Churchill Administration LLC		SUBSIDIARY	Global Investors GP, L.L.C.	36-4477806	SUBSIDIARY	Nuveen Fund Management (Jersey) Limited		SUBSIDIARY
TGAM Churchill Fund GP LLC	81-1817732	SUBSIDIARY	Global Investors GP II, L.L.C.	20-2537749	SUBSIDIARY	Asia Pacific Cities Management S.à r.l		SUBSIDIARY
Global AG AIV (CN) GP, LLC	45-5044435	SUBSIDIARY	Global Investors GP IV, L.L.C.	20-3070768	SUBSIDIARY	Nuveen Management AIFM Limited		SUBSIDIARY
Global Agriculture AIV (CN), LP	45-5044681	SUBSIDIARY	TCAM DOF GP, LLC	26-3561391	SUBSIDIARY	Nuveen Management Company (Luxembourg) No 1 S.à r.l		SUBSIDIARY
Global Ag II AIV GP LLC	47-1192644	SUBSIDIARY	TCGA BT AIV, LLC	46-536734	SUBSIDIARY	Nuveen Property Management (Jersey) Limited		SUBSIDIARY
Global Agriculture II AIV, LP	47-1197292	SUBSIDIARY	TCGA Investor Fund GP, LLC	45-5139523	SUBSIDIARY	Nuveen FCAO Ltd	98-1128787	SUBSIDIARY
GTR Investor Fund GP LLC	47-1208361	SUBSIDIARY	TCGA II Investor Fund GP, LLC	47-3511076	SUBSIDIARY	Nuveen Real Estate Management Ltd		SUBSIDIARY
NAP Investors GP, LLC	83-2245173	SUBSIDIARY	TGAM International GP LLC	81-4330570	SUBSIDIARY	Nuveen Shopping Centre Verwaltungs GmbH		SUBSIDIARY
NCBDC Holdings LLC		SUBSIDIARY				TIAA-CREF Asset Management UK Ltd	98-0582851	SUBSIDIARY

52.1

- (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) U.S. Cities Office Fund Maryland Farms Co-Invest is ultimately controlled and owned entirely by TIAA, with 51% owned by USCOF Maryland Farms Holdings LLC and 49% owned by TGA Maryland Farms Holdings LLC.
- (11) 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 2020 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):**

**LISTING 2 (NUVEEN FINANCE, LLC):**

COMPANY	FEIN	RELATIONSHIP
Nuveen Alternative Holdings, LLC (continued)		
Nuveen Group Holdings Ltd	98-1127632	SUBSIDIARY
Anglo-Sino Henderson Investment Consultancy (Beijing) Co Limited		SUBSIDIARY
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
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 (12)
Islazul General Partner S.à.r.l		SUBSIDIARY
Matador LP General Partner Limited		SUBSIDIARY
Nuveen Corporate Secretarial Services Limited		SUBSIDIARY
Nuveen (France) SAS		SUBSIDIARY
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) S.à.r.l		SUBSIDIARY
Nuveen Real Estate Debt Partners II (GP) S.à.r.l		SUBSIDIARY
Nuveen Real Estate Debt Partners - Fund II (UK) SCSp		AFFILIATE (13)
Nuveen Real Estate Debt Partners III (GP) S.à.r.l		SUBSIDIARY
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	81-1749609	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 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, Inc.	27-3416812	SUBSIDIARY
Plata Wine Partners, LLC	27-3417683	SUBSIDIARY
Terra Land Co	37-1261935	SUBSIDIARY
The Plata Wine Partners Trust	37-6589484	SUBSIDIARY
Westchester Group Farm Management, Inc.	37-1193973	SUBSIDIARY
Westchester Group Chile Investment Management, SpA		SUBSIDIARY
Westchester Group of Europe Ltd.		SUBSIDIARY
Westchester Group of Poland Sp. Z.o.o		SUBSIDIARY (14)
Westchester Group SRL		SUBSIDIARY (14)
Westchester Group Real Estate, Inc.		SUBSIDIARY
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY (15)
Westchester Group South America Gestao de Investimentos Ltda.		SUBSIDIARY (15)
Westchester NGFF Investment LLC	84-3766552	SUBSIDIARY

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
NIS/R&T, Inc.	36-3293941	SUBSIDIARY
Nuveen Alternative Investments, LLC	36-4839486	SUBSIDIARY
Nuveen Fund Advisors, LLC	31-0942504	SUBSIDIARY
Nuveen Asset Management, LLC	27-4357327	SUBSIDIARY
Symphony Alternative Asset Management LLC	83-4025630	SUBSIDIARY
Symphony Risk Retention Finance LLC		SUBSIDIARY
SRR 1 LLC	30-1032009	SUBSIDIARY
Nuveen Investments Holdings, Inc.	36-7364377	SUBSIDIARY
Nuveen NWQ Holdings, LLC	36-4790228	SUBSIDIARY
NWQ Investment Management Company, LLC	47-0875103	SUBSIDIARY
Nuveen WCM Holdings, LLC	37-1695518	SUBSIDIARY
Growth Capital GP I, LLC	81-0730906	SUBSIDIARY
Nuveen Securities, LLC	36-2639476	SUBSIDIARY
Winslow Capital Management, LLC	90-0860698	SUBSIDIARY
Teachers Advisors, LLC	13-3760073	SUBSIDIARY
Santa Barbara Asset Management, LLC	20-3432117	SUBSIDIARY
Colvest Member LLC	82-1157427	SUBSIDIARY
Nuveen TLF Opportunities GP, LLC		SUBSIDIARY

(12) 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.  
 (13) 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.  
 (14) Westchester Group SRL is controlled and owned entirely by TIAA, with 99% owned by Westchester Group of Europe Ltd. and 1% owned by Westchester Group of Poland Sp. Z.o.o.  
 (15) Westchester Group South America Gestao de Investimentos Ltda. is controlled and owned entirely by TIAA, with 99% owned by Westchester Group Investment Management, Inc. and 1% owned by Westchester Group Real Estate, Inc.

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

**LISTING 3:**

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
485 Properties, LLC	13-3987258	SUBSIDIARY	CPF/UIR JV Member LLC	81-2914954	SUBSIDIARY	Mansilla Participacoes LTDA		
730 Data Centers, LLC	81-3091169	SUBSIDIARY	CPF/UIR Joint Venture LLC	81-2928112	SUBSIDIARY	Radar Propiedades Agricolas S.A.		(21)
730 Aviator, LLC	82-0793232	SUBSIDIARY	CPF 636 Sixth Avenue LLC	81-2955427	SUBSIDIARY	Nova Amaralina S.A. Propriedades Agricolas		
730 Databridge, LLC	81-3106043	SUBSIDIARY	T-C 636 Sixth Avenue Retail LLC	47-2264739	SUBSIDIARY	Nova Agricola Ponte Alta S.A.		
730 Power Development, LLC	47-2616735	SUBSIDIARY	CPF 856 Market Street LLC	81-2982618	SUBSIDIARY	Nova Santa Barbara Agricola S.A.		
730 Carroll, LLC	47-2622825	SUBSIDIARY	CPF 1511 Third Avenue LLC	81-2973332	SUBSIDIARY	Terras da Ponte Alta S.A.		
730 Cricket, LLC		SUBSIDIARY	T-C 1608 Chestnut General Partner LLC		SUBSIDIARY	Radar II Propriedades Agricolas S.A.		
730 Telecom LLC	47-5363027	SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY	Proud Participacoes S.A.		(19)
730 Transmission, LLC		SUBSIDIARY	T-C 1608 Chestnut Limited Partner LLC		SUBSIDIARY	Radar Propriedades Agricolas S.A.		(21)
730 Hotspur, LLC		SUBSIDIARY	1608 Chestnut Partners LP		SUBSIDIARY	Vale De Ponte Alta S.A.		
730 Texas Forest Holdings, Inc.	13-4042885	SUBSIDIARY	Demeter Agricultural Properties, LLC	68-0436809	SUBSIDIARY	Aguaes de Ponte Alta S.A.		
730 Texas Timberlands II, Ltd.	51-0494351	SUBSIDIARY	Dionysus Properties, LLC	45-2632248	SUBSIDIARY	New York City Property Fund REIT LLC	83-4678924	SUBSIDIARY
730 Texas Timberlands, Ltd.	13-4042888	SUBSIDIARY	Silverado Premium Properties, LLC	94-3306131	SUBSIDIARY	New York City Property Fund II LP	82-4183425	SUBSIDIARY
730 Texas Timberlands III, Ltd.	51-0494351	SUBSIDIARY						
TIAA Timberlands I, LLC	13-4040842	SUBSIDIARY	Chaik Ridge Vineyard, LLC	75-3025596	SUBSIDIARY	New York City Fund Operating GP LLC	83-4701919	SUBSIDIARY
730 Texas Timberlands, Ltd.	13-4042888	SUBSIDIARY	Hobson Avenue Vineyard, LLC	20-3964695	SUBSIDIARY	New York City Property Fund Operating LP	83-4671194	SUBSIDIARY
TIAA Timberlands II, LLC	13-4040842	SUBSIDIARY	Marsino Vineyard, LLC	26-1542713	SUBSIDIARY	125 West End Holdings LLC		SUBSIDIARY
Actoil, LLC	38-3847245	SUBSIDIARY	Silverado Los Alamos Vineyards, LLC	20-2103733	SUBSIDIARY	125 West End Associates LLC	83-4653622	SUBSIDIARY
Actoil Colorado, LLC	46-3373066	SUBSIDIARY	Silverado SLO Vineyards, LLC	20-2490906	SUBSIDIARY			
Great Western Petroleum LLC		AFFILIATE	SPP Napa Vineyards, LLC	68-0466083	SUBSIDIARY	Nuveen Global Farmland Fund, LP	84-1895540	SUBSIDIARY
Broadleaf Timberland Investments, LLC	46-1952974	SUBSIDIARY	Stanly Ranch Vineyards, LLC	94-3361818	SUBSIDIARY	Global Farmland Properties LLC	84-1834824	SUBSIDIARY
Quercus Panama, LLC		SUBSIDIARY	Terra Ventosa Vineyards, LLC	26-2766605	SUBSIDIARY	US Row Farmland, LLC	84-1842298	SUBSIDIARY
Quercus Algoma Corporation		SUBSIDIARY	Silverado Winegrowers Holdings, LLC	43-3997217	SUBSIDIARY	US Viticulture Farmland, LLC	84-1880235	SUBSIDIARY
Quercus Alcorcon and Corporation		SUBSIDIARY	Alta Loma Vineyard, LLC	94-3357571	SUBSIDIARY			
Casa Student Housing Fund Holdings, LLC	47-2167228	SUBSIDIARY	Oak Knoll Napa Vineyards, LLC	94-3312405	SUBSIDIARY	Nuveen Global Impact Fund LP	84-5180286	SUBSIDIARY
PEP-TH CASA Student Housing, LLC	47-4455610	SUBSIDIARY	Silverado Suscol, LLC	91-1806950	SUBSIDIARY	Nuveen Municipal Opportunities Fund LP		SUBSIDIARY
CSHF-PEP Purdue LLC	47-4455303	SUBSIDIARY	SWG Paso Vineyard, LLC	45-4820104	SUBSIDIARY	Nuveen Real Estate U.S. Strategic Industrial Fund II LP		SUBSIDIARY
CSHF-PEP USF LLC	30-0965548	SUBSIDIARY	Global Real Estate Debt Partners – Fund I (UK)		SUBSIDIARY	Occator Agricultural Properties, LLC	81-2429791	SUBSIDIARY
Ceres Agricultural Properties, LLC	56-2672630	SUBSIDIARY	Global Real Estate Debt Partners – Fund II (UK) SCSp		AFFILIATE	AGR Agricultural Investments, LLC	26-4750562	SUBSIDIARY
Premiere Agricultural Properties, LLC	37-1555322	SUBSIDIARY	GreshamQuant ACAR Fund LLC	32-0509812	SUBSIDIARY	Ridley Corporation Limited	46-1768969	AFFILIATE
Loma del Rio Vineyards, LLC	80-0843991	SUBSIDIARY	Growth Capital Fund I, LP	81-0737062	SUBSIDIARY	Mandala Food Co-Investment Holdings II SPV		SUBSIDIARY
Premiere Columbia Properties, LLC	36-4620107	SUBSIDIARY	Growth Capital Fund II, LP		SUBSIDIARY	Materra, LLC		AFFILIATE
Premiere Farm Properties, LLC	30-0449681	SUBSIDIARY	Inception GP LLC		SUBSIDIARY	Teays River Investments, LLC	45-1125143	AFFILIATE
DWM Inclusive Finance Equity Fund II, LLC		SUBSIDIARY	Inception Partners IV, LP		SUBSIDIARY	2234328 Alberta LLC		SUBSIDIARY
International Agricultural Investors, LLC	26-0352203	SUBSIDIARY	Infra Alpha, LLC	27-4149157	SUBSIDIARY	Polar Star Canadian Oil and Gas Holding, Inc.	26-4248579	SUBSIDIARY
IAI Australia Pty., Ltd.		SUBSIDIARY	EMG Investments, LLC	27-3900641	AFFILIATE	Adastra Management, Inc.		SUBSIDIARY
IAI USA, LLC	26-0460488	SUBSIDIARY	L.A. Teak Holdings, LLC		SUBSIDIARY	Otto's South Vineyard, LLC	85-1933477	SUBSIDIARY
International Agricultural Investors Fund II, LLC	26-2745365	SUBSIDIARY	Landed Educator Retention Fund, LP		AFFILIATE	Pinnacle Third Avenue, LP	26-3821015	AFFILIATE
IAI Australia Fund II, Pty., Ltd.		SUBSIDIARY	Lewis & Clark Timberlands, LLC	47-4169877	SUBSIDIARY	Primary Residential Individual Mortgage Entity Trust	81-6646838	SUBSIDIARY
IAI Australia Fund II Trust		SUBSIDIARY	L&C Log Co, LLC	47-4187541	SUBSIDIARY	Renewable Timber Europe, LLC	45-2792614	SUBSIDIARY
IAI USA Fund II, LLC	26-2747755	SUBSIDIARY	L&C Tree Farms, LLC	47-4196668	SUBSIDIARY	Renewable Timber Netherlands B.V.		SUBSIDIARY
Churchill Middle Market CLO IV, Ltd.	98-1402136	SUBSIDIARY	L&C TRS LLC	47-5300478	SUBSIDIARY	Topola Lasy Spolka z.o.o.		SUBSIDIARY
Churchill Middle Market Senior Loan Fund, LP	81-1810508	SUBSIDIARY	Liberty M & R SPV II, LP	27-2007833	SUBSIDIARY	Renewable Timber Resources, LLC	61-1640765	SUBSIDIARY
Churchill Middle Market Senior Loan Fund III, LP		SUBSIDIARY	MM Funding, LLC	13-1624203	SUBSIDIARY	Forestal y Agricola Silvoligna Chile Limitada		SUBSIDIARY
Distressed Opportunities Fund, LP	26-3561447	SUBSIDIARY	MyVest Corporation	47-0902011	SUBSIDIARY	Shf-33d North Apts, LLC	47-3994280	SUBSIDIARY
DWM Inclusive Finance Equity Fund I	98-0580879	AFFILIATE				Shf-Milennium One Apts, LLC	47-4155469	SUBSIDIARY
Envisage Information Systems, LLC	04-3718449	SUBSIDIARY				Shf-The Rocks Apts, LLC	81-2450195	SUBSIDIARY
EPP LFG I, LLC	30-0701953	AFFILIATE						

52.3

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

(20) 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%.

(21) Radar Propiedades Agricolas S.A. is owned 65.77% by Mansilla Participacoes LTDA and 15.31% by Radar II Propriedades Agricolas S.A..

**ANNUAL STATEMENT FOR THE YEAR 2020 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)			Siguler Guff Third Avenue, L.P.	03-0543113	SUBSIDIARY
Northeshopping Retail and Leisure Centre BV		SUBSIDIARY	London Belgrave Unit Trust		AFFILIATE (26)	Social Infra, LLC		SUBSIDIARY
Northeshopping - Centro Commercial, S.A		SUBSIDIARY	CLOF Victoria Nominee 1 Limited		AFFILIATE	Stichting Bewaarder Ziemeia Fund		AFFILIATE
ND Europe S.a.r.l.		SUBSIDIARY	CLOF Victoria Nominee 2 Limited		AFFILIATE	T-C 685 Third Avenue Member, LLC	27-4123754	SUBSIDIARY
ND Europe Office Holding S.a.r.l.		SUBSIDIARY	New Fetter Lane Unit Trust		AFFILIATE (27)	T-C 685 Third Avenue, LLC	27-3095569	SUBSIDIARY
Cityhold Nympe S.a.r.l.		AFFILIATE (22)	60 Great Portland Street Unit Trust		AFFILIATE (28)	T-C 685 Third Avenue Owner LLC	61-1754745	SUBSIDIARY
Cityhold Propco 11 S.a.r.l.		AFFILIATE	SMA Holding S.a.r.l.		AFFILIATE	T-C 699 Bourke Street LLC	46-4969690	SUBSIDIARY
OVG Cloud S.a.r.l.		AFFILIATE (23)	70 St Mary Axe Unit Trust		AFFILIATE (29)	T-C Australia RE Holdings I, LLC	81-2490531	SUBSIDIARY
Cityhold Euro S.a.r.l.		AFFILIATE (24)	HV Properties S.a.r.l.		AFFILIATE	T-C Australia RE Holdings II, LLC	81-2506975	SUBSIDIARY
Cityhold Office Partnership S.a.r.l.		AFFILIATE	HV Freehold S.a.r.l.		AFFILIATE	TIAA Australia Real Estate Trust		SUBSIDIARY
CHOP OPCJ		AFFILIATE	TIAA Lux 9 S.a.r.l.		AFFILIATE	TGA Miller Street Trust		SUBSIDIARY
Cityhold Iconic Holding SAS	98-1435873	AFFILIATE	SAS Malachite		AFFILIATE	TIAA Melbourne Retail Asset 1 Trust		SUBSIDIARY
Cityhold Iconic Hotel SNC	98-1433967	AFFILIATE	SNC Garnet-TIAA		AFFILIATE	TGA Australia Real Estate Trust 2		SUBSIDIARY
Cityhold Iconic Retail SNC	98-1433960	AFFILIATE	SNC Lazuli		AFFILIATE	TGA PBSA Asset Trust 1		SUBSIDIARY
Cityhold Iconic Youth Hostel SNC	98-1433975	AFFILIATE	SNC Peridot		AFFILIATE	TGA PBSA Asset Trust 2		SUBSIDIARY
Cityhold EST Investment S.a.r.l.		AFFILIATE	T-C Pep Holding S.a.r.l.		SUBSIDIARY	TGA PBSA Asset Trust 3		SUBSIDIARY
Cityhold Prinses Cooperatief U.A.		AFFILIATE	T-C Pep Property S.a.r.l.		SUBSIDIARY	TGA PBSA Asset Trust 2		SUBSIDIARY
Cityhold Prinses AcquiCo Cooperatief BV		AFFILIATE	T-C Pep Asset S.a.r.l.		SUBSIDIARY	TGA PBSA Asset Trust 3		SUBSIDIARY
Cityhold Jobbe SAS		AFFILIATE	Gropius Passagen Verwaltungs GmbH		SUBSIDIARY	TGA PBSA Asset Trust 4		SUBSIDIARY
Cityhold Nympe S.a.r.l.		AFFILIATE (22)	Gropius Passagen GmbH & Co KG		SUBSIDIARY (30)	T-C Europe LP	47-2363168	SUBSIDIARY (31)
Cityhold Iconic Hotel OPCO SAS	98-1433939	AFFILIATE	Gropius Passagen GmbH & Co KG		SUBSIDIARY (30)	T-C Europe LP	47-2369576	SUBSIDIARY (31)
Cityhold Propco 9 S.a.r.l.	98-1435880	AFFILIATE	TIAA Lux 5 S.a.r.l.		SUBSIDIARY	T-C Europe LP		SUBSIDIARY
Cityhold Procco 9 S.a.r.l.		AFFILIATE	Erlangen Arcaden GmbH & Co KG		SUBSIDIARY	T-C Nordics Investment AB		SUBSIDIARY
36 Rue La Fayette SAS		AFFILIATE	U.S. Cities Fund, LP	20-1371171	SUBSIDIARY	T-C Nordics Investment AB		SUBSIDIARY
SAS Roosevelt		AFFILIATE	U.S. Cities Fund REIT, LLC	20-1371379	SUBSIDIARY	Sweden Nova Lund 1 AB		SUBSIDIARY
SNC Roosevelt		AFFILIATE (25)	U.S. Cities Fund Operating GP, LLC	20-1364650	SUBSIDIARY	Sweden Nova Lund 2 AB		SUBSIDIARY
Roosevelt Participation S.a.r.l.		AFFILIATE	U.S. Cities Fund Operating, LP	20-1371235	SUBSIDIARY	T-C Luxembourg Neptune Holdings S.a.r.l.		SUBSIDIARY
SNC Roosevelt		AFFILIATE (25)	T-C Falls Center Townhouses LLC	46-5061808	SUBSIDIARY	T-C Neptune Holdings S.a.r.l.		SUBSIDIARY
Courcelles 70 SAS		AFFILIATE	T-C King Street Station LLC	26-1700245	SUBSIDIARY	Neptune Property Venture S.a.r.l.		SUBSIDIARY
Cityhold Euro S.a.r.l.		AFFILIATE (24)	T-C Trio Apartments LLC	45-2892182	SUBSIDIARY	Castel Guelfo I SRL		SUBSIDIARY
Cityhold Propco 7 S.a.r.l.		AFFILIATE	U.S. Cities Industrial CPF Fund LP	81-3738136	SUBSIDIARY	Neptune Holding Spain, S.L.		SUBSIDIARY
Cityhold Propco 10 S.a.r.l.		AFFILIATE	U.S. Cities Industrial CPF Fund REIT, LLC	81-3681230	SUBSIDIARY	Promcat Alternativa, S.L.		SUBSIDIARY
Cityhold Gouden Bocht B.V.		AFFILIATE	U.S. Cities Industrial CPF Fund Operating GP, LLC	81-3671343	SUBSIDIARY	Neptune Madrid Holdco S.L.		SUBSIDIARY
Cityhold Gouden Bocht Monumenten B.V.		AFFILIATE	U.S. Cities Multifamily CPF Fund LP	81-3765537	SUBSIDIARY	Neptune Getafe Propco S.L.		SUBSIDIARY
Redevelopment Property II B.V.	98-1438380	AFFILIATE	U.S. Cities Multifamily CPF Fund REIT, LLC	81-3716920	SUBSIDIARY	Neptune Las Rozas Outlet S.L.		SUBSIDIARY
Cityhold Propco 12 S.a.r.l.		AFFILIATE	U.S. Cities Multifamily CPF Fund Operating GP, LLC	81-3716920	SUBSIDIARY	Neptune San Sebastian Outlet S.L.		SUBSIDIARY
Cityhold GC Investment S.a.r.l.		AFFILIATE	U.S. Cities Multifamily CPF Fund Operating LP	81-3794611	SUBSIDIARY	Neptune Polish HoldCo 2 B.V.		SUBSIDIARY
OVG Cloud S.a.r.l.		AFFILIATE (23)	U.S. Cities Office CPF Fund LP	81-3814378	SUBSIDIARY	Neptune Ursus SP, z.o.o.		SUBSIDIARY
OVG Cloud S.a.r.l.		AFFILIATE (23)	U.S. Cities Office CPF Fund REIT, LLC	81-3911937	SUBSIDIARY	Neptune Polish Property Venture BV		SUBSIDIARY
Cityhold Sterling S.a.r.l.		AFFILIATE	U.S. Cities Office CPF Fund Operating GP, LLC	81-3881522	SUBSIDIARY	Neptune Krakow SP, z.o.o.		SUBSIDIARY
Cityhold UK Holding S.a.r.l.		AFFILIATE	U.S. Cities Office CPF Fund Operating LP	81-3839477	SUBSIDIARY	Neptune Annapol SP, z.o.o.		SUBSIDIARY
Cityhold UK Investment S.a.r.l.		AFFILIATE	U.S. Cities Retail CPF Fund LP	81-3437405	SUBSIDIARY	Neptune Poznan SP, z.o.o.		SUBSIDIARY
London Belgrave Unit Trust		AFFILIATE (26)	U.S. Cities Retail CPF Fund REIT, LLC	81-3573421	SUBSIDIARY	Neptune OPCJ SAS		SUBSIDIARY
New Fetter Lane Unit Trust		AFFILIATE (27)	U.S. Cities Retail CPF Fund Operating GP, LLC	81-3578259	SUBSIDIARY	Roppenheim Holding SAS		SUBSIDIARY
60 Great Portland Street Unit Trust		AFFILIATE (28)	U.S. Cities Retail CPF Fund Operating LP	81-3473773	SUBSIDIARY	Roppenheim Outlet SNC		SUBSIDIARY (32)
70 St Mary Axe Unit Trust		AFFILIATE (29)	TCAM Core Prop Fund REIT 2 LLC	47-4935916	SUBSIDIARY	Neptune Amsterdam B.V.		SUBSIDIARY
						Neptune Gilwice Sp, z.o.o.		SUBSIDIARY
						Neptune Roppenheim Holding S.a.r.l.		SUBSIDIARY
						Roppenheim Outlet SNC		SUBSIDIARY (32)
						Neptune Viculungo I S.r.l.		SUBSIDIARY

(22) Cityhold Nympe S.a.r.l. (Nympe) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.a.r.l., which owns 88% of Nympe, and 3% owned by wholly-owned ND Europe Office Holding S.a.r.l.

(23) OVG Cloud S.a.r.l. is owned by TIAA via a 25% ownership of Cityhold Propco 11 S.a.r.l. (10.1% of OVG) and Cityhold Propco 12 S.a.r.l., which owns Cityhold GC Investment S.a.r.l. (10.1% of OVG) and 79.8% of OVG.

(24) Cityhold Euro S.a.r.l. (CES) is owned by TIAA via a 25% ownership of Cityhold Propco 9 S.a.r.l., which owns 88% of CES, and 3% owned by wholly-owned ND Europe Office Holding S.a.r.l.

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

(26) London Belgrave Unit Trust (LBUT) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.8% of LBUT) and Cityhold UK Investment S.a.r.l. (0.2%).

(27) New Fetter Lane Unit Trust (NFLUT) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.9% of NFLUT) and Cityhold UK Investment S.a.r.l. (0.1%).

(28) 60 Great Portland Street Unit Trust (60GPS) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.a.r.l., which owns Cityhold UK Holding S.a.r.l. (99.4% of 60GPS) and Cityhold UK Investment S.a.r.l. (0.6%).

(29) 70 St. Mary Axe Unit Trust (SMAUT) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.a.r.l., which owns SMA Holding S.a.r.l. (99.9% of SMAUT) and Cityhold UK Investment S.a.r.l. (0.1%).

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

(31) 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.

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

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

**LISTING 3 (CONTINUED):**

COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP	COMPANY	FEIN	RELATIONSHIP
T-C GA Real Estate Holdings, LLC	45-2877772	SUBSIDIARY	T-C GA Real Estate Holdings, LLC (continued)			T-C Waterford Blue Lagoon, LLC (continued)		
8 Spruce Street GA Investor, LLC	46-0959792	SUBSIDIARY	T-C Legacy Place Member, LLC	46-1120016	SUBSIDIARY	Waterford Blue Lagoon REIT LP	47-5305678	SUBSIDIARY
FC 8 Spruce Holdings, LLC	46-1403221	AFFILIATE	Legacy Place Associates, LLC	46-0876833	SUBSIDIARY	5201-5301 Waterford General Partner LLC	47-5642524	SUBSIDIARY
FC 8 Spruce Street Residential, LLC		AFFILIATE	300 Legacy Place Boulevard LLC		SUBSIDIARY	5201-5301 Waterford Operating LP	47-5541032	SUBSIDIARY
2300 Broadway Storage Operator, LLC	84-2144204	SUBSIDIARY	Legacy Place Properties, LLC		SUBSIDIARY	5200 Waterford General Partner LLC	47-5672651	SUBSIDIARY
Nuveen Global Cities REIT, Inc.	82-1419222	SUBSIDIARY	T-C Republic Square Member LLC	47-2903922	SUBSIDIARY	5200 Waterford Operating LP	47-5498897	SUBSIDIARY
Nuveen Global Cities REIT LP, LLC	82-1502883	SUBSIDIARY	T-C Republic Square Venture LLC	47-2867784	SUBSIDIARY	1000 Waterford General Partner LLC	81-0722154	SUBSIDIARY
Nuveen Global Cities REIT OP, LP			T-C Republic Square Mezzanine LLC	47-3091198	SUBSIDIARY			
NR 1 National Street LLC	82-3527067	SUBSIDIARY	T-C Republic Square Owner LLC	47-2793452	SUBSIDIARY	701-703 Waterford General Partner LLC	47-5445045	SUBSIDIARY
NR 844 North LLC			The Flats DC Grocery LLC	47-1379500	SUBSIDIARY	701-703 Waterford Operating LP	47-5471474	SUBSIDIARY
NR 9725 Datapoint Drive LLC	84-3576911	SUBSIDIARY	The Flats 130 DC Residential LLC	47-1347366	SUBSIDIARY	Waterford Core REIT LP	82-2646233	SUBSIDIARY
NR APCF Investor Ltd.	82-5519657	SUBSIDIARY	The Flats 140 DC Residential LLC	47-1363564	SUBSIDIARY	Waterford Core 800 REIT General Partner LLC		
NR Deform Hills LLC	82-5519657	SUBSIDIARY	T-C JK I, LLC	46-4567368	SUBSIDIARY	Waterford Core General Partner LLC	81-0733012	SUBSIDIARY
NR Denver Industrial Portfolio LLC	82-359243	SUBSIDIARY	Adeoti Empreendimentos Imobiliários Ltda		SUBSIDIARY (33)	Waterford Core Operating LP	47-5587163	SUBSIDIARY
NR East Sege Lily LLC	83-3651003	SUBSIDIARY	Adeoti Empreendimentos Imobiliários Ltda		SUBSIDIARY (33)	Waterford Core II General Partner LLC	82-2672297	SUBSIDIARY
NR ECF Investor Ltd.			T-C JK II LLC	47-4095803	SUBSIDIARY	TGA 10th Street Business Park LLC	84-3332496	SUBSIDIARY
NR Henderson 215 LLC	83-1495411	SUBSIDIARY	T-C Lux Fund Holdings LLC			TGA 299 Franklin LLC	81-2769108	SUBSIDIARY
NR Kirkland Crossing LLC	82-3556058	SUBSIDIARY	European Cities Partnership SCSp		AFFILIATE (12)	TGA 127-137 Franklin LLC	82-1645257	SUBSIDIARY
NR Main Street at Kinwood LLC			Global Real Estate Debt Partners – Fund I (UK)		SUBSIDIARY (20)	TGA 600 College Road LLC	81-3988795	SUBSIDIARY
NR Massachusetts REIT Member LLC	85-3509880	SUBSIDIARY				TGA 600 College Road LLC	81-3988795	SUBSIDIARY
NR MOB 1335 North Mill Street LLC						TGA 3401 North Ashton Blvd LLC	83-2957526	SUBSIDIARY
NR San Antonio Industrial Building LLC	85-4201485	SUBSIDIARY				T-C MV Member LLC	82-4830474	SUBSIDIARY
NR Tacara at Steiner Ranch LLC	82-5503093	SUBSIDIARY				TGA 3851 Grandpine Way LLC	82-4830474	SUBSIDIARY
Nuveen Global Cities REIT Lending LLC	47-1816789	SUBSIDIARY				Asia Pacific Cities Fund, FCP		SUBSIDIARY (36)
T-C 2 Herald Square Member LLC	47-1535030	SUBSIDIARY				TGA Real Estate Fund Holdings, LLC	82-2311300	SUBSIDIARY
T-C 2 Herald Square Venture LLC	47-1650509	SUBSIDIARY				Asia Pacific Cities Fund, FCP		SUBSIDIARY (36)
T-C 2 Herald Square Owner LLC	47-1488131	SUBSIDIARY				TGA Auburn Business Park LLC	84-3830265	SUBSIDIARY
T-C 1101 Pennsylvania Avenue LLC	27-2952349	SUBSIDIARY				TGA Aurora DC III LLC	84-3285557	SUBSIDIARY
T-C 1101 Pennsylvania Avenue Venture LLC	27-2952617	SUBSIDIARY				TGA Baltimore IC LLC	84-3475931	SUBSIDIARY
T-C 33 Arch Street Member, LLC	46-1851206	SUBSIDIARY				TGA Barnes Canyon Life Science LLC	83-1851559	SUBSIDIARY
T-C 33 Arch Street Venture, LLC	46-1805501	SUBSIDIARY				TGA PC MCF Investor Member LLC	85-3076626	SUBSIDIARY
T-C 33 Arch Street, LLC	45-2782699	SUBSIDIARY				TGA Beckwith Farms LLC	84-3303586	SUBSIDIARY
T-C 470 Park Avenue South Member LLC	46-1754709	SUBSIDIARY				TGA Bedford Park LLC	84-3314123	SUBSIDIARY
Nuveen Global Cities REIT Lending LLC	46-1828055	SUBSIDIARY				TGA Boulder Creek LLC	85-4073222	SUBSIDIARY
T-C 475 Fifth Avenue Member, LLC	46-1839003	SUBSIDIARY				TGA Bridge Creek LLC	84-3441362	SUBSIDIARY
T-C 475 Fifth Avenue Venture LLC						TGA Bridge Point LLC	84-2939313	SUBSIDIARY
T-C 475 Fifth Avenue, LLC	45-3229803	SUBSIDIARY				TGA Cactus DC I LLC	84-2939313	SUBSIDIARY
T-C 800 17th Street NW Member LLC	47-2189075	SUBSIDIARY				TGA Cactus DC II LLC	84-2939493	SUBSIDIARY
T-C 800 17th Street NW Venture LLC	47-2118640	SUBSIDIARY				TGA Capital Beltway CC LLC	84-3523623	SUBSIDIARY
T-C 800 17th Street NW Owner LLC	47-2069910	SUBSIDIARY				TGA Center Square DC LLC	84-3487859	SUBSIDIARY
T-C 888 Brannan Member LLC	47-4665824	SUBSIDIARY				TGA Centerpointe LLC	84-3314029	SUBSIDIARY
T-C 888 Brannan Venture, LLC	47-4684031	SUBSIDIARY				TGA Central Green LLC	83-3799476	SUBSIDIARY
T-C 888 Brannan Owner LLC	47-4674147	SUBSIDIARY				TGA Central Square Investor Member LLC	84-4376282	SUBSIDIARY
T-C 888 Brannan TRS, LLC	47-5605380	SUBSIDIARY				TGACSE Central Square Holdings LLC	84-4880676	SUBSIDIARY
T-C 2300 Broadway, LLC	45-347970	SUBSIDIARY				TGACSE Central Square LLC	84-4893448	SUBSIDIARY
T-C Aspira LLC	46-1220681	SUBSIDIARY				TGACSE Midwood Corners LLC	84-4923976	SUBSIDIARY
T-C Franklin Square Member, LLC	46-1794486	SUBSIDIARY				TGACSE Morningstar LLC	84-4893383	SUBSIDIARY
T-C Franklin Square Venture LLC	26-0011770	SUBSIDIARY				TGACSE Triangle LLC	84-4824033	SUBSIDIARY
TIAA Franklin Square, LLC						TGA Connections at Athens Investor Member LLC	83-0780652	SUBSIDIARY
T-C Hall of States Member LLC	47-2023405	SUBSIDIARY				PEP-TH Athens, LLC	61-1892161	SUBSIDIARY
T-C Hall of States Venture LLC	47-2043468	SUBSIDIARY				PEP Athens, LLC	83-1011298	SUBSIDIARY
T-C Hall of States Owner LLC	47-2034237	SUBSIDIARY				TGA Creekside Village Investor Member LLC	85-1065983	SUBSIDIARY
T-C Kings Crossing, LLC	45-4045858	SUBSIDIARY				TGA East Coronado Industrial LLC		SUBSIDIARY
						TGA East Miraloma Industrial LLC		SUBSIDIARY

(33) 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

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

(20) 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%.

(34) 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.

(35) 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%.

(36) Asia Pacific Cities Fund, FCP is owned 27.7% by TGA APAC Fund Holdings, LLC and 27.7% by TGA Real Estate Fund Holdings, LLC

**ANNUAL STATEMENT FOR THE YEAR 2020 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
TEFF Holdco LLC	81-2146865	SUBSIDIARY	TGA European RE Holdings I, LLC	83-2810033	SUBSIDIARY	TGA MS Self Storage Investor Member LLC	83-1916152	SUBSIDIARY
TIAA European Farmland Fund GP LP	98-1310748	SUBSIDIARY (4)	Eagle GPCo S.à r.l.		SUBSIDIARY	Morningstar NRE Self Storage Portfolio LLC	83-2379583	SUBSIDIARY
TIAA European Farmland Fund LP	98-1310748	SUBSIDIARY	Eagle Partnership SCSp		SUBSIDIARY	MSC Bentonville, LLC		SUBSIDIARY
TEFF Holding S.à r.l.		SUBSIDIARY	Eagle JVCo S.à r.l.		SUBSIDIARY	MSC Boerne, LLC		SUBSIDIARY
TEFF Investments B.V.		SUBSIDIARY	CB Kriearu Dzwei GmbH		SUBSIDIARY	MSC Buda, LLC		SUBSIDIARY
Areal III Spolka z o.o.		SUBSIDIARY	VIE Student House A GmbH & Co KG		SUBSIDIARY (37)	MSC Carolinas, LLC		SUBSIDIARY
Hodowla Zwierzat Zarodowych Choczewo Spolka z o.o.		SUBSIDIARY	Eagle Austria Holdings S.à r.l.		SUBSIDIARY (37)	MSC Dam Storage, LLC		SUBSIDIARY
Hodowla Zwierzat Zarodowych Wieruchino Spolka z o.o.		SUBSIDIARY	Studenthouse Rua Manuel Pereira, S.A		SUBSIDIARY	MSC Greenhouse, LLC		SUBSIDIARY
Hodowla Zwierzat Zarodowych Zamowiec Spolka z o.o.		SUBSIDIARY	Wroclaw Prusa 9 sp. z o.o.		SUBSIDIARY	MSC Highway 521 Storage, LLC		SUBSIDIARY
Dangro Invest SA		SUBSIDIARY	TK Living GPCo Sarl		SUBSIDIARY	MSC Midtown Atlanta, LLC		SUBSIDIARY
AGRA Spolka z o.o.		SUBSIDIARY	TK Living Partnership SCSp		SUBSIDIARY	MSC MTP, LLC		SUBSIDIARY
AGRAMAX Spolka z o.o.		SUBSIDIARY	Lotomint S.L.		SUBSIDIARY	MSC Peachtree, LLC		SUBSIDIARY
AGRO - DUBLINY SP. z o.o.		SUBSIDIARY	Carminsin S.L.		SUBSIDIARY	MSC South End, LLC		SUBSIDIARY
AGROLAND Spolka z o.o.		SUBSIDIARY	Sanfergar S.L.		SUBSIDIARY	MSC Spring Branch, LLC		SUBSIDIARY
AMAL Spolka z o.o.		SUBSIDIARY	Tinesen S.L.		SUBSIDIARY	MSC Tallahassee, LLC		SUBSIDIARY
AGRSERVICE Spolka z o.o.		SUBSIDIARY	Fenway Center Holding 1-2, LLC	82-2708488	SUBSIDIARY	MSC Yorktown, LLC		SUBSIDIARY
CISY Spolka z o.o.		SUBSIDIARY	Fenway Center Owner 1-2, LLC	82-2708488	SUBSIDIARY	TGA North Orange Industrial LLC		SUBSIDIARY
MILKOWO Sp. z o.o.		SUBSIDIARY	TGA JL Polaris Square IC I LLC	84-3523773	SUBSIDIARY	TGA North Miller Industrial LLC		SUBSIDIARY
SATOPY Spolka z o.o.		SUBSIDIARY	TGA Franklin Square IC II LLC	84-3523813	SUBSIDIARY	TGA O'Hare Logistics Center IV LLC	84-4774106	SUBSIDIARY
SEB-AGRO Sp. z o.o.		SUBSIDIARY	TGA Freepport DC LLC	84-3332846	SUBSIDIARY	TGA Octave Apartments LLC	85-3510351	SUBSIDIARY
SOBIERADZ Spolka z o.o.		SUBSIDIARY	TGA Hagerstown DC LLC	84-3463522	SUBSIDIARY	TGA Pacific Landing LLC	85-4396119	SUBSIDIARY
Pszennol SA		SUBSIDIARY	TGA Hollins End LLC	84-3475313	SUBSIDIARY	TGA Park 35 LLC	84-3254662	SUBSIDIARY
BUDUS Spolka z o.o.		SUBSIDIARY	TGA I-95 DC LLC	84-3523721	SUBSIDIARY	TGA Park 55 LLC	84-3254103	SUBSIDIARY
LOZICE Sp. z o.o.		SUBSIDIARY	TGA Japan Holdings, LLC	81-3602072	SUBSIDIARY	TGA Park 88 LLC	84-3254979	SUBSIDIARY
OGARDY SP. z o.o.		SUBSIDIARY	TGA Japan Holdings Pte Ltd		SUBSIDIARY	TGA Pleasant Prairie Center LLC	83-3250233	SUBSIDIARY
ROLA Spolka z o.o.		SUBSIDIARY	TGA Japan GK Holdings Pte Ltd		SUBSIDIARY	TGA Prairie Point LLC	84-3285659	SUBSIDIARY
ROLPOL Spolka z o.o.		SUBSIDIARY	TGA Ginza 115 Holdings Pte Ltd		SUBSIDIARY	TGA Renton Park 405 LLC		SUBSIDIARY
ROLZBUD Spolka z o.o.		SUBSIDIARY	TGA JL Investor Member LLC	84-3718861	SUBSIDIARY	TGA Sandy Commerce Park LLC	83-2938932	SUBSIDIARY
SZAFIR SP. z o.o.		SUBSIDIARY	TGA JL II Investor Member LLC	84-4376472	SUBSIDIARY	TGA Somerset IC LLC	84-3487605	SUBSIDIARY
WALICHNOWY Sp. z o.o.		SUBSIDIARY	661 Dulles Park CT P JV, LLC		SUBSIDIARY	TGA Sparrow Investor LLC	85-2863856	SUBSIDIARY
WEZINY SP. z o.o.		SUBSIDIARY	TGA Landover DC LLC	84-3523582	SUBSIDIARY	TGA Sterling DC LLC	84-3253392	SUBSIDIARY
ZIEMROL Spolka z o.o.		SUBSIDIARY	TGA Maryland Farms Holdings LLC		SUBSIDIARY	TGA TCA Durham Logistics Center Investor Member LLC		SUBSIDIARY
Adamas SA		SUBSIDIARY	U.S. Cities Office Fund Maryland Farms Co-Invest		SUBSIDIARY (10)	TGA TCA Durham Logistics Center LLC		SUBSIDIARY
CIESZYSLAW SP z o.o.		SUBSIDIARY	TGA Lakes at Indian Creek Investor Member LLC	85-4075985	SUBSIDIARY	TGA The Apartments at Blakeney LLC	85-3509669	SUBSIDIARY
JAROSLAWSKO I SP. z o.o.		SUBSIDIARY	TGA MH Investor Member LLC	84-2765297	SUBSIDIARY	TGA The Warehouse At CH Investor Member LLC	84-3093962	SUBSIDIARY
JAROSLAWSKO II SP. z o.o.		SUBSIDIARY	TGA MKP Member LLC	82-1169804	SUBSIDIARY	TGAP The Warehouse At CH Owner LLC	84-3055465	SUBSIDIARY
JASIONNO Spolka z o.o.		SUBSIDIARY	TGA MKP Venture LLC	82-1198745	SUBSIDIARY	TGAP The Warehouse At CH LLC	84-3055701	SUBSIDIARY
OPAL SP z o.o.		SUBSIDIARY	TGA MKP REIT LLC	82-1187131	SUBSIDIARY	TGA Tri-State Commerce Center LLC		SUBSIDIARY
TEYRI SP. z o.o.		SUBSIDIARY	TGA MOB South Boerne LLC		SUBSIDIARY	TGA Twelve100 Apartments LLC	85-3917654	SUBSIDIARY
Gospodarstwo Okopy Sp. z o.o.		SUBSIDIARY	TGA Montague Investor Member, LLC	81-4232788	SUBSIDIARY	TGA University Parcels LLC		SUBSIDIARY
Agrohop Bellice Sp. z o.o.		SUBSIDIARY	RCD TGA Pierrepont Partners LLC		SUBSIDIARY	TGA Van Dorens West LLC	84-3830895	SUBSIDIARY
Agrohop Sp. z o.o.		SUBSIDIARY	TGA Montrose Residences Investor Member, LLC	81-3542251	SUBSIDIARY	TGA Vista Point South LLC	84-3441798	SUBSIDIARY
Agrohop Service Sp. z o.o.		SUBSIDIARY	TGA Near East LLC	83-4153778	SUBSIDIARY	TGA Washington DC CC LLC	84-3527380	SUBSIDIARY
Agrohop Sp. z o.o.		SUBSIDIARY	TGA Nex Investor LLC	85-1291326	SUBSIDIARY	The Residences at La Colombe for Investors LLC		SUBSIDIARY
Agrohop Bis Sp. z o.o.		SUBSIDIARY	TGA NJAHP Investor Member LLC		SUBSIDIARY	TGA Yorktown Apartments LLC	83-0723201	SUBSIDIARY
Cieszanowice Solar Park sp. z o.o.		SUBSIDIARY	NJAHP Preservation Associates JV LLC		SUBSIDIARY	TGAM Agribusiness Fund LP	81-1994278	SUBSIDIARY
TGA Eastridge Investor Member LLC		SUBSIDIARY	TGA NJAHP II Investor Member LLC		SUBSIDIARY	TIAA Administrative Services LLC	82-2826183	SUBSIDIARY
TGA King EastRidge Venture LLC		SUBSIDIARY	HVPF NJ BX, LLC		SUBSIDIARY			
TGA King EastRidge Owner LLC		SUBSIDIARY	TGA NYCAHP I Investor Member LLC	85-2859128	SUBSIDIARY			
TGA Emerald Corporate Park LLC		SUBSIDIARY	Hudson Valley Preservation Fund II, LLC		SUBSIDIARY			
TGA Englewood DC LLC	84-3502383	SUBSIDIARY						
TGA Enterprise Park Business Center LLC		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

(37) VIE Student House A GmbH & Co KG is controlled by TIAA, and partially owned indirectly by Eagle Austria Holdings S.à r.l., which owns 94%, and CB Kriearu Dzwei GmbH, which owns 6%.

(10) U.S. Cities Office Fund Maryland Farms Co-Invest is ultimately controlled and owned entirely by TIAA, with 51% owned by USCOF Maryland Farms Holdings LLC and 49% owned by TGA Maryland Farms Holdings LLC.



**ANNUAL STATEMENT FOR THE YEAR 2020 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 RFS, LLC	82-2885306	SUBSIDIARY
TIAA Advisory, LLC	82-2335773	SUBSIDIARY
TIAA-CREF Insurance Agency, LLC	20-2904312	SUBSIDIARY
TIAA Shared Services, LLC	85-3343718	SUBSIDIARY
TIAA SMA Strategies, LLC	81-2755014	SUBSIDIARY
TIAA-Stonepeak Investments I, LLC	45-3029655	SUBSIDIARY
TIAA-Stonepeak Investments II, LLC	45-3030923	SUBSIDIARY
TIAA Super Regional Mall Member Sub, LLC	45-3164764	SUBSIDIARY
T-C Super Regional Mall Venture, LLC	45-3164764	SUBSIDIARY
T-C International Plaza REIT LLC	46-4623585	SUBSIDIARY
T-C International Plaza Investor GP LLC	46-4623585	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	46-2726147	SUBSIDIARY
T-C Las Vegas Retail Investor LLC	46-2726147	SUBSIDIARY
Grand Canal Shoppes Holdings, LLC		AFFILIATE
T-C Midwest Retail, LLC	45-2211957	SUBSIDIARY
CBL/T-C, LLC		SUBSIDIARY
T-C Montgomery Mall, LLC	27-4117159	SUBSIDIARY
Montgomery Mall of Maryland, LLC	95-4658637	SUBSIDIARY
TIAA SynGas, LLC	45-1283866	SUBSIDIARY
730 Catsolar, LLC	13-1624203	SUBSIDIARY
Catalina Solar Lessee Holdco, LLC		SUBSIDIARY
Catalina Solar Lessee, LLC		SUBSIDIARY
SG Solutions, LLC	56-2492641	AFFILIATE
AE Investor II, LLC	27-0195010	SUBSIDIARY
TIAA Union Place Phase I, LLC	20-8892977	SUBSIDIARY
Union Place Phase I, LLC	20-8281443	SUBSIDIARY
TIAA Wind Investments, LLC	45-4486211	SUBSIDIARY
Capistrano Wind Partners, LLC	45-3743502	AFFILIATE
TIAA-CREF LPHC, LLC	20-8384004	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
TIAA-CREF Tuition Financing, Inc.	13-4026557	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 Industrial Fund LP		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 Volente, LLC		SUBSIDIARY

COMPANY	FEIN	RELATIONSHIP
U.S. Core-Plus Real Estate Debt Fund LP	82-3988257	SUBSIDIARY
CRED REIT LLC	82-3760575	SUBSIDIARY
CRED REIT Holdco LLC	47-1938723	SUBSIDIARY
CRED Glenhardie LLC	84-2113010	SUBSIDIARY
CRED HO LLC	85-1296109	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	83-3184068	SUBSIDIARY
CRED West Coast Industrial LLC	83-4107560	SUBSIDIARY
Western A Midwest TN, LLC	84-3440905	SUBSIDIARY
WRC Properties, LLC	51-0141732	SUBSIDIARY

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			13-6110585	3792687			TIAA Board of Overseers	NY	UIP					N	
1216	Teachers Insurance and Annuity Association of America	69345	13-1624203	1607170	315038		Teachers Insurance and Annuity Association of America	NY	UDP	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	N	
			45-2401857	4618298			730 Holdings, LLC	DE	NIA	TIAA Board of Overseers	Ownership	100.000	TIAA Board of Overseers	N	
			13-6022042		777535		College Retirement Equities Fund	NY	NIA	CREF Board of Overseers	Board		CREF Board of Overseers	N	
1216	Teachers Insurance and Annuity Association of America	60142	13-3917848	4314415	1429401		TIAA-CREF Life Insurance Company	NY		Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-1595484	4747826			Nuveen, LLC	DE	DS	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-3407371	5042621			Nuveen Services, LLC	DE	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-3905273	4599865			TIAA-CREF Asset Management, LLC	DE	NIA	Nuveen, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1272900	4952732			L&C Special Member Holdco, LLC	DE	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-3889185	4866932			GTR Special Member Holdco LLC	DE	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-4374969				TIAA International GP LLC	DE	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-3586142	4314303	887793		TIAA-CREF Investment Management, LLC	DE	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-3870972	4716541			Nuveen Alternative Holdings, LLC	DE	NIA	TIAA-CREF Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1467545	4974190			AGR Partners LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	75.000	TIAA Board of Overseers	N	
			36-4853278				AGR Services LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	1.000	TIAA Board of Overseers	N	100
			36-4853278				AGR Services LLC	DE	NIA	AGR Partners LLC	Ownership	99.000	TIAA Board of Overseers	N	100
							AGR Special Opportunities GP, LLC	DE	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4328253				Nuveen Agribusiness Fund III GP, LLC	DE	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1870559	5010657			TGAM Agribusiness Fund GP LLC	DE	NIA	AGR Partners LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-5558395	4724096			Beaver Investments Holdings, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			80-0026976	4724108	1392090		Greenwood Resources, Inc.	DE	NIA	Beaver Investments Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4961006			Greenwood Resources Brasil, Ltda.	BRA	NIA	Greenwood Resources, Inc.	Ownership	1.000	TIAA Board of Overseers	N	200
			45-1875074	4724153			Greenwood Resources Capital Management, LLC	DE	NIA	Greenwood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			20-8501127	4868413			GTFP GP, LLC	DE	NIA	Greenwood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			20-8955976	4867863			GWR-GTFP Investment, LLC	DE	NIA	Greenwood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4724144			GWR International Ltd.	VGB	NIA	Greenwood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			20-3188681	4724386			GWR China Ltd.	VGB	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
				4724377			GWR SA, Ltd.	VGB	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
				4724395			Greenwood Resources Chile, S.A.	CHL	NIA	Greenwood Resources SA, Ltd.	Ownership	95.000	TIAA Board of Overseers	N	
			98-1016332	4868392			GWR Europe Ltd.	GBR	NIA	GWR International Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
			98-1016335	4868404			Greenwood Resources Poland sp Z.o.o.	POL	NIA	GWR Europe Ltd.	Ownership	100.000	TIAA Board of Overseers	N	
			47-4557075	4887580			Greenwood Resources Forest Management, LLC	DE	NIA	Greenwood Resources, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4961006			Greenwood Resources Brasil, Ltda.	BRA	NIA	Greenwood Resources Forest Management, LLC	Ownership	99.000	TIAA Board of Overseers	N	200
							Greenwood Resources Forest Management, LLC								
				4796600			GWR Uruguay S.A.	URY	NIA		Ownership	100.000	TIAA Board of Overseers	N	
				4844369			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	
			83-1177850				Churchill Fund GP II LLC	DE	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
			98-1449979				Churchill Fund GP II S.a.r.l.	LUX	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Churchill Junior Capital Opportunities Fund II Carry-Co, LLC	DE	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Churchill Junior Capital Opportunities Fund II GP, LLC	DE	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Churchill Junior Capital Opportunities Fund II GP Sarl	LUX	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	
			85-3272173				Churchill MSLF Special GP LLC	DE	NIA	Churchill Asset Management LLC	Ownership	100.000	TIAA Board of Overseers	N	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			82-0735838 82-3784145	5106484			Churchill Special Member LLC Churchill Warehouse LLC Nuveen Churchill Administration LLC	DE DE DE	NIA NIA NIA	Churchill Asset Management LLC Churchill Asset Management LLC Churchill Asset Management LLC	Ownership Ownership Ownership	100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N	
			81-1817732 45-5044435 45-5044681 47-1192644 47-1197292 47-1208361 83-2245173	5041615 4867658 4867667 4753564 4754776 4866969			TGAM Churchill Fund GP LLC Global AG AIV (CN) GP, LLC Global Agriculture AIV (CN), LP Global Ag II AIV GP LLC Global Agriculture II AIV, LP GTR Investor Fund GP LLC	DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	Churchill Asset Management LLC Nuveen Alternative Holdings, LLC Global AG AIV (CN) GP, LLC Nuveen Alternative Holdings, LLC Global Ag II AIV GP LLC Nuveen Alternative Holdings, LLC	Ownership Ownership Management Ownership Management Ownership	100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N	
			45-4288013	4866941			NAP Investors GP, LLC NCBDC Holdings LLC Nuveen Churchill Advisors LLC Nuveen Alternatives Advisors, LLC Nuveen Churchill Direct Lending Corp. TPS Investors GP, LLC	DE DE DE DE MD DE	NIA NIA NIA NIA NIA NIA	Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC NCBDC Holdings LLC Nuveen Alternatives Advisors, LLC Nuveen Alternatives Advisors, LLC Nuveen Alternatives Advisors, LLC	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N	
			45-4288091	4801858			Nuveen Alternatives Services, LLC GAP II NZ GP Limited	DE NZL	NIA NIA	Nuveen Alternative Holdings, LLC Nuveen Alternatives Services, LLC	Ownership Ownership	100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N	
			98-1310748 47-1515836 84-1819349	5041697 5041660 4802819			TIAA European Farmland Fund GP LP TCAS Global Investments LLC Nuveen Global Farmland Fund GP, LLC Nuveen Global Farmland Fund Lux GP S.à r.l. Nuveen Global Impact Fund GP, LLC Nuveen Global Impact Fund Lux GP S.à r.l.	CYM DE DE LUX DE LUX	NIA NIA NIA NIA NIA NIA	Nuveen Alternatives Services, LLC Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC Nuveen Global Farmland Fund GP, LLC Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC	Ownership Ownership Ownership Ownership Ownership Ownership	50.000 100.000 100.000 100.000 100.000 100.000	TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N .N .N	400
			84-5180164				Nuveen International Holdings LLC Nuveen Canada Company Nuveen Japan Co., Limited Nuveen UK, Limited	DE CAN JPN GBR	NIA NIA NIA NIA	Nuveen International Holdings, LLC Nuveen International Holdings LLC Nuveen International Holdings LLC Nuveen International Holdings LLC	Ownership Ownership Ownership 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	
			81-4349631 81-4290269 81-4323796	5040579 5079083 5079104 5083718			Nuveen International Holdings LLC TGAM APAC LLC TGAM HK HC LLC Nuveen Hong Kong Limited	DE DE DE HKG	NIA NIA NIA NIA	Nuveen International Holdings LLC Nuveen International Holdings LLC TGAM APAC LLC TGAM HK HC LLC	Ownership Ownership Ownership Ownership	100.000 33.300 25.000 100.000	TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers TIAA Board of Overseers	.N .N .N .N	500 600
			81-4306975 81-4323796 81-4499397 81-4323796 81-4359164 81-4323796 81-4390558 81-4290269 81-4306975 81-4499397 81-4359164 81-4290269 81-4306975 81-4499397 81-4359164 81-4290269 81-4306975 81-4499397 81-4359164	5079113 5083718 5079122 5083718 5079131 5083718 5079092 5079104 5079113 5079122 5079131 5079104 5079113 5079122 5079131 5079104 5079113 5079122 5079131			TGAM Asia LLC TGAM HK HC LLC TIAA International APAC LLC TGAM HK HC LLC TIAA International Asia LLC TGAM HK HC LLC TIAA International Subsidiary HC LLC TGAM APAC LLC TGAM Asia LLC TIAA International APAC LLC TIAA International Asia LLC TGAM APAC LLC TGAM Asia LLC TIAA International APAC LLC TIAA International Asia LLC TGAM APAC LLC TGAM Asia LLC TIAA International APAC LLC TIAA International Asia LLC	DE DE DE DE DE DE DE DE DE DE DE DE DE DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	TGAM Subsidiary HC LLC TGAM Asia LLC TGAM Subsidiary HC LLC TIAA International APAC LLC TGAM Subsidiary HC LLC TIAA International Asia LLC Nuveen International Holdings LLC TIAA International Subsidiary HC LLC TIAA International Subsidiary HC LLC TIAA International Subsidiary HC LLC Nuveen International Holdings LLC TIAA International Subsidiary HC LLC TIAA International Subsidiary HC LLC TIAA International Subsidiary HC LLC Nuveen International Holdings LLC Nuveen International Holdings LLC TIAA International Subsidiary HC LLC TIAA International Subsidiary HC LLC	Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership Ownership	33.300 25.000 33.300 25.000 33.300 25.000 100.000 33.300 33.300 33.300 33.300 33.300 33.300 33.300 33.300 33.300 33.300 33.300	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 .N .N	700 600 800 600 900 600
			81-4262460 26-2748598 82-2986445 82-4598778 82-3751720	5079074 4601487			Nuveen Real Estate Global LLC Nuveen Global Investments LLC Nuveen GP Holding Company LLC Nuveen CRED GP Member LLC CRED GP LLC U.S. Cities Office Fund GP LLC	LUX DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	Nuveen Alternative Holdings, LLC Nuveen Alternative Holdings, LLC Nuveen Real Estate Global LLC Nuveen Real Estate Global LLC Nuveen CRED GP Member LLC Nuveen CRED GP Member LLC Nuveen GP Holding Company 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	.N .N .N .N .N .N .N	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			61-1914684				U.S. Cities Office Fund LP	DE	NIA	U.S. Cities Office Fund GP LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Office Fund REIT LLC	DE	NIA	U.S. Cities Office Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			36-4919858				U.S. Cities Office Fund Operating GP LLC	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Office Fund Operating LP	DE	NIA	U.S. Cities Office Fund REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
							USCOF Maryland Farms Holdings LLC	DE	NIA	U.S. Cities Office Fund Operating LP	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Office Fund Maryland Farms Co-Invest	DE	NIA	USCOF Maryland Farms Holdings LLC	Ownership	51.000	TIAA Board of Overseers	N	1000
							VRE-NRE Maryland Farms Venture	DE	NIA	U.S. Cities Office Fund Maryland Farms Co-Invest	Ownership	97.000	TIAA Board of Overseers	N	
			85-3371600				USCOF Optical Court LLC	DE	NIA	U.S. Cities Office Fund Operating LP	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	
			82-4054235				U.S. Cities Retail Fund GP LLC	DE	NIA	Nuveen GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			85-2037572				U.S. Strategic Industrial Fund II GP LLC	DE	NIA	Nuveen GP Holding Company LLC	Ownership	100.000	TIAA Board of Overseers	N	
			85-2116787				U.S. Strategic Industrial Fund II LP	DE	NIA	U.S. Strategic Industrial Fund II GP LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Strategic Industrial Fund Holding Company II LLC	DE	NIA	U.S. Strategic Industrial Fund II LP	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Imajn Holdings Member LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Imajn Homes Holdings, LLC	DE	NIA	Nuveen Imajn Holdings Member LLC	Ownership	72.000	TIAA Board of Overseers	N	
							Imajn Services LLC	DE	NIA	Imajn Homes Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Imajn Asset Manager LLC	DE	NIA	Imajn Homes Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Sparrow Realty investment I Managing Member LLC	DE	NIA	Imajn Homes Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-5466713	5157909			Nuveen Permian Investor Asset Manager Member LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-0631410				Permian Investor Asset Manager LLC	DE	NIA	Nuveen Permian Investor Asset Manager Member LLC	Ownership	50.000	TIAA Board of Overseers	N	
			82-3426937				Nuveen Real Estate Global Cities Advisors LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2502695				Nuveen Real Estate Project Management Services LLC	DE	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1162850	4617620			TIAA International Holdings 1 Limited	GBR	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1163394	4617639			TIAA International Holdings 2 Limited	GBR	NIA	Nuveen Real Estate Global LLC	Ownership	100.000	TIAA Board of Overseers	N	
				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	1100
			98-1125673	4617705			Nuveen Real Estate Limited	GBR	NIA	TIAA International Holdings 1 Limited	Ownership	1.000	TIAA Board of Overseers	N	1100
			98-1127648	4618195			Nuveen Administration Ltd	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
			98-1128805	4618216			Nuveen Europe Holdings Limited	GBR	NIA	Nuveen Real Estate Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715964			Asia Pacific Cities Management Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Henderson European Retail Property Fund Management Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	94.900	TIAA Board of Overseers	N	
				4715955			Nuveen Alternatives Europe S.a.r.l	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Asset Management Europe S.a.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	
				4716774			Nuveen Management AIFM Limited	GBR	NIA	Nuveen Europe Holdings Limited	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Management Company (Luxembourg) No 1 Sarl	LUX	NIA	Nuveen Europe Holdings Limited	Ownership	94.900	TIAA Board of Overseers	N	
				4716765			Nuveen Property Management (Jersey) Limited	JEY	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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				4844015			Anglo-Sino Henderson Investment Consultancy (Beijing) Co Limited	CHN	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715311			CLOF II (GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5154010			CLOF II Vanquish Limited	JEY	NIA	CLOF II (GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715263			CLOF II (No 1 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4841304			CLOF II (No1 Nominee) Limited	GBR	NIA	CLOF II (No 1 GP) Limited	Ownership	100.000	TIAA Board of Overseers	N	
				4715281			CLOF II (No 2 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			98-1165678	4715302			CLOF II (No 3 GP) Limited	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4908328			Enhanced Debt Carry (GP) Sarl	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5147003			ERES APAC II (GP) S.a.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							ERES Europe II (GP) S.a.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							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	European Cities Partnership (GP) S.a.r.l	Influence		TIAA Board of Overseers	N	1200
				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	GBR	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4747059			Nuveen (France) SAS	FRA	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4715236			Nuveen Immobilien GmbH	DEU	NIA	Nuveen Group Holdings Ltd	Influence		TIAA Board of Overseers	N	
				4715898			Nuveen Italy Srl	ITA	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				4901244			Nuveen Management Austria GmbH	AUT	NIA	Nuveen Group Holdings Ltd	Ownership	65.000	TIAA Board of Overseers	N	
				4715357			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.a.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5134816			Global Real Estate Debt Partners Fund II (UK) SCSp	LUX	NIA	Nuveen Real Estate Debt Partners II (GP) S.a.r.l	Influence		TIAA Board of Overseers	N	1300
							Nuveen Real Estate Debt Partners III (GP) S.a.r.l	LUX	NIA	Nuveen Group Holdings Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				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	
			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.	DE	NIA	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	
							Casa Partners VII 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 VIII GP, LLC	DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	
			82-4363605				CASA Partners VIII GP, LLC	DE	NIA	Nuveen Real Estate Property Holdings L.L.C.	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			36-447806	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	
			26-3561391	4863539			TCAM DOF GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-5367344	4747170			TCGA BT AIV, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-5139523	4867368			TCGA Investor Fund GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-3511076	4843278			TCGA II Investor Fund GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-4330570				TGAM International GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-1532009	4801867			TIAA Global Ag Special Member LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1749609	4843287			TIAA Global Ag II Special Member LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-3126089	4847388			T-C U.S. Super Regional Mall Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-1394681	4314255			U.S. Cities Fund GP, LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3647870	5116607			U.S. Cities Industrial CPF Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3698954	5116616			U.S. Cities Industrial Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3734470	5116625			U.S. Cities Multifamily CPF Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3493929	5057652			U.S. Cities Office CPF Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Retail CPF Fund GP LLC	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group Investment Management Holding Company, Inc.	DE	NIA	Nuveen Alternative Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-3416812	4312916			Westchester Group Investment Management, Inc.	DE	NIA	Westchester Group Investment Management Holding Company, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			27-3417683	4312925				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	
			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	
			37-1193973	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	
							Westchester Group Chile Investment Management, SpA	CHL	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	1400
				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	1400
			37-1194491	4618225			Westchester Group Real Estate, Inc.	IL	NIA	Westchester Group Investment Management, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							Westchester Group South America Gestao de Investimentos Ltda.	BRA	NIA	Westchester Group Real Estate, Inc.	Ownership	1.000	TIAA Board of Overseers	N	1500
							Westchester Group South America Gestao de Investimentos Ltda.	BRA	NIA	Westchester Group Investment Management, Inc.	Ownership	99.000	TIAA Board of Overseers	N	1500
			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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			20-1930384	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	
			36-3293941				NIS/R&T, Inc.	IL	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-4839486	5153992			Nuveen Alternative Investments, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			31-0942504	4774792	1311016		Nuveen Fund Advisors, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			27-4357327	4781624	1521019		Nuveen Asset Management, LLC	DE	NIA	Nuveen Fund Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen Funds GP I, LLC	DE	NIA	Nuveen Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4025630				Symphony Alternative Asset Management LLC	DE	NIA	Nuveen Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Symphony Risk Retention Finance LLC	DE	NIA	Nuveen Asset Management, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			30-1032009				SRR 1 LLC	DE	NIA	Symphony Risk Retention Finance LLC	Ownership	51.000	TIAA Board of Overseers	N	
			36-7364377	4774783			Nuveen Investments Holdings, Inc.	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			36-4709028	4774868	1602171		Nuveen NIQ Holdings, LLC	DE	NIA	Nuveen Investments, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			30-0892190	4981189	1661847		NIQ Partners, LLC	DE	NIA	Nuveen NIQ Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-0875103	4776518	763848		NIQ Investment Management Company, LLC	DE	NIA	NIQ Partners, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			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	
			36-2639476	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	
			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	
							Nuveen TALF Opportunities GP, LLC	DE	NIA	Teachers Advisors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			13-3987258	4599052			485 Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Teachers Insurance and Annuity Association of America								
			81-3091169	5026603			730 Data Centers, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-0793232	5154029			730 Aviator, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-3106043	5036303			730 Databridge, LLC	DE	NIA	730 Data Centers, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Teachers Insurance and Annuity Association of America								
			47-2616735	4801719			730 Power Development, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-2622825	4810784			730 Carroll, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4949107			730 Cricket, LLC	DE	NIA	730 Power Development, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Teachers Insurance and Annuity Association of America								
			47-5363027	4936116			730 Telecom LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Teachers Insurance and Annuity Association of America								
							730 Transmission, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							730 Hotspur, LLC	DE	NIA	730 Transmission, LLC	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	Teachers Insurance and Annuity Association 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	Teachers Insurance and Annuity Association 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	Teachers Insurance and Annuity Association 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	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4042888	4601713			730 Texas Timberlands, Ltd.	TX	NIA	TIAA Timberlands I, LLC	Ownership	99.500	TIAA Board of Overseers	N	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	Teachers Insurance and Annuity Association 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	Teachers Insurance and Annuity Association 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	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				4747134			ASC Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	
			46-1952974	4599940			Broadleaf Timberland Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			26-4647417	4601768			Quercus Forestland Account, LLC	NC	NIA	Broadleaf Timberland Investments, LLC	Ownership	99.000	TIAA Board of Overseers	N	
				4618346			Quercus Panama, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4651503			Quercus Algoma Corporation	CAN	NIA	Quercus Forestland Account, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4860538			Quercus Algoma Land Corporation	CAN	NIA	Quercus Algoma Corporation	Ownership	100.000	TIAA Board of Overseers	N	
			46-2916514	4613426			Quercus West Virginia, LLC	DE	NIA	Quercus Forestland Account, LLC	Ownership	99.900	TIAA Board of Overseers	N	
				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	
				47-4455610	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	
				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	99.240	TIAA Board of Overseers	N	
					4633321		IAI Australia Pty., Ltd.	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
					4633330		IAI Australia Trust	AUS	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				26-0460488	4633358		IAI USA, LLC	DE	NIA	International Agricultural Investors, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							International Agricultural Investors Fund II, LLC	DE	NIA	Ceres Agricultural Properties, LLC	Ownership	99.000	TIAA Board of Overseers	N	
				26-2745365	4628363		IAI Australia Fund II, Pty., Ltd.	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
					4633303		IAI Australia Fund II Trust	AUS	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
					4633312		IAI USA Fund II, LLC	DE	NIA	International Agricultural Investors Fund II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				26-2747755	4633349		Churchill Middle Market CLO IV Ltd.	CYM	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				98-1402136			Churchill Middle Market Senior Loan Fund, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
				81-1810508	5041624		Churchill Middle Market Senior Loan Fund III, LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							CPF/UIR JV Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				81-2914954	5106457		CPF/UIR Joint Venture LLC	DE	NIA	CPF/UIR JV Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
				81-2928112	5110034		CPF 636 Sixth Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				81-2955427	5110490		T-C 636 Sixth Avenue Retail LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				47-2264739	4785949		CPF 856 Market Street LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				81-2982618	5110511		CPF 1511 Third Avenue LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				81-2973332	5110502		T-C 1608 Chestnut General Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
					4785930		1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut General Partner LLC	Ownership	1.000	TIAA Board of Overseers	N	1900
					4843371		T-C 1608 Chestnut Limited Partner LLC	DE	NIA	CPF/UIR Joint Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
					4785958		1608 Chestnut Partners LP	DE	NIA	T-C 1608 Chestnut Limited Partner LLC	Ownership	99.000	TIAA Board of Overseers	N	1900
					4843371		Teachers Insurance and Annuity Association of America	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				26-3049305	4601928		Demeter Agricultural Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				45-2632248	4600770		Dionysus Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

53.6

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			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	2000
							Global Real Estate Debt Partners Fund II (UK) SCSp	LUX	NIA	Teachers Insurance and Annuity Association of America	Influence		TIAA Board of Overseers	N	1300
			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	
							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	
							L.A. Teak Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Landed Educator Retention Fund, LP	DE	NIA	Teachers Insurance and Annuity Association of America	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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			47-4196688	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	Ownership	65.770	TIAA Board of Overseers	N	2100
				4643320			Nova Agricola Ponte Alta S.A.	BRA	NIA	Radar Propriedades Agricolas S.A.	Ownership	100.000	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	
				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	
				4644309			Aguas de Ponte Alta S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644318			Biinvestments Negocios e Participacoes	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	100.000	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	
				4634654			Radar Propriedades Agricolas S.A.	BRA	NIA	Radar II Propriedades Agricolas S.A.	Ownership	15.310	TIAA Board of Overseers	N	2100
				4644336			Vale 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 Nympe S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Influence		TIAA Board of Overseers	N	2200
				4925530			Cityhold Propco 11 S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Influence		TIAA Board of Overseers	N	
							OVG Cloud S.à r.l.	LUX	NIA	Cityhold Propco 11 S.à r.l.	Ownership	10.100	TIAA Board of Overseers	N	2300
				4914776			Cityhold Euro S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Influence		TIAA Board of Overseers	N	2400
				4913416			Cityhold Office Partnership S.à r.l.	LUX	NIA	ND Europe Office Holding S.à r.l.	Influence		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	
							Cityhold EST Investment S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Cityhold Prinses Cooperatief U.A.	NLD	NIA	Cityhold EST Investment S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Cityhold Prinses AcquiCo Cooperatief BV	NLD	NIA	Cityhold Prinses Cooperatief U.A.	Ownership	100.000	TIAA Board of Overseers	N	
							Arc Portfolio Owner Prinses B.V.	NLD	NIA	Cityhold Prinses AcquiCo Cooperatief BV	Ownership	100.000	TIAA Board of Overseers	N	
							Cityhold Jobbe SAS	FRA	NIA	Cityhold Office Partnership S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
				4925558			Cityhold Nympe S.à r.l.	LUX	NIA	Cityhold Office Partnership S.à r.l.	Ownership	88.000	TIAA Board of Overseers	N	2200
				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	
			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	2500
				4615578			SNC Roosevelt	FRA	NIA	Roosevelt Participation S.à r.l.	Ownership	0.010	TIAA Board of Overseers	N	2500

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
				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	2400
				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	
			98-1438380				Cityhold Gouden Bocht Monumenten B.V.	NLD	NIA	Cityhold Propco 9 S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							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 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.	Ownership	10.100	TIAA Board of Overseers	N	2300
							OVG Cloud S.à r.l.	LUX	NIA	Cityhold Propco 12 S.à r.l.	Ownership	79.800	TIAA Board of Overseers	N	2300
				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	2600
				4651343			London Belgrave Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.200	TIAA Board of Overseers	N	2600
				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	2700
				4844341			New Fetter Lane Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.100	TIAA Board of Overseers	N	2700
				4919744			60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Holding S.à r.l.	Ownership	99.400	TIAA Board of Overseers	N	2800
				4919744			60 Great Portland Street Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.600	TIAA Board of Overseers	N	2800
				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	2900
				4919744			70 St Mary Axe Unit Trust	JEY	NIA	Cityhold UK Investment S.à r.l.	Ownership	0.100	TIAA Board of Overseers	N	2900
				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.à 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	
				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	3000
				4615626			Gropius Passagen GmbH & Co KG	DEU	NIA	TIAA Lux 11 S.a.r.l.	Ownership	0.160	TIAA Board of Overseers	N	3000
				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	
			20-1371171		1378575		U.S. Cities Fund, LP	DE	NIA	ND Properties, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			20-1371379				U.S. Cities Fund REIT, LLC	DE	NIA	U.S. Cities Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
			20-1364650				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				U.S. Cities Fund Operating, LP	DE	NIA	U.S. Cities Fund REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-5061808				T-C Falls Center Townhouses LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			26-1700245				T-C King Street Station LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			45-2892182				T-C Trio Apartments LLC	DE	NIA	U.S. Cities Fund Operating, LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-3738136				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				U.S. Cities Industrial CPF Fund REIT LLC	DE	NIA	U.S. Cities Industrial Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
							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	
			81-3671343				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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			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	
			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	86.300	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	
			83-4653622				125 West End Holdings LLC	DE	NIA	125 West End Investors LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2320652				125 West End Associates LLC	DE	NIA	125 West End Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1895540				NGFF Holdco, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-1834824				Nuveen Global Farmland Fund, LP	DE	NIA	NGFF Holdco, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1857338				Global Farmland Properties LLC	DE	NIA	Nuveen Global Farmland Fund, LP	Ownership	100.000	TIAA Board of Overseers	N	
			84-1842298				US Horticulture Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1880235				US Row Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							US Viticulture Farmland, LLC	DE	NIA	Global Farmland US Properties, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Nuveen CLO Issuance Fund LP	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							Nuveen Global Impact Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							Nuveen High Yield Municipal Opportunities Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	68.860	TIAA Board of Overseers	N	
							Nuveen Municipal Opportunities Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	74.420	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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
							2234328 Alberta ULC	.CAN	NIA	Oleum Holding Company, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4313100			Polar Star Canadian Oil and Gas Holding, Inc	.CAN	NIA	Oleum Holding Company, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
				4612755			Adastra Management, Inc.	.CAN	NIA	Polar Star Canadian Oil and Gas Holding, Inc	Management		TIAA Board of Overseers	N	
			85-1933477				Otto's South Vineyard, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	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	
				4611927			Forestal y Agrícola Silvoligna Chile Limitada	.CHL	NIA	Renewable Timber Resources, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-3994280	4865047			Shf-33d North Apts, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-4155469	4865056			Shf-Millennium One Apts, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2450195	4990958			Shf-The Rocks Apts, LLC	.DE	NIA	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	
			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	
			81-2490530	4998431			T-C Australia RE Holdings I, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2506975	5003426			T-C Australia RE Holdings II, LLC	.DE	NIA	T-C Australia RE Holdings I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5084966			TIAA Australia Real Estate Trust	.AUS	NIA	T-C Australia RE Holdings II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5195255			TGA Miller Holding Trust	.AUS	NIA	TIAA Australia Real Estate Trust	Ownership	100.000	TIAA Board of Overseers	N	
				5201820			TGA Miller Street Trust	.AUS	NIA	TGA Miller Holding Trust	Ownership	100.000	TIAA Board of Overseers	N	
				5085749			TIAA Melbourne Retail Holding 1 Trust	.AUS	NIA	TIAA Australia Real Estate Trust	Ownership	100.000	TIAA Board of Overseers	N	
				5087891			TIAA Melbourne Retail Asset 1 Trust	.AUS	NIA	TIAA Melbourne Retail Holding 1 Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Australia Real Estate Trust 2	.AUS	NIA	T-C Australia RE Holdings II, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Hold Trust	.AUS	NIA	TGA Australia Real Estate Trust 2	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Asset Trust 1	.AUS	NIA	TGA PBSA Hold Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Asset Trust 2	.AUS	NIA	TGA PBSA Hold Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Asset Trust 3	.AUS	NIA	TGA PBSA Hold Trust	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Hold Trust 2	.AUS	NIA	TGA Australia Real Estate Trust 2	Ownership	100.000	TIAA Board of Overseers	N	
							TGA PBSA Asset Trust 4	.AUS	NIA	TGA PBSA Hold Trust 2	Ownership	100.000	TIAA Board of Overseers	N	
			47-2363168	4794503			T-C Europe Holding Inc.	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			47-2369576	4794473			T-C Europe LP	DE	NIA	T-C Europe Holding Inc.	Ownership	1.000	TIAA Board of Overseers	N	3100
			47-2369576	4794473			T-C Europe LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.000	TIAA Board of Overseers	N	3100
			4843410	4873501			T-C Europe S.à r.l.	LUX	NIA	T-C Europe LP	Ownership	100.000	TIAA Board of Overseers	N	
			4874665	4908391			Nightingale LuxCo S.à r.l.	LUX	NIA	T-C Europe S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			4908391	4908403			T-C Nordics Investment AB	SWE	NIA	Nightingale LuxCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			4908403	4841443			Sweden Nova Lund 1 AB	SWE	NIA	T-C Nordics Investment AB	Ownership	100.000	TIAA Board of Overseers	N	
			4841443	4841993			Sweden Nova Lund 2 AB	SWE	NIA	T-C Nordics Investment AB	Ownership	100.000	TIAA Board of Overseers	N	
			4841993	4843401			T-C Luxembourg Neptune Holdings S.à r.l.	LUX	NIA	T-C Europe S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			4843401	4908364			T-C Neptune Holdings S. à r.l.	LUX	NIA	T-C Luxembourg Neptune Holdings S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			4908364	4912709			Neptune Property Venture S.à r.l.	LUX	NIA	T-C Neptune Holdings S. à r.l.	Ownership	61.800	TIAA Board of Overseers	N	
			4912709	5083651			Castel Guelfo I SRL	ITA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			5083651	5085691			Neptune Holding Spain, S.L.	ESP	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			5085691	5085703			Promcat Alternativa, S.L.	ESP	NIA	Neptune Holding Spain, S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			5085703	5084920			Neptune Madrid Holdco S.L.	ESP	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			5084920	5084939			Neptune Nassica Propco S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			5084939	4948687			Neptune Getafe Propco S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			4948687	4952648			Neptune Las Rozas Outlet S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			4952648	4901383			Neptune San Sebastian Outlet S.L.	ESP	NIA	Neptune Madrid Holdco S.L.	Ownership	100.000	TIAA Board of Overseers	N	
			4901383	5195291			Neptune OPC SAS	FRA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			5195291	5198779			Roppenheim Holding SAS	FRA	NIA	Neptune OPC SAS	Ownership	100.000	TIAA Board of Overseers	N	
			5198779	4908373			Roppenheim Outlet SNC	FRA	NIA	Roppenheim Holding SAS	Ownership	99.990	TIAA Board of Overseers	N	3200
			4908373	4912736			Neptune Polish HoldCo 2 B.V.	NLD	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			4912736	4912745			Neptune Ursus SP. z.o.o.	POL	NIA	Neptune Polish HoldCo 2 B.V.	Ownership	100.000	TIAA Board of Overseers	N	
			4912745	5083633			Neptune Polish Property Venture BV	NLD	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			5083633	4949095			Neptune Krakow SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
			4949095	4901383			Neptune Annapol SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
			4901383	5083642			Neptune Poznan SP. z.o.o.	POL	NIA	Neptune Polish Property Venture BV	Ownership	100.000	TIAA Board of Overseers	N	
			5083642	45-2877772			Neptune Property Holding S.à r.l.	LUX	NIA	Neptune Property Holding S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			45-2877772	46-0959792			Neptune Amsterdam B.V.	NLD	NIA	Neptune Property Holding S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			46-0959792	46-1403221			Neptune Gliwice Sp. z.o.o.	POL	NIA	Neptune Property Holding S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			46-1403221	4511867			Neptune Roppenheim Holding S.à r.l.	FRA	NIA	Neptune Property Venture S.à r.l.	Ownership	0.010	TIAA Board of Overseers	N	3200
			4511867	84-2144204			Neptune Vicolungo I S.r.l.	ITA	NIA	Neptune Property Venture S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
			84-2144204	82-1419222			T-C GA Real Estate Holdings, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-1419222	82-1502883			8 Spruce Street GA Investor, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-1502883	82-1507998			FC 8 Spruce Holdings, LLC	DE	NIA	8 Spruce Street GA Investor, LLC	Influence		TIAA Board of Overseers	N	
			82-1507998	82-3527067			FC 8 Spruce Street Residential, LLC	NY	NIA	FC 8 Spruce Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-3527067	84-3576911			2300 Broadway Storage Operator LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-3576911	82-5519657			Nuveen Global Cities REIT, Inc.	MD	NIA	T-C GA Real Estate Holdings, LLC	Ownership	71.330	TIAA Board of Overseers	N	
			82-5519657	82-3539243			Nuveen Global Cities REIT LP, LLC	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			82-3539243	83-3651003			Nuveen Global Cities REIT OP, LP	DE	NIA	Nuveen Global Cities REIT, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			83-3651003	84-3175301			NR 1 National Street LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			84-3175301	83-1495411			NR 844 North LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-1495411	82-3556058			NR 9725 Datapoint Drive LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-3556058				NR APCF Investor Ltd.	CYM	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Devoor Hills LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Denver Industrial Portfolio LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR East Sejo Lily LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR EGF 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	
							NR Henderson 215 LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
							NR Kirkland Crossing LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			83-1815798				NR Main Street at Kingwood LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			85-3509880				NR Massachusetts REIT Member LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			85-3510154				NR MOB 1335 North Mill Street LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			85-4201485				NR MOB 4600 Bill Gardner Parkway LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-5503093				NR San Antonio Industrial Building LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			83-4298885				NR Tacara at Steiner Ranch LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-1535030	4750022			Nuveen Global Cities REIT Lending, LLC	DE	NIA	Nuveen Global Cities REIT OP, LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-1650509	4751711			T-C 2 Herald Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1488131	4753573	1629144		T-C 2 Herald Square Venture LLC	DE	NIA	T-C 2 Herald Square Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			27-2952349	4612045			T-C 2 Herald Square Owner LLC	DE	NIA	T-C 2 Herald Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952617	4651398			T-C 1101 Pennsylvania Avenue LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			27-2952860	4863472	1577584		T-C 1101 Pennsylvania Avenue Venture LLC	DE	NIA	T-C 1101 Pennsylvania Avenue LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1851206	4611954			T-C 1101 Pennsylvania Avenue Owner LLC	DE	NIA	T-C 1101 Pennsylvania Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1805501	4613985			T-C 33 Arch Street Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-2792699	4617198	1577586		T-C 33 Arch Street Venture, LLC	DE	NIA	T-C 33 Arch Street Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-1754709	4612018			T-C 33 Arch Street, LLC	DE	NIA	T-C 33 Arch Street Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1744112	4613994			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	
			46-1828055	4612036			T-C 470 Park Avenue South Venture LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1839003	4614889			T-C 475 Fifth Avenue Member, LLC	DE	NIA	T-C 470 Park Avenue South Member LLC	Ownership	51.000	TIAA Board of Overseers	N	
			45-3229803	4617330	1577564		T-C 475 Fifth Avenue Venture LLC	DE	NIA	T-C 475 Fifth Avenue Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-2189075	4763312			T-C 475 Fifth Avenue, LLC	DE	NIA	T-C 475 Fifth Avenue Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2118640	4763787			T-C 800 17th Street NW Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2069910	4767730	1629146		T-C 800 17th Street NW Venture LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-4665824	4904366			T-C 800 17th Street NW Owner LLC	DE	NIA	T-C 800 17th Street NW Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4684031	4904955			T-C 888 Brannan Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4674147	4908319			T-C 888 Brannan Venture LLC	DE	NIA	T-C 888 Brannan Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			47-5605380	4971845			T-C 888 Brannan Owner LLC	DE	NIA	T-C 888 Brannan Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-3479701	4612081			T-C 888 Brannan TRS, LLC	DE	NIA	T-C 888 Brannan Owner LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1220681	4612139			T-C 2300 Broadway, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1791581	4612054			T-C Aspira LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1794486	4615569			T-C Franklin Square Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			26-0011770	4617611	1577581		T-C Franklin Square Venture LLC	DE	NIA	T-C Franklin Square Member, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			47-2023405	4763303			TIAA Franklin Square, LLC	DE	NIA	T-C Franklin Square Venture LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2043468	4763796			T-C Hall of States Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2034237	4767749	1629145		T-C Hall of States Venture LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	50.100	TIAA Board of Overseers	N	
			45-4045658	4612148			T-C Hall of States Owner LLC	DE	NIA	T-C Hall of States Member LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-1120016	4601973			T-C Kings Crossing, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-0876833	4628550			T-C Legacy Place Member, LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Legacy Place Associates, LLC	MA	NIA	T-C Legacy Place Member, LLC	Ownership	50.000	TIAA Board of Overseers	N	
							300 Legacy Place Boulevard LLC	DE	NIA	Legacy Place Associates, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							Legacy Place Properties, LLC	MA	NIA	Legacy Place Associates, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2903922	4843326			T-C Republic Square Member LLC	DE	NIA	T-C GA Real Estate Holdings, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-2867784	4843979			T-C Republic Square Venture LLC	DE	NIA	T-C Republic Square Member LLC	Ownership	50.100	TIAA Board of Overseers	N	
			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 Republic Square Owner LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1347366	4752503			The Flats 130 DC Residential LLC	DE	NIA	T-C GA Real Estate Holdings, 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	3300

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
			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	4680316			Adeoti Empreendimentos Imobiliários Ltda	BRA	NIA	T-C JK II, LLC	Ownership	49.000	TIAA Board of Overseers	N	3300
			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	Management		TIAA Board of Overseers	N	1200
				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	2000
			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	
			85-2937933				T-C MT II Originations TRS LLC	DE	NIA	T-C M-T REIT II LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1954609	4759605			T-C Mt. Ommaney Centre Holding Company LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			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	3400
				5044586			Thurrock Retail Park Unit Trust	JEY	NIA	T-C UK RE Holdings III, LLC	Ownership	0.500	TIAA Board of Overseers	N	3400
			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	3500
			47-5375805	4925503			T-C Waterford Blue Lagoon, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			47-5392075	4927785			Waterford Blue Lagoon LP	DE	NIA	T-C Waterford Blue Lagoon, LLC	Ownership	50.000	TIAA Board of Overseers	N	3500
							Westland At Waterford REIT General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			81-0779817	4930226			Westland At Waterford REIT LP	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5321319	4930196			Westland At Waterford General Partner LLC	DE	NIA	Waterford Blue Lagoon LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5635267	4933003			Westland At Waterford Operating LP	DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
			47-5580924	4932994			Waterford Blue Lagoon REIT General Partner LLC	DE	NIA	Westland At Waterford REIT LP	Ownership	100.000	TIAA Board of Overseers	N	
				4930244			Waterford Blue Lagoon REIT LP	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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			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	
			81-2146865	5041688			TEFF Holdco LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			98-1310748	5041660			TIAA European Farmland Fund GP LP	CYM	NIA	TEFF Holdco LLC	Ownership	50.000	TIAA Board of Overseers	N	400
			98-1310748	5042658			TIAA European Farmland Fund LP	CYM	NIA	TEFF Holdco LLC	Management		TIAA Board of Overseers	N	
				5043066			TEFF Holding S.a.r.l	LUX	NIA	TIAA European Farmland Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
				5044607			TEFF Investments B.V.	NLD	NIA	TEFF Holding S.a.r.l	Ownership	100.000	TIAA Board of Overseers	N	
							Areal III Spolka z o.o.	POL	NIA	TEFF Investments B.V.	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 Wierzychucino 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	
				5116456			AGAT Spolka z o.o.	POL	NIA	Dangro Invest SA	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	
				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	
				5117417			AGROLAND Spolka 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	
							CISY Spolka z o.o.	POL	NIA	Dangro Invest SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117369			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	
				5117396			SATOPY Spolka 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	
				5117695			SOBIERADZ 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	
				5117435			BUDUS Spolka z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117798			LOZICE Sp. z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5116492			OGARDY SP. z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117640			ROLA Spolka z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117659			ROLPOL Spolka z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117668			ROLZBUD Spolka z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5116465			SZAFIR SP. z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117761			WALICHNOWY Sp. z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5117770			WIEZINY SP. z o.o.	POL	NIA	Pszenrol SA	Ownership	100.000	TIAA Board of Overseers	N	

53.15

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				5117789			ZIEMROL Spolka z o.o.	.POL	NIA	Pszrenol SA	Ownership	100.000	TIAA Board of Overseers	N	
				5098486			Adamas SA	.POL	NIA	Pszrenol 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	
				5117444			CIESZYSLAW 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	
				5117462			JASIONNO Spolka 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	
							TETYRI 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	
							Agrohoph Bielice Sp. z o.o.	.POL	NIA	Gospodarstwo Okopy Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	N	
							Agrohoph Service Sp. z o.o.	.POL	NIA	Agrohoph Bielice Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	N	
							Agrohoph Sp. z o.o.	.POL	NIA	Agrohoph Bielice Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	N	
							Agrohoph Bis Sp. z o.o.	.POL	NIA	Agrohoph Sp. z o.o.	Ownership	100.000	TIAA Board of Overseers	N	
							Cieszanowice Solar Park sp. z o.o.	.POL	NIA	Gospodarstwo Okopy Sp. z o.o.	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	
			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	
			82-2225812				TGA APAC Fund Holdings, LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2311300				Asia Pacific Cities Fund, FCP	.LUX	NIA	TGA APAC Fund Holdings, LLC	Ownership	27.700	TIAA Board of Overseers	N	3600
							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	27.700	TIAA Board of Overseers	N	3600
			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	
			85-3076626				TGA PC MCF Investor Member 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	
			85-4073425				TGA Boulder Creek LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			85-4073222				TGA Bridge Creek LLC	.DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			84-3441362				TGA Bridge Point 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	
			84-4376282				TGA Central Square Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-4880676				TGACSE Central Square Holdings LLC	DE	NIA	TGA Central Square Investor Member LLC	Ownership	95.000	TIAA Board of Overseers	N	
			84-4893448				TGACSE Central Square LLC	DE	NIA	TGACSE Central Square Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-4923976				TGACSE Midwood Corners LLC	DE	NIA	TGACSE Central Square Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-4893383				TGACSE Morningside LLC	DE	NIA	TGACSE Central Square Holdings LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-4924033				TGACSE Triangle LLC	DE	NIA	TGACSE Central Square Holdings LLC	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	
			85-1065983				TGA Creekside Village Investor Member 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 Eastridge Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA King EastRidge Venture LLC	DE	NIA	TGA Eastridge Investor Member LLC	Ownership	95.000	TIAA Board of Overseers	N	
							TGA King EastRidge Owner LLC	DE	NIA	TGA King EastRidge Venture LLC	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	
							TGA Enterprise Park Business Center 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 Kribeau Dzwei GmbH	AUT	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							VIE Student House A GmbH & Co KG	AUT	NIA	CB Kribeau Dzwei GmbH	Ownership	6.000	TIAA Board of Overseers	N	3700
							Eagle Austria Holdings S.à r.l.	LUX	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							VIE Student House A GmbH & Co KG	AUT	NIA	Eagle Austria Holdings S.à r.l.	Ownership	94.000	TIAA Board of Overseers	N	3700
							Studenthouse Rua Manuel Pereira, S.A	PRT	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Wroc?aw Fabryczna 22 sp. z o.o.	POL	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	
							Wroc?aw Prusa 9 sp. z o.o.	POL	NIA	Eagle JVCo S.à r.l.	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
							TK Living GPCo Sarl	LUX	NIA	TGA European RE Holdings I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							TK Living Partnership SCSp	LUX	NIA	TGA European RE Holdings I, LLC	Ownership	90.000	TIAA Board of Overseers	N	
							TK Living JVCo Sarl	LUX	NIA	TK Living Partnership SCSp	Ownership	100.000	TIAA Board of Overseers	N	
							Lotomint S.L.	ESP	NIA	TK Living JVCo Sarl	Ownership	100.000	TIAA Board of Overseers	N	
							Carmisin S.L.	ESP	NIA	Lotomint S.L.	Ownership	100.000	TIAA Board of Overseers	N	
							Naraliso S.L.	ESP	NIA	Lotomint S.L.	Ownership	100.000	TIAA Board of Overseers	N	
							Sanfergar S.L.	ESP	NIA	Lotomint S.L.	Ownership	100.000	TIAA Board of Overseers	N	
							Tinesen S.L.	ESP	NIA	Lotomint S.L.	Ownership	100.000	TIAA Board of Overseers	N	
				5049497			Teachers Insurance and Annuity Association of America								
			82-2708488				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	
							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	
			84-3463522				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	
				5048762			TGA Ginza 115 Holdings Pte Ltd	SGP	NIA	TGA Japan 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	
			84-4376472				TGA JL II Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							661 Dulles Park CT PJV, LLC	DE	NIA	TGA JL II Investor Member LLC	Ownership	95.000	TIAA Board of Overseers	N	
							TGA JL Potomac Vista 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	
							TGA Maryland Farms Holdings LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							U.S. Cities Office Fund Maryland Farms Co-Invest	DE	NIA	TGA Maryland Farms Holdings LLC	Ownership	49.000	TIAA Board of Overseers	N	1000
			85-4075985				TGA Lakes at Indian Creek Investor Member 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	
							TGA MOB South Boerne LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			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 Bentonville, 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 Buda, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
							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 Evans Rd, 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 Highway 521 Storage, 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 Midtown Atlanta, 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 South End, 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 SW Austin, LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	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 Yorktown, 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	
			85-1291326				TGA Nex Investor 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	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			85-2859128				TGA NYCAHP I Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Hudson Valley Preservation Fund II, LLC	DE	NIA	TGA NYCAHP I Investor Member LLC	Ownership	88.800	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	
			84-4774106				TGA OHare Logistics Center IV 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	
			85-3510351				TGA Octave Apartments LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			85-4396119				TGA Pacific Landing 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	
			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	
							TGA Renton Park 405 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	
			85-2863856				TGA Sparrow Investor LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							Sparrow Realty Investment I LLC	DE	NIA	TGA Sparrow Investor LLC	Ownership	95.000	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	
			83-1869494				MPSP Ashwood MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2331138				MPSP Beltline Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2345909				MPSP Beltline Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2216330				MPSP Beltline MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-1088601				MPSP Center Grove Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2290040				MPSP Center Grove Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	

53.20

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			83-1076792				MPSP Center Grove MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2158715				MPSP Colinas South Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2158791				MPSP Colinas South Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2169896				MPSP Colinas South MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2169973				MPSP Estancia Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2277681				MPSP Estancia Lender LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-1976109				MPSP Estancia MHC LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4260197				MPSP Fairlane Oaks Homes LLC	DE	NIA	Morningstar NRE Self Storage Portfolio LLC	Ownership	100.000	TIAA Board of Overseers	N	
			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	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			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	
			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	
							TGA TCA Durham Logistics Center Investor Member LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA TCA Durham Logistics Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	90.000	TIAA Board of Overseers	N	
			85-3509669				TGA The Apartments at Blakeney 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	
			84-3055465				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	
			84-3055701				TGAP The Warehouse At CH LLC	DE	NIA	TGAP The Warehouse At CH Owner LLC	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			85-3917654				TGA Tri-State Commerce Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
							TGA Twelve100 Apartments LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3830895				TGA University Parcels LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3441798				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 Vista Point South LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-2939589				TGA Washington DC CC LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			83-0723201				TGA Westport Distribution Center LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-1994278	5018626			TGA Yorktown Apartments LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2826183				TGAM Agribusiness Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	99.700	TIAA Board of Overseers	N	
							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	
							TIAA CLO II Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							TIAA CLO II LLC	DE	NIA	TIAA CLO II Ltd	Ownership	100.000	TIAA Board of Overseers	N	
			84-1921751				TIAA CLO II Holding, LLC	DE	NIA	TIAA CLO II Ltd	Ownership	100.000	TIAA Board of Overseers	N	
				5157860			TIAA CLO III Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							TIAA CLO III LLC	DE	NIA	TIAA CLO III Ltd	Ownership	100.000	TIAA Board of Overseers	N	
							TIAA CLO IV Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
							TIAA CLO V Ltd	CYM	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			13-4173396	4599203			TIAA CMBS I, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-4173396	4602774			TIAA CMBS I Trust	DE	NIA	TIAA CMBS I, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-4570655	4900498			TIAA Diversified Public Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			90-0615674	3838857	1502749		TIAA FSB Holdings, Inc.	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	Y	
			59-3531592	2735146			Everbank Funding, LLC	DE	NIA	TIAA FSB Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			59-3547521	4318057			TIAA, FSB	US	NIA	TIAA FSB Holdings, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			43-1823879	4318066			AMC Holding, Inc.	FL	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			36-1208070	4460817			Customerone Financial Network, Inc.	DE	NIA	AMC Holding, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			11-3642567	4318178			Business Property Lending, Inc.	DE	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			61-1560018	4318217	1436613		Elite Lender Services, Inc.	FL	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			20-0716627	4318226			Tygris Commercial Financial Group, Inc.	DE	NIA	TIAA, FSB	Ownership	100.000	TIAA Board of Overseers	N	
			26-2483829	3867400			TIAA Commercial Finance, Inc.	DE	NIA	Tygris Commercial Financial Group, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							Tygris Asset Finance, Inc.	DE	NIA	Tygris Commercial Financial Group, Inc.	Ownership	100.000	TIAA Board of Overseers	N	
			81-1241294	4979391			TIAA GBS Holding LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	

53.23

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				5003789			TIAA GBS Singapore Holding Company Pte. Ltd.	SGP	NIA	TIAA GBS Holding LLC	Ownership	100.000	TIAA Board of Overseers	N	
				5006838			TIAA Global Business Services (India) Private Limited	IND	NIA	TIAA Global Business Services (India) Private Limited	Ownership	100.000	TIAA Board of Overseers	N	
			27-5551198	4599267			TIAA Global Ag Holdco LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-5044364	4627124			Global Agriculture AIV (US), LLC	DE	NIA	TIAA Global Ag Holdco LLC	Ownership	98.100	TIAA Board of Overseers	N	
			45-1531685	4643580			Global Ag Properties USA LLC	DE	NIA	Global Agriculture AIV (US), LLC	Management		TIAA Board of Overseers	N	
			80-0843991	4644877			Loma del Rio Vineyards, LLC	DE	NIA	Global Ag Properties USA LLC	Ownership	55.000	TIAA Board of Overseers	N	1800
			46-2577906	4643973			Sugarloaf Vineyard, LLC	DE	NIA	Global Ag Properties USA LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1083514	4753582			Global Agriculture II AIV (US) LLC	DE	NIA	TIAA Global Ag Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1069783	4755438			Global Ag Properties II USA LLC	DE	NIA	Global Agriculture II AIV (US) LLC	Ownership	50.000	TIAA Board of Overseers	N	
			27-5551341	4639994			TIAA-CREF Global Agriculture LLC	DE	NIA	TIAA Global Ag Holdco LLC	Management		TIAA Board of Overseers	N	
				4643357			Global AG Properties Australia Pty, Ltd	AUS	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643571			Global AG Properties Australia Trust	AUS	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643094			Nova Gaia Brasil Participaco Ltda.	BRA	NIA	TIAA-CREF Global Agriculture LLC	Ownership	99.990	TIAA Board of Overseers	N	3800
				4644493			Tellus Brasil Participaco S.A.	BRA	NIA	Nova Gaia Brasil Participaco Ltda.	Management		TIAA Board of Overseers	N	3900
				4644484			Terraviva Brasil Participaco Ltda.	BRA	NIA	Nova Gaia Brasil Participaco Ltda.	Ownership	99.990	TIAA Board of Overseers	N	4000
				4644493			Tellus Brasil Participaco S.A.	BRA	NIA	Terraviva Brasil Participaco Ltda.	Management		TIAA Board of Overseers	N	3900
				4863490			Agrobio Investimentos e Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646321			Cerpon Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4725758			Nova Ibiajara Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4653954			Tellus Bahia Propriedades Agrícolas Ltda.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4653981			Jatobá Propriedades Agrícolas Ltda.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644505			Terra do Sol Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4644514			Terrainvest Propriedades Agrícolas S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646282			Tparone Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646303			Toperone Agrícola S.A.	BRA	NIA	Tparone Participações S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646291			Tpartwo Participações S.A.	BRA	NIA	Tellus Brasil Participaco S.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4646312			Topertwo Agrícola S.A.	BRA	NIA	Tpartwo Participações S.A.	Ownership	100.000	TIAA Board of Overseers	N	
			45-1502187	4640011			TIAA-CREF Global Agriculture BR, LLC	DE	NIA	TIAA-CREF Global Agriculture LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4643094			Nova Gaia Brasil Participaco Ltda.	BRA	NIA	TIAA-CREF Global Agriculture BR, LLC	Ownership	0.010	TIAA Board of Overseers	N	3800
				4644484			Terraviva Brasil Participaco Ltda.	BRA	NIA	TIAA-CREF Global Agriculture BR, LLC	Ownership	0.010	TIAA Board of Overseers	N	4000
				4753591	1616610		TIAA-CREF Global Agriculture II LLC	DE	NIA	TIAA Global Ag Holdco LLC	Management		TIAA Board of Overseers	N	
				47-1062423	4755447		TIAA-CREF Global Agriculture II BR, LLC	DE	NIA	TIAA-CREF Global Agriculture II LLC	Ownership	100.000	TIAA Board of Overseers	N	
				46-2860100	4599276		TIAA Global Equity Income, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				26-3594208	4863502		TIAA Global Public Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				46-3881813	4599892		TIAA GTR HoldCo, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
				46-3210500	4724023		Global Timber Resources LLC	DE	NIA	TIAA GTR HoldCo, LLC	Ownership	50.000	TIAA Board of Overseers	N	
				46-3909387	4868431		Global Timber SA LLC	DE	NIA	Global Timber Resources LLC	Ownership	100.000	TIAA Board of Overseers	N	
				46-3899490	4801906		Global Timber International LLC	DE	NIA	Global Timber Resources LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4802789			Global Timber Spain, SL	ESP	NIA	Global Timber International LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4868440			Forestal GTR Chile Limitada	CHL	NIA	Global Timber Spain, SL	Ownership	99.900	TIAA Board of Overseers	N	
				4803151			Forestal Monterrey Colombia SAS	COL	NIA	Global Timber Spain, SL	Ownership	85.480	TIAA Board of Overseers	N	
				5165454			Global Timber Resources Colombia, S.A.S.	COL	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	
				5183458			Monte Fresnos Asociacion Agraria de Responsabilidad LTDA	URY	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	
				5183421			Monte Fresnos, S.A.	URY	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	
				5183430			Taurion Asociacion Agraria de Responsabilidad LTDA	URY	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	
				5183449			Taurion, S.A.	URY	NIA	Global Timber Spain, SL	Ownership	100.000	TIAA Board of Overseers	N	

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
				4866905			GT Europe Cooperatief U.A.	NLD	NIA	Global Timber International LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4900425			Global Timber NL, B.V.	NLD	NIA	GT Europe Cooperatief U.A.	Ownership	100.000	TIAA Board of Overseers	N	
				4901543			GTR Brasil Participacoes Ltda	BRA	NIA	Global Timber NL, B.V.	Ownership	99.000	TIAA Board of Overseers	N	
				4902380			Brasilwood Reflorestamento S.A.	BRA	NIA	GTR Brasil Participacoes Ltda	Ownership	75.000	TIAA Board of Overseers	N	
							Brasilwood Terras Florestais S.A.	BRA	NIA	GTR Brasil Participacoes Ltda	Ownership	97.000	TIAA Board of Overseers	N	
							Khaya Woods Investimentos Florestais LTDA	BRA	NIA	GTR Brasil Participacoes Ltda	Influence		TIAA Board of Overseers	N	
							Mamoneira Agropastoril S.A.	BRA	NIA	GTR Brasil Participacoes Ltda	Influence		TIAA Board of Overseers	N	
				5198809			Jatoba Brasil Investimentos Florestais Ltda	BRA	NIA	GTR Brasil Participacoes Ltda	Ownership	100.000	TIAA Board of Overseers	N	
				5198818			Paineira Investimentos Florestais S.A.	BRA	NIA	GTR Brasil Participacoes Ltda	Ownership	97.000	TIAA Board of Overseers	N	
							IPOPEMA 95 Closed Investment Fund of Non-Public Assets	POL	NIA	Global Timber NL, B.V.	Ownership	100.000	TIAA Board of Overseers	N	
				4868422			EKO Topola Sp. z.o.o.	POL	NIA	IPOPEMA 95 Closed Investment Fund of Non-Public Assets	Ownership	100.000	TIAA Board of Overseers	N	
				4802800			Brusno Resort Sp. z.o.o.	POL	NIA	IPOPEMA 95 Closed Investment Fund of Non-Public Assets	Ownership	100.000	TIAA Board of Overseers	N	
			45-3479281	4599306			TIAA Infrastructure Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-5307354	51539833			730 Parking LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-5302296	5157879			730 Interpark, LLC	DE	NIA	730 Parking LLC	Ownership	100.000	TIAA Board of Overseers	N	
							A-30 Canadian Transport Inc.	CAN	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							1867 Infrastructure Holdings Inc.	CAN	NIA	A-30 Canadian Transport Inc.	Ownership	51.000	TIAA Board of Overseers	N	
							1867 NA30 Holding Inc.	CAN	NIA	1867 Infrastructure Holdings Inc.	Ownership	100.000	TIAA Board of Overseers	N	
							1867 Nouvelle Autoroute 30 Inc.	CAN	NIA	Iridium Nouvelle Autoroute 30 Inc.	Ownership	50.000	TIAA Board of Overseers	N	
			38-3857916	4602813			I 595 Toll Road, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-5279686	4810775			North American Sustainable Energy Fund, L.P.	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4895660			McCommas Bluff Holdings LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Influence		TIAA Board of Overseers	N	
				4896331			Dallas Clean Energy, LLC	DE	NIA	McCommas Bluff Holdings LLC	Ownership	51.000	TIAA Board of Overseers	N	
				4900407			Dallas Clean Energy McCommas Bluff, LLC	DE	NIA	Dallas Clean Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
				4946852			Energy Power Investment Company, LLC	DE	NIA	North American Sustainable Energy Fund, L.P.	Ownership	90.500	TIAA Board of Overseers	N	
				4947318			EPP Renewable Energy, LLC	DE	NIA	Energy Power Investment Company, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Biogas, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							EPP New Jersey Solar, LLC	DE	NIA	EPP Renewable Energy, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							North American Sustainable Energy Fund GP, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	99.900	TIAA Board of Overseers	N	
							North American Sustainable Energy Manager, LLC	DE	NIA	TIAA Infrastructure Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			45-2665869	4601115			TIAA Oil and Gas Investments, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	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	
			46-3628993	4602934			Actoil Utica, LLC	DE	NIA	TIAA Oil and Gas Investments, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			11-3519531	4601133			TIAA Realty, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-0902394	4949125			T-C 77 Central LLC	DE	NIA	TIAA Realty, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2249307	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	
							TIAA RFS, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			82-2885306				TIAA Advisory, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-2335773				TIAA-CREF Insurance Agency, LLC	DE	NIA	TIAA RFS, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			20-2904312	4314479											

53.25

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			85-3343718				TIAA Shared Services, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			81-2755014	5011346			TIAA SMA Strategies, LLC	DE	NIA	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	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	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	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			45-3164764	4644055			T-C Super Regional Mall Venture, LLC	DE	NIA	TIAA Super Regional Mall Member Sub, LLC	Ownership	51.000	TIAA Board of Overseers	N	
			46-4623585	4801821	1614181		T-C International Plaza REIT LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4653326	4801830			T-C International Plaza Investor GP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-4680948	4801849			T-C International Plaza Investor LP LLC	DE	NIA	T-C International Plaza REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			38-3173536	2884259			Tampa Westshore Associates Limited Partnership	DE	NIA	T-C International Plaza Investor LP LLC	Influence		TIAA Board of Overseers	N	
			46-2713521	4604116	1595474		T-C Las Vegas Retail REIT LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			46-2726147	4612979			T-C Las Vegas Retail Investor LLC	DE	NIA	T-C Las Vegas Retail REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			4615617				Grand Canal Shoppes Holdings, LLC	DE	NIA	T-C Las Vegas Retail Investor LLC	Influence		TIAA Board of Overseers	N	
			45-3165203	4644064	1544129		T-C Midwest REIT, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			45-2211957	4644073			T-C Midwest Retail, LLC	DE	NIA	T-C Midwest REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			4644288				CBL/T-C, LLC	DE	NIA	T-C Midwest Retail, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			45-3164998	4644082	1544127		T-C Montgomery Mall REIT, LLC	DE	NIA	T-C Super Regional Mall Venture, LLC	Ownership	99.800	TIAA Board of Overseers	N	
			27-4117159	4644091			T-C Montgomery Mall, LLC	DE	NIA	T-C Montgomery Mall REIT, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			95-4658637	4644886			Montgomery Mall of Maryland, LLC	MD	NIA	T-C Montgomery Mall, LLC	Ownership	50.000	TIAA Board of Overseers	N	
			45-1286386	4601526			TIAA SynGas, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			13-1624203	4741758			730 Catsolar, LLC	DE	NIA	TIAA SynGas, LLC	Ownership	100.000	TIAA Board of Overseers	N	
			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	4643900			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	
			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	
			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	
			46-1191235	5018671	1611288		TIAA-CREF Real Property Fund GP, LLC	DE	NIA	TIAA-CREF LPHC, LLC	Ownership	100.000	TIAA Board of Overseers	N	
							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	
			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	
			4844163				UK PPP Investments, LP	GBR	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			4848590				Wigg (Holdings) Limited	GBR	NIA	UK PPP Investments, LP	Ownership	100.000	TIAA Board of Overseers	N	
			4848983				Wigg Investments Limited	GBR	NIA	Wigg (Holdings) Limited	Ownership	100.000	TIAA Board of Overseers	N	
			4849739				Merseylink (Holdings) Limited	GBR	NIA	Wigg Investments Limited	Influence		TIAA Board of Overseers	N	

53.26

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
				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	
							U.S. Cities Industrial Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		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	
							U.S. Core-Plus Real Estate Debt Fund LP	DE	NIA	Teachers Insurance and Annuity Association of America	Management		TIAA Board of Overseers	N	
			82-3988257				CRED REIT LLC	DE	NIA	U.S. Core-Plus Real Estate Debt Fund LP	Ownership	100.000	TIAA Board of Overseers	N	
			82-3760575				CRED REIT Holdco LLC	DE	NIA	CRED REIT LLC	Ownership	100.000	TIAA Board of Overseers	N	
			47-1938723				CRED Glenhardie LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			84-2113010				CRED HO LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			85-1296109				CRED REIT Holdco Seller LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2024014				CRED REIT Holdco TRS LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			81-1392434				CRED REIT Manager LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-4800804				CRED REIT Member LP	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			82-5347019				CRED Sawtelle LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-2267896				CRED Stabtown LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-3184068				CRED West Coast Industrial LLC	DE	NIA	CRED REIT Holdco LLC	Ownership	100.000	TIAA Board of Overseers	N	
			83-4107560				Western A Midwest TN, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			84-3440905				WRC Properties, LLC	DE	NIA	Teachers Insurance and Annuity Association of America	Ownership	100.000	TIAA Board of Overseers	N	
			51-0141732	4599829											

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.
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	U.S. Cities Office Fund Maryland Farms Co-Invest is ultimately controlled and owned entirely by TIAA, with 51% owned by USCOF Maryland Farms Holdings LLC and 49% owned by TGA Maryland Farms Holdings LLC.
1100	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.
1200	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.
1300	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.
1400	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.

53.27

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

Asterisk	Explanation
1500	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.
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	1608 Chestnut Partners LP is ultimately controlled and owned entirely by TIAA, with 99% owned by T-C 1608 Chestnut Limited Partner LLC and 1% owned by T-C 1608 Chestnut General Partner LLC.
2000	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%.
2100	Radar Propriedades Agricolas S.A. is owned 65.77% by Mansilla Participacoes LTDA and 15.31% by Radar II Propriedades Agricolas S.A..
2200	Cityhold Nympe S.à r.l. (Nympe) is owned by TIAA via a 25% ownership of Cityhold Office Partnership S.à r.l., which owns 88% of Nympe, and 3% owned by wholly-owned ND Europe Office Holding S.à r.l.
2300	OVG Cloud S.à r.l. is owned by TIAA via a 25% ownership of Cityhold Propco 11 S.à r.l. (10.1% of OVG) and Cityhold Propco 12 S.à r.l., which owns Cityhold GC Investment S.à r.l. (10.1% of OVG) and 79.8% of OVG.
2400	Cityhold Euro S.à r.l. (CES) is owned by TIAA via a 25% ownership of Cityhold Propco 9 S.à r.l., which owns 88% of CES, and 3% owned by wholly-owned ND Europe Office Holding S.à r.l.
2500	SNC Roosevelt is owned by TIAA via a 25% 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%).
2600	London Belgrave Unit Trust (LBUT) is owned by TIAA via a 25% 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%).
2700	New Fetter Lane Unit Trust (NFLUT) is owned by TIAA via a 25% 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%).
2800	60 Great Portland Street Unit Trust (60GPS) is owned by TIAA via a 25% 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%).
2900	70 St. Mary Axe Unit Trust (SMAUT) is owned by TIAA via a 25% 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%).
3000	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%.
3100	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.
3200	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%).
3300	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
3400	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.
3500	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%.
3600	Asia Pacific Cities Fund, FCP is owned 27.7% by TGA APAC Fund Holdings, LLC and 27.7% by TGA Real Estate Fund Holdings, LLC
3700	VIE Student House A GmbH & Co KG is controlled by TIAA, and partially owned indirectly by Eagle Austria Holdings S.à r.l., which owns 94%, and CB Krieau Dzei GmbH, which owns 6%.
3800	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.
3900	Tellus Brasil Participaco S.A. is owned 48.9% by Terraviva Brasil Participaco Ltda. and 0.47% by Nova Gaia Brasil Participaco Ltda.
4000	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 2020 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	1,102,446,265	1,093,982,493	155,908,666		1,584,853,318				3,937,190,742	
	13-3987258	485 Properties LLC	(353,847)	(6,228)							(360,075)	
	81-3106043	730 Data Centers LLC		11,374,347			(498,399)				10,875,948	
	47-2616735	730 Power Development LLC		(10,443,619)			(2,840,376)				(13,283,995)	
	47-5363027	730 Telecom, LLC		189,959			(283,025)				(93,066)	
	51-0494351	730 Texas Timberlands II, Ltd.		(500,000)			(380)				(500,380)	
		730 Transmission LLC	(5,483,923)	113,573,804			(515,613)				107,574,268	
	13-4042885	730 Texas Forest Holdings, Inc.		1,772			(1,772)				(47,642)	
	26-1870966	Active Extension Fund III, LLC	(47,642)								(47,642)	
	46-3073066	ActOil Colorado, LLC		172,576			(1,263,895)				(1,091,319)	
	81-1467545	AGR Partners LLC					(294,467)				(294,467)	
		ASC, Inc. (Common + Preferred)	(40,577,162)	(13,050,000)							(53,627,162)	
		ASC II		13,750,000							13,750,000	
		Berkdale JV		12,796,718							12,796,718	
	46-1952974	Broadleaf Timberland Investments, LLC		8,537,000			(518,839)				8,018,161	
	47-2167228	CASA Student Housing Fund Holdings LLC		(571,483)	(36,380,250)		(128,215)				(37,079,948)	
	13-1624203	CCM Series, LLC	(142,389,611)	(871,950,816)							(1,014,340,427)	
	56-2672630	Ceres Agricultural Properties, LLC	(51,569,849)	(42,669,112)			(46,041)				(94,285,002)	
	47-3156644	Churchill Asset Management LLC		(10,363,917)			(1,609,991)				(11,973,908)	
		Churchill Middle Market Senior Loan Fund, LP	(3,780,157)	1,926,456							(1,853,701)	
		Churchill Middle Market Senior Loan Fund III		30,551,077							30,551,077	
	27-2846152	Covariance Capital Management, Inc.		17,000,000							17,000,000	
		CPF UIR JV Member LLC			52,048,213						52,048,213	
		Creekside Village		8,175,427							8,175,427	
	45-2632248	Dionysus Properties, LLC		(9,999,200)			(425)				(9,999,625)	
	98-0580879	DWM Inclusive Finance Equity Fund II		(118,687)							(118,687)	
	98-0580879	DWM MICROFINANCE EQUITY FUND I	(780,488)								(780,488)	
	04-3718449	Envisage Information Systems, LLC		(4,145,402)							(4,145,402)	
		Global Real Estate Debt Partners - Fund I										
		Global Real Estate Debt Partners - Fund II	(1,908,021)	(4,765,448)							(6,673,469)	
		GreenWood Resources, Inc.	(2,360,892)	29,108,477							26,747,585	
	80-0026976	GreshamQuant ACAR Fund LLC, NGCP	(25,340,610)	(47,500,000)			(1,746,804)				(72,840,610)	
	32-0509812	Growth Capital Fund I, LP	(14,381,990)	(18,800,010)							(33,182,000)	
		Growth Capital Fund II, L.P.		58,866,464							58,866,464	
		HVPG JCBX Portfolio		9,358,402							9,358,402	
	27-4149157	Infra Alpha, LLC	(2,756,064)	(20,253,152)			(126,688)				(23,135,904)	
	85-4309290	LA Teak Holdings LLC		69,151,000							69,151,000	
		Landed Educator Retention Fund		10,436,776							10,436,776	
	47-4169877	Lewis & Clark Timberlands, LP					(18,754)				(18,754)	

ANNUAL STATEMENT FOR THE YEAR 2020 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)
	27-2007833	Liberty M & R SPV II, LP	(44,658)								(44,658)	
		Mansilla Participacoes LTDA	(11,076,156)	1			(27,454)				(11,103,609)	
		Millennia Affordable Housing JV		747,447							747,447	
	47-0902011	MyVest Corporation					1,141,580				1,141,580	
	11-3034756	ND Properties, Inc.	(69,178,268)	8,288,461	(52,048,213)		(4,183,125)				(117,121,145)	
		New Jersey Affordable Housing Portfolio I		(3,364,718)							(3,364,718)	
		New York City Property Fund LP		(5,306,187)							(5,306,187)	
	84-2320652	NGFF Holdco LLC	(8,404,088)	33,201,688			(14,106)				24,783,494	
	46-2031403	NRFC Inception IV, LP		550,066							550,066	
	46-2062147	NRFC Inception V, LP		216,648							216,648	
	83-4307097	Nuveen Agribusiness Fund III, LP		422,017							422,017	
	45-4288013	Nuveen Alternatives Advisors, LLC		(95,000,000)							(95,000,000)	
		Nuveen CLO Issuance Fund LP		15,266,234							15,266,234	
		Nuveen Investments Canada Co.					(475,018)				(475,018)	
	47-1563437	Nuveen Finance Company, LLC		(14,000,000)							(14,000,000)	
		Nuveen Global Impact Fund LP		7,251,211							7,251,211	
		Nuveen High Yield Municipal Opportunities Fund LP	(1,556,067)	(1,330,261)							(2,886,328)	
	81-3425820	Nuveen Holdings 1, Inc.					13,814,104				13,814,104	
		Nuveen Imajn Holdings Member		1,549,774							1,549,774	
	36-3817266	Nuveen Investments, Inc.		(170,000,000)							(170,000,000)	
	81-2429791	Nuveen RE US Strategic Industrial Fund		14,691,692							14,691,692	
	47-1595484	Nuveen, LLC	(405,000,000)				(235,768,931)				(640,768,931)	
		Nuveen Municipal Opportunities Fund LP		(676,341)							(990,960)	
	26-4750562	Occator Agricultural Properties, LLC	(22,893,228)	(74,456,037)			(2,280,143)				(99,629,408)	
	13-1624203	Otto's South Vineyard LLC	(1,473,156)	46,690,391							45,217,235	
	26-4248579	Oleum Holding Company, Inc.		(11,754,789)			463,002				(11,291,787)	
	82-0631410	Permian Investor Asset Manager LLC		(563,003)			(35,218)				(598,221)	
		Potomac Vista		26,257,850							26,257,850	
	00-0000000	Primary Residential Individual Mortgage Entity Trust	(16,429,366)	(286,198,037)							(302,627,403)	
	45-2792614	Renewable Timber Europe, LLC		1,450,000			(425)				1,449,575	
	61-1640765	Renewable Timber Resources LLC		(1,150,000)			(425)				(1,150,425)	
		TCAM Global Australia Pty Ltd.					(873,705)				(873,705)	
		TCAM Global UK Limited					(3,660,949)				(3,660,949)	
	81-2525521	T-C 400 Montgomery LLC	(42,095)	3							(42,092)	
	46-4969690	T-C 699 Bourke Street LLC	(4,259)	4,228							(31)	
	81-2490530	T-C Australia RE Holdings I, LLC	(3,152,778)	110,036,942							106,884,164	
	47-2363168	T-C Europe Holding, Inc.		70,302			(101)				70,201	
	47-2369576	T-C Europe LP		6,959,922			(10,045)				6,949,877	
	45-2877772	T-C GA Real Estate Holdings LLC	(70,313,459)	(4,401,558)			(1,006,652)				(75,721,669)	
	46-4567368	T-C JK I LLC	(728,497)	(73,003)			(49,156)				(850,656)	
	46-4587620	T-C JK II LLC	(699,928)	(70,126)			(47,229)				(817,283)	

ANNUAL STATEMENT FOR THE YEAR 2020 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)
	47-4095803	T-C Lux Fund Holdings LLC	(9,479,561)	31,136,580							21,657,019	
	47-1954609	T-C Mt. Ommaney Centre Holding Company LLC		(77,015,709)							(77,015,709)	
	81-4583865	T-C MV Member LLC	(19,024,897)	(101,665,232)							(120,690,129)	
		T-C MV Member II LLC	(15,429)	40,619,961							40,604,532	
	46-3007720	T-C SBMC Joint Venture LLC	153,549	(155,014)							(1,465)	
	36-4620008	T-C SMA II LLC	(1,775,380)								(1,775,380)	
	81-2676934	T-C UK RE Holdings I LLC		13,462							13,462	
	47-5379777	T-C Waterford Blue Lagoon GP LLC	(32,822)	34,848							2,026	
	47-5375805	T-C Waterford Blue Lagoon LLC	(1,641,125)	68,440							(1,572,685)	
	13-3760073	Teachers Advisors, Inc.		(250,000,000)							(356,164,292)	
	13-3752992	Teachers Personal Investors Services, Inc.					(106,164,292)					
							(11,307,585)				(11,307,585)	
	81-2146865	TEFF Holdco LLC		9,752,864			(425)				9,752,439	
	82-2225812	TGA APAC Fund Holdings LLC	(4,980,536)	3,372,756							(1,607,780)	
	84-4376282	TGA Central Square Investor Member LLC		49,685,899			(22,140)				49,663,759	
	83-0780652	TGA Connection at Athens Investor Member LLC		(626,619)			(51,367)				(677,986)	
		TGA EastRidge Investor Member LLC		75,044,318			(18,812)				75,025,506	
		TGA European RE Holdings I LLC		(3,582,144)							(3,582,144)	
		TGA FC Investor Member LLC		3,279,632			(84,347)				3,195,285	
	81-3602072	TGA Japan Holdings, LLC	(582,091)	304,129							(277,962)	
		TGA Lakes at Indian Creek LLC		505,332							505,332	
		TGA Maryland Farms Holdings LLC	(415,640)	37,175,056			(9,802)				36,749,614	
	82-1169084	TGA MKP Member LLC	(7,437,466)								(7,437,466)	
	81-4232788	TGA Montague Investor Member LLC		(50,903)			(37,766)				(88,669)	
	81-3542251	TGA Montrose Residences Member LLC		520,879			(75,608)				445,271	
	83-1916152	TGA MS Self Storage Investor Member LLC		(3,428,829)			(163,939)				(3,592,768)	
	85-2863856	TGA Sparrow Investor LLC		8,566,156							8,566,156	
	83-2063402	TGA SP-MPC Housing Investor Member LLC		3,784,711			(137,748)				3,646,963	
		TGA TCA Durham Logistics Ctr Inv Mbr LLC		6,757,629							6,757,629	
		TGA The Warehouse at CH Investor Member LLC		(206,196)			(25,635)				(231,831)	
	81-1467545	TGAM Agribusiness Fund LP	(20,979,243)	4,472,502			(14,189)				(16,520,930)	
		THRE Global Cities Advisors, LLC		689,043			(298,273)				390,770	
		TIAA-Cref Insurance Agency, LLC					(2,411,290)				(2,411,290)	
	13-4173396	TIAA CMBS I, LLC	(4,354,100)				(4,004)				(4,358,104)	
	47-4570655	TIAA Diversified Public Investments LLC					(124,970)				(124,970)	
		TIAA Endowment & Philanthropic Serv (TEPS)					(51,974,384)				(51,974,384)	
	90-0615674	TIAA FSB Holdings, Inc.		70,000,000			(99,945,696)				(29,945,696)	
	81-1241294	TIAA GBS Holdings, LLC					(1,655,358)				(1,655,358)	
	27-5551198	TIAA Global Ag Holdco, LLC	(8,834,669)	(4,191,591)			(51,314)				(13,077,574)	
	26-3594208	TIAA Global Public Investments, LLC	(31,000,000)	42,188,000			(1,346,238)				9,841,762	

ANNUAL STATEMENT FOR THE YEAR 2020 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)
	46-2881813	TIAA GTR HoldCo LLC		14,525,000			(9,572)				14,515,428	
	45-3479281	TIAA Infrastructure Investments, LLC	(20,423,835)	11,729,075			(2,055,048)				(10,749,808)	
	45-2665869	TIAA Oil & Gas Investments, LLC		(246,113)			(282,361)				(528,474)	
	11-3519531	TIAA Realty LLC	(1,403,442)	(2,163,523)			(180,661)				(3,747,626)	
	81-2755014	TIAA SMA Strategies, LLC		(34,115,592)							(34,115,592)	
	45-3030923	TIAA Stonepeak Fund I, LLC	(2,338,036)	3,228,545			(1,182,942)				(292,433)	
	45-3029655	TIAA Stonepeak Investments II, LLC	(7,529,268)				(361,010)				(7,890,278)	
	45-3164600	TIAA Super Regional Mall Member Sub LLC	(673,200)	7,490,822							6,817,622	
	45-1286386	TIAA Syngas, LLC	(22,525,053)	(16,678,878)			(202,986)				(39,406,917)	
	13-4040842	TIAA Timberlands I, LLC	(300,000)				(730)				(300,730)	
	13-4085431	TIAA Timberlands II, LLC	(3,230,123)	(369,877)			(817)				(3,600,817)	
	20-8892977	TIAA Union Place Phase I LLC	(1,777,819)	(1,089,160)			(63,538)				(2,930,517)	
	45-4486211	TIAA Wind Investments LLC	(12,976,850)	133,003			(1,761,028)				(14,604,875)	
	45-4288013	TIAA-CREF Alternatives Advisors, LLC					(34,128,799)				(34,128,799)	
	26-3561447	TIAA-CREF Asset Management Distressed Opportunities Fund, LP		(3,277,059)							(3,277,059)	
	55-0856733	TIAA-CREF Individual & Institutional Services, LLC		60,000,000			(821,626,754)				(761,626,754)	
	13-3586142	TIAA-CREF Investment Management, LLC					(52,609,200)				(52,609,200)	
	13-3917848	TIAA-CREF Life Insurance Company					(72,605,930)				(72,605,930)	
	20-8384004	TIAA-CREF LPHC, LLC (TCAM DOF GP, LLC)		(3,212)							(3,212)	
	20-5591124	TIAA-CREF Redwood, LLC		17,000,000							17,000,000	
	13-4026557	TIAA-CREF Tuition Financing, Inc.		45,000,000			(73,154,128)				(28,154,128)	
		U.S. Cities Industrial Fund LP	(3,892,566)	150,000,000							146,107,434	
		U.S. Cities Multifamily Fund LP	(1,197,322)	34,905,731							33,708,409	
		U.S. Core-Plus Real Estate Debt Fund LP	(8,779,440)	34,598,960							25,819,520	
		Villas at Langley JV		21,091,011							21,091,011	
	00-0000000	UK PPP Investments LP		(267,783)			(435)				(268,218)	
	37-1193972	Westchester Group Investment Management Operating Company, Inc.		(5,000,000)							(5,000,000)	
	27-3417683	Westchester Group Investment Management, Inc.					(5,704,929)				(5,704,929)	
		Western A East Mezz LLC		(301,340,889)			(59,496)				(301,400,385)	
		Western A Midwest TN, LLC	(1,959,023)	(21,326,512)	(119,528,416)		(30,092)				(142,844,043)	
	9999999	Control Totals							xxx			

54.3

## 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
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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
<b>JUNE FILING</b>	
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
<b>AUGUST FILING</b>	
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.

<b>MARCH FILING</b>	
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 2020 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. | <del>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? .....</del>                                                                                                                          |     |
| 30. | <del>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? .....</del>                                                                                          |     |
| 31. | <del>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? .....</del>                                                                                             |     |
| 32. | <del>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? .....</del>                                                                                                                      |     |
| 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 |
| 50. | Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....                                            | YES |
| 51. | Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....                                                 | YES |
| 52. | Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....                                   | YES |

**AUGUST FILING**

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

- Explanations:  
12.  
13.  
14. The Company is not a U.S. branch of a Non-U.S. Insurer.  
15.  
18.  
19.  
20.  
21.  
22.  
23.  
24.  
27.  
33.  
34.  
36.  
37.  
38.  
39.  
43.  
45.  
46.  
47.

Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]

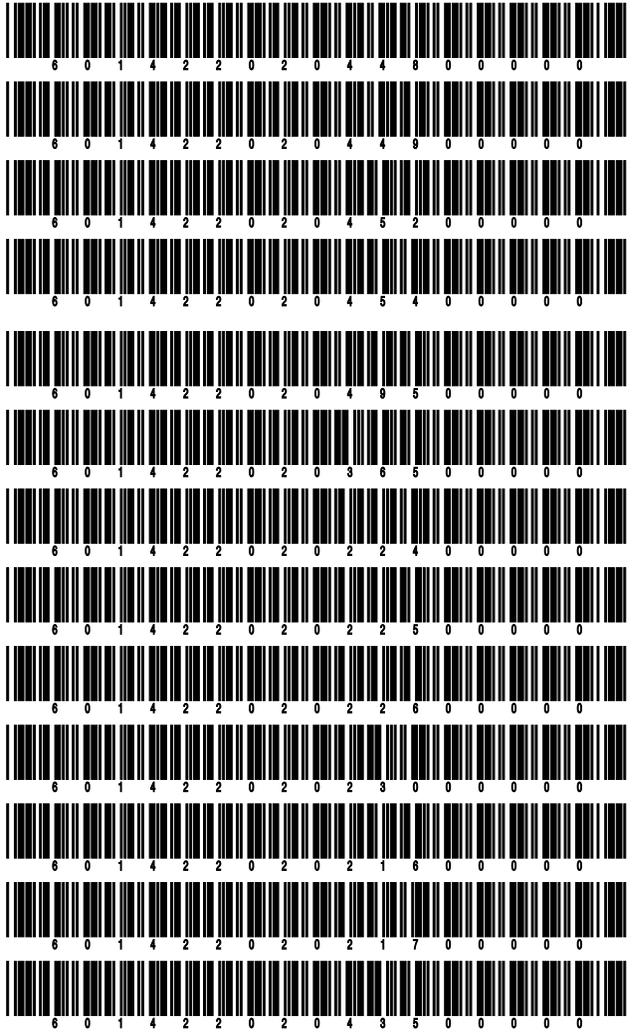


22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 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]
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 43. Credit Insurance Experience Exhibit [Document Identifier 230]
- 45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 46. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
- 47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



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

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
09.304. Other Service Fees .....	838,664				(310)		838,354
09.305. GFA Administration .....	570,240						570,240
09.306. SAGIC .....	144,693						144,693
09.307. Equipment Maintenance .....	118,268				1,266		119,534
09.308. Agency Fees .....	33,005				17		33,022
09.309. Standard Reimbursements .....	(22,560)		(121,024)		(36)		(143,621)
09.310. Managed Recoveries .....	(184,819)				33,198		(151,621)
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	1,497,491		(121,024)		34,134		1,410,601

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

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	253,012,888	2.200	253,012,887		253,012,887	2.200
1.02 All other governments .....	64,256,862	0.559	64,256,864		64,256,864	0.559
1.03 U.S. states, territories and possessions, etc. guaranteed .....	29,741,882	0.259	29,741,882		29,741,882	0.259
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	8,207,218	0.071	8,207,218		8,207,218	0.071
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	1,048,483,758	9.118	1,048,483,759		1,048,483,759	9.118
1.06 Industrial and miscellaneous .....	9,750,877,601	84.800	9,750,877,583		9,750,877,583	84.800
1.07 Hybrid securities .....	13,725,012	0.119	13,725,012		13,725,012	0.119
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 .....	11,168,305,221	97.126	11,168,305,205		11,168,305,205	97.126
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 valuation allowance .....		0.000				0.000
4.06 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) .....	31,275,388	0.272	31,275,388		31,275,388	0.272
6.02 Cash equivalents (Schedule E, Part 2) .....	247,683,592	2.154	247,683,592		247,683,592	2.154
6.03 Short-term investments (Schedule DA) .....	3,385,093	0.029	3,385,093		3,385,093	0.029
6.04 Total cash, cash equivalents and short-term investments .....	282,344,073	2.455	282,344,073		282,344,073	2.455
7. Contract loans .....	43,088,814	0.375	43,088,814		43,088,814	0.375
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....	4,666,857	0.041	4,666,857		4,666,857	0.041
10. Receivables for securities .....	142,812	0.001	142,812		142,812	0.001
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	11,498,730,659	100.000	11,498,730,643		11,498,730,643	100.000

Schedule A - Verification - Real Estate

**NONE**

Schedule B - Verification - Mortgage Loans

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	4,687,634
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 .....	1,309
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 .....	22,086
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) .....	4,666,857
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	4,666,857

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	8,666,315,772
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	3,835,682,050
3.	Accrual of discount .....	4,379,784
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 .....	18,492,273
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	1,351,437,627
7.	Deduct amortization of premium .....	10,373,485
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 .....	45,917
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	870,000
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	915,917
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	6,345,279
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	11,168,488,129

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

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	253,012,888	263,736,563	254,005,159	249,272,045
	2. Canada .....				
	3. Other Countries .....	64,256,864	70,950,348	64,074,096	64,548,090
	4. Totals	317,269,752	334,686,911	318,079,255	313,820,135
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	29,741,882	32,860,473	29,670,945	29,815,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	8,207,218	9,508,549	8,153,680	8,380,000
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	1,048,483,758	1,108,740,482	1,050,846,618	1,034,874,392
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	8,106,852,285	9,171,618,398	8,104,163,128	8,124,039,683
	9. Canada .....	388,222,548	430,080,243	388,153,366	388,095,000
	10. Other Countries .....	1,269,527,761	1,393,521,020	1,268,891,985	1,272,876,729
	11. Totals	9,764,602,594	10,995,219,661	9,761,208,479	9,785,011,412
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	11,168,305,204	12,481,016,076	11,167,958,977	11,171,900,939
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	182,882	3,724,627	182,882	
	15. Canada .....				
	16. Other Countries .....				
	17. Totals	182,882	3,724,627	182,882	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	182,882	3,724,627	182,882	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks	182,882	3,724,627	182,882	
	27. Total Bonds and Stocks	11,168,488,086	12,484,740,703	11,168,141,859	

ANNUAL STATEMENT FOR THE YEAR 2020 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	243,100,708	110,424,822	52,792,270	59,119,525	2,838,307	XXX	468,275,632	4.1	484,319,086	5.4	468,275,632	
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	243,100,708	110,424,822	52,792,270	59,119,525	2,838,307	XXX	468,275,632	4.1	484,319,086	5.4	468,275,632	
2. All Other Governments												
2.1 NAIC 1	6,511,425	22,603,630	28,319,873		6,821,935	XXX	64,256,863	0.6	65,113,480	0.7	14,952,551	49,304,312
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	6,511,425	22,603,630	28,319,873		6,821,935	XXX	64,256,863	0.6	65,113,480	0.7	14,952,551	49,304,312
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1		8,797,155	1,000,000	17,944,727		XXX	27,741,882	0.2	29,709,512	0.3	27,741,882	
3.2 NAIC 2				2,000,000		XXX	2,000,000	0.0	5,000,000	0.1	2,000,000	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals		8,797,155	1,000,000	19,944,727		XXX	29,741,882	0.3	34,709,512	0.4	29,741,882	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1			3,380,000	1,827,218	3,000,000	XXX	8,207,218	0.1	16,563,123	0.2	8,207,218	
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			3,380,000	1,827,218	3,000,000	XXX	8,207,218	0.1	16,563,123	0.2	8,207,218	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	189,334,865	266,268,067	231,322,376	178,056,517	212,666,361	XXX	1,077,648,186	9.4	794,172,721	8.9	1,073,034,318	4,613,868
5.2 NAIC 2		1,649,782		1,606,638		XXX	3,256,420	0.0	2,541,089	0.0	3,256,420	
5.3 NAIC 3						XXX			444,960	0.0		
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX			440,918	0.0		
5.6 NAIC 6						XXX						
5.7 Totals	189,334,865	267,917,849	231,322,376	179,663,155	212,666,361	XXX	1,080,904,606	9.5	797,599,688	8.9	1,076,290,738	4,613,868

S105

ANNUAL STATEMENT FOR THE YEAR 2020 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)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	378,118,347	1,526,393,954	2,032,970,062	422,236,531	1,311,328,235	XXX	5,671,047,129	49.7	4,264,396,685	47.8	4,318,207,964	1,352,839,165
6.2 NAIC 2	136,609,795	751,941,726	1,913,810,873	404,403,808	870,970,485	XXX	4,077,736,687	35.7	3,219,408,757	36.1	3,516,764,556	560,972,131
6.3 NAIC 3	3,074,507	1,998,713				XXX	5,073,220	0.0	10,191,974	0.1	5,073,220	
6.4 NAIC 4						XXX						
6.5 NAIC 5	29,681	130,762	194,266	50,931		XXX	405,640	0.0	13,650,643	0.2	405,640	
6.6 NAIC 6						XXX						
6.7 Totals	517,832,330	2,280,465,155	3,946,975,201	826,691,270	2,182,298,720	XXX	9,754,262,676	85.4	7,507,648,059	84.2	7,840,451,380	1,913,811,296
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX						
7.2 NAIC 2					13,725,012	XXX	13,725,012	0.1	13,725,013	0.2	13,725,012	
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals					13,725,012	XXX	13,725,012	0.1	13,725,013	0.2	13,725,012	
<b>8. Parent, Subsidiaries and Affiliates</b>												
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						
<b>9. SVO Identified Funds</b>												
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							
<b>10. Unaffiliated Bank Loans</b>												
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 2020 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)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 817,065,345	1,934,487,628	2,349,784,581	679,184,518	1,536,654,838		7,317,176,910	64.1	XXX	XXX	5,910,419,565	1,406,757,345
11.2 NAIC 2	(d) 136,609,795	753,591,508	1,913,810,873	408,010,446	884,695,497		4,096,718,119	35.9	XXX	XXX	3,535,745,988	560,972,131
11.3 NAIC 3	(d) 3,074,507	1,998,713					5,073,220	0.0	XXX	XXX	5,073,220	
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d) 29,681	130,762	194,266	50,931			(c) 405,640	0.0	XXX	XXX	405,640	
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	956,779,328	2,690,208,611	4,263,789,720	1,087,245,895	2,421,350,335		(b) 11,419,373,889	100.0	XXX	XXX	9,451,644,413	1,967,729,476
11.8 Line 11.7 as a % of Col. 7	8.4	23.6	37.3	9.5	21.2		100.0	XXX	XXX	XXX	82.8	17.2
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	598,841,019	1,545,032,255	1,578,635,234	495,014,151	1,436,751,948		XXX	XXX	5,654,274,607	63.4	4,697,277,054	956,997,553
12.2 NAIC 2	86,979,454	652,794,087	1,572,454,767	202,818,321	725,628,230		XXX	XXX	3,240,674,859	36.3	2,844,307,743	396,367,116
12.3 NAIC 3	71,079	229,637	4,294,438	4,551,280	1,490,500		XXX	XXX	10,636,934	0.1	8,164,170	2,472,764
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5	105,162	380,548	370,233	112,829	13,122,789		XXX	XXX	(c) 14,091,561	0.2	14,091,560	1
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	685,996,714	2,198,436,527	3,155,754,672	702,496,581	2,176,993,467		XXX	XXX	(b) 8,919,677,961	100.0	7,563,840,527	1,355,837,434
12.8 Line 12.7 as a % of Col. 9	7.7	24.6	35.4	7.9	24.4		XXX	XXX	100.0	XXX	84.8	15.2
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	668,826,098	1,303,721,430	1,934,816,528	601,898,293	1,401,157,216		5,910,419,565	51.8	4,697,277,054	52.7	5,910,419,565	XXX
13.2 NAIC 2	111,611,678	605,026,128	1,693,312,552	339,787,972	786,007,659		3,535,745,989	31.0	2,844,307,743	31.9	3,535,745,989	XXX
13.3 NAIC 3	3,074,507	1,998,713					5,073,220	0.0	8,164,170	0.1	5,073,220	XXX
13.4 NAIC 4												XXX
13.5 NAIC 5	29,681	130,762	194,266	50,931			405,640	0.0	14,091,560	0.2	405,640	XXX
13.6 NAIC 6												XXX
13.7 Totals	783,541,964	1,910,877,033	3,628,323,346	941,737,196	2,187,164,875		9,451,644,414	82.8	7,563,840,527	84.8	9,451,644,414	XXX
13.8 Line 13.7 as a % of Col. 7	8.3	20.2	38.4	10.0	23.1		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	6.9	16.7	31.8	8.2	19.2		82.8	XXX	XXX	XXX	82.8	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	148,239,247	630,766,198	414,968,053	77,286,225	135,497,622		1,406,757,345	12.3	956,997,553	10.7	XXX	1,406,757,345
14.2 NAIC 2	24,998,117	148,565,380	220,498,321	68,222,474	98,687,838		560,972,130	4.9	396,367,116	4.4	XXX	560,972,130
14.3 NAIC 3									2,472,764	0.0	XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5									1	0.0	XXX	
14.6 NAIC 6											XXX	
14.7 Totals	173,237,364	779,331,578	635,466,374	145,508,699	234,185,460		1,967,729,475	17.2	1,355,837,434	15.2	XXX	1,967,729,475
14.8 Line 14.7 as a % of Col. 7	8.8	39.6	32.3	7.4	11.9		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.5	6.8	5.6	1.3	2.1		17.2	XXX	XXX	XXX	XXX	17.2

(a) Includes \$ 1,964,729,475 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 \$ 247,683,592 ; NAIC 2 \$ 3,385,093 ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2020 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
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	238,422,101	84,470,894	22,424,629	8,081,360		XXX	353,398,984	3.1	468,379,140	5.3	353,398,984	
1.02 Residential Mortgage-Backed Securities	2,739,152	17,348,909	17,420,541	29,098,987	2,838,307	XXX	69,445,896	0.6	7,494,729	0.1	69,445,896	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities	1,939,456	8,605,019	12,947,100	21,939,177		XXX	45,430,752	0.4	8,445,218	0.1	45,430,752	
1.05 Totals	243,100,709	110,424,822	52,792,270	59,119,524	2,838,307	XXX	468,275,632	4.1	484,319,087	5.4	468,275,632	
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	6,511,425	22,603,630	28,319,873		6,821,935	XXX	64,256,863	0.6	65,113,480	0.7	14,952,551	49,304,312
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	6,511,425	22,603,630	28,319,873		6,821,935	XXX	64,256,863	0.6	65,113,480	0.7	14,952,551	49,304,312
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations		8,797,155	1,000,000	19,944,727		XXX	29,741,882	0.3	34,709,512	0.4	29,741,882	
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		8,797,155	1,000,000	19,944,727		XXX	29,741,882	0.3	34,709,512	0.4	29,741,882	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations			3,380,000	1,827,218	3,000,000	XXX	8,207,218	0.1	16,563,123	0.2	8,207,218	
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			3,380,000	1,827,218	3,000,000	XXX	8,207,218	0.1	16,563,123	0.2	8,207,218	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	45,581,645	11,041,197	104,250,782	98,302,976	198,576,208	XXX	457,752,808	4.0	239,829,512	2.7	453,138,940	4,613,868
5.02 Residential Mortgage-Backed Securities	143,753,220	256,876,653	127,071,594	81,360,179	14,090,153	XXX	623,151,799	5.5	557,770,176	6.3	623,151,799	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	189,334,865	267,917,850	231,322,376	179,663,155	212,666,361	XXX	1,080,904,607	9.5	797,599,688	8.9	1,076,290,739	4,613,868
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	420,975,229	1,985,788,076	3,545,102,433	812,797,654	2,182,247,249	XXX	8,946,910,641	78.3	6,825,185,875	76.5	7,372,791,265	1,574,119,376
6.02 Residential Mortgage-Backed Securities	23,512,672	13,275,604	666,994	50,931	51,471	XXX	37,557,672	0.3	62,507,173	0.7	1,329,805	36,227,867
6.03 Commercial Mortgage-Backed Securities	21,544,490	5,061,063	299,619,577			XXX	326,225,130	2.9	240,080,488	2.7	304,680,640	21,544,490
6.04 Other Loan-Backed and Structured Securities	51,799,938	276,340,412	101,586,198	13,842,685		XXX	443,569,233	3.9	379,874,523	4.3	161,649,670	281,919,563
6.05 Totals	517,832,329	2,280,465,155	3,946,975,202	826,691,270	2,182,298,720	XXX	9,754,262,676	85.4	7,507,648,059	84.2	7,840,451,380	1,913,811,296
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations					13,725,012	XXX	13,725,012	0.1	13,725,013	0.2	13,725,012	
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					13,725,012	XXX	13,725,012	0.1	13,725,013	0.2	13,725,012	
<b>8. Parent, Subsidiaries and Affiliates</b>												
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 2020 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
<b>9. SVO Identified Funds</b>												
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							
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	711,490,400	2,112,700,952	3,704,477,717	940,953,935	2,404,370,404	XXX	9,873,993,408	86.5	XXX	XXX	8,245,955,852	1,628,037,556
11.02 Residential Mortgage-Backed Securities	170,005,404	287,501,166	145,159,129	110,510,097	16,979,931	XXX	730,155,367	6.4	XXX	XXX	693,927,500	36,227,867
11.03 Commercial Mortgage-Backed Securities	21,544,490	5,061,063	299,619,577			XXX	326,225,130	2.9	XXX	XXX	304,680,640	21,544,490
11.04 Other Loan-Backed and Structured Securities	53,739,394	284,945,431	114,533,298	35,781,862		XXX	488,999,985	4.3	XXX	XXX	207,080,422	281,919,563
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	956,779,328	2,690,208,612	4,263,789,721	1,087,245,894	2,421,350,335		11,419,373,890	100.0	XXX	XXX	9,451,644,414	1,967,729,476
11.09 Line 11.08 as a % of Col. 7	8.4	23.6	37.3	9.5	21.2		100.0	XXX	XXX	XXX	82.8	17.2
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	524,634,549	1,701,002,584	2,703,189,869	582,543,192	2,152,135,461	XXX	XXX	XXX	7,663,505,655	85.9	6,608,084,413	1,055,421,242
12.02 Residential Mortgage-Backed Securities	108,892,501	254,112,174	131,892,334	108,671,102	24,203,967	XXX	XXX	XXX	627,772,078	7.0	567,217,411	60,554,667
12.03 Commercial Mortgage-Backed Securities	14,995,563	13,039,291	212,045,634			XXX	XXX	XXX	240,080,488	2.7	212,045,634	28,034,854
12.04 Other Loan-Backed and Structured Securities	37,474,101	230,282,477	108,626,836	11,282,288	654,039	XXX	XXX	XXX	388,319,741	4.4	176,493,067	211,826,674
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	685,996,714	2,198,436,526	3,155,754,673	702,496,582	2,176,993,467		XXX	XXX	8,919,677,962	100.0	7,563,840,525	1,355,837,437
12.09 Line 12.08 as a % of Col. 9	7.7	24.6	35.4	7.9	24.4		XXX	XXX	100.0	XXX	84.8	15.2
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	613,616,756	1,541,090,086	3,115,784,864	805,279,202	2,170,184,944	XXX	8,245,955,852	72.2	6,608,084,413	74.1	8,245,955,852	XXX
13.02 Residential Mortgage-Backed Securities	146,660,547	275,015,201	144,761,724	110,510,097	16,979,930	XXX	693,927,499	6.1	567,217,411	6.4	693,927,499	XXX
13.03 Commercial Mortgage-Backed Securities		5,061,063	299,619,577			XXX	304,680,640	2.7	212,045,634	2.4	304,680,640	XXX
13.04 Other Loan-Backed and Structured Securities	23,264,662	89,710,683	68,157,181	25,947,896		XXX	207,080,422	1.8	176,493,067	2.0	207,080,422	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	783,541,965	1,910,877,033	3,628,323,346	941,737,195	2,187,164,874		9,451,644,413	82.8	7,563,840,525	84.8	9,451,644,413	XXX
13.09 Line 13.08 as a % of Col. 7	8.3	20.2	38.4	10.0	23.1		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	6.9	16.7	31.8	8.2	19.2		82.8	XXX	XXX	XXX	82.8	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	97,873,644	571,610,866	588,692,853	135,674,733	234,185,460	XXX	1,628,037,556	14.3	1,055,421,242	11.8	XXX	1,628,037,556
14.02 Residential Mortgage-Backed Securities	23,344,497	12,485,965	397,405			XXX	36,227,868	0.3	60,554,667	0.7	XXX	36,227,868
14.03 Commercial Mortgage-Backed Securities	21,544,490		299,619,577			XXX	21,544,490	0.2	28,034,854	0.3	XXX	21,544,490
14.04 Other Loan-Backed and Structured Securities	30,474,732	195,234,748	46,376,117	9,833,966		XXX	281,919,563	2.5	211,826,674	2.4	XXX	281,919,563
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	173,237,363	779,331,579	635,466,375	145,508,699	234,185,461		1,967,729,477	17.2	1,355,837,437	15.2	XXX	1,967,729,477
14.09 Line 14.08 as a % of Col. 7	8.8	39.6	32.3	7.4	11.9		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.5	6.8	5.6	1.3	2.1		17.2	XXX	XXX	XXX	XXX	17.2

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

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....					
2. Cost of short-term investments acquired .....	40,956,307	40,956,307			
3. Accrual of discount .....	2,458	2,458			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....	(3,572)	(3,572)			
6. Deduct consideration received on disposals .....	37,525,686	37,525,686			
7. Deduct amortization of premium .....	44,414	44,414			
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) .....	3,385,093	3,385,093			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	3,385,093	3,385,093			

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

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	253,545,091	253,545,091		
2. Cost of cash equivalents acquired .....	8,378,080,866	8,378,080,866		
3. Accrual of discount .....	366,592	366,592		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	15,839	15,839		
6. Deduct consideration received on disposals .....	8,384,324,796	8,384,324,796		
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) .....	247,683,592	247,683,592		
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	247,683,592	247,683,592		

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

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

**SCHEDULE BA - PART 1**

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

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership	
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange in Book/ Adjusted Carrying Value				
468502-AA-7	JACKSON NATL LIFE INS CO			MI	CONVERSION		12/30/2011		2,828,933	3,414,791	2,674,818							181,664		0.000
592173-AE-8	METROPOLITAN LIFE INS CO			DE	CONVERSION		06/04/2003		1,982,896	2,588,149	1,992,040			1,309				157,309		0.000
2799999	Surplus Debentures, etc - Unaffiliated								4,811,829	6,002,940	4,666,858			(20,777)				338,973		XXX
4899999	Total - Unaffiliated								4,811,829	6,002,940	4,666,858			(20,777)				338,973		XXX
4999999	Total - Affiliated																			XXX
5099999	Totals								4,811,829	6,002,940	4,666,858			(20,777)				338,973		XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

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

E07

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
228027-AA-6	VESSEL MANAGEMENT SERVIC US GOVT GUARANT			1	.1.A	2,863,000	110.8690	3,174,168	2,863,000	2,863,000					3.432	3.432	FA	37,120	98,258	12/08/2011	08/15/2036
228027-AB-4	VESSEL MANAGEMENT SERVIC US GOVT GUARANT			1	.1.A	4,617,000	111.2470	5,136,257	4,617,000	4,617,000					3.477	3.477	JJ	73,578	160,533	03/28/2012	01/16/2037
297660-AF-1	ETHIOPIAN LEASING 2012 US GOVT GUARANT			1	.1.A	12,072,359	105.4800	12,733,901	12,072,359	12,072,359					2.646	2.655	FMAN	43,479	319,435	06/18/2014	05/12/2026
297660-AG-9	ETHIOPIAN LEASING 2012 US GOVT GUARANT			1	.1.A	5,139,596	105.1820	5,405,939	5,139,596	5,139,596					2.566	2.574	FMAN	17,218	131,882	11/10/2014	08/14/2026
302177-AA-0	EXPORT LEASE TEN CO LLC US GOVT GUARANT			1	.1.A	1,528,445	102.6060	1,637,742	1,596,154	1,566,990		6.359			1.650	2.502	FMAN	3,950	26,337	09/30/2014	05/07/2025
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT			1	.1.A	1,270,784	101.2200	1,286,292	1,270,784	1,270,784					2.637	2.646	MJSD	2,699	33,511	08/19/2010	12/02/2021
49549C-AA-6	KING INTL LEASING LLC US GOVT GUARANT			1	.1.A	1,610,260	102.0740	1,643,657	1,610,260	1,610,260					2.754	2.764	JAJO	9,362	44,347	11/10/2010	10/15/2022
59280P-AA-9	MEXICAN AIR FINANCE IV US GOVT GUARANT			1	.1.A	6,500,233	104.6080	6,799,754	6,500,233	6,500,233					2.537	2.545	JAJO	35,731	164,911	07/23/2013	07/13/2025
690353-SQ-1	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1.A	1,575,000	113.0100	1,779,902	1,575,000	1,575,000					3.430	3.430	MN	6,903	54,023	10/13/2010	05/15/2030
690353-VQ-7	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1.A	5,403,041	108.4520	5,859,707	5,403,041	5,403,041					2.610	2.610	AO	29,771	141,019	06/19/2012	04/15/2030
690353-XM-4	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1.A	1,428,571	113.3310	1,619,014	1,428,571	1,428,571					3.590	3.606	MJSD	2,279	51,286	07/10/2013	12/15/2030
690353-YN-2	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1.A	4,750,083	113.1700	5,375,667	4,750,083	4,750,083					3.540	3.556	MJSD	7,473	168,153	07/10/2013	06/15/2030
690353-XR-3	OVERSEAS PRIVATE INV COR US GOVT GUARANT			1	.1.A	3,456,693	119.9490	4,146,269	3,456,693	3,456,693					3.938	3.939	JD	4,159	131,957	09/17/2013	12/20/2032
716540-BC-5	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1.A	2,668,247	101.8880	2,710,212	2,660,000	2,661,850		(745)			2.000	1.942	JD	1,626	53,200	06/26/2012	12/20/2022
716540-BL-5	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1.A	5,250,000	103.6340	5,440,798	5,250,000	5,250,000					2.830	2.830	FA	56,128	148,575	09/10/2013	02/15/2024
716540-BP-6	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1.A	5,250,000	102.9670	5,405,751	5,250,000	5,250,000					2.290	2.290	FA	45,418	120,225	10/24/2013	02/15/2024
716540-BS-0	PETROLEOS MEXICANOS US GOVT GUARANT			1	.1.A	2,216,250	100.1630	2,253,672	2,250,000	2,235,484		3,807			0.587	0.925	JAJO	2,861	38,440	04/16/2015	04/15/2025
742651-DR-0	PRIVATE EXPORT FUNDING US GOVT GUARANT			1	.1.A	15,825,433	103.3230	16,376,750	15,850,000	15,845,077		2,558			2.050	2.067	MN	41,518	324,925	10/10/2012	11/15/2022
746388-AA-5	PURPLE CHEN 2011 LLC US GOVT GUARANT			1	.1.A	6,583,103	102.7790	6,766,038	6,583,103	6,583,103					2.735	2.744	FMAN	30,008	180,048	10/25/2011	08/01/2023
797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT			1	.1.A	505,912	101.9800	515,828	505,912	505,912					3.350	3.364	MJSD	1,130	16,948	06/15/2010	06/07/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT			1	.1.A	1,160,821	102.4000	1,188,681	1,160,821	1,160,821					3.030	3.041	FMAN	3,810	38,898	12/01/2010	11/22/2022
799777-AA-7	SANDALWOOD 2013 LLC US GOVT GUARANT			1	.1.A	7,702,512	105.1230	8,097,078	7,702,512	7,702,512					2.836	2.846	JAJO	49,150	218,443	01/06/2014	07/10/2025
799777-AB-5	SANDALWOOD 2013 LLC US GOVT GUARANT			1	.1.A	6,796,334	105.1230	7,144,481	6,796,334	6,796,334					2.897	2.907	JAJO	44,300	196,890	01/09/2014	07/10/2025
805649-AA-8	SAYARRA LTD US GOVT GUARANT			1	.1.A	1,076,006	101.0690	1,087,506	1,076,006	1,076,006					2.774	2.787	JAJO	5,141	29,848	09/17/2010	10/29/2021
876780-AA-5	TAYARRA LTD US GOVT GUARANT			1	.1.A	570,951	101.8250	581,373	570,951	570,951					3.628	3.645	FMAN	2,647	20,714	02/24/2010	02/15/2022
89609G-AA-0	TRICAHUE LEASING LLC US GOVT GUARANT			1	.1.A	498,210	101.5740	506,051	498,210	498,210					3.503	3.518	FMAN	2,036	17,648	12/07/2009	11/19/2021
89609G-AB-8	TRICAHUE LEASING LLC US GOVT GUARANT			1	.1.A	472,912	102.1040	482,864	472,912	472,912					3.744	3.762	FMAN	1,721	17,847	03/26/2010	02/26/2022
90373R-AA-8	ULANI MSN 35940 LLC US GOVT GUARANT			1	.1.A	3,750,001	103.5810	3,884,291	3,750,001	3,750,001					2.227	2.233	FMAN	10,439	83,512	06/11/2010	05/16/2025
912810-EP-9	US TREASURY N/B United States Treasury No 7.12			.0	.1.A	111,754	114.8050	114,805	100,000	101,931		(832)			7.125	6.138	FA	2,691	7,125	05/09/2016	02/15/2023
912810-EP-9	US TREASURY N/B United States Treasury No 7.12			.SD	.1.A	670,523	114.8050	688,828	600,000	611,587		(4,990)			7.125	6.138	FA	16,147	42,750	05/09/2016	02/15/2023
912810-EP-9	US TREASURY N/B United States Treasury No 7.12				.1.A	8,940,301	114.8050	9,184,375	8,000,000	8,154,495		(66,537)			7.125	6.138	FA	215,299	570,000	05/09/2016	02/15/2023
912810-FA-1	US TREASURY N/B United States Treasury No 6.37				.1.A	35,273	137.8320	48,241	35,000	35,111		(13)			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			.0	.1.A	103,238	112.9530	112,953	100,000	102,787		(303)			2.375	2.012	MN	308	2,240	06/28/2019	05/15/2029
912828-X4-7	US TREASURY N/B United States Treasury No 1.87				.1.A	250,342	102.3280	255,820	250,000	250,094		(69)			1.875	1.846	AO	803	4,688	05/01/2017	04/30/2022
92242V-AB-2	VCK LEASE SA US GOVT GUARANT				.1.A	10,885,125	105.8770	11,524,822	10,885,125	10,885,125					2.591	2.591	JAJO	52,490	282,034	06/30/2014	07/24/2026
98913L-AB-9	ZARAPITO LEASING LLC US GOVT GUARANT			1	.1.A	5,382,326	106.0750	5,709,319	5,382,326	5,382,326					2.628	2.637	FMAN	19,253	141,929	11/17/2014	11/12/2026
<b>0199999</b>	<b>Subtotal - Bonds - U.S. Governments - Issuer Obligations</b>					<b>138,920,639</b>	<b>XXX</b>	<b>146,678,806</b>	<b>138,011,987</b>	<b>138,136,239</b>		<b>(60,765)</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>879,489</b>	<b>4,084,810</b>	<b>XXX</b>	<b>XXX</b>
361708-L6-7	GNMA POOL BX3949			4	.1.A	29,537,509	102.6330	30,277,267	29,500,634	29,536,390		(1,119)			1.730	1.712	MON	42,530	170,120	06/28/2020	07/15/2037
36170U-LJ-0	GNMA POOL BZ0329				.1.A	32,219,115	100.9140	32,503,534	32,209,050	32,219,021		(95)			1.650	1.646	MON	44,287		11/04/2020	07/15/2042
38381B-E5-9	GOVERNMENT NATIONAL MORTGAGE SERIES 2019-5 CLASS ZC			4	.1.A	7,749,523	110.9140	8,192,363	7,386,210	7,690,486		(57,926)			3.500	2.425	MON	21,543	253,682	12/01/2020	11/20/2048
<b>0299999</b>	<b>Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities</b>					<b>69,506,147</b>	<b>XXX</b>	<b>70,973,164</b>	<b>69,095,894</b>	<b>69,445,897</b>		<b>(59,140)</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>108,360</b>	<b>423,802</b>	<b>XXX</b>	<b>XXX</b>
3617A4-PJ-1	GN A04025			4	.1.A	8,031,003	109.9510	8,573,011	7,797,091	7,965,678		(12,965)			3.700	3.338	MON	24,041	288,492	07/09/2015	10/15/2033
36181R-SZ-4	GN AF9864			4	.1.A	37,547,370	109.1500	37,511,582	34,367,073	37,465,074		(82,296)			4.250	3.159	MON	121,717	730,300	06/25/2020	09/15/2038
<b>0499999</b>	<b>Subtotal - Bonds - U.S. Governments - Other Loan-Backed and Structured Securities</b>					<b>45,578,373</b>	<b>XXX</b>	<b>46,084,593</b>	<b>42,164,164</b>	<b>45,430,752</b>		<b>(95,261)</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>145,758</b>	<b>1,018,792</b>	<b>XXX</b>	<b>XXX</b>
<b>0599999</b>	<b>Total - U.S. Government Bonds</b>					<b>254,005,159</b>	<b>XXX</b>	<b>263,736,563</b>	<b>249,272,045</b>	<b>253,012,888</b>		<b>(215,166)</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>1,133,607</b>	<b>5,527,404</b>	<b>XXX</b>	<b>XXX</b>
045167-CY-7	ASIAN DEVELOPMENT BANK SR UNSEC			D	.1.A FE	14,894,100	107.2180	16,082,631	15,000,000	14,962,551		10,653			2.125	2.204	MS	90,313	318,750	03/12/2015	03/19/2025
14440P-AA-1	CARPINTERO FINANCE LTD GOVT GTD.			D	.1.A	3,548,090	102.8300	3,648,493	3,548,090	3,548,090					2.004						

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
50049M-BX-7	KOMMUNALBANKEN AS SR UNSEC	D			1.A FE	4,997,750		106,7570	5,000,000	4,999,017		226			2.125	2.130	FA	41,319	106,250	02/04/2015	02/11/2025
501499-AB-3	KUWAIT INTL BOND SR UNSEC	D			1.D FE	6,659,499		113,7500	6,725,000	6,681,580		6,137			3.500	3.617	MS	66,036	235,375	03/13/2017	03/20/2027
74727P-AU-5	STATE OF QATAR SR UNSEC	D			1.D FE	6,630,521		111,2200	6,700,000	6,659,498		6,710			3.250	3.373	JD	17,541	217,750	05/25/2016	06/02/2026
80413T-AA-7	SAUDI INTERNATIONAL BOND SR UNSEC	D			1.F FE	5,569,144		101,4900	5,625,000	5,615,396		11,521			2.375	2.588	AO	24,121	133,594	10/19/2016	10/26/2021
80413T-AC-3	SAUDI INTERNATIONAL BOND SR UNSEC	D			1.F FE	6,812,043		121,2750	6,950,000	6,821,935		2,541			4.500	4.623	AO	56,469	312,750	10/19/2016	10/26/2046
<b>0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations</b>						64,074,097		70,950,350	64,548,090	64,256,862		41,386			XXX	XXX	XXX	373,888	1,864,332	XXX	XXX
<b>1099999. Total - All Other Government Bonds</b>						64,074,097		70,950,350	64,548,090	64,256,862		41,386			XXX	XXX	XXX	373,888	1,864,332	XXX	XXX
130638-NB-1	CALIFORNIA ST State of California 4.988 04/0		1		1.D FE	10,000,000		106,8480	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		1.C FE	4,931,650		109,7010	5,000,000	4,944,727		2,319			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/				1.E FE	7,424,295		103,5970	7,500,000	7,482,155		9,623			2.551	2.688	AO	40,391	191,325	07/01/2014	10/15/2022
452152-QW-4	ILLINOIS ST State of Illinois 5.52 04/01/2		1		2.C FE	2,000,000		107,8340	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		1.C FE	3,000,000		132,7010	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		1.C FE	1,315,000		112,3360	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		1.B FE	1,000,000		130,5920	1,000,000	1,000,000					5.412	5.412	MS	18,040	54,120	02/24/2010	09/01/2028
<b>1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations</b>						29,670,945		32,860,473	29,815,000	29,741,882		11,942			XXX	XXX	XXX	287,148	1,239,300	XXX	XXX
<b>1799999. Total - U.S. States, Territories and Possessions Bonds</b>						29,670,945		32,860,473	29,815,000	29,741,882		11,942			XXX	XXX	XXX	287,148	1,239,300	XXX	XXX
240853-EP-2	DEKALB KANE LA SALLE CNTYS ILC		2		1.D FE	1,000,000		102,7430	1,000,000	1,000,000					2.527	2.527	FA	10,319	10,319	02/07/2020	02/01/2030
442331-3D-4	HOUSTON TX City of Houston TX 3.525 03/01				1.D FE	2,380,000		114,2260	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				1.D FE	3,000,000		123,5260	3,000,000	3,000,000					3.961	3.961	MS	39,610	118,830	12/20/2017	03/01/2047
801546-NT-5	SANTA CLARA CNTY CA County of Santa Clara CA 3.25		1		1.B FE	1,773,680		102,8380	2,000,000	1,827,218		7,859			3.250	4.000	FA	27,083	65,000	03/22/2013	08/01/2036
<b>1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations</b>						8,153,680		9,508,549	8,380,000	8,207,218		7,859			XXX	XXX	XXX	104,977	278,044	XXX	XXX
<b>2499999. Total - U.S. Political Subdivisions Bonds</b>						8,153,680		9,508,549	8,380,000	8,207,218		7,859			XXX	XXX	XXX	104,977	278,044	XXX	XXX
010604-DF-0	ALABAMA ST PORT AUTH DOCKS FAC State of Alabama Docks De 4.72		1		2.A FE	730,000		112,9710	730,000	730,000					4.722	4.722	AO	8,618	34,471	02/24/2017	10/01/2040
032556-GW-6	ANAHEIM CA HSG & PUBLIC IMPT A SERIES B		2		1.D FE	9,000,000		104,1000	9,000,000	9,000,000					2.542	2.542	AO	57,195	131,549	02/07/2020	10/01/2030
072024-WT-5	BAY AREA CA TOLL AUTH TOLL BRI SERIES F-1		2		1.C FE	10,845,000		107,5330	10,845,000	10,845,000					3.552	3.551	AO	96,304	390,565	09/20/2019	04/01/2054
13077D-BY-7	CALIFORNIA ST UNIV REVENUE California State Universi 3.89		1		1.D FE	3,000,000		122,4610	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				1.D FE	1,000,000		116,1320	1,000,000	1,000,000					3.653	3.653	MN	6,088	36,530	07/13/2018	11/01/2028
13077D-FL-1	CALIFORNIA ST UNIV REVENUE California State Universi 3.75		2		1.D FE	1,000,000		116,1960	1,000,000	1,000,000					3.753	3.753	MN	6,255	37,530	07/13/2018	11/01/2029
13077D-FR-8	CALIFORNIA ST UNIV REVENUE California State Universi 3.99		2		1.D FE	3,500,000		113,0880	3,500,000	3,500,000					3.998	3.998	MN	23,322	139,930	07/13/2018	11/01/2038
13077D-FS-6	CALIFORNIA ST UNIV REVENUE California State Universi 4.24		2		1.D FE	8,335,000		111,5730	8,335,000	8,335,000					4.248	4.248	MN	59,012	354,071	07/13/2018	11/01/2050
13077D-MS-8	CALIFORNIA ST UNIV REVENUE SERIES D		2		1.D FE	6,095,000		100,7370	6,095,000	6,095,000					1.940	1.940	MN	34,159	110,011	08/27/2020	11/01/2031
16772P-CX-2	CHICAGO IL TRANSIT AUTH SALES SERIES B				1.C FE	1,005,000		112,5240	1,005,000	1,005,000					3.912	3.912	JD	3,276	9,610	08/28/2020	12/01/2040
186427-GW-4	CLEVELAND OH WTR REVENUE SERIES GG				1.C FE	2,205,000		99,6200	2,205,000	2,205,000					1.515	1.515	JJ	12,806	12,806	07/23/2020	01/01/2030
186427-GY-0	CLEVELAND OH WTR REVENUE SERIES GG		2		1.C FE	3,425,000		100,5470	3,425,000	3,425,000					1.765	1.765	JJ	23,173	23,173	07/23/2020	01/01/2032
186427-GZ-7	CLEVELAND OH WTR REVENUE SERIES GG		2		1.C FE	3,250,000		100,9020	3,250,000	3,250,000					1.865	1.865	JJ	23,235	23,235	07/23/2020	01/01/2033
19648F-NS-9	COLORADO ST HLTH FACs AUTH HOS SERIES B				1.E FE	2,700,000		109,2400	2,700,000	2,700,000					3.018	3.018	MN	13,581	77,185	11/07/2019	11/01/2029
20281P-KG-6	CMILTH FING AUTH PA Commonwealth Financing Au 4.14		1		1.E FE	5,875,000		122,1290	5,875,000	5,875,000					4.144	4.144	JD	20,288	243,460	10/20/2016	06/01/2038
20281P-KT-8	CMILTH FING AUTH PA Commonwealth Financing Au 3.86				1.E FE	1,300,000		117,4260	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 4.18		1		1.D FE	3,000,000		111,5280	3,000,000	3,000,000					4.189	4.189	MN	16,058	125,670	03/07/2018	05/15/2037
212474-JU-5	RHODE ISLAND ST CONVENTION CTR Rhode Island Convention C 4.28		1		1.D FE	4,000,000		111,1090	4,000,000	4,000,000					4.289	4.289	MN	21,922	171,560	03/07/2018	05/15/2042

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
235036-6Z-8	DALLAS FORT WORTH TX INTERNATI SERIES C			2	.1.E FE	1,180,000	104.8970	1,237,785	1,180,000	1,180,000					3.089	3.088	MM	6,075	7,999	07/31/2020	11/01/2040
270618-GR-6	E BATON ROUGE PARISH LA SWIR CO SERIES B				.1.D FE	920,000	101.2280	931,298	920,000	920,000					1.693	1.693	FA	5,754		07/31/2020	02/01/2030
341271-AF-1	FLORIDA ST BRD OF ADMIN FIN CO SERIES A				.1.C FE	44,080,000	105.2220	46,381,858	44,080,000	44,080,000					2.154	2.154	JJ	276,933		09/03/2020	07/01/2030
349507-AS-2	FORT WORTH TX SPL TAX REVENUE City of Fort Worth TX 4.238 03			1	.1.E FE	5,065,000	105.3310	5,335,015	5,065,000	5,065,000					4.238	4.238	MS	71,552	214,655	06/21/2017	03/01/2047
38611T-DL-8	GRAND PARKWAY TRANSPRTN CORP T SERIES B			2	.1.C FE	12,920,000	104.5810	13,511,865	12,920,000	12,920,000					3.236	3.235	AO	104,523	248,532	02/12/2020	10/01/2052
414009-PO-7	HARRIS CNTY TX CULTURAL EDU FA				.1.E FE	1,000,000	100.2950	1,002,950	1,000,000	1,000,000					1.266	1.266	JJ	5,134		07/24/2020	07/01/2025
414009-PR-5	HARRIS CNTY TX CULTURAL EDU FA				.1.E FE	6,000,000	98.3680	5,902,080	6,000,000	6,000,000					2.081	2.081	JJ	50,638		07/24/2020	07/01/2032
414009-PT-1	HARRIS CNTY TX CULTURAL EDU FA				.1.E FE	8,000,000	98.0970	7,847,760	8,000,000	8,000,000					2.281	2.281	JJ	74,006		07/24/2020	07/01/2034
41978C-AR-6	HAWAII ST ARPTS SYS CUSTOMER F State of Hawaii Airports 3.89			1	.1.F FE	1,410,000	105.7670	1,491,315	1,410,000	1,410,000					3.894	3.894	JJ	27,453	54,905	07/13/2017	07/01/2037
41978C-AS-4	HAWAII ST ARPTS SYS CUSTOMER F State of Hawaii Airports 4.14			1	.1.F FE	2,470,000	105.7810	2,612,791	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	.1.C FE	450,000	117.2240	527,508	450,000	450,000					4.172	4.172	MM	2,399	18,774	08/08/2018	11/15/2038
45506D-WY-7	INDIANA ST FIN AUTH REVENUE Indiana Finance Authority 3.62			1	.1.B FE	1,000,000	117.7120	1,177,120	1,000,000	1,000,000					3.624	3.624	JJ	18,120	36,240	06/08/2016	07/01/2036
462590-KX-7	IOWA ST STUDENT LOAN LIQUIDITY Iowa Student Loan Liquidi 4.69			1	.1.F FE	500,000	106.7630	533,815	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	.1.F FE	750,000	107.5590	806,693	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				.1.E FE	800,000	113.2690	906,152	800,000	800,000					3.507	3.507	MM	4,676	28,056	08/16/2017	05/01/2027
546395-V6-8	LOUISIANA ST PUBLIC FAGS AUTH SERIES B				.1.C FE	4,900,000	102.0310	4,999,519	4,900,000	4,900,000					2.282	2.282	JD	45,659	36,341	07/24/2020	06/01/2030
57586N-3B-5	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.62			2	.1.C FE	1,370,000	101.9730	1,397,030	1,370,000	1,370,000					4.621	4.621	JD	5,276	63,308	10/30/2018	12/01/2038
57586N-3C-3	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.72			2	.1.C FE	360,000	101.9990	367,196	360,000	360,000					4.721	4.721	JD	1,416	16,996	10/30/2018	06/01/2040
57604P-5P-5	MASSACHUSETTS ST WTR POLL ABAT Massachusetts Clean Water 5.19			1	.1.A FE	7,500,000	120.6380	9,047,850	7,500,000	7,500,000					5.192	5.192	FA	162,250	389,400	06/30/2010	08/01/2040
59333P-2M-9	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.35			1	.1.F FE	1,445,000	108.6970	1,570,672	1,445,000	1,445,000					3.354	3.354	AO	12,116	48,465	08/11/2017	10/01/2029
59333P-2S-6	MIAMI-DADE CNTY FL AVIATION RE County of Miami-Dade FL A 3.98			1	.1.F FE	1,000,000	108.4800	1,084,800	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	.1.B FE	13,845,000	125.7060	17,403,996	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 FAGS FIN New Hope Cultural Educati 4.23			1	.1.C FE	1,160,000	109.0440	1,264,910	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	.2.A FE	1,692,136	107.8020	1,757,173	1,630,000	1,649,782		(4,041)			5.800	5.476	AO	23,635	94,540	01/19/2006	04/01/2025
646066-2P-4	NEW JERSEY ST EDUCNL FAGS AUT New Jersey Educational Fa 3.83			1	.1.G FE	875,000	105.1110	919,721	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 FAGS AUT New Jersey Educational Fa 3.64			1	.1.F FE	2,695,470	107.5410	2,871,345	2,670,000	2,690,662		(1,176)			3.640	3.567	JJ	48,594	97,188	08/24/2016	07/01/2034
64966W-EV-5	NEW YORK CITY NY HSG DEV CORP SERIES B			2	.1.C FE	1,100,000	103.9870	1,143,857	1,100,000	1,100,000					2.561	2.561	FA	11,738	13,225	02/05/2020	02/01/2030
64971Q-HB-9	NEW YORK CITY NY TRANSITIONAL New York City Transitions 2.05				.1.A FE	12,948,066	101.3740	13,366,162	13,185,000	13,160,798		28,558			2.050	2.274	MM	45,049	270,293	12/04/2012	11/01/2021
64972E-MC-0	NEW YORK NY CITY HSG DEV CORP LOCAL MF HSG			2	.1.C FE	510,000	106.0610	540,911	510,000	510,000					2.973	2.973	MM	2,527	13,098	12/06/2019	05/01/2030
64972F-7Q-3	NEW YORK CITY NY MUNI WTR FIN New York City Water & Sew 5.06			1	.1.B FE	5,162,850	106.5850	5,329,250	5,000,000	5,031,280		(20,378)			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	.1.D FE	3,551,479	106.7470	3,896,266	3,650,000	3,555,980					3.879	4.040	JJ	70,792	141,584	09/27/2018	07/01/2046

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
64990C-JJ-2	NEW YORK ST DORM AUTH REVENUES New York State Dormitory 4.22			1	2.A FE	876,890		104,514	875,000	876,638			(63)		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	1.D FE	11,455,000		111,5960	11,455,000	11,455,000					4.294	4.294	JJ	245,939	491,878	02/13/2019	07/01/2044
650035-8R-2	NEW YORK ST URBAN DEV CORP REV New York State Urban Deve 3.54			1	1.C FE	5,633,673		114,8810	5,490,000	5,608,877			(14,486)		3.540	3.201	MS	57,224	194,346	03/21/2019	03/15/2028
663903-JR-4	NORTHEAST OH REGL SWR DIST OMAHA NE PUBLIC FACS CORP LEAS Omaha Public Facilities C 4.35			2	1.B FE	29,505,000		107,4660	29,505,000	29,505,000					3.300	3.001	FA	124,413	270,463	01/23/2020	11/15/2049
681785-JK-8	PALM DESERT CA REDEV AGY SUCCO Palm Desert Redevelopment 4.25			2	1.C FE	1,045,000		129,7360	1,045,000	1,045,000					4.353	4.353	FA	18,954	45,489	02/23/2017	02/01/2047
696624-BG-9	PANHANDLE TX ECON DEV CORP LEA Panhandle Economic Develo 3.98			1	1.E FE	4,618,803		110,9900	4,553,797	4,613,867			(1,212)		3.985	3.906	JJ	83,677	181,469	09/02/2016	07/15/2048
783186-TN-9	RUTGERS NJ ST UNIV Rutgers The State Unvers 4.14			2	1.E FE	2,625,000		107,7110	2,625,000	2,625,000					4.146	4.146	MN	18,139	108,833	03/23/2018	05/01/2048
79467B-DE-2	SALES TAX SECURITIZATION CORP SERIES B			1	1.D FE	15,540,000		101,6500	15,540,000	15,540,000					2.857	2.857	JJ	186,224	186,224	01/17/2020	01/01/2031
79467B-DK-8	SALES TAX SECURITIZATION CORP SERIES B			1	1.C FE	26,910,000		106,1410	26,910,000	26,910,000					3.411	3.411	JJ	385,008	385,008	01/17/2020	01/01/2043
797400-LP-1	SAN DIEGO CNTY CALIF REGL TRAN			2	1.A FE	8,740,000		105,0810	8,740,000	8,740,000					3.248	3.248	AO	70,969	222,369	12/06/2019	04/01/2048
79765R-05-1	SAN FRANCISCO CITY & CNTY CA P City of San Francisco CA 4.18			1	1.D FE	5,000,000		109,6420	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	1.B FE	973,320		107,7940	1,000,000	974,721			482		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	1.B FE	1,963,700		107,7940	2,000,000	1,965,595			661		4.000	4.105	MS	26,667	80,000	10/27/2017	09/01/2048
80168A-CL-9	SANTA CLARA VLY CA WTR DIST WTR Santa Clara Valley Water 3.94			2	1.B FE	3,335,000		109,3050	3,335,000	3,335,000					3.949	3.949	JD	10,975	131,699	04/10/2019	06/01/2049
837123-LC-0	SOUTH CAROLINA ST PORTS AUTH SERIES D STATE PUBLIC SCH BLDG AUTH PA State Public School Build 5 09			1	1.F FE	4,894,000		121,2440	4,894,000	4,894,000					5.000	5.000	MS	72,051	244,700	09/30/2010	09/15/2027
86657M-BK-1	SUMTER LANDING FL ODD RECREATI Sumter Landing Community 4.17			1	1.E FE	5,154,890		112,1370	5,240,000	5,160,658			1,551		4.172	4.267	AO	54,653	218,613	01/19/2017	10/01/2047
88213A-ME-2	TEXAS ST A & M UNIV REVENUES Texas A&M University 3.822 05/			1	1.A FE	4,000,000		110,6440	4,000,000	4,000,000					3.822	3.822	MN	19,535	152,880	11/30/2017	05/15/2047
89602R-FM-2	TRIBOROUGH BRIDGE & TUNNEL AUT SERIES B			2	1.D FE	6,250,000		104,0010	6,250,000	6,250,000					3.427	3.427	MN	27,368	214,188	09/20/2019	11/15/2044
914119-3H-3	UNIV OF CINCINNATI OH RECPTS SERIES A			2	1.D FE	4,615,000		100,4100	4,615,000	4,615,000					3.000	3.000	JD	11,538	97,300	03/04/2020	06/01/2050
914126-2Z-7	UNIV OF CALIFORNIA CA REVENUES University of California 3.119			1	1.D FE	5,500,000		112,1210	5,500,000	5,500,000					3.119	3.119	MN	21,920	171,545	09/20/2017	05/15/2028
914126-UB-6	UNIV OF CALIFORNIA CA REVENUES University of California 4.104			1	1.C FE	8,500,000		126,0200	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 CALIFORNIA CA REVENUES University of California 4.428			1	1.C FE	1,670,000		113,4860	1,670,000	1,670,000					4.428	4.428	MN	9,449	73,948	05/23/2018	05/15/2048
914760-8E-6	UNIV OF OKLAHOMA OK University of Oklahoma/Th 4.02			2	1.C FE	2,500,000		112,6480	2,500,000	2,500,000					4.029	4.029	JJ	50,363	100,725	07/12/2017	07/01/2036
916277-LM-6	UPPER OCCOQUAN VA SEWAGE AUTH Upper Occoquan Sewage Aut 2.65			1	1.A FE	3,234,799		107,4930	3,430,000	3,360,134			18,547		2.650	3.271	JJ	45,448	90,895	07/02/2013	07/01/2024
91756T-AV-3	UTAH ST MUNI PWIR AGY PWIR SPLY Utah Municipal Power Agen 3.80			1	1.E FE	1,540,000		109,8090	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 CMILTH UNIV Virginia Commonwealth Uni 4.58			2	1.D FE	2,970,410		112,7550	2,975,000	2,970,393			(8)		4.585	4.592	MN	22,734	136,404	10/30/2018	05/01/2048
928077-KD-7	VIRGINIA ST PORT AUTH PORT FAC Virginia Port Authority 4.478			1	1.G FE	6,404,158		106,2610	6,445,000	6,407,627			819		4.478	4.517	JJ	144,304	288,607	11/09/2016	07/01/2045
93878L-BJ-5	WASHINGTON DC CONVENTION & SPO Washington Convention & S 4.31			1	1.D FE	2,105,000		103,7980	2,105,000	2,105,000					4.312	4.312	AO	22,692	90,768	02/23/2018	10/01/2040

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
93978H-SU-0	WASHINGTON ST HLTH CARE FACS A Washington Health Care Fa 4.2			1	.1 D FE	9,092,790		107,4050	9,000,000	9,076,944			(9,157)		4.200	4.600	FA	142,800	378,000	04/09/2019	08/15/2047
977100-EL-6	WISCONSIN ST GEN FUND ANNUAL A State of Wisconsin 3.954 05/01			1	.1 C FE	9,500,090		112,0750	9,505,000	9,500,603			205		3.954	3.958	MN	62,638	375,828	01/03/2019	05/01/2036
977100-HC-3	WISCONSIN ST GEN FUND ANNUAL A SERIES A				.1 C FE	9,535,000		107,5500	9,535,000	9,535,000					2.399	2.399	MN	38,124	163,934	01/29/2020	05/01/2030
<b>2599999 Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						<b>425,197,828</b>	<b>XXX</b>	<b>460,878,663</b>	<b>425,397,797</b>	<b>425,331,958</b>			<b>3,178</b>		<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>4,010,149</b>	<b>10,630,123</b>	<b>XXX</b>	<b>XXX</b>
3133KY-SV-2	FHLMC POOL RB5032	4		1	.1 A	18,110,032		105,4910	18,752,822	17,776,719			(15,218)		2.500	1.437	MON	37,035	333,314	02/25/2020	02/01/2040
31359U-PG-4	FNWI 1998-W2 B1 SUB	4		1	.1 A	354,405		107,3430	370,256	360,883			721		6.500	7.342	MON	2,006	24,067	01/01/1999	06/25/2028
31359U-PH-2	FNWI 1998-W2 B2 SUB	4		1	.1 A	348,967		105,8120	391,776	357,882			992		6.500	7.641	MON	2,006	24,067	01/01/1999	06/25/2028
3136A1-T3-9	FNR 2011-115 MB PAC-11	4		1	.1 A	4,134,994		103,5770	4,217,028	4,071,378			(5,643)		2.500	1.960	MON	8,482	101,784	11/03/2011	11/25/2026
3136AA-A2-1	FNR 2012-133 NA PAC-11	4		1	.1 A	5,424,886		101,9520	5,542,904	5,426,388			374		1.500	1.537	MON	6,796	81,552	11/30/2012	05/25/2042
3136AA-FR-1	FNR 2012-138 GA EXCH PAC-11	4		1	.1 A	8,907,785		103,9050	9,064,424	8,723,768			(7,424)		2.000	1.525	MON	14,540	174,475	11/29/2012	11/25/2042
3136AG-JV-5	FNR 2013-94 CA EXCH SEQ	4		1	.1 A	1,272,922		100,8260	1,231,940	1,221,853			(13,966)		3.500	0.894	MON	3,564	42,765	03/26/2014	08/25/2038
3136AS-5M-4	FNR 2016-53 GA SEQ	4		1	.1 A	3,755,866		104,6050	3,702,874	3,660,485			(24,072)		3.500	1.130	MON	10,325	123,896	06/29/2016	12/25/2043
3136AS-OR-0	FNR 2016-37 MJ EXCH SEQ	4		1	.1 A	3,324,685		104,0810	3,267,377	3,232,828			(21,454)		3.500	1.148	MON	9,156	109,874	06/20/2016	08/25/2043
3136AV-M2-2	FNR 2017-27 PB AD PAC	4		1	.1 A	10,994,000		113,8070	12,511,908	10,994,000					3.500	3.487	MON	32,066	384,790	03/07/2017	04/25/2047
3136AX-M2-8	FNR 2017-67 BN EXCH AD SEQ	4		1	.1 A	8,581,532		104,2220	8,761,769	8,406,828			(27,047)		3.000	2.160	MON	21,017	252,205	06/25/2019	02/25/2044
3136AX-TU-9	FNR 2017-62 AB EXCH PAC	4		1	.1 A	13,818,841		104,1960	14,043,184	13,741,999			(33,576)		3.000	1.840	MON	33,694	404,331	08/23/2017	08/25/2045
3136AY-RZ-8	FNR 2017-91 PB EXCH AD PAC	4		1	.1 A	108,3050		108,3050	9,734,736	8,988,291			28,134		3.000	3.533	MON	22,471	269,649	01/16/2018	11/25/2047
3136B2-XP-2	FNR 2018-58 P AD PAC	4		1	.1 A	9,618,365		105,0840	9,809,993	9,335,386			(27,376)		4.000	2.217	MON	31,118	373,416	03/14/2019	12/25/2044
3136B3-EW-6	FNR 2018-78 ZB Z	4		1	.1 A	10,771,355		107,2390	11,732,101	10,940,105			(33,900)		4.000	4.503	MON	36,467	428,268	12/01/2020	10/25/2048
3136B7-3Z-2	FANNIE MAE FANNIE MAE	4		1	.1 A	7,320,662		110,7540	7,833,720	7,073,103			(21,119)		3.500	3.338	MON	20,630	247,559	12/17/2019	11/01/2049
3137AG-R3-6	FHR 3935 GA EXCH PAC-11	4		1	.1 A	2,786,848		104,5280	2,794,686	2,673,636			(10,201)		3.000	1.600	MON	6,684	80,209	11/03/2011	10/15/2026
3137AG-UM-0	FHR 3940 CB SCH-11	4		1	.1 A	4,627,624		104,8670	4,659,209	4,442,963			(21,195)		3.000	1.611	MON	11,107	133,289	11/02/2011	01/15/2025
3137AJ-OP-7	FHR 3958 PA PAC-11	4		1	.1 A	2,618,227		104,4810	2,624,903	2,512,336			(2,579,780)		3.000	1.431	MON	6,281	75,370	11/03/2011	11/15/2026
3137BA-D6-6	FHR 4323 CA EXCH SEQ	4		1	.1 A	4,657,960		102,1440	4,496,486	4,402,089			(4,494,382)		4.000	0.676	MON	14,674	176,084	03/28/2014	03/15/2040
3137BB-FB-1	FHR 4352 ZW EXCH Z SEQ	4		1	.1 A	13,075,869		109,9140	14,978,197	13,627,214			38,869		3.000	3.577	MON	34,068	402,250	12/01/2020	06/15/2044
3137BG-KR-3	FHR 4430 Z Z SEQ	4		1	.1 A	14,255,072		115,0430	14,570,456	12,665,202			(111,567)		4.000	2.695	MON	42,217	495,800	12/01/2020	01/15/2045
3137BK-CR-9	FHR 4480 EV PAC-1-11	4		1	.1 A	10,789,063		116,4070	11,640,675	10,000,000			(48,413)		3.500	2.801	MON	29,167	350,000	04/11/2016	06/15/2045
3137BM-ZE-9	FHR 4550 GA SEQ	4		1	.1 A	7,686,740		101,6760	7,516,075	7,503,054			(39,402)		3.000	1.266	MON	18,481	221,766	04/08/2016	10/15/2041
3137BN-E8-3	FHR 4565 DM EXCH SEQ	4		1	.1 A	4,948,197		101,4630	4,844,947	4,775,099			(26,283)		3.000	1.083	MON	11,938	143,253	09/21/2016	02/15/2042
3137BN-ED-2	FHR 4565 DZ Z SEQ	4		1	.1 A	5,673,154		109,9130	6,371,812	5,695,062			6,990		3.000	3.259	MON	14,493	171,120	12/01/2020	03/15/2046
3137BP-Q2-8	FHR 4579 GZ Z SEQ	4		1	.1 A	12,212,990		106,3450	12,973,712	12,199,664			(1,970)		3.000	2.996	MON	30,499	360,111	12/01/2020	05/15/2046
3137BR-E3-5	FHR 4607 A EXCH SEQ	4		1	.1 A	2,561,656		101,0010	2,490,788	2,503,517			(14,962)		3.000	0.505	MON	6,165	73,983	10/17/2016	11/15/2040
3137BS-DP-5	FHR 4622 GA SEQ	4		1	.1 A	1,785,914		100,7900	1,760,420	1,746,615			(8,934)		3.000	0.963	MON	4,367	52,398	11/15/2016	05/15/2041
3137BS-DS-9	FHR 4622 HA SEQ	4		1	.1 A	6,916,795		103,8110	6,858,914	6,607,087			(7,242,244)		3.000	1.231	MON	16,518	198,213	09/26/2016	11/15/2043
3137BS-E7-4	FHR 4622 JA SEQ	4		1	.1 A	3,145,374		102,1320	3,083,330	3,018,955			(21,326)		3.000	(0.045)	MON	7,547	90,569	09/29/2016	12/15/2042
3137BS-UB-7	FHR 4628 BA EXCH SEQ	4		1	.1 A	1,855,310		100,7610	1,835,014	1,821,163			(7,794)		3.000	1.297	MON	4,553	54,635	11/29/2016	05/15/2041
3137BT-2L-4	FHR 4631 VZ Z SEQ	4		1	.1 A	5,015,421		115,2620	5,667,204	5,002,082			(5,603)		3.500	3.328	MON	14,341	168,869	12/01/2020	11/15/2046
3137BW-2C-7	FHR 4671 CA EXCH SEQ	4		1	.1 A	1,887,008		103,2620	1,880,961	1,859,462			(11,106)		3.500	1.627	MON	5,313	63,754	03/22/2017	08/15/2043
3137BW-HK-3	FHR 4665 NZ Z SEQ	4		1	.1 A	4,376,240		109,0570	4,896,075	4,489,458			9,321		3.500	3.937	MON	13,094	154,192	12/01/2020	02/15/2047
3137BW-YS-7	FHR 4674 AL SEQ	4		1	.1 A	10,351,612		106,3670	11,766,350	11,062,000			61,716		3.000	4.096	MON	27,655	331,860	03/22/2017	07/15/2045
3137BX-CX-8	FHR 4673 KA EXCH SEQ	4		1	.1 A	5,195,112		100,8170	5,057,367	5,096,182			(40,394)		3.500	0.245	MON	14,631	175,574	04/11/2017	08/15/2042
3137F1-4B-1	FHR 4690 QA EXCH SEQ	4		1	.1 A	4,670,182		101,8330	4,617,276	4,620,480			(21,730)		3.500	1.200	MON	13,225	158,696	07/07/2017	05/15/2044
3137F1-5E-4	FHR 4690 WA EXCH SEQ	4		1	.1 A	12,592,260		102,9110	12,543,383	12,188,516			(65,272)		3.500	1.305	MON	35,550	426,598	07/05/2017	12/15/2043
3137F3-QV-9	FHR 4764 DA EXCH SEQ	4		1	.1 A	4,787,104		102,7470	4,805,973	4,677,476			(14,142)		4.000	2.148	MON	15,592	187,099	03/26/2018	07/15/2045
3137F4-DB-5	FHR 4778 BA EXCH SEQ	4		1	.1 A	4,728,248		102,7200	4,744,186	4,690,965			(13,313)		4.000	2.213	MON	15,395	184,742	03/26/2018	09/15/2045
3137F4-S7-8	FHR 4776 WA EXCH SEQ	4		1	.1 A	3,054,387		102,4880	3,059,613	2,985,350			(8,986)		4.000	2.059	MON	9,951	119,414	04/12/2018	07/15/2045
3137FA-E7-9	FHR 4708 B EXCH SEQ	4		1	.1 A	8,962,456		102,7430	8,894,191	8,859,923			(44,732)		3.500	1.101	MON	25,249	302,987	09/22/2017	10/15/2044
3137FB-D3-7	FHR 4728 A EXCH SEQ	4		1	.1 A	5,637,139		103,2950	5,630,420	5,450,831			(26,219)		3.500	1.192	MON	15,898	190,779	10	

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3137FG-3N-3	FHR 4801 ZD Z SEQ			4	1.A	11,498,934	112.4220	12,713,177	11,308,438	11,474,149		(17,495)			4.000	3.713	MON	37,695	442,687	12/01/2020	06/15/2048
3137FG-NC-5	FHR 4809 JY EXCH SEQ			4	1.A	10,542,188	111.1040	11,110,397	10,000,000	10,366,513		(119,331)			4.500	2.971	MON	37,500	450,000	08/01/2018	05/15/2048
3137FG-SK-2	FHR 4814 BA EXCH SC PT			4	1.A	9,885,363	110.0260	10,521,336	9,562,625	9,760,092		(99,590)			4.500	2.958	MON	35,860	430,318	10/16/2018	07/15/2048
3138EL-NB-2	FNMA AL4014			4	1.A	7,384,712	110.4910	7,640,151	6,914,727	7,352,567		(8,025)			3.500	2.312	MON	20,188	242,015	10/24/2016	07/01/2043
31392J-LN-7	FNR 2003-15 PG PAC-11			4	1.A	472,648	115.6040	568,194	491,502	481,682		368			5.500	6.062	MON	2,253	27,033	02/14/2006	03/25/2033
31394B-NK-6	FNR 2004-96 QD PAC-11			4	1.A	3,622,830	114.3050	4,204,137	3,678,000	3,655,797		2,113			5.500	5.633	MON	16,858	202,290	11/30/2004	12/25/2034
31394Y-2B-9	FHR 2800 DZ Z SEQ			4	1.A	475,639	114.5280	653,117	570,268	534,132		968			5.500	8.392	MON	2,614	31,365	06/29/2004	05/15/2034
31395D-CQ-0	FNR 2006-41 ZV Z SEQ			4	1.A	2,450,122	116.2410	2,908,491	2,502,119	2,478,456		454			6.000	6.232	MON	12,511	150,127	10/26/2006	05/25/2036
31395E-RK-5	FHR 2840 ZH Z SEQ			4	1.A	594,689	113.7840	800,782	703,775	670,464		1,255			5.000	6.393	MON	2,932	35,189	09/14/2004	08/15/2034
31395N-GE-1	FNR 2006-45 AN SEQ			4	1.A	969,643	109.1330	1,068,555	979,129	972,664		347			6.000	6.214	MON	4,896	58,748	06/05/2006	06/25/2026
31396G-LB-2	FHR 3101 PE PAC-1-11			4	1.A	2,547,902	114.9800	2,973,716	2,586,293	2,566,402		416			5.500	5.734	MON	11,854	142,246	01/20/2006	01/15/2036
31397E-WJ-0	FHR 3280 ME PAC-1-11			4	1.A	1,498,500	116.7180	1,771,993	1,518,189	1,510,859		84			5.500	5.685	MON	6,958	83,501	03/06/2007	02/15/2037
31397J-MR-2	FHR 3341 B SEQ			4	1.A	69,725	113.3340	82,773	73,035	70,342		55			6.000	7.956	MON	365	4,382	08/14/2007	07/15/2037
31397U-RC-5	FNR 2011-53 TN EXCH PT			4	1.A	8,411,243	112.1210	8,944,330	7,977,389	8,371,053		(8,469)			4.000	2.885	MON	26,591	319,096	09/25/2019	06/25/2041
3140J9-YB-1	FNMA BMS205			4	1.A	10,588,381	110.0640	11,234,491	10,207,205	10,571,016		(6,963)			4.000	2.841	MON	34,024	408,288	03/18/2019	06/01/2045
31418D-FN-7	FNMA POOL MA3772			4	1.A	8,591,568	105.6170	8,752,753	8,287,270	8,577,103		(10,375)			3.500	1.533	MON	24,171	290,055	09/24/2019	09/01/2039
31418D-GJ-5	FNMA POOL MA3800			4	1.A	8,134,381	104.7000	8,308,944	7,935,981	8,124,685		(7,957)			3.000	1.558	MON	19,840	238,079	10/09/2019	10/01/2039
31418D-HJ-4	FNMA POOL MA3832			4	1.A	9,626,630	105.7990	9,799,037	9,261,941	9,612,517		(12,240)			3.500	1.615	MON	27,014	324,168	12/03/2019	11/01/2039
31418D-JP-8	FNMA POOL MA3869			4	1.A	9,427,573	105.6180	9,568,476	9,059,530	9,411,227		(14,736)			3.500	1.918	MON	26,424	317,083	12/03/2019	12/01/2039
31418D-LP-5	FNMA POOL MA3933			4	1.A	17,948,511	105.4910	18,665,728	17,694,158	17,936,802		(11,709)			2.500	1.693	MON	36,863	331,765	02/21/2020	02/01/2040
31418D-MP-4	FNMA POOL MA3965			4	1.A	18,006,805	105.4910	18,743,675	17,768,047	17,994,877		(11,928)			2.500	1.715	MON	37,017	333,151	02/20/2020	03/01/2040
31418D-P4-8	FNMA POOL MA4042			4	1.A	23,271,260	104.5210	23,593,474	22,572,911	23,248,642		(22,618)			2.000	1.378	MON	37,622	188,108	06/17/2020	06/01/2035
31418D-Q2-1	FNMA POOL MA4072			4	1.A	24,454,739	105.4910	24,823,961	23,531,849	24,432,915		(21,823)			2.500	1.831	MON	49,025	245,123	06/17/2020	07/01/2040
31418D-Q4-7	FNMA POOL MA4074			4	1.A	23,938,846	104.5220	24,270,603	23,220,463	23,916,254		(22,592)			2.000	1.358	MON	38,701	193,504	06/17/2020	07/01/2035
31418D-Q6-0	FNMA POOL MA4054			4	1.A	23,329,580	105.4910	23,681,815	22,449,153	23,308,089		(21,491)			2.500	1.744	MON	46,769	233,845	06/17/2020	06/01/2040
31418D-TJ-1	FNMA POOL MA4152			4	1.A	25,521,935	104.0880	25,660,789	24,653,012	25,510,894		(11,041)			2.000	1.582	MON	41,088	82,177	09/30/2020	09/01/2040
31418D-U5-9	FNMA POOL MA4203			4	1.A	26,102,881	105.5950	26,326,948	24,932,042	26,094,935		(7,946)			2.500	2.008	MON	51,942	31,165	11/16/2020	11/01/2040
31418D-UA-8	FNMA POOL MA4176			4	1.A	25,681,315	103.8730	25,758,210	24,797,890	25,670,257		(11,059)			2.000	1.613	MON	41,330	82,660	09/30/2020	10/01/2040
38382B-DK-6	FANNIE MAE FANNIE MAE			4	1.A	6,114,375	107.1370	6,428,240	6,000,000	6,111,616		(2,745)			3.000	2.912	MON	15,000	180,000	12/05/2019	11/25/2048
26999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					625,648,790	XXX	647,861,819	609,476,595	623,151,800		(1,201,473)			XXX	XXX	XXX	1,553,853	15,641,102	XXX	XXX
31999999	Total - U.S. Special Revenues Bonds					1,050,846,618	XXX	1,108,740,482	1,034,874,392	1,048,483,758		(1,198,295)			XXX	XXX	XXX	5,564,002	26,271,225	XXX	XXX
001055-AJ-8	AFLAC INC SR UNSEC			2	1.G FE	2,483,500	139.3140	3,482,851	2,500,000	2,483,898		269			4.750	4.792	JJ	54,757	118,750	10/29/2018	01/15/2049
001055-BJ-0	AFLAC INC			1	1.G FE	3,690,454	117.7020	4,354,985	3,700,000	3,691,060		606			3.600	3.631	AO	33,300	66,600	03/30/2020	04/01/2030
00108W-AJ-9	AEP TEXAS INC SR UNSEC			2	1.G FE	2,047,212	123.5880	2,533,546	2,050,000	2,047,293		49			4.150	4.158	MM	14,179	85,075	04/29/2019	05/01/2049
00108W-AK-6	AEP TEXAS INC SERIES H			1	1.G FE	1,791,576	111.9930	1,791,877	1,800,000	1,791,820		244			3.450	3.475	JJ	28,635	37,950	12/03/2019	01/15/2050
00108W-AM-2	AEP TEXAS INC SERIES I			1	1.G FE	32,095,133	104.5450	33,689,603	32,225,000	32,100,792		5,659			2.100	2.144	JJ	338,363		06/29/2020	07/01/2030
00115A-AE-9	AEP TRANSMISSION CO LLC SR UNSEC			2	1.F FE	5,039,149	112.4700	5,623,480	5,000,000	5,027,786		(4,417)			3.100	2.993	JD	12,917	155,000	05/07/2018	12/01/2026
00115A-AF-6	AEP TRANSMISSION CO LLC SR UNSEC			2	1.F FE	792,755	124.2800	994,239	800,000	793,263		145			4.000	4.053	JD	2,667	32,000	05/18/2017	12/01/2046
00115A-AH-2	AEP TRANSMISSION CO LLC SR UNSEC			1	1.F FE	2,493,975	121.6610	3,041,535	2,500,000	2,494,373		119			3.750	3.763	JD	7,813	93,750	05/07/2018	12/01/2047
001192-AK-9	SOUTHERN CO GAS CAPITAL CO GUARNT			1	2.A FE	7,869,822	122.6080	9,686,033	7,900,000	7,874,357		659			4.400	4.423	JD	28,967	347,600	05/13/2013	06/01/2043
00138C-AC-2	AIG GLOBAL FUNDING SR SEC			1	1.F FE	9,987,900	102.2420	10,224,195	10,000,000	9,987,566		2,488			2.700	2.726	JD	12,000	270,000	12/08/2016	12/15/2021
00206R-CO-3	AT&T INC SR UNSEC			1	2.B FE	15,693,930	123.8370	19,504,394	15,750,000	15,699,352		1,012			4.750	4.772	MM	95,594	748,125	04/23/2015	05/15/2046
00206R-HJ-4	AT&T INC SR UNSEC			2	2.B FE	3,059,871	119.1830	3,664,877	3,075,000	3,062,258		1,274			4.350	4.411	MS	44,588	133,763	02/13/2019	03/01/2029
00206R-HK-1	AT&T INC SR UNSEC			2	2.B FE	2,858,730	124.3940	3,731,819	3,000,000	2,866,695		4,323			4.850	5.232	MS	48,500	145,500	02/13/2019	03/01/2039
00206R-KE-1	AT&T INC			1	2.B FE	5,896,578	99.1480	5,849,741	5,900,000	5,896,578					3.300	3.302	FA	79,503		07/27/2020	02/01/2052
00206R-KH-4	AT&T INC			1	2.B FE	9,981,900	101.4420	10,144,186	10,000,000	9,982,408		508			2.250	2.267	FA	91,875		07/27/2020	02/01/2032
002824-BG-4	ABBOTT LABORATORIES SR UNSEC			1	1.G FE	7,178,760	137.6510	9,945,272	7,225,000	7,185,122		1,640			4.750	4.800	MM	29,552	343,188	11/17/2016	11/30/2036
002824-BO-2	ABBOTT LABORATORIES																				

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
00287Y-BX-6	ABBVIE INC SERIES W1			1	2.A FE	1,874,571	112.0700	2,101,304	1,875,000	1,874,683		.111			3.200	3.200	MM	36,667		11/17/2020	11/21/2029
00287Y-CT-4	ABBVIE INC SERIES W1			1	2.A FE	2,725,144	104.1590	2,734,166	2,625,000	2,717,518		(7,626)			3.250	0.872	AO	21,328		11/17/2020	10/01/2022
00287Y-CX-5	ABBVIE INC SERIES W1			1	2.A FE	10,285,152	111.5390	10,707,752	9,600,000	10,264,974		(20,178)			3.800	1.969	MS	107,413		11/17/2020	03/15/2025
00287Y-DB-2	ABBVIE INC SERIES W1			1	2.A FE	4,151,775	130.4860	4,679,216	3,586,000	4,149,984		(1,791)			4.750	3.743	MS	50,154		11/17/2020	03/15/2045
00507V-AK-5	ACTIVISION BLIZZARD SR UNSEC			1	2.A FE	1,576,424	113.7130	1,790,973	1,575,000	1,575,932		(159)			3.400	3.388	MS	15,768	53,550	06/01/2017	09/15/2026
00507V-AM-1	ACTIVISION BLIZZARD SR UNSEC			1	2.A FE	2,322,900	113.4030	2,835,079	2,500,000	2,359,797		18,414			3.400	4.408	JD	3,778	85,000	12/12/2018	06/15/2027
007944-AG-6	ADVENT HEALTH SYSTEM			1	1.F FE	5,000,000	110.8550	5,542,745	5,000,000	5,000,000					3.630	3.630	MS	60,500	151,754	10/23/2019	03/01/2049
00817Y-AZ-1	AETNA INC SR UNSEC			1	2.B FE	4,560,452	119.0670	5,447,310	4,575,000	4,561,406		287			3.875	3.893	FA	66,973	177,281	08/07/2017	08/15/2047
00912X-AN-4	AIR LEASE CORP SR UNSEC			1	2.B FE	3,719,850	109.5400	4,107,757	3,750,000	3,737,304		3,103			4.250	4.350	MS	46,927	159,375	09/09/2014	09/15/2024
00912X-AW-4	AIR LEASE CORP SR UNSEC			1	2.B FE	4,977,650	102.5750	5,128,735	5,000,000	4,993,060		4,473			2.625	2.720	JJ	65,625	131,250	06/05/2017	07/01/2022
00912X-AY-0	AIR LEASE CORP SR UNSEC			1	2.B FE	9,894,500	107.9330	10,793,348	10,000,000	9,973,253		9,560			3.625	3.752	JD	30,208	362,500	11/13/2017	12/01/2027
00912X-AZ-7	AIR LEASE CORP SR UNSEC			1	2.B FE	2,583,906	100.3050	2,607,919	2,600,000	2,599,134		5,282			2.500	2.707	MS	21,667	65,000	01/08/2018	03/01/2021
00914A-AF-9	AIR LEASE CORP SERIES MTN			1	2.B FE	6,927,410	103.4990	7,244,933	7,000,000	6,940,609		13,199			2.300	2.520	FA	67,083	88,103	01/07/2020	02/01/2025
009158-AR-7	AIR PRODUCTS & CHEMICALS SR UNSEC			1	1.F FE	15,535,340	102.2700	15,851,925	15,500,000	15,504,560		(5,315)			3.000	2.964	MM	74,917	465,000	06/19/2014	11/03/2021
009158-BC-9	AIR PRODUCTS & CHEMICALS			1	1.F FE	5,842,044	106.6750	6,240,480	5,850,000	5,842,505		461			2.050	2.065	MM	15,324	64,959	04/27/2020	05/15/2030
010392-EE-4	ALABAMA POWER CO SR UNSEC			1	1.F FE	999,560	130.6070	1,306,069	1,000,000	999,735		15			5.600	5.603	MS	16,489	56,000	03/12/2003	03/15/2033
010392-FJ-2	ALABAMA POWER CO SR UNSEC			1	1.F FE	4,986,151	122.4140	7,021,659	5,736,000	5,089,021		16,668			3.850	4.678	JD	18,403	220,836	12/03/2013	12/01/2042
010392-FU-7	ALABAMA POWER CO SERIES 20 A			1	1.E FE	11,323,130	100.5440	11,436,868	11,375,000	11,324,811		1,681			1.450	1.499	MS	56,812		08/24/2020	09/15/2030
015271-AJ-8	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2.A FE	9,755,990	115.0330	11,059,244	9,614,000	9,713,608		(15,187)			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	2.A FE	6,919,498	116.1090	8,069,562	6,950,000	6,928,556		2,586			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	2.A FE	4,995,800	124.4110	6,220,545	5,000,000	4,996,564		281			4.700	4.709	JJ	117,500	235,000	06/12/2018	07/01/2030
015271-AR-0	ALEXANDRIA REAL ESTATE E CO.GUARNT			2	2.A FE	5,001,666	114.3540	5,717,722	5,000,000	5,001,611		(82)			3.375	3.371	FA	63,750	182,813	07/09/2019	08/15/2031
015271-AT-6	ALEXANDRIA REAL ESTATE E CO.GUARNT			1	2.A FE	3,868,878	109.2120	4,231,976	3,875,000	3,869,815		845			2.750	2.767	JD	4,736	134,091	09/03/2019	12/15/2029
015271-AV-1	ALEXANDRIA REAL ESTATE E			1	2.A FE	5,664,331	99.8400	5,665,917	5,675,000	5,664,635		304			1.875	1.892	FA	43,154		07/29/2020	02/01/2033
01959L-AB-8	ALLINA HEALTH SYSTEM UNSEC			2	1.D FE	5,000,000	126.2540	6,312,721	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	1.G FE	1,643,004	131.8460	2,175,467	1,650,000	1,643,534		135			4.200	4.225	JD	3,080	69,300	12/01/2016	12/15/2046
020002-BG-5	ALLSTATE CORP SR UNSEC			2	1.G FE	14,931,398	125.1470	18,709,430	14,950,000	14,932,758		832			3.850	3.856	FA	225,434	671,504	06/05/2019	08/10/2049
02361D-AM-2	AMEREN ILLINOIS CO SR SEC			1	1.F FE	8,727,966	132.6320	11,638,418	8,775,000	8,733,935		961			4.800	4.834	JD	18,720	421,200	12/05/2013	12/15/2043
02361D-AV-2	AMEREN ILLINOIS CO			1	1.F FE	4,978,850	100.7520	5,037,599	5,000,000	4,979,060		210			1.550	1.596	MM	8,181		11/09/2020	11/15/2030
025816-BR-9	AMERICAN EXPRESS CO SR UNSEC			2	2.A FE	4,974,400	109.1990	5,459,967	5,000,000	4,982,074		4,352			3.000	3.100	AO	25,417	150,000	03/25/2019	10/30/2024
025816-BS-7	AMERICAN EXPRESS CO SR UNSEC			1	1.G FE	6,993,630	106.3450	7,444,149	7,000,000	6,997,123		1,266			3.400	3.420	FA	81,978	238,000	02/22/2018	02/27/2023
025816-EG-0	AMERICAN EXPRESS CREDIT SR UNSEC			1	1.F FE	3,991,080	102.5610	4,102,439	4,000,000	3,997,807		1,827			2.700	2.748	MS	35,400	108,000	02/28/2017	03/03/2022
025932-AL-8	AMERICAN FINANCIAL GROUP SR UNSEC			1	2.A FE	11,003,410	120.6840	13,486,400	11,175,000	11,007,304		2,841			4.500	4.595	JD	22,350	502,875	03/14/2019	06/15/2047
02665H-CJ-8	AMERICAN HONDA FINANCE SR UNSEC			1	1.G FE	4,991,350	107.6970	5,384,837	5,000,000	4,995,419		1,700			3.450	3.488	JJ	80,021	172,500	07/11/2018	07/14/2023
02665H-CY-5	AMERICAN HONDA FINANCE SR UNSEC			1	1.G FE	14,986,200	102.7600	15,413,989	15,000,000	14,993,049		4,550			2.200	2.232	JD	3,667	330,000	06/24/2019	06/27/2022
02665H-CZ-2	AMERICAN HONDA FINANCE SR UNSEC			1	1.G FE	14,966,250	106.2080	15,931,246	15,000,000	14,976,338		6,507			2.400	2.448	JD	4,000	360,000	06/24/2019	06/27/2024
026874-DK-0	AMERICAN INTL GROUP SR UNSEC			1	2.A FE	9,696,186	118.6730	9,167,517	7,725,000	7,703,016		2,545			4.200	4.246	AO	81,113	324,450	03/19/2018	04/01/2028
03027X-AA-8	AMERICAN TOWER CORP SR UNSEC			1	2.C FE	4,990,500	104.9570	5,247,854	5,000,000	4,998,616		1,097			4.700	4.724	MS	69,194	235,000	03/07/2012	03/15/2022
03027X-AB-6	AMERICAN TOWER CORP SR UNSEC			1	2.C FE	6,149,470	106.0430	6,574,674	6,200,000	6,188,048		5,436			3.500	3.597	JJ	91,019	217,000	01/03/2013	01/31/2023
03027X-AZ-3	AMERICAN TOWER CORP			1	2.C FE	4,995,250	106.3130	5,315,629	5,000,000	4,996,247		997			2.400	2.419	MS	35,333	81,667	01/07/2020	03/15/2025
03027X-BG-4	AMERICAN TOWER CORP			1	2.C FE	29,891,089	100.8720	30,286,857	30,025,000	29,894,255		3,166			1.875	1.924	AO	145,434		09/23/2020	10/15/2030
03040W-AJ-4	AMERICAN WATER CAPITAL C SR UNSEC			1	2.A FE	1,671,952	130.0520	2,178,374	1,675,000	1,672,408		70			4.300	4.311	JD	6,002	72,025	12/12/2012	12/01/2042
03040W-AN-5	AMERICAN WATER CAPITAL C SR UNSEC			1	2.A FE	2,495,450	111.0790	2,776,971	2,500,000	2,497,170		431			3.000	3.021	JD	6,250	75,000	11/14/2016	12/01/2026
03040W-AP-0	AMERICAN WATER CAPITAL C SR UNSEC			1	2.A FE	2,206,488	126.0780	2,805,226	2,225,000	2,207,948		367			4.000	4.048	JD	7,417	89,000	11/14/2016	12/01/2046
03040W-AR-6	AMERICAN WATER CAPITAL C SR UNSEC			1	2.A FE	5,159,113	122.2700	6,327,461	5,175,000	5,160,258		317			3.750	3.767	MS	64,688	194,063	08/07/2017	09/01/2047
03040W-AT-2	AMERICAN WATER CAPITAL C SR UNSEC			2	2.A FE	17,623,780	130.9070	23,563,308	18,000,000	17,639,115		6,575			4.200	4.324	MS	252,000	756,000	10/04/2018	09/01/2048
03040W-AU-9	AMERICAN WATER CAPITAL C SR UNSEC			2	2.A FE	2,494,475	114.9860	2,874,641	2,500,000	2,495,284		475			3.450	3.476	JD	7,188	86,250	05/06/2019	06/01/2029
03040W-AW-5	AMERICAN WATER CAPITAL C			1</																	

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
032654-AN-5	ANALOG DEVICES INC SR UNSEC			1	2.A FE	2,558,675		113,6480	2,575,000	2,564,638		1,545			3.500	3.576	JD	6,509	90,125	11/30/2016	12/05/2026
032654-AS-4	ANALOG DEVICES INC			1	2.A FE	2,338,156		109,1440	2,350,000	2,339,783		1,627			2.950	3.060	AO	17,331	33,315	04/06/2020	04/01/2025
03522A-AJ-9	ANHEUSER-BUSCH CO/INBEV CO.GUARNT			2	2.B FE	26,119,085		130,1450	27,450,000	26,160,366		24,446			4.900	5.239	FA	560,438	1,345,050	05/15/2019	02/01/2046
03523T-B0-0	ANHEUSER-BUSCH INBEV WOR CO.GUARNT			1	2.B FE	2,056,159		113,5970	2,075,000	2,059,532		457			3.750	3.801	JJ	35,880	77,813	07/11/2012	07/15/2042
03523T-BT-4	ANHEUSER-BUSCH INBEV WOR CO.GUARNT			1	2.B FE	3,945,888		124,2660	3,956,000	3,946,609		169			4.439	4.454	AO	41,463	175,607	08/21/2017	10/06/2048
035240-AG-5	ANHEUSER-BUSCH INBEV WOR CO.GUARNT			2	2.B FE	5,267,170		131,1920	5,000,000	5,242,001		(6,720)			4.950	4.589	JJ	114,125	247,500	12/19/2016	01/15/2042
035240-AR-1	ANHEUSER-BUSCH INBEV WOR CO.GUARNT			2	2.A FE	9,964,100		127,3090	10,000,000	9,968,580		2,361			4.900	4.940	JJ	215,056	490,000	01/10/2019	01/23/2031
035240-AV-2	ANHEUSER-BUSCH INBEV WOR			1	2.A FE	5,139,185		115,8360	5,150,000	5,140,165		980			3.500	3.524	JD	15,021	119,165	04/01/2020	06/01/2030
036752-AN-3	ANTHEM INC			1	2.B FE	15,940,000		106,2230	16,000,000	15,943,481		3,481			2.250	2.292	MN	46,000	190,000	04/30/2020	05/15/2030
037389-BC-6	AOX CORP CO.GUARNT			2	2.A FE	13,287,897		116,6050	13,300,000	13,289,615		1,044			3.750	3.761	MN	81,740	498,750	04/30/2019	05/02/2029
037735-CX-3	APPALACHIAN POWER CO SR UNSEC			2	1.G FE	3,476,060		130,3150	3,500,000	3,476,756		402			4.500	4.542	MS	52,500	157,500	03/04/2019	03/01/2049
037833-AK-6	APPLE INC SR UNSEC			1	1.B FE	7,365,191		104,8900	7,375,000	7,372,493		1,032			2.400	2.415	MS	28,517	177,000	04/30/2013	05/03/2023
037833-AR-1	APPLE INC SR UNSEC			1	1.B FE	4,488,930		100,8130	4,500,000	4,499,402		1,705			2.850	2.889	MN	19,594	128,250	04/29/2014	05/06/2021
037833-AS-9	APPLE INC SR UNSEC			1	1.B FE	12,489,500		110,1030	12,500,000	12,496,081		1,088			3.450	3.461	MN	65,885	431,250	04/29/2014	05/06/2024
037833-BY-5	APPLE INC SR UNSEC			1	1.B FE	16,264,140		112,1970	16,300,000	16,280,107		3,497			3.250	3.276	FA	188,356	529,750	02/16/2016	02/23/2026
037833-CX-6	APPLE INC SR UNSEC			1	1.B FE	7,981,520		111,9770	8,000,000	7,987,425		1,736			3.000	3.027	JD	7,333	240,000	06/13/2017	06/20/2027
037833-DZ-0	APPLE INC			1	1.B FE	8,725,850		102,3420	8,750,000	8,726,300		180			2.400	2.412	FA	76,417		08/13/2020	08/20/2050
038222-AL-9	APPLIED MATERIALS INC SR UNSEC			1	1.G FE	13,476,986		113,6960	13,525,000	13,493,188		4,515			3.300	3.342	AO	111,581	446,325	03/28/2017	04/01/2027
038222-AN-5	APPLIED MATERIALS INC			2	1.G FE	22,986,623		103,7760	23,075,000	22,991,426		4,803			1.750	1.792	JD	33,651	204,150	05/26/2020	06/01/2030
03836W-AB-9	AQUA AMERICA INC SR UNSEC			2	2.B FE	6,578,050		114,7420	6,575,000	6,577,609		(271)			3.566	3.560	MN	39,077	234,465	04/25/2019	05/01/2029
03836W-AC-7	AQUA AMERICA INC SR UNSEC			2	2.B FE	9,774,818		127,5670	9,750,000	9,774,165		(448)			4.276	4.261	MN	69,485	416,910	04/29/2019	05/01/2049
039483-BH-4	ARCHER-DANIELS-MIDLAND C SR UNSEC			1	1.F FE	8,318,413		126,4510	8,925,000	8,399,521		13,587			4.016	4.434	AO	74,673	358,428	04/30/2014	04/16/2043
040555-CF-9	ARIZONA PUBLIC SERVICE SR UNSEC			1	1.G FE	3,095,430		132,1540	3,000,000	3,057,883		(3,219)			5.625	5.409	MN	21,563	168,750	05/29/2003	05/15/2033
040555-CI-2	ARIZONA PUBLIC SERVICE SR UNSEC			1	1.F FE	14,989,650		109,8800	15,000,000	14,992,767		964			2.950	2.958	MS	130,292	442,500	09/06/2017	09/15/2027
042735-BG-4	ARROW ELECTRONICS INC SR UNSEC			1	2.C FE	4,323,335		4,706,828	4,350,000	4,325,206		3,722			3.250	3.349	MS	44,376	141,375	09/05/2017	09/08/2024
04351L-AB-6	ASCENSION HEALTH SR UNSEC			1	1.B FE	1,588,635		128,7120	1,555,000	1,586,501		(704)			3.945	3.821	MN	7,838	61,345	10/02/2017	11/15/2046
045054-AJ-2	ASSTEAD CAPITAL INC SERIES 144A			2	2.C FE	6,050,000		106,2140	6,050,000	6,050,000					4.000	4.000	MN	40,333	239,983	10/28/2019	05/01/2028
048303-CE-9	ATLANTIC CITY ELECTRIC 1ST MORTG			1	1.F FE	2,496,200		100,2290	2,500,000	2,499,885		456			4.350	4.369	AO	27,188	108,750	03/29/2011	04/01/2021
048303-DH-5	ATLANTIC CITY ELEC CO SR-SEC			1	1.F	3,000,000		133,7910	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	1.E FE	1,993,560		144,0030	2,000,000	1,994,643		139			5.500	5.522	JD	4,889	110,000	06/07/2011	06/15/2041
049560-AL-9	ATMOS ENERGY CORP SR UNSEC			1	1.E FE	7,485,900		124,9340	7,500,000	7,488,175		323			4.150	4.161	JJ	143,521	311,250	01/08/2013	01/15/2043
049560-AM-7	ATMOS ENERGY CORP SR UNSEC			1	1.E FE	1,402,745		125,5740	1,350,000	1,398,510		(1,264)			4.125	3.889	AO	11,756	55,888	06/05/2017	10/15/2044
049560-AN-5	ATMOS ENERGY CORP SR UNSEC			1	1.E FE	12,340,969		110,6110	12,375,000	12,351,963		3,187			3.000	3.032	JD	16,500	371,250	06/05/2017	06/15/2027
049560-AP-0	ATMOS ENERGY CORP SR UNSEC			2	1.F FE	7,362,926		133,3580	7,400,000	7,364,332		656			4.300	4.330	AO	79,550	318,200	10/01/2018	10/01/2048
049560-AT-2	ATMOS ENERGY CORP			1	1.F FE	15,830,835		99,9260	15,900,000	15,832,300		1,465			1.500	1.546	JJ	59,825		09/23/2020	01/15/2031
053332-AR-3	AUTOZONE INC SR UNSEC			1	2.B FE	4,867,713		109,5480	4,850,000	4,858,992		(2,123)			3.250	3.199	AO	33,276	157,625	04/18/2016	04/15/2025
053332-AT-9	AUTOZONE INC SR UNSEC			1	2.B FE	7,273,109		110,6340	7,275,000	7,273,925		184			3.125	3.128	AO	44,206	227,344	04/18/2016	04/21/2026
053332-BA-9	AUTOZONE INC			1	2.B FE	1,171,428		99,1820	1,175,000	1,171,541		113			1.650	1.681	JJ	7,378		08/04/2020	01/15/2031
05348E-BG-3	AVALONBAY COMMUNITES SERIES MTN			1	1.G FE	6,493,045		106,6550	6,500,000	6,494,085		1,040			2.300	2.311	FA	127,075	77,242	02/10/2020	03/01/2030
05351W-AA-1	AVANGRID INC SR UNSEC			1	2.A FE	4,239,885		108,9840	4,250,000	4,244,108		1,392			3.150	3.188	JD	11,156	133,875	11/16/2017	12/01/2024
05351W-AB-9	AVANGRID INC SR UNSEC			2	2.A FE	4,069,214		114,6350	4,075,000	4,070,065		489			3.800	3.817	JD	12,904	154,850	05/14/2019	06/01/2029
05379B-AK-3	AVISTA CORP 1ST MORTG			1	1.G FE	993,660		141,4050	1,000,000	995,500		178			6.250	6.297	JD	5,208	62,500	11/14/2005	12/01/2035
05379B-AP-2	AVISTA CORP 1ST MORTG			1	1.G FE	997,700		105,8050	1,000,000	999,703		226			5.125	5.150	AO	12,813	51,250	09/15/2009	04/01/2022
05379B-AQ-0	AVISTA CORP 1ST MORTG			1	1.G FE	7,492,425		126,8190	7,500,000	7,492,852		134			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	2.B FE	3,944,952		107,5820	3,950,000	3,947,278		1,111			3.900	3.932	AO	30,382	154,050	01/16/2019	04/02/2023
054561-AJ-4	AXA EQUITABLE HOLDINGS I SR UNSEC			2	2.B FE	18,238,102		118,1790	18,000,000	18,202,483		(24,931)			4.350	4.161	AO	154,425	783,000	06/24/2019	04/20/2028
054561-AM-7	AXA EQUITABLE HOLDINGS I SR UNSEC			2	2.B FE	5,982,618		131,5060	6,000,000	5,983,607		277			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	2.B FE	9,963,702		131,4700	10,187,000	9,984,624		4,439			4.750	4.892	AO	112,906	483,883	12/29/2015	10/07/2044
05531F-AX-1	BB&T CORP SR UNSEC			1	1.G FE	6,986,910		102,8950	7,000,000	6,986,593		2,653			2.750	2.790	AO	48,125	192,500	03/16/2017</	

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
06051G-GE-3	BANK OF AMERICA CORP SR UNSEC			2	1.G FE	4,012,480	102.8690	4,114,749	4,000,000	4,005,099		(4,705)			3.124	3.000	JJ	55,885	124,960	05/22/2019	01/20/2023
06051G-HC-6	BANK OF AMERICA CORP SR UNSEC			1	1.F FE	13,213,393	105.3000	13,213,393	13,257,000	13,232,982		7,620			3.004	3.068	JD	398,240		05/23/2018	12/20/2023
06051G-HQ-5	BANK OF AMERICA CORP SR UNSEC			2	1.F FE	3,775,000	117.7280	4,444,233	3,775,000	3,775,000					3.974	3.974	FA	60,007	150,019	02/04/2019	02/07/2030
06051G-HR-3	BANK OF AMERICA CORP SR UNSEC			2	1.F FE	2,500,000	108.8630	2,721,579	2,500,000	2,500,000					3.458	3.458	MS	25,455	86,450	03/15/2019	03/15/2025
06051G-HT-9	BANK OF AMERICA CORP SR UNSEC			2	1.F FE	6,000,000	112.8840	6,773,059	6,000,000	6,000,000					3.559	3.559	AO	40,335	213,540	04/17/2019	04/23/2027
06051G-HU-6	BANK OF AMERICA CORP SR UNSEC			2	1.F FE	6,000,000	122.9650	7,377,884	6,000,000	6,000,000					4.078	4.078	AO	46,217	244,680	04/17/2019	04/23/2040
06051G-HV-4	BANK OF AMERICA CORP SR UNSEC			2	1.G FE	2,827,090	112.0130	3,164,358	2,825,000	2,825,828		(183)			3.194	3.185	JJ	39,601	90,231	07/18/2019	07/23/2030
06051G-HX-0	BANK OF AMERICA CORP SERIES MTN			1	1.G FE	21,175,000	109.7540	23,240,379	21,175,000	21,175,000					2.884	2.771	AO	117,048	610,687	10/17/2019	10/22/2030
06406R-AD-9	BANK OF NY MELLON CORP SR UNSEC			1	1.F FE	4,997,900	112.8910	5,644,535	5,000,000	4,998,585		197			3.250	3.255	MN	20,313	162,500	05/09/2017	05/16/2027
06406R-AN-7	BANK OF NY MELLON CORP SERIES MTN			2	1.E FE	9,521,381	104.5470	9,958,147	9,525,000	9,521,863		482			1.600	1.608	AO	28,363	76,200	04/17/2020	04/24/2025
06849R-AC-6	BARRICK NA FINANCE LLC CO. GUARNT			1	2.A FE	2,989,290	149.4290	4,482,880	3,000,000	2,991,268		231			7.500	7.530	MS	66,250	225,000	09/08/2008	09/15/2038
07274E-AF-0	BAYER US FINANCE LLC CO. GUARNT			1	2.A FE	19,990,000	101.7030	20,340,580	20,000,000	19,998,802		1,526			3.000	3.008	AO	138,333	600,000	10/01/2014	10/08/2021
07274N-AL-7	BAYER US FINANCE II LLC CO. GUARNT			1	2.A FE	8,549,731	117.5700	10,110,987	8,600,000	8,559,716		4,139			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	2.A FE	1,132,014	121.3950	1,396,046	1,150,000	1,133,465		596			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	2.A FE	1,644,324	128.5860	2,121,668	1,650,000	1,644,549		93			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	1.F FE	13,227,475	105.9830	14,042,775	13,250,000	13,232,099		4,320			2.150	2.186	JD	19,783	284,875	12/03/2019	12/06/2024
075887-AV-1	BECTON DICKINSON SR UNSEC			1	2.C FE	4,949,200	131.2940	6,564,698	5,000,000	4,959,377		1,180			6.000	6.074	MN	38,333	300,000	05/11/2009	05/15/2039
084659-AM-3	BERKSHIRE HATHAWAY ENERJ SR UNSEC			1	1.G FE	5,878,624	114.2700	6,741,906	5,900,000	5,893,742		1,947			3.250	3.293	AO	40,481	191,750	05/02/2018	04/15/2028
084664-BV-2	BERKSHIRE HATHAWAY FIN CO. GUARNT			1	1.C FE	2,429,984	132.2880	3,241,062	2,450,000	2,432,935		444			4.300	4.349	MN	13,461	105,350	05/08/2013	05/15/2043
084664-CQ-2	BERKSHIRE HATHAWAY FIN CO. GUARNT			2	1.C FE	3,730,988	131.8710	4,945,171	3,750,000	3,731,780		343			4.200	4.230	FA	59,500	157,500	08/07/2018	08/15/2048
084664-CR-0	BERKSHIRE HATHAWAY FIN CO. GUARNT			2	1.C FE	13,120,425	132.6100	17,570,805	13,250,000	13,124,873		2,266			4.250	4.308	JJ	259,663	563,125	01/04/2019	01/15/2049
084664-CU-3	BERKSHIRE HATHAWAY FIN			1	1.C FE	4,145,850	105.3850	4,373,460	4,150,000	4,146,157		307			1.850	1.861	MS	23,246	38,388	03/04/2020	03/12/2030
084670-BC-1	BERKSHIRE HATHAWAY INC SR UNSEC			1	1.C FE	7,499,400	102.1300	7,659,770	7,500,000	7,499,956		69			3.750	3.751	FA	106,250	281,250	08/10/2011	08/15/2021
092113-AM-1	BLACK HILLS CORP SR UNSEC			1	2.A FE	2,005,983	108.7450	2,174,894	2,000,000	2,003,592		(589)			3.150	3.114	JJ	29,050	63,000	10/05/2016	01/15/2027
092113-AR-0	BLACK HILLS CORP			1	2.A FE	8,969,040	108.9810	9,808,266	9,000,000	8,972,460		2,773			3.050	3.090	AO	57,950	283,650	09/26/2019	10/15/2029
092114-AB-3	BLACK HILLS POWER INC 1ST MORTG			1	1.F FE	1,998,620	144.6440	2,892,875	2,000,000	1,998,896		31			6.125	6.130	MN	20,417	122,500	10/22/2009	11/01/2039
09247X-AP-6	BLACKROCK INC SR UNSEC			1	1.D FE	2,851,713	115.8350	3,330,265	2,875,000	2,855,099		2,043			3.250	3.346	AO	15,832	93,438	04/17/2019	04/30/2029
09247X-AR-2	BLACKROCK INC			1	1.D FE	10,985,751	104.6730	11,540,203	11,025,000	10,987,803		2,052			1.900	1.937	JJ	89,027	47,714	04/27/2020	01/28/2031
097023-BZ-7	BOEING CO SR UNSEC			1	2.C FE	3,340,260	100.6580	3,623,694	3,600,000	3,353,837		4,923			3.625	4.042	MS	43,500	130,500	02/21/2018	03/01/2048
097023-CA-1	BOEING CO SR UNSEC			2	2.C FE	6,730,329	107.2490	7,400,166	6,900,000	6,762,023		14,919			3.450	3.747	MN	39,675	238,050	10/29/2018	11/01/2028
097023-CB-9	BOEING CO SR UNSEC			2	2.C FE	2,613,324	102.9750	2,883,312	2,800,000	2,620,387		3,333			3.850	4.245	MN	17,967	107,800	10/29/2018	11/01/2048
097023-CF-0	BOEING CO SR UNSEC			2	2.C FE	7,932,891	101.3940	8,415,662	8,300,000	7,940,271		3,915			3.825	4.049	MS	105,825	317,475	02/13/2019	03/01/2059
099724-AL-0	BORGWARNER INC			1	2.B FE	9,398,516	107.4850	10,130,466	9,425,000	9,400,409		1,893			2.650	2.694	JJ	133,207		06/16/2020	07/01/2027
100743-AK-9	BOSTON GAS COMPANY SR UNSEC			1	1.G FE	6,194,172	110.9870	6,881,167	6,200,000	6,195,954		545			3.150	3.161	FA	81,375	195,300	07/31/2017	08/01/2027
10112R-AZ-7	BOSTON PROPERTIES LP SR UNSEC			1	2.A FE	8,764,404	109.2910	9,617,640	8,800,000	8,776,720		5,302			3.200	3.270	JJ	129,849	281,600	03/22/2019	01/15/2025
10112R-BA-1	BOSTON PROPERTIES LP SR UNSEC			2	2.A FE	13,551,176	119.5520	16,259,026	13,600,000	13,559,707		4,148			4.500	4.545	JD	51,000	612,000	11/13/2018	12/01/2028
10112R-BB-9	BOSTON PROPERTIES LP SR UNSEC			2	2.A FE	5,539,733	111.5720	6,192,273	5,550,000	5,541,087		893			4.400	3.422	JD	5,242	188,700	06/12/2019	06/21/2029
101137-AZ-0	BOSTON SCIENTIFIC CORP			1	2.C FE	4,697,744	105.0410	4,936,936	4,700,000	4,698,025		281			1.900	1.910	JD	7,442	47,875	05/14/2020	06/01/2025
10373Q-AG-5	BP CAP MARKETS AMERICA CO. GUARNT			1	1.F FE	15,985,848	100.8130	15,121,907	15,000,000	15,033,885		(175,355)			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	1.F FE	3,743,850	110.6380	4,370,219	3,950,000	3,795,306		25,583			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	1.F FE	4,848,693	101.1270	5,056,352	5,000,000	4,960,108		55,254			2.112	3.269	MS	30,800	105,600	12/14/2018	09/16/2021
105340-AN-3	BRANDYVINE OPER PARTNERS CO. GUARNT			1	2.C FE	2,897,550	106.8860	3,206,591	3,000,000	2,951,749		11,574			4.100	4.572	AO	30,750	123,000	11/13/2015	10/01/2024
105340-AQ-6	BRANDYVINE OPER PARTNERS CO. GUARNT			1	2.C FE	8,636,880	106.8360	9,615,215	9,000,000	8,722,688		33,567			3.950	4.474	MN	45,425	355,500	05/15/2018	11/15/2027
110122-BK-3	BRISTOL MYERS SQUIBB CO SERIES 144A			1	1.F FE		0.0000								3.250	0.000	FA	81,250		11/22/2019	02/20/2023
110122-BQ-0	BRISTOL MYERS SQUIBB CO SERIES 144A			1	1.F FE		0.0000								3.900	0.000	FA		234,000	11/22/2019	02/20/2028
110122-CM-8	BRISTOL MYERS SQUIBB CO SERIES WJ			1	1.F FE	2,143,511	108.5120	2,333,014	2,150,000	2,144,234		723			2.900	2.980	JJ	26,845	31,175	07/14/2020	07/26/2024
110122-CZ-9	BRISTOL MYERS SQUIBB CO SERIES WJ			1	1.F FE	5,121,379	105.1940	5,259,698	5,000,000	5,100,155		(21,224)			3.250	2.244	FA	140,382		07/15/2020	02/20/2023
110122-DD-7	BRISTOL MYERS SQUIBB CO SERIES W																				

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
11135F-AN-1	BROADCOM INC SERIES W1			1	2.C FE	5,037,638		110,9290	5,597,459	5,038,148			510		3.459	3.489	MS	51,393	55,271	08/07/2020	09/15/2026
114259-AP-9	BROOKLYN UNION GAS CO SR UNSEC			1	1.G FE	20,999,950		129,4540	27,185,326	21,000,000					4.504	4.504	MS	945,840		03/11/2016	03/10/2046
114259-AU-8	BROOKLYN UNION GAS CO SR UNSEC			2	1.G FE	5,000,000		132,2180	6,610,911	5,000,000					4.487	4.487	MS	72,914	224,350	02/27/2019	03/04/2049
12189L-AC-5	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.E FE	1,658,001		139,1630	2,414,470	1,735,000			1,724		5.050	5.349	MS	29,206	87,618	05/16/2011	03/01/2041
12189L-AD-3	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.E FE	9,956,700		100,5910	10,059,087	10,000,000			5,058		4.100	4.153	JD	34,167	410,000	05/16/2011	06/01/2021
12189L-AE-1	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.E FE	3,987,520		145,4520	5,818,061	4,000,000			271		5.400	5.421	JD	18,000	216,000	05/16/2011	06/01/2041
12189L-AJ-0	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.E FE	14,937,750		132,3870	19,857,999	15,000,000			1,437		4.400	4.425	MS	194,333	660,000	02/28/2012	03/15/2042
12189L-BC-4	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.G FE	2,917,541		131,4230	3,844,126	2,925,000			141		4.050	4.065	JD	5,265	118,463	02/26/2018	06/15/2048
12189Q-AB-6	BURLINGTN NORTH SANTA FE SR UNSEC			1	1.E FE	3,602,620		154,5430	5,409,002	3,500,000			(2,532)		6.530	6.318	JJ	105,387	228,550	10/03/2003	07/15/2037
124857-AO-6	CBS CORP CO GUARNT			1	2.B FE	11,070,697		114,4230	12,901,201	11,275,000			19,048		4.000	4.215	JJ	207,961	451,000	07/07/2015	01/15/2026
124857-AR-4	CBS CORP CO GUARNT			1	2.B FE	5,961,865		109,6970	6,746,346	6,150,000			18,268		2.900	3.271	JJ	82,239	178,350	10/20/2017	01/15/2027
124857-AT-0	CBS CORP CO GUARNT			1	2.B FE	3,936,323		112,3960	4,467,758	3,975,000			3,330		3.375	3.485	FA	50,681	134,156	06/26/2017	02/15/2028
124857-AX-1	CBS CORP CO GUARNT			2	2.B FE	2,953,346		114,1710	3,425,131	3,000,000			4,394		3.700	3.898	JD	9,250	111,000	12/13/2018	06/01/2028
125509-AZ-2	CIGNA HOLDING CO CO GUARNT			2	2.B FE	4,002,290		135,9900	5,464,080	4,018,000			789		7.875	7.909	MN	40,431	316,418	05/16/1997	05/15/2027
125523-AJ-9	CIGNA CORP CO GUARNT			2	2.B FE	2,981,889		130,1260	3,903,790	3,000,000			622		4.800	4.849	FA	54,400	144,000	08/27/2019	08/15/2038
125523-AK-6	CIGNA CORP CO GUARNT			2	2.B FE	2,973,724		137,2870	4,118,602	3,000,000			416		4.900	4.957	JD	6,533	147,000	08/27/2019	12/15/2048
125523-BR-0	CIGNA CORP NEW GLBL NT			2	2.B FE	3,175,029		103,8860	3,220,480	3,100,000			(21,233)		3.900	2.319	FA	106,123	60,450	07/15/2020	02/15/2022
125523-CA-6	CIGNA CORP SERIES 144A			1	2.B FE	0.0000		0.0000	0.0000	0.0000					3.400	4.000	MS		105,400	10/12/2019	03/01/2027
125523-CB-4	CIGNA CORP NEW GLBL NT			1	2.B FE	6,356,739		112,7430	6,990,045	6,200,000			(9,018)		3.400	2.973	MS	175,667		07/14/2020	03/01/2027
12592B-AK-0	CNH INDUSTRIAL CAP LLC			2	2.C FE	12,222,510		102,9450	12,662,182	12,300,000			12,283		1.950	2.164	JJ	119,259		06/23/2020	07/02/2023
126117-AS-9	CNA FINANCIAL CORP SR UNSEC			1	2.B FE	17,649,403		110,5420	19,554,886	17,690,000			4,709		3.950	3.981	MN	89,285	698,755	11/18/2015	05/15/2024
126117-AU-4	CNA FINANCIAL CORP SR UNSEC			1	2.B FE	11,177,650		113,2420	12,626,448	11,150,000			(2,741)		3.450	3.419	FA	145,322	384,675	08/28/2017	08/15/2027
126117-AV-2	CNA FINANCIAL CORP SR UNSEC			2	2.B FE	7,004,148		118,9320	8,325,244	7,000,000			(354)		3.900	3.893	MN	45,500	273,000	05/01/2019	05/01/2029
126117-AW-0	CNA FINANCIAL CORP			1	2.A FE	374,055		101,8970	382,114	375,000			33		2.050	2.078	FA	2,926		08/11/2020	08/15/2030
12636Y-AC-6	CRH AMERICA FINANCE INC CO GUARNT			1	2.A FE	7,452,825		116,3260	8,724,419	7,500,000			4,205		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	2.A FE	2,360,710		125,8230	3,145,580	2,500,000			2,326		4.500	4.856	AO	27,188	112,500	08/09/2018	04/04/2048
12640B-GU-1	CSX CORP SR UNSEC			1	2.A FE	9,665,535		139,6570	13,616,564	9,750,000			1,826		5.500	5.559	AO	113,208	536,250	05/20/2011	04/15/2041
12640B-GY-3	CSX CORP SR UNSEC			1	2.A FE	11,363,130		124,7400	14,921,411	11,962,000			12,831		4.100	4.404	MS	144,408	490,442	08/05/2014	03/15/2044
126410-LL-1	CSX TRANSPORTATION INC SR UNSEC			2	2.A FE	2,130,849		174,4740	2,931,168	1,680,000			(7,624)		7.875	6.069	MN	16,905	132,300	08/27/2004	05/15/2043
12641L-BU-6	CSX CORP SR UNSEC			1	2.A FE	2,765,775		130,6970	3,267,421	2,500,000			(14,419)		6.800	5.850	JD	14,167	170,000	06/15/2010	12/01/2028
126650-CL-2	CVS HEALTH CORP SR UNSEC			1	2.B FE	14,601,615		113,3160	16,714,153	14,750,000			14,713		3.875	3.998	JJ	255,615	571,563	07/13/2015	07/20/2025
126650-CU-2	CVS HEALTH CORP SR UNSEC			1	2.B FE	9,294,281		109,8930	10,302,483	9,375,000			7,818		2.875	2.975	JD	252,461	269,531	05/16/2016	06/01/2026
126650-CZ-1	CVS HEALTH CORP SR UNSEC			2	2.B FE	5,158,750		135,3170	6,765,872	5,000,000			(2,762)		5.050	4.845	MS	67,333	252,500	07/30/2018	03/25/2048
133131-AW-2	CAMDEN PROPERTY TRUST SR UNSEC			1	1.G FE	5,294,329		118,7040	6,291,333	5,300,000			486		4.100	4.113	AO	45,874	217,300	10/02/2018	10/15/2028
133131-AX-0	CAMDEN PROPERTY TRUST SR UNSEC			2	1.G FE	2,294,273		112,5250	2,588,083	2,300,000			499		3.150	3.179	JJ	36,225	75,268	06/06/2019	07/01/2029
133131-AZ-5	CAMDEN PROPERTY TRUST			1	1.G FE	3,072,817		111,0560	3,414,969	3,075,000			177		2.800	2.808	MN	11,002	49,029	04/16/2020	05/15/2030
134429-BJ-7	CAMPBELL SOUP CO			1	2.C FE	10,408,400		105,6310	10,563,112	10,000,000			(7,027)		2.375	1.891	AO	44,201		10/28/2020	04/24/2030
14040H-BN-4	CAPITAL ONE FINANCIAL CO SR UNSEC			1	2.B FE	9,969,400		114,0800	11,408,013	10,000,000			2,861		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	2.A FE	2,994,060		115,5570	3,466,712	3,000,000			536		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	2.B FE	9,991,200		100,7430	10,074,256	10,000,000			3,004		3.450	3.481	AO	58,458	345,000	04/26/2018	04/30/2021
14149Y-AY-4	CARDINAL HEALTH INC SR UNSEC			1	2.B FE	7,144,678		105,7730	7,709,777	7,247,486			17,879		3.200	3.471	MS	68,679	233,248	09/11/2014	03/15/2023
14149Y-BF-4	CARDINAL HEALTH INC SR UNSEC			1	2.B FE	3,375,000		102,9260	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	2.B FE	10,200,000		112,8730	11,513,072	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	1.G FE	6,486,285		145,9030	9,483,706	6,500,000			306		5.200	5.214	MN	31,922	338,000	05/24/2011	05/27/2041
149123-CB-5	CATERPILLAR INC SR UNSEC			1	1.G FE	25,084,713		126,5210	34,878,047	27,567,000			58,075		3.803	4.357	FA	396,052	1,048,373	07/31/2014	08/15/2042
149123-CD-1	CATERPILLAR INC SR UNSEC			1	1.G FE	12,536,373		131,0690	16,547,428	12,625,000			1,884		4.300	4.342	MN	69,367	542,875	05/05/2014	05/15/2044
15189T-AV-9	CENTERPOINT ENERGY INC SR UNSEC			2	2.B FE	4,979,950		118,4350	5,921,741	5,000,000			1,703		4.250	4.299	MN	35,417	212,500	10/03/2018	11/01/2028
15189W-AL-4	CENTERPOINT ENERGY RES SR UNSEC			1	2.A FE	7,495,650		116,5400	8,740,488	7,500,000			7,496,702		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	1.F FE	4,384,035		117,3070	5,278,811	4,500,000			3,056		3.550	3.704	FA	66,563	159,750	04/19/2016	08/01/2042

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
166764-BY-5	CHEVRON CORP				1.C FE	6,025,000		107,1910	6,025,000	6,025,000					2.236	2.236	MM	18,711	67,360	05/07/2020	05/11/2030
166764-CA-6	CHEVRON CORP				1.C FE	3,500,000		111,6280	3,500,000	3,500,000					3.078	3.078	MM	14,963	53,865	05/07/2020	05/11/2050
171798-AD-3	CIMAREX ENERGY CO SR UNSEC				2.C FE	1,970,023		110,1740	1,975,000	1,971,695		449			3.900	3.930	MM	9,842	77,025	04/03/2017	05/15/2027
172070-CP-7	DUKE ENERGY OHIO INC SR UNSEC				2.A FE	3,649,800		127,5300	4,000,000	3,776,506		11,757			5.400	6.045	JD	9,600	216,000	09/08/2004	06/15/2033
172967-DS-7	CITIGROUP INC SUBORD				2.B FE	2,513,975		79,8130	2,500,000	2,507,857		(1,305)			0.757	(0.019)	FMAN	1,944	40,660	05/23/2007	08/25/2036
172967-HA-2	CITIGROUP INC SUBORD				2.B FE	6,500,000		162,6020	6,500,000	6,500,000					6.675	6.675	MS	130,163	433,875	09/10/2013	09/13/2043
172967-HB-0	CITIGROUP INC SUBORD				2.B FE	5,000,000		120,1780	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				2.A FE	17,451,175		125,8310	17,500,000	17,457,288		990			4.950	4.968	MM	129,938	866,250	10/31/2013	11/07/2043
172967-KN-0	CITIGROUP INC SR UNSEC				2.A FE	21,955,560		112,7500	22,000,000	21,974,429		4,307			3.400	3.424	MM	124,667	748,000	04/26/2016	05/01/2026
172967-KV-2	CITIGROUP INC SR UNSEC				2.A FE	7,994,400		101,1640	8,000,000	7,999,309		1,157			2.350	2.365	FA	77,811	188,000	07/26/2016	08/02/2021
172967-LP-4	CITIGROUP INC SR UNSEC				2.A FE	5,000,000		113,3260	5,000,000	5,000,000					3.668	3.668	JJ	79,983	183,400	07/17/2017	07/24/2028
172967-ML-2	CITIGROUP INC				2.A FE	10,000,000		107,2800	10,000,000	10,000,000					2.666	2.549	JJ	245,864	133,300	01/22/2020	01/29/2031
17308C-C4-6	CITIGROUP INC				1.G FE	4,375,000		101,6020	4,375,000	4,375,000					2.312	1.870	MM	16,015	101,150	10/28/2019	11/04/2022
17308C-C5-3	CITIGROUP INC				1.G FE	12,500,000		110,0740	12,500,000	12,500,000					2.976	2.577	MM	57,867	372,000	10/28/2019	11/05/2030
17325F-AQ-1	CITIBANK NA SR UNSEC				2.E FE	4,994,500		101,4720	5,000,000	4,998,931		1,860			3.300	3.439	JJ	74,611	170,000	07/16/2018	07/23/2021
174610-AN-5	CITIZENS FINANCIAL GROUP SR UNSEC				2.A FE	2,098,908		100,9630	2,100,000	2,099,868		226			2.375	2.386	JJ	21,197	49,875	07/25/2016	07/28/2021
174610-AS-4	CITIZENS FINANCIAL GROUP				2.A FE	3,941,310		106,2710	3,950,000	3,942,008		698			2.500	2.525	FA	39,774	49,375	02/03/2020	02/06/2030
186108-CK-0	CLEVELAND ELECTRIC ILLUM SR UNSEC				2.B FE	3,414,862		106,3160	3,425,000	3,417,600		883			3.500	3.534	AO	29,969	119,875	10/02/2017	04/01/2028
189054-AS-8	CLOROX COMPANY SR UNSEC				1.G FE	2,477,425		103,0370	2,500,000	2,497,671		2,586			3.800	3.910	MM	12,139	95,000	11/14/2011	11/15/2021
189054-AT-6	CLOROX COMPANY SR UNSEC				1.G FE	1,246,038		104,0010	1,250,000	1,249,238		430			3.050	3.087	MS	11,226	38,125	09/10/2012	09/15/2022
191216-CT-5	COCA COLA CO THE				1.E FE	15,149,080		117,8720	15,200,000	15,152,414		3,334			3.450	3.384	MS	139,840	262,200	03/20/2020	03/25/2030
191216-CV-0	COCA COLA CO THE				1.E FE	19,684,761		102,7140	19,725,000	19,687,138		2,377			1.650	1.672	JD	27,122	216,975	04/29/2020	06/01/2030
191216-CX-6	COCA COLA CO THE				1.E FE	6,345,936		105,5210	6,350,000	6,346,097		161			2.600	2.603	JD	13,758	96,308	04/29/2020	06/01/2050
191216-DC-1	COCA COLA CO THE				1.E FE	4,571,756		103,0510	4,600,000	4,571,932		176			2.500	2.529	MS	32,903	135,417	09/14/2020	03/15/2051
196500-AA-0	COLORADO INT GAS CO/ISS CO GUARNT				2.B FE	1,396,598		113,5800	1,400,000	1,397,915		323			4.150	4.180	FA	21,949	58,100	08/11/2016	08/15/2026
20030N-BM-2	COMCAST CORP CO GUARNT				1.G FE	9,314,844		125,2420	9,350,000	9,323,093		1,435			4.200	4.228	FA	148,353	392,700	08/05/2014	08/15/2034
20030N-BN-0	COMCAST CORP CO GUARNT				1.G FE	14,981,250		111,5640	15,000,000	14,990,462		1,876			3.375	3.390	FA	191,250	506,250	05/19/2015	08/15/2025
20030N-BQ-3	COMCAST CORP CO GUARNT				1.G FE	4,996,250		134,8730	5,000,000	4,996,331		72			4.600	4.605	FA	86,889	230,000	05/19/2015	08/15/2045
20030N-BU-4	COMCAST CORP CO GUARNT				1.G FE	5,013,950		114,7970	5,000,000	5,012,607		(316)			3.400	3.385	JJ	78,389	170,000	07/13/2016	07/15/2046
20030N-CC-3	COMCAST CORP CO GUARNT				1.G FE	1,566,670		125,0350	1,584,000	1,567,730		332			3.969	4.032	MM	10,478	62,869	12/15/2017	11/01/2047
20030N-CE-9	COMCAST CORP CO GUARNT				1.G FE	1,881,187		125,8860	1,902,000	1,882,333		355			3.999	4.060	MM	12,677	76,061	12/15/2017	11/01/2049
202795-JQ-4	COMMONWEALTH EDISON CO SERIES 127				1.F FE	4,960,850		111,8400	5,000,000	4,961,759		804			3.200	3.241	MM	20,444	161,333	11/04/2019	11/15/2049
20369E-AC-6	COMMUNITY HEALTH NETWORK SECURED				2.F FE	8,920,000		112,3050	8,920,000	8,920,000					4.790	4.790	MM	71,211	427,268	02/13/2018	05/01/2053
20369E-AD-4	COMMUNITY HEALTH NETWORK SECURED				2.F FE	3,877,720		112,4930	4,000,000	3,880,013		1,057			4.940	5.121	MM	32,933	197,600	01/30/2019	05/01/2058
205887-BR-2	CONAGRA BRANDS INC SR UNSEC				2.C FE	1,771,631		105,1700	1,776,000	1,774,980		470			3.200	3.229	JJ	24,627	56,832	01/15/2013	01/25/2023
205887-CF-7	CONAGRA BRANDS INC				2.C FE	9,881,700		100,9230	10,000,000	9,885,048		3,348			1.375	1.553	MM	28,646	107,000	10/07/2020	11/01/2027
207597-EL-5	CONNECTICUT LIGHT & PWIR 1ST REF MORT				2.E FE	2,463,648		3,102,341	2,400,000	2,461,406		(1,298)			4.000	3.846	AO	24,000	96,000	03/25/2019	04/01/2048
20825C-AQ-7	CONOCOPHILLIPS CO GUARNT				1.G FE	4,643,950		154,4730	5,000,000	4,708,723		7,775			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				2.A FE	6,672,190		117,7970	7,000,000	6,716,090		7,626			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				2.A FE	4,483,350		118,1930	4,500,000	4,484,506		330			3.875	3.896	JD	7,750	174,375	06/05/2017	06/15/2047
209111-FM-0	CONSOLIDATED EDISON INC SR UNSEC				2.A FE	7,997,920		111,7870	8,000,000	7,998,499		193			3.125	3.128	MM	31,944	250,000	11/13/2017	11/15/2027
209111-FN-8	CON EDISON CO OF NY INC SR UNSEC				1.G FE	2,988,120		122,6050	3,000,000	2,988,519		134			4.000	4.020	MM	15,333	120,000	11/13/2017	11/15/2057
209111-FW-8	CON EDISON CO OF NY INC				1.G FE	1,982,220		115,4300	2,000,000	1,982,461		211			3.700	3.743	MM	9,456	75,439	11/05/2019	11/15/2059
209111-FX-6	CON EDISON CO OF NY INC SERIES 20A				2.A FE	1,795,896		114,5930	1,800,000	1,796,162		266			3.350	3.377	AO	15,075	30,318	03/26/2020	04/01/2030
21036P-BB-3	CONSTELLATION BRANDS INC CO GUARNT				2.C FE	1,996,240		116,0900	2,000,000	1,997,313		485			4.400	4.431	MM	11,244	88,000	10/22/2018	11/15/2025
21036P-BF-4	CONSTELLATION BRANDS INC				2.C FE	1,222,562		109,5780	1,225,000	1,222,709		147			2.875	2.898	MM	5,870	18,001	04/23/2020	05/01/2030
210518-CZ-7	CONSUMERS ENERGY CO 1ST MORTG				1.E FE	1,364,303		113,7970	1,375,000	1,365,298		238			3.250	3.291	FA	16,882	44,688	08/01/2016	08/15/2046
210518-DA-1	CONSUMERS ENERGY CO 1ST MORTG				1.F FE	4,356,713		127,8400	4,375,000	4,357,885		359			3.950	3.974	JJ	79,686	172,813	02/15/2017	07/15/2047
210518-DC-7	CONSUMERS ENERGY CO 1ST MORTG				1.E FE	2,493,800		118,0100	2,500,000	2,494,938		542			3.800	3.830	MM	12,139	95,000	10/29/2018	11/15/2028
210518-DD-5	CONSUMERS ENERGY CO 1ST MORTG				1.E FE	2,988,540		137,9990	3,000,000	2,988,859		197									

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
224044-CC-9	COX COMMUNICATIONS INC SR UNSEC			1	2.B FE	1,997,500		125,6170	2,512,332	1,998,042			49		4.500	4.507	JD	250	90,000	04/24/2013	06/30/2043
224044-CG-0	COX COMMUNICATIONS INC SR UNSEC			1	2.B FE	1,722,085		112,3310	1,937,717	1,725,000			279		3.350	3.370	MS	17,015	57,788	09/08/2016	09/15/2026
224044-CL-9	COX COMMUNICATIONS INC SERIES 144A			1	2.B FE	4,186,938		99,8960	4,195,644	4,200,000			348		1.800	1.834	AO	21,840		09/10/2020	10/01/2030
22822V-AE-1	CROWN CASTLE INTL CORP SR UNSEC			1	2.C FE	2,962,446		114,8080	3,415,533	2,975,000			1,151		4.000	4.051	MS	39,667	119,000	01/30/2017	03/01/2027
22966R-AF-3	CUBESMART LP			1	2.B FE	8,778,324		109,2910	9,617,602	8,800,000			1,769		3.000	3.028	FA	99,733	222,933	10/08/2019	02/15/2030
22966R-AG-1	CUBESMART LP			1	2.B FE	9,907,400		100,2100	10,021,043	10,000,000			1,831		2.000	2.100	FA	47,222		09/29/2020	02/15/2031
23338V-AE-6	DTE ELECTRIC CO GENL REF MORT			1	1.E FE	12,944,639		120,6290	15,651,559	12,975,000			673		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	1.E FE	1,174,131		121,5710	1,428,465	1,175,000			18		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	1.E FE	4,997,300		125,1030	6,255,159	5,000,000			54		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	1.E FE	6,447,870		129,4830	8,416,389	6,500,000			954		3.950	3.996	MS	85,583	256,750	02/11/2019	03/01/2049
23338V-AL-0	DTE ELECTRIC CO			1	1.E FE	9,996,000		111,4240	11,142,415	10,000,000			102		2.950	2.952	MS	98,333	151,597	02/11/2020	03/01/2050
233851-DJ-0	DATILIER FINANCE NA LLC CO GUARNT			1	2.A FE	4,994,200		100,9590	5,047,952	5,000,000			4,999,315	1,978	3.350	3.391	MM	26,521	167,500	04/30/2018	05/04/2021
235851-AV-4	DANAHER CORP			1	2.A FE	4,428,908		103,8300	4,646,373	4,475,000			4,429,145	238	2.600	2.650	AO	27,472		09/29/2020	10/01/2050
23745Q-AA-2	DARTMOUTH-HITCH HEALTH SECURED			1	1.F FE	6,283,200		117,8510	7,330,326	6,220,000			6,280,140	(1,194)	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	1.F FE	7,491,975		101,8560	7,639,195	7,500,000			7,499,493	930	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	1.F FE	3,196,928		102,9940	3,295,808	3,200,000			3,198,918	1,023	3.200	3.234	JJ	48,640	102,400	01/04/2019	01/10/2022
24422E-VE-6	JOHN DEERE CAPITAL CORP SERIES MTN			1	1.F FE	9,622,690		101,9970	9,817,198	9,625,000			9,623,316	626	1.200	1.208	AO	27,271	66,413	03/04/2020	04/06/2023
247109-BR-1	DELMARVA PWR & LIGHT CO 1ST MORTG			1	1.F FE	1,760,020		119,4130	2,162,561	1,811,000			1,766,174	1,276	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	1.F FE	17,215,345		124,6420	21,500,815	17,250,000			17,218,933	719	4.150	4.162	MM	91,473	715,875	12/07/2015	05/15/2045
247361-ZX-9	DELTA AIR LINES INC SERIES 144A			2	2.C FE	2,325,000		115,4550	2,684,334	2,325,000			2,325,000		7.000	7.000	MM	27,125	82,279	04/27/2020	05/01/2025
25389J-AR-7	DIGITAL REALTY TRUST LP CO GUARNT			1	2.B FE	12,452,156		114,8940	14,534,078	12,650,000			12,503,603	18,924	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	2.B FE	10,935,570		120,1790	13,219,691	11,000,000			10,948,354	5,622	4.450	4.524	JJ	225,714	489,500	10/29/2018	07/15/2028
25466A-AJ-0	DISCOVER BANK SR UNSEC			1	2.B FE	9,825,550		111,8130	11,181,294	10,000,000			9,881,078	21,767	3.450	3.726	JJ	147,583	345,000	03/21/2019	07/27/2026
25466A-AK-7	DISCOVER BANK SR UNSEC			2	2.B FE	4,999,550		105,5130	5,275,665	5,000,000			4,999,802	90	3.350	3.352	FA	67,465	167,500	01/31/2018	02/06/2023
25466A-AR-2	DISCOVER BANK SERIES BKNT			2	2.B FE	4,241,118		106,0070	4,505,286	4,250,000			4,241,824	707	2.700	2.724	FA	46,219	57,375	02/03/2020	02/06/2030
254687-DK-9	WALT DISNEY COMPANY THE SERIES III			1	2.A FE	3,985,676		112,9490	4,461,471	3,950,000			3,980,236	(4,910)	3.375	3.222	MM	17,034	133,313	11/22/2019	11/15/2026
254687-DZ-6	WALT DISNEY COMPANY THE SERIES III			1	1.G FE	3,777,302		151,4780	4,544,326	3,000,000			3,734,244	(38,939)	6.200	3.908	JD	8,267	186,000	11/22/2019	12/15/2034
254687-FL-5	WALT DISNEY COMPANY/THE CO GUARNT			1	1.G FE	640,361		104,4620	679,003	650,000			641,521	882	2.000	2.166	MS	4,333	12,819	09/03/2019	09/01/2029
254687-FQ-4	WALT DISNEY COMPANY THE			1	1.G FE	17,824,950		119,1670	21,301,039	17,875,000			17,828,181	3,231	3.800	3.834	MS	186,794	337,738	03/19/2020	03/22/2030
25470D-AQ-2	DISCOVERY COMMUNICATIONS CO GUARNT			1	2.C FE	642,190		105,3520	677,413	643,000			642,658	148	2.950	2.975	MS	5,322	18,969	09/07/2017	03/20/2023
257375-AF-2	DOMINION ENERGY GAS HLDG SR UNSEC			1	2.A FE	7,682,564		128,2500	9,875,212	7,700,000			7,685,105	353	4.800	4.814	MM	61,600	369,600	10/17/2013	11/01/2043
25746U-AN-9	DOMINION ENERGY INC SR UNSEC			1	2.B FE	1,978,100		142,1700	2,843,409	2,000,000			1,986,244	728	6.300	6.382	MS	37,100	126,000	03/12/2003	03/15/2033
25746U-DA-4	DOMINION ENERGY INC JR SUBORDINATED			1	2.B FE	2,850,684		101,2330	2,885,146	2,850,000			2,853,243	(5,111)	2.715	2.529	FA	29,232	77,378	06/24/2019	08/15/2021
260003-AP-3	DOVER CORP			1	2.A FE	3,784,002		109,1350	4,147,116	3,800,000			3,785,625	1,402	2.950	2.999	MM	17,749	112,100	10/28/2019	11/04/2029
26078J-AD-2	DUPONT DE NEMOURS INC SR UNSEC			2	2.A FE	3,500,000		123,1400	4,309,887	3,500,000			3,500,000		4.725	4.725	MM	21,131	165,375	11/14/2018	11/15/2028
26078J-AE-0	DUPONT DE NEMOURS INC SR UNSEC			2	2.A FE	3,450,000		135,2790	4,667,121	3,450,000			3,450,000		5.319	5.319	MM	23,448	183,506	11/14/2018	11/15/2038
263534-CP-2	E I DU PONT DE NEMOURS			1	1.G FE	2,266,742		106,3710	2,419,935	2,275,000			2,267,166	424	2.300	2.340	JJ	24,128	8,721	05/13/2020	07/15/2030
263901-AA-8	DUKE ENERGY INDIANA LLC 1ST MORTG			1	1.F FE	2,492,050		153,4040	3,835,100	2,500,000			2,493,694	190	6.350	6.374	FA	59,972	158,750	08/18/2008	08/15/2038
263901-AB-6	DUKE ENERGY INDIANA LLC 1ST MORTG			1	1.F FE	4,985,400		155,2020	7,760,106	5,000,000			4,988,321	329	6.450	6.472	AO	80,625	322,500	03/18/2009	04/01/2039
26441C-BJ-3	DUKE ENERGY CORP			1	2.A FE	9,995,100		100,2390	10,023,863	10,000,000			9,995,397	297	0.900	0.910	MS	27,500		09/09/2020	09/15/2025
26441Y-AX-5	DUKE REALTY LP CO GUARNT			1	2.A FE	1,500,465		106,0090	1,590,140	1,500,000			1,500,291	(120)	3.625	3.616	AO	11,479	54,375	01/04/2019	04/15/2023
26441Y-AZ-0	DUKE REALTY LP SR UNSEC			1	2.A FE	2,328,145		111,9890	2,631,745	2,350,000			2,327,126	2,100	3.250	3.360	JD	76,375		06/16/2016	06/30/2026
26441Y-BA-4	DUKE REALTY LP SR UNSEC			1	2.A FE	4,992,400		112,4670	5,623,369	5,000,000			4,994,464	695	3.375	3.393	JD	7,500	168,750	12/05/2017	12/15/2027
26441Y-BC-0	DUKE REALTY LP			1	2.A FE	9,423,398		110,5020	10,414,860	9,425,000			9,423,557	141	2.875	2.877	MM	34,624	270,969	11/05/2019	11/15/2029
26441Y-BE-6	DUKE REALTY LP			1	2.A FE	17,188,992		101,1130	17,543,171	17,350,000			17,196,442	220	1.750	1.852	JJ	153,499		06/22/2020	07/01/2030
26442C-AB-0	DUKE ENERGY CAROLINAS 1ST REF MORT			1	1.F FE	1,249,125		149,7840	1,872,305	1,250,000			1,249,343	75	6.000	6.005	JJ	34,583	75,000	01/07/2008	01/15/2038
26442C-AE-4	DUKE ENERGY CAROLINAS 1ST MORTG			2	1.F FE	997,250		150,1590	1,501,592	1,000,000			997,877	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	1.C FE	8,000,000		122,6730	9,813,805	8,000,000			8,000,000								

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
26884T-AR-3	ERAC USA FINANCE LLC CO.GUARNT	1		2	2.A FE	4,983,700		111,3290	5,000,000	4,990,152					3.300	3.337	JD	13,750	165,000	05/23/2016	12/01/2026
277432-AW-0	EASTMAN CHEMICAL CO SR UNSEC	2		2	2.C FE	5,650,182		120,3660	5,700,000	5,659,199					4.500	4.609	JD	21,375	256,500	10/30/2018	12/01/2028
278062-AC-8	EATON CORP CO.GUARNT	1		1	2.A FE	3,289,912		104,3410	3,300,000	3,297,735					2.750	2.789	MN	14,873	90,750	11/14/2012	11/02/2022
278062-AD-6	EATON CORP CO.GUARNT	1		1	2.A FE	2,645,830		122,0680	2,750,000	2,669,633					4.000	4.318	MN	18,028	110,000	12/10/2015	11/02/2032
278062-AE-4	EATON CORP CO.GUARNT	1		1	2.A FE	6,239,699		126,5140	6,475,000	6,270,460					4.150	4.375	MN	44,039	268,713	09/16/2014	11/02/2042
278062-AG-9	EATON CORP CO.GUARNT	1		1	2.A FE	8,000,000		111,9870	8,000,000	8,000,000					3.103	3.103	MS	73,093	248,240	09/06/2017	09/15/2027
278865-AW-0	ECOLAB INC SR UNSEC	1		1	2.A FE	4,982,800		118,1340	5,906,680	5,000,000					3.700	3.719	MN	30,833	185,000	10/26/2016	11/01/2046
278865-BA-7	ECOLAB INC SR UNSEC	1		1	1.G FE	7,017,330		127,7610	7,000,000	7,016,577					3.950	3.935	JD	23,042	276,500	04/18/2018	12/01/2047
278865-BD-1	ECOLAB INC SR UNSEC	1		1	1.G FE	4,985,264		113,4430	5,000,000	4,989,048					3.250	3.286	JD	13,542	162,500	04/18/2018	12/01/2027
278865-BE-9	ECOLAB INC	1		1	2.A FE	9,516,047		127,5990	9,525,000	9,516,599					4.800	4.812	MS	123,190	228,600	03/20/2020	03/24/2030
29248H-AB-9	EMPOWER FINANCE 2020 LP SERIES 144A	1		1	1.F FE	20,153,955		102,5100	20,100,000	20,152,746					1.776	1.747	MS	103,126		09/23/2020	03/17/2031
29248H-AC-7	EMPOWER FINANCE 2020 LP SERIES 144A	1		1	1.F FE	625,000		110,7280	625,000	625,000					3.075	3.075	MS	5,552		09/14/2020	09/17/2051
29250R-AD-8	ENBRIDGE ENERGY PARTNERS SR UNSEC	1		1	2.A FE	5,444,876		119,3540	5,500,000	5,465,566					5.950	6.022	JD	27,271	327,250	09/15/2003	06/01/2033
29364D-AU-4	ENTERGY ARKANSAS LLC 1ST MORTG	1		1	1.F FE	2,292,433		112,9130	2,300,000	2,295,733					3.500	3.539	AO	20,125	80,500	01/05/2016	04/01/2026
29364W-BE-7	ENTERGY LOUISIANA LLC	1		1	1.F FE	9,961,000		101,0180	10,000,000	9,961,445					1.600	1.642	JD	21,333		11/09/2020	12/15/2030
29365T-AG-9	ENTERGY TEXAS INC 1ST MORTG	2		2	2.A FE	5,988,840		116,7300	6,000,000	5,990,421					4.000	4.023	MS	60,667	240,000	01/03/2019	03/30/2029
29365T-AH-7	ENTERGY TEXAS INC 1ST MORTG	2		2	2.A FE	11,967,600		126,1020	12,000,000	11,968,952					4.500	4.521	MS	136,500	540,000	01/03/2019	03/30/2039
29365T-AK-0	ENTERGY TEXAS INC	1		1	2.A FE	20,523,780		100,2330	20,600,000	20,525,437					1.750	1.789	MS	90,125		09/28/2020	03/15/2031
29366M-AA-6	ENTERGY ARKANSAS LLC 1ST MORTG	2		2	1.F FE	5,964,420		129,2360	6,000,000	5,965,607					4.200	4.235	AO	63,000	252,000	03/13/2019	04/01/2049
29366W-AA-4	ENTERGY MISSISSIPPI LLC 1ST MORTG	2		2	1.F FE	2,961,090		121,3710	3,000,000	2,962,191					3.850	3.924	JD	9,625	115,500	05/30/2019	06/01/2049
29379V-AY-9	ENTERPRISE PRODUCTS OPER CO.GUARNT	1		1	2.A FE	7,435,383		121,0350	7,475,000	7,441,622					4.450	4.482	FA	125,663	332,638	08/06/2012	02/15/2043
29379V-BL-6	ENTERPRISE PRODUCTS OPER CO.GUARNT	1		1	2.A FE	7,114,580		115,1130	8,115,470	7,090,606					3.950	3.838	FA	105,202	278,475	11/02/2016	02/15/2027
29379V-BP-7	ENTERPRISE PRODUCTS OPER CO.GUARNT	2		2	2.A FE	5,472,044		100,2820	5,475,000	5,474,875					1.010	1.010	FA	57,913	153,300	02/01/2018	02/15/2021
29379V-BV-4	ENTERPRISE PRODUCTS OPER CO.GUARNT	2		2	2.A FE	12,744,263		110,7950	12,750,000	12,745,191					3.125	3.130	JD	167,122	423,893	06/24/2019	07/31/2029
29379V-BX-0	ENTERPRISE PRODUCTS OPER	1		1	2.A FE	7,392,430		108,3820	7,225,000	7,386,106					2.800	2.511	JJ	84,854	73,936	07/30/2020	01/31/2030
294429-AR-6	EQUIFAX INC	1		1	2.B FE	2,522,172		107,9390	2,525,000	2,522,555					2.600	2.621	JD	2,918	41,578	04/22/2020	12/15/2025
294429-AS-4	EQUIFAX INC	1		1	2.B FE	1,821,533		111,2350	1,825,000	1,821,757					3.100	3.122	MN	7,229	31,116	04/22/2020	05/15/2030
29444U-BD-7	EQUINIX INC	1		1	2.C FE	4,443,548		109,3390	4,450,000	4,444,496					2.900	2.923	MN	15,414	129,050	11/06/2019	11/18/2026
29444U-BE-5	EQUINIX INC	1		1	2.C FE	5,993,880		110,1660	6,009,971	5,994,474					3.200	3.212	MN	22,933	192,000	11/06/2019	11/18/2029
29444U-BK-1	EQUINIX INC	1		1	2.C FE	10,414,471		100,2550	10,451,618	10,414,958					1.000	1.021	MS	24,325		09/23/2020	09/15/2025
29444U-BL-9	EQUINIX INC	1		1	2.C FE	20,156,641		101,6050	20,498,841	20,157,126					1.550	1.562	MS	72,966		09/23/2020	03/15/2028
29449W-AA-5	EQUITABLE FINANCIAL LIFE SERIES 144A	1		1	1.F FE	4,990,850		102,7090	5,000,000	4,991,682					1.400	1.437	JJ	33,833		06/23/2020	07/07/2025
29449W-AB-3	EQUITABLE FINANCIAL LIFE SERIES 144A	1		1	1.F FE	11,248,842		100,6170	11,344,562	11,275,000					1.400	1.434	FA	53,932		08/25/2020	08/27/2027
29449W-AD-9	EQUITABLE FINANCIAL LIFE SERIES 144A	1		1	1.F FE	9,974,500		100,3430	10,034,342	9,974,790					1.750	1.778	MN	21,389		11/12/2020	11/15/2030
29670G-AD-4	ESSENTIAL UTILITIES INC	1		1	2.B FE	4,350,000		108,2720	4,350,000	4,350,000					2.704	2.704	AO	24,832	58,812	04/13/2020	04/15/2030
29717P-AQ-0	ESSEX PORTFOLIO LP CO.GUARNT	1		1	2.A FE	8,696,275		112,1880	9,816,408	8,719,377					3.375	3.448	AO	62,344	295,313	04/04/2016	04/15/2026
29717P-AT-4	ESSEX PORTFOLIO LP CO.GUARNT	2		2	2.A FE	5,035,850		117,1570	5,000,000	5,030,552					4.000	3.910	MS	66,667	200,000	03/19/2019	03/01/2029
29717P-AV-9	ESSEX PORTFOLIO LP	1		1	2.A FE	11,008,894		107,2310	11,050,000	11,011,667					2.650	2.686	MS	89,474	174,068	02/04/2020	03/15/2032
30036F-AA-9	EVERGY KANSAS CENTRAL	1		1	1.F FE	8,315,849		117,7380	8,350,000	8,316,291					3.450	3.472	AO	60,816	153,640	04/02/2020	04/15/2050
30040W-AE-8	EVERSOURCE ENERGY SR UNSEC	1		1	2.A FE	4,996,600		112,1730	5,000,000	4,997,518					3.300	3.308	JJ	76,083	165,000	01/03/2018	01/15/2028
30040W-AH-1	EVERSOURCE ENERGY	1		1	2.A FE	19,962,800		113,8550	22,770,955	19,963,585					3.450	3.460	JJ	318,167	354,583	01/07/2020	01/15/2050
30161N-AN-1	EXELON CORP SR UNSEC	1		1	2.B FE	5,764,173		113,0970	5,775,000	5,769,282					3.950	3.974	JD	10,198	228,113	05/18/2016	06/15/2025
30161N-AS-0	EXELON CORP SR UNSEC	1		1	2.B FE	9,418,938		135,2650	9,450,000	9,421,762					5.100	5.122	JD	21,420	481,950	05/16/2016	06/15/2045
30231G-AT-9	EXXON MOBIL CORP SR UNSEC	1		1	1.C FE	7,050,000		110,7730	7,050,000	7,050,000					3.043	3.043	MS	71,511	214,532	02/29/2016	03/01/2026
30231G-AW-2	EXXON MOBIL CORP SR UNSEC	1		1	1.C FE	8,250,000		123,8500	8,250,000	8,250,000					4.114	4.114	MS	113,135	339,405	02/29/2016	03/01/2046
313747-AV-9	FEDERAL REALTY INVESTMEN SR UNSEC	1		1	1.G FE	4,314,280		117,9000	4,804,409	4,295,918					4.500	4.136	JD	15,281	183,375	06/20/2017	12/01/2044
313747-AX-5	FEDERAL REALTY INVESTMEN SR UNSEC	1		1	1.G FE	5,120,929		104,7030	5,200,000	5,131,226					3.625	3.699	FA	78,542	79,750	08/18/2020	08/01/2046
313747-AY-3	FEDERAL REALTY INVESTMEN SR UNSEC	1		1	1.G FE	13,473,767		108,7180	14,758,449	13,505,608					3.250	3.338	JJ	203,436	441,188	06/26/2017	07/15/2027
313747-AZ-0	FEDERAL REALTY INVESTMEN SR UNSEC	2		2	1.G FE	9,983,800		108,4270	10,000,000	9,986,058					3.200	3.219	JD	14,222	320,000	06/04/2019	06/15/2029
31428X-BB-1	FEDEX CORP CO.GUARNT	1		1	2.B FE	12,943,200		117,8030	13,000,000	12,949,951					4.100	4.125					

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
31428X-BQ-8	FEDEX CORP CO GUARNT	1		2	B FE	3,809,088		120,6720	3,825,000	3,809,997		299			4.050	4.074	FA	58,523	154,913	01/29/2018	02/15/2048
31620M-AK-2	FIDELITY NATIONAL INFORM CO GUARNT	1		2	B FE	2,353,214		106,1190	2,372,000	2,367,100		2,025			3.500	3.595	AO	83,020		04/10/2013	04/15/2023
31620M-AT-3	FIDELITY NATIONAL INFORM SR UNSEC	1		2	B FE	11,063,038		111,3550	11,250,000	11,128,380		19,441			3.000	3.212	FA	127,500	337,500	07/25/2017	08/15/2026
31620M-AY-2	FIDELITY NATIONAL INFORM SR UNSEC	1		2	B FE	4,027,345		119,0300	4,051,000	4,032,043		2,142			4.250	4.325	MN	21,999	172,168	12/12/2018	05/15/2028
31620M-BJ-4	FIDELITY NATL INFO SERV SR UNSEC	2		2	B FE	2,495,650		117,3440	2,500,000	2,496,247		374			3.750	3.771	MN	10,417	93,750	05/14/2019	05/21/2029
337738-AR-9	FISERV INC SR UNSEC	2		2	B FE	9,989,530		119,1780	10,000,000	9,991,601		901			4.200	4.213	AO	105,000	420,000	09/24/2018	10/01/2028
337738-AU-2	FISERV INC SR UNSEC	2		2	B FE	3,700,804		114,1310	3,700,000	3,700,714		(75)			3.500	3.497	JJ	64,750	132,018	06/10/2019	07/01/2029
337738-BC-1	FISERV INC	1		2	B FE	6,862,900		108,1920	6,875,000	6,863,635		735			2.650	2.670	JD	15,182	100,203	05/11/2020	06/01/2030
33829T-AA-4	FIVE CORNERS FUNDING TRS SR UNSEC	1		1	G FE	7,999,978		110,9140	8,000,000	7,999,984		5			4.419	4.419	MN	45,172	353,520	11/19/2013	11/15/2023
33834D-AA-2	FIVE CORNERS FND TR II SERIES 144A	1		1	G FE	26,839,600		110,6210	29,508,178	26,675,000		26,830,626		(8,974)	2.850	2.777	MN	97,141	365,336	05/21/2020	05/15/2030
341081-EP-8	FLORIDA POWER & LIGHT CO 1ST MORTG	1		1	E FE	2,819,211		141,2260	3,862,540	2,735,000		2,792,524		(3,255)	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		1	E FE	1,351,305		144,3730	2,165,594	1,500,000		1,394,680		4,932	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		1	E FE	4,996,350		151,5710	5,000,000	4,997,245		82			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		1	E FE	6,485,230		126,7090	6,500,000	6,488,302		344			4.125	4.138	FA	111,719	268,125	12/08/2011	02/01/2042
341081-FZ-5	FLORIDA POWER & LIGHT CO	1		1	D FE	2,822,119		108,8250	2,825,000	2,822,538		419			2.850	2.872	AO	20,128	41,151	03/24/2020	04/01/2025
341099-CL-1	DUKE ENERGY FLORIDA LLC 1ST MORTG	1		1	F FE	2,489,450		154,9270	2,500,000	2,491,686		253			6.400	6.432	JD	7,111	160,000	06/11/2008	06/15/2038
34959J-AH-1	FORTIVE CORP SR UNSEC	2		2	B FE	2,018,415		123,0080	2,100,000	2,022,255		1,597			4.300	4.547	JD	4,013	90,300	07/27/2018	06/15/2046
361448-AW-3	GATX CORP SR UNSEC	1		2	B FE	7,457,440		8,777,400	8,000,000	7,725,294		58,176			3.250	4.141	MS	65,722	260,000	01/04/2016	03/30/2025
361448-AX-1	GATX CORP SR UNSEC	1		2	B FE	17,881,560		117,1590	18,000,000	17,895,519		2,309			4.500	4.540	MS	204,750	810,000	02/19/2015	03/30/2045
361448-AY-9	GATX CORP SR UNSEC	1		2	B FE	4,926,050		111,2060	5,000,000	4,954,516		7,121			3.250	3.427	MS	47,847	162,500	10/13/2016	09/15/2026
361448-BC-6	GATX CORP SR UNSEC	2		2	B FE	1,234,250		120,6640	1,250,000	1,236,922		1,350			4.550	4.711	MN	8,531	56,875	01/10/2019	11/07/2028
369650-BL-1	GENERAL DYNAMICS CORP	1		1	F FE	9,915,200		114,9950	10,000,000	9,923,547		8,347			3.500	3.638	AO	87,500	180,833	03/23/2020	04/01/2027
369650-BM-9	GENERAL DYNAMICS CORP	1		1	F FE	6,233,661		118,7930	6,300,000	6,237,968		4,307			3.625	3.752	AO	57,094	117,994	03/23/2020	04/01/2030
369604-BF-9	GENERAL ELECTRIC CO SR UNSEC	1		2	B FE	491,219		117,0520	494,000	491,679		65			4.125	4.158	AO	4,642	20,378	10/01/2012	10/09/2042
370334-CD-4	GENERAL MILLS INC SR UNSEC	1		2	B FE	1,199,832		100,7690	1,200,000	1,199,983		58			3.200	3.205	AO	8,000	38,400	04/03/2018	04/16/2021
370334-CE-2	GENERAL MILLS INC SR UNSEC	1		2	B FE	2,494,575		108,9010	2,500,000	2,497,110		966			3.700	3.744	AO	19,014	92,500	04/03/2018	10/17/2023
370334-CL-6	GENERAL MILLS INC	1		2	B FE	1,871,250		110,8790	1,875,000	1,871,507		257			2.875	2.898	AO	11,380	28,750	03/31/2020	04/15/2030
37045X-BG-0	GENERAL MOTORS FINL CO CO GUARNT	1		2	C FE	5,380,506		117,8910	5,400,000	5,388,676		1,865			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		2	C FE	5,934,709		105,9860	5,950,000	5,944,412		2,233			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		2	C FE	4,317,085		101,0750	4,325,000	4,324,128		1,657			3.200	3.240	JJ	67,278	138,400	06/29/2016	07/06/2021
37045X-CJ-3	GENERAL MOTORS FINL CO CO GUARNT	1		2	C FE	4,998,050		100,7740	5,000,000	4,999,817		670			3.550	3.564	AO	40,431	177,500	04/05/2018	04/09/2021
372546-AV-3	GEORGE WASHINGTON UNIVER UNSEC	1		1	E FE	4,000,000		112,8170	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		1	E FE	3,765,000		126,4210	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		1	G FE	4,465,000		127,5810	4,465,000	4,465,000					4.315	4.315	AO	48,166	192,665	01/09/2019	04/01/2049
373334-JW-2	GEORGIA POWER CO SR UNSEC	1		2	A FE	10,520,534		126,8040	11,464,000	10,654,750		21,563			4.300	4.836	MS	145,147	492,952	11/04/2013	03/15/2042
373334-KN-0	GEORGIA POWER CO SERIES B	1		1	G FE	6,653,240		119,6710	6,675,000	6,653,769		529			3.700	3.718	JJ	103,592	137,208	01/08/2020	01/30/2050
375558-AQ-6	GILEAD SCIENCES INC SR UNSEC	1		2	A FE	4,957,100		100,0000	5,000,000	4,998,695		5,168			4.500	4.608	AO	56,250	225,000	03/23/2011	04/01/2021
375558-AU-7	GILEAD SCIENCES INC SR UNSEC	1		2	A FE	2,494,250		102,7340	2,500,000	2,499,358		674			4.400	4.429	JD	9,167	110,000	12/06/2011	12/01/2021
375558-AW-3	GILEAD SCIENCES INC SR UNSEC	1		2	A FE	5,016,910		108,9810	5,025,000	5,022,103		826			3.700	3.719	AO	46,481	185,925	03/04/2014	04/01/2024
375558-BH-5	GILEAD SCIENCES INC SR UNSEC	1		2	A FE	1,222,170		101,8850	1,225,000	1,224,369		532			1.950	1.995	MS	7,963	23,888	09/15/2016	03/01/2022
375558-BS-1	GILEAD SCIENCES INC	1		2	A FE	1,070,173		100,9640	1,075,000	1,070,221		47			2.600	2.629	AO	7,065		09/23/2020	10/01/2040
375558-BT-9	GILEAD SCIENCES INC	1		2	A FE	3,653,538		99,2430	3,675,000	3,653,656		118			2.800	2.829	AO	26,011		09/23/2020	10/01/2050
375558-BY-8	GILEAD SCIENCES INC	1		2	A FE	27,808,379		100,3440	27,875,000	27,809,949		1,570			1.650	1.676	AO	116,262		09/23/2020	10/01/2030
377372-AH-0	GLAXOSMITHKLINE CAP INC CO GUARNT	1		1	F FE	2,821,272		105,3830	3,003,428	2,850,000		3,064			2.800	2.917	MS		79,800	03/13/2013	03/18/2023
378272-AF-5	GLENCORE FUNDING LLC CO GUARNT	1		2	A FE	8,570,112		108,1450	8,575,000	8,573,633		529			4.125	4.132	MN	30,459	353,719	05/22/2013	05/30/2023
378272-AL-2	GLENCORE FUNDING LLC CO GUARNT	1		2	A FE	9,913,000		111,8980	10,000,000	9,958,343		8,726			4.000	4.107	AO	83,333	400,000	04/08/2015	04/16/2025
37959E-AA-0	GLOBE LIFE INC	1		2	A FE	1,771,841		101,5760	1,775,000	1,771,933		93			2.150	2.169	FA	13,781		08/18/2020	08/15/2030
38141G-ES-9	GOLDMAN SACHS GROUP INC SUBORD	1		2	B FE	1,057,308		126,0330	1,058,000	1,058,939		142			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		2	A FE	3,397,790		100,5200	3,400,000	3,399,853		462			2.625	2.639	AO	16,363	89,250	04/20/2016	04/25/2021
3																					

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
38148Y-AA-6	GOLDMAN SACHS GROUP INC SR UNSEC			1	2.A FE	12,009,198		121,8830	12,000,000	12,008,178			(336)		4.017	4.011	AO	81,679	482,040	10/24/2017	10/31/2038
39121J-AG-5	GREAT RIVER ENERGY 1ST MORTG			1	1.G FE	2,067,881		135,1950	2,795,670	2,067,881					7.233	7.234	JJ	74,785	149,570	04/23/2008	07/01/2038
39121J-AH-3	GREAT RIVER ENERGY 1ST MORTG			1	1.G FE	7,064,000		121,6180	8,591,110	7,064,000					4.478	4.478	JJ	158,163	316,326	10/19/2010	07/01/2030
40139L-AG-8	GUARDIAN LIFE GLOB FUND SERIES 144A				1.B FE	19,781,784		101,4060	20,078,427	19,783,614		1,830			1.100	1.118	JD	113,740	108,900	06/16/2020	06/23/2025
40139L-AH-6	GUARDIAN LIFE GLOB FUND SERIES 144A				1.B FE	12,479,250		101,2110	12,651,432	12,500,000		1,331			1.400	1.424	JJ	85,069		06/30/2020	07/06/2027
404119-BX-6	HCA INC SR SEC			2	2.C FE	4,452,491		115,9540	5,188,925	4,455,420		1,895			4.125	4.187	JD	8,204	184,594	06/05/2019	06/15/2029
40414L-AR-0	HCP INC HCP Inc 3.5 07/15/2029			2	2.A FE	3,733,950		113,3790	4,251,710	3,735,965		1,385			3.500	3.551	JJ	60,521	134,896	06/20/2019	07/15/2029
406216-BD-2	HALLIBURTON CO SR UNSEC			1	2.A FE	519,781		106,8430	556,654	521,000		130			3.500	3.528	FA	7,598	18,235	07/29/2013	08/01/2023
413086-AH-2	HARMAN INTL IND SR UNSEC			1	2.A FE	18,571,069		111,3270	21,040,841	18,900,000		34,023			4.150	4.375	MN	100,223	784,350	12/01/2015	05/15/2025
416515-BD-5	HARTFORD FINL SVCS GRP SR UNSEC			1	2.A FE	2,969,910		131,6780	3,950,326	3,000,000		534			4.400	4.461	MS	38,867	132,000	03/13/2018	03/15/2048
416515-BF-0	HARTFORD FINL SVCS GRP Hartford Financial Servic			2	2.A FE	2,125,856		117,1340	2,518,380	2,150,000		2,126,479			3.600	3.662	FA	28,380	77,400	08/08/2019	08/19/2049
421946-AK-0	HEALTHCARE REALTY TRUST SR UNSEC			1	2.B FE	1,834,331		113,2580	2,095,274	1,850,000		1,838,526			3.625	3.726	JJ	30,923	67,063	11/27/2017	01/15/2028
421946-AL-8	HEALTHCARE REALTY TRUST			1	2.B FE	4,235,763		104,2350	4,429,990	4,250,000		4,236,763			2.400	2.438	MS	30,033	50,150	03/04/2020	03/15/2030
42217K-BA-3	WELLTOWER INC SR UNSEC			1	2.A FE	2,049,999		106,0770	2,135,328	2,013,000		2,026,452			3.750	3.395	MS	22,227	75,488	03/16/2017	03/15/2023
42225U-AD-6	HEALTHCARE TRUST OF AMER CO.GUARNT			1	2.B FE	11,019,171		113,2180	12,510,548	11,050,000		11,031,665			3.500	3.533	FA	161,146	386,750	07/07/2016	08/01/2026
42225U-AH-7	HEALTHCARE TRUST OF AMER			1	2.B FE	9,721,208		100,0010	9,800,054	9,800,000		9,722,941			2.000	2.085	MS	50,633		09/14/2020	03/15/2031
42250P-AA-1	HEALTHPEAK PROPERTIES			1	2.A FE	4,982,000		109,3940	5,469,686	5,000,000		4,983,911			3.000	3.041	JJ	69,167	97,500	11/06/2019	01/15/2030
426767-AA-7	HENRY J KAISER FAMILY FO UNSEC			1	1.A FE	10,000,000		105,3210	10,532,126	10,000,000		10,000,000			3.356	3.356	JD	27,967	335,600	06/18/2015	12/01/2025
42824C-BG-3	HP ENTERPRISE CO			1	2.B FE	4,997,800		110,0080	5,500,422	5,000,000		4,998,199			4.450	4.464	AO	55,007	106,924	04/06/2020	10/02/2023
42824C-BJ-7	HP ENTERPRISE CO			1	2.B FE	14,982,450		102,7520	15,412,785	15,000,000		14,984,611			1.450	1.482	AO	99,083		07/14/2020	04/01/2024
42981C-AA-6	HIGH STREET FNDG TRUST I SECURED			1	2.A FE	14,531,024		115,2690	16,713,991	14,500,000		14,522,821			4.111	4.085	FA	225,191	596,095	03/05/2019	02/15/2028
42981D-AA-4	HIGH STREET FDG TRUST II SECURED			1	2.A FE	2,007,169		127,2320	2,544,642	2,000,000		2,006,809			4.682	4.660	FA	35,375	93,640	03/08/2018	02/15/2048
431116-AB-8	HIGHMARK INC SR UNSEC			1	1.G FE	1,003,566		101,6240	1,016,240	1,000,000		1,000,231			4.750	4.686	MN	6,069	47,500	09/11/2014	05/15/2021
431116-AC-6	HIGHMARK INC SR UNSEC			1	1.G FE	2,483,625		125,5520	3,138,790	2,500,000		2,486,188			6.125	6.173	MN	19,566	153,125	05/03/2011	05/15/2041
431282-AN-2	HIGHWOODS REALTY LP SR UNSEC			1	2.B FE	7,636,025		100,6960	7,830,141	7,776,000		7,764,039			3.200	3.545	JD	11,059	248,832	11/13/2015	06/15/2021
431282-AP-7	HIGHWOODS REALTY LP SR UNSEC			1	2.B FE	912,670		110,5330	1,022,432	925,000		916,850			3.875	4.038	MS	11,948	35,844	02/13/2017	03/01/2027
431282-AQ-5	HIGHWOODS REALTY LP SR UNSEC			1	2.B FE	7,707,804		112,4310	8,769,633	7,800,000		7,730,052			4.125	4.271	MS	94,738	321,750	02/22/2018	03/15/2028
431282-AR-3	HIGHWOODS REALTY LP SR UNSEC			2	2.B FE	8,438,816		113,9610	9,658,177	8,474,651		8,444,651			4.200	4.252	AO	75,145	355,950	02/27/2019	04/15/2029
437076-BP-6	HOME DEPOT INC SR UNSEC			1	1.F FE	18,008,961		124,7680	22,832,515	18,300,000		18,024,206			3.500	3.575	MS	188,592	640,500	09/08/2016	09/15/2056
437076-BY-7	HOME DEPOT INC SR UNSEC			2	1.F FE	4,640,211		113,6130	5,302,318	4,667,000		4,643,834			2.950	3.017	JD	6,119	137,677	06/03/2019	06/15/2029
437076-BZ-4	HOME DEPOT INC			1	1.F FE	14,853,350		115,3720	17,305,795	15,000,000		14,856,014			3.125	3.176	JD	20,833	432,292	01/10/2020	12/15/2049
437076-CB-6	HOME DEPOT INC			1	1.F FE	7,358,634		111,6110	8,259,223	7,400,000		7,361,427			2.700	2.764	AO	42,180	108,225	03/26/2020	04/15/2030
438516-BZ-8	HONEYWELL INTERNATIONAL			1	1.F FE	6,368,051		105,8120	6,745,533	6,375,000		6,368,465			1.950	1.962	JD	10,359	66,645	05/14/2020	06/01/2030
44107H-AC-6	HOSPITAL SPECIAL SURGERY SECURED			1	1.E FE	10,000,000		112,6380	11,263,752	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	2.C FE	6,553,960		109,5540	7,203,165	6,575,000		6,563,184			4.500	4.540	FA	123,281	295,875	10/08/2015	02/01/2026
44107T-AY-2	HOST HOTELS & RESORTS LP SERIES H			1	2.C FE	7,996,800		102,8020	8,224,178	8,000,000		7,996,912			3.375	3.380	JD	12,000	270,000	09/26/2019	12/15/2029
44409M-AA-4	HUDSON PACIFIC PROPERTIE CO.GUARNT			2	2.C FE	15,135,298		110,0330	16,645,856	15,128,000		15,136,522			3.950	3.940	MN	99,593	597,556	06/04/2019	11/01/2027
44409M-AC-0	HUDSON PACIFIC PROPERTIE CO			1	2.C FE	6,948,760		106,5570	7,459,005	7,000,000		6,953,874			3.250	3.335	JJ	104,903	178,208	09/24/2019	01/15/2030
444859-BF-8	HUMANA INC SR UNSEC			1	2.C FE	8,914,022		115,0500	10,268,202	8,925,000		8,917,687			3.950	3.965	MS	103,803	352,538	03/13/2017	03/15/2027
444859-BJ-0	HUMANA INC SR UNSEC			1	2.C FE	3,693,710		104,4810	3,865,796	3,700,000		3,697,420			2.900	2.937	JD	4,769	107,300	12/14/2017	12/15/2022
446413-AL-0	HUNTINGTON INGALLS INDUS CO.GUARNT			1	2.C FE	5,000,000		112,0520	5,602,577	5,000,000		5,000,000			3.483	3.483	JD	14,513	174,150	06/15/2018	12/01/2027
44644M-AA-9	HUNTINGTON NATIONAL BANK			1	1.G FE	7,368,805		102,7460	7,577,521	7,375,000		7,370,645			1.800	1.829	FA	54,575	66,006	01/28/2020	02/03/2023
44891A-AK-3	HYUNDAI CAPITAL AMERICA SR UNSEC			1	2.A FE	4,995,650		106,1780	5,308,894	5,000,000		4,997,361			2.750	2.760	MS	35,903	137,500	09/22/2016	09/27/2026
44891A-BC-0	HYUNDAI CAPITAL AMERICA SERIES 144A			2	2.A FE	1,649,819		103,6260	1,709,835	1,650,000		1,649,888			2.850	2.854	MN	7,838	47,156	10/28/2019	11/01/2022
44932H-AB-9	JBM CREDIT LLC SR UNSEC			1	1.F FE	7,983,440		100,0660	8,005,317	8,000,000		7,999,738			1.800	1.864	JJ	64,400	144,000	09/05/2017	01/15/2030
450319-AA-6	ITC MIDWEST LLC 1ST MORTG			1	1.F FE	1,993,980		139,2720	2,785,438	2,000,000		1,995,392			6.150	6.172	JJ	51,592	123,000	01/15/2008	01/31/2038
45138L-AQ-6	IDAHO POWER CO 1ST MORTG			1	1.E FE	4,932,000		142,6080	7,130,424	5,000,000		4,954,756			5.875	5.973	FA	110,972	293,750	08/11/2004	08/15/2034
45138L-BD-4	IDAHO POWER CO 1ST MORTG			1	1.G FE	6,951,980		115,5480	8,088,357	7,000,000		6,957,671			3.650	3.688	MS	85,167	255,500	03/03/2015	03/01/2045
45138L-BE-																					

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
45687A-AN-2	INGERSOLL-RAND GL HLD CO CO GUARNT	1		2	B FE	1,943,156		124,8190	2,433,971	1,950,000		1,943,497		124	4.300	4.321	FA	30,279	83,850	02/13/2018	02/21/2048
458140-AS-9	INTEL CORP SR UNSEC	1		1	E FE	10,659,094		113,1310	12,076,740	10,675,000		10,666,993		1,577	3.700	3.718	JJ	166,767	394,975	07/22/2015	07/29/2025
458140-AX-8	INTEL CORP SR UNSEC	1		1	E FE	1,993,360		112,8300	2,256,601	2,000,000		1,995,539		624	3.150	3.189	MN	8,750	63,000	05/08/2017	05/11/2027
458140-BH-2	INTEL CORP	1		1	E FE	6,229,625		108,4760	6,617,014	6,100,000		6,218,743		(10,882)	2.450	2.201	MN	18,681	146,959	02/10/2020	11/15/2029
458140-BP-4	INTEL CORP	1		1	E FE	9,984,500		111,2070	11,120,660	10,000,000		9,986,724		2,224	3.400	3.434	MS	90,667	170,000	03/20/2020	03/25/2025
458140-BR-0	INTEL CORP	1		1	E FE	14,969,250		120,0030	16,000,383	15,000,000		14,971,222		1,972	3.900	3.925	MS	156,000	292,500	03/20/2020	03/25/2030
45866F-AL-8	INTERCONTINENTALEXCHANGE	1		1	A FE	20,892,000		105,9880	21,197,640	20,000,000		20,891,449		(551)	3.000	2.775	JD	26,667		12/18/2020	06/15/2050
459200-GS-4	IBM CORP SR UNSEC	1		1	F FE	5,640,270		147,4550	8,110,043	5,500,000		5,611,727		(3,325)	5.600	5.427	MN	26,522	308,000	11/30/2009	11/30/2039
459200-JX-0	IBM CORP SR UNSEC	1		1	F FE	4,997,300		103,5490	5,177,450	5,000,000		4,998,739		895	2.850	2.869	MN	19,000	142,500	05/08/2019	05/13/2022
459200-KB-6	IBM CORP SR UNSEC	1		1	F FE	1,492,935		126,4430	1,896,643	1,500,000		1,493,318		238	4.150	4.185	MN	7,954	62,250	05/08/2019	05/13/2039
459200-KJ-9	IBM CORP	1		1	F FE	7,123,474		103,0150	7,365,555	7,150,000		7,125,060		1,586	1.950	1.991	MN	17,815	72,811	04/30/2020	05/15/2030
459506-AK-7	INTL FLAVOR & FRAGRANCES SR UNSEC	2		2	B FE	8,380,952		118,3300	9,880,519	8,350,000		8,374,971		(2,720)	4.450	4.403	MS	98,055	371,575	09/25/2018	09/26/2028
459506-AL-5	INTL FLAVOR & FRAGRANCES SR UNSEC	2		2	B FE	14,961,693		134,3960	20,226,654	15,050,000		14,964,858		1,391	5.000	5.038	MS	198,576	752,500	10/19/2018	09/26/2048
459745-GN-9	INTL LEASE FINANCE CORP SR UNSEC	1		1	C FE	7,500,000		108,0470	8,103,515	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		1	B FE	6,424,101		146,2820	9,398,612	6,425,000		6,424,219		18	6.000	6.001	MN	49,258	385,500	11/08/2011	11/15/2041
460146-CM-3	INTERNATIONAL PAPER CO SR UNSEC	1		1	B FE	4,964,450		131,7320	6,586,589	5,000,000		4,970,685		1,320	5.000	5.057	MS	73,611	250,000	05/14/2015	09/15/2035
460146-CO-4	INTERNATIONAL PAPER CO SR UNSEC	1		1	B FE	3,496,465		130,6160	4,571,548	3,500,000		3,496,743		63	4.400	4.406	FA	58,178	154,000	08/02/2016	08/15/2047
460146-CS-0	INTERNATIONAL PAPER CO SR UNSEC	1		1	B FE	4,994,900		130,7450	6,537,269	5,000,000		4,995,224		88	4.350	4.356	FA	82,167	217,500	07/31/2017	08/15/2048
46051M-AF-9	INTERNATIONAL TRANSMISSI 1ST MORTG	1		1	F FE	4,118,806		125,0790	5,159,466	4,125,000		4,119,413		138	4.625	4.635	FA	72,073	190,781	07/14/2017	08/15/2043
460690-BP-4	INTERPUBLIC GROUP COS SR UNSEC	2		2	B FE	5,183,400		120,7290	6,036,445	5,000,000		5,153,669		(17,127)	4.650	4.169	AO	58,125	232,500	03/22/2019	10/01/2028
461070-AG-9	INTERSTATE POWER & LIGHT SR UNSEC	1		1	A FE	1,738,940		145,4630	2,545,599	1,750,000		1,741,072		249	6.250	6.297	JJ	109,375	109,375	07/07/2009	07/15/2039
461070-AM-6	INTERSTATE POWER & LIGHT SR UNSEC	1		1	A FE	922,595		110,3030	1,020,305	925,000		923,785		239	3.400	3.431	FA	11,881	31,450	08/13/2015	08/15/2025
461070-AN-4	INTERSTATE POWER & LIGHT SR UNSEC	1		1	A FE	1,886,700		115,2750	2,190,234	1,900,000		1,887,827		279	3.700	3.739	MS	70,300	20,699	09/12/2016	09/15/2046
461070-AP-9	INTERSTATE POWER & LIGHT SR UNSEC	2		2	A FE	8,977,320		119,0380	10,713,415	9,000,000		8,981,685		1,977	4.100	4.131	MS	97,375	369,000	09/19/2018	09/26/2028
461070-AQ-7	INTERSTATE POWER & LIGHT SR UNSEC	2		2	A FE	9,998,097		115,4580	11,545,757	10,000,000		9,998,369		158	3.600	3.602	AO	90,000	360,000	03/25/2019	04/01/2029
461070-AR-5	INTERSTATE POWER & LIGHT	1		1	A FE	3,986,720		114,7510	4,590,060	4,000,000		3,987,059		266	3.500	3.518	MS	35,389	141,556	09/19/2019	09/30/2049
461070-AS-3	INTERSTATE POWER & LIGHT	1		1	A FE	4,978,750		105,7460	5,287,304	5,000,000		4,979,927		1,177	2.300	2.346	JD	66,764	57,181	05/26/2020	06/01/2030
465685-AK-1	ITC HOLDINGS CORP SR UNSEC	1		1	B FE	549,258		111,2390	611,815	550,000		549,561		72	3.250	3.266	JD	50	17,875	06/29/2016	06/30/2026
46625H-QI-3	JPMORGAN CHASE & CO SR UNSEC	1		1	F FE	4,994,050		111,8970	5,594,843	5,000,000		4,996,660		575	3.300	3.314	AO	41,250	165,000	03/18/2016	04/01/2026
46625H-RX-0	JPMORGAN CHASE & CO SUBORD	1		1	G FE	4,991,350		113,6890	5,684,439	5,000,000		4,994,237		721	3.625	3.644	JD	15,104	181,250	11/10/2016	12/01/2027
46647P-AF-3	JPMORGAN CHASE & CO SR UNSEC	1		1	F FE	14,000,000		114,2560	15,935,867	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		1	F FE	8,000,000		121,6310	9,730,512	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		1	F FE	8,000,000		126,5310	10,122,499	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		1	F FE	5,000,000		125,6360	6,281,804	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		2	F FE	5,000,000		103,6970	5,184,850	5,000,000		5,000,000			3.207	3.207	AO	40,088	160,350	03/15/2019	04/01/2023
46647P-BH-8	JPMORGAN CHASE & CO	1		1	F FE	15,000,000		105,0390	15,755,877	15,000,000		15,000,000			2.005	1.948	MS	240,600	150,375	03/10/2020	03/13/2026
46647P-BQ-8	JPMORGAN CHASE & CO	2		2	F FE	12,000,000		102,6690	12,320,334	12,000,000		12,000,000			1.535	2.672	JD	15,350	92,859	05/19/2020	06/01/2024
46647P-BR-6	JPMORGAN CHASE & CO	1		1	F FE	12,000,000		106,1480	12,737,728	12,000,000		12,000,000			2.182	2.156	JD	21,820	133,829	05/19/2020	06/01/2028
46849L-SO-5	JACKSON NATL LIFE GLOBAL SR SEC	1		1	F FE	8,613,757		111,0280	9,603,882	8,650,000		8,629,266		3,670	3.050	3.101	AO	45,437	263,825	04/25/2016	04/29/2026
46849L-TL-5	JACKSON NATL LIFE GLOBAL SECURED	1		1	F FE	9,972,600		109,2230	10,922,290	10,000,000		9,976,270		2,418	3.050	3.082	JD	8,472	305,000	06/17/2019	06/21/2029
476556-DC-6	JERSEY CENTRAL PIIR & LT SR UNSEC	1		1	B FE	2,029,420		111,8000	2,236,003	2,000,000		2,021,915		(4,050)	4.300	4.047	JJ	39,656	86,000	02/05/2019	01/15/2026
478111-AC-1	JOHNS HOPKINS HEALTH SYS UNSEC	1		1	D FE	755,000		124,4000	939,223	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		1	A FE	2,498,800		155,8230	3,895,576	2,500,000		2,499,181		26	5.850	5.853	JJ	67,438	146,250	06/18/2008	07/15/2038
478160-BJ-2	JOHNSON & JOHNSON SR UNSEC	1		1	A FE	5,456,200		133,3710	6,668,565	5,000,000		5,338,377		(21,132)	4.375	3.691	JD	15,799	218,750	11/18/2014	12/05/2033
478160-BV-5	JOHNSON & JOHNSON SR UNSEC	1		1	A FE	4,693,626		127,3150	6,015,614	4,725,000		4,696,648		671	3.700	3.737	MS	58,275	174,825	02/25/2016	03/01/2046
485134-BH-2	KANSAS CITY POWER & LT MORTGAGE	1		1	F FE	994,013		143,9100	1,439,100	1,000,000		995,753		172	6.050	6.094	MN	7,731	60,500	05/23/2006	11/15/2035
485134-BM-1	KANSAS CITY POWER & LT MORTGAGE	1		1	F FE	9,923,100		136,4060	13,640,555	10,000,000		9,934,068		1,705	5.300	5.353	AO	132,500	530,000	09/05/2013	10/01/2041</

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
485170-AV-6	KANSAS CITY SOUTHERN CO GUARNT			1	2.B FE	5,357,027	104.1730	5,859,732	5,625,000	5,523,862		40,081			3.000	3.801	MM	21,563	168,750	07/26/2016	05/15/2023
485260-BM-4	KANSAS GAS & ELECTRIC CO 1ST MORTG			1	1.F FE	4,987,350	123.9390	6,196,945	5,000,000	4,988,979		266			4.300	4.315	JJ	99,139	215,000	06/25/2014	07/15/2044
487836-BP-2	KELLOGG CO SR UNSEC			1	2.B FE	5,444,332	112.4160	6,126,653	5,450,000	5,446,877		538			3.250	3.262	AO	44,281	177,125	02/25/2016	04/01/2026
487836-BX-5	KELLOGG CO			1	2.B FE	10,671,217	105.0420	11,239,471	10,700,000	10,672,867		1,650			2.100	2.129	JD	131,075	112,350	05/26/2020	06/01/2030
491674-BK-2	KENTUCKY UTILITIES CO 1ST MORTG			1	1.F FE	8,571,313	110.8060	9,501,581	8,575,000	8,573,110		362			3.300	3.305	AO	70,744	282,975	09/21/2015	10/01/2025
491674-BL-0	KENTUCKY UTILITIES CO 1ST MORTG			1	1.F FE	3,572,033	129.8270	4,641,330	3,575,000	3,572,330		59			4.375	4.380	AO	39,102	156,406	09/21/2015	10/01/2045
491674-BM-8	KENTUCKY UTILITIES CO			1	1.F FE	1,542,390	113.3170	1,756,418	1,550,000	1,542,533		144			3.300	3.325	JD	29,553	25,291	05/19/2020	06/01/2050
49326E-EH-2	KEYCORP SR UNSEC			2	2.A FE	6,495,710	116.0430	7,542,792	6,500,000	6,496,914		567			4.150	4.161	AO	46,457	269,750	10/22/2018	10/29/2025
49327M-2T-0	KEY BANK NA SR UNSEC			1	1.G FE	4,998,850	103.3610	5,168,073	5,000,000	4,999,595		232			2.300	2.305	MS	34,181	115,000	09/07/2017	09/14/2022
49427R-AM-4	KILROY REALTY LP CO GUARNT			1	2.B FE	6,316,778	108.4060	6,856,667	6,325,000	6,320,134		1,130			3.450	3.471	JD	9,698	218,213	11/27/2017	12/15/2024
49427R-AN-2	KILROY REALTY LP CO GUARNT			2	2.B FE	9,365,596	117.7560	11,069,048	9,400,000	9,371,684		2,864			4.750	4.796	JD	19,844	446,500	11/14/2018	12/15/2028
494368-CB-7	KIMBERLY CLARK CORP			1	1.F FE	999,230	115.1580	1,151,580	1,000,000	999,281		51			3.100	3.109	MS	8,181	15,500	03/24/2020	03/26/2030
494368-CC-5	KIMBERLY CLARK CORP			1	1.F FE	4,650,000	101.3590	4,713,193	4,650,000	4,650,000					1.050	1.050	MS	14,919		09/08/2020	09/15/2027
49446R-AP-4	KIMCO REALTY CORP SR UNSEC			1	2.A FE	9,224,800	108.9660	10,896,605	10,000,000	9,499,583		76,722			2.800	3.777	AO	70,000	280,000	03/22/2017	10/01/2026
49446R-AR-0	KIMCO REALTY CORP SR UNSEC			1	2.A FE	4,974,450	105.5630	5,278,147	5,000,000	4,988,260		3,511			2.700	2.778	MS	45,000	135,000	11/01/2016	03/01/2024
49446R-AU-3	KIMCO REALTY CORP SR UNSEC			1	2.A FE	6,989,010	109.2870	7,650,113	7,000,000	6,993,636		1,432			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	2.B FE	2,091,446	140.4430	2,808,855	2,000,000	2,060,362		(2,916)			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	2.B FE	3,996,560	104.2340	4,169,375	4,000,000	3,996,553		369			4.150	4.160	MS	55,333	166,000	08/30/2011	03/01/2022
494550-BK-1	KINDER MORGAN ENER PART CO GUARNT			1	2.B FE	9,950,800	120.9690	12,096,904	10,000,000	9,958,855		1,032			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	2.B FE	9,930,800	116.2770	11,627,658	10,000,000	9,941,202		1,476			5.000	5.045	FA	188,889	500,000	08/08/2012	08/15/2042
49456B-AR-2	KINDER MORGAN INC			1	2.B FE	2,253,615	100.5340	2,287,139	2,275,000	2,254,359		744			2.000	2.100	FA	18,453		07/27/2020	02/15/2031
50077L-AK-2	KRAFT HEINZ FOODS CO CO GUARNT			1	3.A FE	1,997,616	110.1060	2,202,120	2,000,000	1,998,713		254			3.950	3.966	JJ	36,428	79,000	08/17/2016	07/15/2025
501044-CX-7	KROGER CO SR UNSEC			1	2.A FE	4,987,520	100.0800	5,003,978	5,000,000	4,999,927		1,897			3.300	3.339	JJ	76,083	165,000	12/16/2013	01/15/2021
501044-DL-2	KROGER CO SR UNSEC			2	2.A FE	8,747,654	123.1190	10,834,462	8,800,000	8,756,169		4,421			4.500	4.575	JJ	182,600	396,000	01/11/2019	01/15/2029
501044-DP-3	KROGER CO			1	2.B FE	14,093,333	105.0250	14,834,760	14,125,000	14,095,275		1,943			2.200	2.225	MM	51,792	157,965	04/21/2020	05/01/2030
502431-AF-6	L3HARRIS TECHNOLOGIES INC			1	2.B FE	6,731,843	110.4890	7,457,994	6,750,000	6,733,646		1,705			2.900	2.931	JD	8,700	205,538	11/13/2019	12/15/2029
502431-AJ-8	L3HARRIS TECH INC			1	2.B FE	2,636,085	108.0080	2,754,210	2,550,000	2,617,780		(18,305)			3.850	2.685	JD	4,363	98,175	05/01/2020	06/15/2023
502431-AL-3	L3HARRIS TECH INC			1	2.B FE	1,511,178	115.7490	1,678,366	1,450,000	1,505,366		(5,812)			3.850	3.115	JD	2,481	55,825	05/01/2020	12/15/2026
502431-AM-1	L3HARRIS TECH INC SERIES WI			1	2.B FE	11,391,835	120.4570	12,647,958	10,500,000	11,324,650		(67,185)			4.400	3.172	JD	20,533	462,000	05/01/2020	06/15/2028
502431-AN-9	L3HARRIS TECH INC			1	2.B FE	6,997,340	101.6690	7,116,797	7,000,000	6,997,340					1.800	1.804	JJ	12,600		11/10/2020	01/15/2031
50540R-AQ-5	LABORATORY CORP OF AMER SR UNSEC			1	2.B FE	22,745,980	110.4770	25,409,641	23,000,000	22,877,621		27,216			3.600	3.742	FA	345,000	828,000	10/27/2015	02/01/2025
505588-BJ-1	LACLEDE GAS CO 1ST MORTG			1	1.F FE	3,115,531	106.7410	3,335,650	3,125,000	3,122,201		1,004			3.400	3.436	FA	40,139	106,250	08/06/2013	08/15/2023
505588-BK-8	LACLEDE GAS CO 1ST MORTG			1	1.F FE	3,925,234	115.9070	4,578,335	3,950,000	3,928,605		525			4.625	4.664	FA	69,015	182,688	08/06/2013	08/15/2043
512807-AU-2	LAM RESEARCH CORP SR UNSEC			2	1.G FE	19,131,110	119.9600	22,792,336	19,000,000	19,111,104		(11,789)			4.000	3.913	MS	223,778	760,000	03/22/2019	03/15/2029
512807-AV-0	LAM RESEARCH CORP			1	1.G FE	1,071,453	103.9180	1,117,116	1,075,000	1,071,675		223			1.900	1.936	JD	908	12,482	04/30/2020	06/15/2030
521865-AY-1	LEAR CORP SR UNSEC			1	2.C FE	8,724,405	112.1390	9,812,204	8,750,000	8,732,127		2,299			3.800	3.835	MS	97,903	332,500	08/21/2017	09/15/2027
521865-BA-2	LEAR CORP SR UNSEC			2	2.B FE	6,579,606	114.2170	7,538,295	6,600,000	6,582,531		1,703			4.250	4.288	MM	35,842	280,500	04/29/2019	05/15/2029
53079E-BF-0	LIBERTY MUTUAL GROUP INC CO GUARNT			1	2.B FE	14,988,000	130.2510	19,537,606	15,000,000	14,989,501		234			4.850	4.855	FA	303,125	727,500	07/21/2014	08/01/2044
53079E-BH-6	LIBERTY MUTUAL GROUP INC CO GUARNT			2	2.B FE	6,381,938	124.8270	7,926,510	6,350,000	6,381,118		(555)			4.500	4.469	JD	12,700	285,750	06/04/2019	06/15/2049
531546-AB-5	LIBERTY UTILITIES FIN SERIES 144A			1	2.B FE	12,467,500	100.5170	12,564,628	12,500,000	12,468,260		760			2.050	2.078	MS	69,757		09/16/2020	09/15/2030
532457-BP-2	ELI LILLY & CO SR UNSEC			1	1.F FE	8,497,025	111.3730	9,466,681	8,500,000	8,498,027		276			3.100	3.104	MM	33,669	263,500	05/04/2017	05/15/2027
532457-BR-8	ELI LILLY & CO SR UNSEC			1	1.F FE	9,175,093	127.5900	11,770,220	9,225,000	9,178,557		983			3.950	3.981	MM	46,561	364,388	05/04/2017	05/15/2047
532457-BT-4	ELI LILLY & CO SR UNSEC			2	1.F FE	4,971,950	130.9570	6,547,872	5,000,000	4,973,024		512			3.950	3.982	MS	58,153	197,500	02/20/2019	03/15/2049
534187-BD-0	LINCOLN NATIONAL CORP SR UNSEC			1	2.A FE	1,008,452	109.0700	1,063,435	975,000	991,808		(5,954)			4.000	3.318	MS	13,000	39,000	02/07/2018	09/01/2023
534187-BF-5	LINCOLN NATIONAL CORP SR UNSEC			1	2.A FE	6,467,360	115.3950	7,471,795	6,475,000	6,470,061		772			3.625	3.640	MS	71,068	234,719	12/05/2016	12/12/2026
534187-BG-3	LINCOLN NATIONAL CORP SR UNSEC			1	2.A FE	6,646,872	125.3050	8,364,122	6,675,000	6,648,496		499			4.350	4.375	MS	96,788	290,363	04/11/2018	03/01/2048
534187-BH-1	LINCOLN NATIONAL CORP SR UNSEC			1	2.A FE	5,916,637	115.6380	6,880,471	5,950,000	5,924,626		3,050			3.800	3.869	JD	18,842	226,100	04/11/2018	

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
548661-DN-4	LOWE'S COS INC SR UNSEC	1		2	A FE	24,935,583	118.3790	29,683,521	25,075,000	24,948,518		2,972			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		2	A FE	9,984,600	112.1490	11,214,911	10,000,000	11,450		1,450			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		2	A FE	2,989,530	116.6420	3,499,267	3,000,000	2,991,092		909			3.650	3.692	AO	26,158	109,500	04/17/2019	04/05/2029
548661-DY-0	LOWE'S COS INC	1		2	A FE	14,942,550	101.3180	15,197,656	15,000,000	14,943,574		1,024			1.700	1.742	AO	48,875		10/07/2020	10/15/2030
55279H-AK-6	MANUF & TRADERS TRUST CO SR UNSEC	1		1	F FE	7,966,068	108.7550	8,673,218	7,975,000	7,971,026		901			2.900	2.913	FA	93,152	231,275	02/03/2015	02/06/2025
55279H-AQ-3	MANUF & TRADERS TRUST CO SUBORD	1		1	G FE	3,598,776	113.0140	4,068,492	3,600,000	3,599,144		113			3.400	3.404	FA	45,560	122,400	08/14/2017	08/17/2027
55336V-AK-6	MPLX LP SR UNSEC	2		2	B FE	3,069,896	115.2930	3,545,251	3,075,000	3,071,683		464			4.125	4.145	MS	42,281	126,844	02/07/2017	03/01/2027
55336V-BQ-2	MPLX LP	1		2	B FE	3,022,368	104.8010	3,170,238	3,025,000	3,022,429		61			2.650	2.658	FA	29,616		08/11/2020	08/15/2030
56585A-AD-4	MARATHON PETROLEUM CORP SR UNSEC	1		2	B FE	1,499,421	100.7070	1,510,609	1,500,000	1,499,990		60			5.125	5.129	MS	25,625	76,875	01/27/2011	03/01/2021
56585A-AG-7	MARATHON PETROLEUM CORP SR UNSEC	1		2	B FE	2,640,487	109.1120	2,891,462	2,650,000	2,646,091		971			3.625	3.668	MS	28,285	96,063	09/02/2014	09/15/2024
56585A-AH-5	MARATHON PETROLEUM CORP SR UNSEC	1		2	B FE	10,281,648	114.6050	11,918,933	10,400,000	10,294,887		2,340			4.750	4.822	MS	145,456	494,000	09/02/2014	09/15/2044
570535-AG-9	MARKEL CORP SR UNSEC	1		2	B FE	4,532,197	143.8880	8,013,140	5,569,000	4,745,343		28,602			7.350	9.272	FA	154,633	409,322	03/24/2010	08/15/2034
570535-AQ-7	MARKEL CORP SR UNSEC	1		2	B FE	19,841,594	134.4260	26,616,418	19,800,000	19,838,471		(848)			5.000	4.986	AO	236,500	990,000	05/05/2016	04/05/2046
571748-BC-5	MARSH & MCLENNAN COS INC SR UNSEC	1		2	A FE	8,673,338	132.2750	11,408,687	8,625,000	8,670,303		(990)			4.350	4.315	JJ	375,188	375,188	02/22/2017	01/30/2047
571748-BD-3	MARSH & MCLENNAN COS INC SR UNSEC	1		2	A FE	7,967,520	131.3290	10,506,310	8,000,000	7,969,154		599			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		2	A FE	2,449,143	121.6970	2,491,573	2,450,000	2,449,492		51			4.375	4.378	MS	31,561	107,188	01/08/2019	03/15/2029
571748-BH-4	MARSH & MCLENNAN COS INC SR UNSEC	2		2	G FE	4,046,396	134.4290	5,444,370	4,050,000	4,047,076		99			4.750	4.756	MS	56,644	192,375	01/08/2019	03/15/2039
571748-BN-1	MARSH & MCLENNAN COS INC	1		1	G FE	2,230,875	105.8710	2,382,097	2,250,000	2,231,839		1,054			2.250	2.342	MN	6,469	26,438	05/04/2020	11/15/2030
573284-AT-3	MARTIN MARIETTA MATERIAL SR UNSEC	1		2	B FE	4,638,375	113.2700	5,267,039	4,650,000	4,641,473		1,065			3.500	3.530	JD	7,233	162,750	12/06/2017	12/15/2027
574599-AY-2	MASCO CORP SR UNSEC	1		2	C FE	1,709,445	133.4400	2,001,601	1,500,000	1,623,531		(7,410)			6.500	5.530	FA	36,833	97,500	05/30/2003	08/15/2032
575634-AS-9	MASSACHUSETTS ELECTRIC SR UNSEC	1		1	G FE	4,983,300	148.2550	7,412,758	5,000,000	4,986,480		382			5.900	5.924	MN	37,694	295,000	11/10/2009	11/15/2039
575634-AT-7	MASSACHUSETTS ELECTRIC UNSEC	1		1	G FE	2,000,000	120.8680	2,417,366	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		1	A FE	11,750,000	124.5840	14,638,606	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 FUND IN SECURED	1		1	B FE	9,955,300	102.8920	10,289,248	10,000,000	9,988,008		9,112			2.500	2.596	AO	54,167	250,000	04/10/2017	04/13/2022
57629H-CK-4	MASSMUTUAL GLOBAL FUND IN SECURED	1		1	B FE	9,997,400	102.8220	10,282,188	10,000,000	9,998,678		857			2.250	2.250	JJ	112,500	225,000	06/26/2019	07/01/2022
57629H-CW-8	MASSMUTUAL GLOBAL FUND IN SERIES 144A	1		1	B FE	14,935,050	99.8910	14,983,701	15,000,000	14,936,415		1,365			1.550	1.596	AO	52,958		10/06/2020	10/09/2030
57636Q-AP-9	MASTERCARD INC	1		1	E FE	9,132,249	116.2740	10,639,109	9,150,000	9,133,413		1,164			3.350	3.373	MS	80,889	153,263	03/24/2020	03/26/2030
57636Q-AR-5	MASTERCARD INC	1		1	E FE	5,983,260	114.0880	6,845,302	6,000,000	5,984,915		1,655			3.300	3.345	MS	52,250	99,000	03/24/2020	03/26/2027
57772K-AD-3	MAXIM INTEGRATED PRODUCT SR UNSEC	1		2	A FE	14,988,600	112.1090	16,816,321	15,000,000	14,992,205		1,061			3.450	3.459	JD	23,000	517,500	06/08/2017	06/15/2027
578454-AD-2	MAYO CLINIC UNSEC	1		1	C FE	5,300,850	131.0060	6,550,281	5,000,000	5,281,720		(4,473)			4.128	3.821	MN	26,373	206,400	04/12/2016	11/15/2052
58013M-FE-9	MCDONALD'S CORP SR UNSEC	1		2	A FE	3,223,775	106.5220	3,435,319	3,225,000	3,224,447		233			3.350	3.358	AO	27,009	108,038	03/14/2018	04/01/2023
58013M-FL-3	MCDONALD'S CORP SERIES MTN	1		2	A FE	17,962,591	103.6780	18,662,125	18,000,000	17,968,041		5,450			1.450	1.490	MS	84,100	127,600	03/03/2020	09/01/2025
583334-AB-3	WESTROCK MIV LLC CO GUARNT	1		2	B FE	2,018,480	127.2260	2,544,529	2,000,000	2,011,695		(637)			6.800	6.727	MN	17,378	136,000	09/03/2003	11/15/2032
58508Y-AS-1	WEDSTAR HEALTH INC SERIES 20A	1		1	F FE	5,310,000	114.1170	6,059,623	5,310,000	5,310,000					3.626	3.625	FA	72,738	111,781	01/09/2020	08/15/2049
58933Y-AA-3	MERCK & CO INC SR UNSEC	1		1	E FE	9,969,800	100.0670	10,006,664	10,000,000	9,969,866		3,489			3.875	3.911	JJ	178,681	387,500	12/07/2010	01/15/2021
58933Y-AJ-4	MERCK & CO INC SR UNSEC	1		1	E FE	2,068,651	129.8680	2,694,761	2,075,000	2,069,605		144			4.150	4.168	MN	10,286	86,113	05/15/2013	05/18/2043
58933Y-AZ-8	MERCK & CO INC	1		1	E FE	22,653,719	101.3920	23,168,018	22,850,000	22,663,222		9,503			1.450	1.542	JD	172,105	165,663	06/16/2020	06/24/2030
58933Y-BB-0	MERCK & CO INC	1		1	E FE	9,349,509	103.5370	9,913,658	9,575,000	9,352,170		2,661			2.450	2.562	JD	121,855	117,294	06/16/2020	06/24/2050
59156R-AE-8	METLIFE INC SR UNSEC	1		1	G FE	1,486,680	151.1970	3,023,946	2,000,000	1,616,958		17,110			6.500	9.171	JD	5,778	130,000	03/31/2009	12/15/2032
59156R-AJ-7	METLIFE INC SR UNSEC	1		1	G FE	1,886,050	152.0120	3,800,288	2,500,000	2,024,665		17,930			6.375	8.816	JD	7,083	159,375	03/31/2009	06/15/2034
59156R-AY-4	METLIFE INC SR UNSEC	1		1	G FE	1,969,880	152.1250	3,042,492	2,000,000	1,974,941		632			5.875	5.983	FA	47,326	117,500	08/03/2010	02/06/2041
59156R-BN-7	METLIFE INC SR UNSEC	1		1	G FE	17,655,116	128.0090	24,616,104	19,230,000	17,801,458		31,936			4.050	4.560	MS	259,605	778,815	01/13/2016	03/01/2045
59156R-BZ-0	METLIFE INC	1		1	G FE	5,178,940	124.8420	6,491,758	5,200,000	5,180,257		1,317			4.550	4.601	MS	64,408	118,300	03/19/2020	03/23/2030
59217G-CD-9	MET LIFE GLOB FUNDING I SECURED	1		1	D FE	9,996,300	102.9530	10,295,299	10,000,000	9,999,013		758			2.650	2.658	AO	61,097	265,000	04/03/2017	04/08/2022
59217G-EE-5	MET LIFE GLOB FUNDING I SERIES 144A	1		1	D FE	24,989,250	103.1740	25,793,459	25,000,000	24,992,648		3,398			1.950	1.965	JJ	227,500	243,750	01/06/2020	01/13/2023
594918-BJ-2	MICROSOFT CORP SR UNSEC	1		1	A FE	24,993,000	111.7160	27,940,199	25,000,000	24,996,605		641			3.125	3.128	MN	125,868	781,250	10/29/2015	11/03/2025
594918-BK-9	MICROSOFT CORP SR UNSEC	1		1	A FE	23,358,942	131.1970	30,732,993	23,425,000	23,371,121		2,570			4.20						

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
59523U-AR-8	MID AMERICA APARTMENTS	1	2. A	FE		11,975,319	108.6390	12,982,330	11,950,000	11,973,036	(2,334)				2.750	2.724	MS	96,762	263,813	01/15/2020	03/15/2030
595620-AR-6	MIDAMERICAN ENERGY CO 1ST MORTG	1	1. E	FE		6,990,130	125.4670	8,782,703	7,000,000	6,990,840	192				3.950	3.958	FA	115,208	276,500	01/23/2017	08/01/2047
608190-AJ-3	MOHAWK INDUSTRIES INC SR UNSEC	1	2. A	FE		6,172,962	106.2130	6,558,630	6,175,000	6,174,512	221				3.850	3.854	FA	99,057	237,738	01/29/2013	02/01/2023
60856B-AC-8	MOLEX ELECTRONICS TECH SR UNSEC	1	2. B	FE		9,739,561	103.4480	10,189,607	9,850,000	9,796,272	11,208				3.900	4.039	AO	81,098	384,150	06/22/2015	04/15/2025
609207-AR-6	MONDELEZ INTERNATIONAL SR UNSEC	2	2. B	FE		4,973,100	113.3900	5,669,477	5,000,000	4,979,673	3,545				3.625	3.713	FA	69,479	181,250	02/11/2019	02/13/2026
609207-AS-4	MONDELEZ INTERNATIONAL	2	2. B	FE		1,795,842	103.8650	1,869,566	1,800,000	1,796,816	974				2.125	2.205	AO	8,288	19,125	04/07/2020	04/13/2023
609207-AT-2	MONDELEZ INTERNATIONAL INC	1	2. B	FE		1,237,900	109.8370	1,372,963	1,250,000	1,238,662	762				2.750	2.862	AO	7,448	17,188	04/07/2020	04/13/2030
609207-AW-5	MONDELEZ INTERNATIONAL	1	2. B	FE		2,262,351	101.6090	2,311,611	2,275,000	2,262,436	85				2.625	2.651	MS	19,409		09/02/2020	09/04/2050
609207-AX-3	MONDELEZ INTERNATIONAL	1	2. B	FE		16,757,213	98.8000	16,672,487	16,875,000	16,760,546	3,333				1.500	1.573	FA	82,266		09/02/2020	02/04/2031
609207-AY-1	MONDELEZ INTERNATIONAL	2	2. B	FE		15,696,905	101.5540	15,944,013	15,700,000	15,696,989	84				1.875	1.876	AO	62,146		10/27/2020	10/15/2032
617446-8G-7	MORGAN STANLEY SR UNSEC	2	1. F	FE		2,900,000	121.8570	2,900,000	2,900,000	2,900,000					4.431	4.431	JJ	56,397	128,499	01/17/2019	01/23/2030
617446-8J-1	MORGAN STANLEY SR UNSEC	2	1. F	FE		9,308,785	106.9400	9,945,436	9,300,000	9,306,370	(1,686)				2.720	2.700	JJ	111,724	252,257	07/18/2019	07/22/2025
617446-8K-8	MORGAN STANLEY SERIES GMTN	2	1. F	FE		550,000	100.3210	551,766	550,000	550,000					0.790	1.280	JAJO	882	4,371	01/16/2020	01/20/2023
617446-8L-6	MORGAN STANLEY	1	1. F	FE		10,779,600	108.8750	10,887,530	10,000,000	10,765,499	(14,101)				2.699	1.730	JJ	119,206		10/28/2020	01/22/2031
617446-8O-5	MORGAN STANLEY	2	1. F	FE		2,300,000	105.6240	2,429,357	2,300,000	2,300,000					2.188	2.166	AO	33,969	25,162	04/23/2020	04/28/2026
617446-8U-6	MORGAN STANLEY SERIES MTN	1	1. F	FE		5,000,000	100.7150	5,035,750	5,000,000	5,000,000					1.794	1.740	FA	11,960		11/09/2020	02/13/2032
617446-8V-4	MORGAN STANLEY	1	1. F	FE		10,000,000	100.7120	10,071,211	10,000,000	10,000,000					0.985	0.956	JD	5,746		12/07/2020	12/10/2026
61744Y-AH-1	MORGAN STANLEY SR UNSEC	1	2. A	FE		1,372,126	103.2700	1,419,956	1,375,000	1,374,166	585				2.750	2.795	MN	4,411	37,813	05/16/2017	05/19/2022
61744Y-AL-2	MORGAN STANLEY SR UNSEC	1	2. A	FE		4,725,000	123.0960	5,816,305	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	2	2. A	FE		3,991,000	105.5310	4,221,255	4,000,000	3,986,121	1,795				3.125	3.174	JJ	54,861	125,000	01/18/2018	01/23/2023
61744Y-AP-3	MORGAN STANLEY SR UNSEC	1	2. A	FE		4,000,000	115.8800	4,635,208	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	1	2. A	FE		1,440,140	111.9810	1,623,727	1,450,000	1,444,128	948				3.125	3.205	JJ	19,384	45,313	07/20/2016	07/27/2026
61761J-ZN-2	MORGAN STANLEY SUBORD	2	2. A	FE		9,964,000	115.6130	11,561,321	10,000,000	9,978,972	2,882				3.950	3.988	AO	74,611	395,000	04/20/2015	04/23/2027
62952E-AE-7	NYU HOSPITALS CENTER SECURED	1	1. G	FE		1,500,000	121.9350	1,829,022	1,500,000	1,500,000					4.368	4.368	JJ	32,760	65,520	05/23/2017	07/01/2047
62954R-AA-4	NYU HOSPITALS CENTER SERIES 2020	1	1. G	FE		18,310,000	104.4300	19,121,098	18,310,000	18,310,000					3.380	3.380	JJ	309,439	252,709	01/28/2020	07/01/2055
631005-BF-1	NARRAGANSETT ELECTRIC SR UNSEC	1	1. G	FE		3,558,840	120.1780	4,807,117	4,000,000	3,617,110	9,583				4.170	4.886	JD	9,730	166,800	01/07/2014	12/10/2042
631005-BJ-3	NARRAGANSETT ELECTRIC SERIES 144A	1	1. G	FE		575,000	113.4130	652,124	575,000	575,000					3.395	3.395	AO	4,447	9,761	04/07/2020	04/09/2030
637417-AJ-5	NATIONAL RETAIL PROP INC SR UNSEC	1	2. A	FE		9,691,906	109.9810	10,778,175	9,800,000	9,730,971	10,179				3.600	3.733	JD	15,680	352,800	12/05/2016	12/15/2026
637432-NQ-4	NATIONAL RURAL UTIL COOP COLLAT TRST	2	1. E	FE		4,996,700	117.3810	5,869,042	5,000,000	4,997,316	288				3.900	3.908	MN	32,500	195,000	10/24/2018	11/01/2028
637432-NR-2	NATIONAL RURAL UTIL COOP COLLAT TRST	2	1. E	FE		2,985,150	132.8890	3,986,659	3,000,000	2,985,698	257				4.400	4.430	MN	22,000	132,000	10/24/2018	11/01/2048
641423-CD-8	NEVADA POWER CO SERIES DD	1	1. F	FE		6,981,800	107.6170	7,533,218	7,000,000	6,983,143	1,343				2.400	2.429	MN	28,000	126,467	01/28/2020	05/01/2030
644188-BG-8	NEW ENGLAND POWER CO SERIES 144A	1	1. G	FE		6,000,000	100.9830	6,058,988	6,000,000	6,000,000					2.807	2.807	AO	39,766		10/01/2020	10/06/2050
649322-AC-8	NY & PRESBYTERIAN HOSPIT UNSEC	1	1. C	FE		999,970	110.9100	1,109,099	1,000,000	1,000,003					3.563	3.563	FA	14,846	35,630	06/21/2016	08/01/2036
64952I-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A	1	1. A	FE		16,925,000	100.2300	16,963,982	16,925,000	16,925,000					0.489	2.246	JAJO	16,540	268,624	10/15/2019	01/21/2022
64952I-DP-5	NEW YORK LIFE INSURANCE SERIES 144A	1	1. A	FE		5,323,882	101.7440	5,417,842	5,325,000	5,324,121	240				1.100	1.107	MN	9,112	28,941	05/04/2020	05/05/2023
649840-CO-6	NY STATE ELECTRIC & GAS SR UNSEC	1	1. G	FE		4,616,613	111.9280	5,204,644	4,650,000	4,628,950	3,171				3.250	3.335	JD	12,594	151,125	11/21/2016	12/01/2026
649840-CR-4	NY STATE ELECTRIC & GAS SR UNSEC	1	1. G	FE		6,961,570	107.7410	7,541,845	7,000,000	6,962,639	800				3.300	3.329	MS	68,017	237,417	09/03/2019	09/15/2049
649840-CS-2	NY STATE ELECTRIC & GAS SERIES 144A	1	1. G	FE		6,981,660	100.1350	7,009,426	7,000,000	6,982,090	430				1.950	1.978	MS	36,400		09/23/2020	10/01/2030
651639-AP-1	NEWMONT GOLDCORP CORP CO GUARNT	1	2. A	FE		12,863,710	135.8740	17,663,652	13,000,000	12,882,212	3,092				4.875	4.944	MS	186,604	633,750	02/02/2017	03/15/2042
65339K-BJ-8	NEXTERA ENERGY CAPITAL CO GUARNT	2	2. A	FE		7,770,048	114.4380	8,926,140	7,800,000	7,774,536	2,619				3.500	3.546	AO	68,250	273,000	03/28/2019	04/01/2029
65339K-BM-1	NEXTERA ENERGY CAPITAL	1	2. A	FE		6,100,316	108.8920	6,669,611	6,125,000	6,103,102	2,280				2.750	2.796	MN	28,073	181,538	10/01/2019	11/01/2029
65339K-BR-0	NEXTERA ENERGY CAPITAL	1	2. A	FE		5,323,030	104.8420	5,828,814	5,325,000	5,323,179	149				2.250	2.254	JD	9,984	66,230	05/05/2020	06/01/2030
65364U-AN-6	NIAGARA MOHAWK POWER SERIES 144A	1	1. G	FE		50,000,000	103.0650	51,532,715	50,000,000	50,000,000					1.960	1.960	JD	10,889	495,444	06/23/2020	06/27/2030
654730-BF-9	NISOURCE INC SR UNSEC	1	2. B	FE		6,669,527	126.6650	8,454,878	6,675,000	6,669,820	103				4.375	4.380	MN	37,315	292,031	05/11/2017	05/15/2047
654730-BG-7	NISOURCE INC SR UNSEC	1	2. B	FE		9,972,400	122.6300	12,262,994	10,000,000	9,974,332	516				3.950	3.965	MS	99,847	395,000	10/18/2017	03/30/2048
655044-AG-0	NOBLE ENERGY INC SR UNSEC	1	2. C	FE		10,937,300	143.3360	15,766,975	11,000,000	10,944,913	1,219				5.250	5.288	MN	73,792	577,500	11/05/2013	11/15/2043
655664-AP-5	NORSTROM INC SR UNSEC	1	3. A	FE		3,069,711	101.1610	3,110,707	3,075,000	3,074,507	608				4.000	4.021	AO	25,967	123,000	10/05/2011	10/15/2021
655844-BT																					

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
665772-CJ-6	NORTHERN STATES PIWR-MINN 1ST MORTG	1	1.1	FE	1.F FE	5,558,580	116.0650	6,963,917	6,000,000	5,621,284		11,089			3.400	3.832	FA	77,067	204,000	10/14/2014	08/15/2042
665772-CP-2	NORTHERN STATES PIWR-MINN 1ST MORTG	1	1.1	FE	1.E FE	11,779,137	121.1840	14,360,294	11,850,000	11,785,566		1,528			3.600	3.633	MN	54,510	426,600	05/23/2016	05/15/2046
665859-AN-4	NORTHERN TRUST CORP SR UNSEC	1	1.1	FE	1.F FE	4,518,350	103.3320	5,166,583	5,000,000	4,902,826		58,456			2.375	3.647	FA	49,149	118,750	08/20/2013	08/02/2022
665859-AV-6	NORTHERN TRUST CORP	2	1.1	FE	1.E FE	14,096,372	104.1760	14,740,893	14,150,000	14,099,637		3,266			1.950	1.992	MN	45,988	137,963	04/28/2020	05/01/2030
666807-BN-1	NORTHROP GRUMMAN CORP SR UNSEC	1	2.1	FE	2.B FE	8,270,614	113.0340	9,353,525	8,275,000	8,272,431		320			3.250	3.255	JJ	124,010	268,938	10/10/2017	01/15/2028
666807-BS-0	NORTHROP GRUMMAN CORP	1	2.1	FE	2.B FE	12,300,477	124.1250	15,329,415	12,350,000	12,304,247		3,771			4.400	4.449	MN	90,567	329,059	03/19/2020	05/01/2030
667274-AA-2	NORTHWELL HEALTHCARE INC SECURED	1	1.1	FE	1.G FE	2,206,400	114.4560	2,518,041	2,200,000	2,205,825		(136)			3.979	3.962	MN	14,590	87,538	09/21/2016	11/01/2046
667274-AB-0	NORTHWELL HEALTHCARE INC SECURED	2	1.1	FE	1.G FE	7,200,000	104.0350	7,490,492	7,200,000	7,200,000					3.391	3.391	MN	40,692	244,152	09/19/2017	11/01/2027
667274-AC-8	NORTHWELL HEALTHCARE INC SECURED	2	1.1	FE	1.G FE	4,170,000	119.7850	4,995,020	4,170,000	4,170,000					4.260	4.260	MN	29,607	177,642	09/19/2017	11/01/2047
66765R-BZ-8	NORTHWEST NATURAL GAS CO 1ST MORTG	1	1.1	FE	1.F FE	5,000,000	101.8210	5,091,034	5,000,000	5,000,000					3.176	3.176	MS	46,758	158,800	09/07/2011	09/15/2021
66765R-CA-2	NORTHWEST NATURAL GAS CO 1ST MORTG	1	1.1	FE	1.F FE	2,500,000	106.1080	2,652,712	2,500,000	2,500,000					3.542	3.542	FA	32,468	88,550	08/14/2013	08/19/2023
66765R-CE-4	NORTHWEST NATURAL GAS CO 1ST MORTG	1	1.1	FE	1.F FE	3,200,000	108.0420	3,457,348	3,200,000	3,200,000					2.822	2.822	MS	27,091	90,304	09/06/2017	09/13/2027
66765R-CF-1	NORTHWEST NATURAL GAS CO 1ST MORTG	1	1.1	FE	1.F FE	2,500,000	110.5890	2,764,734	2,500,000	2,500,000					3.685	3.685	MS	27,638	92,125	09/06/2017	09/13/2047
668074-AU-1	NORTHWESTERN CORP 1ST MORTG	1	1.1	FE	1.G FE	5,486,376	120.4470	6,745,020	5,600,000	5,498,643		2,400			4.176	4.298	MN	29,892	233,856	06/22/2015	11/15/2044
668138-AA-8	NORTHWESTERN MUTUAL LIFE SUBORD	1	1.1	FE	1.C FE	16,922,150	117.5730	19,987,358	17,000,000	16,927,052		1,532			3.850	3.876	MS	165,443	654,500	10/18/2017	09/30/2047
668444-AM-4	NORTHWESTERN UNIVERSITY UNSEC	1	1.1	FE	1.B FE	10,000,000	113.9300	11,392,964	10,000,000	10,000,000					3.688	3.688	JD	30,733	368,800	04/29/2015	12/01/2038
668444-AP-7	NORTHWESTERN UNIVERSITY UNSEC	1	1.1	FE	1.B FE	3,283,045	108.2550	3,642,770	3,365,000	3,286,248		1,431			3.812	3.948	JD	10,689	128,274	09/19/2018	12/01/2050
66988A-AE-4	NOVANT HEALTH INC UNSEC	1	1.1	FE	1.D FE	5,580,575	123.1410	6,772,738	5,500,000	5,577,268		(1,989)			4.371	4.274	MN	40,068	240,405	02/14/2019	11/01/2043
66989H-AH-1	NOVARTIS CAPITAL CORP CO GUARNT	1	1.1	FE	1.D FE	9,919,600	137.4760	13,747,553	10,000,000	9,929,296		1,699			4.400	4.449	MN	67,222	440,000	02/18/2014	05/06/2044
66989H-AN-8	NOVARTIS CAPITAL CORP CO GUARNT	1	1.1	FE	1.D FE	5,104,114	112.3240	5,784,686	5,150,000	5,119,627		4,233			3.100	3.203	MN	19,513	159,650	02/14/2017	05/17/2027
67021C-AF-4	NSTAR ELECTRIC CO SR UNSEC	1	1.1	FE	1.E FE	983,980	143.4820	1,434,824	1,000,000	987,053		369			5.500	5.611	MS	16,194	55,000	03/11/2010	03/15/2040
67021C-AM-9	NSTAR ELECTRIC CO SR UNSEC	1	1.1	FE	1.F FE	10,117,300	112.7040	11,270,378	10,000,000	10,080,627		(11,775)			3.200	3.055	MN	40,889	320,000	10/02/2017	05/15/2027
67021C-AP-2	NSTAR ELECTRIC CO	1	1.1	FE	1.F FE	969,657	121.2810	1,182,488	975,000	970,001		344			3.950	4.017	AO	9,628	19,791	03/23/2020	04/01/2030
670346-AR-6	NUCOR CORP	1	2.1	FE	2.A FE	8,312,346	105.9020	8,816,343	8,325,000	8,313,835		1,489			2.000	2.032	JD	13,875	87,413	05/20/2020	06/01/2025
670346-AS-4	NUCOR CORP	1	2.1	FE	2.A FE	4,537,306	109.9630	5,003,316	4,550,000	4,538,004		699			2.700	2.732	JD	10,238	64,496	05/20/2020	06/01/2030
67103H-AB-3	O'REILLY AUTOMOTIVE INC SR UNSEC	1	2.1	FE	2.A FE	2,384,410	101.9370	2,344,544	2,300,000	2,305,793		(12,221)			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	2.1	FE	2.A FE	3,987,555	112.7980	4,511,925	4,000,000	3,992,592		1,276			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	2.1	FE	2.B FE	15,120,987	113.8140	17,266,723	15,171,000	15,135,955		4,575			3.600	3.639	MS	182,052	546,156	08/16/2017	09/01/2027
67103H-AK-3	O'REILLY AUTOMOTIVE INC	1	2.1	FE	2.B FE	4,827,884	100.1540	4,857,469	4,850,000	4,828,401		517			1.750	1.797	MS	23,105		09/09/2020	03/15/2031
67457M-AJ-7	OCCIDENTAL COLLEGE	1	1.1	FE	1.D FE	11,500,000	99.4040	11,431,456	11,500,000	11,500,000					3.508	3.508	AO	100,855	386,611	10/08/2019	10/01/2049
677050-AJ-5	OGLETHORPE POWER CORP 1ST MORTG	1	2.1	FE	2.A FE	7,456,875	105.8130	7,935,949	7,500,000	7,463,800		988			4.200	4.234	JD	26,250	315,000	11/27/2012	12/01/2042
677050-AK-2	OGLETHORPE POWER CORP 1ST MORTG	1	2.1	FE	2.A FE	3,776,060	112.2840	4,286,800	3,800,000	3,778,876		495			4.550	4.589	JD	14,408	172,900	06/09/2014	06/01/2044
677050-AL-0	OGLETHORPE POWER CORP 1ST MORTG	1	2.1	FE	2.A FE	5,395,065	106.0720	5,833,945	5,500,000	5,403,511		2,066			4.250	4.365	AO	58,438	233,750	01/24/2017	04/01/2046
677415-CR-0	OHIO POWER COMPANY SR UNSEC	2	1.1	FE	1.G FE	2,493,900	125.8790	3,146,966	2,500,000	2,494,100		110			4.000	4.014	JD	8,333	100,000	05/20/2019	06/01/2049
677415-CS-8	OHIO POWER COMPANY SERIES P	1	1.1	FE	1.G FE	4,545,177	109.1310	4,965,467	4,550,000	4,545,543		366			2.600	2.612	AO	29,575	63,751	03/13/2020	04/01/2030
678858-BU-4	OKLAHOMA G&E CO SR UNSEC	2	1.1	FE	1.G FE	4,985,350	114.2810	5,714,051	5,000,000	4,987,300		1,188			3.300	3.333	MS	48,583	165,000	06/04/2019	03/15/2030
681919-BB-1	OMNICO GROUP INC	1	2.1	FE	2.A FE	14,948,400	106.2090	15,931,378	15,000,000	14,982,844		4,444			2.450	2.488	AO	62,271	254,188	02/19/2020	04/30/2030
68217F-AA-0	OMNICO GP/OMNICO CAP SR UNSEC	1	2.1	FE	2.A FE	18,807,493	114.0840	21,476,285	18,825,000	18,815,083		1,677			3.600	3.611	AO	143,070	677,700	03/28/2016	04/15/2026
68233J-AT-4	ONCOR ELECTRIC DELIVERY SR SEC	1	1.1	FE	1.F FE	1,093,469	151.5240	1,656,489	1,000,000	1,056,489		(3,337)			7.000	6.295	MN	11,667	70,000	03/05/2003	05/01/2032
68233J-AH-7	ONCOR ELECTRIC DELIVERY SR SEC	1	1.1	FE	1.F FE	1,414,666	142.2490	2,027,050	1,425,000	1,416,606		237			5.250	5.298	MS	18,911	74,813	09/08/2010	09/30/2040
68233J-AT-1	ONCOR ELECTRIC DELIVERY SR SEC	1	1.1	FE	1.F FE	6,233,622	132.2380	7,768,980	5,875,000	6,174,302		(9,149)			4.550	4.177	JD	22,776	267,313	08/02/2013	12/01/2041
68233J-BU-7	ONCOR ELECTRIC DELIVERY	1	1.1	FE	1.F FE	13,036,384	111.9050	14,603,612	13,050,000	13,037,529		1,146			2.750	2.762	MN	45,856	234,266	08/12/2020	05/15/2030
68233J-BV-5	ONCOR ELECTRIC DELIVERY	1	1.1	FE	1.F FE	5,957,663	123.9470	7,405,816	5,975,000	5,958,362		699			3.700	3.716	MN	28,248	144,313	08/11/2020	05/15/2050
68235P-AF-5	ONE GAS INC SR UNSEC	1	1.1	FE	1.F FE	4,799,981	130.8070	6,278,718	4,800,000	4,800,249		(6)			4.658	4.658	FA	93,160	223,584	01/13/2014	02/01/2044
68235P-AH-1	ONE GAS INC	1	1.1	FE	1.F FE	1,467,271	104.3080	1,538,536	1,475,000	1,467,737		466			2.000	2.058	MN	3,769	15,651	04/29/2020	05/15/2030
68389X-AP-0	ORACLE CORP SR UNSEC	1	1.1	FE	1.G FE	2,110,834	103.9360	2,286,588	2,200,000	2,178,382		11,622			2.500	3.070	AO	11,611	55,000		

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	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	
68902V-AM-9	OTIS WORLDWIDE CORP SERIES VII	1	2.8	FE		5,803,955	115,6800	6,715,222	5,804,017		62			3.362	3.363	FA	73,729		09/04/2020	02/15/2050	
693475-AT-2	PNC FINANCIAL SERVICES SR UNSEC	1	1.6	FE		4,989,800	111,7570	5,587,828	4,993,127		958			3.150	3.174	MN	18,375	157,500	05/16/2017	05/19/2027	
693475-AW-5	PNC FINANCIAL SERVICES SR UNSEC	2	1.6	FE		1,896,960	115,2140	2,189,073	1,897,406		265			3.450	3.469	AO	12,382	65,550	04/16/2019	04/23/2029	
693475-AZ-8	PNC FINANCIAL SERVICES	2	1.6	FE		10,969,200	109,5560	12,051,207	11,000,000		2,580			2.550	2.582	JJ	123,888	140,250	01/16/2020	01/22/2030	
69349L-AK-4	PNC BANK NA SUBORD	1	1.6	FE		9,963,900	105,1590	10,515,857	9,991,597		3,862			2.950	2.992	JJ	123,736	295,000	01/23/2013	01/30/2023	
69349L-AR-9	PNC BANK NA SUBORD	1	1.6	FE		2,094,876	118,4440	2,487,329	2,095,939		450			4.050	4.080	JJ	36,619	85,050	07/23/2018	07/26/2028	
69349L-AS-7	PNC BANK NA SERIES BKNT	1	1.6	FE		8,489,451	109,2810	9,316,215	8,493,209		3,155			2.700	2.748	AO	44,117	230,175	10/17/2019	10/22/2029	
69351U-AW-3	PPL ELECTRIC UTILITIES 1ST MORTG	1	1.6	FE		5,678,038	108,8870	6,288,219	5,680,791		2,106			3.000	3.086	AO	43,313	185,281	09/03/2019	10/01/2049	
69352P-AL-7	PPL CAPITAL FUNDING INC CO.GUARNT	1	2.8	FE		2,097,312	110,3270	2,316,860	2,100,000		261			3.100	3.115	MN	8,318	65,100	05/12/2016	05/15/2026	
69353R-EY-0	PNC BANK NA SR UNSEC	1	1.6	FE		4,992,550	101,9570	5,097,831	4,998,531		1,531			2.550	2.582	JD	7,792	127,500	12/06/2016	12/09/2021	
69353R-FB-9	PNC BANK NA SR UNSEC	1	1.6	FE		4,997,650	102,4780	5,123,892	4,999,443		481			2.625	2.635	FA	48,854	131,250	02/17/2017	02/17/2022	
69353R-FT-0	PNC BANK NA	2	1.6	FE		19,200,000	101,5450	19,496,619	19,200,000		281			1.743	1.353	FA	117,130	166,398	02/20/2020	02/24/2023	
694476-AE-2	PACIFIC LIFE CORP SERIES 144A	1	1.6	FE		5,953,920	110,9020	6,654,143	5,954,161		441			3.350	3.390	MS	59,183		09/10/2020	09/15/2050	
6944PL-ZB-4	PACIFIC LIFE OF II SERIES 144A	1	1.6	FE		19,955,600	101,3460	20,269,252	19,960,061		4,461			1.200	1.245	JD	124,667	120,000	06/17/2020	06/24/2025	
695156-AT-6	PACKAGING CORP OF AMERIC SR UNSEC	1	2.8	FE		4,186,224	112,6240	4,730,204	4,189,946		1,260			3.400	3.439	JD	6,347	142,800	12/11/2017	12/15/2027	
695156-AU-3	PACKAGING CORP OF AMERIC	1	2.8	FE		1,897,511	111,4090	2,116,778	1,897,780		255			3.000	3.015	JD	2,533	60,800	11/18/2019	12/15/2029	
701094-AJ-3	PARKER-HANNIFIN CORP SR UNSEC	1	2.8	FE		5,270,408	111,7100	5,892,690	5,271,901		448			3.250	3.261	MS	57,146	171,438	12/12/2017	03/01/2027	
701094-AL-8	PARKER-HANNIFIN CORP SR UNSEC	1	2.8	FE		2,473,213	123,8060	3,095,140	2,474,649		529			4.100	4.164	MS	34,167	102,500	06/18/2018	03/01/2047	
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC	2	2.8	FE		2,049,057	107,2330	2,198,283	2,049,336		181			2.700	2.710	JD	2,614	55,350	06/05/2019	06/14/2024	
701094-AN-4	PARKER-HANNIFIN CORP SR UNSEC	2	2.8	FE		1,844,210	113,4270	2,098,407	1,844,988		507			3.250	3.267	JD	2,839	60,125	06/05/2019	06/14/2029	
708696-BZ-1	PENNSYLVANIA ELECTRIC CO SR UNSEC	2	2.8	FE		2,095,989	109,2430	2,294,111	2,096,528		347			3.600	3.623	JD	6,300	75,600	05/28/2019	06/01/2029	
713448-BP-2	PEPSICO INC SR UNSEC	1	1.6	FE		4,946,350	149,9550	7,497,762	4,956,915		1,247			5.500	5.574	JJ	126,806	275,000	01/11/2010	01/15/2040	
713448-BZ-0	PEPSICO INC SR UNSEC	1	1.6	FE		2,053,716	129,2150	2,713,524	2,060,256		1,158			4.000	4.135	MS	27,067	84,000	10/17/2014	03/05/2042	
713448-CQ-9	PEPSICO INC SR UNSEC	1	1.6	FE		3,620,106	130,1920	4,719,465	3,620,681		103			4.250	4.258	AO	29,529	154,063	10/17/2014	10/22/2044	
713448-DF-2	PEPSICO INC SR UNSEC	1	1.6	FE		4,246,685	110,6950	4,704,522	4,248,177		324			2.850	2.859	FA	42,730	121,125	02/19/2016	02/24/2026	
713448-DP-0	PEPSICO INC SR UNSEC	1	1.6	FE		17,582,584	120,7060	21,425,328	17,750,000		3,614			3.450	3.501	AO	144,589	612,375	10/04/2016	10/06/2046	
713448-EP-9	PEPSICO INC	1	1.6	FE		9,825,800	111,7940	11,179,365	10,000,000		3,736			2.875	2.963	AO	60,684	292,292	10/07/2019	10/15/2049	
713448-ER-5	PEPSICO INC	1	1.6	FE		2,934,867	110,0240	3,245,709	2,936,669		1,802			2.625	2.703	MS	60,659	38,719	03/17/2020	03/19/2027	
713448-ES-3	PEPSICO INC	1	1.6	FE		14,770,256	111,9690	16,627,323	14,850,000		6,903			2.750	2.810	MS	319,894	204,188	03/17/2020	03/19/2030	
713448-EZ-7	PEPSICO INC	1	1.6	FE		8,488,257	102,6340	8,749,560	8,490,529		2,272			1.625	1.672	MN	23,089	69,266	04/29/2020	05/01/2030	
714270-AA-6	PERNOD RIC INTL FIN LLC SERIES 144A	1	2.8	FE		34,857,900	99,0370	34,662,889	35,000,000		4,524			1.250	1.306	AO	109,375		09/28/2020	04/01/2028	
714270-AB-4	PERNOD RIC INTL FIN LLC SERIES 144A	1	2.8	FE		54,536,900	98,3500	54,092,669	55,000,000		10,124			1.625	1.712	AO	223,438		09/28/2020	04/01/2031	
714270-AC-2	PERNOD RIC INTL FIN LLC SERIES 144A	1	2.8	FE		3,311,600	99,1540	3,371,242	3,400,000		466			2.750	2.879	AO	23,375		09/28/2020	10/01/2050	
717081-CY-7	PFIZER INC SR UNSEC	1	1.6	FE		4,997,100	172,6600	8,633,015	5,000,000		9,997,493			7.200	7.205	MS	106,000	360,000	03/17/2009	03/15/2039	
718546-AR-5	PHILLIPS 66 CO.GUARNT	1	2.8	FE		9,990,000	115,2840	11,528,377	10,000,000		880			3.900	3.912	MS	114,833	390,000	02/26/2018	03/15/2028	
718546-AY-0	PHILLIPS 66	1	2.8	FE		6,692,764	100,2420	6,716,227	6,700,000		255			0.900	0.934	FA	7,203		11/16/2020	02/15/2024	
718546-AZ-7	PHILLIPS 66	1	2.8	FE		3,073,770	101,6780	3,126,604	3,073,789		19			1.300	1.308	FA	4,775		11/16/2020	02/15/2026	
718549-AD-0	PHILLIPS 66 PARTNERS LP SR UNSEC	1	2.0	FE		4,442,595	109,5360	4,874,367	4,450,000		710			3.550	3.570	AO	39,494	157,975	10/31/2016	10/01/2026	
718549-AE-8	PHILLIPS 66 PARTNERS LP SR UNSEC	1	2.0	FE		6,975,756	111,8880	7,832,174	6,977,309		431			4.900	4.922	AO	85,750	343,000	10/12/2016	10/01/2046	
718549-AF-5	PHILLIPS 66 PARTNERS LP SR UNSEC	1	2.0	FE		7,097,925	108,4460	7,726,749	7,105,063		2,385			3.750	3.795	MS	89,063	267,188	10/10/2017	03/01/2028	
720186-AE-5	PIEDMONT NATURAL GAS CO SR UNSEC	1	1.6	FE		1,009,770	131,1670	1,311,672	1,006,916		(345)			6.000	5.923	JJ	30,000	60,000	01/07/2010	12/19/2033	
720186-AG-0	PIEDMONT NATURAL GAS CO SR UNSEC	1	1.6	FE		4,997,600	128,7370	6,436,842	5,000,000		4,997,928			4.650	4.653	FA	96,875	232,500	07/29/2013	08/01/2043	
720186-AJ-4	PIEDMONT NATURAL GAS CO SR UNSEC	1	1.6	FE		3,122,969	110,9790	3,468,080	3,125,000		205			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	1.6	FE		6,530,735	114,1080	7,445,524	6,530,958		(144)			3.640	3.634	MN	39,585	237,510	07/26/2016	11/01/2046	
720186-AM-7	PIEDMONT NATURAL GAS CO	1	1.6	FE		992,870	111,4260	1,114,264	1,000,000		992,963			3.350	3.388	JD	2,792	17,681	05/18/2020	06/01/2050	
723787-AK-3	PIONEER NATURAL RESOURCE SR UNSEC	1	2.8	FE		2,436,280	103,7240	2,541,230	2,450,000		1,521			3.950	4.118	JJ	44,624	96,775	06/21/2012	07/15/2022	
731020-AA-4	POLAR TANKERS INC CO.GUARNT	1	1.6	FE		2,813,250	123,8600	3,715,803	3,000,000		2,884,031			5.951	6.497	MN	25,292	178,530	07/22/2009	05/10/2037	
74005P-BD-5	PRAXAIR INC SR UNSEC	1	1.6	FE		12,455,533	120,8660	16,921,237	14,000,000		12,640,041			3.550	4.234	MN	74,550	497,000	05/31/2016	11/07/2042	
740189-AH-8	PRECISION CASTPARTS CORP SR UNSEC	1	1.6	FE		496,915	116,5580	582,790	500,000		497,436			3.900	3.993	JJ	8,992	19,500	12/17/2012	01/15/2043	
740189-AN-5	PRECISION CASTPARTS CORP SR UNSEC	1	1.6	FE		9,939,700	122,4330	12,243,329	10,000,000		9,951,788			4.200	4.245						

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
74251V-AR-3	PRINCIPAL FINANCIAL GRP CO.GUARNT			2	.1.G FE	9,962,635	116.9370	11,635,234	9,950,000	9,960,891			(1,103)		3.700	3.685	MM	47,041	368,150	05/07/2019	05/15/2029
74256L-EE-5	PRINCIPAL LIFE GLB FND II SERIES 144A				.1.E FE	9,891,882	102.0690	10,104,799	9,900,000	9,892,688			806		1.250	1.266	JD	64,625	61,875	06/16/2020	06/23/2025
74256L-EG-0	PRINCIPAL LIFE GLB FND II SERIES 144A				.1.E FE	11,429,965	97.8210	11,249,431	11,500,000	11,432,182			2,217		1.500	1.565	FA	59,417		08/20/2020	08/27/2030
742540-BC-3	PRINCIPAL LIFE GLOBAL SR SEC				.1.E FE	3,063,080	145.0290	4,350,880	3,000,000	3,040,285			(2,073)		6.125	5.973	AO	38,792	183,750	04/05/2004	10/15/2033
742718-FG-9	PROCTER & GAMBLE CO THE			1	.1.D FE	2,294,204	111.4140	2,582,519	2,300,000	2,294,788			584		2.800	2.840	MS	17,173	32,200	03/23/2020	03/25/2027
742718-FH-7	PROCTER & GAMBLE CO THE			1	.1.D FE	6,758,740	115.3160	7,812,627	6,775,000	6,759,828			1,088		3.000	3.028	MS	54,200	101,625	03/23/2020	03/25/2030
743315-AQ-6	PROGRESSIVE CORP SR UNSEC			1	.1.F FE	22,382,775	121.2800	27,288,036	22,500,000	22,396,930			2,609		3.700	3.729	JJ	358,438	832,500	01/21/2015	01/26/2045
743315-AS-2	PROGRESSIVE CORP SR UNSEC			1	.1.F FE	4,993,950	130.9580	6,547,885	5,000,000	4,994,415			116		4.125	4.132	AO	43,542	206,250	04/03/2017	04/15/2047
743315-AW-3	PROGRESSIVE CORP			1	.1.F FE	2,650,000	115.1640	3,051,856	2,650,000	2,650,000					3.200	3.197	MS	64,778	42,400	03/17/2020	03/26/2030
743315-AX-1	PROGRESSIVE CORP			1	.1.F FE	1,189,776	129.6930	1,556,315	1,200,000	1,190,148			372		3.950	3.997	MS	36,208	23,700	03/17/2020	03/26/2050
74340X-BJ-9	PROLOGIS LP CO.GUARNT			1	.1.G FE	6,187,700	137.5520	8,596,985	6,250,000	6,189,994			1,088		4.375	4.436	MS	80,512	273,438	06/12/2018	09/15/2048
74340X-BK-6	PROLOGIS LP			1	.1.G FE	919,592	112.8790	1,044,134	925,000	920,276			684		3.250	3.348	AO	7,516	30,063	01/23/2020	10/01/2026
74340X-BL-4	PROLOGIS LP			1	.1.G FE	922,823	122.6370	1,134,392	925,000	923,013			190		4.375	4.407	FA	16,862	20,234	01/23/2020	02/01/2029
74368C-AK-0	PROTECTIVE LIFE GLOBAL SR SEC				.1.E FE	16,000,000	101.5400	16,246,330	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				.1.E FE	5,000,000	107.7950	5,389,744	5,000,000	5,000,000					3.104	3.104	AO	32,764	155,200	04/08/2019	04/15/2024
743756-AC-2	PROV ST JOSEPH HLTH OBL UNSEC			1	.1.D FE	1,360,000	117.9900	1,604,664	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	.1.D FE	18,765,000	106.9450	20,068,275	18,765,000	18,765,000					2.532	2.531	AO	118,782	475,130	09/24/2019	10/01/2029
744320-CC-7	PRUDENTIAL FINANCIAL INC SR UNSEC			1	.1.G FE	15,000,000	117.5340	17,630,071	15,000,000	15,000,000					3.878	3.878	MS	151,888	581,700	03/27/2018	03/27/2028
744320-CE-3	PRUDENTIAL FINANCIAL INC SR UNSEC			2	.1.G FE	9,427,235	131.1360	12,457,874	9,500,000	9,429,369			1,174		4.350	4.395	FA	144,638	413,250	02/21/2019	02/25/2050
744320-CF-0	PRUDENTIAL FINANCIAL INC SERIES MTN			1	.1.G FE	1,986,360	121.1080	2,422,164	2,000,000	1,986,666			236		3.700	3.737	MS	22,200	74,000	09/10/2019	03/13/2051
744320-CG-8	PRUDENTIAL FINANCIAL INC SERIES MTN			1	.1.G FE	6,982,430	105.0050	7,350,354	7,000,000	6,983,723			1,293		2.100	2.128	MS	45,325	73,500	03/05/2020	03/10/2030
744320-CH-6	PRUDENTIAL FINANCIAL INC SERIES MTN			1	.1.G FE	7,816,402	103.7330	8,143,404	7,850,000	7,820,769			4,367		1.500	1.575	MS	36,306	58,875	03/05/2020	03/10/2026
744320-CJ-2	PRUDENTIAL FINANCIAL INC SERIES MTN			1	.1.G FE	19,949,200	109.5370	21,907,447	20,000,000	19,950,727			1,527		3.000	3.017	MS	185,000	300,000	03/05/2020	03/10/2040
744448-CA-7	PUBLIC SERVICE COLORADO 1ST MORTG			1	.1.F FE	1,493,970	156.4810	2,347,218	1,500,000	1,495,184			143		6.500	6.531	FA	40,625	97,500	08/06/2008	08/01/2038
744448-CA-2	PUBLIC SERVICE COLORADO 1ST MORTG			1	.1.E FE	897,543	129.7000	1,167,296	900,000	897,649			46		4.100	4.116	JD	1,640	36,900	06/14/2018	06/15/2048
744448-CS-8	PUBLIC SERVICE COLORADO 1ST MORTG			2	.1.E FE	2,664,144	115.7290	3,124,671	2,700,000	2,665,156			730		3.200	3.269	MS	28,800	90,720	08/06/2019	03/01/2050
744482-BL-3	PUB SVC NEW HAMP 1ST MORTG			1	.1.E FE	5,135,950	107.9680	5,398,425	5,000,000	5,043,950			(16,054)		3.500	3.144	MM	29,167	175,000	10/06/2014	11/01/2023
744482-BM-1	PUB SVC NEW HAMP 1ST MORTG			2	.1.E FE	798,104	121.2860	970,288	800,000	798,161			36		3.600	3.613	JJ	14,400	29,040	06/24/2019	07/01/2049
744538-AA-7	PUBLIC SERVICE NEW HAMPS 1ST MORTG			1	.1.E FE	826,440	134.2800	1,342,796	1,000,000	869,060			4,936		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	.1.E FE	6,223,625	100.5770	6,286,084	6,250,000	6,247,969			2,992		3.200	3.250	MS	66,667	200,000	09/06/2011	09/01/2021
744567-CN-6	PUB SVC ELEC & GAS 1ST REF MORT				.1.E FE	1,769,400	103.5750	1,553,628	1,500,000	1,512,950			(29,825)		9.250	7.095	JD	11,563	138,750	07/21/2008	06/01/2021
744560-BO-8	PUBLIC SERVICE ELECTRIC 1ST MORTG			1	.1.E FE	8,362,704	122.6080	10,299,094	8,400,000	8,366,231			789		3.800	3.825	MS	106,400	319,200	02/29/2016	03/01/2046
744560-BV-7	PUBLIC SERVICE ELECTRIC 1ST MORTG			1	.1.F FE	2,981,430	128.3300	3,849,913	3,000,000	2,982,313			347		4.050	4.086	MM	20,250	121,500	05/02/2018	05/01/2048
744560-BZ-8	PUBLIC SERVICE ELECTRIC 1ST MORTG			2	.1.F FE	2,999,490	125.7990	3,773,966	3,000,000	2,999,490					3.850	3.851	MM	19,250	115,500	05/06/2019	05/01/2049
744560-CA-2	PUBLIC SERVICE ELECTRIC 1ST MORTG			2	.1.F FE	1,389,850	114.3410	1,600,776	1,400,000	1,390,126			206		3.200	3.238	FA	18,667	43,431	08/08/2019	08/01/2049
744560-CC-8	PUBLIC SERVICE ELECTRIC SERIES MTN			1	.1.F FE	9,984,600	113.7620	11,376,230	10,000,000	9,984,857			257		3.150	3.158	JJ	157,500	150,500	01/07/2020	01/01/2050
744560-CE-4	PUBLIC SERVICE ELECTRIC SERIES MTN			1	.1.F FE	6,324,064	93.9940	5,992,098	6,375,000	6,324,539			476		2.050	2.086	FA	52,638		08/04/2020	08/01/2050
744573-AL-0	PUBLIC SERVICE ENTERPRISES SR UNSEC			1	2.B FE	4,993,650	104.2230	5,211,128	5,000,000	4,997,547			1,264		2.650	2.677	MM	16,931	132,500	11/02/2017	11/15/2022
745332-BX-3	PUGET SOUND ENERGY INC SR SEC			1	.1.F FE	2,007,860	144.2330	2,884,650	2,000,000	2,005,626			(205)		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	.1.F FE	6,000,000	127.6290	7,657,747	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	.1.F FE	1,341,266	110.8830	1,496,926	1,350,000	1,341,516			185		3.250	3.284	MS	12,919	45,703	08/19/2019	09/15/2049
74834L-AZ-3	QUEST DIAGNOSTICS INC SR UNSEC			1	2.B FE	8,451,524	112.9980	9,576,619	8,475,000	8,461,327			2,258		3.450	3.483	JD	24,366	292,388	05/23/2016	06/01/2026
74949L-AC-6	RELX CAPITAL INC CO.GUARNT			2	2.A FE	10,611,724	118.6550	12,547,796	10,575,000	10,606,521			(3,632)		4.000	3.953	MS	121,025	423,000	04/29/2019	03/18/2029
74949L-AD-4	RELX CAPITAL INC			1	2.A FE	2,143,803	111.0420	2,387,412	2,150,000	2,144,130			327		3.000	3.033	MM	6,988	32,250	05/18/2020	05/22/2030
75513E-CH-2	RAYTHEON TECH CORP SERIES W1			1	2.A FE	16,476,112	114.0930	17,570,279	15,400,000	16,465,037			(11,075)		3.500	2.252	MS	158,706		12/08/2020	03/15/2027
75513E-CK-5	RAYTHEON TECH CORP SERIES W1			1	2.A FE	6,696,923	131.1160	7,604,743	5,800,000	6,695,526			(1,397)		4.350	3.442	AO	53,263		12/08/2020	04/15/2047
756109-AZ-7	REALTY INCOME CORP			1	.1.G FE	1,983,840	99.7490	1,994,986	2,000,000	1,983,990			150		0.750	0.908	MS	708		12/09/2020	03/15/2026
75884R-AT-0	REGENCY CENTERS LP CO.GUARNT																				

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
75951A-AL-2	RELIANCE STAND LIFE II SERIES 144A				1.E FE	14,995,300		103,7010	15,555,171	15,000,000	14,911,172			15,598	2.500	2.664	AO	63,542	375,000	04/22/2020	10/30/2024
75951A-AM-0	RELIANCE STAND LIFE II SERIES 144A				1.E FE	9,991,600		102,5160	10,251,560	10,000,000	9,994,190			2,590	2.150	2.179	JJ	95,556	107,500	01/13/2020	01/21/2023
75951A-AN-8	RELIANCE STAND LIFE II SERIES 144A				1.E FE	3,540,131		105,0760	3,730,184	3,550,000	3,541,355			1,224	2.750	2.794	JJ	43,389	48,813	01/13/2020	01/21/2027
76009X-AB-4	RENSSELAER POLYTECHNIC I UNSEC				2.A FE	6,000,000		126,7950	7,607,715	6,000,000	6,000,000				5.246	5.247	MS	104,920	314,760	12/12/2018	09/01/2048
760759-AN-0	REPUBLIC SERVICES INC SR UNSEC				2.B FE	2,187,438		142,8710	3,143,165	2,200,000	2,189,506			267	5.700	5.740	MM	16,023	125,400	05/02/2011	05/15/2041
760759-AS-9	REPUBLIC SERVICES INC SR UNSEC				2.B FE	4,592,272		113,3580	5,214,489	4,600,000	4,594,414			711	3.375	3.395	MM	19,838	155,250	11/13/2017	11/15/2027
760759-AY-6	REPUBLIC SERVICES INC				2.B FE	2,772,170		100,7610	2,796,115	2,775,000	2,772,228			58	0.875	0.896	MM	2,496		11/09/2020	11/15/2025
771196-BH-4	ROCHE HOLDINGS INC CO GUARNT				1.C FE	2,953,080		132,5350	3,976,061	3,000,000	2,958,622		1,006	4.000	4.091	MM	11,000	120,000	11/13/2014	11/28/2044	
773903-AJ-8	ROCKWELL AUTOMATION SR UNSEC				1.G FE	7,987,760		134,8490	10,787,916	8,000,000	7,988,151			217	4.200	4.209	MS	112,000	336,000	02/27/2019	03/01/2049
776743-AC-0	ROPER TECHNOLOGIES INC SR UNSEC				2.A FE	1,098,273		102,1220	1,123,341	1,100,000	1,099,651			357	2.800	2.834	JD	1,369	30,800	12/08/2016	12/15/2021
776743-AD-8	ROPER TECHNOLOGIES INC SR UNSEC				2.A FE	12,706,144		115,4940	14,840,945	12,850,000	12,732,525			16,701	3.800	3.971	JD	21,702	488,300	12/11/2016	12/15/2026
776743-AL-0	ROPER TECHNOLOGIES INC				2.B FE	2,495,975		99,6150	2,490,379	2,500,000	2,496,081			106	1.750	1.766	FA	14,583		08/18/2020	02/15/2031
79466L-AE-4	SALESFORCE.COM INC SR UNSEC				1.F FE	7,145,710		106,5250	7,616,519	7,150,000	7,147,963			851	3.250	3.263	AO	51,639	232,375	04/05/2018	04/11/2023
79466L-AF-1	SALESFORCE.COM INC SR UNSEC				1.F FE	117,9420		11,410,935	9,675,000	9,673,155	9,673,155			218	3.700	3.703	AO	357,975	357,975	04/05/2018	04/11/2028
797440-BK-9	SAN DIEGO G & E 1ST MORTG				1.F FE	1,373,652		145,6630	2,010,147	1,380,000	1,374,976			146	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.F FE	1,618,102		134,1920	2,173,914	1,620,000	1,618,477			44	5.350	5.358	MM	86,670	86,670	05/11/2010	05/15/2040
797440-BM-5	SAN DIEGO G & E 1ST MORTG				1.F FE	2,670,219		127,0980	3,431,647	2,700,000	2,676,368			732	4.500	4.568	FA	45,900	121,500	08/23/2010	08/15/2040
80282K-AZ-9	SANTANDER HOLDINGS USA SERIES W				2.A FE	3,399,131		109,0530	3,653,269	3,350,000	3,392,891		(6,241)	3.244	2.994	AO	25,961	108,976	02/04/2020	10/05/2026	
808513-BA-2	CHARLES SCHWAB CORP SR UNSEC				1.F FE	4,982,650		114,7570	5,737,869	5,000,000	4,985,077			1,522	3.250	3.291	MM	17,604	162,500	05/20/2019	05/22/2029
808513-BF-1	CHARLES SCHWAB CORP				1.F FE	14,981,700		101,2800	15,191,984	15,000,000	14,981,890			190	0.900	0.924	MS	7,500		12/08/2020	03/11/2026
808513-BG-9	CHARLES SCHWAB CORP				1.F FE	9,980,400		100,9790	10,097,940	10,000,000	9,980,483			83	1.650	1.671	MS	9,167		12/08/2020	03/11/2031
824348-AW-6	SHERWIN-WILLIAMS CO SR UNSEC				2.C FE	1,918,012		113,4270	2,183,470	1,925,000	1,920,279			646	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.G FE	1,490,760		111,0300	1,665,443	1,500,000	1,493,715			856	3.375	3.448	JD	2,250	50,625	05/22/2017	06/15/2027
830867-AA-5	DELTA AIR LINES SKYMILES SERIES 144A				2.B FE	1,650,000		106,8700	1,763,347	1,650,000	1,650,000				4.500	4.522	JAJO	20,213		09/16/2020	10/20/2025
832696-AB-4	JIM SMUCKER CO SR UNSEC				2.B FE	5,489,440		102,4510	5,634,798	5,500,000	5,499,030			1,200	3.500	3.523	AO	40,639	192,500	10/13/2011	10/15/2021
837004-BZ-2	DOMINION ENERGY SOUTH 1ST MORTG				1.F FE	4,613,900		134,6510	6,732,559	5,000,000	4,721,178			12,411	5.250	5.834	MS	87,500	262,500	07/15/2009	03/01/2035
837004-CB-4	DOMINION ENERGY SOUTH 1ST MORTG				1.F FE	9,854,825		148,4070	14,840,667	10,000,000	9,887,378			3,584	6.050	6.157	JJ	278,972	605,000	03/10/2009	01/15/2038
837004-CD-0	DOMINION ENERGY SOUTH 1ST MORTG				1.F FE	3,968,560		138,6460	5,545,833	4,000,000	3,974,871			734	5.500	5.554	JD	9,778	220,000	12/02/2009	12/15/2039
842400-FL-2	SOUTHERN CAL EDISON 1ST REF MORT				2.A FE	4,959,050		135,5580	6,777,923	5,000,000	4,967,330			960	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.E FE	993,920		135,8520	1,358,523	1,000,000	995,751			176	5.750	5.793	MM	7,347	57,500	11/15/2005	11/15/2035
842434-CJ-9	SOUTHERN CALIF GAS CO 1ST MORTG				1.E FE	4,987,850		137,5320	6,876,580	5,000,000	4,990,106			281	5.125	5.141	MM	32,743	256,250	11/15/2010	11/15/2040
84346L-AA-8	SOUTHERN NATURAL GAS SR UNSEC				2.A FE	9,971,600		116,5980	11,659,796	10,000,000	9,973,392			499	4.800	4.818	MS	141,333	480,000	03/07/2017	03/15/2047
844895-AX-0	SOUTHWEST GAS CORP SR UNSEC				1.G FE	1,607,643		115,5280	1,888,886	1,635,000	1,609,420			570	3.800	3.897	AO	15,533	62,130	10/12/2017	09/29/2046
845011-AA-3	SOUTHWEST GAS CORP SR UNSEC				1.G FE	6,413,114		114,5700	7,361,139	6,425,000	6,416,075		1,056	3.700	3.722	AO	59,431	237,725	03/12/2018	04/01/2028	
845011-AB-1	SOUTHWEST GAS CORP SR UNSEC				1.G FE	2,998,470		122,5740	3,677,226	3,000,000	2,998,516			27	4.150	4.153	JD	10,375	124,500	05/28/2019	06/01/2049
845743-BR-3	SOUTHWESTERN PUBLIC SERV 1ST MORTG				1.G FE	3,753,294		117,8960	4,450,590	3,775,000	3,754,742			439	3.700	3.732	FA	52,766	139,675	08/02/2017	08/15/2047
84756N-AG-4	SPECTRA ENERGY PARTNERS CO GUARNT				2.A FE	3,034,268		116,6810	3,500,427	3,000,000	3,031,445		(740)	4.500	4.428	MS	39,750	135,000	10/05/2016	03/15/2045	
85434V-AB-4	STANFORD HEALTH CARE				1.D FE	125,000		113,8870	142,359	125,000	125,000				3.310	3.310	FA	1,563	1,540	03/25/2020	08/15/2030
855244-AT-6	STARBUCKS CORP SR UNSEC				2.A FE	3,990,960		116,3130	4,652,527	4,000,000	3,992,055			774	3.550	3.577	FA	53,644	142,000	05/02/2019	08/15/2029
857477-AL-7	STATE STREET CORP SUBORD				1.G FE	4,642,467		106,3270	4,944,186	4,650,000	4,647,999			802	3.100	3.119	MM	18,419	144,150	05/08/2013	05/15/2023
857477-AT-0	STATE STREET CORP SR UNSEC				1.F FE	1,847,521		113,4980	2,099,704	1,850,000	1,848,743			246	3.550	3.566	FA	24,263	65,675	08/13/2015	08/18/2025
857477-BD-4	STATE STREET CORP SR UNSEC				1.E FE	5,000,000		120,5730	6,028,631	5,000,000	5,000,000				4.141	4.141	JD	207,050	207,050	11/28/2018	12/03/2029
857477-BG-7	STATE STREET CORP				1.E FE	9,590,902		109,2770	10,523,409	9,630,000	9,594,178			3,276	2.400	2.446	JJ	100,794	115,560	01/21/2020	01/24/2030
863667-AY-7	STRYKER CORP				2.A FE	23,084,849		102,8380	23,832,783	23,175,000	23,089,635			4,786	1.950	1.993	JD	239,765	239,765	05/26/2020	06/15/2030
863667-BA-8	STRYKER CORP				2.A FE	12,071,686		102,0130	12,343,514	12,100,000	12,074,862			3,176	1.150	1.198	JD	6,184	73,827	05/26/2020	06/15/2025
867914-BM-4	SUNTRUST BANKS INC SR UNSEC				1.G FE	3,994,890		102,3580	4,094,316	4,000,000	3,998,910			990	2.700	2.726	JJ	46,200	108,000	11/28/2016	01/27/2022
867914-BS-1	SUNTRUST BANKS INC SR UNSEC				1.G FE	9,987,200		113,2150	11,321,528	10,000,000	9,991,717			1,720	4.000	4.021	MM	66,667	400,000	04/24/2018	05/01/2025
87089H-AA-1	SWISS RE TREASURY -US CO GUARNT				1.D FE	16,083,491		102,8010	16,709,224	16,254,000	16,208,342</										

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
873050-CC-3	TTX CO SR UNSEC			1	1.F FE	5,000,000	101.2460	5,062,280	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	1.F FE	4,983,350	104.7130	5,235,626	5,000,000	5,000,000		1,803			3.050	3.089	MN	152,500		11/15/2012	11/15/2022
873050-CE-9	TTX CO SR UNSEC			1	1.F FE	8,999,910	109.3100	9,837,894	9,000,000	8,999,995		2			4.125	4.125	AO	92,813	371,250	09/19/2013	10/01/2023
873050-CF-6	TTX CO SR UNSEC			1	1.F FE	13,532,610	109.7110	14,668,417	13,370,000	13,436,469		(20,432)			4.150	3.974	JJ	255,850	554,855	10/16/2015	01/15/2024
873050-CG-4	TTX CO SR UNSEC			1	1.F FE	10,816,947	127.6580	13,818,939	10,825,000	10,818,265		153			4.650	4.654	JD	22,372	503,363	11/23/2015	06/15/2044
873050-CJ-8	TTX CO SR UNSEC			1	1.F FE	2,444,946	117.9240	3,254,691	2,760,000	2,474,164		6,370			3.900	4.617	FA	44,850	107,640	12/29/2015	02/01/2045
875127-BG-6	TAMPA ELECTRIC CO SR UNSEC			1	1.G FE	9,533,554	120.6780	11,585,102	9,600,000	9,535,038		1,171			3.625	3.663	JD	15,467	348,000	07/30/2019	06/15/2050
87612E-BJ-4	TARGET CORP			1	1.F FE	6,837,191	109.2720	7,485,161	6,850,000	6,838,292		1,102			2.350	2.371	FA	60,813	88,089	01/21/2020	02/15/2030
87612E-BK-1	TARGET CORP			1	1.F FE	1,468,997	112.2800	1,656,125	1,475,000	1,469,368		371			2.650	2.695	MS	11,509		03/26/2020	09/15/2030
880451-AZ-2	TENNESSEE GAS PIPELINE SERIES 144A			1	2.B FE	9,980,100	106.9340	10,693,406	10,000,000	9,981,624		1,524			2.900	2.923	MS	96,667	150,639	02/19/2020	03/01/2030
882389-CC-1	TEXAS EASTERN TRANSMISSI SR UNSEC			1	2.A FE	1,098,910	138.8990	1,388,988	1,000,000	1,061,343		(3,542)			7.000	6.246	JJ	32,278	70,000	08/19/2004	07/15/2032
882508-BD-5	TEXAS INSTRUMENTS INC SR UNSEC			1	1.E FE	11,946,720	133.5660	16,027,914	12,000,000	11,949,343		978			4.150	4.176	MN	63,633	498,000	04/30/2018	05/15/2048
882508-BH-6	TEXAS INSTRUMENTS INC			1	1.E FE	4,318,556	103.7070	4,485,327	4,325,000	4,319,566		1,010			1.375	1.406	MS	18,006	29,734	03/03/2020	03/12/2025
883203-BU-4	TEXTRON INC SR UNSEC			1	2.B FE	3,318,383	109.8140	3,651,330	3,325,000	3,322,666		676			4.000	4.324	MS	142,975	142,975	01/23/2014	03/01/2024
883203-BW-0	TEXTRON INC SR UNSEC			1	2.B FE	5,110,963	112.7120	5,804,654	5,150,000	5,127,771		3,769			4.000	4.093	MS	60,656	206,000	03/04/2016	03/15/2026
883203-BY-6	TEXTRON INC SR UNSEC			1	2.B FE	8,385,744	110.2890	9,264,302	8,400,000	8,389,669		1,256			3.375	3.394	MS	283,500	283,500	10/12/2017	03/01/2028
883556-BF-8	THERMO FISHER SCIENTIFIC SR UNSEC			1	2.A FE	3,091,630	110.2530	3,417,836	3,100,000	3,097,155		847			4.150	4.182	FA	53,604	128,650	12/04/2013	02/01/2024
883556-BX-9	THERMO FISHER SCIENTIFIC SR UNSEC			1	2.A FE	7,568,804	112.3680	8,568,077	7,625,000	7,565,793		5,219			3.200	3.287	FA	92,178	244,000	08/10/2017	08/15/2027
883556-CG-5	THERMO FISHER SCIENTIFIC			1	2.A FE	1,750,000	124.9140	2,185,994	1,750,000	1,750,000					4.497	4.497	MS	20,986	39,349	03/23/2020	03/25/2030
88732J-AU-2	TIME WARNER CABLE LLC SR SEC			1	2.C FE	4,856,550	142.1560	7,107,797	5,000,000	4,881,708		3,081			6.750	6.960	JD	15,000	337,500	06/24/2009	06/15/2039
88732J-BB-3	TIME WARNER CABLE LLC SR SEC			1	2.C FE	2,455,400	128.3210	3,208,014	2,500,000	2,462,411		947			5.500	5.624	MS	45,833	137,500	09/07/2011	09/01/2041
891906-AD-1	TOTAL SYSTEM SERVICES IN SR UNSEC			1	2.C FE	6,136,224	100.5500	6,183,839	6,150,000	6,149,269		2,905			3.800	3.849	AO	58,425	233,700	03/14/2016	04/01/2021
891906-AF-6	TOTAL SYSTEM SERVICES IN SR UNSEC			1	2.C FE	4,339,386	118.6240	5,160,143	4,350,000	4,341,835		910			4.450	4.480	JD	16,131	193,575	05/09/2018	06/01/2028
89236T-FS-9	TOYOTA MOTOR CREDIT CORP SR UNSEC			1	1.E FE	4,998,650	108.5230	5,426,155	5,000,000	4,999,158		261			3.350	3.356	JJ	80,493	167,500	01/03/2019	01/08/2024
89236T-FT-7	TOYOTA MOTOR CREDIT CORP SR UNSEC			1	1.E FE	4,981,500	118.1810	5,909,041	5,000,000	4,984,523		1,631			3.650	3.695	JJ	87,701	182,500	01/03/2019	01/08/2029
89236T-HA-6	TOYOTA MOTOR CREDIT CORP SERIES MTN			1	1.E FE	29,988,900	102.6590	30,797,736	30,000,000	29,990,768		1,868			1.350	1.362	FA	141,750	100,125	05/20/2020	08/25/2023
893574-AB-9	TRANSCONT GAS PIPE LINE SR UNSEC			1	2.B FE	2,483,888	126.6840	3,167,104	2,500,000	2,486,552		347			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	2.B FE	2,966,105	116.2140	3,457,360	2,975,000	2,967,641		199			4.450	4.468	FA	55,161	132,388	07/13/2012	08/01/2042
89417E-AH-2	TRAVELERS COS INC SR UNSEC			1	1.F FE	3,975,160	148.8930	5,955,709	4,000,000	3,979,693		563			5.350	5.392	MN	35,667	214,000	10/27/2010	11/01/2040
89417E-AL-3	TRAVELERS COS INC SR UNSEC			1	1.F FE	6,616,690	124.9130	8,275,455	6,625,000	6,617,439		167			3.750	3.757	MN	31,745	248,438	05/05/2016	05/15/2046
89417E-AM-1	TRAVELERS COS INC SR UNSEC			1	1.F FE	3,659,051	129.5430	4,760,704	3,675,000	3,660,151		311			4.000	4.025	MN	12,658	147,000	05/15/2017	05/30/2047
89417E-AN-9	TRAVELERS COS INC SR UNSEC			1	1.F FE	3,974,560	132.4290	5,297,154	4,000,000	3,975,860		479			4.050	4.087	MS	51,300	162,000	02/28/2018	03/07/2048
89417E-AP-4	TRAVELERS COS INC SR UNSEC			2	1.F FE	6,973,610	131.4460	9,201,212	7,000,000	6,974,462		474			4.100	4.122	MS	93,275	287,000	02/27/2019	03/04/2049
89417E-AQ-2	TRAVELERS COS INC			1	1.F FE	5,294,543	105.2690	5,579,283	5,300,000	5,294,628		85			2.550	2.555	AO	24,027	67,575	04/24/2020	04/27/2050
89420G-AE-9	TRAVELERS PPTY CASUALTY CO GUARNT			1	1.F FE	2,030,581	149.8960	2,997,928	2,000,000	2,019,383		(1,035)			6.375	6.260	MS	37,542	127,500	05/20/2003	03/15/2033
89566E-AD-0	TRISTATE GENSTRANS ASSN 1ST MORTG			1	1.G FE	3,920,360	137.6760	5,507,024	4,000,000	3,934,260		1,719			6.000	6.146	JD	10,667	240,000	06/03/2010	06/15/2040
89566E-AG-3	TRISTATE GENSTRANS ASSN 1ST MORTG			1	1.G FE	3,723,683	108.9570	4,058,666	3,725,000	3,724,460		129			3.700	3.704	MN	137,825	177,429	10/27/2014	11/01/2024
89566E-AH-1	TRISTATE GENSTRANS ASSN 1ST MORTG			1	1.G FE	5,778,470	123.1830	6,713,488	5,450,000	5,754,953		(7,506)			4.700	4.316	MN	42,692	256,150	03/16/2018	11/01/2044
89566E-AK-4	TRISTATE GENSTRANS ASSN 1ST MORTG			1	1.G FE	9,601,259	115.3550	11,160,643	9,675,000	9,607,735		1,439			4.250	4.295	JD	34,266	411,188	11/16/2016	06/01/2046
89788J-AA-7	TRUIST BANK SERIES BKNT			2	1.F FE	19,958,800	103.5120	20,702,351	20,000,000	19,965,830		7,030			1.500	1.542	MS	243,333	150,833	03/04/2020	03/10/2025
89788J-AB-5	TRUIST BANK SERIES BKNT			2	1.F FE	19,986,000	101.9850	20,396,922	20,000,000	19,989,752		3,752			1.250	1.274	MS	77,778	125,000	03/04/2020	03/09/2023
89788J-AC-4	TRUIST BANK SERIES BKNT			2	1.G FE	10,807,680	104.9160	11,357,202	10,825,000	10,809,690		2,010			2.250	2.267	MS	197,556	123,134	03/04/2020	03/11/2030
902494-AZ-6	TYSON FOODS INC SR UNSEC			1	2.B FE	3,799,468	130.8890	4,973,764	3,800,000	3,799,621		19			4.875	4.876	FA	69,983	185,250	08/05/2014	08/15/2034
902494-BC-6	TYSON FOODS INC SR UNSEC			1	2.B FE	4,974,996	114.1840	5,706,892	4,998,000	4,980,279		2,403			3.550	3.612	JD	177,429	177,429	03/22/2019	06/02/2027
902494-BK-8	TYSON FOODS INC SR UNSEC			2	2.B FE	3,699,334	121.2500	4,486,247	3,700,000	3,699,488		51			4.350	4.352	MS	53,650	160,950	02/13/2019	03/01/2029
904764-AM-9	UNILEVER CAPITAL CORP CO GUARNT			1	1.E FE	9,966,100	100.3840	10,038,354	10,000,000	9,999,553		4,055			4.250	4.292	FA	166,458	425,000	02/07/2011	02/10/2021
904764-AS-6	UNILEVER CAPITAL CORP CO GUARNT			1	1.E FE	12,231,203	110.8780	13,721,124	12,375,000	12,303,421		14,283			3.100	3.237	JJ	160,909	38		

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
907818-CF-3	UNION PACIFIC CORP SR UNSEC			1	2.A FE	2,170,380		134,6480	2,000,000	2,082,653		(7,755)			6.625	5.973	FA	55,208	132,500	03/27/2003	02/01/2029
907818-DL-9	UNION PACIFIC CORP SR UNSEC			1	2.A FE	1,697,994		122,5520	1,700,000	1,698,342		46			4.300	4.307	JD	3,249	73,100	06/06/2012	06/15/2042
907818-DM-7	UNION PACIFIC CORP SR UNSEC			1	2.A FE	1,524,131		104,5170	1,525,000	1,524,819		85			2.950	2.956	JJ	20,744	44,988	06/06/2012	01/15/2023
907818-EB-0	UNION PACIFIC CORP SR UNSEC			1	2.A FE	5,893,760		116,9150	6,000,000	5,917,608		4,459			3.375	3.499	FA	84,375	202,500	03/30/2015	02/01/2035
907818-EC-8	UNION PACIFIC CORP SR UNSEC			1	2.A FE	4,496,050		122,9950	5,000,000	4,523,222		5,934			3.875	4.419	FA	80,729	193,750	01/08/2016	02/01/2055
907818-EJ-3	UNION PACIFIC CORP SR UNSEC			1	2.A FE	7,401,150		122,0170	7,500,000	7,410,128		2,008			4.050	4.127	MS	101,250	303,750	02/25/2016	03/01/2046
907818-FG-8	UNION PACIFIC CORP			1	2.A FE	2,458,437		123,5190	2,500,000	2,458,811		373			3.839	3.922	MS	26,926	47,988	05/27/2020	03/20/2060
911312-AM-8	UNITED PARCEL SERVICE SR UNSEC			1	1.G FE	4,966,500		100,0820	5,000,000	4,999,856		3,755			3.125	3.202	JJ	72,049	156,250	11/08/2010	01/15/2021
911312-AQ-9	UNITED PARCEL SERVICE SR UNSEC			1	1.G FE	3,720,046		103,7220	3,725,000	3,724,047		528			2.450	2.465	AO	22,816	91,263	09/24/2012	10/01/2022
91159H-HM-5	US BANCORP SUBORD			2	1.E FE	10,791,684		111,2680	10,800,000	10,795,265		808			3.100	3.109	AO	59,520	334,800	04/21/2016	04/27/2026
91159H-HZ-6	US BANCORP			2	1.E FE	9,988,500		103,7600	10,000,000	9,989,922		1,422			1.450	1.474	MM	19,736	72,500	05/08/2020	05/12/2025
91159H-JA-9	US BANCORP SERIES MTN			1	1.E FE	27,323,725		100,2380	27,500,000	27,331,104		7,379			1.375	1.444	JJ	169,106		07/16/2020	07/22/2030
91159J-AA-4	US BANCORP SUBORD			1	1.G FE	2,342,551		103,9080	2,350,000	2,348,702		813			2.950	2.987	JJ	31,967	69,325	07/18/2012	07/15/2022
913017-BP-3	UNITED TECHNOLOGIES CORP SR UNSEC			1	2.A FE	2,492,675		148,0110	2,500,000	2,494,670		166			6.125	6.145	JJ	70,608	153,125	05/13/2008	07/15/2038
913017-CA-5	UNITED TECHNOLOGIES CORP SR UNSEC			1	2.A FE	7,218,575		126,3920	7,500,000	7,245,344		5,766			4.150	4.378	MM	39,771	311,250	01/05/2016	05/15/2045
913017-CJ-6	UNITED TECHNOLOGIES CORP SR UNSEC			1	2.A FE	2,982,870		118,4720	3,000,000	2,984,264		355			3.750	3.782	MM	18,750	112,500	10/27/2016	11/01/2046
91324P-CV-2	UNITEDHEALTH GROUP INC SR UNSEC			1	1.G FE	6,644,747		112,0070	6,650,000	6,647,134		501			3.100	3.109	MS	60,700	206,150	02/22/2016	03/15/2026
91324P-CW-0	UNITEDHEALTH GROUP INC SR UNSEC			1	1.G FE	11,413,118		114,4380	11,425,000	11,417,558		1,090			3.450	3.462	JJ	181,753	394,163	12/15/2016	01/15/2027
91324P-CX-8	UNITEDHEALTH GROUP INC SR UNSEC			1	1.G FE	3,994,933		131,8560	4,025,000	3,997,249		575			4.200	4.244	JJ	77,951	169,050	12/15/2016	01/15/2047
91324P-DT-6	UNITEDHEALTH GROUP INC SR UNSEC			2	1.G FE	2,648,678		118,8020	2,675,000	2,650,052		952			3.500	3.569	FA	35,369	98,826	07/23/2019	08/15/2039
91324P-DU-3	UNITEDHEALTH GROUP INC SR UNSEC			2	1.G FE	7,474,200		125,1420	7,500,000	7,475,042		527			3.700	3.719	FA	104,833	292,917	07/23/2019	08/15/2049
91324P-DX-7	UNITEDHEALTH GROUP INC			1	1.G FE	10,609,799		106,0690	10,700,000	10,614,874		5,075			2.000	2.094	MM	27,344	105,217	05/13/2020	05/15/2030
91324P-DY-5	UNITEDHEALTH GROUP INC			1	1.G FE	1,601,886		108,4830	1,650,000	1,602,996		1,110			2.750	2.944	MM	5,798	22,309	05/13/2020	05/15/2040
91324P-DZ-2	UNITEDHEALTH GROUP INC			1	1.G FE	3,401,335		110,7150	3,500,000	3,402,599		1,264			2.900	3.044	MM	12,969	49,904	05/13/2020	05/15/2050
91481C-AB-6	UNIVERSITY OF PENNSYLVAN SECURED			1	1.D FE	2,500,000		109,6390	2,500,000	2,500,000					4.008	4.008	FA	37,853	100,200	11/29/2017	08/15/2047
91533B-AD-2	UPJOHN INC SERIES 144A			1	2.C FE	21,657,001		106,0550	21,725,000	21,680,130		3,129			2.700	2.734	JD	307,952	293,288	06/17/2020	06/22/2030
919451-AA-2	VALLEY CHILDREN'S HOSP SECURED			2	1.E FE	2,687,554		116,5710	2,612,000	2,685,027		(1,472)			4.399	4.223	MS	33,832	114,902	03/25/2019	03/15/2048
921814-AA-7	VANDERBILT UNIV MED CNTR UNSEC			2	1.G FE	9,000,000		107,3720	9,000,000	9,000,000					4.172	4.172	JJ	187,740	375,480	07/12/2017	07/01/2037
92277G-AM-9	VENTAS REALTY LP CO. GUARNT			1	2.A FE	16,869,610		114,0330	17,000,000	16,901,713		11,613			4.000	4.094	MS	226,667	680,000	02/13/2018	03/01/2028
92343V-CQ-5	VERIZON COMMUNICATIONS SR UNSEC			1	2.A FE	17,373,300		124,7060	17,500,000	17,401,347		5,071			4.400	4.455	MM	128,333	770,000	10/22/2014	11/01/2034
92343V-DC-5	VERIZON COMMUNICATIONS SR UNSEC			1	2.A FE	4,343,168		122,5780	4,325,000	4,341,695		(376)			4.125	4.100	FA	67,398	178,406	07/28/2016	08/15/2046
92343V-EA-8	VERIZON COMMUNICATIONS SR UNSEC			1	2.A FE	5,983,080		125,9880	6,000,000	5,985,731		824			4.500	4.525	FA	105,750	270,000	08/01/2017	08/10/2033
92343V-EN-0	VERIZON COMMUNICATIONS SR UNSEC			1	2.A FE	3,249,551		111,0220	3,278,000	3,280,612		3,856			3.376	3.515	FA	41,807	110,665	01/19/2018	02/15/2025
92343V-ER-1	VERIZON COMMUNICATIONS SR UNSEC			2	2.A FE	2,699,145		120,3690	2,723,000	2,704,077		2,019			4.329	4.436	MS	32,744	117,879	10/23/2018	09/21/2028
92343V-ES-9	VERIZON COMMUNICATIONS SR UNSEC			2	2.A FE	1,172,779		117,6560	1,175,000	1,173,137		192			3.875	3.898	FA	18,086	45,531	02/05/2019	02/08/2029
92343V-FE-9	VERIZON COMMUNICATIONS			1	2.A FE	6,654,508		112,1410	6,675,000	6,655,901		1,394			3.150	3.186	MS	57,822	106,299	03/17/2020	03/22/2030
92343V-FF-6	VERIZON COMMUNICATIONS			1	2.A FE	3,298,350		110,9440	3,300,000	3,298,522		172			3.000	3.008	MS	27,225	50,050	03/17/2020	03/22/2027
92343V-FL-3	VERIZON COMMUNICATIONS			1	2.A FE	8,540,510		98,5120	8,550,000	8,540,751		241			1.500	1.511	MS	36,694		09/16/2020	09/18/2030
92345V-AF-3	VERISK ANALYTICS INC SR UNSEC			2	2.B FE	8,108,396		120,1170	8,125,000	8,111,005		1,407			4.125	4.150	MS	98,685	335,156	02/27/2019	03/15/2029
927804-FA-7	VIRGINIA ELEC & POWER CO SR UNSEC			1	2.A FE	2,993,760		145,0930	3,000,000	2,995,582		177			6.000	6.015	JJ	83,000	180,000	01/10/2006	01/15/2036
927804-FY-5	VIRGINIA ELEC & POWER CO SR UNSEC			1	1.F FE	5,943,257		123,2230	5,950,000	5,943,775		61			3.800	3.806	MS	66,574	226,100	01/16/2018	09/15/2047
927804-GD-0	VIRGINIA ELEC & POWER CO			1	1.F FE	3,591,892		100,6300	3,650,000	3,591,953		117			2.450	2.526	JD	3,974		12/01/2020	12/15/2050
92826C-AH-5	VISA INC SR UNSEC			1	1.D FE	7,940,400		111,3790	8,000,000	7,958,293		5,586			2.750	2.836	MS	64,778	220,000	09/06/2017	09/15/2027
92826C-AJ-1	VISA INC SR UNSEC			1	1.D FE	6,597,374		125,1130	6,625,000	6,599,182		583			3.650	3.673	MS	71,200	241,813	09/06/2017	09/15/2047
92826C-AM-4	VISA INC			1	1.D FE	9,411,334		106,9520	9,425,000	9,412,297		963			2.050	2.066	AO	40,789	103,583	03/31/2020	04/15/2030
92826C-AQ-5	VISA INC			1	1.D FE	4,130,244		95,5050	4,175,000	4,130,640		396			2.000	2.048	FA	31,081		08/10/2020	08/15/2050
928668-AZ-5	VOLKSWAGEN GROUP AMERICA SERIES 144A			1	2.A FE	11,420,773		103,6710	11,425,000	11,422,519		1,383			2.700	2.713	MS	81,403	308,475	09/19/2019	09/26/2022
928668-BC-5	VOLKSWAGEN GROUP AMERICA SERIES 144A			2	2.A FE	3,498,110		103,1600	3,500,000	3,498,699		589			2.900	2.928	MM	13,533	50,750	05/06/2020	05/13/2022
929160-AT-6	VULCAN MATERIALS CO SR UNSEC			1	2.B FE	11,809,319		116,5400	11,400,000	11,673,132		(40,323)			3.900	3.455	AO	111,150	444,600	06/12/2017	04/01/2027

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
93100P-AB-4	WAKE FOREST UNIV BMC UNSEC			1	1.F FE	1,835,000		113,2670	1,835,000	1,835,000					4.175	4.175	JD	6,384	76,611	10/27/2016	06/01/2046
93142Z-AK-5	WALGREEN CO CO.GUARNT			1	2.B FE	10,798,270		108,3980	11,500,000	10,867,765					4.400	4.811	MS	148,989	506,000	05/24/2016	09/15/2042
93142Z-AH-1	WALGREENS BOOTS ALLIANCE SR UNSEC			1	2.B FE	3,853,950		110,5080	3,750,000	3,799,518					3.800	3.411	MN	17,021	142,500	05/24/2016	11/18/2024
93142Z-AO-1	WALGREENS BOOTS ALLIANCE SR UNSEC			1	2.B FE	5,660,699		110,5750	5,675,000	5,666,649					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	1.G FE	8,988,300		133,2420	9,000,000	8,989,226					5.000	5.009	MS	132,500	450,000	12/02/2013	12/15/2043
93884P-DV-9	WASHINGTON GAS LIGHT CO UNSEC			1	1.G FE	22,000,000		121,4040	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	1.G FE	4,605,252		119,0470	4,700,000	4,612,646					3.796	3.910	MS	52,532	178,412	11/28/2016	09/15/2046
94106L-AZ-2	WASTE MANAGEMENT INC CO.GUARNT			1	2.A FE	4,239,290		109,2140	4,250,000	4,245,982					3.500	3.530	MN	19,007	148,750	05/05/2014	05/15/2024
94106L-BC-2	WASTE MANAGEMENT INC CO.GUARNT			1	2.A FE	4,989,700		125,2340	5,000,000	4,990,884					4.100	4.112	MS	68,333	205,000	02/18/2015	03/01/2045
94106L-BK-4	WASTE MANAGEMENT INC CO.GUARNT			2	2.A FE	1,947,504		133,0350	1,950,000	1,947,725					4.150	4.157	JJ	37,153	92,839	05/14/2019	07/15/2049
94106L-BM-0	WASTE MANAGEMENT INC			1	2.A FE	1,212,726		100,8320	1,225,000	1,212,759					2.500	2.548	MN	3,743	3,743	11/05/2020	11/15/2050
94106L-BP-3	WASTE MANAGEMENT INC			1	2.A FE	4,988,150		99,0780	5,000,000	4,988,271					1.500	1.525	MS	9,167		11/05/2020	03/15/2031
94973V-AW-7	ANTHEM INC SR UNSEC			1	2.B FE	12,485,500		101,2070	12,500,000	12,498,935					3.700	3.714	FA	174,722	462,500	08/10/2011	08/15/2021
949746-RW-3	WELLS FARGO & COMPANY SR UNSEC			1	2.A FE	12,955,410		110,0340	13,000,000	12,974,682					3.000	3.040	AO	74,750	390,000	04/15/2016	04/22/2026
95000U-2A-0	WELLS FARGO & COMPANY SR UNSEC			1	2.A FE	6,450,000		113,3160	6,450,000	6,450,000					3.584	3.584	MN	25,043	231,168	05/15/2017	05/22/2028
95000U-2J-1	WELLS FARGO & COMPANY SERIES MTN			1	2.A FE	5,252,350		106,1060	5,000,000	5,247,489					2.572	1.898	FA	50,011		10/28/2020	02/11/2031
95000U-2N-2	WELLS FARGO & COMPANY			1	1.F FE	7,000,000		105,2890	7,000,000	7,000,000					2.188	2.169	AO	102,532	76,580	04/23/2020	04/30/2026
95000U-2R-3	WELLS FARGO & COMPANY SERIES MTN			1	1.F FE	6,050,000		102,7880	6,050,000	6,050,000					1.690	1.658	JD	58,905	50,034	05/26/2020	06/02/2024
95000U-2S-1	WELLS FARGO & COMPANY SERIES MTN			1	1.F FE	13,275,000		106,4620	13,275,000	13,275,000					2.190	2.158	JD	167,785	158,835	05/26/2020	06/02/2028
95040Q-AD-6	WELLS FARGO & COMPANY SR UNSEC			1	2.A FE	22,455,390		117,1390	22,500,000	22,465,131					4.250	4.275	AO	201,875	956,250	08/09/2018	04/15/2028
95040Q-AH-7	WELLS FARGO & COMPANY SR UNSEC			2	2.A FE	3,733,313		117,0050	3,750,000	3,736,053					1.402	1.479	MS	45,547	154,688	02/13/2019	03/15/2029
95709T-AJ-9	WESTAR ENERGY INC 1ST MORTG			1	1.F FE	3,190,275		124,5670	3,300,000	3,205,176					4.100	4.302	AO	33,825	135,300	05/12/2014	04/01/2043
95709T-AQ-3	WESTAR ENERGY INC SR SEC			2	1.F FE	3,618,099		111,9140	3,650,000	3,619,008					3.250	3.296	MS	39,542	122,579	08/12/2019	09/01/2049
958587-BJ-5	NSTAR ELECTRIC CO SR UNSEC			1	1.E FE	2,477,300		101,3980	2,500,000	2,498,131					3.500	3.609	MS	25,764	87,500	09/13/2011	09/15/2021
96145D-AD-7	WRKCO INC CO.GUARNT			2	2.B FE	8,771,768		111,7510	8,775,000	8,772,539					3.375	3.380	MS	87,202	296,156	02/15/2019	09/15/2027
96145D-AH-8	WRKCO INC CO.GUARNT			2	2.B FE	4,143,423		115,9030	4,150,000	4,144,693					4.000	4.021	MS	48,878	166,000	02/15/2019	03/15/2028
963320-AR-7	WHILPOOL CORP SR UNSEC			1	2.B FE	8,722,914		109,7510	8,725,000	8,724,317					4.000	4.003	MS	116,333	349,000	04/02/2014	03/01/2024
97658W-AA-8	WISCONSIN ALUM RESEARCH SERIES 2019			1	1.A FE	7,020,000		108,4340	7,020,000	7,020,000					3.564	3.564	AO	62,548	197,374	12/10/2019	10/01/2049
976656-CJ-5	WISCONSIN ELECTRIC POWER SR UNSEC			1	1.G FE	4,761,200		124,3320	4,775,000	4,762,660					4.300	4.317	JD	9,126	205,325	11/13/2015	12/15/2045
976656-CK-2	WISCONSIN ELECTRIC POWER SR UNSEC			2	1.F FE	9,946,400		134,6420	10,000,000	9,948,607					4.300	4.332	AO	90,778	430,000	10/01/2018	10/15/2048
976656-CL-0	WISCONSIN ELECTRIC POWER			1	1.F FE	5,898,879		105,8530	5,900,000	5,899,114					2.050	2.054	JD	5,376	122,630	12/03/2019	12/15/2024
976657-AL-0	WEC ENERGY GROUP INC SR UNSEC			1	2.A FE	9,934,100		111,4460	10,000,000	9,967,770					6.557	15,778	JD	15,778	355,000	06/09/2015	06/15/2025
97670M-AA-4	WISCONSIN GAS LLC SR UNSEC			1	1.G FE	997,590		136,7540	1,000,000	998,329					5.900	5.917	JD	4,917	59,000	11/15/2005	12/01/2035
976826-BL-0	WISCONSIN POWER & LIGHT SR UNSEC			1	1.G FE	6,431,231		110,7590	6,450,000	6,436,682					3.050	3.084	AO	41,531	196,725	10/02/2017	10/15/2027
976826-BN-6	WISCONSIN POWER & LIGHT			1	1.G FE	1,797,714		118,5120	1,800,000	1,797,744					3.650	3.657	AO	16,425	32,668	03/30/2020	04/01/2050
98389B-AU-4	XCEL ENERGY INC SR UNSEC			1	2.A FE	798,448		112,7800	800,000	799,020					3.350	3.373	JD	2,233	26,800	11/28/2016	12/01/2026
98389B-AW-0	XCEL ENERGY INC			1	2.A FE	11,356,146		108,1320	11,450,000	11,365,786					2.600	2.693	JD	24,808	317,547	11/05/2019	12/01/2029
98389B-AY-6	XCEL ENERGY INC			1	2.A FE	1,794,060		114,6170	1,800,000	1,794,539					3.400	3.438	JD	5,100	40,800	03/27/2020	06/01/2030
98419M-AL-4	XYLEM INC			1	2.B FE	5,407,163		105,2560	5,450,000	5,409,069					2.250	2.334	JJ	63,016		06/24/2020	01/30/2031
98956P-AB-8	ZIMMER BIOMET HOLDINGS SR UNSEC			1	2.B FE	5,305,752		131,1410	5,315,000	5,307,692					5.750	5.762	MN	26,317	305,613	11/12/2009	11/30/2039
98956P-AF-9	ZIMMER BIOMET HOLDINGS SR UNSEC			1	2.B FE	4,773,622		110,4390	4,775,000	4,774,859					3.550	3.550	AO	42,378	169,513	11/08/2016	04/01/2025
98956P-AQ-5	ZIMMER BIOMET HOLDINGS SR UNSEC			1	2.B FE	8,001,452		106,6720	8,000,000	8,000,673					3.700	3.699	MS	83,867	296,000	03/08/2018	03/19/2023
98978V-AL-7	ZOETIS INC SR UNSEC			1	2.B FE	8,030,103		111,8550	8,075,000	8,043,470					3.000	3.065	MS	73,348	242,250	09/05/2017	09/12/2027
98978V-AS-2	ZOETIS INC			1	2.B FE	11,921,160		103,5430	12,425,172	11,925,710					2.000	2.073	MN	30,667	122,000	05/07/2020	05/15/2030
JK3458-64-9	STRYKER CORP SR UNSEC			1	2.B FE	2,980,440		113,0340	3,000,000	2,988,986					3.500	3.578	MS	30,917	105,000	03/03/2016	03/15/2026
013716-AW-5	RIO TINTO ALCAN INC SR UNSEC			A	1.F FE	1,985,300		145,9680	2,000,000	1,989,940					5.750	5.802	JD	9,583	115,000	05/25/2005	06/01/2035
06367T-AW-7	BANK OF MONTREAL SR UNSEC			A	1.C FE	5,094,033		100,8060	5,100,000	5,099,421					3.100	3.141	AO	34,255	158,100	04/10/2018	04/13/2021
06367W-BB-5	BANK OF MONTREAL SERIES MTN			A	1.F FE	9,992,400		104,9830	10,000,000	9,993,399					1.850	1.866	MN	30,833	94,556	04/22/2020	05/01/2025
06367W-JM-6	BANK OF MONTREAL SR UNSEC			A	1.F FE	4,987,300		103,2480	5,000,000	4,984,651					2.900	2.989	MS	38,264	145,000	03/21/2019	03/26/2022
06367W-MQ-3	BANK OF MONTREAL SR UNSEC			A	1.F FE	7,998,880		106,5670	8,000,000	7,999,204					2.500	2.503	JD	1,667	200,000	06/25/2019	06/28/2024

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
064159-TF-3	BANK OF NOVA SCOTIA	A			1.F FE	9,980,900	106.2550	10,625,512	10,000,000	9,984,482		3,582			2.200	2.240	FA	90,444	124,056	01/07/2020	02/03/2025
067901-AA-6	BARRICK GOLD CORP SR UNSEC	A	1		2.B FE	1,982,560	125.9820	2,519,644	2,000,000	1,988,344		533			5.800	5.862	MN	116,000	14,822	11/10/2004	11/15/2034
136069-BA-2	CANADIAN IMPERIAL BANK SR UNSEC	A	2		1.F FE	4,250,000	103.4430	4,396,312	4,250,000	4,250,000					2.606	2.606	JJ	48,917	110,755	07/15/2019	07/22/2023
136069-K3-4	CANADIAN IMPERIAL BANK COVERED	A			1.A FE	8,659,423	101.3970	8,791,132	8,670,000	8,668,217		3,583			3.150	3.193	JD	3,035	273,105	06/20/2018	06/27/2021
136076-AP-9	CANADIAN IMPERIAL BANK SR UNSEC	A			1.F FE	3,997,240	108.1940	4,327,744	4,000,000	3,998,158		531			3.100	3.115	AO	30,656	124,000	03/28/2019	04/02/2024
136076-RK-2	CANADIAN IMPERIAL BANK	A			1.F FE	23,786,672	101.3220	24,114,694	23,800,000	23,788,906		2,234			0.950	0.968	JD	118,074	113,050	06/17/2020	06/23/2023
136076-RR-7	CANADIAN IMPERIAL BANK	A			1.F FE	14,994,150	101.4220	15,213,332	15,000,000	14,994,357		207			0.950	0.958	AO	26,917		10/19/2020	10/23/2025
136375-BZ-4	CANADIAN NATL RAILWAY SR UNSEC	A	1		1.F FE	8,594,425	131.1860	11,478,782	8,750,000	8,614,928		3,286			4.500	4.610	MN	59,063	393,750	10/29/2013	11/07/2043
136375-CJ-9	CANADIAN NATL RAILWAY SR UNSEC	A	1		1.F FE	9,961,700	109.7120	10,971,214	10,000,000	9,978,970		3,744			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		1.F FE	7,998,880	138.7870	11,102,994	8,000,000	7,999,971		1			4.450	4.450	JD	159,211	356,000	10/31/2018	01/20/2049
136385-AE-1	CANADIAN NATL RESOURCES SR UNSEC	A	1		2.B FE	1,143,330	131.3090	1,313,089	1,000,000	1,007,680		(4,785)			6.450	5.472	JJ	179	64,500	06/26/2003	06/30/2033
13645R-AS-3	CANADIAN PACIFIC RAILWAY SR UNSEC	A	1		2.A FE	23,485,070	108.2410	25,436,531	23,500,000	23,493,363		1,507			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		2.A FE	10,157,700	112.2980	11,229,839	10,000,000	10,083,275		(15,472)			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		2.A FE	8,949,852	139.0410	12,617,979	9,075,000	8,961,260		2,337			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		2.A FE	4,479,345	131.4810	5,916,632	4,500,000	4,483,094		776			4.800	4.836	MS	63,600	216,000	09/08/2015	09/15/2035
29250N-AZ-8	ENBRIDGE INC	A	1		2.A FE	9,992,300	109.8980	10,989,819	10,000,000	9,993,055		670			3.125	3.134	MN	39,931	312,500	11/13/2019	11/15/2029
349553-AM-9	FORTIS INC SR UNSEC	A	1		2.C FE	1,450,000	110.0410	1,595,595	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		1.G FE	2,397,000	109.5410	2,628,976	2,400,000	2,398,839		310			3.625	3.640	JD	3,867	87,000	06/11/2014	06/15/2024
63307A-2J-3	NATIONAL BANK OF CANADA SERIES MTN	A	2		1.G FE	3,998,680	103.2840	4,131,371	4,000,000	3,999,100		420			2.100	2.111	FA	35,000	45,500	01/09/2020	02/01/2023
63307A-2L-8	NATIONAL BANK OF CANADA	A	2		1.G FE	10,443,730	100.6010	10,512,788	10,450,000	10,444,207		477			0.900	0.913	FA	43,890		07/06/2020	08/15/2023
63307A-2M-6	NATIONAL BANK OF CANADA	A	2		1.G FE	9,988,988	100.2810	10,028,067	10,000,000	9,989,843		855			0.550	0.692	MN	3,208		12/04/2020	11/15/2024
63307C-AG-6	NATIONAL BANK OF CANADA SERIES 144A	A	1		1.G FE	11,624,303	103.0570	11,980,325	11,625,000	11,624,580		228			2.150	2.152	AO	58,319	248,549	10/02/2019	10/07/2022
67077M-AK-4	NUTRIEN LTD SR UNSEC	A	1		2.B FE	6,715,814	106.3220	7,176,755	6,750,000	6,733,270		6,521			3.500	3.608	JD	19,688	236,250	04/10/2018	06/01/2023
67077M-AR-9	NUTRIEN LTD SR UNSEC	A	1		2.B FE	11,847,811	127.8390	14,701,431	11,500,000	11,826,469		(8,397)			4.900	4.691	JD	46,958	563,500	04/10/2018	06/01/2043
67077M-AS-7	NUTRIEN LTD SR UNSEC	A	1		2.B FE	3,241,531	136.0020	4,080,068	3,000,000	3,228,110		(5,209)			5.250	4.712	JJ	5,209	157,500	04/10/2018	01/15/2045
725906-AH-4	BARRICK GOLD CORP SR UNSEC	A	1		2.B FE	1,022,241	128.3970	1,283,965	1,000,000	1,014,000		(754)			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		2.A FE	2,491,325	157.6830	3,942,065	2,500,000	2,492,985		187			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		2.A FE	4,542,948	105.0560	4,780,038	4,550,000	4,548,271		750			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		2.A FE	2,179,210	127.0210	2,794,472	2,200,000	2,182,294		454			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		2.A FE	9,873,485	136.9040	13,621,964	9,950,000	9,882,491		1,509			5.000	5.050	MS	146,486	497,500	03/03/2014	03/15/2044
775109-BE-0	ROGERS COMMUNICATIONS IN CO GUARNT	A	1		2.A FE	3,128,931	113.1840	3,593,594	3,175,000	3,149,981		4,511			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		2.A FE	5,019,375	127.5410	6,408,932	5,025,000	5,019,682		94			4.300	4.306	FA	81,628	216,075	02/06/2018	02/15/2048
78013X-KG-2	ROYAL BANK OF CANADA SR UNSEC	A			1.C FE	4,996,450	100.9580	5,047,895	5,000,000	4,999,598		1,210			3.200	3.225	AO	27,111	160,000	04/24/2018	04/30/2021
78015K-7G-3	ROYAL BANK OF CANADA SERIES GMTN	A			1.F FE	29,980,800	102.8350	30,850,494	30,000,000	29,985,256		4,456			1.600	1.622	AO	98,667	240,000	04/15/2020	04/17/2023
86722T-AB-8	SUNCO ENERGY INC SR UNSEC	A	1		2.A FE	2,485,400	139.9400	3,498,509	2,500,000	2,488,107		314			6.850	6.896	JD	171,250		06/03/2008	06/01/2039
884903-AY-1	THOMSON REUTERS CORP SR UNSEC	A	1		2.B FE	989,260	133.1680	1,331,683	1,000,000	992,666		318			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		1.D FE	5,985,720	100.8310	6,049,884	6,000,000	5,998,416		2,933			1.800	1.850	JJ	50,400	108,000	07/13/2021	07/13/2021
89114Q-BZ-0	TORONTO-DOMINION BANK SR UNSEC	A	1		1.C FE	9,995,500	101.3160	10,131,642	10,000,000	9,999,300		1,531			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		1.D FE	14,983,350	103.1750	15,476,190	15,000,000	14,989,648		5,259			1.900	1.937	JD	23,750	285,000	10/07/2019	12/01/2022
89153U-AF-8	TOTAL CAPITAL CANADA LTD CO GUARNT	A	1		1.D FE	9,981,900	106.1430	10,614,334	10,000,000	9,995,130		1,828			2.750	2.770	JJ	126,806	275,000	01/10/2013	07/15/2023
89352H-AK-5	TRANSCANADA PIPELINES SR UNSEC	A	1		2.A FE	4,695,280	108.0320	5,104,529	4,725,000	4,715,588		3,145			3.750	3.826	AO	36,914	177,188	10/02/2013	10/16/2023
89352H-AM-1	TRANSCANADA PIPELINES SR UNSEC	A	1		2.A FE	11,049,828	122.1210	13,555,378	11,100,000	11,062,125		2,049			4.625	4.660	MS	171,125	513,375	02/25/2014	03/01/2034
00182E-BA-6	ANZ NEW ZEALAND INTL/LDN CO GUARNT	D	1		1.E FE	5,045,455	101.0070	5,100,867	5,050,000	5,049,454		937			2.125	2.144	JJ	45,608	107,313	07/21/2016	07/28/2021
00182E-BH-1	ANZ NEW ZEALAND INTL/LDN CO GUARNT	D	1		1.E FE	4,999,700	100.1180	5,005,900	5,000,000	4,999,994		104			2.750	2.752	JJ	137,500		01/16/2018	01/22/2021
00182E-BK-4	ANZ NEW ZEALAND INTL/LDN CO GUARNT	D	1		1.E FE	1,649,852	108.5420	1,790,938	1,650,000	1,649,902		29			3.400	3.402	MS	15,895	56,100	03/12/2019	03/19/2024
00205G-AD-9	APT PIPELINES LTD CO GUARNT	D	1		2.B FE	1,986,100	113.5800	2,271,601	2,000,000	1,990,418		1,243			4.250	4.335	JJ	39,194	85,000	03/12/2017	07/15/2027
00913R-AE-6	AIR LIQUIDE FINANCE CO GUARNT	D	1		1.G FE	848,275	121.4850	1,032,626	850,000	848,425		37			3.5						

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
052113-AA-5	AUSGRID FINANCE PTY LTD SR SEC	D	1	2.B FE		7,995,680		105,5910	8,447,291	8,000,000		7,997,884		853	3.850	3.862	MM	51,333	308,000	04/23/2018	05/01/2023
052113-AB-3	AUSGRID FINANCE PTY LTD SR SEC	D	1	2.B FE		4,995,350		115,9600	5,797,980	5,000,000		4,996,143		421	4.350	4.362	FA	90,625	217,500	04/23/2018	08/01/2028
05523R-AD-9	BAE SYSTEMS PLC SERIES 144A	D	1	2.B FE		1,514,264		113,2870	1,727,634	1,525,000		1,514,919		655	3.400	3.484	AO	10,946	26,069	04/07/2020	04/15/2030
05523R-AF-4	BAE SYSTEMS PLC SERIES 144A	D	1	2.B FE		4,763,136		101,0950	4,852,577	4,800,000		4,764,056		920	1.900	1.982	FA	26,853		09/08/2020	02/15/2031
05541V-AE-6	BG ENERGY CAPITAL PLC CO.GUARNT	D	1	1.E FE		5,580,563		102,6650	5,774,907	5,625,000		5,620,831		5132	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	1.F FE		7,548,868		146,8730	11,088,946	7,550,000		7,549,011		23	5.000	5.001	MS	95,424	377,500	09/25/2013	09/30/2043
05655Q-BU-1	BP CAPITAL MARKETS PLC CO.GUARNT	D	1	1.G FE		2,500,000		102,6620	2,566,548	2,500,000		2,500,000			3.561	3.561	MM	14,838	89,025	10/27/2011	11/01/2021
05665Q-DN-5	BP CAPITAL MARKETS PLC CO.GUARNT	D	1	1.F FE		3,550,000		112,2390	3,984,490	3,550,000		3,550,000			3.279	3.279	MS	32,981	116,405	09/14/2017	09/19/2027
05578A-AN-8	BPCE SA SERIES 144A	D		1.E FE		6,950,790		107,4580	7,522,065	7,000,000		6,956,240		4,369	2.700	2.781	AO	47,250	189,000	09/25/2019	10/01/2029
05583J-AG-7	BPCE SA SERIES 144A	D		1.G FE		14,313,888		105,6850	15,218,697	14,400,000		14,329,682		15,794	2.375	2.503	JJ	158,650	171,000	01/06/2020	01/14/2025
05583J-AH-5	BPCE SA SERIES 144A	D	2	1.G FE		9,175,000		102,3330	9,389,077	9,175,000		9,175,000			1.652	1.648	AO	35,788		09/29/2020	10/06/2026
05890M-AA-1	BANC CREDITO INVERSIONES SR UNSEC	D		1.F FE		9,876,900		110,6370	11,063,718	10,000,000		9,911,838		11,290	3.500	3.648	AO	76,806	350,000	10/05/2017	10/12/2027
05964H-AC-9	BANCO SANTANDER SA SR UNSEC	D		1.G FE		4,784,736		103,8430	4,984,450	4,800,000		4,795,852		3,132	3.500	3.570	AO	37,333	168,000	04/04/2017	04/11/2022
05964H-AE-5	BANCO SANTANDER SA SR UNSEC	D		1.G FE		6,786,944		105,2840	7,159,288	6,800,000		6,794,412		2,481	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		1.F FE		11,600,000		112,4810	13,047,815	11,600,000		11,600,000			3.306	3.306	JD	4,261	383,496	06/20/2019	06/27/2029
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27	D		1.F FE		5,000,000		106,7600	5,338,024	5,000,000		5,000,000			2.706	2.706	JD	1,503	135,300	06/20/2019	06/27/2024
05971K-AE-9	BANCO SANTANDER SA	D		1.G FE		10,000,000		106,7520	10,675,247	10,000,000		10,000,000			2.746	2.746	MM	162,472	137,300	05/20/2020	05/28/2025
05971K-AF-6	BANCO SANTANDER SA	D		1.G FE		4,100,000		112,0790	4,595,220	4,100,000		4,100,000			3.490	3.490	MM	84,662	71,545	05/20/2020	05/28/2030
05971K-AG-4	BANCO SANTANDER SA	D		2.B FE		7,633,498		103,0730	7,833,525	7,600,000		7,633,265		(233)	2.749	2.698	JD	16,250		12/02/2020	12/03/2030
09659W-2C-7	BNP PARIBAS SR UNSEC	D		1.G FE		1,145,352		112,0350	1,344,414	1,200,000		1,159,072		5,069	3.500	4.074	MM	5,250	42,000	03/13/2018	11/16/2027
09659W-2D-5	BNP PARIBAS SR UNSEC	D		1.G FE		4,991,050		109,5930	5,479,655	5,000,000		4,994,601		1,232	3.375	3.404	JJ	80,625	168,750	01/02/2018	01/09/2025
09659W-2E-3	BNP PARIBAS SR UNSEC	D		1.G FE		5,238,765		106,4070	5,586,349	5,250,000		5,244,899		2,236	3.500	3.547	MS	61,250	183,750	02/22/2018	03/01/2023
09659W-2K-9	BNP PARIBAS SERIES 144A	D	2	1.G FE		26,650,000		109,1230	29,081,225	26,650,000		26,650,000			3.052	2.935	JJ	786,246	406,679	01/06/2020	01/13/2031
09659W-2M-5	BNP PARIBAS SERIES 144A	D		1.G FE		22,000,000		101,6670	22,366,690	22,000,000		22,000,000			1.904	1.878	MS	105,884		09/23/2020	09/30/2028
202740-HT-9	COMMONWEALTH BANK AUST SR UNSEC	D		1.D FE		9,994,800		110,5800	11,057,968	10,000,000		9,997,021		506	2.850	2.856	MM	34,042	285,000	05/11/2016	05/18/2026
202740-JN-0	COMMONWEALTH BANK AUST SR UNSEC	D		1.D FE		14,944,650		125,6540	18,848,036	15,000,000		14,948,270		1,094	3.900	3.921	JJ	274,625	585,000	07/06/2017	07/12/2047
21684A-AF-3	COOPERATIVE RABOBANK UA CO.GUARNT	D		2.A FE		6,271,398		112,9880	7,118,275	6,300,000		6,282,797		2,733	3.750	3.805	JJ	105,000	236,250	07/14/2016	07/21/2026
225313-AK-1	CREDIT AGRICOLE SA SUBORD	D	2	2.A FE		5,242,348		111,8020	5,897,546	5,275,000		5,247,363		1,753	4.000	4.055	JJ	100,225	211,000	01/03/2018	01/10/2033
225313-AM-7	CREDIT AGRICOLE SA SERIES 144A	D		2.A FE		13,542,160		109,6640	14,941,713	13,625,000		13,549,017		6,857	3.250	3.322	JJ	205,416	221,406	01/08/2020	01/14/2030
22534P-AA-1	CREDIT AGRICOLE LONDON SERIES 144A	D		1.D FE		9,963,900		106,3330	10,633,262	10,000,000		9,971,564		6,549	2.375	2.449	JJ	104,896	178,125	10/15/2019	01/22/2025
22535W-AE-7	CREDIT AGRICOLE LONDON SR UNSEC	D		1.G FE		6,626,592		107,3420	7,138,211	6,650,000		6,638,636		4,625	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	2.A FE		8,000,000		113,2130	9,057,064	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 II	D	1	2.A FE		15,285,159		109,3090	16,724,264	15,300,000		15,286,729		1,380	2.600	2.611	MM	50,830	406,640	10/29/2019	11/15/2029
23291K-AK-1	DH EUROPE FINANCE II	D	1	2.A FE		3,142,314		118,5140	3,733,184	3,150,000		3,142,508		168	3.400	3.413	MM	13,685	109,480	10/29/2019	11/15/2049
23636A-AW-1	DANSKE BANK A S SERIES 144A	D	2	1.F FE		50,000,000		101,1700	50,584,753	50,000,000		50,000,000			1.226	1.226	JD	321,825	306,500	06/16/2020	06/22/2024
251566-AA-3	DEUTSCHE TELEKOM AG SERIES 144A	D	1	2.A FE		18,416,124		114,9410	21,378,974	18,600,000		18,419,373		3,249	3.625	3.680	JJ	299,667	337,125	01/13/2020	01/21/2050
25243Y-AU-3	DIAGEO CAPITAL PLC CO.GUARNT	D	1	1.G FE		2,864,216		104,7130	3,275,411	3,128,000		3,053,721		29,939	2.625	3.696	AO	14,141	82,110	12/04/2013	04/29/2023
25243Y-BB-4	DIAGEO CAPITAL PLC	D	1	1.G FE		11,594,232		107,5980	12,588,926	11,700,000		11,606,881		9,563	2.375	2.477	AO	51,716	294,084	09/30/2019	10/24/2029
25243Y-BD-0	DIAGEO CAPITAL PLC	D	1	1.G FE		8,708,263		104,2810	9,124,585	8,750,000		8,710,825		2,562	2.000	2.053	AO	30,139	87,500	04/27/2020	04/29/2030
26824K-AA-2	AIRBUS FINANCE BV CO.GUARNT	D	1	1.F FE		8,304,021		104,9690	8,738,655	8,325,000		8,319,681		2,223	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		2.A FE		13,783,455		126,0760	17,965,891	14,250,000		13,838,864		9,219	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	2.A FE		14,873,250		112,0780	16,811,752	15,000,000		14,933,587		12,489	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	2.A FE		2,495,750		135,1870	3,379,670	2,500,000		2,497,256		133	6.750	6.763	MS	49,688	168,750	09/08/2003	09/15/2033
29441W-AB-1	EQUATE PETROCHEMICAL BV CO.GUARNT	D		2.B FE		4,918,200		102,0000	5,100,000	5,000,000		4,980,806		15,888	3.000	3.338	MM	49,167	150,000	10/27/2016	03/03/2022
29446M-AC-6	EQUINOR ASA	D	1	1.D FE		5,265,203		111,1300	5,945,471	5,350,000		5,267,092		1,688	3.250	3.334	MM	20,768	173,875	11/13/2019	11/18/2049
36160B-AA-3	ENGIE SA SR UNSEC	D	1	2.A FE		4,075,459		104,0020	4,290,075	4,125,000		4,115,112		5,362	2.875	3.015	AO	26,684	118,594	10/02/2012	10/10/2022
377373-AG-0	GLAXOSMITHKLINE CAPITAL CO.GUARNT	D	2	1.F FE		5,471,180		107,8370	5,931,026	5,500,000		5,480,715		5,277	3.000	3.1					

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Design	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
423012-AG-8	HEINEKEN NV SR UNSEC	D	1		2.A FE	3,844,814		128,5900	3,875,000	3,846,810			564		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		2.B FE	2,535,775		146,3620	2,500,000	2,530,567			(795)		6.875	6.759	MS	43,924	171,875	01/24/2012	09/29/2039
44920U-AL-2	HYUNDAI CAPITAL SERVICES SR UNSEC	D			2.A FE	2,475,375		109,5680	2,500,000	2,482,930			2,583		3.625	3.744	FA	30,964	90,625	08/21/2017	08/29/2027
456837-AP-8	ING GROEP NV SR UNSEC	D			1.G FE	1,148,275		109,2410	1,150,000	1,148,838			330		3.550	3.583	AO	9,299	40,825	04/02/2019	04/09/2024
456837-AQ-6	ING GROEP NV SR UNSEC	D			1.G FE	12,062,142		118,7470	12,025,000	12,056,798			(3,193)		4.050	4.012	AO	110,931	487,013	04/11/2019	04/09/2029
456837-AU-7	ING GROEP NV SERIES 144A	D	2		1.G FE	42,146,743		101,6590	42,175,000	42,146,743					1.400	1.380	JJ	295,225		06/24/2020	07/01/2026
45685N-AA-4	ING GROEP NV SR UNSEC	D			1.G FE	5,361,240		117,5880	5,375,000	5,365,252			1,689		4.625	4.666	JJ	120,844	248,594	11/08/2018	01/06/2026
456873-AD-0	INGERSOLL-RAND LUX FINAN CO.GUARNT	D	2		2.B FE	12,456,141		117,0560	12,375,000	12,443,492			(7,321)		3.800	3.719	MS	130,625	470,250	03/27/2019	03/21/2029
46115H-BC-0	INTESA SANPAOLO SPA SR UNSEC	D			2.B FE	7,181,280		104,7000	7,200,000	7,192,015			3,736		3.375	3.432	JJ	114,075	243,000	01/05/2018	01/12/2023
46115H-BD-8	INTESA SANPAOLO SPA SR UNSEC	D			2.B FE	7,441,050		110,3150	7,500,000	7,456,211			5,303		3.875	3.971	JJ	136,432	290,625	01/05/2018	01/12/2028
46132F-AA-8	INVESCO FINANCE PLC CO.GUARNT	D	1		2.A FE	2,975,491		105,0210	3,000,000	2,974,394			2,789		3.125	3.226	MN	8,073	93,750	06/19/2013	11/30/2022
478375-AE-8	JOHNSON CONTROLS INTL PL SR UNSEC	D			2.B FE	8,395,754		100,4970	7,960,000	7,977,930			(108,939)		4.250	2.848	MS	112,767	338,300	12/29/2016	03/01/2021
478375-AF-5	JOHNSON CONTROLS INTL PL SR UNSEC	D			2.B FE	215,939		101,8260	209,000	210,053			(1,536)		3.750	2.984	JD	653	7,838	12/29/2016	12/01/2021
478375-AL-2	JOHNSON CONTROLS INTL PL SR UNSEC	D	1		2.B FE	17,746,034		131,6680	17,950,000	17,762,221			4,306		4.625	4.699	JJ	412,788	830,188	12/29/2016	07/02/2044
478375-AU-2	JOHNSON CONTROLS INTL PL SR UNSEC	D	1		2.B FE	1,560,636		131,2250	1,575,000	1,561,616			263		4.500	4.556	FA	26,775	70,875	02/02/2017	02/15/2047
539439-AQ-2	LLOYDS BANKING GROUP PLC SR UNSEC	D			1.G FE	24,000,000		112,8780	24,000,000	24,000,000					3.574	3.574	MN	128,664	857,760	10/31/2017	11/07/2028
55608J-AK-4	MACQUARIE GROUP LTD SR UNSEC	D	1		1.G FE	9,750,000		110,9500	9,750,000	9,750,000					3.763	3.763	MN	33,632	366,993	11/20/2017	11/28/2028
606822-AG-9	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	2,760,000		101,2830	2,760,000	2,760,000					2.190	2.190	MS	18,133	196,972	09/06/2016	09/13/2021
606822-AN-4	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	2,500,000		114,2870	2,500,000	2,500,000					3.677	3.677	FA	32,940	91,925	02/15/2017	02/22/2027
606822-AT-1	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	5,000,000		106,5430	5,000,000	5,000,000					3.455	3.455	MS	57,103	172,750	02/26/2018	03/02/2023
606822-AV-6	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	5,000,000		117,6340	5,000,000	5,000,000					3.961	3.961	MS	65,467	198,050	02/26/2018	03/02/2028
606822-AW-4	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	5,000,000		101,8130	5,000,000	5,000,000					3.535	3.535	JJ	76,101	176,750	07/17/2018	07/26/2021
606822-BJ-2	MITSUBISHI UFJ FIN GPP SR UNSEC	D			1.G FE	3,000,000		107,1760	3,000,000	3,000,000					2.801	2.801	JJ	38,047	84,030	07/11/2019	07/18/2024
606822-BR-4	MITSUBISHI UFJ FIN GPP	D			1.G FE	10,000,000		107,9760	10,000,000	10,000,000					2.559	2.559	FA	89,565	127,950	02/18/2020	02/25/2030
606822-BU-7	MITSUBISHI UFJ FIN GPP	D			1.G FE	8,400,000		104,4860	8,400,000	8,400,000					2.048	2.048	JJ	78,370	173,000	07/13/2020	07/17/2030
60687Y-AE-9	MIZUHO FINANCIAL GROUP SR UNSEC	D			1.G FE	4,000,000		101,3150	4,000,000	4,000,000					2.273	2.273	MS	27,276	90,920	09/07/2016	09/13/2021
60687Y-AP-4	MIZUHO FINANCIAL GROUP SR UNSEC	D			1.G FE	5,000,000		106,5000	5,000,000	5,000,000					3.549	3.549	MS	57,178	177,450	02/28/2018	03/05/2023
60688Q-AD-7	MIZUHO BANK LTD CO.GUARNT	D			1.F FE	9,970,800		104,5590	10,000,000	9,994,117			3,156		2.950	2.984	AO	60,639	295,000	10/10/2012	10/17/2022
62854A-AN-4	MYLAN NV CO.GUARNT	D	1		2.C FE	7,941,816		114,3870	8,000,000	7,963,715			5,838		3.950	4.044	JD	14,044	316,000	02/01/2017	06/15/2026
632525-AU-5	NATIONAL AUSTRALIA BANK SERIES 144A	D	2		2.A FE	7,825,000		101,6630	7,825,000	7,825,000					2.332	2.332	FA	65,895		08/17/2020	08/21/2030
632520-DJ-7	NATIONAL AUSTRALIA BANK SR UNSEC	D			1.D FE	2,997,000		113,8380	3,000,000	2,998,069			283		3.500	3.512	JJ	49,875	105,000	01/04/2017	01/10/2027
656531-AM-2	EQUINOR ASA CO.GUARNT	D			1.D FE	8,706,274		135,5910	7,900,000	8,304,814			(47,127)		7.250	6.303	MS	155,915	572,750	05/07/2009	09/23/2027
714264-AK-4	PERNOD RICARD SA SR UNSEC	D	1		2.A FE	4,932,000		141,1820	5,000,000	4,942,306			1,413		5.500	5.594	JJ	128,806	275,000	01/05/2012	01/15/2042
714295-AC-6	PERRIGO FINANCE UNLIMITED CO.GUARNT	D	1		2.C FE	1,287,178		109,7930	1,275,000	1,281,245			(1,530)		3.900	3.758	JD	2,210	49,725	11/09/2016	12/15/2024
74435K-AA-3	PRUDENTIAL PLC	D			1.F FE	1,089,638		113,3740	1,100,000	1,090,276			638		3.125	3.236	AO	7,352	17,188	04/08/2020	04/14/2030
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC	D			1.G FE	3,292,179		106,9210	3,300,000	3,294,331			1,500		2.625	2.676	JJ	38,259	86,625	07/15/2019	07/22/2024
74977R-DH-4	COOPERATIVE RABOBANK UA SERIES 144A	D	2		1.G FE	50,000,000		102,1140	50,000,000	50,000,000					1.090	2.304	JD	307,972	334,750	06/17/2020	06/24/2026
756250-AE-9	RECKITT BENCKISER TSY CO.GUARNT	D	2		1.G FE	9,676,700		111,7080	10,000,000	9,738,261			35,448		3.000	3.454	JD	4,167	300,000	03/29/2019	06/26/2027
80105N-AG-0	SANOFI SR UNSEC	D			1.E FE	4,948,800		100,8790	5,000,000	4,948,516			6,060		4.000	4.126	MS	51,111	200,000	03/22/2011	03/29/2021
806854-AD-7	SCHLIMBERGER INVESTMENT CO.GUARNT	D			1.F FE	2,495,800		102,5010	2,500,000	2,499,266			449		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		1.D FE	19,365,754		110,8210	19,425,000	19,396,793			5,931		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		1.D FE	10,531,736		125,7860	10,725,000	10,549,575			3,902		4.000	4.105	MN	60,775	429,000	05/05/2016	05/10/2046
822582-CB-6	SHELL INTERNATIONAL FIN CO.GUARNT	D			1.D FE	7,938,400		118,3960	8,000,000	7,949,607			5,367		3.875	3.969	MN	41,333	310,000	11/07/2018	11/13/2028
822582-CD-2	SHELL INTERNATIONAL FIN	D	1		1.D FE	9,829,400		107,5240	10,000,000	9,936,687			6,339		2.375	2.455	MN	35,625	237,500	11/04/2019	11/07/2029
822582-CE-0	SHELL INTERNATIONAL FIN	D			1.D FE	12,308,250		110,2530	12,500,000	12,312,736			3,904		3.125	3.205	MN	58,594	390,625	11/04/2019	11/07/2049
82620K-AM-5	SIEMENS FINANCIERINGSMAT CO.GUARNT	D	1		1.E FE	5,871,120		117,2390	6,000,000	5,882,585			2,822		3.300	3.415	MS	58,300	198,000	09/08/2016	09/15/2046
83051G-AM-0	SKANDINAVISKA ENSKILDA SERIES 144A	D			1.C FE	9,997,400		103,6040	10,000,000	9,998,295			849		2.200	2.209	JD	11,611	220,000	12/04/2019	12/12/2022
83368R-AT-9	SOCIETE GENERALE SR UNSEC	D			2.B FE	9,993,700		109,0130	10,000,000	9,995,785			1,201		3.875	3.889	MS	100,104	387,500	03/21/2019	03/28/2024
83368R-AV-4	SOCIETE GENERALE SERIES 144A	D			2.B FE	9,980,000		105,9090	10,000,000	9,983,573			3,573		2.625	2.668	JJ	115,938	131,250	01/16/2020	01/22/2025

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
86562M-AC-4	SUMITOMO MITSUI FINL GRP SR UNSEC	D			1.G FE	7,000,000	113.7890	7,965,243	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			1.G FE	4,000,000	105.4970	4,219,874	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			1.G FE	5,000,000	116.8230	5,841,133	5,000,000	5,000,000					3.944	3.944	JJ	88,740	197,200	07/12/2018	07/19/2028
86562M-BW-9	SUMITOMO MITSUI FINL GRP	D			1.G FE	10,000,000	109.0560	10,905,568	10,000,000	10,000,000					2.750	2.750	JJ	128,806	137,500	01/06/2020	01/15/2030
87124V-AD-1	SYDNEY AIRPORT FINANCE SR SEC	D	1		2.A FE	8,904,318	106.2940	9,220,967	8,675,000	8,740,544		(27,981)			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		2.A FE	28,633,243	107.8600	31,117,492	28,850,000	28,747,176		22,289			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		2.A FE	8,795,600	109.8110	9,663,343	8,800,000	8,797,463		425			3.625	3.631	AO	55,825	319,000	04/21/2016	04/28/2026
87406Q-AQ-9	TAKEDA PHARMACEUTICAL SERIES W1	D	1		2.B FE	1,524,352	102.8900	1,569,071	1,525,000	1,524,707		337			4.000	4.022	MN	5,931	61,000	12/13/2019	11/26/2021
87406Q-AX-4	TAKEDA PHARMACEUTICAL	D	1		2.B FE	19,062,564	102.3590	19,550,601	19,100,000	19,065,467		2,903			2.050	2.071	MS	187,074		06/29/2020	03/31/2030
87938W-AP-8	TELEFONICA EMISIONES SAU CO.GUARNT	D	1		2.C FE	4,250,000	100.5600	4,273,804	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	1		2.C FE	10,068,000	115.7210	11,572,117	10,000,000	10,054,813		(7,686)			4.103	4.002	MS	128,789	410,300	03/22/2019	03/08/2027
89152U-AF-9	TOTAL CAPITAL SA CO.GUARNT	D	1		1.D FE	4,962,400	100.2470	5,012,340	5,000,000	4,999,666		4,491			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		1.D FE	14,887,350	110.9210	16,638,207	15,000,000	14,959,800		11,339			3.750	3.838	AO	126,563	562,500	01/08/2014	04/10/2024
89153V-AX-7	TOTAL CAPITAL INTL SA	D	1		1.D FE	4,625,000	108.1960	5,004,048	4,625,000	4,625,000					2.986	2.986	JD	69,818	69,051	06/24/2020	06/29/2041
902133-AM-9	TYCO ELECTRONICS GROUP S CO.GUARNT	D	1		2.A FE	3,536,049	102.7400	3,647,255	3,550,000	3,548,232		1,565			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		1.G FE	4,811,152	110.9920	5,383,089	4,850,000	4,823,021		3,601			3.125	3.219	FA	57,257	151,563	07/31/2017	08/15/2027
902674-YA-2	UBS AG LONDON SERIES 144A	D	2		1.D FE	8,114,356	101.7770	8,269,362	8,125,000	8,118,209		3,673			1.750	1.817	AO	27,648	71,094	04/14/2020	04/21/2022
90351D-AF-4	UBS GROUP FUNDING SWITZ CO.GUARNT	D	1		1.G FE	12,671,933	115.5740	14,677,941	12,700,000	12,683,868		2,681			4.125	4.152	AO	110,596	523,875	03/29/2016	04/15/2026
92857W-BK-5	VODAFONE GROUP PLC SR UNSEC	D	1		2.B FE	8,389,585	119.7140	10,175,723	8,500,000	8,413,606		9,614			4.375	4.538	MN	32,023	371,875	05/23/2018	05/30/2028
961214-DF-7	WESTPAC BANKING CORP SUBORD	D	1		2.A FE	1,550,000	113.9840	1,766,757	1,550,000	1,550,000					4.322	4.322	MN	7,071	66,991	11/15/2016	11/23/2031
961214-DW-0	WESTPAC BANKING CORP SR UNSEC	D	1		1.D FE	4,982,350	115.0250	5,751,243	5,000,000	4,986,922		1,609			3.400	3.442	JJ	73,667	170,000	01/17/2018	01/25/2028
980236-AQ-6	WOODSIDE FINANCE LTD CO.GUARNT	D	2		2.A FE	7,985,360	111.5610	8,924,894	8,000,000	7,987,574		1,234			4.500	4.523	MS	117,000	360,000	02/25/2019	03/04/2029
984851-AD-7	YARA INTERNATIONAL ASA SR UNSEC	D	1		2.B FE	5,303,487	111.6070	5,943,076	5,325,000	5,312,314		2,065			3.800	3.849	JD	14,052	202,350	06/01/2016	06/06/2026
<b>3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations</b>						<b>8,936,601,171</b>	<b>XXX</b>	<b>10,127,283,859</b>	<b>8,970,231,881</b>	<b>8,943,525,570</b>		<b>1,643,062</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>80,350,267</b>	<b>257,547,249</b>	<b>XXX</b>	<b>XXX</b>
294751-CT-7	EQABS 2003-3 M1 MEZ AFC		4		1.D FM	449,678	103.6090	465,907	449,679	449,009		(137)			4.868	4.847	MON	1,824	20,038	07/17/2003	12/25/2033
46647S-AJ-9	JPMIT 2017-3 1A5 EXCH AFC SEQ SSNR		4		1.D FM	752,234	100.0660	740,923	740,433	743,558		(7,630)			3.500	(1.010)	MON	2,160	25,880	06/21/2019	08/25/2047
46648H-AE-3	JPMIT 2017-2 A5 EXCH AFC SEQ SSNR		4		1.D FM	977,091	100.3650	1,002,585	998,942	984,905		5,903			3.500	6.346	MON	2,914	34,952	11/20/2018	05/25/2047
46648U-AE-4	JPMIT 2017-4 A5 EXCH AFC SEQ SSNR		4		1.D FM	1,583,830	100.1190	1,605,283	1,603,371	1,595,772		5,420			3.500	4.880	MON	4,677	56,010	07/10/2018	11/25/2048
46649K-AC-9	144A		4		1.D FM	6,932,905	102.2350	6,959,566	6,807,394	6,903,005		(28,961)			3.500	1.390	MON	19,855	238,125	12/05/2019	10/25/2048
52521R-AS-0	LIMIT 2007-5 2A3 FLT SSNR AS		4		1.D FM	52,655	10.2870	87,429	849,880	52,655		(27,980)	45,917		0.478	69.336	MON	68	9,126	11/30/2012	06/25/2037
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A		4		1.D FM	9,238,651	101.5910	9,243,997	9,099,254	9,232,248		(6,110)			3.000	2.072	MON	22,748	198,159	10/15/2020	05/25/2043
81746N-AK-4	SEMT 2016-3 A10 EXCH AFC SEQ SSNR		4		1.D FM	1,730,443	100.9200	1,777,192	1,760,985	1,737,729		5,366			3.500	5.071	MON	5,136	61,635	12/07/2018	11/25/2046
81748K-AG-7	SEQUOIA MORTGAGE TRUST SERIES 2020-2 CLASS A4 144A		4		1.D FM	9,771,728	101.7240	9,716,997	9,552,323	9,701,931		(69,797)			3.500	1.408	MON	27,861	278,609	02/13/2020	03/25/2050
81748M-AD-0	SEQUOIA MORTGAGE TRUST SERIES 2020-1 CLASS A4 144A		4		1.D FM	5,363,261	100.9250	5,305,901	5,257,294	5,328,720		(34,541)			3.500	0.869	MON	15,334	168,671	01/08/2020	02/25/2050
86358R-KZ-5	SASC 2002-AL1 A3 AS CPT SEQ		4		5.A FE	379,093	97.0470	415,632	428,278	405,640		1,727			3.450	4.486	MON	1,231	14,776	04/25/2002	02/25/2032
86359B-2H-3	SASC 2005-2XS 2A1 XRESET FTY FLT DL		4		1.D FM	422,501	96.8560	409,219	422,501	422,501					0.650	0.637	MON	229	4,818	01/20/2005	02/25/2035
700696-AC-1	PPSIN 2005-WCII2 A SC		4		1.D FM		0.0000		776,337						5.500	0.000	MON			12/31/2007	07/25/2035
<b>3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities</b>						<b>37,654,070</b>	<b>XXX</b>	<b>37,730,631</b>	<b>38,746,671</b>	<b>37,557,673</b>		<b>(156,740)</b>	<b>45,917</b>		<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>104,037</b>	<b>1,110,799</b>	<b>XXX</b>	<b>XXX</b>
065403-BC-0	BANK 2019-BN17 A4		4		1.D FM	5,214,746	116.4920	5,801,323	4,980,000	5,186,335		(20,413)			3.714	3.136	MON	15,413	175,859	03/12/2020	04/15/2052
065404-BB-0	BANK 2018-BN10 A5 SEQ		4		1.D FM	4,119,976	115.3080	4,612,340	4,000,000	4,087,500		(11,570)			3.688	3.339	MON	12,293	147,520	01/26/2018	02/15/2061
06540B-BC-2	BANK SERIES 2019-BN21 CLASS A4		4		1.D FM	5,701,402	108.1060	5,935,035	5,490,000	5,684,580		(16,822)			2.600	2.146	MON	11,895	107,055	03/11/2020	10/17/2052
06540B-BD-0	BANK SERIES 2019-BN21 CLASS A5		4		1.D FM	1,611,551	110.6520	1,720,634	1,555,000	1,607,180		(4,371)			2.851	2.420	MON	3,694	33,250	03/13/2020	10/17/2052
06540X-BG-5	BANK SERIES 2019-BN22 CLASS A4		4		1.D FM	12,024,925	111.5550	12,828,880	11,500,000	11,978,374		(43,880)			2.978	2.447	MON	28,539	312,690	03/12/2020	11/15/2062
08161C-AD-3	BENCHMARK MORTGAGE TRUST SERIES 2018-B2 CLASS A4		4		1.D FM	1,635,625	114.1170	1,825,872	1,600,000	1,632,594		(3,031)			3.615	3.268	MON	4,820	43,376	03/26/2020	02/15/2051
08161C-AE-1	BMARK 2018-B2 A5 SEQ		4		1.D FM	1,049,414	116.0760	1,160,763	1,000,000	1,044,948		(4,466)			3.882	3.162	MON	3,235	29,114	03/25/2020	02/15/2051
08162C-AD-2	BMARK 2018-B6 A4 SEQ		4		1.D FM	1,088,823	120.0680	1,236,698	1,030,000	1,084,014		(4,809)			4.261	3.485	MON	3,657	32,916	03/20/2020	10/10/2051

E10.29

ANNUAL STATEMENT FOR THE YEAR 2020 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	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	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	
08162F-AE-3	BENCHMARK MORTGAGE TRUST SERIES 2019-B12 CLASS A5	4			.1 D FM	967,148	1,183,821	1,050,000	972,788		5,639			3.116	4.156	MON	2,726	24,535	03/19/2020	08/15/2052	
08162P-AX-9	BMARK 2018-B1 A5 AFC SEQ	4			.1 D FM	6,179,559	6,913,240	6,000,000	6,129,797	(17,533)			3.666	3.315	MON	18,330	219,960	01/19/2018	01/15/2051		
08162U-AW-0	BENCHMARK MORTGAGE TRUST SERIES 2018-B8 CLASS A5	4			.1 D FM	7,123,750	7,596,144	6,345,000	7,058,649	(65,100)			4.232	2.625	MON	22,375	201,376	03/17/2020	01/15/2052		
08162X-BG-8	BENCHMARK MORTGAGE TRUST SERIES 2020-B20 CLASS A5	4			.1 D FM	25,749,908	26,012,765	25,000,000	25,737,561	(12,346)			2.034	1.696	MON	42,377	84,374	10/19/2020	10/15/2053		
12515D-AQ-7	CD 2017-CD4 A3 SEQ	4			.1 D FM	25,249,982	27,910,860	25,000,000	25,138,342	(23,560)			3.248	3.153	MON	67,667	812,000	04/28/2017	05/10/2050		
12529M-AF-5	CF 2019-CF1 A5 SEQ	4			.1 D FM	14,419,934	16,341,671	14,000,000	14,355,671	(38,852)			3.786	3.436	MON	44,167	529,998	04/16/2019	05/15/2052		
12595E-AC-9	COMM 2017-COR2 A2 SEQ	4			.1 D FM	10,099,568	11,494,408	10,000,000	10,065,503	(10,776)			3.239	3.127	MON	26,992	323,900	09/21/2017	09/10/2050		
12595F-AD-4	CSAIL 2018-CX9 A4 SEQ	4			.1 D FM	8,079,944	8,710,440	8,000,000	8,049,493	(8,439)			3.176	3.065	MON	21,170	254,040	09/19/2017	09/15/2050		
12595V-AD-9	COMM 2018-COR3 A3 SEQ	4			.1 D FM	5,149,702	5,933,808	5,000,000	5,114,054	(14,040)			4.228	3.880	MON	17,617	211,400	05/04/2018	05/10/2051		
17326F-AC-1	CGCMT 2017-C4 A3 SEQ	4			.1 D FM	6,059,853	6,605,080	6,000,000	6,036,863	(5,902)			3.209	3.107	MON	16,045	192,540	10/19/2017	10/12/2050		
17328F-AY-1	CGCMT 2019-GC41 AS SUB SEQ	4			.1 D FM	2,675,977	2,751,570	2,500,000	2,661,924	(14,052)			3.018	2.192	MON	6,287	56,584	03/04/2020	08/10/2056		
17328H-BD-2	CGCMT SERIES 2019-GC43 CLASS A4	4			.1 D FM	1,029,963	1,122,053	1,000,000	1,026,819	(2,781)			3.038	2.697	MON	2,532	30,380	10/29/2019	11/10/2052		
233050-AC-7	DBUBS 2011-LC1A A3 SEQ	4			.1 D FM	641,672	99,992	635,305	634,573	(468)			5.002	4.989	MON	2,648	31,925	02/08/2011	11/10/2046		
233050-AF-0	DBUBS 2011-LC1A B SUB AFC	4			.1 D FM	8,709,668	100,0850	7,746,500	7,737,026	(155,526)			5.471	4.933	MON	35,318	423,811	03/31/2014	11/10/2046		
23305X-AD-3	DBUBS 2011-LC2A A4 SEQ	4			.1 D FM	14,379,625	100,5060	13,139,577	13,172,891	(124,894)			4.537	2.617	MON	49,679	596,143	04/14/2014	07/10/2044		
23312V-AF-3	DBJPM 2016-C3 A5 SEQ	4			.1 D FM	2,845,313	3,275,984	3,000,000	2,891,117	(17,149)			2.890	3.628	MON	7,225	86,700	03/27/2018	08/10/2049		
36251P-AD-6	GSMS 2016-GS3 A4 SEQ	4			.1 D FM	5,149,684	5,440,876	5,000,000	5,088,592	(14,880)			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			.1 D FM	4,119,992	4,468,598	4,000,000	4,073,427	(11,885)			3.442	3.101	MON	11,473	137,680	11/16/2016	11/10/2049		
36252H-AD-3	GSMS 2017-GS5 A4 SEQ	4			.1 D FM	5,149,933	5,698,156	5,000,000	5,096,583	(14,705)			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			.1 D FM	10,314,649	11,650,730	10,015,000	10,265,206	(27,287)			4.158	3.811	MON	34,702	416,424	02/13/2019	02/10/2052		
36255N-AT-2	GSMS 2018-GS9 A4 AFC SEQ	4			.1 D FM	14,419,637	16,393,350	14,000,000	14,312,778	(39,865)			3.992	3.645	MON	46,573	558,880	03/15/2018	03/10/2051		
36257H-BP-0	GSMS 2019-GC40 A4	4			.1 D FM	10,299,590	11,307,928	10,000,000	10,259,099	(27,648)			3.160	2.821	MON	26,333	316,000	06/26/2019	07/10/2052		
36257U-AL-1	GS MORTGAGE SECURITIES TRUST SERIES 2019-GC42 CLASS A4	4			.1 D FM	7,760,191	111,6140	6,944,000	7,738,952	(21,239)			3.001	1.586	MON	17,363	34,726	09/30/2020	09/01/2052		
36258R-BA-0	GS MORTGAGE SECURITIES TRUST SERIES 2020-GC47 CLASS A5	4			.1 D FM	7,494,102	107,1900	7,503,325	7,491,843	(2,259)			2.377	1.546	MON	13,867		12/11/2020	05/12/2053		
36258Y-BL-1	GS MORTGAGE SECURITIES TRUST SERIES 2020-GC45 CLASS AS	4			.1 D FM	8,209,725	111,5080	8,761,151	8,182,631	(27,093)			3.173	2.645	MON	20,776	186,983	03/17/2020	02/13/2053		
36261P-AT-9	GSMS SERIES 2019-GSA1 CLASS A4	4			.1 D FM	1,190,234	1,111,8830	1,100,000	1,183,247	(6,988)			3.048	2.099	MON	2,794	25,145	03/10/2020	11/10/2052		
36261P-AJ-0	GSMS SERIES 2019-GSA1 CLASS AS	4			.1 D FM	8,383,057	9,076,197	8,213,000	8,363,358	(16,773)			3.340	3.106	MON	22,859	268,294	03/18/2020	11/10/2052		
36264K-AV-2	GS MORTGAGE SECURITIES TRUST SERIES 2020-GSA2 CLASS A5	4			.1 A FE	10,299,580	102,9340	10,293,393	10,299,417	(163)			2.012	1.673	MON	16,767		12/17/2020	12/10/2053		
46590M-AR-1	JPMCC 2016-JP2 A4 SEQ	4			.1 D FM	15,449,940	109,3520	16,402,865	15,254,951	(45,475)			2.822	2.480	MON	35,273	423,270	07/08/2016	08/15/2049		
46590R-AE-9	JPMCC 2016-JP3 A5 SEQ	4			.1 D FM	5,149,975	109,0810	5,454,039	5,087,492	(15,221)			2.870	2.528	MON	11,960	143,520	09/22/2016	08/15/2049		
46590T-AE-5	JPMDB 2017-C5 A5 SEQ	4			.1 D FM	3,212,461	114,0140	3,420,409	3,190,141	(22,320)			3.694	2.541	MON	9,235	73,878	03/30/2020	03/15/2050		
46646R-AJ-2	JPMDB 2016-C4 A3 SEQ	4			.1 D FM	5,149,980	111,2360	5,561,797	5,090,166	(15,119)			3.141	2.797	MON	13,089	157,065	10/31/2016	12/15/2049		
61768H-AW-6	MSC 2019-L2 A4 SEQ	4			.1 D FM	6,346,172	118,3150	6,000,000	6,290,876	(31,630)			4.071	3.389	MON	20,355	244,260	03/21/2019	03/15/2052		
90353K-AY-5	UBSOM 2018-C13 A4 SEQ	4			.1 D FM	5,203,672	119,2520	5,962,590	5,165,202	(19,057)			4.334	3.843	MON	18,060	216,720	02/01/2019	10/15/2051		
95000G-AY-0	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016-BNK1 CLASS A3	4			.1 D FM	1,481,667	1,751,457	1,620,000	1,496,399	14,732			2.652	4.213	MON	3,580	32,222	03/24/2020	08/15/2049		
95001G-AE-3	WFCM 2017-C42 A4 SEQ	4			.1 D FM	4,965,234	114,8260	5,741,318	4,972,074	2,597			3.589	3.685	MON	14,954	179,450	04/12/2018	12/15/2050		
95001L-AU-6	WFCM 2018-C43 A4 AFC SEQ	4			.1 D FM	4,116,875	117,0260	4,000,000	4,086,657	(11,223)			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			.1 D FM	4,120,156	115,5840	4,000,000	4,089,703	(11,402)			4.152	3.800	MON	13,840	166,080	03/28/2018	03/15/2051		
95001M-AE-0	WFCM 2017-C38 A4 SEQ	4			.1 D FM	10,099,560	11,142,798	10,000,000	10,057,737	(12,065)			3.190	3.057	MON	26,583	319,000	06/27/2017	07/15/2050		
3499999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					329,894,094	XXX	353,638,333	318,320,435	326,225,127	(957,811)		XXX	XXX	XXX		887,693	9,348,102	XXX	XXX	
03027W-AJ-1	AMERICAN TOWER TRUST I ASSET BACKED	2			.1 A FE	5,010,402	101,9630	5,127,705	5,029,000	5,017,512			3.070	3.177	MON	6,862	154,390	10/23/2019	03/15/2023		
05377R-CQ-5	AESOP 2017-1A A SEQ	4			.1 FE		0.0000						3.070	0.000	MON			12/20/2019	09/20/2023		
05377R-CQ-5	AESOP 2017-1A A SEQ	4			.1 A FE	11,429,975	103,2720	11,876,329	11,500,000	11,471,116			3.070	3.262	MON	10,788	353,062	04/17/2018	09/20/2023		
05377R-CY-8	AESOP 2018-1A A SEQ	4			.1 A FE	3,004,336	105,3880	3,161,646	3,002,248	(840)			3.700	3.697	MON	3,392	111,000	06/07/2018	09/20/2024		
05377R-DC-5	AESOP 2018-2A A SEQ	4			.1 A FE	4,998,734	108,3490	5,417,449	5,000,000	4,999,120			4.000	4.040	MON	6,111	200,000	10/17/2018	03/20/2025		
05377R-DU-5	AVIS BUDGET RENTAL CAR FUNDING SERIES 2020-1A CLASS A 144A	4			.1 A FE	13,995,366	103,2000	14,448,035	14,000,000	13,996,062			2.330	2.348	MON	9,967	290,862	01/22/2020	08/20/2026		

E10.30

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
05607U-AA-7	BXGNT 2018-A A SEQ			4	.1 A FE	2,462,628	106.3890	2,620,614	2,463,246	2,462,748			70		3.770	3.806	MON	7,481	92,864	10/16/2018	02/02/2034
12200B-AA-6	BURLINGTN NO SF 04-1 TR PT CERTS				.1 C FE	77,701	100.1260	78,397	78,298	78,290			32		4.575	4.735	JJ	1,652	3,582	11/09/2010	01/15/2021
12510H-AB-6	CAPITAL AUTOMOTIVE REIT SERIES 2020-1A CLASS A2 144A			4	.1 A FE	8,818,228	104.1840	9,188,673	8,819,688	8,818,384			156		3.030	3.053	MON	11,877	239,028	01/15/2020	02/15/2050
12597C-AD-9	CNH SERIES 2019-C CLASS A4			4	.1 A FE	8,997,778	103.7530	9,337,783	9,000,000	8,998,027			210		2.120	2.132	MON	8,480	190,800	10/16/2019	07/15/2025
14041N-FM-8	COMET 2017-A3 A3 SEQ SB			4	.1 A FE	9,995,509	102.6830	10,268,272	10,000,000	9,998,381			1,303		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	.1 A FE	4,998,834	103.5170	5,175,867	5,000,000	4,999,657			194		2.290	2.305	MON	5,089	114,500	10/04/2017	07/15/2025
14041N-FV-8	CAPITAL ONE MULTI ASSET EXECUT SERIES 2019-A3 CLASS A			4	.1 A FE	3,949,688	106.9300	4,277,185	4,000,000	3,957,553			6,919		2.060	2.270	MON	3,662	82,400	11/15/2019	08/15/2028
14313F-AE-9	CARMX 2018-3 A4 SEQ			4	.1 A FE	2,999,723	104.5250	3,135,742	3,000,000	2,999,881			74		3.270	3.295	MON	4,360	98,100	07/18/2018	03/15/2024
14315W-AE-0	CARMX SERIES 2019-4 CLASS A4			4	.1 A FE	6,499,873	105.0490	6,828,182	6,500,000	6,499,847			(24)		2.130	2.139	MON	6,153	138,450	10/17/2019	07/15/2025
14576A-AA-0	CAPITAL AUTOMOTIVE LP SERIES 2020-1A CLASS A1 144A			4	.1 A FE	5,997,517	99.8130	5,988,791	6,000,000	5,997,542			25		2.010	2.030	MON	5,360		11/18/2020	12/15/2050
15200W-AC-9	CNP 2012-1 A3 SEQ			4	.1 A FE	8,131,075	105.6490	8,553,496	8,096,124	8,111,096			(5,314)		3.028	2.934	AO	51,757	245,167	07/06/2017	10/15/2025
17305E-FR-1	CCOIT 2014-A5 A5 SB			4	.1 A FE	2,915,117	101.0830	2,880,853	2,850,000	2,861,296			(25,788)		2.680	1.756	JD	5,092	76,380	04/28/2017	06/07/2023
210717-AB-0	CMRS 2014-A A2 SEQ			4	.1 A FE	1,213,672	105.3800	1,248,729	1,184,974	1,198,556			(3,212)		2.962	2.400	MM	5,850	35,099	07/06/2017	11/01/2025
252722-AA-1	DROT 2019-1A A SEQ			4	.1 A FE	950,660	103.4000	980,305	948,068	950,328			(276)		2.890	2.843	MON	837	27,399	10/21/2019	02/20/2032
252724-AA-7	DROT 2018-1 A SEQ			4	.1 A FE	2,770,797	104.4360	2,893,748	2,770,826	2,770,800			4		3.700	3.729	MON	3,133	102,521	08/14/2018	01/21/2031
254683-BU-8	DCENT 2016-A3 A3 SEQ SB			4	.1 A FE	4,998,618	100.4720	5,023,576	5,000,000	4,999,916			281		1.850	1.863	MON	4,111	92,500	04/13/2016	10/16/2023
254683-BZ-7	DCENT 2017-A4 A4 SEQ SB			4	.1 A FE	1,190,625	106.8540	1,282,252	1,200,000	1,195,229			1,370		2.530	2.671	MON	1,349	30,360	07/06/2017	10/15/2026
30259M-AA-4	FCITL 2019-1A A SEQ			4	.1 A FE	1,173,453	101.5520	1,191,864	1,173,654	1,173,512			49		3.630	3.666	MON	1,894	42,604	03/27/2019	02/18/2031
34528Q-FU-3	FORDF 2017-3 A SEQ			4	.1 A FE	3,499,172	103.6510	3,627,792	3,500,000	3,499,669			187		2.480	2.499	MON	3,858	86,800	10/03/2017	09/15/2024
34528Q-GW-8	FORDF 2019-2 A SEQ			4	.1 A FE	6,999,858	108.3390	7,583,747	7,000,000	6,999,902			26		3.060	3.080	MON	9,520	214,200	04/02/2017	04/15/2026
34529S-AA-7	FORDR 2017-2 A SEQ			4	.1 A FE	6,999,227	103.4280	7,239,992	7,000,000	6,999,656			90		2.360	2.373	MON	7,342	165,200	09/12/2017	03/15/2029
34530U-AA-9	FORDR 2016-1 A SEQ			4	.1 A FE	5,130,273	100.2330	5,011,663	5,000,000	5,021,025			(13,503)		2.310	2.050	MON	5,133	115,500	09/27/2016	08/15/2027
34531B-AA-0	FORDR 2016-2 A SEQ			4	.1 A FE	7,547,754	100.8060	7,560,472	7,500,000	7,510,392			(5,301)		2.030	1.963	MON	6,767	152,250	10/26/2016	12/15/2027
34531F-AA-1	FORDR 2017-1 A SEQ			4	.1 A FE	4,998,933	102.5290	5,126,443	5,000,000	4,999,624			122		2.620	2.637	MON	5,822	131,000	02/22/2017	08/15/2028
34532R-AA-4	FORDR 2018-1 A SEQ			4	.1 A FE	4,998,245	109.8870	5,494,335	5,000,000	4,998,855			173		3.190	3.216	MON	7,089	159,500	01/23/2018	07/15/2031
36258N-AD-4	GM FINANCIAL SECURITIZED TERM SERIES 2020-1 CLASS A4			4	.1 A FE	5,499,533	103.5230	5,693,775	5,500,000	5,499,615			82		1.900	1.910	MON	4,354	96,663	01/08/2020	03/17/2025
42770L-AA-1	HERO 2015-1A A SEQ			4	.1 A FE	1,739,097	105.6990	1,839,040	1,739,883	1,739,529			31		3.840	3.876	MON	2,041	69,714	04/22/2015	09/21/2040
42771A-AA-4	HERO 2017-3A A1 SEQ			4	.1 A FE	2,573,590	103.0040	2,651,810	2,574,461	2,573,685			45		3.190	3.216	MON	2,509	86,093	11/30/2017	09/20/2048
42771L-AB-8	HERO 2017-2A A1 SEQ			4	.1 A FE	1,418,308	103.3300	1,465,735	1,418,493	1,418,336			12		3.280	3.307	MON	1,422	48,647	07/26/2017	09/20/2048
43284B-AA-0	HGVT 2018-AA A SEQ			4	.1 A FE	1,160,232	106.0820	1,231,181	1,160,594	1,160,310			44		3.540	3.575	MON	685	41,085	10/01/2018	02/25/2032
47788E-AD-0	JDOT 2018-B A4 SEQ			4	.1 A FE	3,499,060	103.0250	3,605,873	3,500,000	3,499,630			246		3.230	3.260	MON	5,024	113,050	07/18/2018	06/16/2025
55315X-AD-3	MIAF 2017-AA A4 SEQ			4	.1 A FE	8,637,092	101.1090	8,734,966	8,639,158	8,638,626			754		2.410	2.439	MON	8,675	208,204	04/25/2017	08/16/2024
553896-AA-9	MVIOT 2017-1A A SEQ			4	.1 A FE	2,247,642	102.4100	2,320,101	2,265,494	2,251,599			2,395		2.420	2.652	MON	1,675	54,825	07/20/2018	12/20/2034
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A			4	.1 A FE	7,827,326	102.8610	8,186,990	7,959,272	7,835,469			8,240		2.220	2.588	MON	5,399	169,971	04/07/2020	10/20/2038
60700F-AJ-2	MIAF 2019-A A5 SEQ			4	.1 A FE	7,999,550	107.3340	8,586,725	8,000,000	7,999,644			91		3.080	3.101	MON	14,373	246,400	03/19/2019	11/12/2041
62848B-AA-9	MVIOT 2018-1A A SEQ			4	.1 A FE	3,636,166	103.9270	3,778,253	3,635,485	3,636,050			(84)		3.450	3.469	MON	3,832	125,424	07/18/2018	01/21/2036
637432-HS-1	NATIONAL RURAL UTIL COOP COLLAT TRST			1	.1 E FE	4,012,770	123.0620	4,922,478	4,000,000	4,008,719			(621)		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	.1 E FE	13,472,325	111.1870	15,010,268	13,500,000	13,481,563			2,611		3.050	3.074	AO	75,488	411,750	04/18/2017	04/25/2027
63935B-AA-1	NAVIENT STUDENT LOAN TRUST SERIES 2020-HA CLASS A 144A			4	.1 A FE	2,499,787	101.0170	2,525,431	2,500,000	2,499,793			6		1.310	1.315	MON	4,003		11/03/2020	01/15/2069
63941K-AB-1	NAVIENT STUDENT LOAN TRUST SERIES 2020-CA CLASS A2A 144A			4	.1 A FE	6,486,100	103.0360	6,697,364	6,500,000	6,487,846			1,746		2.150	2.197	MON	4,658	103,260	03/10/2020	11/15/2068
63941L-AB-9	NAVSL 2019-BA A2A SEQ			4	.1 A FE	2,249,880	104.8120	2,358,275	2,250,000	2,249,921			17		3.390	3.415	MON	3,390	76,275	03/12/2019	12/15/2059
67181D-AA-9	OAK STREET INVESTMENT GRADE SERIES 2020-1A CLASS A1 144A			4	.1 A FE	7,988,058	100.7970	8,052,051	7,988,374	7,988,062			4		1.850	1.859	MON	4,105	27,915	11/06/2020	10/20/2050
68267B-AA-8	ONEMAIN FINANCIAL ISSUANCE T SERIES 2018-1A CLASS A 144A			4	.1 A FE	272,953	100.9850	272,658	270,000	272,033			(920)		3.300	2.814	MON	421	4,455	06/25/2020	03/14/2029
68269B-AA-6	ONEMAIN FINANCIAL ISSUANCE TR SERIES 2019-2A CLASS A 144A			4	.1 A FE	202,172	107.9750	215,949	200,000	202,031			(141)		3.140	2.992	MON	297	3,140	06/25/2020	10/14/2036

E10.31

ANNUAL STATEMENT FOR THE YEAR 2020 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	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
68269L-AA-4	ONEMAIN FINANCIAL ISSUANCE TR SERIES 2020-1A CLASS A 144A			4	.1A FE	5,199,604		105,4670	5,484,309	5,199,626					3.840	3.872	MON	9,429	123,691	04/24/2020	05/14/2032
69335P-DP-7	PFS FINANCING CORP SERIES 2020-A CLASS A 144A			4	.1A FE	14,997,986		101,3920	15,208,752	14,998,327					1.270	1.278	MON	8,467	89,958	06/16/2020	06/16/2025
69363P-AB-6	PSNH 2018-1 A2 SEQ			4	.1A FE	3,619,629		111,8120	3,913,418	3,587,571			(18,772)		3.506	2.886	FA	51,129	122,710	04/05/2019	08/01/2028
78449W-AB-1	SMB 2017-A A2A SEQ			4	.1A FE	2,156,285		104,5870	2,255,992	2,157,045					2.880	2.906	MON	2,761	62,123	01/31/2017	09/15/2034
78449K-AB-6	SMB 2016-C A2A SEQ			4	.1A FE	3,220,129		102,7190	3,350,889	3,262,195					2.340	2.602	MON	3,393	76,335	11/29/2016	09/15/2034
78449L-AB-4	SMB 2018-B A2A SEQ			4	.1A FE	8,261,789		106,8440	8,667,531	8,112,351			(20,347)		3.600	3.161	MON	12,980	292,045	10/16/2019	01/15/2037
78470R-AC-1	SOFI 2016-E A2B SEQ			4	.1A FE	2,662,082		101,2680	2,702,460	2,666,175					2.490	2.577	MON	1,107	66,449	05/18/2017	01/25/2036
82652M-AA-8	SRFC 2019-2A A SEQ			4	.1A FE	3,768,201		103,3630	3,895,966	3,769,219					2.590	2.610	MON	2,983	97,623	07/16/2019	05/20/2036
82652N-AA-6	SRFC SERIES 2019-3A CLASS A 144A			4	.1A FE	1,741,516		102,3520	1,782,511	1,741,514			(1)		2.340	2.351	MON	1,245	40,752	10/17/2019	07/15/2038
82653D-AA-7	SRFC 2018-2A A SEQ			4	.1A FE	3,419,178		103,7900	3,565,877	3,421,389					3.500	3.662	MON	3,674	113,257	03/18/2020	06/20/2035
82653G-AA-0	SRFC 2018-3A A SEQ			4	.1A FE	1,383,731		104,4220	1,452,085	1,390,599					3.690	3.870	MON	1,568	46,404	03/18/2020	09/20/2035
83189D-AB-6	SMB 2017-B A2A SEQ			4	.1A FE	1,452,364		103,7070	1,547,031	1,491,736					2.820	3.415	MON	1,870	42,067	04/13/2018	10/15/2035
83403Y-AB-0	SOFI 2017-B A2FX SEQ			4	.1A FE	3,190,742		101,8220	3,249,667	3,191,512					2.740	2.741	MON	1,457	87,448	03/22/2017	05/25/2040
83404F-AC-8	SOFI 2017-A A2B SEQ			4	.1A FE	1,618,228		101,2480	1,660,700	1,631,309					2.400	2.733	MON	656	39,366	10/03/2017	03/26/2040
83404K-AC-7	SOFI 2017-E A2B SEQ			4	.1A FE	3,503,472		101,7320	3,625,076	3,533,849					2.720	3.230	MON	1,615	96,924	04/13/2018	11/26/2040
83404L-AC-5	SOFI 2016-D A2B SEQ			4	.1A FE	1,539,767		101,9120	1,586,741	1,556,973					2.340	2.594	MON	607	36,433	10/03/2017	04/25/2033
83405D-AC-2	SOFI 2017-C A2B SEQ			4	.1A FE	510,106		101,8520	519,687	510,139					2.630	2.653	MON	224	13,419	05/19/2017	07/25/2040
83406E-AC-9	SOFI 2018-A A2B SEQ			4	.1A FE	5,922,367		102,0900	6,124,424	5,999,067					2.950	3.250	MON	2,950	176,973	04/13/2018	02/25/2042
85022W-AQ-7	SPRINGCASTLE SPV SERIES 2020-AA CLASS B 144A			4	.1A FE	9,022,000		100,2070	9,040,654	9,022,000					2.660	2.674	AO	4,000	39,998	11/10/2020	09/25/2037
863871-AM-1	NAVIENT SOLUTIONS INC SR UNSEC			4	2.C FE	5,556,531		99,5050	6,292,705	6,324,000					0.000	3.472	AO			01/17/2014	10/03/2022
87165L-BB-6	SYNCT 2016-2 A SEQ SB			4	.1A FE	2,551,660		100,7030	2,517,580	2,504,313					2.210	1.751	MON	2,456	55,250	09/27/2016	05/15/2024
87272D-AA-8	TLF 2017-1A A SEQ			4	.1A FE	938,949		100,6760	952,440	940,318					3.090	3.254	MON	1,299	29,233	03/22/2019	12/15/2029
89239R-AC-0	TOYOTA AUTO RECEIVABLES OWNER SERIES 2020-B CLASS A3			4	.1A FE	1,794,641		101,7240	1,825,938	1,795,000					1.360	1.372	MON	1,085	15,325	04/20/2020	08/15/2024
89239R-AD-8	TOYOTA AUTO RECEIVABLES OWNER SERIES 2020-B CLASS A4			4	.1A FE	2,124,342		103,3290	2,195,738	2,124,459					1.660	1.675	MON	1,568	22,145	04/20/2020	09/15/2025
907825-AA-1	UNION PACIFIC RR 2014-1 PT CERTS			1	.1D FE	11,904,038		110,3650	13,137,937	11,904,038					3.227	3.227	MN	50,152	384,143	05/06/2014	05/14/2026
90782J-AA-1	UNION PACIFIC RR 2015-1 PT CERTS			1	.1D FE	34,375,491		108,5320	37,308,470	34,375,491					2.695	2.695	MN	126,096	926,419	04/28/2015	05/12/2027
90783R-AA-2	UNP RR CO 2002 PASS TRST PT CERTS			1	.1D FE	120,167		106,7600	115,113	107,825			(2,648)		6.061	3.397	JJ	2,977	6,535	12/15/2010	01/17/2023
918286-AA-3	VSTNA 2018-A A SEQ			4	.1A FE	6,701,359		104,9830	6,924,659	6,595,973					3.560	3.216	MON	7,175	233,046	04/07/2020	02/20/2036
918288-AA-9	VSTNA 2017-A A SEQ			4	.1A FE	1,789,097		102,1060	1,827,156	1,789,461					2.330	2.346	MON	1,274	41,694	09/13/2017	03/20/2035
92348X-AA-3	VZOT 2018-A A1A SEQ			4	.1A FE	3,904,002		101,3270	3,955,878	3,904,049					3.230	3.252	MON	3,853	126,101	10/02/2018	04/20/2023
92887K-AD-2	VFET 2017-1A A4 SEQ			4	.1A FE	874,655		100,0680	875,271	874,676					2.210	2.222	MON	859	19,330	02/13/2017	11/15/2021
981464-FJ-4	WFNMT 2016-A A SB			4	.1A FE	2,526,074		100,7510	2,518,779	2,500,000			(5,677)		2.030	1.806	MON	2,256	50,750	09/27/2016	04/15/2025
00900C-AA-2	AIMCO SERIES 2017-AA CLASS A 144A			D	.1A FE	2,991,600		100,0000	3,000,007	3,000,000					1.478	1.593	JAJO	8,990		10/23/2020	07/20/2029
12547L-AA-6	CIFC FUNDING LTD SERIES 2020-2A CLASS A1 144A			D	.1A FE	10,000,000		100,2030	10,020,336	10,000,000					1.868	1.872	JAJO	68,302		07/20/2020	08/24/2032
149791-AA-3	CAYUGA PARK CLO LTD SERIES 2020-1A CLASS A 144A			D	.1A FE	10,000,000		100,2310	10,023,129	10,000,000					1.818	1.812	JAJO	73,240		06/29/2020	07/17/2031
67098U-AA-3	OAK HILL CREDIT PARTNERS SERIES 2020-6A CLASS A1 144A			D	.1A FE	7,500,000		100,0530	7,504,009	7,500,000					1.868	1.872	JAJO	61,636		07/01/2020	07/20/2031
67577V-AA-1	OCTAGON CREDIT PARTNERS 46 LTD SERIES 2020-2A CLASS A 144A			D	.1A FE	17,500,000		100,1350	17,523,674	17,500,000					1.887	1.891	JAJO	137,048		06/26/2020	07/15/2033
75973F-AA-9	RENEW 2018-1 A SEQ			D	.1A FE	2,817,323		103,3010	2,911,435	2,817,408					3.950	3.987	MON	3,402	116,343	06/12/2018	09/20/2053
3599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					443,334,517	XXX	461,842,884	443,987,424	443,569,231		167,263			XXX	XXX	XXX	1,056,542	9,726,598	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					9,747,483,852	XXX	10,980,495,707	9,771,286,411	9,750,877,601		695,774	45,917		XXX	XXX	XXX	82,398,539	277,732,748	XXX	XXX
744320-AL-6	PRUDENTIAL FINANCIAL INC JR SUBORDINATED			1	2.B FE	8,725,000		107,3060	9,362,437	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	2.B FE	4,999,700		107,2310	5,361,530	5,000,000					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	14,723,967	13,725,000	13,725,012					XXX	XXX	XXX	163,430	793,844	XXX	XXX
4899999	Total - Hybrid Securities					13,724,700	XXX	14,723,967	13,725,000	13,725,012					XXX	XXX	XXX	163,430	793,844	XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX

E10.32

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

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
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					9,616,343,060	XXX	10,862,884,667	9,650,109,755	9,622,924,741		1,646,662			XXX	XXX	XXX	86,169,348	276,437,702		XXX	XXX
7799999	Total - Residential Mortgage-Backed Securities					732,809,007	XXX	756,565,614	717,319,160	730,155,370		(1,417,353)	45,917		XXX	XXX	XXX	1,766,250	17,175,703		XXX	XXX
7899999	Total - Commercial Mortgage-Backed Securities					329,894,094	XXX	353,638,333	318,320,435	326,225,127		(957,811)			XXX	XXX	XXX	887,693	9,348,102		XXX	XXX
7999999	Total - Other Loan-Backed and Structured Securities					488,912,890	XXX	507,927,477	486,151,588	488,999,983		72,002			XXX	XXX	XXX	1,202,300	10,745,390		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					11,167,959,051	XXX	12,481,016,091	11,171,900,938	11,168,305,221		(656,500)	45,917		XXX	XXX	XXX	90,025,591	313,706,897		XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ .....	1,459,773,949	1B ..\$ .....	197,905,397	1C ..\$ .....	312,252,165	1D ..\$ .....	953,151,491	1E ..\$ .....	795,750,235	1F ..\$ .....	1,640,423,560	1G ..\$ .....	1,710,236,516
2A ..\$ .....	2,108,657,639	2B ..\$ .....	1,533,007,666	2C ..\$ .....	451,667,743								
3A ..\$ .....	5,073,220	3B ..\$ .....		3C ..\$ .....									
4A ..\$ .....		4B ..\$ .....		4C ..\$ .....									
5A ..\$ .....	405,640	5B ..\$ .....		5C ..\$ .....									
6 ..\$ .....													

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

**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value				20	21		
		3	4					9	10		12	13	14	15	16	17	18			19	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value Per Share	Rate Per Share	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)	Total Foreign Exchange Change in Book/Adjusted Carrying Value			
313400-62-4	FEDERAL HOME LOAN MTGE CORP NEW MONEY			110,000,000	0.00	0.390	42,900	8.760	963,600	42,900									6. FE	12/31/2008	
313586-75-2	FEDERAL NATIONAL MTGE ASSOCIAT NEW MONEY			321,798,000	0.00	0.435	139,982	8.580	2,761,027	139,982									6. FE	09/30/2010	
8499999. Subtotal - Preferred Stock - Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred							182,882	XXX	3,724,627	182,882									XXX	XXX	
8999999 - Total Preferred Stocks							182,882	XXX	3,724,627	182,882										XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 6 ...\$ .....182,882

E11



ANNUAL STATEMENT FOR THE YEAR 2020 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
361708-L6-7	GNMA POOL BX3949 1.730% 07/15/37		06/26/2020	KEYBANC CAPITAL MARKETS		29,537,509	29,500,634	38,277
36170J-LJ-0	GNMA POOL BZ0329 1.650% 07/15/42		11/04/2020	WELLS FARGO		32,219,115	32,209,050	25,096
36181R-5Z-4	GN AF9864 4.250% 09/15/38		06/25/2020	CREDIT SUISSE SECURITIES US LL		37,547,370	34,367,073	117,659
38381B-E5-9	GOVERNMENT NATIONAL MORTGAGE SERIES 2019-5 CLASS ZC 3.500% 11/20/48		12/01/2020	Interest Capitalization		253,682	253,682	
<b>0599999. Subtotal - Bonds - U.S. Governments</b>						99,557,676	96,330,439	181,032
240853-EP-2	DEKALB KANE LA SALLE CNTYS ILC 2.527% 02/01/30		02/07/2020	RAYMOND JAMES		1,000,000	1,000,000	
<b>2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						1,000,000	1,000,000	
032556-GW-6	ANAHEIM CA HSG & PUBLIC IMPT A SERIES B 2.542% 10/01/30		02/07/2020	JP MORGAN SECURITIES		9,000,000	9,000,000	
13077D-HS-8	CALIFORNIA ST UNIV REVENUE SERIES D 1.940% 11/01/31		08/27/2020	GOLDMAN SACHS & COMPANY		6,095,000	6,095,000	
16772P-CX-2	CHICAGO IL TRANSIT AUTH SALES SERIES B 3.912% 12/01/40		08/28/2020	GOLDMAN SACHS & COMPANY		1,005,000	1,005,000	
186427-GW-4	CLEVELAND OH WTR REVENUE SERIES GG 1.515% 01/01/30		07/23/2020	STIFEL NICOLAUS & COMPANY INC		2,205,000	2,205,000	
186427-GY-0	CLEVELAND OH WTR REVENUE SERIES GG 1.765% 01/01/32		07/23/2020	STIFEL NICOLAUS & COMPANY INC		3,425,000	3,425,000	
186427-GZ-7	CLEVELAND OH WTR REVENUE SERIES GG 1.865% 01/01/33		07/23/2020	STIFEL NICOLAUS & COMPANY INC		3,250,000	3,250,000	
235036-BZ-8	DALLAS FORT WORTH TX INTERNATI SERIES C 3.089% 11/01/40		07/31/2020	MORGAN STANLEY & CO. INC.		1,180,000	1,180,000	
270618-GR-6	E BATON ROUGE PARISH LA SWR CO SERIES B 1.693% 02/01/30		07/31/2020	JP MORGAN SECURITIES		920,000	920,000	
3133KY-SV-2	FHLMC POOL RB5032 2.500% 02/01/40		02/25/2020	JP MORGAN SECURITIES		18,110,032	17,776,719	13,579
3136B3-EI-6	FNR 2018-78 ZB Z 4.000% 10/25/48		12/01/2020	Interest Capitalization		428,268	428,268	
3137BB-FB-1	FHR 4352 ZW EXCH Z SEQ 3.000% 06/15/44		12/01/2020	Interest Capitalization		402,250	402,250	
3137BG-3K-3	FHR 4430 Z Z SEQ 4.000% 01/15/45		12/01/2020	Interest Capitalization		495,800	495,800	
3137BN-ED-2	FHR 4565 DZ Z SEQ 3.000% 03/15/46		12/01/2020	Interest Capitalization		171,120	171,120	
3137BP-Q2-8	FHR 4579 GZ Z SEQ 3.000% 05/15/46		12/01/2020	Interest Capitalization		360,111	360,111	
3137BT-2L-4	FHR 4631 VZ Z SEQ 3.500% 11/15/46		12/01/2020	Interest Capitalization		168,869	168,869	
3137BW-HK-3	FHR 4665 NZ Z SEQ 3.500% 02/15/47		12/01/2020	Interest Capitalization		154,192	154,192	
3137FG-3N-3	FHR 4801 ZD Z SEQ 4.000% 06/15/48		12/01/2020	Interest Capitalization		442,687	442,687	
31418D-LP-5	FNMA POOL MA3933 2.500% 02/01/40		02/21/2020	MORGAN STANLEY & CO. INC.		17,948,511	17,684,158	13,516
31418D-MP-4	FNMA POOL MA3965 2.500% 03/01/40		02/20/2020	PNC CAPITAL MARKETS		18,006,805	17,768,047	13,573
31418D-P4-8	FNMA POOL MA4042 2.000% 06/01/35		06/17/2020	WELLS FARGO		23,271,260	22,572,911	18,811
31418D-Q2-1	FNMA POOL MA4072 2.500% 07/01/40		06/17/2020	CREDIT SUISSE SECURITIES US LL		24,454,739	23,531,849	21,244
31418D-Q4-7	FNMA POOL MA4074 2.000% 07/01/35		06/17/2020	WELLS FARGO		23,938,463	23,220,463	19,350
31418D-Q6-0	FNMA POOL MA4054 2.500% 06/01/40		06/17/2020	CREDIT SUISSE SECURITIES US LL		23,329,580	22,449,153	20,267
31418D-TJ-1	FNMA POOL MA4152 2.000% 09/01/40		09/30/2020	Various		25,521,935	24,653,012	17,805
31418D-U5-9	FNMA POOL MA4203 2.500% 11/01/40		11/16/2020	Various		26,102,881	24,932,042	20,430
31418D-UA-8	FNMA POOL MA4176 2.000% 10/01/40		09/30/2020	MORGAN STANLEY & CO. INC.		25,681,315	24,797,890	17,910
341271-AF-1	FLORIDA ST BRD OF ADMIN FIN CO SERIES A 2.154% 07/01/30		09/03/2020	BANK OF AMERICA		44,080,000	44,080,000	
38611T-DL-8	GRAND PARKWAY TRANSPRTN CORP T SERIES B 3.236% 10/01/52		02/12/2020	BANK OF AMERICA		12,920,000	12,920,000	
414009-PG-7	HARRIS CNTY TX CULTURAL EDU FA 1.266% 07/01/25		07/24/2020	JP MORGAN SECURITIES		1,000,000	1,000,000	
414009-PR-5	HARRIS CNTY TX CULTURAL EDU FA 2.081% 07/01/32		07/24/2020	JP MORGAN SECURITIES		6,000,000	6,000,000	
414009-PT-1	HARRIS CNTY TX CULTURAL EDU FA 2.281% 07/01/34		07/24/2020	JP MORGAN SECURITIES		8,000,000	8,000,000	
546395-V6-8	LOUISIANA ST PUBLIC FACS AUTH SERIES B 2.282% 06/01/30		07/24/2020	BANK OF AMERICA		4,900,000	4,900,000	
64966W-EV-5	NEW YORK CITY NY HSG DEV CORP SERIES B 2.561% 02/01/30		02/05/2020	JEFFERIES & CO. INC.		1,100,000	1,100,000	
663903-JR-4	NORTHEAST OH REGL SWR DIST 3.300% 11/15/49		01/23/2020	BANK OF AMERICA		29,505,000	29,505,000	
79467B-DE-2	SALES TAX SECURITIZATION CORP SERIES B 2.857% 01/01/31		01/17/2020	GOLDMAN SACHS & COMPANY		15,540,000	15,540,000	
79467B-DK-8	SALES TAX SECURITIZATION CORP SERIES B 3.411% 01/01/43		01/17/2020	GOLDMAN SACHS & COMPANY		26,910,000	26,910,000	
914119-3H-3	UNIV OF CINCINNATI OH RECPTS SERIES A 3.000% 06/01/50		03/04/2020	MORGAN STANLEY & CO. INC.		4,615,000	4,615,000	
977100-HC-3	WISCONSIN ST GEN FUND ANNUAL A SERIES A 2.399% 05/01/20		01/29/2020	CITIGROUP GLOBAL MARKETS INC		9,535,000	9,535,000	
<b>3199999. Subtotal - Bonds - U.S. Special Revenues</b>						420,174,201	413,204,541	176,485
001055-BJ-0	AFLAC INC 3.600% 04/01/30		03/30/2020	WELLS FARGO		3,690,454	3,700,000	
00108W-AM-2	AEP TEXAS INC SERIES I 2.100% 07/01/30		06/29/2020	BARCLAYS BANK PLC		32,095,133	32,225,000	
00206R-KE-1	AT&T INC 3.300% 02/01/52		07/27/2020	DEUTSCHE BANK SECURITIES INCOR		5,896,578	5,900,000	
00206R-KH-4	AT&T INC 2.250% 02/01/32		07/27/2020	MORGAN STANLEY & CO. INC.		9,981,900	10,000,000	
002824-BQ-2	ABBOTT LABORATORIES 1.400% 06/30/30		06/22/2020	MORGAN STANLEY & CO. INC.		19,023,431	19,300,000	
00287Y-BX-6	ABBVIE INC SERIES W1 3.200% 11/21/29		11/17/2020	Tax Free Exchange		1,874,571	1,875,000	29,333
00287Y-CT-4	ABBVIE INC SERIES W1 3.250% 10/01/22		11/17/2020	Tax Free Exchange		2,725,144	2,625,000	10,901
00287Y-CX-5	ABBVIE INC SERIES W1 3.800% 03/15/25		11/17/2020	Tax Free Exchange		10,285,152	9,600,000	62,827
00287Y-DB-2	ABBVIE INC SERIES W1 4.750% 03/15/45		11/17/2020	Tax Free Exchange		4,151,775	3,586,000	29,335
00914A-AF-9	AIR LEASE CORP SERIES MTN 2.300% 02/01/25		01/07/2020	BANK OF AMERICA		6,927,410	7,000,000	
00915B-BC-9	AIR PRODUCTS & CHEMICALS 2.050% 05/15/30		04/27/2020	BANK OF AMERICA		5,842,044	5,850,000	
010392-FU-7	ALABAMA POWER CO SERIES 20 A 1.450% 09/15/30		08/24/2020	MIZUHO SECURITIES USA INC.		11,323,130	11,375,000	
015271-AV-1	ALEXANDRIA REAL ESTATE E 1.875% 02/01/33		07/29/2020	JP MORGAN SECURITIES		5,664,331	5,675,000	
02361D-AV-2	AMEREN ILLINOIS CO 1.550% 11/15/30		11/09/2020	SUMITOMO MITSUI FINANCIAL GRP		4,978,850	5,000,000	
03027X-AZ-3	AMERICAN TOWER CORP 2.400% 03/15/25		01/07/2020	JP MORGAN SECURITIES		4,995,250	5,000,000	
03027X-BG-4	AMERICAN TOWER CORP 1.875% 10/15/30		09/23/2020	CITIGROUP GLOBAL MARKETS INC		29,891,089	30,025,000	
03040W-AW-5	AMERICAN WATER CAPITAL C 2.800% 05/01/30		04/08/2020	RBC DAIN RAUSCHER INC.		921,217	925,000	
031162-CU-2	AMGEN INC 2.450% 02/21/30		02/18/2020	BARCLAYS BANK PLC		14,994,750	15,000,000	

E13

ANNUAL STATEMENT FOR THE YEAR 2020 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
031162-CW-8	AMGEN INC 2.300% 02/25/31		05/04/2020	CITIGROUP GLOBAL MARKETS INC		4,982,100	5,000,000	
032095-AK-7	AMPHENOL CORP 2.050% 03/01/25		02/13/2020	BANK OF AMERICA		14,599,991	14,625,000	
032654-AS-4	ANALOG DEVICES INC 2.950% 04/01/25		04/06/2020	JP MORGAN SECURITIES		2,338,156	2,350,000	
035240-AV-2	ANHEUSER BUSCH INBEV WOR 3.500% 06/01/30		04/01/2020	DEUTSCHE BANK SECURITIES INCOR		5,139,185	5,150,000	
036752-AN-3	ANTHEM INC 2.250% 05/15/30		04/30/2020	DEUTSCHE BANK SECURITIES INCOR		15,940,000	16,000,000	
037833-DZ-0	APPLE INC 2.400% 08/20/50		08/13/2020	JP MORGAN SECURITIES		8,725,850	8,750,000	
038222-AN-5	APPLIED MATERIALS INC 1.750% 06/01/30		05/26/2020	BANK OF AMERICA		22,986,623	23,075,000	
049560-AT-2	ATMOS ENERGY CORP 1.500% 01/15/31		09/23/2020	CREDIT AGRICOLE		15,830,835	15,900,000	
053332-BA-9	AUTOZONE INC 1.650% 01/15/31		08/04/2020	JP MORGAN SECURITIES		1,171,428	1,175,000	
05349E-BG-3	AVALONBAY COMMUNITES SERIES MTN 2.300% 03/01/30		02/10/2020	DEUTSCHE BANK SECURITIES INCOR		6,493,045	6,500,000	
05377R-DU-5	AVIS BUDGET RENTAL CAR FUNDING SERIES 2020-1A CLASS A 144A 2.330% 08/20/26		01/22/2020	BANK OF AMERICA		13,995,366	14,000,000	
06406R-AN-7	BANK OF NY MELLON CORP SERIES MTN 1.600% 04/24/25		04/17/2020	GOLDMAN SACHS & COMPANY		9,521,381	9,525,000	
065403-BC-0	BANK 2019-BN17 A4 3.714% 04/15/52		03/12/2020	MORGAN STANLEY & CO. INC.		1,095,473	980,000	1,517
06540B-BC-2	BANK SERIES 2019-BN21 CLASS A4 2.600% 10/17/52		03/11/2020	CANTOR FITZGERALD & CO.		5,701,402	5,490,000	4,635
06540B-BD-0	BANK SERIES 2019-BN21 CLASS A5 2.851% 10/17/52		03/13/2020	WELLS FARGO		1,611,551	1,555,000	1,970
06540X-BG-5	BANK SERIES 2019-BN22 CLASS A4 2.978% 11/15/62		03/12/2020	BANK OF AMERICA		4,300,000	4,000,000	4,963
08161C-AD-3	BENCHMARK MORTGAGE TRUST SERIES 2018-B2 CLASS A4 3.615% 02/15/51		03/26/2020	CITIGROUP GLOBAL MARKETS INC		1,635,625	1,600,000	4,659
08161C-AE-1	BMARK 2018-B2 A5 SEQ 3.882% 02/15/51		03/25/2020	DEUTSCHE BANK SECURITIES INCOR		1,049,414	1,000,000	2,804
08162C-AD-2	BMARK 2018-B6 A4 SEQ 4.261% 10/10/51		03/20/2020	JP MORGAN SECURITIES		1,088,823	1,030,000	2,804
08162F-AE-3	BENCHMARK MORTGAGE TRUST SERIES 2019-B12 CLASS A5 3.116% 08/15/52		03/19/2020	DEUTSCHE BANK SECURITIES INCOR		967,148	1,050,000	1,999
08162U-AI-0	BENCHMARK MORTGAGE TRUST SERIES 2018-B8 CLASS A5 4.232% 01/15/52		03/17/2020	BANK OF AMERICA		7,123,750	6,345,000	13,425
08162X-BG-8	BENCHMARK MORTGAGE TRUST SERIES 2020-B20 CLASS A5 2.034% 10/15/53		10/19/2020	JP MORGAN SECURITIES		25,749,908	25,000,000	40,965
084664-CU-3	BERKSHIRE HATHAWAY FIN 1.850% 03/12/30		03/04/2020	WELLS FARGO		4,145,850	4,150,000	
09247X-AR-2	BLACKROCK INC 1.900% 01/28/31		04/27/2020	MORGAN STANLEY & CO. INC.		10,985,751	11,025,000	
099724-AL-0	BORGWARNER INC 2.650% 07/01/27		06/16/2020	BANK OF AMERICA		9,398,516	9,425,000	
101137-AZ-0	BOSTON SCIENTIFIC CORP 1.900% 06/01/25		05/14/2020	BARCLAYS BANK PLC		4,697,744	4,700,000	
110122-CM-8	BRISTOL MYERS SQUIBB CO SERIES W1 2.900% 07/26/24		07/14/2020	Tax Free Exchange		2,143,511	2,150,000	29,097
110122-CZ-9	BRISTOL MYERS SQUIBB CO SERIES W1 3.250% 02/20/23		07/15/2020	Tax Free Exchange		5,121,379	5,000,000	65,451
110122-DD-7	BRISTOL MYERS SQUIBB CO SERIES W1 3.450% 11/15/27		07/15/2020	Tax Free Exchange		8,055,531	7,650,000	43,988
110122-DE-5	BRISTOL MYERS SQUIBB CO SERIES W1 3.900% 02/20/28		07/15/2020	Tax Free Exchange		13,033,758	12,000,000	188,500
110122-DS-4	BRISTOL MYERS SQUIBB CO 2.550% 11/13/50		11/09/2020	CITIGROUP GLOBAL MARKETS INC		1,620,255	1,625,000	
11135F-AN-1	BROADCOM INC SERIES W1 3.459% 09/15/26		08/07/2020	Tax Free Exchange		5,037,638	5,046,000	36,848
12510H-AB-6	CAPITAL AUTOMOTIVE REIT SERIES 2020-1A CLASS A2 144A 3.030% 02/15/50		01/15/2020	CREDIT SUISSE SECURITIES US LL		8,818,228	8,819,688	
125523-BR-0	CIGNA CORP NEW GLOB NT 3.900% 02/15/22		07/15/2020	Tax Free Exchange		3,175,029	3,100,000	50,375
125523-CB-4	CIGNA CORP NEW GLOB NT 3.400% 03/01/27		07/14/2020	Tax Free Exchange		6,356,739	6,200,000	77,879
12592B-AK-0	CNH INDUSTRIAL CAP LLC 1.950% 07/02/23		06/23/2020	WELLS FARGO		12,222,510	12,300,000	
126117-AI-0	CNA FINANCIAL CORP 2.050% 08/15/30		08/11/2020	WELLS FARGO		374,055	375,000	
133131-AZ-5	CAMDEN PROPERTY TRUST 2.900% 05/15/30		04/16/2020	BANK OF AMERICA		3,072,817	3,075,000	
134429-BJ-7	CAMPBELL SOUP CO 2.375% 04/24/30		10/28/2020	CITIGROUP GLOBAL MARKETS INC		10,408,400	10,000,000	3,958
14576A-AA-0	CAPITAL AUTOMOTIVE LP SERIES 2020-1A CLASS A1 144A 2.010% 12/15/50		11/18/2020	GOLDMAN SACHS & COMPANY		5,997,517	6,000,000	
15189Y-AF-3	CENTERPOINT ENERGY RES 1.750% 10/01/30		09/23/2020	JP MORGAN SECURITIES		12,118,331	12,125,000	
166756-AH-9	CHEVRON USA INC 2.343% 08/12/50		08/10/2020	CITIGROUP GLOBAL MARKETS INC		4,075,000	4,075,000	
166764-BX-7	CHEVRON CORP 1.995% 05/11/27		05/07/2020	JP MORGAN SECURITIES		4,575,000	4,575,000	
166764-BY-5	CHEVRON CORP 2.236% 05/11/30		05/07/2020	JP MORGAN SECURITIES		6,025,000	6,025,000	
166764-CA-6	CHEVRON CORP 3.078% 05/11/50		05/07/2020	JP MORGAN SECURITIES		3,500,000	3,500,000	
172967-ML-2	CITIGROUP INC 2.666% 01/29/31		01/22/2020	CITIGROUP GLOBAL MARKETS INC		10,000,000	10,000,000	
17328F-AY-1	CGMT 2019-GC41 AS SUB SEQ 3.018% 08/10/56		03/04/2020	DEUTSCHE BANK SECURITIES INCOR		2,675,977	2,500,000	1,048
174610-AS-4	CITIZENS FINANCIAL GROUP 2.500% 02/06/30		02/03/2020	MORGAN STANLEY & CO. INC.		3,941,310	3,950,000	
191216-CT-5	COCA COLA CO THE 3.450% 03/25/30		03/20/2020	WELLS FARGO		15,149,080	15,200,000	
191216-CV-0	COCA COLA CO THE 1.650% 06/01/30		04/29/2020	MORGAN STANLEY & CO. INC.		19,684,761	19,725,000	
191216-CX-6	COCA COLA CO THE 2.600% 06/01/50		04/29/2020	BARCLAYS BANK PLC		6,345,936	6,350,000	
191216-DC-1	COCA COLA CO THE 2.500% 03/15/51		09/14/2020	JP MORGAN SECURITIES		4,571,756	4,600,000	
205887-CF-7	CONAGRA BRANDS INC 1.375% 11/01/27		10/07/2020	BANK OF AMERICA		9,881,700	10,000,000	
209111-FX-6	CON EDISON CO OF NY INC SERIES 20A 3.350% 04/01/30		03/26/2020	BANK OF AMERICA		1,795,896	1,800,000	
21036P-BF-4	CONSTELLATION BRANDS INC 2.875% 05/01/30		04/23/2020	BANK OF AMERICA		1,222,562	1,225,000	
22170Q-AA-8	COTTAGE HEALTH SYSTEM SERIES 2020 3.304% 11/01/49		01/21/2020	MORGAN STANLEY & CO. INC.		14,515,000	14,515,000	
224044-CL-9	COX COMMUNICATIONS INC SERIES 144A 1.800% 10/01/30		09/10/2020	WELLS FARGO		4,186,938	4,200,000	
22968R-AG-1	CUBESMART LP 2.000% 02/15/31		09/29/2020	WELLS FARGO		9,907,400	10,000,000	
23338V-AL-0	DTE ELECTRIC CO 2.950% 03/01/50		02/11/2020	JP MORGAN SECURITIES		9,996,000	10,000,000	
235851-AV-4	DANAHER CORP 2.600% 10/01/50		09/29/2020	BANK OF AMERICA		4,428,908	4,475,000	
24422E-VE-6	JOHN DEERE CAPITAL CORP SERIES MTN 1.200% 04/06/23		03/04/2020	RBC DAIN RAUSCHER INC.		9,622,600	9,625,000	
247361-ZX-9	DELTA AIR LINES INC SERIES 144A 7.000% 05/01/25		04/27/2020	JP MORGAN SECURITIES		2,325,000	2,325,000	
25466A-AR-2	DISCOVER BANK SERIES BKNT 2.700% 02/06/30		02/03/2020	RBC DAIN RAUSCHER INC.		4,241,118	4,250,000	
254687-FO-4	WALT DISNEY COMPANY THE 3.800% 03/22/30		03/19/2020	CITIGROUP GLOBAL MARKETS INC		17,824,950	17,875,000	
263534-CP-2	E I DU PONT DE NEMOURS 2.300% 07/15/30		05/13/2020	JP MORGAN SECURITIES		2,266,742	2,275,000	

ANNUAL STATEMENT FOR THE YEAR 2020 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
26441C-BJ-3	DUKE ENERGY CORP 0.900% 09/15/25		09/09/2020	MORGAN STANLEY & CO. INC.		9,995,100	10,000,000	
26441Y-BE-6	DUKE REALTY LP 1.750% 07/01/30		06/22/2020	CITIGROUP GLOBAL MARKETS INC		17,188,992	17,350,000	
278865-BE-9	ECOLAB INC 4.800% 03/24/30		03/20/2020	CREDIT SUISSE SECURITIES US LL		9,516,047	9,525,000	
29248H-AB-9	EMPOWER FINANCE 2020 LP SERIES 144A 1.776% 03/17/31		09/29/2020	Various		20,153,955	20,100,000	11,396
29248H-AC-7	EMPOWER FINANCE 2020 LP SERIES 144A 3.075% 09/17/51		09/14/2020	GOLDMAN SACHS & COMPANY		625,000	625,000	
29364W-BE-7	ENTERGY LOUISIANA LLC 1.600% 12/15/30		11/09/2020	SUMITOMO MITSUI FINANCIAL GRP		9,961,000	10,000,000	
29365T-AK-0	ENTERGY TEXAS INC 1.750% 03/15/31		09/28/2020	BANK OF AMERICA		20,523,780	20,600,000	
29379V-BX-0	ENTERPRISE PRODUCTS OPER 2.800% 01/31/30		07/30/2020	Various		7,392,430	7,225,000	1,293
294429-AR-6	EQUIFAX INC 2.600% 12/15/25		04/22/2020	JP MORGAN SECURITIES		2,522,172	2,525,000	
294429-AS-4	EQUIFAX INC 3.100% 05/15/30		04/22/2020	JP MORGAN SECURITIES		1,821,533	1,825,000	
29444U-BK-1	EQUINIX INC 1.000% 09/15/25		09/23/2020	GOLDMAN SACHS & COMPANY		10,414,471	10,425,000	
29444U-BL-9	EQUINIX INC 1.550% 03/15/28		09/23/2020	GOLDMAN SACHS & COMPANY		20,156,641	20,175,000	
29449W-AA-5	EQUITABLE FINANCIAL LIFE SERIES 144A 1.400% 07/07/25		06/29/2020	JP MORGAN SECURITIES		4,990,850	5,000,000	
29449W-AB-3	EQUITABLE FINANCIAL LIFE SERIES 144A 1.400% 08/27/27		08/25/2020	DEUTSCHE BANK SECURITIES INCOR		11,248,842	11,275,000	
29449W-AD-9	EQUITABLE FINANCIAL LIFE SERIES 144A 1.750% 11/15/30		11/12/2020	BANK OF AMERICA		9,974,500	10,000,000	
29670G-AD-4	ESSENTIAL UTILITIES INC 2.704% 04/15/30		04/13/2020	RBC DAIN RAUSCHER INC.		4,350,000	4,350,000	
29717P-AV-9	ESSEX PORTFOLIO LP 2.650% 03/15/32		02/04/2020	WELLS FARGO		11,008,894	11,050,000	
30036F-AA-9	EVERGY KANSAS CENTRAL 3.450% 04/15/50		04/02/2020	WELLS FARGO		8,315,849	8,350,000	
30040W-AH-1	EVERSOURCE ENERGY 3.450% 01/15/50		01/07/2020	BARCLAYS BANK PLC		19,962,800	20,000,000	
313747-AX-5	FEDERAL REALTY INVESTMEN SR UNSEC 3.625% 08/01/46		08/18/2020	WELLS FARGO		3,079,140	3,000,000	5,740
337738-BC-1	FISERV INC 2.650% 06/01/30		05/11/2020	CITIGROUP GLOBAL MARKETS INC		6,875,900	6,875,000	
33834D-AA-2	FIVE CORNERS FND TR II SERIES 144A 2.850% 05/15/30		05/21/2020	Various		26,839,600	26,675,000	3,167
341081-FZ-5	FLORIDA POWER & LIGHT CO 2.850% 04/01/25		03/24/2020	WELLS FARGO		2,822,119	2,825,000	
36257U-AL-1	GS MORTGAGE SECURITIES TRUST SERIES 2019-GC42 CLASS A4 3.001% 09/01/52		09/30/2020	CITIGROUP GLOBAL MARKETS INC		7,760,191	6,944,000	579
36258N-AD-4	GM FINANCIAL SECURITIZED TERM SERIES 2020-1 CLASS A4 1.900% 03/17/25		01/08/2020	WELLS FARGO		5,499,533	5,500,000	
36258R-BA-0	GS MORTGAGE SECURITIES TRUST SERIES 2020-GC47 CLASS A5 2.377% 05/12/53		12/11/2020	WELLS FARGO		7,494,102	7,000,000	6,471
36258Y-BL-1	GS MORTGAGE SECURITIES TRUST SERIES 2020-GC45 CLASS AS 3.173% 02/13/53		03/17/2020	Various		8,209,725	7,857,000	9,028
36261P-AT-9	GSMS SERIES 2019-GS11 CLASS A4 3.048% 11/10/52		03/10/2020	DEUTSCHE BANK SECURITIES INCOR		1,190,234	1,100,000	1,024
36261P-AX-0	GSMS SERIES 2019-GS11 CLASS AS 3.340% 11/10/52		03/18/2020	CREDIT SUISSE SECURITIES US LL		665,297	720,000	1,269
36264K-AV-2	GS MORTGAGE SECURITIES TRUST SERIES 2020-GSA2 CLASS A5 2.012% 12/10/53		12/17/2020	GOLDMAN SACHS & COMPANY		10,299,580	10,000,000	15,649
369550-BL-1	GENERAL DYNAMICS CORP 3.500% 04/01/27		03/23/2020	WELLS FARGO		9,915,200	10,000,000	
369550-BM-9	GENERAL DYNAMICS CORP 3.625% 04/01/30		03/23/2020	WELLS FARGO		6,233,661	6,300,000	
370334-CL-6	GENERAL MILLS INC 2.875% 04/15/30		03/31/2020	BANK OF AMERICA		1,871,250	1,875,000	
373334-KN-0	GEORGIA POWER CO SERIES B 3.700% 01/30/50		01/08/2020	BARCLAYS BANK PLC		6,653,240	6,675,000	
375558-BS-1	GILEAD SCIENCES INC 2.600% 10/01/40		09/23/2020	WELLS FARGO		1,070,173	1,075,000	
375558-BT-9	GILEAD SCIENCES INC 2.800% 10/01/50		09/23/2020	WELLS FARGO		3,653,538	3,675,000	
375558-BY-8	GILEAD SCIENCES INC 1.650% 10/01/30		09/23/2020	BARCLAYS BANK PLC		27,808,379	27,875,000	
37959E-AA-0	GLOBE LIFE INC 2.150% 08/15/30		08/18/2020	BANK OF AMERICA		1,771,841	1,775,000	
38141G-XG-4	GOLDMAN SACHS GROUP INC 2.600% 02/07/30		02/05/2020	GOLDMAN SACHS & COMPANY		5,997,900	6,000,000	
38141G-XM-1	GOLDMAN SACHS GROUP INC SERIES VAR 1.093% 12/09/26		12/08/2020	Various		10,009,100	10,000,000	167
40139L-AG-8	GUARDIAN LIFE GLOB FUND SERIES 144A 1.100% 06/23/25		06/16/2020	DEUTSCHE BANK SECURITIES INCOR		19,781,784	19,800,000	
40139L-AH-6	GUARDIAN LIFE GLOB FUND SERIES 144A 1.400% 07/06/27		06/30/2020	JP MORGAN SECURITIES		12,479,250	12,500,000	
421946-AL-8	HEALTHCARE REALTY TRUST 2.400% 03/15/30		03/04/2020	U.S. BANCORP INVESTMENTS INC		4,235,763	4,250,000	
42225U-AH-7	HEALTHCARE TRUST OF AMER 2.000% 03/15/31		09/14/2020	WELLS FARGO		9,721,208	9,800,000	
42824C-BG-3	HP ENTERPRISE CO 4.450% 10/02/23		04/06/2020	BNP PARIBAS		4,997,800	5,000,000	
42824C-BJ-7	HP ENTERPRISE CO 1.450% 04/01/24		07/14/2020	CITIGROUP GLOBAL MARKETS INC		14,982,450	15,000,000	
437076-BZ-4	HOME DEPOT INC 3.125% 12/15/49		01/10/2020	Various		14,853,350	15,000,000	434
437076-CB-6	HOME DEPOT INC 2.700% 04/15/30		03/26/2020	JP MORGAN SECURITIES		7,358,634	7,400,000	
438516-BZ-8	HONEYWELL INTERNATIONAL 1.950% 06/01/30		05/14/2020	WELLS FARGO		6,368,051	6,375,000	
44644M-AA-9	HUNTINGTON NATIONAL BANK 1.800% 02/03/23		01/28/2020	MORGAN STANLEY & CO. INC.		7,368,805	7,375,000	
458140-BH-2	INTEL CORP 2.450% 11/15/29		02/10/2020	WELLS FARGO		6,229,625	6,100,000	34,041
458140-BP-4	INTEL CORP 3.400% 03/25/25		03/20/2020	JP MORGAN SECURITIES		9,984,500	10,000,000	
458140-BR-0	INTEL CORP 3.900% 03/25/30		03/20/2020	JP MORGAN SECURITIES		14,969,250	15,000,000	
45866F-AL-8	INTERCONTINENTALEXCHANGE 3.000% 06/15/50		12/18/2020	MORGAN STANLEY & CO. INC.		20,892,000	20,000,000	11,667
459200-KJ-9	IBM CORP 1.950% 05/15/30		04/30/2020	GOLDMAN SACHS & COMPANY		7,123,474	7,150,000	
461070-AS-3	INTERSTATE POWER & LIGHT 2.300% 06/01/30		05/26/2020	NETSCOUT SYSTEMS INC		4,978,750	5,000,000	
46590T-AE-5	JPMOB 2017-C5 AS SEQ 3.694% 03/15/50		03/30/2020	DEUTSCHE BANK SECURITIES INCOR		3,212,461	3,000,000	
46647P-BH-8	JPMORGAN CHASE & CO 2.005% 03/13/26		03/10/2020	JP MORGAN SECURITIES		15,000,000	15,000,000	
46647P-BQ-8	JPMORGAN CHASE & CO 1.535% 06/01/24		05/19/2020	JP MORGAN SECURITIES		12,000,000	12,000,000	
46647P-BR-6	JPMORGAN CHASE & CO 2.182% 06/01/28		05/19/2020	JP MORGAN SECURITIES		12,000,000	12,000,000	
487836-BX-5	KELLOGG CO 2.100% 06/01/30		05/26/2020	BARCLAYS BANK PLC		10,671,217	10,700,000	
491674-BM-8	KENTUCKY UTILITIES CO 3.300% 06/01/50		05/19/2020	BARCLAYS BANK PLC		1,542,390	1,550,000	
494368-CB-7	KIMBERLY CLARK CORP 3.100% 03/26/30		03/24/2020	JP MORGAN SECURITIES		999,230	1,000,000	
494368-CC-5	KIMBERLY CLARK CORP 1.050% 09/15/27		09/08/2020	MORGAN STANLEY & CO. INC.		4,650,000	4,650,000	
49456B-AR-2	KINDER MORGAN INC 2.000% 02/15/31		07/27/2020	JP MORGAN SECURITIES		2,253,615	2,275,000	

E13.2

ANNUAL STATEMENT FOR THE YEAR 2020 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
501044-DP-3	KROGER CO 2.200% 05/01/30		04/21/2020	Various		14,093,333	14,125,000	
502431-AJ-8	L3HARRIS TECH INC 3.850% 06/15/23		05/01/2020	Tax Free Exchange		2,636,085	2,550,000	37,088
502431-AL-3	L3HARRIS TECH INC 3.850% 12/15/26		05/01/2020	Tax Free Exchange		1,511,178	1,450,000	21,245
502431-AM-1	L3HARRIS TECH INC SERIES WI 4.400% 06/15/28		05/01/2020	Tax Free Exchange		11,391,835	10,500,000	174,533
502431-AN-9	L3HARRIS TECH INC 1.800% 01/15/31		11/10/2020	MORGAN STANLEY & CO. INC.		6,997,340	7,000,000	
512807-AV-0	LAM RESEARCH CORP 1.900% 06/15/30		04/30/2020	JP MORGAN SECURITIES		1,071,453	1,075,000	
531546-AB-5	LIBERTY UTILITIES FIN SERIES 144A 2.050% 09/15/30		09/16/2020	JP MORGAN SECURITIES		12,467,500	12,500,000	
539830-BP-3	LOCKHEED MARTIN CORP 1.850% 06/15/30		05/15/2020	MIZUHO SECURITIES USA INC.		1,546,500	1,550,000	
539830-BQ-1	LOCKHEED MARTIN CORP 2.800% 06/15/50		05/15/2020	MORGAN STANLEY & CO. INC.		396,532	400,000	
548661-DY-0	LOWE'S COS INC 1.700% 10/15/30		10/07/2020	WELLS FARGO		14,942,550	15,000,000	
55336V-BQ-2	MPLX LP 2.650% 08/15/30		08/11/2020	RBC DAIN RAUSCHER INC.		3,022,368	3,025,000	
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A 2.220% 10/20/38		04/07/2020	CANTOR FITZGERALD & CO.		1,076,051	1,211,599	1,345
571748-BN-1	MARSH & MCLENNAN COS INC 2.250% 11/15/30		05/04/2020	CITIGROUP GLOBAL MARKETS INC		2,230,785	2,250,000	
57629W-CW-8	MASSMUTUAL GLOBAL FUNDIN SERIES 144A 1.550% 10/09/30		10/06/2020	JP MORGAN SECURITIES		14,935,050	15,000,000	
57636Q-AP-9	MASTERCARD INC 3.350% 03/26/30		03/24/2020	CITIGROUP GLOBAL MARKETS INC		9,132,249	9,150,000	
57636Q-AR-5	MASTERCARD INC 3.300% 03/26/27		03/24/2020	CITIGROUP GLOBAL MARKETS INC		5,983,260	6,000,000	
58013M-FL-3	MCDONALD S CORP SERIES MTN 1.450% 09/01/25		03/03/2020	Various		17,962,591	18,000,000	
58506Y-AS-1	MEDSTAR HEALTH INC SERIES 20A 3.626% 08/15/49		01/09/2020	JP MORGAN SECURITIES		5,310,000	5,310,000	
58933Y-AZ-8	MERCK & CO INC 1.450% 06/24/30		06/16/2020	BANK OF AMERICA		22,653,719	22,850,000	
58933Y-BB-0	MERCK & CO INC 2.450% 06/24/50		06/16/2020	DEUTSCHE BANK SECURITIES INCOR		9,349,509	9,575,000	
59156R-BZ-0	METLIFE INC 4.550% 03/23/30		03/19/2020	GOLDMAN SACHS & COMPANY		5,178,940	5,200,000	
59217G-EE-5	MET LIFE GLOB FUNDING I SERIES 144A 1.950% 01/13/23		01/06/2020	JP MORGAN SECURITIES		24,989,250	25,000,000	
594918-CC-6	MICROSOFT CORP 2.525% 06/01/50		05/28/2020	Tablet Exchange		8,849,375	8,800,000	
59523U-AR-8	MID AMERICA APARTMENTS 2.750% 03/15/30		01/15/2020	WELLS FARGO		8,034,720	8,000,000	31,167
609207-AS-4	MONDELEZ INTERNATIONAL 2.125% 04/13/23		04/07/2020	WELLS FARGO		1,795,842	1,800,000	
609207-AT-2	MONDELEZ INTERNATIONAL INC 2.750% 04/13/30		04/07/2020	WELLS FARGO		1,237,900	1,250,000	
609207-AW-5	MONDELEZ INTERNATIONAL 2.625% 09/04/50		09/02/2020	BNP PARIBAS		2,262,351	2,275,000	
609207-AX-3	MONDELEZ INTERNATIONAL 1.500% 02/04/31		09/02/2020	U.S. BANCORP INVESTMENTS INC		16,757,213	16,875,000	
609207-AY-1	MONDELEZ INTERNATIONAL 1.875% 10/15/32		10/27/2020	BARCLAYS BANK PLC		15,696,905	15,700,000	3,646
617446-8K-8	MORGAN STANLEY SERIES GMTN 0.790% 01/20/23		01/16/2020	MORGAN STANLEY & CO. INC.		550,000	550,000	
617446-8L-6	MORGAN STANLEY 2.699% 01/22/31		10/28/2020	MORGAN STANLEY & CO. INC.		10,779,600	10,000,000	73,473
617446-8O-5	MORGAN STANLEY 2.188% 04/28/26		04/23/2020	MORGAN STANLEY & CO. INC.		2,300,000	2,300,000	
617446-8U-6	MORGAN STANLEY SERIES MTN 1.794% 02/13/32		11/09/2020	MORGAN STANLEY & CO. INC.		5,000,000	5,000,000	
617446-8V-4	MORGAN STANLEY 0.985% 12/10/26		12/07/2020	MORGAN STANLEY & CO. INC.		10,000,000	10,000,000	
62954R-AA-4	NYU HOSPITALS CENTER SERIES 2020 3.380% 07/01/55		01/28/2020	GOLDMAN SACHS & COMPANY		18,310,000	18,310,000	
631005-BJ-3	NARRAGANSETT ELECTRIC SERIES 144A 3.395% 04/09/30		04/07/2020	CITIGROUP GLOBAL MARKETS INC		575,000	575,000	
63935B-AA-1	NAVIENT STUDENT LOAN TRUST SERIES 2020-HA CLASS A 144A 1.310% 01/15/69		11/03/2020	BANK OF AMERICA		2,499,787	2,500,000	
63941K-AB-1	NAVIENT STUDENT LOAN TRUST SERIES 2020-CA CLASS A2A 144A 2.150% 11/15/68		03/10/2020	JP MORGAN SECURITIES		6,486,100	6,500,000	
641423-CD-8	NEVADA POWER CO SERIES DD 2.400% 05/01/30		01/28/2020	MIZUHO SECURITIES USA INC.		6,981,800	7,000,000	
644188-BG-8	NEW ENGLAND POWER CO SERIES 144A 2.807% 10/06/50		10/01/2020	SUMITOMO MITSUI FINANCIAL GRP		6,000,000	6,000,000	
64952W-DP-5	NEW YORK LIFE INSURANCE SERIES 144A 1.100% 05/05/23		05/04/2020	BANK OF AMERICA		5,323,882	5,325,000	
649840-CS-2	NY STATE ELECTRIC & GAS SERIES 144A 1.950% 10/01/30		09/23/2020	MIZUHO SECURITIES USA INC.		6,981,660	7,000,000	
65339K-BR-0	NEXTERA ENERGY CAPITAL 2.250% 06/01/30		05/05/2020	MORGAN STANLEY & CO. INC.		5,323,000	5,325,000	
65364U-AN-6	NIAGARA MOHAWK POWER SERIES 144A 1.960% 06/27/30		06/23/2020	BANK OF AMERICA		50,000,000	50,000,000	
665859-AV-6	NORTHERN TRUST CORP 1.950% 05/01/30		04/28/2020	MORGAN STANLEY & CO. INC.		14,096,372	14,150,000	
666807-BS-0	NORTHROP GRUMMAN CORP 4.400% 05/01/30		03/19/2020	JP MORGAN SECURITIES		12,300,477	12,350,000	
67021C-AP-2	NSTAR ELECTRIC CO 3.950% 04/01/30		03/23/2020	NETSCOUT SYSTEMS INC		969,657	975,000	
670346-AR-6	NUCOR CORP 2.000% 06/01/25		05/20/2020	WELLS FARGO		8,312,346	8,325,000	
670346-AS-4	NUCOR CORP 2.700% 06/01/30		05/20/2020	WELLS FARGO		4,537,306	4,530,000	
67103H-AK-3	O REILLY AUTOMOTIVE INC 1.750% 03/15/31		09/09/2020	BANK OF AMERICA		4,827,884	4,850,000	
67181D-AA-9	OAK STREET INVESTMENT GRADE SERIES 2020-1A CLASS A1 144A 1.850% 10/20/50		11/06/2020	CREDIT SUISSE SECURITIES US LL		7,988,058	7,988,374	
677415-CS-8	OHIO POWER COMPANY SERIES P 2.600% 04/01/30		03/13/2020	RBC DAIN RAUSCHER INC.		4,545,177	4,550,000	
681919-BB-1	OMNICOM GROUP INC 2.450% 04/30/30		02/19/2020	CITIGROUP GLOBAL MARKETS INC		14,948,400	15,000,000	
68233J-BU-7	ONCOR ELECTRIC DELIVERY 2.750% 05/15/30		08/12/2020	Tax Free Exchange		13,036,384	13,050,000	141,556
68233J-BV-5	ONCOR ELECTRIC DELIVERY 3.700% 05/15/50		08/11/2020	Tax Free Exchange		5,957,663	5,975,000	86,588
68235P-AH-1	ONE GAS INC 2.000% 05/15/30		04/29/2020	MIZUHO SECURITIES USA INC.		1,467,271	1,475,000	
68267B-AA-8	ONEMAIN FINANCIAL ISSUANCE T SERIES 2018-1A CLASS A 144A 3.300% 03/14/29		06/25/2020	BNP PARIBAS		272,953	270,000	371
68269B-AA-6	ONEMAIN FINANCIAL ISSUANCE TR SERIES 2019-2A CLASS A 144A 3.140% 10/14/36		06/25/2020	BNP PARIBAS		202,172	200,000	262
68269L-AA-4	ONEMAIN FINANCIAL ISSUANCE TR SERIES 2020-1A CLASS A 144A 3.840% 05/14/32		04/24/2020	RBC DAIN RAUSCHER INC.		5,199,604	5,200,000	
68389X-BV-6	ORACLE CORP 2.950% 04/01/30		03/30/2020	JP MORGAN SECURITIES		19,979,400	20,000,000	
68902V-AK-3	OTIS WORLDWIDE CORP SERIES WI 2.565% 02/15/30		09/04/2020	Tax Free Exchange		12,374,013	12,375,000	16,753
68902V-AM-9	OTIS WORLDWIDE CORP SERIES WI 3.362% 02/15/50		09/04/2020	Tax Free Exchange		5,803,955	5,805,000	10,300
69335P-DP-7	PFS FINANCING CORP SERIES 2020-A CLASS A 144A 1.270% 06/16/25		06/16/2020	JP MORGAN SECURITIES		14,997,986	15,000,000	
693475-AZ-8	PNC FINANCIAL SERVICES 2.550% 01/22/30		01/16/2020	JP MORGAN SECURITIES		10,969,200	11,000,000	
69353R-FT-0	PNC BANK NA 1.743% 02/24/23		02/20/2020	MORGAN STANLEY & CO. INC.		19,200,000	19,200,000	

ANNUAL STATEMENT FOR THE YEAR 2020 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
694476-AE-2	PACIFIC LIFE CORP SERIES 144A 3.350% 09/15/50		09/10/2020	CITIGROUP GLOBAL MARKETS INC		5,953,920	8,000,000	
6944PL-2B-4	PACIFIC LIFE OF II SERIES 144A 1.200% 06/24/25		06/17/2020	CREDIT SUISSE SECURITIES US LL		19,955,600	20,000,000	
713448-ER-5	PEPSICO INC 2.625% 03/19/27		03/17/2020	BANK OF AMERICA		2,934,867	2,950,000	
713448-ES-3	PEPSICO INC 2.750% 03/19/30		03/17/2020	BANK OF AMERICA		14,770,256	14,850,000	
713448-EZ-7	PEPSICO INC 1.625% 05/01/30		04/29/2020	GOLDMAN SACHS & COMPANY		8,488,257	8,525,000	
714270-AA-6	PERNOD RIC INTL FIN LLC SERIES 144A 1.250% 04/01/28		09/28/2020	BANK OF AMERICA		34,857,900	35,000,000	
714270-AB-4	PERNOD RIC INTL FIN LLC SERIES 144A 1.625% 04/01/31		09/28/2020	BANK OF AMERICA		54,536,900	55,000,000	
714270-AC-2	PERNOD RIC INTL FIN LLC SERIES 144A 2.750% 10/01/50		09/28/2020	BANK OF AMERICA		3,311,600	3,400,000	
718546-AY-0	PHILLIPS 66 0.900% 02/15/24		11/16/2020	RBC DAIN RAUSCHER INC		6,692,764	6,700,000	
718546-AZ-7	PHILLIPS 66 1.300% 02/15/26		11/16/2020	RBC DAIN RAUSCHER INC		3,075,770	3,075,000	
720186-AM-7	PIEDMONT NATURAL GAS CO 3.350% 06/01/50		05/18/2020	MIZUHO SECURITIES USA INC		992,870	1,000,000	
74256L-EE-5	PRINCIPAL LFE GLB FND II SERIES 144A 1.250% 06/23/25		06/16/2020	GOLDMAN SACHS & COMPANY		9,891,882	9,900,000	
74256L-EG-0	PRINCIPAL LFE GLB FND II SERIES 144A 1.500% 08/27/30		08/20/2020	GOLDMAN SACHS & COMPANY		11,429,965	11,500,000	
742718-F6-9	PROCTER & GAMBLE CO THE 2.800% 03/25/27		03/23/2020	CITIGROUP GLOBAL MARKETS INC		2,294,204	2,300,000	
742718-FH-7	PROCTER & GAMBLE CO THE 3.000% 03/25/30		03/23/2020	CITIGROUP GLOBAL MARKETS INC		6,758,740	6,775,000	
743315-AW-3	PROGRESSIVE CORP 3.200% 03/26/30		03/17/2020	CREDIT SUISSE SECURITIES US LL		2,650,000	2,650,000	
743315-AX-1	PROGRESSIVE CORP 3.950% 03/26/50		03/17/2020	CREDIT SUISSE SECURITIES US LL		1,189,776	1,200,000	
74340X-BK-6	PROLOGIS LP 3.250% 10/01/26		01/23/2020	Tax Free Exchange		919,582	925,000	10,772
74340X-BL-4	PROLOGIS LP 4.375% 02/01/29		01/23/2020	Tax Free Exchange		922,823	925,000	1,012
744320-CG-8	PRUDENTIAL FINANCIAL INC SERIES MTN 2.100% 03/10/30		03/05/2020	MORGAN STANLEY & CO. INC.		6,982,430	7,000,000	
744320-CH-6	PRUDENTIAL FINANCIAL INC SERIES MTN 1.500% 03/10/26		03/05/2020	BNP PARIBAS		7,816,402	7,850,000	
744320-CJ-2	PRUDENTIAL FINANCIAL INC SERIES MTN 3.000% 03/10/40		03/05/2020	MORGAN STANLEY & CO. INC.		19,949,200	20,000,000	
74456Q-CC-8	PUBLIC SERVICE ELECTRIC SERIES MTN 3.150% 01/01/50		01/07/2020	MIZUHO SECURITIES USA INC		9,984,600	10,000,000	
74456Q-CE-4	PUBLIC SERVICE ELECTRIC SERIES MTN 2.050% 08/01/50		08/04/2020	MITSUBISHI UFJ SECURITIES USA		6,324,064	6,375,000	
74949L-AD-4	RELX CAPITAL INC 3.000% 05/22/30		05/18/2020	Various		2,143,803	2,150,000	
75513E-CH-2	RAYTHEON TECH CORP SERIES W1 3.500% 03/15/27		12/08/2020	Tax Free Exchange		16,476,112	15,400,000	124,269
75513E-CK-5	RAYTHEON TECH CORP SERIES W1 4.350% 04/15/47		12/08/2020	Tax Free Exchange		6,696,923	5,800,000	37,144
756109-AZ-7	REALTY INCOME CORP 0.750% 03/15/26		12/09/2020	WELLS FARGO		1,983,840	2,000,000	
75951A-AL-2	RELIANCE STAND LIFE II SERIES 144A 2.500% 10/30/24		04/22/2020	WELLS FARGO		9,903,700	10,000,000	120,833
75951A-AM-0	RELIANCE STAND LIFE II SERIES 144A 2.150% 01/21/23		01/13/2020	JP MORGAN SECURITIES		9,991,600	10,000,000	
75951A-AN-8	RELIANCE STAND LIFE II SERIES 144A 2.750% 01/21/27		01/13/2020	JP MORGAN SECURITIES		3,540,131	3,550,000	
760759-AY-6	REPUBLIC SERVICES INC 0.875% 11/15/25		11/09/2020	BARCLAYS BANK PLC		2,772,170	2,775,000	
776743-AL-0	ROPER TECHNOLOGIES INC 1.750% 02/15/31		08/18/2020	BANK OF AMERICA		2,495,975	2,500,000	
80282K-AZ-9	SANTANDER HOLDINGS USA SERIES W1 3.244% 10/05/26		02/04/2020	Tax Free Exchange		3,399,131	3,350,000	36,225
808513-BF-1	CHARLES SCHWAB CORP 0.900% 03/11/26		12/08/2020	CREDIT SUISSE SECURITIES US LL		14,981,700	15,000,000	
808513-BG-9	CHARLES SCHWAB CORP 1.650% 03/11/31		12/08/2020	CREDIT SUISSE SECURITIES US LL		9,980,400	10,000,000	
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A 3.000% 05/25/43		10/15/2020	BANK OF AMERICA		3,082,518	2,992,736	4,489
81749K-AG-7	SEQUOIA MORTGAGE TRUST SERIES 2020-2 CLASS A4 144A 3.500% 03/25/50		02/13/2020	MORGAN STANLEY & CO. INC.		9,771,728	9,552,323	18,574
81749M-AD-0	SEQUOIA MORTGAGE TRUST SERIES 2020-1 CLASS A4 144A 3.500% 02/25/50		01/08/2020	WELLS FARGO		5,363,261	5,257,294	8,178
82653D-AA-7	SRFC 2018-2A A SEQ 3.500% 06/20/35		03/18/2020	BNP PARIBAS		783,010	798,990	
82653G-AA-0	SRFC 2018-3A A SEQ 3.690% 09/20/35		03/18/2020	BNP PARIBAS		525,552	532,205	
830867-AA-5	DELTA AIR LINES SKYMILES SERIES 144A 4.500% 10/20/25		09/16/2020	GOLDMAN SACHS & COMPANY		1,650,000	1,650,000	
85022H-AA-7	SPRINGCASTLE SPV SERIES 2020-AA CLASS B 144A 2.660% 09/25/37		11/10/2020	BANK OF AMERICA		9,022,000	9,022,000	11,999
85434V-AB-4	STANFORD HEALTH CARE 3.310% 08/15/30		03/25/2020	MORGAN STANLEY & CO. INC.		125,000	125,000	
857477-BG-7	STATE STREET CORP 2.400% 01/24/30		01/21/2020	GOLDMAN SACHS & COMPANY		9,590,902	9,630,000	
863667-AY-7	STRYKER CORP 1.950% 06/15/30		05/26/2020	BANK OF AMERICA		23,084,849	23,175,000	
863667-BA-8	STRYKER CORP 1.150% 06/15/25		05/26/2020	WELLS FARGO		12,071,686	12,100,000	
871829-BK-2	SYSCO CORPORATION 2.400% 02/15/30		02/11/2020	BANK OF AMERICA		7,971,760	8,000,000	
87612E-BJ-4	TARGET CORP 2.350% 02/15/30		01/21/2020	GOLDMAN SACHS & COMPANY		6,837,191	6,850,000	
87612E-BK-1	TARGET CORP 2.650% 09/15/30		03/26/2020	BANK OF AMERICA		1,468,997	1,475,000	
890451-AZ-2	TENNESSEE GAS PIPELINE SERIES 144A 2.900% 03/01/30		02/19/2020	CITIGROUP GLOBAL MARKETS INC		9,980,100	10,000,000	
882508-BH-6	TEXAS INSTRUMENTS INC 1.375% 03/12/25		03/03/2020	BANK OF AMERICA		4,318,556	4,325,000	
883556-CG-5	THERMO FISHER SCIENTIFIC 4.497% 03/25/30		03/23/2020	JP MORGAN SECURITIES		1,750,000	1,750,000	
89236T-HA-6	TOYOTA MOTOR CREDIT CORP SERIES MTN 1.350% 08/25/23		05/20/2020	CITIGROUP GLOBAL MARKETS INC		29,988,900	30,000,000	
89239R-AC-0	TOYOTA AUTO RECEIVABLES OWNER SERIES 2020-B CLASS A3 1.360% 08/15/24		04/20/2020	BANK OF AMERICA		1,794,641	1,795,000	
89239R-AD-8	TOYOTA AUTO RECEIVABLES OWNER SERIES 2020-B CLASS A4 1.660% 09/15/25		04/20/2020	BANK OF AMERICA		2,124,342	2,125,000	
89417E-AA-2	TRAVELERS COS INC 2.550% 04/27/50		04/24/2020	Various		5,294,543	5,300,000	354
89788J-AA-7	TRUIST BANK SERIES BKNT 1.500% 03/10/25		03/04/2020	SUNTRUST CAPITAL MARKETS		19,958,800	20,000,000	
89788J-AB-5	TRUIST BANK SERIES BKNT 1.250% 03/09/23		03/04/2020	SUNTRUST CAPITAL MARKETS		19,986,000	20,000,000	
89788K-AA-4	TRUIST BANK SERIES BKNT 2.250% 03/11/30		03/04/2020	SUNTRUST CAPITAL MARKETS		10,807,680	10,825,000	
906548-CR-1	UNION ELECTRIC CO 2.950% 03/15/30		03/17/2020	MITSUBISHI UFJ SECURITIES USA		12,988,820	13,000,000	
906548-CS-9	UNION ELECTRIC CO 2.625% 03/15/51		10/01/2020	BANK OF AMERICA		3,707,195	3,725,000	
907818-FG-8	UNION PACIFIC CORP 3.839% 03/20/60		05/27/2020	Tax Free Exchange		2,458,437	2,500,000	17,862
91159H-HZ-6	US BANCORP 1.450% 05/12/25		05/08/2020	U.S. BANCORP INVESTMENTS INC		9,988,500	10,000,000	
91159H-JA-9	US BANCORP SERIES MTN 1.375% 07/22/30		07/16/2020	U.S. BANCORP INVESTMENTS INC		27,323,725	27,500,000	

ANNUAL STATEMENT FOR THE YEAR 2020 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
91324P-DX-7	UNITEDHEALTH GROUP INC 2.000% 05/15/30		05/13/2020	BARCLAYS BANK PLC		10,609,799	10,700,000	
91324P-DY-5	UNITEDHEALTH GROUP INC 2.750% 05/15/40		05/13/2020	BARCLAYS BANK PLC		1,601,886	1,650,000	
91324P-DZ-2	UNITEDHEALTH GROUP INC 2.900% 05/15/50		05/13/2020	BARCLAYS BANK PLC		3,401,335	3,500,000	
91533B-AD-2	UPJOHN INC SERIES 144A 2.700% 06/22/30		06/17/2020	GOLDMAN SACHS & COMPANY		21,657,001	21,725,000	
918286-AA-3	VSTNA 2018-A A SEQ 3.560% 02/20/36		04/07/2020	BNP PARIBAS		199,674	199,007	.374
92343V-FE-9	VERIZON COMMUNICATIONS 3.150% 03/22/30		03/17/2020	GOLDMAN SACHS & COMPANY		6,654,508	6,675,000	
92343V-FF-6	VERIZON COMMUNICATIONS 3.000% 03/22/27		03/17/2020	JP MORGAN SECURITIES		3,298,350	3,300,000	
92343V-FL-3	VERIZON COMMUNICATIONS 1.500% 09/18/30		09/16/2020	BANK OF AMERICA		8,540,510	8,550,000	
927804-GD-0	VIRGINIA ELEC & POWER CO 2.450% 12/15/50		12/01/2020	GOLDMAN SACHS & COMPANY		3,591,892	3,650,000	
92826C-AM-4	VISA INC 2.050% 04/15/30		03/31/2020	BANK OF AMERICA		9,411,334	9,425,000	
92826C-AQ-5	VISA INC 2.000% 08/15/50		08/10/2020	WELLS FARGO		4,130,244	4,175,000	
928668-BC-5	VOLKSWAGEN GROUP AMERICA SERIES 144A 2.900% 05/13/22		05/06/2020	GOLDMAN SACHS & COMPANY		3,498,110	3,500,000	
92939U-AE-6	WEC ENERGY GROUP INC 1.800% 10/15/30		10/05/2020	THE TORONTO-DOMINION BANK		14,986,350	15,000,000	
94106L-BM-0	WASTE MANAGEMENT INC 2.500% 11/15/50		11/05/2020	MIZUHO SECURITIES USA INC.		1,212,726	1,225,000	
94106L-BP-3	WASTE MANAGEMENT INC 1.500% 03/15/31		11/05/2020	BARCLAYS BANK PLC		4,988,150	5,000,000	
95000G-AY-0	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016-BNK1 CLASS A3 2.652% 08/15/49		03/24/2020	CREDIT SUISSE SECURITIES US LL		1,481,667	1,620,000	2,984
95000U-2J-1	WELLS FARGO & COMPANY SERIES MTN 2.572% 02/11/31		10/28/2020	GOLDMAN SACHS & COMPANY		5,252,350	5,000,000	28,221
95000U-2N-2	WELLS FARGO & COMPANY 2.188% 04/30/26		04/23/2020	WELLS FARGO		7,000,000	7,000,000	
95000U-2R-3	WELLS FARGO & COMPANY SERIES MTN 1.690% 06/02/24		05/26/2020	WELLS FARGO		6,050,000	6,050,000	
95000U-2S-1	WELLS FARGO & COMPANY SERIES MTN 2.190% 06/02/28		05/26/2020	WELLS FARGO		13,275,000	13,275,000	
976826-BN-6	WISCONSIN POWER & LIGHT 3.650% 04/01/50		03/30/2020	JP MORGAN SECURITIES		1,797,714	1,800,000	
98389B-AY-6	XCEL ENERGY INC 3.400% 06/01/30		03/27/2020	JP MORGAN SECURITIES		1,794,060	1,800,000	
98419M-AL-4	XYLEM INC 2.250% 01/30/31		06/24/2020	JP MORGAN SECURITIES		5,407,163	5,450,000	
98978V-AS-2	ZOETIS INC 2.000% 05/15/30		05/07/2020	BARCLAYS BANK PLC		11,921,160	12,000,000	
06367W-BB-5	BANK OF MONTREAL SERIES MTN 1.850% 05/01/25	A.	04/22/2020	BMO CAPITAL MARKETS		9,992,400	10,000,000	
064159-TF-3	BANK OF NOVA SCOTIA 2.200% 02/03/25	A.	01/07/2020	SCOTIA CAPITAL INC		9,980,900	10,000,000	
13607G-RK-2	CANADIAN IMPERIAL BANK 0.950% 06/23/23	A.	06/17/2020	CITIGROUP GLOBAL MARKETS INC		23,786,672	23,800,000	
13607G-RR-7	CANADIAN IMPERIAL BANK 0.950% 10/23/25	A.	10/19/2020	CIBC WORLD MARKETS		14,994,150	15,000,000	
63307A-2J-3	NATIONAL BANK OF CANADA SERIES MTN 2.100% 02/01/23	A.	01/09/2020	NATIONAL BANC FINANCIAL		3,998,680	4,000,000	
63307A-2L-8	NATIONAL BANK OF CANADA 0.900% 08/15/23	A.	07/06/2020	NATIONAL BANC FINANCIAL		10,443,730	10,450,000	
63307A-2M-6	NATIONAL BANK OF CANADA 0.550% 11/15/24	A.	12/04/2020	NATL BANK OF CANADA		9,988,988	10,000,000	
78015K-7G-3	ROYAL BANK OF CANADA SERIES GMTN 1.600% 04/17/23	A.	04/15/2020	RBC DAIN RAUSCHER INC.		29,980,800	30,000,000	
00900C-AA-2	AIMCO SERIES 2017-AA CLASS A 144A 1.478% 07/20/29	D.	10/23/2020	SG AMERICAS SECURITIES LLC		2,991,600	3,000,000	862
046353-AX-6	ASTRAZENECA PLC 2.125% 08/06/50	D.	08/03/2020	BANK OF AMERICA		2,129,456	2,175,000	
05523R-AD-9	BAE SYSTEMS PLC SERIES 144A 3.400% 04/15/30	D.	04/07/2020	DEUTSCHE BANK SECURITIES INCOR		1,514,264	1,525,000	
05523R-AF-4	BAE SYSTEMS PLC SERIES 144A 1.900% 02/15/31	D.	09/08/2020	RBC DAIN RAUSCHER INC.		4,763,136	4,800,000	
05583J-AG-7	BPCE SA SERIES 144A 2.375% 01/14/25	D.	01/06/2020	BARCLAYS BANK PLC		14,313,888	14,400,000	
05583J-AH-5	BPCE SA SERIES 144A 1.652% 10/06/26	D.	09/29/2020	WELLS FARGO		9,175,000	9,175,000	
05971K-AE-9	BANCO SANTANDER SA 2.746% 05/28/25	D.	05/20/2020	BANK OF AMERICA		10,000,000	10,000,000	
05971K-AF-6	BANCO SANTANDER SA 3.490% 05/28/30	D.	05/20/2020	BANK OF AMERICA		4,100,000	4,100,000	
05971K-AG-4	BANCO SANTANDER SA 2.749% 12/03/30	D.	12/02/2020	Various		7,633,498	7,600,000	.76
09659W-2K-9	BNP PARIBAS SERIES 144A 3.052% 01/13/31	D.	01/06/2020	BNP PARIBAS		26,650,000	26,650,000	
09659W-2M-5	BNP PARIBAS SERIES 144A 1.904% 09/30/28	D.	09/23/2020	BNP PARIBAS		22,000,000	22,000,000	
12547L-AA-6	CIFC FUNDING LTD SERIES 2020-2A CLASS A1 144A 1.868% 08/24/32	D.	07/20/2020	RBC DAIN RAUSCHER INC.		10,000,000	10,000,000	
149791-AA-3	CAYUGA PARK CLO LTD SERIES 2020-1A CLASS A 144A 1.818% 07/17/31	D.	06/29/2020	BNP PARIBAS		10,000,000	10,000,000	
225313-AM-7	CREDIT AGRICOLE SA SERIES 144A 3.250% 01/14/30	D.	01/08/2020	CREDIT AGRICOLE		13,542,160	13,625,000	
23636A-AW-1	DANSKE BANK A S SERIES 144A 1.226% 06/22/24	D.	06/16/2020	BNP PARIBAS		50,000,000	50,000,000	
251566-AA-3	DEUTSCHE TELEKOM AG SERIES 144A 3.625% 01/21/50	D.	01/13/2020	Various		18,416,124	18,600,000	
25243Y-BD-0	DIAGEO CAPITAL PLC 2.000% 04/29/30	D.	04/27/2020	BANK OF AMERICA		8,708,263	8,750,000	
377373-AL-9	GLAXOSMITHKLINE CAPITAL 0.534% 10/01/23	D.	09/28/2020	BANK OF AMERICA		23,075,000	23,075,000	
456837-AU-7	ING GROEP NV SERIES 144A 1.400% 07/01/26	D.	06/24/2020	JP MORGAN SECURITIES		42,146,743	42,175,000	
606822-BR-4	MITSUBISHI UFJ FIN GRP 2.559% 02/25/30	D.	02/18/2020	MITSUBISHI UFJ SECURITIES USA		10,000,000	10,000,000	
606822-BU-7	MITSUBISHI UFJ FIN GRP 2.048% 07/17/30	D.	07/13/2020	MITSUBISHI UFJ SECURITIES USA		8,400,000	8,400,000	
632525-AU-5	NATIONAL AUSTRALIA BANK SERIES 144A 2.332% 08/21/30	D.	08/17/2020	JP MORGAN SECURITIES		7,825,000	7,825,000	
67098U-AA-3	OAK HILL CREDIT PARTNERS SERIES 2020-6A CLASS A1 144A 1.868% 07/20/31	D.	07/01/2020	BANK OF AMERICA		7,500,000	7,500,000	
67577V-AA-1	OCTAGON CREDIT PARTNERS 46 LTD SERIES 2020-2A CLASS A 144A 1.887% 07/15/33	D.	06/26/2020	MORGAN STANLEY & CO. INC.		17,500,000	17,500,000	
74435K-AA-3	PRUDENTIAL PLC 3.125% 04/14/30	D.	04/08/2020	CITIGROUP GLOBAL MARKETS INC		1,089,638	1,100,000	
74977R-DH-4	COOPERATIEVE RABOBANK UA SERIES 144A 1.090% 06/24/26	D.	06/17/2020	BANK OF AMERICA		50,000,000	50,000,000	
83368R-AV-4	SOCIETE GENERALE SERIES 144A 2.625% 01/22/25	D.	01/16/2020	SG AMERICAS SECURITIES LLC		9,980,000	10,000,000	
83368R-AZ-5	SOCIETE GENERALE SERIES 144A 1.488% 12/14/26	D.	12/07/2020	SG AMERICAS SECURITIES LLC		8,325,000	8,325,000	
86562M-BW-9	SUMITOMO MITSUI FINL GRP 2.750% 01/15/30	D.	01/06/2020	SUMITOMO MITSUI FINANCIAL GRP		10,000,000	10,000,000	
874060-AX-4	TAKEDA PHARMACEUTICAL 2.050% 03/31/30	D.	06/29/2020	BANK OF AMERICA		19,062,564	19,100,000	
89153V-AX-7	TOTAL CAPITAL INTL SA 2.986% 06/29/41	D.	06/24/2020	DEUTSCHE BANK SECURITIES INCOR		4,625,000	4,625,000	
902674-YA-2	UBS AG LONDON SERIES 144A 1.750% 04/21/22	D.	04/14/2020	U.S. BANCORP LIBRA		8,114,356	8,125,000	

ANNUAL STATEMENT FOR THE YEAR 2020 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
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					3,083,309,476	3,076,857,216	1,833,761
8399997	Total - Bonds - Part 3					3,604,041,353	3,587,392,196	2,191,278
8399998	Total - Bonds - Part 5					231,640,697	227,292,273	325,809
8399999	Total - Bonds					3,835,682,050	3,814,684,469	2,517,087
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					3,835,682,050	XXX	2,517,087

ANNUAL STATEMENT FOR THE YEAR 2020 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
228027-AA-6	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.432% 08/15/36		08/15/2020	Call	100.0000	179,000	179,000	179,000	179,000						179,000				4,599	08/15/2036
228027-AB-4	VESSEL MANAGEMENT SERVIC US GOVT GUARANT 3.477% 01/16/37		07/16/2020	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		11/12/2020	Redemption	100.0000	2,141,106	2,141,106	2,141,106	2,141,106						2,141,106				35,529	05/12/2026
29766D-AG-9	ETHIOPIAN LEASING 2012 US GOVT GUARANT 2.566% 08/14/26		11/14/2020	Redemption	100.0000	862,716	862,716	862,716	862,716						862,716				13,880	08/14/2026
30217T-AA-0	EXPORT LEASE TEN CO LLC US GOVT GUARANT 1.650% 05/07/25		11/07/2020	Redemption	100.0000	338,456	338,456	324,098	330,923		7,532		7,532		338,456				3,498	05/07/2025
3617A4-PJ-1	GN A04025 3.700% 10/15/33		12/01/2020	Paydown	100.0000	455,958	455,958	469,637	466,575		(10,617)		(10,617)		455,958				9,194	10/15/2033
367333-AD-3	GATE CAPITAL CAYMAN TWO US GOVT GUARANT 2.637% 12/02/21		12/02/2020	Redemption	100.0000	1,237,044	1,237,044	1,237,044	1,237,044						1,237,044				20,457	12/02/2021
418097-AC-5	AID-JORDAN US GOVT GUARANT 2.503% 10/30/20		10/30/2020	Maturity	100.0000	15,000,000	15,000,000	15,000,000	15,000,000						15,000,000				375,450	10/30/2020
49549C-AA-6	KING INTL LEASING LLC US GOVT GUARANT 2.754% 10/15/22		10/15/2020	Redemption	100.0000	773,209	773,209	773,209	773,209						773,209				13,354	10/15/2022
59280P-AA-9	MEXICAN AIR FINANCE IV US GOVT GUARANT 2.537% 07/13/25		10/13/2020	Redemption	100.0000	1,269,447	1,269,447	1,269,447	1,269,447						1,269,447				20,194	07/13/2025
690353-SQ-1	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.430% 05/15/30		11/15/2020	Redemption	100.0000	135,000	135,000	135,000	135,000						135,000				3,473	05/15/2030
690353-VQ-7	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.610% 04/15/30		10/15/2020	Redemption	100.0000	444,445	444,445	444,445	444,445						444,445				8,714	04/15/2030
690353-WG-8	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.310% 11/15/30		12/21/2020	Call	108.2715	21,138,799	19,523,883	19,523,883	19,523,883						19,523,883				2,111,018	11/15/2030
690353-WG-8	OVERSEAS PRIVATE INV COR US GOVT GUARANT 2.310% 11/15/30		11/15/2020	Redemption	100.0000	1,572,042	1,572,042	1,572,042	1,572,042						1,572,042				27,998	11/15/2030
690353-XM-4	OVERSEAS PRIVATE INV COR US GOVT GUARANT 3.590% 12/15/30		12/15/2020	Redemption	100.0000	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		12/15/2020	Redemption	100.0000	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		12/20/2020	Redemption	101.9563	172,454	169,145	169,145	169,145		3,309		3,309		172,454				4,472	12/20/2032
71654Q-BC-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.000% 12/20/22		12/20/2020	Redemption	100.0000	1,330,000	1,330,000	1,334,124	1,331,298		(1,298)		(1,298)		1,330,000				19,950	12/20/2022
71654Q-BL-5	PETROLEOS MEXICANOS US GOVT GUARANT 2.830% 02/15/24		08/15/2020	Redemption	100.0000	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		08/15/2020	Redemption	100.0000	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 0.587% 04/15/25		10/15/2020	Redemption	100.0000	500,000	500,000	492,500	495,928		4,072		4,072		500,000				6,263	04/15/2025
742651-DU-3	PRIVATE EXPORT FUNDING US GOVT GUARANT 2.250% 03/15/20		03/15/2020	Maturity	100.0000	15,025,000	15,025,000	14,994,199	15,023,794		1,206		1,206		15,025,000				169,031	03/15/2020
746388-AA-5	PURPLE CHEN 2011 LLC US GOVT GUARANT 2.735% 08/01/23		11/01/2020	Redemption	100.0000	2,287,542	2,287,542	2,287,542	2,287,542						2,287,542				39,221	08/01/2023
797224-AB-8	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.350% 06/07/22		12/07/2020	Redemption	100.0000	389,654	389,654	389,654	389,654						389,654				8,193	06/07/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.030% 11/22/22		08/10/2020	Call	102.8240	307,778	299,325	299,325	299,325						299,325				13,819	11/22/2022
797224-AC-6	SAN CLEMENTE LEASING LLC US GOVT GUARANT 3.030% 11/22/22		11/22/2020	Redemption	100.0000	684,110	684,110	684,110	684,110						684,110				9,923	11/22/2022
79977T-AA-7	SANDALWOOD 2013 LLC US GOVT GUARANT 2.836% 07/10/25		10/10/2020	Redemption	100.0000	1,492,842	1,492,842	1,492,842	1,492,842						1,492,842				26,555	07/10/2025
79977T-AB-5	SANDALWOOD 2013 LLC US GOVT GUARANT 2.897% 07/10/25		10/10/2020	Redemption	100.0000	1,317,214	1,317,214	1,317,214	1,317,214						1,317,214				23,935	07/10/2025
805649-AA-8	SAYARRA LTD US GOVT GUARANT 2.774% 10/29/21		10/29/2020	Redemption	100.0000	1,035,045	1,035,045	1,035,045	1,035,045						1,035,045				18,032	10/29/2021

E14

ANNUAL STATEMENT FOR THE YEAR 2020 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
876780-AA-5	TAYARRA LTD US GOVT GUARANT 3.628% 02/15/22		11/15/2020	Redemption 100.0000		490,296	490,296	490,296	490,296						490,296				11,169	02/15/2022
89609G-AA-0	TRICAHUE LEASING LLC US GOVT GUARANT 3.503% 11/19/21		11/19/2020	Redemption 100.0000		481,900	481,900	481,900	481,900						481,900				10,737	11/19/2021
89609G-AB-8	TRICAHUE LEASING LLC US GOVT GUARANT 3.744% 02/26/22		11/26/2020	Redemption 100.0000		362,859	362,859	362,859	362,859						362,859				8,612	02/26/2022
90373R-AA-8	ULANI MSN 35940 LLC US GOVT GUARANT 2.227% 05/16/25		11/16/2020	Redemption 100.0000		833,333	833,333	833,333	833,333						833,333				11,599	05/16/2025
92242V-AB-2	VCK LEASE SA US GOVT GUARANT 2.591% 07/24/26		10/24/2020	Redemption 100.0000		1,731,526	1,731,526	1,731,526	1,731,526						1,731,526				28,132	07/24/2026
98913L-AB-9	ZARAPITO LEASING LLC US GOVT GUARANT 2.628% 11/12/26		11/12/2020	Redemption 100.0000		819,571	819,571	819,571	819,571						819,571				13,560	11/12/2026
<b>0599999. Subtotal - Bonds - U.S. Governments</b>						<b>78,731,192</b>	<b>77,104,514</b>	<b>77,069,658</b>	<b>77,103,618</b>		<b>4,204</b>		<b>4,204</b>		<b>77,107,823</b>				<b>3,149,731</b>	<b>XXX</b>
14440P-AA-1	CARPINTERO FINANCE LTD GOVT GTD. 2.004% 09/18/24	D	12/18/2020	Redemption 100.0000		898,002	898,002	898,002	898,002						898,002				11,266	09/18/2024
<b>1099999. Subtotal - Bonds - All Other Governments</b>						<b>898,002</b>	<b>898,002</b>	<b>898,002</b>	<b>898,002</b>						<b>898,002</b>				<b>11,266</b>	<b>XXX</b>
452152-QM-6	ILLINOIS ST State of Illinois 3.65% 04/01/2		04/01/2020	Maturity		3,000,000	3,000,000	3,000,000	3,000,000						3,000,000				54,750	04/01/2020
70914P-NE-8	PENNSYLVANIA ST US TREASURY OBLIG 5.350% 05/01/30		05/01/2020	Call 100.0000		2,000,000	2,000,000	1,968,600	1,979,571		493		493		1,980,064		19,936	19,936	53,500	05/01/2030
<b>1799999. Subtotal - Bonds - U.S. States, Territories and Possessions</b>						<b>5,000,000</b>	<b>5,000,000</b>	<b>4,968,600</b>	<b>4,979,571</b>		<b>493</b>		<b>493</b>		<b>4,980,064</b>		<b>19,936</b>	<b>19,936</b>	<b>108,250</b>	<b>XXX</b>
591852-UZ-9	MET COUNCIL MINNEAPOLIS-SAINT Metropolitan Council 1.75 09/0 1.750% 09/01/20		09/01/2020	Maturity		9,360,000	9,360,000	9,402,962	9,363,764		(3,764)		(3,764)		9,360,000				163,800	09/01/2020
<b>2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						<b>9,360,000</b>	<b>9,360,000</b>	<b>9,402,962</b>	<b>9,363,764</b>		<b>(3,764)</b>		<b>(3,764)</b>		<b>9,360,000</b>				<b>163,800</b>	<b>XXX</b>
31359U-PG-4	FNW 1998-W2 B1 SUB 6.500% 06/25/28		12/01/2020	Paydown		87,175	87,175	83,443	84,798		2,377		2,377		87,175				3,241	06/25/2028
31359U-PH-2	FNW 1998-W2 B2 SUB 6.500% 06/25/28		12/01/2020	Paydown		87,175	87,175	82,162	84,028		3,147		3,147		87,175				3,241	06/25/2028
3136A1-T3-9	FNR 2011-115 MB PAC-11 2.500% 11/25/26		12/01/2020	Paydown		1,812,479	1,812,479	1,840,799	1,831,493		(19,014)		(19,014)		1,812,479				23,206	11/25/2026
3136AA-A2-1	FNR 2012-133 NA PAC-11 1.500% 05/25/42		12/01/2020	Paydown		1,286,078	1,286,078	1,283,264	1,283,531		2,546		2,546		1,286,078				10,360	05/25/2042
3136AA-FR-1	FNR 2012-138 QA EXCH PAC-11 2.000% 11/25/42		12/01/2020	Paydown		2,412,960	2,412,960	2,463,858	2,457,181		(44,221)		(44,221)		2,412,960				24,640	11/25/2042
3136AG-JV-5	FNR 2013-94 CA EXCH SEQ 3.500% 08/25/38		12/01/2020	Paydown		2,022,157	2,022,157	2,106,677	2,058,797		(36,640)		(36,640)		2,022,157				41,095	08/25/2038
3136AS-SM-4	FNR 2016-53 GA SEQ 3.500% 12/25/43		12/01/2020	Paydown		1,631,229	1,631,229	1,730,760	1,697,900		(66,670)		(66,670)		1,631,229				34,472	12/25/2043
3136AS-QR-0	FNR 2016-37 MJ EXCH SEQ 3.500% 08/25/43		12/01/2020	Paydown		1,580,003	1,580,003	1,673,322	1,637,889		(57,885)		(57,885)		1,580,003				33,421	08/25/2043
3136AX-W2-8	FNR 2017-67 BN EXCH AD SEQ 3.000% 02/25/44		12/01/2020	Paydown		970,004	970,004	990,162	989,400		(19,396)		(19,396)		970,004				20,631	02/25/2044
3136AX-TU-9	FNR 2017-62 AB EXCH PAC 3.000% 08/25/45		12/01/2020	Paydown		2,807,440	2,807,440	2,878,503	2,869,491		(62,051)		(62,051)		2,807,440				51,382	08/25/2045
3136B2-XP-2	FNR 2018-58 P AD PAC 4.000% 12/25/44		12/01/2020	Paydown		3,984,935	3,984,935	4,105,728	4,101,009		(116,074)		(116,074)		3,984,935				96,467	12/25/2044
3136B7-3Z-2	FANNIE MAE FANNIE MAE 3.500% 11/01/49		12/01/2020	Redemption 100.0000		1,664,754	1,664,754	1,723,020	1,723,020		(58,266)		(58,266)		1,664,754				55,160	11/01/2049
3137AG-R3-6	FHR 3935 GA EXCH PAC-11 3.000% 10/15/26		12/01/2020	Paydown		1,135,498	1,135,498	1,183,579	1,169,409		(33,911)		(33,911)		1,135,498				19,007	10/15/2026
3137AG-UM-0	FHR 3940 CB SCH-11 3.000% 01/15/25		12/01/2020	Paydown		1,441,681	1,441,681	1,501,601	1,482,177		(40,498)		(40,498)		1,441,681				24,065	01/15/2025
3137AJ-CP-7	FHR 3958 PA PAC-11 3.000% 11/15/26		12/01/2020	Paydown		1,140,016	1,140,016	1,188,065	1,174,743		(34,727)		(34,727)		1,140,016				20,048	11/15/2026
3137BA-D6-6	FHR 4323 CA EXCH SEQ 4.000% 03/15/40		12/01/2020	Paydown		4,435,386	4,435,386	4,693,193	4,578,663		(143,277)		(143,277)		4,435,386				106,330	03/15/2040
3137BM-ZE-9	FHR 4550 GA SEQ 3.000% 10/15/41		12/01/2020	Paydown		5,133,273	5,133,273	5,337,802	5,237,609		(104,336)		(104,336)		5,133,273				96,737	10/15/2041
3137BN-EB-3	FHR 4565 DM EXCH SEQ 3.000% 02/15/42		12/01/2020	Paydown		3,572,386	3,572,386	3,701,885	3,654,966		(82,580)		(82,580)		3,572,386				70,458	02/15/2042
3137BR-E3-5	FHR 4607 A EXCH SEQ 3.000% 11/15/40		12/01/2020	Paydown		3,608,252	3,608,252	3,748,072	3,684,898		(76,646)		(76,646)		3,608,252				69,455	11/15/2040
3137BS-DP-5	FHR 4622 GA SEQ 3.000% 05/15/41		12/01/2020	Paydown		3,049,620	3,049,620	3,118,236	3,096,885		(47,265)		(47,265)		3,049,620				59,094	05/15/2041
3137BS-DS-9	FHR 4622 HA SEQ 3.000% 11/15/43		12/01/2020	Paydown		1,840,407	1,840,407	1,926,676	1,904,653		(64,246)		(64,246)		1,840,407				32,899	11/15/2043
3137BS-E7-4	FHR 4622 JA SEQ 3.000% 12/15/42		12/01/2020	Paydown		3,404,481	3,404,481	3,547,044	3,514,887		(110,406)		(110,406)		3,404,481				65,970	12/15/2042
3137BS-UB-7	FHR 4628 BA EXCH SEQ 3.000% 05/15/41		12/01/2020	Paydown		3,279,372	3,279,372	3,340,860	3,319,536		(40,164)		(40,164)		3,279,372				63,545	05/15/2041
3137BW-2C-7	FHR 4671 CA EXCH SEQ 3.500% 08/15/43		12/01/2020	Paydown		1,021,721	1,021,721	1,058,440	1,049,219		(27,497)		(27,497)		1,021,721				21,700	08/15/2043
3137BX-CX-8	FHR 4673 KA EXCH SEQ 3.500% 08/15/44		12/01/2020	Paydown		9,321,198	9,321,198	9,653,266	9,544,498		(223,300)		(223,300)		9,321,198				199,096	08/15/2044
3137F1-4B-1	FHR 4690 QA EXCH SEQ 3.500% 05/15/44		12/01/2020	Paydown		5,172,495	5,172,495	5,327,669	5,295,759		(123,264)		(123,264)		5,172,495				109,729	05/15/2044
3137F1-5E-4	FHR 4690 WA EXCH SEQ 3.500% 12/15/43		12/01/2020	Paydown		8,912,180	8,912,180	9,207,396	9,145,117		(232,937)		(232,937)		8,912,180				186,589	12/15/2043
3137F3-QV-9	FHR 4764 DA EXCH SEQ 4.000% 07/15/45		12/01/2020	Paydown		5,864,086	5,864,086	6,001,526	5,980,828		(116,742)		(116,742)		5,864,086				134,750	07/15/2045
3137F4-DB-5	FHR 4778 BA EXCH SEQ 4.000% 09/15/45		12/01/2020	Paydown		5,832,840	5,832,840	5,971,369	5,941,097		(108,257)		(108,257)		5,832,840				133,782	09/15/2045

ANNUAL STATEMENT FOR THE YEAR 2020 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	
3137FA-S7-8	FHR 4776 WA EXCH SEQ 4.000% 07/15/45		12/01/2020	Paydown		3,865,958	3,865,958	3,955,359	3,940,745		(74,787)		(74,787)		3,865,958				90,031	07/15/2045	
3137FA-E7-9	FHR 4708 B EXCH SEQ 3.500% 10/15/44		12/01/2020	Paydown		7,565,673	7,565,673	7,832,835	7,782,320		(216,647)		(216,647)		7,565,673				164,767	10/15/2044	
3137FB-D3-7	FHR 4728 A EXCH SEQ 3.500% 02/15/45		12/01/2020	Paydown		4,588,834	4,588,834	4,745,678	4,718,774		(129,940)		(129,940)		4,588,834				99,937	02/15/2045	
3137FB-HU-3	FHR 4725 QT EXCH SEQ 3.500% 01/15/45		12/01/2020	Paydown		7,682,192	7,682,192	7,939,665	7,899,927		(217,736)		(217,736)		7,682,192				167,305	01/15/2045	
3137FC-S9-6	FHR 4749 GA SEQ 3.500% 10/15/44		12/01/2020	Paydown		4,471,604	4,471,604	4,542,171	4,530,806		(59,203)		(59,203)		4,471,604				95,656	10/15/2044	
3137FD-6W-7	FHR 4748 YA EXCH SEQ 3.500% 09/15/44		12/01/2020	Paydown		9,126,460	9,126,460	9,340,362	9,296,683		(170,223)		(170,223)		9,126,460				193,829	09/15/2044	
3137FG-SK-2	FHR 4814 BA EXCH SC PT 4.500% 07/15/48		12/01/2020	Paydown		104,375	104,375	107,898	107,618		(3,242)		(3,242)		104,375				4,697	07/15/2048	
3138EL-N8-2	FNMA AL4014 3.500% 07/01/43		12/01/2020	Paydown		1,116,010	1,116,010	1,191,864	1,187,971		(71,961)		(71,961)		1,116,010				22,218	07/01/2043	
31392J-LN-7	FNR 2003-15 PG PAC-11 5.500% 03/25/33		12/01/2020	Paydown		102,221	102,221	98,300	100,102		2,119		2,119		102,221				2,751	03/25/2033	
31394Y-2B-9	FHR 2800 DZ Z SEQ 5.500% 05/15/34		12/01/2020	Paydown		271,452	271,452	226,408	253,790		17,662		17,662		271,452				8,210	05/15/2034	
31395D-CQ-0	FNR 2006-41 ZV Z SEQ 6.000% 05/25/36		12/01/2020	Paydown		549,307	549,307	537,892	544,013		5,295		5,295		549,307				18,078	05/25/2036	
31395E-RK-5	FHR 2840 ZH Z SEQ 5.000% 08/15/34		12/01/2020	Paydown		133,275	133,275	112,617	126,729		6,546		6,546		133,275				3,748	08/15/2034	
31395N-GE-1	FNR 2006-45 AN SEQ 6.000% 06/25/26		12/01/2020	Paydown		338,826	338,826	335,544	336,469		2,357		2,357		338,826				10,601	06/25/2026	
31396G-L8-2	FHR 3101 PE PAC-1-11 5.500% 01/15/36		12/01/2020	Paydown		691,412	691,412	681,148	685,983		5,429		5,429		691,412				20,777	01/15/2036	
31397E-W5-0	FHR 3280 ME PAC-1-11 5.500% 02/15/37		12/01/2020	Paydown		636,435	636,435	628,181	633,327		3,108		3,108		636,435				15,258	02/15/2037	
31397J-MR-2	FHR 3341 B SEQ 6.000% 07/15/37		12/01/2020	Paydown		40,348	40,348	38,519	38,830		1,518		1,518		40,348				421	07/15/2037	
31397U-RC-5	FNR 2011-53 TN EXCH PT 4.000% 06/25/41		12/01/2020	Paydown		1,667,999	1,667,999	1,758,714	1,752,081		(84,082)		(84,082)		1,667,999				36,804	06/25/2041	
3140J9-YB-1	FNMA BMS205 4.000% 06/01/45		12/01/2020	Paydown		3,267,297	3,267,297	3,389,310	3,385,980		(118,684)		(118,684)		3,267,297				82,057	06/01/2045	
31418D-FN-7	FNMA POOL MA3772 3.500% 09/01/39		12/01/2020	Paydown		6,349,451	6,349,451	6,582,595	6,579,462		(230,010)		(230,010)		6,349,451				132,452	09/01/2039	
31418D-GJ-5	FNMA POOL MA3800 3.000% 10/01/39		12/01/2020	Paydown		6,853,345	6,853,345	7,024,679	7,023,177		(169,832)		(169,832)		6,853,345				136,151	10/01/2039	
31418D-HJ-4	FNMA POOL MA3832 3.500% 11/01/39		12/01/2020	Paydown		5,570,124	5,570,124	5,789,448	5,788,321		(218,197)		(218,197)		5,570,124				122,092	11/01/2039	
31418D-JP-8	FNMA POOL MA3869 3.500% 12/01/39		12/01/2020	Paydown		4,901,282	4,901,282	5,100,397	5,099,526		(198,244)		(198,244)		4,901,282				118,990	12/01/2039	
56045T-AF-2	MAINE ST MUNI BOND BANK LIQUOR Maine Municipal Bond Bank 3.66 3.668% 06/01/20		06/01/2020	Maturity		4,015,000	4,015,000	4,015,000	4,015,000						4,015,000				73,635	06/01/2020	
57586N-3B-5	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.62 4.621% 12/01/38		02/14/2020	Call	100.0000	1,130,000	1,130,000	1,130,000	1,130,000						1,130,000				6,788	12/01/2038	
57586N-3C-3	MASSACHUSETTS ST HSG FIN AGY Massachusetts Housing Fin 4.72 4.721% 06/01/40		02/14/2020	Call	100.0000	295,000	295,000	295,000	295,000						295,000				1,805	06/01/2040	
645916-TV-9	NEW JERSEY ST ECON DEV AUTH New Jersey Economic Develo 5.8 5.800% 04/01/25		04/01/2020	Call	100.0000	155,000	155,000	160,909	157,265		(93)		(93)		157,173		(2,173)	(2,173)	4,495	04/01/2025	
69848A-AA-6	PANHANDLE TX ECON DEV CORP LEA Panhandle Economic Develo 3.98 3.985% 07/15/48		07/15/2020	Redemption	100.0000	87,290	87,290	88,537	88,465		(1,175)		(1,175)		87,290				2,618	07/15/2048	
<b>319999</b>	<b>Subtotal - Bonds - U.S. Special Revenues</b>					<b>164,087,451</b>	<b>164,087,451</b>	<b>169,117,407</b>	<b>168,091,845</b>		<b>(4,002,220)</b>		<b>(4,002,220)</b>		<b>164,089,624</b>			<b>(2,173)</b>	<b>(2,173)</b>	<b>3,446,741</b>	<b>XXX</b>
00037B-AF-9	ABB FINANCE USA INC CO. GUARNT 3.800% 04/03/28		10/30/2020	TENDER SALE		19,099,520	16,000,000	16,000,000	16,000,000						16,000,000		3,099,520	3,099,520	660,356	04/03/2028	
00206R-CN-0	AT&T INC SR UNSEC 3.400% 05/15/25		08/07/2020	TENDER SALE		15,842,913	14,550,000	14,506,932	14,525,202		2,607		2,607		14,527,809		1,315,104	1,315,104	366,903	05/15/2025	
00287Y-BW-8	ABBVIE INC SERIES 144A 3.200% 11/21/29		11/17/2020	Tax Free Exchange		1,874,571	1,875,000	1,874,531	1,874,536		36		36		1,874,571				59,333	11/21/2029	
00507V-AH-2	ACTIVISION BLIZZARD SR UNSEC 2.300% 09/15/21		09/04/2020	Call	101.8618	1,884,443	1,850,000	1,848,043	1,849,212		308		308		1,849,520		480	480	75,693	09/15/2021	
00507V-AL-3	ACTIVISION BLIZZARD SR UNSEC 2.600% 06/15/22		09/04/2020	Call	103.9085	1,272,879	1,225,000	1,220,958	1,222,976		544		544		1,223,520		1,480	1,480	70,793	06/15/2022	
015271-AD-1	ALEXANDRIA REAL ESTATE E CO. GUARNT 3.900% 06/15/23		08/04/2020	TENDER SALE		1,648,470	1,500,000	1,508,145	1,506,384		(1,114)		(1,114)		1,505,270		143,200	143,200	37,375	06/15/2023	
023551-AM-6	HESS CORP SR UNSEC 7.125% 03/15/33		12/03/2020	BARCLAYS BANK PLC		2,525,680	2,000,000	2,116,540	2,078,516		(3,595)		(3,595)		2,074,921		450,759	450,759	174,958	03/15/2033	
025537-AH-4	AMERICAN ELECTRIC POWER SR UNSEC 2.150% 11/13/20		11/13/2020	Maturity		2,825,000	2,825,000	2,821,243	2,823,891		1,109		1,109		2,825,000				60,738	11/13/2020	
029912-BE-1	AMERICAN TOWER CORP SR UNSEC 5.900% 11/01/21		01/15/2020	Call	106.7090	5,335,450	5,000,000	4,992,900	4,998,457		31		31		4,998,488		1,513	1,513	396,089	11/01/2021	
031162-BG-4	AMGEN INC SR UNSEC 4.100% 06/15/21		03/22/2020	Call	102.9520	7,721,400	7,500,000	7,480,650	7,496,642		500		500		7,497,143		2,857	2,857	304,254	06/15/2021	
031162-BM-1	AMGEN INC SR UNSEC 3.875% 11/15/21		12/16/2020	Call	102.6025	1,847,872	1,801,000	1,894,625	1,824,743		(12,017)		(12,017)		1,812,726		(11,726)	(11,726)	124,548	11/15/2021	
032095-AF-8	AMPHENOL CORP SR UNSEC 2.200% 04/01/20		04/01/2020	Maturity		4,450,000	4,450,000	4,446,529	4,449,703		297		297		4,450,000				48,950	04/01/2020	
032654-AR-6	ANALOG DEVICES INC SR UNSEC 2.950% 01/12/21		09/25/2020	Call	100.8130	6,552,845	6,500,000	6,472,180	6,489,547		7,422		7,422		6,496,968		3,032	3,032	283,478	01/12/2021	
03523T-BP-2	ANHEUSER-BUSCH INBEV WGR CO. GUARNT 2.500% 07/15/22		08/12/2020	Call	104.2590	4,138,040	3,969,000	3,870,582	3,937,175		7,551		7,551		3,944,727		24,273	24,273	275,707	07/15/2022	

ANNUAL STATEMENT FOR THE YEAR 2020 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
035240-AJ-9	ANHEUSER-BUSCH INBEV WOR CO GUARNT 3.500%		01/12/24	TENDER SALE		7,354,657	6,700,000	6,666,969	6,676,050		3,990		3,990		6,680,040		674,617	674,617	276,840	01/12/2024
056070-AA-7	BXGNT 2018-A A SEQ 3.770% 02/02/34		12/02/2020	Paydown		636,979	636,979	636,819	636,832		147		147		636,979				12,952	02/02/2034
06405L-AB-7	BANK OF NY MELLON CORP SR UNSEC 0.511%		06/04/21	Call	100.0000	5,250,000	5,250,000	5,250,000	5,250,000						5,250,000				49,510	06/04/2021
06406H-DF-3	BANK OF NY MELLON CORP SR UNSEC 2.450%		11/27/20	Call	100.0000	10,000,000	10,000,000	10,030,100	10,007,198		(7,198)		(7,198)		10,000,000				224,583	11/27/2020
07261L-BA-9	BAY STATE GAS CO SR UNSEC 6.280% 02/15/28		09/17/2020	DIRECT		7,050,000	5,000,000	5,431,050	5,209,412		(14,826)		(14,826)		5,194,586		1,855,414	1,855,414	352,994	02/15/2028
075887-AW-9	BECTON DICKINSON AND CO SR UNSEC 3.250%		11/12/20	Call	100.9906	130,278	129,000	133,840	129,724		(441)		(441)		129,282		(282)	(282)	4,064	11/12/2020
110122-BK-3	BRISTOL MYERS SQUIBB CO SERIES 144A 3.250% 02/20/23		07/15/2020	Tax Free Exchange		5,121,379	5,000,000	5,151,600	5,146,362		(24,983)		(24,983)		5,121,379				146,701	02/20/2023
110122-BP-2	BRISTOL MYERS SQUIBB CO SERIES 144A 3.450% 11/15/27		07/15/2020	Tax Free Exchange		8,055,531	7,650,000	8,089,271	8,083,321		(27,790)		(27,790)		8,055,531				175,950	11/15/2027
110122-BQ-0	BRISTOL MYERS SQUIBB CO SERIES 144A 3.900% 02/20/28		07/15/2020	Tax Free Exchange		13,033,758	12,000,000	13,116,036	13,101,806		(68,049)		(68,049)		13,033,758				422,500	02/20/2028
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC 2.900%		07/26/24	Tax Free Exchange		2,143,511	2,150,000	2,141,658	2,142,683		828		828		2,143,511				72,395	07/26/2024
11120V-AB-9	BRIXMOR OPERATING PART SR UNSEC 3.875%		08/15/22	TENDER SALE		16,958,787	16,162,000	16,130,803	16,149,360		2,280		2,280		16,151,640		807,147	807,147	546,253	08/15/2022
11120V-AC-7	BRIAMOR OPERATING PART SR UNSEC 4.125%		06/15/26	WELLS FARGO		2,768,927	2,725,000	2,706,688	2,712,341		570		570		2,712,911		56,016	56,016	42,465	06/15/2026
11134L-AK-5	BROADCOM CRP / CAYMN FI CO GUARNT 2.200%		01/15/21	Taxable Exchange		5,037,492	5,000,000	4,994,800	4,998,231		655		655		4,998,886		38,606	38,606	93,500	01/15/2021
12200B-AA-6	BURLINGTN NO SF 04-1 TR PT CERTS 4.575%		01/15/21	Redemption	100.0000	149,892	149,892	148,749	149,816		77		77		149,892				3,430	01/15/2021
125509-BN-8	CIGNA HOLDING CO CO GUARNT 4.375%		12/15/20	Maturity		4,000,000	4,000,000	3,986,160	3,998,412		1,588		1,588		4,000,000				175,000	12/15/2020
125523-BQ-2	CIGNA CORP SERIES 144A 3.900% 02/15/22		07/15/2020	Tax Free Exchange		3,175,029	3,100,000	3,210,208	3,199,807		(24,779)		(24,779)		3,175,029				110,825	02/15/2022
125523-CA-6	CIGNA CORP SERIES 144A 3.400% 03/01/27		07/14/2020	Tax Free Exchange		6,356,739	6,200,000	6,373,408	6,368,441		(11,701)		(11,701)		6,356,739				183,279	03/01/2027
126408-GZ-0	CSX CORP SR UNSEC 3.700% 11/01/23		12/30/2020	Call	109.3570	5,932,617	5,425,000	5,420,877	5,423,263		428		428		5,423,691				741,239	11/01/2023
14314E-AD-3	CARMX 2016-3 A4 SEQ 1.600% 01/18/22		10/15/2020	Paydown		4,000,000	4,000,000	3,999,309	3,999,870		130		130		4,000,000		1,309	1,309	40,329	01/18/2022
14314M-AD-5	CARMX 2016-2 A4 SEQ 1.680% 09/15/21		06/15/2020	Paydown		1,739,910	1,739,910	1,739,331	1,739,845		65		65		1,739,910				10,223	09/15/2021
15200W-AC-9	CNP 2012-1 A3 SEQ 3.028% 10/15/25		10/15/2020	Paydown		903,876	903,876	907,778	906,140		(2,265)		(2,265)		903,876				27,371	10/15/2025
17119B-AD-9	CCART 2016-BA A4 SEQ 1.870% 02/15/22		08/15/2020	Paydown		3,566,891	3,566,891	3,566,232	3,566,821		70		70		3,566,891				22,147	02/15/2022
17325F-AE-8	CITIBANK NA SR UNSEC 2.100% 06/12/20		01/22/2020	CITIGROUP GLOBAL MARKETS INC		10,008,100	10,000,000	9,995,700	9,999,345		92		92		9,999,437		8,663	8,663	24,500	06/12/2020
17401Q-AJ-0	CITIZENS BANK NA/R1 SR UNSEC 2.200%		05/26/20	Maturity		1,425,000	1,425,000	1,423,689	1,424,820		180		180		1,425,000				15,675	05/26/2020
191216-AR-1	COCA-COLA CO/THE SR UNSEC 3.150% 11/15/20		11/15/2020	Maturity		5,000,000	5,000,000	4,984,700	4,998,468		1,532		1,532		5,000,000				157,500	11/15/2020
202795-HV-5	COMMONWEALTH EDISON CO 1ST MORTG 4.000%		08/01/20	Maturity		12,200,000	12,200,000	11,966,872	12,182,802		17,198		17,198		12,200,000				488,000	08/01/2020
205887-BR-2	CONAGRA BRANDS INC SR UNSEC 3.200%		01/25/23	Call	105.8790	1,683,476	1,590,000	1,586,089	1,588,666		411		411		1,589,076		924	924	165,273	01/25/2023
205887-BZ-4	CONAGRA BRANDS INC SR UNSEC 3.800%		10/22/21	Call	103.5400	2,976,775	2,875,000	2,871,694	2,872,966		881		881		2,873,847		1,153	1,153	210,115	10/22/2021
20847T-BL-4	CNFHE 2001-D M2 MEZ FLT AFC IRC 1.909%		11/15/32	Paydown		303,539	303,539	316,482	326,298		(22,759)		(22,759)		303,539				2,712	11/15/2032
210518-CT-1	CONSUMERS ENERGY CO 1ST MORTG 2.850%		05/15/22	Call	104.1950	1,172,194	1,125,000	1,124,899	1,124,975		8		8		1,124,982		18	18	74,715	05/15/2022
210717-AB-0	CMRS 2014-A A2 SEQ 2.962% 11/01/25		11/01/2020	Paydown		281,279	281,279	288,091	285,265		(3,986)		(3,986)		281,279				6,275	11/01/2025
22822V-AD-3	CROWN CASTLE INTL CORP SR UNSEC 2.250%		09/01/21	Call	102.0120	2,065,743	2,025,000	2,024,433	2,024,804		59		59		2,024,863		137	137	79,345	09/01/2021
233050-AC-7	DBLBS 2011-LC1A A3 SEQ 5.002% 11/10/46		12/01/2020	Paydown		2,470,881	2,470,881	2,495,437	2,469,646		1,235		1,235		2,470,881				87,476	11/10/2046
23305X-AD-3	DBLBS 2011-LC2A A4 SEQ 4.537% 07/10/44		12/01/2020	Paydown		3,695,335	3,695,335	4,044,083	3,739,829		(44,494)		(44,494)		3,695,335				138,660	07/10/2044

ANNUAL STATEMENT FOR THE YEAR 2020 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
247361-ZK-7	DELTA AIR LINES INC SR UNSEC 2.875% 03/13/20		03/13/2020	Maturity		4,475,000	4,475,000	4,462,783	4,474,164		836		836		4,475,000				64,328	03/13/2020
247361-ZL-5	DELTA AIR LINES INC SR UNSEC 2.600% 12/04/20		12/04/2020	Maturity		2,025,000	2,025,000	2,023,724	2,024,596		404		404		2,025,000				52,650	12/04/2020
247361-ZM-3	DELTA AIR LINES INC SR UNSEC 3.400% 04/19/21		12/03/2020	GOLDMAN SACHS & COMPANY		3,521,875	3,500,000	3,498,320	3,499,253		534		534		3,499,787		22,088	22,088	134,867	04/19/2021
247361-ZU-5	DELTA AIR LINES INC 2.900% 10/28/24		12/03/2020	Various		11,456,250	13,000,000	12,948,390	12,950,103		6,104		6,104		12,956,208		(1,499,958)	(1,499,958)	303,171	10/28/2024
25271C-AN-2	DIAMOND OFFSHORE DRILL SR UNSEC 4.875% 11/01/43		04/28/2020	Various		8,254,375	21,875,000	11,598,750	12,468,750			870,000	(870,000)		11,598,750		(3,344,375)	(3,344,375)	331,043	11/01/2043
252722-AA-1	DROT 2019-1A A SEQ 2.890% 02/20/32		12/20/2020	Paydown		430,960	430,960	432,139	432,113		(1,153)		(1,153)		430,960				5,646	02/20/2032
252724-AA-7	DROT 2018-1 A SEQ 3.700% 01/21/31		12/20/2020	Paydown		1,109,492	1,109,492	1,109,481	1,109,481		12		12		1,109,492				18,748	01/21/2031
25470D-AE-9	DISCOVERY COMMUNICATIONS CO. GUARNT 4.375% 06/15/21		05/13/2020	TENDER SALE		6,205,260	6,000,000	5,962,620	5,993,481		1,653		1,653		5,995,134		210,126	210,126	111,563	06/15/2021
25470D-AH-2	DISCOVERY COMMUNICATIONS CO. GUARNT 3.250% 04/01/23		05/20/2020	TENDER SALE		2,478,218	2,475,000	2,470,991	2,473,565		163		163		2,473,729		4,489	4,489	51,614	04/01/2023
25470D-AJ-8	DISCOVERY COMMUNICATIONS CO. GUARNT 4.875% 04/01/43		09/16/2020	TAXABLE EXCHANGE		4,028,473	3,350,000	3,346,248	3,346,754		55		55		3,346,810		681,663	681,663	158,776	04/01/2043
25470D-AQ-2	DISCOVERY COMMUNICATIONS CO. GUARNT 2.950% 03/20/23		05/20/2020	TENDER SALE		578,514	582,000	581,267	581,556		51		51		581,608		(3,094)	(3,094)	11,541	03/20/2023
26138E-AQ-2	KEURIG DR PEPPER INC CO. GUARNT 2.000% 01/15/20		01/15/2020	Maturity		5,325,000	5,325,000	5,283,731	5,324,765		235		235		5,325,000				53,250	01/15/2020
278865-AL-4	ECOLAB INC SR UNSEC 4.350% 12/08/21		09/12/2020	Call 104.7544		2,136,989	2,040,000	2,038,694	2,039,702		105		105		2,039,807		194	194	164,530	12/08/2021
29336U-AF-4	ENLINK MIDSTREAM PARTNER SR UNSEC 4.850% 07/15/26		12/04/2020	RBC DAIN RAUSCHER INC.		528,165	550,000	549,225	549,453		68		68		549,521		(21,356)	(21,356)	37,271	07/15/2026
294752-AH-3	REGENCY CENTERS CORP CO. GUARNT 3.750% 11/15/22		09/02/2020	Call 107.2465		10,724,650	10,000,000	9,742,900	9,887,518		25,082		25,082		9,912,600		87,400	87,400	1,023,608	11/15/2022
30259M-AA-4	FCITL 2019-1A A SEQ 3.630% 02/18/31		12/15/2020	Paydown		920,297	920,297	920,139	920,147		150		150		920,297				20,178	02/18/2031
33767B-AB-5	FIRSTENERGY TRANSMISSION SR UNSEC 4.350% 01/15/25		12/02/2020	GOLDMAN SACHS & COMPANY		4,554,508	4,175,000	4,174,624	4,175,007		(1)		(1)		4,175,006		379,501	379,501	251,735	01/15/2025
340711-AT-7	FLORIDA GAS TRANSMISSION SR UNSEC 5.450% 07/15/20		07/15/2020	Maturity		2,815,000	2,815,000	3,040,891	2,832,057		(17,057)		(17,057)		2,815,000				153,418	07/15/2020
34531J-AE-5	FORDL 2018-A A4 SEQ 3.050% 08/15/21		09/15/2020	Paydown		2,750,000	2,750,000	2,749,910	2,749,971		29		29		2,750,000				57,982	08/15/2021
345370-CQ-1	FORD MOTOR COMPANY SR UNSEC 4.750% 01/15/43		12/04/2020	CREDIT SUISSE SECURITIES US LL		1,000,000	1,000,000	1,033,190	1,030,970		(733)		(733)		1,030,237		(30,237)	(30,237)	66,368	01/15/2043
345397-HK-5	FORD MOTOR CREDIT CO LLC SR UNSEC 4.375% 08/06/23		12/04/2020	CREDIT SUISSE SECURITIES US LL		3,138,750	3,000,000	2,971,980	2,988,464		2,824		2,824		2,991,288		147,462	147,462	175,729	08/06/2023
345397-XA-6	FORD MOTOR CREDIT CO LLC SR UNSEC 3.219% 01/09/22		01/16/2020	CITIGROUP GLOBAL MARKETS INC		16,975,701	16,850,000	16,850,000	16,850,000						16,850,000		125,701	125,701	289,281	01/09/2022
345397-XI-8	FORD MOTOR CREDIT CO LLC SR UNSEC 3.336% 03/18/21		12/04/2020	CREDIT SUISSE SECURITIES US LL		3,558,875	3,550,000	3,550,000	3,550,000						3,550,000		8,875	8,875	144,745	03/18/2021
345397-YE-7	FORD MOTOR CREDIT CO LLC SR UNSEC 2.681% 01/09/20		01/09/2020	Maturity		3,000,000	3,000,000	3,000,000	3,000,000						3,000,000				40,215	01/09/2020
38013B-AE-0	GIANT 2017-3 A4 SEQ 2.120% 09/20/21		02/20/2020	Paydown		2,436,665	2,436,665	2,436,459	2,436,642		23		23		2,436,665				6,436	09/20/2021
39121J-AG-5	GREAT RIVER ENERGY 1ST MORTG 7.233% 07/01/38		07/01/2020	Redemption 100.0000		22,738	22,738	22,738	22,738						22,738				1,645	07/01/2038
39121J-AH-3	GREAT RIVER ENERGY 1ST MORTG 4.478% 07/01/30		07/01/2020	Call 100.0000		552,000	552,000	552,000	552,000						552,000				24,719	07/01/2030
406216-BD-2	HALLIBURTON CO SR UNSEC 3.500% 08/01/23		03/03/2020	TENDER SALE		10,233,908	9,479,000	9,456,819	9,470,126		408		408		9,470,534		763,374	763,374	197,216	08/01/2023
42225U-AB-0	HEALTHCARE TRUST OF AMER CO. GUARNT 3.700% 04/15/23		09/28/2020	Call 108.2378		7,123,127	6,581,000	6,442,733	6,517,779		13,520		13,520		6,531,299		49,701	49,701	774,126	04/15/2023
42770L-AA-1	HERO 2015-1A A SEQ 3.840% 09/21/40		12/20/2020	Paydown		653,630	653,630	653,335	653,486		145		145		653,630				18,937	09/21/2040
42771A-AA-4	HERO 2017-3A A1 SEQ 3.190% 09/20/48		12/20/2020	Paydown		824,625	824,625	824,346	824,362		263		263		824,625				17,924	09/20/2048
42771L-AB-8	HERO 2017-2A A1 SEQ 3.280% 09/20/48		12/20/2020	Paydown		431,300	431,300	431,244	431,248		51		51		431,300				9,734	09/20/2048
42806D-BQ-1	HERTZ 2018-1A A SEQ 3.290% 02/25/24		05/28/2020	BANK OF AMERICA		5,213,978	5,488,398	5,443,290	5,458,208		3,768		3,768		5,461,975		(247,997)	(247,997)	78,246	02/25/2024
42806D-BQ-1	HERTZ 2018-1A A SEQ 3.290% 02/25/24		05/25/2020	Paydown		511,602	511,602	507,397	508,788		2,814		2,814		511,602				7,013	02/25/2024
42806D-BZ-1	HERTZ 2018-3A A SEQ 4.030% 07/25/24		05/28/2020	BANK OF AMERICA		2,171,994	2,286,310	2,286,103	2,286,157		16		16		2,286,174		(114,180)	(114,180)	39,927	07/25/2024
42806D-BZ-1	HERTZ 2018-3A A SEQ 4.030% 07/25/24		05/25/2020	Paydown		213,690	213,690	213,671	213,676		14		14		213,690				3,588	07/25/2024
42809H-AC-1	HESS CORP SR UNSEC 6.000% 01/15/40		12/03/2020	JEFFERIES & CO. INC.		1,825,230	1,500,000	1,488,510	1,490,500		236		236		1,490,736		334,494	334,494	125,500	01/15/2040

ANNUAL STATEMENT FOR THE YEAR 2020 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
431282-AN-2	HIGHWOODS REALTY LP SR UNSEC 3.200%		06/15/21	TENDER SALE		15,935,068	16,111,000	15,820,988	16,032,883		32,732		32,732		16,065,615		(130,548)	(130,548)	342,269	06/15/2021
43284B-AA-0	HGVT 2018-AA A SEQ 3.540% 02/25/32		12/25/2020	Paydown		414,010	414,010	413,880	413,893		117		117		414,010				7,115	02/25/2032
44107T-AX-4	HOST HOTELS & RESORTS LP SR UNSEC 3.875%		04/01/24																	
444859-BH-4	HUMANA INC SR UNSEC 2.500% 12/15/20		09/04/2020	SEA PORT GROUP THE LLC		10,379,000	10,000,000	9,957,500	9,973,540		4,052		4,052		9,977,593		401,407	401,407	316,458	04/01/2024
44891A-AL-1	HYUNDAI CAPITAL AMERICA SR UNSEC 2.550%		12/15/2020	Maturity		2,425,000	2,425,000	2,423,691	2,424,569		431		431		2,425,000				60,625	12/15/2020
44891A-AL-1	IDAHO POWER CO 1ST MORTG 3.400% 11/01/20		04/03/2020	Maturity		2,600,000	2,600,000	2,596,360	2,599,681		319		319		2,600,000				33,150	04/03/2020
45138L-AX-1	INTERSTATE POWER & LIGHT SR UNSEC 3.650%		08/03/2020	Call 100.0000		2,400,000	2,400,000	2,388,024	2,398,849		810		810		2,399,660		340	340	61,200	11/01/2020
461070-AJ-3	JPMT 2017-3 1A5 EXCH AFC SEQ SSNR 3.500%		09/01/20	Call 100.0000		5,000,000	5,000,000	4,996,250	4,999,709		212		212		4,999,921		79	79	150,056	09/01/2020
46647S-AJ-9	JPMT 2017-2 A5 EXCH AFC SEQ SSNR 3.500%		08/25/47	Paydown		4,359,645	4,359,645	4,429,126	4,422,971		(63,327)		(63,327)		4,359,645				84,396	08/25/2047
46648H-AE-3	JPMT 2017-4 A5 EXCH AFC SEQ SSNR 3.500%		05/25/47	Paydown		2,073,997	2,073,997	2,028,628	2,032,596		41,400		41,400		2,073,997				42,698	05/25/2047
46648U-AE-4	JP MORGAN MORTGAGE TRUST SERIES 2018-5 CLASS		11/25/48	Paydown		10,239,529	10,239,529	10,114,735	10,156,383		83,146		83,146		10,239,529				204,498	11/25/2048
46649K-AC-9	A3 144A 3.500% 10/25/48		12/01/2020	Paydown		8,020,735	8,020,735	8,168,618	8,167,511		(146,775)		(146,775)		8,020,735				167,005	10/25/2048
46649Y-AE-5	JPMT 2018-9 A5 EXCH AFC SEQ SSNR 4.000%		02/25/49	Paydown		5,099,597	5,099,597	5,158,562	5,132,717		(33,119)		(33,119)		5,099,597				112,442	02/25/2049
487836-BD-9	KELLOGG CO SR UNSEC 4.000% 12/15/20		12/15/2020	Maturity		1,620,000	1,620,000	1,606,019	1,618,411		1,589		1,589		1,620,000				64,800	12/15/2020
491674-BE-6	KENTUCKY UTILITIES CO 1ST MORTG 3.250%		11/01/20	Call 100.0000		5,000,000	5,000,000	4,982,096	4,998,187		1,265		1,265		4,999,452		548	548	121,875	11/01/2020
50077L-AK-2	KRAFT HEINZ FOODS CO CO.GUARNT 3.950%		07/15/25	CITIGROUP GLOBAL MARKETS INC		12,465,000	11,350,000	11,336,470	11,341,257		1,394		1,394		11,342,650		1,122,350	1,122,350	641,228	07/15/2025
502431-AA-7	L3HARRIS TECH INC SR UNSEC 4.950%		02/15/21	Tax Free Exchange		2,820,313	2,785,000	2,873,747	2,841,939		(21,626)		(21,626)		2,820,313				98,415	02/15/2021
502431-AB-5	L3HARRIS TECH INC SR UNSEC 3.850%		06/15/23	Tax Free Exchange		2,636,085	2,550,000	2,658,380	2,645,040		(8,955)		(8,955)		2,636,085				37,088	06/15/2023
502431-AD-1	L3HARRIS TECH INC SR UNSEC 3.850%		12/15/26	Tax Free Exchange		1,511,178	1,450,000	1,518,302	1,514,061		(2,883)		(2,883)		1,511,178				21,245	12/15/2026
502431-AE-9	L3HARRIS TECH INC SR UNSEC 4.400%		06/15/28	Tax Free Exchange		11,391,835	10,500,000	11,473,479	11,424,690		(32,855)		(32,855)		11,391,835				174,533	06/15/2028
50540R-AJ-1	LABORATORY CORP OF AMER SR UNSEC 4.625%		11/15/20	Call 100.0000		8,700,000	8,700,000	8,660,154	8,695,748		3,047		3,047		8,698,794		1,206	1,206	304,017	11/15/2020
52521R-AS-0	LMT 2007-5 2A3 FLT SSNR AS 0.478%		06/25/37	Paydown		43,332	65,599	14,701	9,768		36,543		36,543		46,311		(2,980)	(2,980)	547	06/25/2037
53117C-AS-1	LIBERTY PROPERTY LP SR UNSEC 3.250%		10/01/26	Tax Free Exchange		919,592	925,000	917,249	919,513		79		79		919,592				10,772	10/01/2026
53117C-AT-9	LIBERTY PROPERTY LP SR UNSEC 4.375%		02/01/29	Tax Free Exchange		922,823	925,000	922,614	922,801		21		21		922,823				21,246	02/01/2029
539830-AY-5	LOCKHEED MARTIN CORP SR UNSEC 3.350%		09/15/21	Call 103.6020		4,606,144	4,446,000	4,433,996	4,443,670		611		611		4,444,281		1,719	1,719	272,264	09/15/2021
55315X-AD-3	MIAF 2017-AA A4 SEQ 2.410% 08/16/24		12/16/2020	Paydown		3,860,842	3,860,842	3,859,919	3,860,268		575		575		3,860,842				82,231	08/16/2024
553896-AA-9	MVIOT 2017-1A A SEQ 2.420% 12/20/34		12/20/2020	Paydown		1,090,170	1,090,170	1,081,579	1,082,331		7,839		7,839		1,090,170				13,545	12/20/2034
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A 2.220%		10/20/38	Paydown		1,896,083	1,896,083	1,897,095	1,897,068		(985)		(985)		1,896,083				22,406	10/20/2038
583491-AB-1	LEONARDO US HOLDINGS INC CO.GUARNT 7.375%		07/15/39	ROBERT W. BAIRD & COMPANY INC		3,250,000	2,500,000	2,468,200	2,472,764		607		607		2,473,372		776,628	776,628	258,125	07/15/2039
59217G-CE-7	MET LIFE GLOB FUNDING I SECURED 2.050%		06/12/20	Maturity		7,500,000	7,500,000	7,499,775	7,499,965		35		35		7,500,000				76,875	06/12/2020
594918-AT-1	MICROSOFT CORP SR UNSEC 2.375% 05/01/23		04/03/2020	RBC DAIN RAUSCHER INC.		5,191,650	5,000,000	4,983,200	4,993,947		466		466		4,994,413		197,237	197,237	51,458	05/01/2023
594918-BL-7	MICROSOFT CORP SR UNSEC 4.450% 11/03/45		05/28/2020	Taxable Exchange		10,535,731	7,550,000	7,523,953	7,525,855		210		210		7,526,065		3,009,666	3,009,666	194,119	11/03/2045
594918-CA-0	MICROSOFT CORP SR UNSEC 4.250% 02/06/47		05/13/2020	Taxable Exchange		1,702,436	1,250,000	1,246,638	1,246,810		26		26		1,246,836		455,600	455,600	43,533	02/06/2047
609207-AB-1	MONDELEZ INTERNATIONAL SR UNSEC 4.000%		02/01/24	TENDER SALE		18,907,525	17,500,000	17,481,100	17,491,536		1,535		1,535		17,493,071		1,414,454	1,414,454	845,833	02/01/2024

E14.5

ANNUAL STATEMENT FOR THE YEAR 2020 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
626717-AA-0	MURPHY OIL CORP SR UNSEC 7.050% 05/01/29		12/04/2020	MILLENNIUM ADVISORS		1,960,000	2,000,000	2,236,180	2,128,409		(9,845)		(9,845)		2,118,563		(158,563)	(158,563)	155,492	05/01/2029
62848B-AA-9	MVWOT 2018-1A A SEQ 3.450% 01/21/36		12/20/2020	Paydown		2,130,422	2,130,422	2,130,821	2,130,803		(381)		(381)		2,130,422				35,750	01/21/2036
63946B-AH-3	NBCUNIVERSAL MEDIA LLC CO.GUARNT 2.875% 01/15/23		09/10/2020	Call	105,8750	3,837,969	3,625,000	3,618,366	3,622,801		485		485		3,623,287		1,713	1,713	333,110	01/15/2023
654730-BH-5	NISOURCE INC SR UNSEC 2.650% 11/17/22		08/18/2020	TENDER SALE		3,100,539	2,950,000	2,946,283	2,947,802		469		469		2,948,271		152,268	152,268	59,066	11/17/2022
674599-BY-0	OCCIDENTAL PETROLEUM COR SR UNSEC 4.100% 02/01/21		07/09/2020	TENDER SALE		8,913,970	9,334,000	9,331,853	9,333,802		96		96		9,333,898		(419,928)	(419,928)	363,559	02/01/2021
674599-CH-6	OCCIDENTAL PETROLEUM COR SR UNSEC 3.400% 04/15/26		12/09/2020	RBC DAIN RAUSCHER INC.		6,154,800	6,690,000	6,674,747	6,679,884		1,384		1,384		6,681,268		(526,468)	(526,468)	262,843	04/15/2026
674599-CJ-2	OCCIDENTAL PETROLEUM COR SR UNSEC 4.400% 04/15/46		12/09/2020	BARCLAYS BANK PLC CITIGROUP GLOBAL		8,866,000	10,400,000	10,319,296	10,324,707		1,465		1,465		10,326,172		(1,460,172)	(1,460,172)	528,782	04/15/2046
674599-CM-5	OCCIDENTAL PETROLEUM COR SR UNSEC 3.000% 02/15/27		12/10/2020	MARKETS INC CITIGROUP GLOBAL		2,237,500	2,500,000	2,489,475	2,492,533		907		907		2,493,440		(255,940)	(255,940)	99,792	02/15/2027
674599-DJ-1	OCCIDENTAL PETROLEUM COR 6.200% 03/15/40		12/09/2020	MARKETS INC		2,281,125	2,310,000	2,749,052	2,745,337		(12,477)		(12,477)		2,732,860		(451,735)	(451,735)	177,434	03/15/2040
717081-DR-1	PFIZER INC SR UNSEC 5.200% 08/12/20		08/12/2020	Maturity		3,575,000	3,575,000	3,568,496	3,574,121		879		879		3,575,000				185,900	08/12/2020
74256L-AY-5	PRINCIPAL LFE GLB FND II SECURED 2.150% 01/10/20		01/10/2020	Maturity		5,000,000	5,000,000	4,993,050	4,999,942		58		58		5,000,000				53,750	01/10/2020
747262-AK-9	QVC INC SR SEC 4.375% 03/15/23		01/17/2020	MORGAN STANLEY & CO. INC.		3,029,336	2,925,000	2,924,198	2,924,718		4		4		2,924,722		104,614	104,614	44,233	03/15/2023
74924P-AP-7	RASC 2004-KS1 MI13 MEZ FLT STEP IRC 2.773% 02/25/34		02/25/2020	Paydown		83,856	83,856	83,856	83,856		83,856		83,856		83,856				14,048	02/25/2034
774341-AC-5	ROCKWELL COLLINS INC SR UNSEC 3.100% 11/15/21		05/22/2020	Taxable Exchange		3,374,016	3,300,000	3,290,727	3,298,034		454		454		3,298,488		75,528	75,528	58,254	11/15/2021
774341-AK-7	ROCKWELL COLLINS INC SR UNSEC 3.500% 03/15/27		05/22/2020	Taxable Exchange		16,558,219	15,400,000	15,374,590	15,380,508		1,055		1,055		15,381,563		1,176,656	1,176,656	396,764	03/15/2027
774341-AL-5	ROCKWELL COLLINS INC SR UNSEC 4.350% 04/15/47		05/22/2020	Taxable Exchange CANTOR FITZGERALD & CO.		6,707,335	5,800,000	5,774,886	5,776,103		203		203		5,776,307		931,028	931,028	164,696	04/15/2047
78443C-AR-5	SLMA 2003-B C SUB FLT 1.817% 03/15/33		12/10/2020	Paydown		1,573,058	4,119,301	633,393	654,039		1,978		1,978		656,017		917,041	917,041	99,947	03/15/2033
78448W-AB-1	SMB 2017-A A2A SEQ 2.880% 09/15/34		12/15/2020	Paydown		579,660	579,660	579,455	579,490		169		169		579,660				8,321	09/15/2034
78449K-AB-6	SMB 2016-C A2A SEQ 2.340% 09/15/34		12/15/2020	Paydown		954,451	954,451	942,143	947,085		7,366		7,366		954,451				10,962	09/15/2034
78449L-AB-4	SMB 2018-B A2A SEQ 3.600% 01/15/37		12/15/2020	Paydown		1,662,649	1,662,649	1,693,276	1,692,867		(30,218)		(30,218)		1,662,649				33,950	01/15/2037
78470R-AC-1	SOFI 2016-E A2B SEQ 2.490% 01/25/36		12/25/2020	Paydown		3,509,481	3,509,481	3,500,878	3,505,130		4,351		4,351		3,509,481				43,178	01/25/2036
80282K-AY-2	SANTANDER HOLDINGS USA SERIES 144A 3.244% 10/05/26		02/04/2020	Tax Free Exchange		3,399,131	3,350,000	3,401,423	3,399,764		(633)		(633)		3,399,131				36,225	10/05/2026
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A 3.000% 05/25/43		12/01/2020	Paydown		4,670,995	4,670,995	4,708,947	4,708,723		(37,728)		(37,728)		4,670,995				94,279	05/25/2043
81746N-AK-4	SEMT 2016-3 A10 EXCH AFC SEQ SSNR 3.500% 11/25/46		12/01/2020	Paydown		1,677,207	1,677,207	1,648,118	1,649,947		27,260		27,260		1,677,207				34,864	11/25/2046
81747A-AG-0	SEMT 2019-1 A4 EXCH AFC SEQ SSNR 4.000% 02/25/49		10/01/2020	Paydown		3,025,599	3,025,599	3,053,964	3,046,421		(20,821)		(20,821)		3,025,599				57,871	02/25/2049
81747W-AG-2	SEMT 2018-7 A4 EXCH AFC SEQ SSNR 4.000% 09/25/48		11/01/2020	Paydown		3,089,864	3,089,864	3,105,313	3,096,688		(6,824)		(6,824)		3,089,864				58,523	09/25/2048
82652M-AA-8	SRFC 2019-2A A SEQ 2.590% 05/20/36		12/20/2020	Paydown		2,300,466	2,300,466	2,299,845	2,299,869		596		596		2,300,466				28,414	05/20/2036
82652N-AA-6	SRFC SERIES 2019-3A CLASS A 144A 2.340% 07/15/38		12/20/2020	Paydown		1,091,917	1,091,917	1,091,899	1,091,898		20		20		1,091,917				11,664	07/15/2038
82653D-AA-7	SRFC 2018-2A A SEQ 3.500% 06/20/35		12/20/2020	Paydown		1,319,418	1,319,418	1,319,169	1,319,215		203		203		1,319,418				22,941	06/20/2035
82653G-AA-0	SRFC 2018-3A A SEQ 3.690% 09/20/35		12/20/2020	Paydown		446,677	446,677	446,565	446,582		95		95		446,677				8,033	09/20/2035
83189D-AB-6	SMB 2017-B A2A SEQ 2.820% 10/15/35		12/15/2020	Paydown		448,444	448,444	436,608	439,799		8,645		8,645		448,444				5,590	10/15/2035
83403Y-AB-0	SOFI 2017-B A2FX SEQ 2.740% 05/25/40		12/25/2020	Paydown		2,999,126	2,999,126	2,998,403	2,998,744		381		381		2,999,126				42,361	05/25/2040
83404F-AC-8	SOFI 2017-A A2B SEQ 2.400% 03/26/40		12/25/2020	Paydown		1,511,708	1,511,708	1,491,423	1,501,334		10,374		10,374		1,511,708				18,510	03/26/2040
83404K-AC-7	SOFI 2017-E A2B SEQ 2.720% 11/26/40		12/25/2020	Paydown		1,246,629	1,246,629	1,225,674	1,232,382		14,248		14,248		1,246,629				27,689	11/26/2040
83404L-AC-5	SOFI 2016-D A2B SEQ 2.340% 04/25/33		11/25/2020	Paydown		1,351,127	1,351,127	1,336,196	1,341,917		9,209		9,209		1,351,127				15,153	04/25/2033
83405D-AC-2	SOFI 2017-C A2B SEQ 2.630% 07/25/40		12/25/2020	Paydown		462,777	462,777	462,658	462,670		107		107		462,777				6,242	07/25/2040
83406E-AC-9	SOFI 2018-A A2B SEQ 2.950% 02/25/42		12/25/2020	Paydown		825,933	825,933	815,373	818,316		7,617		7,617		825,933				21,922	02/25/2042
84489S-AT-9	SOUTHWEST GAS CORP SR UNSEC 4.450% 12/01/20		09/01/2020	Redemption	100.0000	4,200,000	4,200,000	4,192,356	4,199,145		855		855		4,200,000				140,175	12/01/2020

ANNUAL STATEMENT FOR THE YEAR 2020 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
86358R-XZ-5	SASC 2002-AL1 A3 AS OPT SEQ 3.450% 02/25/32		12/01/2020	Paydown		131,417	131,417	116,325	123,941		7,476		7,476		131,417				2,436	02/25/2032
86359B-2H-3	SASC 2005-2XS 2A1 XRESET FTV FLT DL 0.650% 02/25/35		12/01/2020	Paydown		90,387	90,387	90,387	90,387						90,387				544	02/25/2035
872720-AA-8	TLF 2017-1A A SEQ 3.090% 12/15/29		12/15/2020	Paydown		730,907	730,907	725,426	726,020		4,887		4,887		730,907				11,217	12/15/2029
882384-AB-6	TEXAS EASTERN TRANSMISSI SR UNSEC 4.125% 12/01/20		10/01/2020	Call	100.0000	8,000,000	8,000,000	7,965,040	7,996,160		3,135		3,135		7,999,294		706	706	275,000	12/01/2020
90331H-NG-4	US BANK NA CINCINNATI SR UNSEC 2.050% 10/23/20		09/23/2020	Call	100.0000	10,000,000	10,000,000	9,998,000	9,999,448		496		496		9,999,944		56	56	187,917	10/23/2020
907818-FF-0	UNION PACIFIC CORP SERIES 144A 3.839% 03/20/60		05/27/2020	Tax Free Exchange		2,458,437	2,500,000	2,458,315	2,458,329		108		108		2,458,437				49,854	03/20/2060
907825-AA-1	UNION PACIFIC RR 2014-1 PT CERTS 3.227% 05/14/26		05/14/2020	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 2.695% 05/12/27		05/12/2020	Redemption	100.0000	1,424,885	1,424,885	1,424,885	1,424,885						1,424,885				19,200	05/12/2027
918286-AA-3	VSTNA 2018-A A SEQ 3.560% 02/20/36		12/20/2020	Paydown		2,463,332	2,463,332	2,507,123	2,506,195		(42,863)		(42,863)		2,463,332				48,357	02/20/2036
918288-AA-9	VSTNA 2017-A A SEQ 2.330% 03/20/35		12/20/2020	Paydown		733,294	733,294	733,145	733,167		127		127		733,294				9,197	03/20/2035
92348X-AA-3	VZOT 2018-A A1A SEQ 3.230% 04/20/23		12/20/2020	Paydown		1,095,937	1,095,937	1,095,920	1,095,927		10		10		1,095,937				33,877	04/20/2023
92887K-AD-2	VFET 2017-1A A4 SEQ 2.210% 11/15/21		12/15/2020	Paydown		4,125,323	4,125,323	4,125,220	4,125,281		42		42		4,125,323				66,753	11/15/2021
92939U-AA-4	WEC ENERGY GROUP INC SR UNSEC 3.375% 06/15/21		10/21/2020	Call	102.0352	6,122,109	6,000,000	5,997,540	5,998,805		654		654		5,999,459		541	541	294,234	06/15/2021
939653-AL-5	WASHINGTON REIT SR UNSEC 4.950% 10/01/20 WASTE MANAGEMENT INC CO. GUARNT 4.600%		04/02/2020	Call	100.0000	7,000,000	7,000,000	7,025,810	6,998,492		(989)		(989)		6,997,503		2,497	2,497	174,213	10/01/2020
941063-AQ-2	ALLERGAN FINANCE LLC CO. GUARNT 3.250% 03/01/21		12/03/2020	Call	100.0000	5,460,000	5,460,000	5,447,005	5,458,169		1,442		1,442		5,459,612		388	388	315,345	03/01/2021
942683-AF-0	WELLS FARGO BANK NA SR UNSEC 3.325% 10/01/22		05/14/2020	Taxable Exchange		2,700,170	2,625,000	2,603,081	2,618,233		866		866		2,619,099		81,070	81,070	52,846	10/01/2022
94988J-5P-8	ZIMMER BIOMET HOLDINGS SR UNSEC 3.550% 07/23/21		07/23/2020	Call	100.0000	6,050,000	6,050,000	6,050,000	6,050,000						6,050,000				201,163	07/23/2021
98956P-AF-9	ZIMMER BIOMET HOLDINGS SR UNSEC 4.450% 04/01/25		04/28/2020	COMPANY INC		5,695,525	5,500,000	5,498,412	5,499,865		(9)		(9)		5,499,856		195,669	195,669	113,353	04/01/2025
98956P-AH-5	BANK OF NOVA SCOTIA SR UNSEC 2.150% 08/15/45		04/14/2020	RBC DAIN RAUSCHER INC.		8,112,960	8,000,000	7,935,680	7,940,726		362		362		7,941,088		171,872	171,872	238,322	08/15/2045
064159-JX-5	ROGERS COMMUNICATIONS IN CO. GUARNT 5.000% 07/14/20	A	07/14/2020	Maturity		5,000,000	5,000,000	4,999,300	4,999,872		128		128		5,000,000				107,500	07/14/2020
775109-BB-6	ROYAL BANK OF CANADA SR UNSEC 2.150% 03/15/44	A	02/20/2020	RBC DAIN RAUSCHER INC.		12,538,493	9,950,000	9,873,485	9,880,982		217		217		9,881,200		2,657,293	2,657,293	219,729	03/15/2044
78013G-KN-4	TRANSCANADA PIPELINES SR UNSEC 3.800% 10/26/20	A	10/26/2020	Maturity		10,000,000	10,000,000	9,994,200	9,998,384		1,616		1,616		10,000,000				215,000	10/26/2020
893526-DK-6	ANZ NEW ZEALAND INTL/LDN CO. GUARNT 2.200% 10/01/20	A	10/01/2020	Maturity		3,750,000	3,750,000	3,740,363	3,749,151		849		849		3,750,000				142,500	10/01/2020
00182E-BE-8	ALLERGAN FUNDING SCS CO. GUARNT 3.800% 07/17/20	D	07/17/2020	Maturity		4,000,000	4,000,000	3,994,360	3,998,949		1,051		1,051		4,000,000				88,000	07/17/2020
00507U-AS-0	ALLERGAN FUNDING SCS CO. GUARNT 4.750% 03/15/25	D	05/12/2020	Taxable Exchange		10,367,059	9,600,000	9,565,920	9,580,691		1,238		1,238		9,581,929		785,131	785,131	242,187	03/15/2025
00507U-AU-5	AERCAP IRELAND CAP/GLOBA CO. GUARNT 4.500% 03/15/45	D	05/12/2020	Taxable Exchange		4,159,086	3,586,000	3,567,245	3,568,789		131		131		3,568,920		590,166	590,166	113,084	03/15/2045
00772B-AF-8	AUST & NZ BANKING GRP NY SR UNSEC 2.250% 05/15/21	D	10/06/2020	TENDER SALE		4,086,184	4,125,000	4,125,000	4,125,000						4,125,000		(38,816)	(38,816)	166,547	05/15/2021
05253J-AT-8	DEUTSCHE BANK NY SR UNSEC 2.700% 07/13/20 11/09/20	D	11/09/2020	Maturity		5,000,000	5,000,000	4,999,550	4,999,869		131		131		5,000,000				112,500	11/09/2020
251525-AT-8	HOLCIM US FINANCE SARL & CO. GUARNT 5.150% 09/12/23	D	07/13/2020	Maturity		5,000,000	5,000,000	4,993,150	4,998,743		1,257		1,257		5,000,000				135,000	07/13/2020
43474T-AC-7	INGERSOLL-RAND LUX FINAN CO. GUARNT 2.625% 05/01/20	D	12/17/2020	Call	112.5633	9,230,191	8,200,000	8,142,928	8,175,511		6,075		6,075		8,181,585		18,415	18,415	1,437,241	09/12/2023
456873-AA-6	MITSUBISHI UFJ FIN GRP SR UNSEC 2.190% 05/01/20	D	04/13/2020	Call	100.0000	6,575,000	6,575,000	6,570,661	6,574,721		237		237		6,574,959		41	41	77,667	05/01/2020
606822-AG-9	TENDER SALE 09/13/21	D	03/02/2020	TENDER SALE		2,167,693	2,240,000	2,240,000	2,240,000						2,240,000		(72,307)	(72,307)		09/13/2021

ANNUAL STATEMENT FOR THE YEAR 2020 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
714264-AD-0	PERNOD RICARD SA SR UNSEC 4.450% 01/15/22	D	11/06/2020	Call 104.6980		2,957,719	2,825,000	2,817,825	2,823,259		706		706		2,823,965		1,035	1,035	297,192	01/15/2022
75973F-AA-9	RENEW 2018-1 A SEQ 3.950% 09/20/53	D	12/20/2020	Paydown		785,968	785,968	785,671	785,679		289		289		785,968				20,181	09/20/2053
77578J-AB-4	ROLLS-ROYCE PLC CO.GUARNT 3.625% 10/14/25	D	12/03/2020	CITIGROUP GLOBAL MARKETS INC		22,045,000	22,045,000	21,822,584	21,904,587		20,609		20,609		21,925,197		119,803	119,803	916,781	10/14/2025
857006-AD-2	STATE GRID OVERSEAS INV CO.GUARNT 2.250% 05/04/20	D	05/04/2020	Maturity		3,325,000	3,325,000	3,319,547	3,324,363		637		637		3,325,000				37,406	05/04/2020
86960B-AR-3	SVENSKA HANDELSBANKEN AB CO.GUARNT 1.950% 09/08/20	D	09/08/2020	Maturity		3,350,000	3,350,000	3,346,617	3,349,211		789		789		3,350,000				65,325	09/08/2020
902674-XF-2	UBS AG LONDON SR UNSEC 2.200% 06/08/20	D	05/11/2020	Call 100.0000		10,000,000	10,000,000	9,993,400	9,999,018		841		841		9,999,858		142	142	91,667	06/08/2020
LW9258-40-8	TEVA PHARMACEUTICALS NE CO.GUARNT 3.150% 10/01/26	D	12/08/2020	MORGAN STANLEY & CO. INC.		1,408,625	1,475,000	1,471,077	1,472,332		339		339		1,472,671		(64,046)	(64,046)	55,368	10/01/2026
<b>3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						<b>862,203,921</b>	<b>850,655,652</b>	<b>839,522,678</b>	<b>840,729,783</b>		<b>(189,267)</b>	<b>870,000</b>	<b>(1,059,267)</b>		<b>839,670,521</b>		<b>17,811,489</b>	<b>17,811,489</b>	<b>28,492,639</b>	<b>XXX</b>
<b>8399997. Total - Bonds - Part 4</b>						<b>1,120,280,566</b>	<b>1,107,105,619</b>	<b>1,100,979,307</b>	<b>1,101,166,583</b>		<b>(4,190,554)</b>	<b>870,000</b>	<b>(5,060,554)</b>		<b>1,096,106,034</b>		<b>17,829,252</b>	<b>17,829,252</b>	<b>35,372,427</b>	<b>XXX</b>
<b>8399998. Total - Bonds - Part 5</b>						<b>231,157,061</b>	<b>227,292,273</b>	<b>231,640,697</b>			<b>(1,146,655)</b>		<b>(1,146,655)</b>		<b>230,494,040</b>		<b>663,021</b>	<b>663,021</b>	<b>2,775,239</b>	<b>XXX</b>
<b>8399999. Total - Bonds</b>						<b>1,351,437,627</b>	<b>1,334,397,892</b>	<b>1,332,620,004</b>	<b>1,101,166,583</b>		<b>(5,337,209)</b>	<b>870,000</b>	<b>(6,207,209)</b>		<b>1,326,600,074</b>		<b>18,492,273</b>	<b>18,492,273</b>	<b>38,147,666</b>	<b>XXX</b>
<b>8999997. Total - Preferred Stocks - Part 4</b>							<b>XXX</b>													<b>XXX</b>
<b>8999998. Total - Preferred Stocks - Part 5</b>							<b>XXX</b>													<b>XXX</b>
<b>8999999. Total - Preferred Stocks</b>							<b>XXX</b>													<b>XXX</b>
<b>9799997. Total - Common Stocks - Part 4</b>							<b>XXX</b>													<b>XXX</b>
<b>9799998. Total - Common Stocks - Part 5</b>							<b>XXX</b>													<b>XXX</b>
<b>9799999. Total - Common Stocks</b>							<b>XXX</b>													<b>XXX</b>
<b>9899999. Total - Preferred and Common Stocks</b>							<b>XXX</b>													<b>XXX</b>
<b>9999999 - Totals</b>						<b>1,351,437,627</b>	<b>XXX</b>	<b>1,332,620,004</b>	<b>1,101,166,583</b>		<b>(5,337,209)</b>	<b>870,000</b>	<b>(6,207,209)</b>		<b>1,326,600,074</b>		<b>18,492,273</b>	<b>18,492,273</b>	<b>38,147,666</b>	<b>XXX</b>

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

**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
361708-L6-7	GNMA POOL BX3949 1.730% 07/15/37		06/26/2020	KEYBANC CAPITAL MARKETS	12/01/2020	Paydown	499,367	499,991	499,367	499,367				(624)					1,801	648
36181R-SZ-4	GN AF9864 4.250% 09/15/38		06/25/2020	CREDIT SUISSE SECURITIES US LL	12/01/2020	Paydown	625,868	683,785	625,868	625,868				(57,917)					7,782	2,143
<b>0599999. Subtotal - Bonds - U.S. Governments</b>							1,125,235	1,183,776	1,125,235	1,125,235				(58,541)					9,583	2,791
3133KY-SV-2	FHLMC POOL RB5032 2.500% 02/01/40		02/25/2020	JP MORGAN SECURITIES	12/01/2020	Paydown	7,018,307	7,149,900	7,018,307	7,018,307				(131,593)					89,159	5,361
31418D-LP-5	FNMA POOL MA3933 2.500% 02/01/40		02/21/2020	MORGAN STANLEY & CO. INC.	12/01/2020	Paydown	7,109,772	7,211,975	7,109,772	7,109,772				(102,203)					91,782	5,431
31418D-HP-4	FNMA POOL MA3965 2.500% 03/01/40		02/20/2020	PNC CAPITAL MARKETS	12/01/2020	Paydown	7,121,128	7,216,818	7,121,128	7,121,128				(95,690)					96,117	5,440
31418D-P4-8	FNMA POOL MA4042 2.000% 06/01/35		06/17/2020	WELLS FARGO	12/01/2020	Paydown	2,136,984	2,203,097	2,136,984	2,136,984				(66,113)					12,986	1,781
31418D-Q2-1	FNMA POOL MA4072 2.500% 07/01/40		06/17/2020	CREDIT SUISSE SECURITIES US LL	12/01/2020	Paydown	1,393,654	1,448,312	1,393,654	1,393,654				(54,657)					10,699	1,258
31418D-Q4-7	FNMA POOL MA4074 2.000% 07/01/35		06/17/2020	WELLS FARGO	12/01/2020	Paydown	1,635,906	1,686,517	1,635,906	1,635,906				(50,611)					9,544	1,363
31418D-Q6-0	FNMA POOL MA4054 2.500% 06/01/40		06/17/2020	CREDIT SUISSE SECURITIES US LL	12/01/2020	Paydown	2,342,375	2,434,240	2,342,375	2,342,375				(91,865)					17,973	2,115
31418D-TJ-1	FNMA POOL MA4152 2.000% 09/01/40		09/30/2020	Various	12/01/2020	Paydown	253,670	262,611	253,670	253,670				(8,941)					645	183
31418D-US-9	FNMA POOL MA4203 2.500% 11/01/40		10/28/2020	Various	12/01/2020	Paydown	40,775	42,658	40,775	40,775				(1,883)					85	31
31418D-UA-8	FNMA POOL MA4176 2.000% 10/01/40		09/30/2020	MORGAN STANLEY & CO. INC.	12/01/2020	Paydown	202,110	209,310	202,110	202,110				(7,200)					532	146
663903-JR-4	NORTHEAST OH REG L SWR DIST 3.300% 11/15/49		01/23/2020	BANK OF AMERICA	11/15/2020	Call	495,000	495,000	495,000	495,000									4,538	
<b>3199999. Subtotal - Bonds - U.S. Special Revenues</b>							29,749,681	30,360,438	29,749,681	29,749,681				(610,756)					334,060	23,109
00287Y-CG-2	ABBVIE INC SERIES 144A 3.250% 10/01/22		05/14/2020	Taxable Exchange	11/17/2020	Tax Free Exchange	2,625,000	2,700,170	2,682,487	2,682,487				(17,682)					96,214	10,190
00287Y-CN-7	ABBVIE INC SERIES 144A 4.750% 03/15/45		05/12/2020	Taxable Exchange	11/17/2020	Tax Free Exchange	3,586,000	4,159,086	4,151,775	4,151,775				(7,311)					114,503	27,916
00287Y-DC-0	ABBVIE INC SERIES 144A 3.800% 03/15/25		05/12/2020	Taxable Exchange	11/17/2020	Tax Free Exchange	9,600,000	10,367,059	10,285,152	10,285,152				(81,907)					245,227	59,787
11135F-AM-3	BROADCOM INC SERIES 144A 3.459% 09/15/26		05/21/2020	Taxable Exchange	08/07/2020	Tax Free Exchange	5,046,000	5,037,492	5,037,638	5,037,638				145					36,848	
12510H-AB-6	CAPITAL AUTOMOTIVE REIT SERIES 2020-1A CLASS A2 144A 3.030% 02/15/50		01/15/2020	CREDIT SUISSE SECURITIES US LL	12/15/2020	Paydown	680,312	680,199	680,312	680,312				113					13,016	
14042T-CT-2	CAPITAL ONE BANK USA NA 2.280% 01/28/26		01/23/2020	MORGAN STANLEY & CO. INC.	06/05/2020	TENDER SALE	20,000,000	20,000,000	19,955,200	20,000,000									(44,800)	(44,800)
25470D-BK-4	DISCOVERY COMMUNICATIONS SERIES 144A 4.000% 09/15/55		09/16/2020	Taxable Exchange	09/23/2020	Various	3,951,928	4,028,473	4,033,279	4,028,460				(13)					4,819	4,819
26441Y-BE-6	SUNTRUST CAPITAL MARKETS DUKE REALTY LP 1.750% 07/01/30		06/22/2020	CITIGROUP GLOBAL MARKETS INC	08/11/2020		750,000	743,040	756,788	743,118				78					13,670	1,604
337932-AK-3	FIRSTENERGY CORP 2.050% 03/01/25		02/18/2020	MORGAN STANLEY & CO. INC.	09/17/2020	JP MORGAN SECURITIES	5,000,000	4,989,750	5,121,000	4,990,905				1,155					130,095	60,076
337932-AL-1	FIRSTENERGY CORP 2.650% 03/01/30		02/18/2020	MORGAN STANLEY & CO. INC.	10/07/2020	Various	10,000,000	9,992,900	10,170,968	9,993,277				377					177,691	141,585
458140-BH-2	INTEL CORP 2.450% 11/15/29		02/10/2020	WELLS FARGO	05/07/2020	WELLS FARGO	1,025,000	1,046,781	1,072,857	1,046,290				(491)					26,567	11,859
55400D-AA-9	MVIOT SERIES 2019-2A CLASS A 144A 2.220% 10/20/38		04/07/2020	CANTOR FITZGERALD & CO.	12/20/2020	Paydown	251,457	223,325	251,457	251,457				28,132					28,132	2,309
67181D-AA-9	OAK STREET INVESTMENT GRADE SERIES 2020-1A CLASS A1 144A 1.850% 10/20/50		11/06/2020	CREDIT SUISSE SECURITIES US LL	12/21/2020	Paydown	11,626	11,626	11,626	11,626										22
68233J-BS-2	ONCOR ELECTRIC DELIVERY SERIES 144A 2.750% 05/15/30		03/17/2020	SUMITOMO MITSUI FINANCIAL GRP	08/12/2020	Tax Free Exchange	13,050,000	13,035,776	13,036,384	13,036,384				608						141,556
68233J-BT-0	ONCOR ELECTRIC DELIVERY SERIES 144A 3.700% 05/15/50		03/17/2020	MIZUHO SECURITIES USA INC.	08/11/2020	Tax Free Exchange	5,975,000	5,957,374	5,957,663	5,957,663				289						86,588
68902V-AB-3	OTIS WORLDWIDE CORP SERIES 144A 3.362% 02/15/50		02/19/2020	CITIGROUP GLOBAL MARKETS INC	09/04/2020	Tax Free Exchange	5,805,000	5,803,955	5,803,955	5,803,955										101,377
68902V-AF-4	OTIS WORLDWIDE CORP SERIES 144A 2.565% 02/15/30		02/19/2020	BANK OF AMERICA	09/04/2020	Tax Free Exchange	12,375,000	12,374,010	12,374,013	12,374,013				3						164,881
744320-CG-8	PRUDENTIAL FINANCIAL INC SERIES MTN 2.100% 03/10/30		03/05/2020	MORGAN STANLEY & CO. INC.	05/21/2020	WELLS FARGO	10,000,000	9,974,900	9,976,100	9,975,374				474						726
75513E-BA-8	RAYTHEON TECH CORP SERIES 144A 3.100% 11/15/21		05/22/2020	Taxable Exchange	12/08/2020	Tax Free Exchange	3,300,000	3,374,016	3,343,044	3,343,044				(30,972)						108,836
75513E-BE-0	RAYTHEON TECH CORP SERIES 144A 3.500% 03/15/27		05/22/2020	Taxable Exchange	12/08/2020	Tax Free Exchange	15,400,000	16,558,219	16,476,112	16,476,112				(82,107)						393,769
75513E-BG-5	RAYTHEON TECH CORP SERIES 144A 4.350% 04/15/47		05/22/2020	Taxable Exchange	12/08/2020	Tax Free Exchange	5,800,000	6,707,335	6,696,923	6,696,923				(10,412)						163,294
81745A-AB-3	SEQUOIA MORTGAGE TRUST SERIES 2013-5 CLASS A2 144A 3.000% 05/25/43		10/15/2020	BANK OF AMERICA	12/01/2020	Paydown	746,187	768,573	746,187	746,187				(22,386)						2,678

E15

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

**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
81748K-AG-7	SEQUOIA MORTGAGE TRUST SERIES 2020-2 CLASS A4 144A 3.500% 03/25/50		02/13/2020	MORGAN STANLEY & CO. INC.	12/01/2020	Paydown	5,447,677	5,572,804	5,447,677	5,447,677		(125,126)		(125,126)					110,329	10,593	
81748M-AD-0	SEQUOIA MORTGAGE TRUST SERIES 2020-1 CLASS A4 144A 3.500% 02/25/50		01/08/2020	WELLS FARGO	12/01/2020	Paydown	7,252,706	7,398,893	7,252,706	7,252,706		(146,187)		(146,187)					141,321	11,282	
82653D-AA-7	SRFC 2018-2A A SEQ 3.500% 06/20/35		03/18/2020	BNP PARIBAS	12/20/2020	Paydown	272,051	266,610	272,051	272,051		5,441		5,441					3,854		
82653G-AA-0	SRFC 2018-3A A SEQ 3.690% 09/20/35		03/18/2020	BNP PARIBAS	12/20/2020	Paydown	183,569	181,274	183,569	183,569		2,295		2,295					2,727		
918286-AA-3	VSTNA 2018-A A SEQ 3.560% 02/20/36		04/07/2020	BNP PARIBAS	12/20/2020	Paydown	57,844	55,421	57,844	57,844		2,422		2,422					879	109	
92826C-AM-4	VISA INC 2.050% 04/15/30		03/31/2020	BANK OF AMERICA	04/02/2020	BANK OF AMERICA	2,350,000	2,346,593	2,356,862	2,346,593		.1		.1		10,269	10,269	10,269	535		
98956P-AS-1	ZIMMER BIOMET HOLDINGS 3.050% 01/15/26		03/13/2020	CITIGROUP GLOBAL MARKETS INC	05/01/2020	BNP PARIBAS	11,275,000	11,261,583	11,382,564	11,261,856		273		273			120,708	120,708	42,986		
86959L-AF-0	SVENSKA HANDELSBANKEN AB SERIES 144A 0.625% 06/30/23	D	06/23/2020	CITIGROUP GLOBAL MARKETS INC	08/17/2020	BNP PARIBAS	34,600,000	34,479,246	34,707,952	34,484,676		5,430		5,430			223,276	223,276	29,434		
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							196,417,357	200,096,483	200,282,145	199,619,124		(477,358)		(477,358)			663,021	663,021	2,431,596	299,909
8399998	Total - Bonds							227,292,273	231,640,697	231,157,061	230,494,040		(1,146,655)		(1,146,655)			663,021	663,021	2,775,239	325,809
8999998	Total - Preferred Stocks																				
9799998	Total - Common Stocks																				
9899999	Total - Preferred and Common Stocks																				
9999999	Totals								231,640,697	231,157,061	230,494,040		(1,146,655)		(1,146,655)			663,021	663,021	2,775,239	325,809

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

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

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

**SCHEDULE DA - PART 1**

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds																			
1099999. Total - All Other Government Bonds																			
1799999. Total - U.S. States, Territories and Possessions Bonds																			
2499999. Total - U.S. Political Subdivisions Bonds																			
3199999. Total - U.S. Special Revenues Bonds																			
RAYTHEON TECH CORP SERIES WI			12/08/2020	Tax Free Exchange	11/15/2021	3,385,093		(9,101)			3,300,000	3,394,194	13,072		3.100	(1.031)	MN		6,536
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						3,385,093		(9,101)			3,300,000	3,394,194	13,072		XXX	XXX	XXX		6,536
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						3,385,093		(9,101)			3,300,000	3,394,194	13,072		XXX	XXX	XXX		6,536
4899999. Total - Hybrid Securities															XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
6099999. Subtotal - SVO Identified Funds															XXX	XXX	XXX		
6599999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
7699999. Total - Issuer Obligations						3,385,093		(9,101)			3,300,000	3,394,194	13,072		XXX	XXX	XXX		6,536
7799999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
7899999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
7999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
8099999. Total - SVO Identified Funds															XXX	XXX	XXX		
8199999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
8299999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
8399999. Total Bonds						3,385,093		(9,101)			3,300,000	3,394,194	13,072		XXX	XXX	XXX		6,536
8699999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
9199999 - Totals						3,385,093		(9,101)			XXX	3,394,194	13,072		XXX	XXX	XXX		6,536

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ .....	1B ..\$ .....	1C ..\$ .....	1D ..\$ .....	1E ..\$ .....	1F ..\$ .....	1G ..\$ .....
2A ..\$ 3,385,093	2B ..\$ .....	2C ..\$ .....				
3A ..\$ .....	3B ..\$ .....	3C ..\$ .....				
4A ..\$ .....	4B ..\$ .....	4C ..\$ .....				
5A ..\$ .....	5B ..\$ .....	5C ..\$ .....				
6 ...\$ .....						

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**

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

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Citibank, N.A. .... New Castle, DE					(21,675)	XXX
Citibank, N.A. .... New York, NY					42,384,529	XXX
Harris, N.A. .... Chicago, IL					139,432	XXX
JPMorgan Chase Bank, N.A. .... New York, NY					29,704	XXX
The Northern Trust Company .... Chicago, IL					20,000	XXX
Wells Fargo, N.A. .... Philadelphia, PA					(11,276,602)	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			31,275,388	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			31,275,388	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash	XXX	XXX			31,275,388	XXX

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

1. January.....	7,163,952	4. April.....	1,935,771	7. July.....	1,877,161	10. October.....	2,970,219
2. February.....	(17,186,969)	5. May.....	(2,856,640)	8. August.....	(3,809,421)	11. November.....	3,119,359
3. March.....	(11,539,014)	6. June.....	12,875,411	9. September.....	(3,761,368)	12. December.....	31,275,388

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

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	WI TREASURY SEC		12/24/2020	0.080	01/21/2021	117,764,873		2,141
	TREASURY BILL		12/24/2020	0.075	01/05/2021	39,999,667		667
	TREASURY BILL		12/31/2020	0.025	01/12/2021	4,999,962		3
	TREASURY BILL		12/30/2020	0.050	01/19/2021	48,498,487		173
	WI TREASURY SEC		12/21/2020	0.081	01/28/2021	3,999,757		99
0199999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					215,262,746		3,083
0599999	Total - U.S. Government Bonds					215,262,746		3,083
1099999	Total - All Other Government Bonds							
1799999	Total - U.S. States, Territories and Possessions Bonds							
2499999	Total - U.S. Political Subdivisions Bonds							
	FED HOME LN DISCOUNT NT Federal Home Loan Bank Di 0 01		12/23/2020	0.067	01/20/2021	32,420,846		485
2599999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					32,420,846		485
3199999	Total - U.S. Special Revenues Bonds					32,420,846		485
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
4899999	Total - Hybrid Securities							
5599999	Total - Parent, Subsidiaries and Affiliates Bonds							
6099999	Subtotal - SVO Identified Funds							
6599999	Subtotal - Unaffiliated Bank Loans							
7699999	Total - Issuer Obligations					247,683,592		3,568
7799999	Total - Residential Mortgage-Backed Securities							
7899999	Total - Commercial Mortgage-Backed Securities							
7999999	Total - Other Loan-Backed and Structured Securities							
8099999	Total - SVO Identified Funds							
8199999	Total - Affiliated Bank Loans							
8299999	Total - Unaffiliated Bank Loans							
8399999	Total Bonds					247,683,592		3,568
8899999	Total Cash Equivalents					247,683,592		3,568

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$	247,683,592	1B ..\$		1C ..\$		1D ..\$		1E ..\$		1F ..\$		1G ..\$	
2A ..\$		2B ..\$		2C ..\$									
3A ..\$		3B ..\$		3C ..\$									
4A ..\$		4B ..\$		4C ..\$									
5A ..\$		5B ..\$		5C ..\$									
6 ...\$													

E28

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

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR		101,243	114,805		
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA		35,111	48,241		
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		102,787	112,953		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO		606,195	688,828		
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV		202,065	229,609		
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM		250,094	255,820		
33. New York	NY		5,129,942	5,740,235		
34. North Carolina	NC		404,130	459,219		
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK		303,098	344,414		
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI		505,162	574,024		
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN		202,065	229,609		
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA		202,065	229,609		
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	8,043,957	9,027,366		
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

## ALPHABETICAL INDEX

### ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year .....	7.1
Analysis of Operations By Lines of Business .....	6
Asset Valuation Reserve Default Component .....	30
Asset Valuation Reserve Equity .....	33
Asset Valuation Reserve Replications (Synthetic) Assets .....	36
Asset Valuation Reserve .....	29
Assets .....	2
Cash Flow .....	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts .....	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense .....	10
Exhibit 2 - General Expenses .....	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) .....	11
Exhibit 4 - Dividends or Refunds .....	11
Exhibit 5 - Aggregate Reserve for Life Contracts .....	12
Exhibit 5 - Interrogatories .....	13
Exhibit 5A - Changes in Bases of Valuation During The Year .....	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts .....	14
Exhibit 7 - Deposit-Type Contracts .....	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1 .....	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2 .....	17
Exhibit of Capital Gains (Losses) .....	8
Exhibit of Life Insurance .....	25
Exhibit of Net Investment Income .....	8
Exhibit of Nonadmitted Assets .....	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values .....	27
Five-Year Historical Data .....	22
Form for Calculating the Interest Maintenance Reserve (IMR) .....	28
General Interrogatories .....	20
Jurat Page .....	1
Liabilities, Surplus and Other Funds .....	3
Life Insurance (State Page) .....	24
Notes To Financial Statements .....	19
Overflow Page For Write-ins .....	56
Schedule A - Part 1 .....	E01
Schedule A - Part 2 .....	E02
Schedule A - Part 3 .....	E03
Schedule A - Verification Between Years .....	SI02
Schedule B - Part 1 .....	E04
Schedule B - Part 2 .....	E05
Schedule B - Part 3 .....	E06
Schedule B - Verification Between Years .....	SI02
Schedule BA - Part 1 .....	E07
Schedule BA - Part 2 .....	E08
Schedule BA - Part 3 .....	E09
Schedule BA - Verification Between Years .....	SI03
Schedule D - Part 1 .....	E10
Schedule D - Part 1A - Section 1 .....	SI05
Schedule D - Part 1A - Section 2 .....	SI08
Schedule D - Part 2 - Section 1 .....	E11
Schedule D - Part 2 - Section 2 .....	E12
Schedule D - Part 3 .....	E13
Schedule D - Part 4 .....	E14
Schedule D - Part 5 .....	E15
Schedule D - Part 6 - Section 1 .....	E16
Schedule D - Part 6 - Section 2 .....	E16
Schedule D - Summary By Country .....	SI04
Schedule D - Verification Between Years .....	SI03
Schedule DA - Part 1 .....	E17
Schedule DA - Verification Between Years .....	SI10

**ANNUAL STATEMENT BLANK (Continued)**

Schedule DB - Part A - Section 1 .....	E18
Schedule DB - Part A - Section 2 .....	E19
Schedule DB - Part A - Verification Between Years .....	SI11
Schedule DB - Part B - Section 1 .....	E20
Schedule DB - Part B - Section 2 .....	E21
Schedule DB - Part B - Verification Between Years .....	SI11
Schedule DB - Part C - Section 1 .....	SI12
Schedule DB - Part C - Section 2 .....	SI13
Schedule DB - Part D - Section 1 .....	E22
Schedule DB - Part D - Section 2 .....	E23
Schedule DB - Part E .....	E24
Schedule DB - Verification .....	SI14
Schedule DL - Part 1 .....	E25
Schedule DL - Part 2 .....	E26
Schedule E - Part 1 - Cash .....	E27
Schedule E - Part 2 - Cash Equivalents .....	E28
Schedule E - Part 2 - Verification Between Years .....	SI15
Schedule E - Part 3 - Special Deposits .....	E29
Schedule F .....	37
Schedule H - Accident and Health Exhibit - Part 1 .....	38
Schedule H - Part 2, Part 3 and Part 4 .....	39
Schedule H - Part 5 - Health Claims .....	40
Schedule S - Part 1 - Section 1 .....	41
Schedule S - Part 1 - Section 2 .....	42
Schedule S - Part 2 .....	43
Schedule S - Part 3 - Section 1 .....	44
Schedule S - Part 3 - Section 2 .....	45
Schedule S - Part 4 .....	46
Schedule S - Part 5 .....	47
Schedule S - Part 6 .....	48
Schedule S - Part 7 .....	49
Schedule T - Part 2 Interstate Compact .....	51
Schedule T - Premiums and Annuity Considerations .....	50
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	52
Schedule Y - Part 1A - Detail of Insurance Holding Company System .....	53
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	54
Summary Investment Schedule .....	SI01
Summary of Operations .....	4
Supplemental Exhibits and Schedules Interrogatories .....	55