

**ANNUAL STATEMENT**

**OF THE**  
**INSULATED**  
**SEPARATE ACCOUNTS**

**OF THE**

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

**OF**

**NEW YORK**

**IN THE STATE OF**

**NEW YORK**

**TO THE**

**INSURANCE DEPARTMENT**

**OF THE**

**STATE OF**

---

**FOR THE YEAR ENDED**  
**DECEMBER 31, 2018**

**LIFE AND ACCIDENT AND HEALTH**

**2018**



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION - SEPARATE ACCOUNTS

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

## TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

Type of Separate Accounts Insulated [  ] Non-Insulated [  ]

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

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

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

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

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

Internet Website Address tiaa.org

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

### OFFICERS

President & Chief Executive Officer Christopher James Weyrauch Vice President & CFO Stacy Koon Eisenhauer  
Secretary Mary Catherine Benedetto # Senior Vice President & Chief Actuary Sue Ann Collins

### OTHER

Jeffrey Edward Grant, Managing Director Jorge Claudio Gutierrez, Treasurer

### DIRECTORS OR TRUSTEES

Rashmi Dilip Badwe Sue Ann Collins Christine Ellen Dugan #  
Bradley (NMN) Finkle # Derek James Heaslip # Eric Thomas Jones  
Meredith J. Komreich Russell Gordon Noles Christopher Antoine Van Buren  
Christopher James Weyrauch

State of New York SS:  
County of New York

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

Christopher James Weyrauch Mary Catherine Benedetto Stacy Koon Eisenhauer  
Christopher James Weyrauch Secretary Vice President & CFO  
President & Chief Executive Officer

Subscribed and sworn to before me this 31 day of January, 2019

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

Deborah D Ward

**DEBORAH D WARD**  
NOTARY PUBLIC, STATE OF NEW YORK  
Registration No. 01WA6171463  
Qualified in Richmond County  
Commission Expires July 23, 2019

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....	2,062,879,690		2,062,879,690	2,077,857,004
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....		2,839,355,179	2,839,355,179	2,840,436,311
3. Mortgage loans on real estate (Schedule B) .....				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ .....0 encumbrances) .....				
4.2 Properties held for sale (less \$ .....0 encumbrances) .....				
5. Contract loans .....				
6. Cash (\$ .....16,486 Schedule E - Part 1), and cash equivalents (\$ .....30,002,468 , Schedule E - Part 2) .....	30,018,954		30,018,954	67,052,944
7. Short-term investments (Schedule DA) .....	26,489,846		26,489,846	10,496,600
8. Derivatives (Schedule DB) .....				
9. Other invested assets (Schedule BA) .....				
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) .....	2,119,388,490	2,839,355,179	4,958,743,669	4,995,842,859
13. Investment income due and accrued .....	12,106,905		12,106,905	10,538,120
14. Receivables for securities .....	15,961		15,961	
15. Net adjustment in assets and liabilities due to foreign exchange rates .....				
16. Aggregate write-ins for other than invested assets.....				
17. Total (Lines 12 to 16)	2,131,511,356	2,839,355,179	4,970,866,535	5,006,380,979
<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)				
1601. ....				
1602. ....				
1603. ....				
1698. Summary of remaining write-ins for Line 16 from overflow page .....				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**LIABILITIES AND SURPLUS**

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2) .....		2,813,652,555	2,813,652,555	2,815,122,616
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1) .....	2,105,120,874	20,959,558	2,126,080,432	2,152,116,582
3. Interest Maintenance Reserve .....	(725,368)		(725,368)	10,118,546
4. Charges for investment management, administration and contract guarantees due or accrued .....				
5. Investment expenses due or accrued (Exhibit 1, Line 24) .....				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8) .....				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes) .....				
8. Reserve for future federal income taxes .....				
9. Unearned investment income .....				
10. Other transfers to general account due or accrued (net) (including \$ .....5,808,297 accrued expense allowances recognized in reserves).....	95,575	8,286,440	8,382,015	4,638,259
11. Remittances and items not allocated .....	469,638	(3,543,374)	(3,073,736)	(1,458)
12. Derivatives .....				
13. Payable for securities .....	21,577,841		21,577,841	19,906,254
14. Payable for securities lending .....				
15. Net adjustment in assets and liabilities due to foreign exchange rates .....				
16. Aggregate write-ins for liabilities .....				
17. Total liabilities (including \$ .....8,382,015 due or accrued net transfers to or (from) the general account) .....	2,126,538,560	2,839,355,179	4,965,893,739	5,001,900,799
18. Contributed surplus .....	4,972,796		4,972,796	4,480,180
19. Aggregate write-ins for special surplus funds .....				
20. Unassigned funds .....				
21. Surplus (Lines 18 through 20) .....	4,972,796		4,972,796	4,480,180
22. Totals	2,131,511,356	2,839,355,179	4,970,866,535	5,006,380,979
<b>DETAILS OF WRITE-INS</b>				
1601. ....				
1602. ....				
1603. ....				
1698. Summary of remaining write-ins for Line 16 from overflow page .....				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				
1901. ....				
1902. ....				
1903. ....				
1998. Summary of remaining write-ins for Line 19 from overflow page .....				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	406,582,547	384,227,703
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts	12,603,998	15,301,793
1.4 Totals (Lines 1.1 to 1.3)	419,186,545	399,529,496
2. Transfers on account of deposit-type contracts (including \$ 8,053,702 deposits less \$ 79,993,295 withdrawals)	(71,939,593)	(1,180,531,903)
3. Net investment income and capital gains and losses	(145,677,976)	438,153,888
4. Aggregate write-ins for other income		1,162,859
5. Totals (Lines 1.4 to 4)	201,568,976	(341,685,660)
<b>DEDUCT:</b>		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	3,658,619	1,346,785
6.2 Matured endowments		
6.3 Annuity benefits	31,030,069	25,938,816
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	100,342,877	80,480,086
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	62,139,256	44,593,909
7. Transfers on account of policy loans	6,313,298	2,625,938
8. Net transfer of reserves from or (to) Separate Accounts		
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	291,290	527,797
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	203,775,409	155,513,331
11. Fees associated with charges for investment management, administration and contract guarantees	24,805,703	25,659,187
12. Increase in aggregate reserve for life and accident and health contracts	(1,470,060)	601,418,440
13. Increase in liability for deposit-type contracts	(26,036,150)	(1,120,604,570)
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	201,074,902	(338,013,612)
17. Net gain from operations (including \$ 404,054,801 unrealized capital gains) (Line 5 minus Line 16)	494,074	(3,672,048)
<b>SURPLUS ACCOUNT</b>		
18. Surplus, December 31, prior year	4,480,179	8,152,227
19. Net gain from operations (Line 17)	494,074	(3,672,048)
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus	(1,457)	
24. Surplus, December 31, current year (Page 3, Line 21)	4,972,796	4,480,179
<b>DETAILS OF WRITE-INS</b>		
01.301. Participant transfers from fixed account	12,603,998	15,301,793
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)	12,603,998	15,301,793
0401. Market value adjustment		1,162,859
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		1,162,859
06.701. Cost of insurance	8,151,951	7,103,996
06.702. Miscellaneous gains and losses	(69,274)	(229,617)
06.703. Participant transfers to fixed account	54,056,579	37,719,530
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	62,139,256	44,593,909
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)		
2301. Miscellaneous gains and losses in surplus	(1,457)	
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	(1,457)	

**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1	Ordinary			Group		Accident and Health		9 Aggregate of All Other Lines of Business
	Total	2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities	7 Group	8 Other	
1. Transfers to Separate Accounts:									
1.1 Net premiums and annuity considerations for life and accident and health contracts	406,582,547	47,533,780	322,142,832		36,905,935				
1.2 Considerations for supplementary contracts with life contingencies									
1.3 Aggregate write-ins for other transfers to Separate Accounts	12,603,998	1,633,278	10,360,173	418,180	192,367				
1.4 Totals (Lines 1.1 to 1.3)	419,186,545	49,167,058	332,503,005	418,180	37,098,302				
2. Transfers on account of deposit-type contracts (including \$ 8,053,702 deposits less \$ 79,993,295 withdrawals)	(71,939,593)		2,143,436	(306,761)		(73,776,268)			
3. Net investment income and capital gains and losses	(145,677,976)	(20,155,878)	(170,653,326)	(341,991)	(10,747,031)	56,220,250			
4. Aggregate write-ins for other income									
5. Totals (Lines 1.4 to 4)	201,568,976	29,011,180	163,993,115	(230,572)	26,351,271	(17,556,018)			
<b>DEDUCT:</b>									
6. Transfers from the Separate Account on account of contract benefits:									
6.1 Death benefits	3,658,619	1,911,450			1,747,169				
6.2 Matured endowments									
6.3 Annuity benefits	31,030,069		30,945,292	84,777					
6.4 Payments on supplementary contracts with life contingencies									
6.5 Accident and health benefits									
6.6 Surrender benefits and withdrawals for life contracts	100,342,877	3,095,402	95,629,254		1,618,221				
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	62,139,256	6,718,241	49,215,811	(373)	6,205,577				
7. Transfers on account of policy loans	6,313,298	5,820,837			492,461				
8. Net transfer of reserves from or (to) Separate Accounts									
9. Other transfers from the Separate Accounts:									
9.1 Federal and foreign income taxes incurred									
9.2 Change in expense allowances recognized in reserves	291,290	(38,337)			329,627				
9.3 Aggregate write-ins for other transfers from Separate Accounts									
10. Subtotals (Lines 6.1 to 9.3)	203,775,409	17,507,593	175,790,357	84,404	10,393,055				
11. Fees associated with charges for investment management, administration and contract guarantees	24,805,703	1,932,064	11,014,729	22,007	3,668,396	8,168,507			
12. Increase in aggregate reserve for life and accident and health contracts	(1,470,060)	9,469,683	(23,585,540)	254,137	12,391,660				
13. Increase in liability for deposit-type contracts	(26,036,150)		747,367	(564,918)		(26,218,599)			
14. Increase in reserve for future federal income taxes									
15. Aggregate write-ins for reserves and funds									
16. Totals (Lines 10 to 15)	201,074,902	28,909,340	163,966,913	(204,370)	26,453,111	(18,050,092)			
17. Net gain from operations (including \$ 404,054,801 unrealized capital gains) (Line 5 minus Line 16)	494,074	101,840	26,202	(26,202)	(101,840)	494,074			
<b>DETAILS OF WRITE-INS</b>									
01.301. Participant transfers from fixed account	12,603,998	1,633,278	10,360,173	418,180	192,367				
01.302. ....									
01.303. ....									
01.398. Summary of remaining write-ins for Line 1.3 from overflow page									
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	12,603,998	1,633,278	10,360,173	418,180	192,367				
0401. ....									
0402. ....									
0403. ....									
0498. Summary of remaining write-ins for Line 4 from overflow page									
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)									
06.701. Cost of insurance	8,151,952	3,885,981			4,265,971				
06.702. Miscellaneous gains and losses	(69,275)	10,068	(126,539)	(373)	47,569				
06.703. Participant transfers to fixed account	54,056,579	2,822,192	49,342,350		1,892,037				
06.798. Summary of remaining write-ins for Line 6.7 from overflow page									
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	62,139,256	6,718,241	49,215,811	(373)	6,205,577				
09.301. ....									
09.302. ....									
09.303. ....									
09.398. Summary of remaining write-ins for Line 9.3 from overflow page									
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)									
1501. ....									
1502. ....									
1503. ....									
1598. Summary of remaining write-ins for Line 15 from overflow page									
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)									

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1. Reserve Dec. 31 of prior year .....	2,815,122,616	227,038,279	2,475,226,972	872,657	111,984,708	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies .....	406,582,547	47,533,780	322,142,832		36,905,935	
3. Increase or (decrease) from investment results after provision for federal income taxes .....	(200,330,536)	(20,257,719)	(169,348,361)	(79,265)	(10,645,191)	
4. Tabular less actual reserve released .....						
5. Increase in reserve on account of change in valuation basis .....						
5.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....			XXX	XXX	XXX	XXX
6. Other increases (net) .....	(67,783)	10,068	(125,420)		47,569	
7. Totals (Lines 1 to 6) .....	3,021,306,844	254,324,408	2,627,896,023	793,392	138,293,021	
8. Net transfer of reserves from or (to) Separate Accounts .....	49,468,964	5,095,030	38,731,335	(418,180)	6,060,779	
9. Tabular cost .....						
10. Reserves released by death .....	3,658,619	1,911,450			1,747,169	
11. Reserves released by other terminations (net) .....	6,313,298	5,820,837			492,461	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies .....	131,372,949	3,095,402	126,574,549	84,777	1,618,221	
13. Charges for investment management, administration and contract guarantees .....	16,549,169	1,932,064	10,948,709		3,668,396	
14. Aggregate write-ins for other decreases in reserves .....	291,290	(38,337)			329,627	
15. Total deductions (Lines 8 to 14) .....	207,654,289	17,816,446	176,254,593	(333,403)	13,916,653	
16. Reserve December 31 of current year .....	2,813,652,555	236,507,962	2,451,641,430	1,126,795	124,376,368	
<b>DETAILS OF WRITE-INS</b>						
1401. Expense allowance .....	291,290	(38,337)			329,627	
1402. ....						
1403. ....						
1498. Summary of remaining write-ins for Line 14 from overflow page .....						
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above) .....	291,290	(38,337)			329,627	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS 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) 1,048,308	1,069,704
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 48,608,448	50,450,036
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	126,962,668	126,962,668
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 1,862,795	1,572,385
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	(166)	3,132,623
10. Total gross investment income	178,482,053	183,187,416
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		
17. Net investment income (Line 10 minus Line 16)		183,187,416
<b>DETAILS OF WRITE-INS</b>		
0901. Amortization of IMR		3,132,789
0902. Miscellaneous Investment Income	(166)	(166)
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(166)	3,132,623
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 \$ 737,885 accrual of discount less \$ 1,725,554 amortization of premium and less \$ 1,421,877 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 \$ 914,157 accrual of discount less \$ 79,651 amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(441,937)		(441,937)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(7,269,190)		(7,269,190)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	75,194,092		75,194,092	(404,054,801)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(4,683)		(4,683)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	7,711,125		7,711,125		
10. Total capital gains (losses)	75,189,407		75,189,407	(404,054,801)	
<b>DETAILS OF WRITE-INS</b>					
0901. Net Capital losses transferred to Interest Maintenance Reserve	7,711,125		7,711,125		
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)	7,711,125		7,711,125		



Exhibit 1

**NONE**

Exhibit 2

**NONE**

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

1	2	3	4
Description of Valuation Basis	Total	Ordinary	Group
0100001. 80 CSO 4.5% CRVM ALB IDB (VISL) 2000-2005	9,184,605	9,184,605	
0100002. 80 CSO 4% CRVM ALB IDB (VISL) 2006-2008	41,560,606	41,560,606	
0100003. 2001 CSO 4% CRVM ALB IDB (VISL) 2008-2012	37,162,200	37,162,200	
0100004. 2001 CSO 3.5% CRVM ALB IDB (VISL) 2013-2018 NB	126,560,827	126,560,827	
0100005. 2001 CSO 4% CRVM ANB IDB (VISL) 2012-2012	10,184,189	2,347,294	7,836,895
0100006. 2001 CSO 3.5% CRVM ANB IDB (VISL) 2013-2018 NB	136,231,903	19,692,429	116,539,474
0199999. Life Insurance: Totals	360,884,330	236,507,961	124,376,369
0200001. Deferred Variable NAV MV (DEF,NFI) 1999-2018 NB	2,413,124,622	2,413,124,622	
0200002. A-2000 (4.0,4.0) 4% (IMM,FI) 2001-2014	20,818,972	20,818,972	
0200003. 2012IAR 4% (IMM,FI) 2015-2016	5,423,707	5,423,707	
0200004. 2012IAR 3.75% (IMM,FI) 2017-2018 NB	12,274,132	12,274,132	
0299999. Annuities: Totals	2,451,641,433	2,451,641,433	
0300001. A-2000 (4.0,4.0) 4% (IMM,FI) 2001-2014	234,153	234,153	
0300002. 2012IAR 4% (IMM,FI) 2015-2016	472,852	472,852	
0300003. 2012IAR 3.75% (IMM,FI) 2017-2018 NB	419,790	419,790	
0399999. Supplementary Contracts: Totals	1,126,795	1,126,795	
9999999. Totals (to Page 3, Line 1)	2,813,652,558	2,689,276,189	124,376,369

**EXHIBIT 3 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [ ] No [ X ]
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued  
Non-Participating .....
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? ..... Yes [ ] No [ X ] N/A [ ]
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? ..... Yes [ ] No [ ] N/A [ X ]  
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**EXHIBIT 4 - 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 .....	2,152,116,582	2,131,339,473	16,478,808	4,298,301		
2. Deposits received during the year .....	8,053,702		7,438,461	615,241		
3. Investment earnings credited to account .....	46,101,680	47,557,669	(1,091,992)	(363,997)		
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	79,993,295	73,776,268	5,295,025	922,002		
8. Other net transfer to or (from) general account .....	198,237		304,077	(105,840)		
9. Balance at the end of current year (Lines 1+2+3+4-5-6-7-8)	2,126,080,432	2,105,120,874	17,226,175	3,733,383		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS**

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies .....		406,582,547
1.2 Aggregate write-ins for other transfers to Separate Accounts .....		12,603,998
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....		8,053,702
3. Investment income collected .....		178,482,053
4. Consideration on disposal of short-term bonds net of purchases .....		(15,995,600)
5. Consideration on disposal of investments (excluding short-term bonds) .....		2,477,837,318
6. Aggregate write-ins for other increases in funds from operations .....		
7. Total (Lines 1 to 6) .....		3,067,564,018
8. Cost of investments acquired (excluding short-term bonds) .....		2,798,350,708
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits .....		3,658,620
9.2 Matured endowments .....		
9.3 Annuity benefits .....		31,030,069
9.4 Supplementary contract benefits with life contingencies .....		
9.5 Accident and health benefits .....		
9.6 Surrender benefits and withdrawals for life contracts .....		100,342,877
9.7 Policy loans (net) .....		6,313,297
9.8 Transfers of reserves (net) .....		291,289
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits .....		62,139,256
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes .....		
10.2 Aggregate write-ins for other transfers from Separate Accounts .....		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....		79,993,295
12. Investment expenses (Exhibit 1, Line 25) .....		
12.1 Fees associated with investment management, administration and contract guarantees .....		24,805,703
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9) .....		
14. Total (Lines 8 to 13) .....		3,106,925,114
15. Funds from operations (Line 7 minus Line 14) .....		(39,361,096)
16. Surplus contributed or (withdrawn) during year .....		
17. Aggregate write-ins for other changes in funds .....		
18. Total funds (includes \$ 0 net transfers from general account) (Lines 15 to 17) .....		(39,361,096)
19. Increase in payable for investments acquired, net of receivable for investments sold .....		1,655,626
20. Decrease in policy loans .....		
21. Aggregate write-ins for other reconciling items .....		671,481
22. Increase in cash (Line 18 to 21) .....		(37,033,989)
<b>RECONCILIATION BETWEEN YEARS</b>		
23. Cash and invested assets, December 31st of prior year .....		4,995,842,859
24. Increase in cash (Line 22) .....		(37,033,989)
25. Cost of invested assets acquired .....		2,873,628,327
26. Adjusted cost of assets disposed of .....		2,468,770,078
27. Increase in policy loans .....		
28. Accrual of discount less amortization of premium .....		(868,649)
29. Depreciation on real estate and other invested assets .....		
30. Increase in net unrealized gains .....		(404,054,801)
31. Aggregate write-ins for other reconciling items .....		
32. Cash and invested assets, December 31st of current year .....		4,958,743,669
<b>DETAILS OF WRITE-INS</b>		
01.201. Participant transfers from fixed account .....		12,603,998
01.202. ....		
01.203. ....		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page .....		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above) .....		12,603,998
0601. ....		
0602. ....		
0603. ....		
0698. Summary of remaining write-ins for Line 6 from overflow page .....		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....		
09.901. Cost of Insurance .....		8,151,951
09.902. Miscellaneous gains and losses .....		(69,274)
09.903. Participant transfers to fixed account .....		54,056,579
09.998. Summary of remaining write-ins for Line 9.9 from overflow page .....		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above) .....		62,139,256
10.201. ....		
10.202. ....		
10.203. ....		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page .....		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above) .....		
1701. ....		
1702. ....		
1703. ....		
1798. Summary of remaining write-ins for Line 17 from overflow page .....		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above) .....		
2101. Change in liabilities .....		671,481
2102. ....		
2103. ....		
2198. Summary of remaining write-ins for Line 21 from overflow page .....		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above) .....		671,481
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above) .....		

**EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS**

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance .....	146,416,091	2.9
1.2 Annuities .....	2,452,768,227	49.4
1.3 Supplementary contracts with life contingencies .....		
1.4 Accident and health .....		
1.5 Miscellaneous reserves .....		
1.6 Total .....	2,599,184,318	52.3
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts .....	2,105,120,874	42.4
2.2 Annuities certain .....	17,226,175	0.3
2.3 Supplemental contracts .....	3,733,383	0.1
2.4 Dividend accumulations or refunds .....		
2.5 Premium and other deposit funds .....		
2.6 Total .....	2,126,080,432	42.8
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14) .....	26,155,510	0.5
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3) .....	4,751,420,260	95.7
5. Total liabilities not associated with guarantees .....	214,473,479	4.3
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,965,893,739	100.0%

**GENERAL INTERROGATORIES**

**Product Mix**

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

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

1 Product Identifier	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts
	2 Registered with SEC	3 Not Registered with SEC				
TC LIFE VA-1 .....	2,472,722,184		YES		108,437	
TC LIFE VLI-1 .....	214,473,479		NO			
TC LIFE VLI-2 .....	152,159,516		YES			
TC LIFE SVSA-1 .....		1,263,181,893	YES		51,733	
TC LIFE SVSA-3 .....		868,329,463	YES		43,842	
Totals	2,839,355,179	2,131,511,356	XXX		204,012	

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

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

1 Product Identifier	Not Registered with SEC		
	2 Private Placement Variable Annuity	3 Private Placement Life Insurance	4 Other (Not PPVA or PPLI)
TC LIFE SVSA-1 .....			1,263,181,893
TC LIFE SVSA-3 .....			868,329,463
Totals			2,131,511,356

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

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

1.031 Seed Money.....\$ .....

1.032 Other Fees and Expenses.....\$ 24,697,266

1.033 Additional Required Surplus Amounts ..\$ .....

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

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

1.051 Seed Money Received.....\$ .....

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

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

1.071 Insulated Seed Money .....\$ .....

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

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

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

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

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

	1 Seed Money	2 Fees and Expenses Due to the General Account	3 Additional Required Surplus Amounts
1.091 Under 1 Year .....		204,012	
1.092 1 Year - 3 Years .....			
1.093 Over 3 Years - 5 Years .....			
1.094 Over 5 Years .....			
1.095 Total		204,012	

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

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

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

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

**GENERAL INTERROGATORIES**

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

**Separate Account Products with General Account Guarantees**

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

	1 Year	2 Amount
2.301 As of December 31, 2018 .....		\$ (289,531)
2.302 As of December 31, 2017 .....		\$ (42,141)
2.303 As of December 31, 2016 .....		\$ 465,918
2.304 As of December 31, 2015 .....		\$ (518,213)
2.305 As of December 31, 2014 .....		\$ (400,848)

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

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

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

	1 Year	2 Amount
2.601 As of December 31, 2018 .....		\$ .....
2.602 As of December 31, 2017 .....		\$ .....
2.603 As of December 31, 2016 .....		\$ .....
2.604 As of December 31, 2015 .....		\$ .....
2.605 As of December 31, 2014 .....		\$ .....

**Investment Directive of Separate Account Activity**

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

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%) .....	2,085,559,317	4,707,025
Canadian (Aggregate amount not to exceed 10%) .....	1,042,779,659	320,730,561
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%) .....	2,085,559,317	1,376,514,044
Investments in other foreign countries (Aggregate amount not to exceed 6%) .....	625,667,795	32,753,576
Category 3-6 Bonds (20% in aggregate) .....	2,085,559,317	47,660,725
Category 4-6 Bonds (10% in aggregate) .....	1,042,779,659	25,656,886
Category 5-6 Bonds (3% in aggregate) .....	312,833,898	679,648
Category 6 Bonds (1% in aggregate) .....	104,277,966	

**Allocation of Investment Proceeds of Separate Account Activity**

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

**GENERAL INTERROGATORIES**

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

1	2	3	4	5
Product Identifier	Net Investment Proceeds	Attributed to Contract Holder	Transferred to General Account	Reinvested Within the Separate Account

- 4.3 For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account? ..... Yes [ ] No [ X ] N/A [ ]
- 4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? ..... Yes [ X ] No [ ] N/A [ ]
- 4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account? ..... Yes [ ] No [ X ] N/A [ ]

**Measurement of Separate Account Assets**

- 5.1 Does the reporting entity report all separate account assets at fair value? ..... Yes [ ] No [ X ]
- 5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?
- 5.21 Amortized Cost ..... Yes [ X ] No [ ]
- 5.22 Other Measurement Methods ..... Yes [ ] No [ X ]
- 5.3 If other measurement methods are used, provide explanation on these measurement methods.  
.....

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

Description	1 Amount	2 Percentage
5.41 Fair Value .....	\$ 2,839,355,179	57.1 %
5.42 Amortized Cost .....	\$ 2,131,511,356	42.9 %
5.43 Other Measurement Methods .....	\$ .....	%

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

1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51... \$ 2,131,511,356	\$ 2,097,638,408	\$ (33,872,948)

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

**Securities Lending Transactions Within Separate Accounts**

- 6.1 Does the reporting entity engage in securities lending transactions with separate account assets? ..... Yes [ ] No [ X ]
- 6.2 If yes, does the reporting entity have written policies and procedures for such transactions? ..... Yes [ ] No [ ] N/A [ X ]
- 6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? ..... Yes [ ] No [ ] N/A [ X ]
- 6.4 Are all securities lending transactions reported on balance sheet? ..... Yes [ ] No [ ] N/A [ X ]
- 6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account.
- 6.6 Provide detail on the current status of separate account transactions by separate account product:
- 6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent
- 6.611 Amount .....\$ .....
- 6.612 Percentage..... %
- 6.62 Identify whether securities lent are reported at book value or market value
- 6.621 Book Value .....\$ .....
- 6.622 Market Value.....\$ .....



**GENERAL INTERROGATORIES**

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

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

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

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

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

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

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

**FHLB Funding Agreements**

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

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

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

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

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

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

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

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

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

## GENERAL INTERROGATORIES

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

1 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
TC Life VA-1 .....	Same as GAAP .....
TC Life VLI-1 .....	Same as GAAP .....
TC Life VLI-2 .....	Same as GAAP .....
TC Life SVSA-1 .....	Same as GAAP .....
TC Life SVSA-3 .....	Same as GAAP .....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS 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 .....	10,118,546
2. Current year's realized pre-tax capital gains/(losses) of \$ .....(7,711,125) transferred into the reserve net of taxes of \$ .....0	(7,711,125)
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) .....	2,407,421
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	3,132,789
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(725,368)

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018 .....	4,845,284	(1,712,495)		3,132,789
2. 2019 .....	3,067,470	(2,585,555)		481,915
3. 2020 .....	1,780,777	(1,494,181)		286,596
4. 2021 .....	637,523	(1,081,548)		(444,025)
5. 2022 .....	26,110	(656,867)		(630,758)
6. 2023 .....	(51,672)	(214,165)		(265,838)
7. 2024 .....	(50,740)	11,785		(38,955)
8. 2025 .....	(47,137)	9,428		(37,708)
9. 2026 .....	(40,454)	6,875		(33,579)
10. 2027 .....	(26,628)	4,223		(22,405)
11. 2028 .....	(10,158)	1,375		(8,783)
12. 2029 .....	(1,462)			(1,462)
13. 2030 .....	(1,689)			(1,689)
14. 2031 .....	(1,764)			(1,764)
15. 2032 .....	(1,895)			(1,895)
16. 2033 .....	(1,747)			(1,747)
17. 2034 .....	(1,408)			(1,408)
18. 2035 .....	(1,030)			(1,030)
19. 2036 .....	(612)			(612)
20. 2037 .....	(223)			(223)
21. 2038 .....				
22. 2039 .....				
23. 2040 .....				
24. 2041 .....				
25. 2042 .....				
26. 2043 .....				
27. 2044 .....				
28. 2045 .....				
29. 2046 .....				
30. 2047 .....				
31. 2048 and Later				
32. Total (Lines 1 to 31)	10,118,546	(7,711,125)		2,407,421

**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)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	127,799,421	XXX	XXX	127,799,421	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	1,348,718,661	XXX	XXX	1,348,718,661	0.0004	539,487	0.0023	3,102,053	0.0030	4,046,156
3.	2	High Quality .....	586,361,607	XXX	XXX	586,361,607	0.0019	1,114,087	0.0058	3,400,897	0.0090	5,277,254
4.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
5.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
6.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	2,062,879,690	XXX	XXX	2,062,879,690	XXX	1,653,575	XXX	6,502,950	XXX	9,323,410
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....	26,489,846	XXX	XXX	26,489,846	0.0000		0.0000		0.0000	
19.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	26,489,846	XXX	XXX	26,489,846	XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	2,089,369,536	XXX	XXX	2,089,369,536	XXX	1,653,575	XXX	6,502,950	XXX	9,323,410

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

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

Asset Valuation Reserve - Equity Component

**NONE**

Asset Valuation Reserve Replications (Synthetic) Assets

**NONE**

**OVERFLOW PAGE FOR WRITE-INS**

**NONE**

Schedule A - Verification - Real Estate

**NONE**

Schedule B - Verification - Mortgage Loans

**NONE**



## SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16 .....	
3.2	Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13 .....	
5.2	Totals, Part 3, Column 9 .....	
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 18 .....	
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17 .....	
9.2	Totals, Part 3, Column 14 .....	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	
10.2	Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	

**NONE**

## SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	4,918,293,312
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	2,798,350,708
3.	Accrual of discount .....	737,885
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 .....	(318,633,842)
4.4.	Part 4, Column 11 .....	(85,420,959)
		(404,054,801)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	67,482,965
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	2,476,861,220
7.	Deduct amortization of premium .....	1,725,554
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15 .....	
8.2.	Part 2, Section 1, Column 19 .....	
8.3.	Part 2, Section 2, Column 16 .....	
8.4.	Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14 .....	
9.2.	Part 2, Section 1, Column 17 .....	
9.3.	Part 2, Section 2, Column 14 .....	
9.4.	Part 4, Column 13 .....	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Notes 5R, Line 5R(2) .....	11,571
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	4,902,234,866
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	4,902,234,866

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS 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 .....	80,439,233	80,086,599	80,295,039	80,500,000
	2. Canada .....				
	3. Other Countries .....	27,259,582	26,412,116	27,187,979	27,350,000
	4. Totals	107,698,815	106,498,715	107,483,018	107,850,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	1,335,000	1,315,496	1,335,000	1,335,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	112,895,469	110,667,065	113,566,243	111,498,311
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	1,401,267,264	1,379,251,635	1,402,087,531	1,402,207,937
	9. Canada .....	75,338,874	73,927,700	75,307,714	75,400,000
	10. Other Countries .....	364,344,268	357,346,132	364,391,778	364,425,000
	11. Totals	1,840,950,406	1,810,525,467	1,841,787,023	1,842,032,937
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	2,062,879,690	2,029,006,743	2,064,171,284	2,062,716,248
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	2,839,355,181	2,839,355,181	2,849,041,613	
	21. Canada .....				
	22. Other Countries .....				
	23. Totals	2,839,355,181	2,839,355,181	2,849,041,613	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	2,839,355,181	2,839,355,181	2,849,041,613	
	26. Total Stocks	2,839,355,181	2,839,355,181	2,849,041,613	
	27. Total Bonds and Stocks	4,902,234,871	4,868,361,924	4,913,212,897	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS 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 .....	10,496,600	10,496,600			
2. Cost of short-term investments acquired .....	75,277,619	75,277,619			
3. Accrual of discount .....	128,918	128,918			
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....	(2,354)	(2,354)			
6. Deduct consideration received on disposals .....	59,401,040	59,401,040			
7. Deduct amortization of premium .....	9,897	9,897			
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) .....	26,489,846	26,489,846			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	26,489,846	26,489,846			

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

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

**NONE**

Schedule DB - Part B - Verification - Futures Contracts

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	67,041,244	67,041,244		
2. Cost of cash equivalents acquired .....	7,139,329,704	7,139,329,704		
3. Accrual of discount .....	785,240	785,240		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	(2,329)	(2,329)		
6. Deduct consideration received on disposals .....	7,177,081,637	7,177,081,637		
7. Deduct amortization of premium .....	69,754	69,754		
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) .....	30,002,468	30,002,468		
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	30,002,468	30,002,468		

(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**

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

**NONE**

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

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-5D-8	US TREASURY SEC				1	2,396,451		101,621.0	2,443,989	2,405,000		2,396,877	427		2.875	2.952	MS	17,666		10/01/2018	09/30/2023
912828-5P-1	US TREASURY N/B				1	5,007,617		101,736.0	5,086,804	5,000,000		5,007,496	(121)		2.875	2.842	MN	12,707		11/30/2018	11/30/2023
912828-5R-7	US TREASURY N/B				1	39,515,898		100,444.0	39,675,574	39,500,000		39,516,405	506		2.625	2.610	JD	49,615		12/31/2018	12/15/2021
912828-L9-9	US TREASURY N/B				1	28,339,526		97,953.0	28,009,538	28,501,220		28,501,220	51,165		1.375	1.562	AO	67,340	393,181	11/10/2015	10/31/2020
912828-R7-7	UNITED STATES T-BILL				1	5,035,547		97,414.0	4,870,694	5,000,000		5,017,235	(7,141)		1.375	1.227	MN	6,044	68,750	06/08/2016	05/31/2021
<b>0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations</b>						<b>80,295,039</b>	<b>XXX</b>	<b>80,086,599</b>	<b>80,500,000</b>	<b>80,439,233</b>		<b>44,836</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>153,372</b>	<b>461,931</b>	<b>XXX</b>	<b>XXX</b>
<b>0599999. Total - U.S. Government Bonds</b>						<b>80,295,039</b>	<b>XXX</b>	<b>80,086,599</b>	<b>80,500,000</b>	<b>80,439,233</b>		<b>44,836</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>153,372</b>	<b>461,931</b>	<b>XXX</b>	<b>XXX</b>
00254E-MN-9	AB SVENSK EXPORTKREDIT		D		1FE	2,294,043		98,738.0	2,270,984	2,300,000		2,297,266	1,984		1.750	1.839	MN	4,808	40,250	05/10/2017	05/18/2020
302154-CF-4	EXPORT-IMPORT BANK KOREA		D		1FE	5,973,840		96,365.0	5,781,894	6,000,000		5,985,330	5,229		1.875	1.967	AO	21,875	112,500	10/13/2016	10/21/2021
50065R-AE-7	KOREA HOUSING FINANCE CO SERIES 144A		D		1FE	8,276,843		96,374.0	7,999,001	8,300,000		8,287,141	4,629		2.000	2.059	AO	36,889	166,000	10/04/2016	10/11/2021
80413T-AA-7	SAUDI INTERNATIONAL BOND SERIES 144A		D		1FE	10,643,253		96,374.0	10,360,237	10,750,000		10,689,845	21,338		2.375	2.588	AO	46,098	255,313	10/19/2016	10/26/2021
<b>0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations</b>						<b>27,187,979</b>	<b>XXX</b>	<b>26,412,116</b>	<b>27,350,000</b>	<b>27,259,582</b>		<b>33,180</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>109,670</b>	<b>574,063</b>	<b>XXX</b>	<b>XXX</b>
<b>1099999. Total - All Other Government Bonds</b>						<b>27,187,979</b>	<b>XXX</b>	<b>26,412,116</b>	<b>27,350,000</b>	<b>27,259,582</b>		<b>33,180</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>109,670</b>	<b>574,063</b>	<b>XXX</b>	<b>XXX</b>
13063D-AD-0	CALIFORNIA ST SERIES A				1FE	1,335,000		98,539.0	1,315,496	1,335,000		1,335,000			2.367	2.367	AO	7,900	31,599	04/21/2017	04/01/2022
<b>1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations</b>						<b>1,335,000</b>	<b>XXX</b>	<b>1,315,496</b>	<b>1,335,000</b>	<b>1,335,000</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>7,900</b>	<b>31,599</b>	<b>XXX</b>	<b>XXX</b>
<b>1799999. Total - U.S. States, Territories and Possessions Bonds</b>						<b>1,335,000</b>	<b>XXX</b>	<b>1,315,496</b>	<b>1,335,000</b>	<b>1,335,000</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>7,900</b>	<b>31,599</b>	<b>XXX</b>	<b>XXX</b>
<b>2499999. Total - U.S. Political Subdivisions Bonds</b>							<b>XXX</b>								<b>XXX</b>	<b>XXX</b>	<b>XXX</b>			<b>XXX</b>	<b>XXX</b>
13034P-UF-2	CALIFORNIA ST HSG FIN AGY REVE				1FE	5,150,000		99,047.0	5,100,921	5,150,000		5,150,000			2.379	2.379	FA	51,049	122,519	04/08/2015	08/01/2020
196711-PW-9	COLORADO ST COPS SERIES B				1FE	3,480,000		99,678.0	3,468,794	3,480,000		3,480,000			2.658	2.658	MS	30,833	40,853	03/15/2018	09/01/2020
342816-P5-8	FLORIDA ST MUNI PWIR AGY SERIES B				1FE	1,890,000		97,844.0	1,849,252	1,890,000		1,890,000			2.380	2.380	AO	11,246	44,982	06/14/2017	10/01/2021
342816-P6-6	FLORIDA ST MUNI PWIR AGY SERIES B				1FE	1,400,000		97,518.0	1,365,252	1,400,000		1,400,000			2.580	2.580	AO	9,030	36,120	06/14/2017	10/01/2022
349507-AD-5	FORT WORTH TX SPL TAX REVENUE SERIES B				1FE	1,000,000		98,841.0	988,410	1,000,000		1,000,000			2.310	2.310	MS	7,700	26,244	06/21/2017	03/01/2021
349507-AE-3	FORT WORTH TX SPL TAX REVENUE SERIES B				1FE	1,280,000		98,621.0	1,262,349	1,280,000		1,280,000			2.510	2.510	MS	10,709	36,501	06/21/2017	03/01/2022
41978C-AE-5	HAWAII ST ARPTS SYS CUSTOMER F SERIES A				1FE	535,000		98,629.0	527,665	535,000		535,000			2.529	2.529	JJ	5,765	12,553	07/13/2017	07/01/2022
49151F-XH-8	KENTUCKY ST PROPERTY & BLDGS C SERIES C				1FE	500,000		98,222.0	491,110	500,000		500,000			2.764	2.764	MN	2,303	13,820	08/16/2017	05/01/2022
57583U-VB-1	MASSACHUSETTS ST DEV FIN AGY				1FE	400,000		99,697.0	398,788	400,000		400,000			2.324	2.324	JJ	4,648	9,296	01/30/2013	07/01/2019
57583U-VC-9	MASSACHUSETTS ST DEV FIN AGY				1FE	400,000		99,269.0	397,076	400,000		400,000			2.690	2.690	JJ	5,380	10,760	01/30/2013	07/01/2020
58333P-UB-9	MIAMI DADE CNTY FL AVIATION RE				1FE	3,750,000		97,350.0	3,650,625	3,750,000		3,750,000			1.885	1.885	AO	17,672	70,688	08/04/2016	10/01/2021
58447T-JU-8	MICHIGAN ST FIN AUTH REVENUE SERIES C 1				1FE	2,570,000		96,920.0	2,490,844	2,570,000		2,570,000			1.941	1.941	MN	8,314	49,884	07/29/2016	11/01/2021
58447T-KF-9	MICHIGAN ST FIN AUTH REVENUE SERIES C 2				1FE	6,765,000		98,466.0	6,661,225	6,765,000		6,765,000			2.091	2.091	MN	23,576	141,456	07/29/2016	11/01/2020
58447T-KG-7	MICHIGAN ST FIN AUTH REVENUE SERIES C 2				1FE	3,160,000		97,965.0	3,095,694	3,160,000		3,160,000			2.241	2.241	MN	11,803	70,816	07/29/2016	11/01/2021
603827-XP-6	MINNEAPOLIS SAINT PAUL MN META SERIES E				1FE	5,000,000		99,060.0	4,953,000	5,000,000		5,000,000			2.050	2.050	JJ	51,250	102,500	12/07/2016	01/01/2020
696624-AU-9	PALM DESERT CA REDEV AGY SUCCE SERIES B				1FE	1,986,720		99,288.0	1,985,760	2,000,000		1,992,175	2,845		2.625	2.778	AO	13,125	52,500	01/19/2017	10/01/2021
696624-CD-5	PALM DESERT CA REDEV AGY SUCCE SERIES H-B				1FE	2,483,400		99,288.0	2,482,200	2,500,000		2,490,219	3,556		2.625	2.778	AO	16,406	65,625	01/19/2017	10/01/2021
696624-CE-3	PALM DESERT CA REDEV AGY SUCCE SERIES H-B				1FE	5,928,685		99,191.0	5,966,339	6,015,000		5,957,888	15,227		2.750	3.028	AO	41,353	165,413	01/19/2017	10/01/2022
74442P-FY-6	PUBLIC FIN AUTH WI REVENUE SERIES A				1FE	1,055,000		99,780.0	1,052,679	1,055,000		1,055,000			2.584	2.584	JJ	13,631	6,512	03/16/2018	07/01/2019
74442P-FZ-3	PUBLIC FIN AUTH WI REVENUE SERIES A				1FE	1,000,000		99,704.0	997,040	1,000,000		1,000,000			2.741	2.741	JJ	13,705	6,548	03/16/2018	07/01/2020
74442P-GA-7	PUBLIC FIN AUTH WI REVENUE SERIES A				1FE	600,000		100,114.0	600,684	600,000		600,000			2.986	2.986	JJ	8,958	4,280	03/16/2018	07/01/2021
91412G-2U-8	UNIV OF CALIFORNIA CA REVENUE SERIES N				1FE	10,000,000		97,989.0	9,798,900	10,000,000		10,000,000			2.519	2.519	MN	32,187	284,787	09/20/2017	05/15/2023
91756T-AG-6	UTAH ST MUNI PWIR AGY PWIR SPL Y SERIES A				1FE	500,000		99,247.0	496,235	500,000		500,000			1.630	1.630	JJ	4,075	8,150	10/07/2016	07/01/2019
91756T-AH-4	UTAH ST MUNI PWIR AGY PWIR SPL Y SERIES A				1FE	840,000		98,085.0	823,914	840,000		840,000			1.823	1.823	JJ	7,657	15,313	10/07/2016	07/01/2020
91756T-AJ-0	UTAH ST MUNI PWIR AGY PWIR SPL Y SERIES A				1FE	500,000		97,414.0	487,070	500,000		500,000			2.023	2.023	JJ	5,058	10,115	10/07/2016	07/01/2021
956704-YF-1	WEST VIRGINIA ST UNIV REVENUES				1FE	2,000,000		99,441.0	1,988,820	2,000,000		2,000,000			2.158	2.158	AO	10,790	43,160	01/30/2013	10/01/2019
956704-YG-9	WEST VIRGINIA ST UNIV REVENUES				1FE	1,320,000		98,912.0	1,305,638	1,320,000		1,320,000			2.419	2.419	AO	7,983	31,931	01/30/2013	10/01/2020
<b>2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						<b>65,493,805</b>	<b>XXX</b>	<b>64,686,284</b>	<b>65,610,000</b>	<b>65,535,282</b>		<b>21,628</b>			<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>427,206</b>	<b>1,483,326</b>	<b>XXX</b>	<b>XXX</b>
3128MD-RV-7	PHLMIC POOL G14800				1	628,144		102,571.0	607,289	612,100		612,100			4.000	2.908	MON	1,974	23,683	10/29/2013	06/01/2025
3136A5-QD-1	FANNIE MAE SERIES 2012-35 CLASS EL				4	1,868,851		101,133.0	1,771,037	1,751,193		1,796,176	(10,173)		3.500	2.363	MON	5,108	61,292	05/24/2012	11/25/2040
3136AJ-C7-9	FNMA REMICS SERIES 2014-26 CLASS KA				4	1,607,856		101,914.0	1,523,868	1,495,246		1,495,747	(14,046)		4.000	2.151	MON	4,984	59,810	02/28/2014	04/25/2039
3136AL-VF-5	FANNIE MAE SERIES 2014-70 CLASS A				4	3,656,363		99,615.0	3,498,												

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
3137B2-QL-7	FREDDIE MAC REMICS SERIES 4212 CLASS LA FHLMC MULTIFAMILY STRUCTURED P SERIES 4299 CLASS			4	1	3,953,823	99.9230	3,803,393	3,806,328	3,925,672		(5,740)			3.000	2.679	MON	9,516	114,190	05/20/2014	10/15/2039	
3137B7-4C-0	AB			4	1	2,895,008	100.2190	2,783,912	2,777,819	2,847,033		(11,980)			3.000	2.142	MON	6,945	83,335	02/04/2015	12/15/2037	
3137B8-UP-0	FHLMC SERIES 4313 CLASS LJ FHLMC MULTIFAMILY STRUCTURED P SERIES 4327 CLASS A			4	1	2,118,738	100.1080	2,040,682	2,038,474	2,077,238		(9,977)			3.000	2.033	MON	5,096	61,154	12/08/2014	03/15/2028	
3137B9-ST-3				4	1	3,011,587	101.4220	2,844,207	2,804,329	2,914,511		(23,443)			4.000	2.341	MON	9,348	112,173	11/24/2014	02/15/2040	
3137B6-66-9	FHLMC SERIES 4428 CLASS LA			4	1	5,336,518	99.5150	5,126,228	5,151,196	5,304,319		(7,893)			3.000	2.713	MON	12,878	154,536	02/10/2015	06/15/2039	
3137GA-D7-9	FHLMC SERIES 3721 CLASS PE			4	1	5,417,958	101.8850	5,236,941	5,140,073	5,387,118		(11,279)			3.500	3.046	MON	14,992	179,903	04/29/2016	09/15/2040	
3138EH-TA-0	FNMA POOL AL1444			4	1	1,639,884	100.3440	1,545,318	1,540,023	1,597,347		(7,252)			3.000	2.043	MON	3,850	46,201	01/31/2013	02/01/2027	
3138LU-Q5-7	FNMA POOL A04075			4	1	2,332,325	100.3440	2,220,313	2,212,702	2,279,201		(8,206)			3.000	2.240	MON	5,532	66,381	05/30/2012	05/01/2027	
3138NB-LL-8	FNMA POOL AP7530			4	1	2,709,653	98.6660	2,545,435	2,579,854	2,655,017		(8,852)			2.500	1.794	MON	5,375	64,496	09/20/2012	09/01/2027	
3138I9-MY-3	FNMA POOL AS0374			4	1	2,368,966	100.7960	2,287,960	2,269,900	2,314,759		(10,207)			3.000	2.096	MON	5,675	68,097	10/30/2013	09/01/2023	
<b>2699999. Subtotal - U.S. Special Revenues - Residential Mortgage-Backed Securities</b>						48,072,438	XXX	45,980,781	45,888,311	47,360,187		(153,723)			XXX	XXX	XXX	120,301	1,443,585	XXX	XXX	
<b>3199999. Total - U.S. Special Revenues Bonds</b>						113,566,243	XXX	110,667,065	111,498,311	112,895,469		(132,095)				XXX	XXX	XXX	547,507	2,926,911	XXX	XXX
0010B1-AD-2	AEP TEXAS INC SERIES 144A				1FE	12,978,662	96.9690	12,606,027	13,000,000	12,983,124		4,462			2.400	2.436	AO	78,000	319,800	01/04/2018	10/01/2022	
00138C-AB-4	AIG GLOBAL FUNDING SERIES 144A				1FE	9,981,500	95.7180	9,571,808	10,000,000	9,989,777		3,698			1.900	1.939	AO	44,861	190,000	09/29/2016	10/06/2021	
00206R-DN-9	AT&T INC			1	2FE	9,992,400	98.6410	9,864,118	10,000,000	9,995,245		1,503			3.200	3.216	MS	106,667	320,000	01/31/2017	03/01/2022	
00206R-CL-4	AT&T INC			1	2FE		0.0000								2.450	2.460	JD	114,231	114,231	04/23/2015	06/30/2020	
00206R-GD-8	AT&T INC				2FE	10,000,000	96.9990	9,699,920	10,000,000	10,000,000					3.956	3.506	MUSD	21,977	107,478	08/16/2018	06/12/2024	
00287Y-BC-2	ABBVIE INC			1	2FE	4,793,856	99.4880	4,775,421	4,800,000	4,794,199		343			3.750	3.776	MN	51,500		09/13/2018	11/14/2023	
00507V-AH-2	ACTIVISION BLIZZARD INC SERIES 144A			1	2FE	5,544,169	97.3850	5,404,875	5,550,000	5,546,328		1,356			2.300	2.325	MS	37,586	127,650	05/30/2017	09/15/2021	
00912X-AZ-2	AIR LEASE CORP			1	2FE	9,904,600	94.6190	9,461,910	10,000,000	9,925,231		18,502			2.750	2.950	JJ	126,806	179,514	11/13/2017	01/15/2023	
00912X-AZ-7	AIR LEASE CORP			1	2FE	7,056,051	97.4830	6,921,282	7,100,000	7,069,544		13,493			2.500	2.707	MS	59,167	110,938	01/08/2018	03/01/2021	
015271-AM-1	ALEXANDRIA REAL ESTATE E			1	2FE	3,997,320	101.1430	4,045,724	4,000,000	3,997,576		256			4.000	4.013	JJ	84,444		06/12/2018	01/15/2024	
025537-AH-4	AMERICAN ELECTRIC POWER CO INC				2FE	4,244,348	97.9860	4,164,411	4,250,000	4,246,483		1,882			2.150	2.196	MN	12,183	91,375	11/08/2017	11/13/2020	
025816-BM-0	AMERICAN EXPRESS CO			2	1FE	8,193,522	96.5130	7,914,071	8,200,000	8,195,360		1,295			2.500	2.517	FA	85,417	205,000	07/27/2017	08/01/2022	
025816-BS-7	AMERICAN EXPRESS CO			2	1FE	12,988,170	99.0640	12,878,278	13,000,000	12,990,165		1,995			3.400	3.420	FA	152,244	221,000	02/22/2018	02/27/2023	
025816-BW-8	AMERICAN EXPRESS CO SERIES FIX				1FE	2,247,660	100.2830	2,256,367	2,250,000	2,247,854		194			3.700	3.723	FA	34,225		07/31/2018	08/03/2023	
032654-AL-9	ANALOG DEVICES INC			1	2FE	7,071,174	97.6110	6,930,349	7,100,000	7,083,124		5,762			2.500	2.587	JD	12,819	177,500	11/30/2016	12/05/2021	
032654-AR-6	ANALOG DEVICES INC				2FE	5,476,460	99.1200	5,451,581	5,500,000	5,483,157		6,697			2.950	3.110	JJ	76,167	54,083	03/08/2018	01/12/2021	
04550K-AA-9	ASSOCIATED BANK NA SERIES BKNT			2	2FE	9,971,000	99.7380	9,973,762	10,000,000	9,974,755		3,755			3.500	3.604	FA	134,167		08/06/2018	08/06/2021	
05253J-AQ-4	AUSTRALIA NEW ZEALAND				1FE	4,997,900	97.7540	4,887,719	5,000,000	4,998,784		420			2.550	2.559	MN	13,458	127,500	11/16/2016	11/23/2021	
053329-AK-8	AUTONATION INC				2FE	5,196,100	102.1680	5,108,414	5,000,000	5,113,865		(82,235)			5.500	3.307	FA	114,583	137,500	03/19/2018	02/01/2020	
053332-AS-1	AUTOZONE INC			1	2FE	1,999,240	97.7830	1,955,665	2,000,000	1,999,709		127			2.500	2.507	AO	10,556	50,000	04/20/2015	04/15/2021	
054561-AA-3	AXA EQUITABLE HOLDINGS I SERIES 144A			1	2FE	5,941,194	98.7550	5,875,924	5,950,000	5,942,429		1,235			3.900	3.933	AO	45,765	116,025	04/17/2018	04/20/2023	
05523U-AM-2	BAE SYSTEMS HLDG SERIES 144A			1	2FE	7,971,840	98.6630	7,893,029	8,000,000	7,989,025		5,610			2.850	2.926	JD	10,133	228,000	12/03/2015	12/15/2020	
05531F-AX-1	BB&T CORPORATION SERIES MTN			2	1FE	1,721,774	98.3010	1,695,699	1,725,000	1,722,917		641			2.750	2.790	AO	11,859	47,438	03/16/2017	04/01/2022	
06051G-FZ-7	BANK OF AMERICA CORP SERIES MTN			1	1FE	11,000,000	96.2780	10,590,548	11,000,000	11,000,000					2.503	2.503	AO	53,536	275,330	10/18/2016	10/21/2022	
06051G-GP-8	BANK OF AMERICA CORP SERIES GMTN			1	1FE	10,000,000	98.2080	9,820,799	10,000,000	10,000,000					2.369	2.369	JJ	105,289	236,900	07/13/2017	07/21/2021	
06051G-GS-2	BANK OF AMERICA CORP			1	1FE	5,000,000	98.0450	4,902,266	5,000,000	5,000,000					2.328	2.328	AO	29,100	120,603	09/13/2017	10/01/2021	
06051G-HC-6	BANK OF AMERICA CORP SERIES III			1	1FE	1,724,791	97.0860	1,673,757	1,724,000	1,724,685		(1,066)			3.004	2.993	JD	1,582	51,789	05/22/2018	12/20/2023	
06051G-IH-5	BANK OF AMERICA CORP SERIES MTN			1	1FE	6,000,000	100.0110	6,000,675	6,000,000	6,000,000					3.499	3.499	MN	25,659	104,970	05/14/2018	05/17/2022	
07274N-AA-1	BAYER US FINANCE I I LLC SERIES 144A			1	2FE	6,696,047	99.2880	6,652,311	6,700,000	6,696,732		685			3.500	3.521	JD	3,908	117,250	06/18/2018	06/25/2021	
103730-BA-7	BP CAP MARKETS AMERICA			1	1FE	8,589,743	96.7010	8,606,367	8,900,000	8,593,135		3,392			2.520	3.518	MS	63,546		12/17/2018	09/19/2022	
105340-AM-5	BRANDYVINE OPER PARTNERS			1	2FE	6,495,426	99.4510	6,439,477	6,475,000	6,488,154		(6,055)			3.950	3.883	FA	96,621	166,888	05/15/2018	02/15/2023	
11134L-AM-1	BROADCOM CRP CAYMAN FI				2FE	4,999,484	93.0590	4,652,949	5,000,000	4,999,577		92			2.650	2.650	JJ	61,097	98,639	02/14/2018	01/15/2023	
124857-AS-2	CBS CORP			1	2FE	9,942,600	94.2130	9,421,275	10,000,000	9,957,894		10,205			2.500	2.610	FA	94,444	279,167	06/26/2017	02/15/2023	
124857-AY-9	CBS CORP SERIES III			1	2FE	9,767,172	95.3040	9,530,390	10,000,000	9,769,884		2,712			2.900	3.464	JD	24,167		12/13/2018	06/01/2023	
126650-CV-0	CVS HEALTH CORP			1	2FE	9,910,400	98.9240	9,892,381	10,000,000	9,925,023		14,623			3.700	3.899	MS	115,111	185,000	03/06/2018	03/09/2023	
14040H-BL-8	CAPITAL ONE FINANCIAL CORP			2	2FE	4,996,800	97.5290	4,876,437	5,000,000	4,997,962		640			3.050	3.064	MS	47,444	152,500	03/06/2017	03/09/2022	
14040H-BY-0</																						



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For Design	Bond Char	NAIC Designation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
15189T-AT-4	CENTERPOINT ENERGY INC				2FE	5,998,260		100,2050	6,012,272	5,998,396				136	3.600	3.609	MM	51,600		10/03/2018	11/01/2021
15189T-AU-1	CENTERPOINT ENERGY INC			1	2FE	4,996,400		100,4790	5,023,939	4,996,563			163	3.850	3.866	FA	45,986		10/03/2018	02/01/2024	
172967-LC-3	CITIGROUP INC			1	2FE	12,096,960		98,3780	11,805,383	12,000,680		(21,255)		2.900	2.710	JD	22,233	348,000	04/12/2017	12/08/2021	
172967-MA-6	CITIGROUP INC			2	2FE	4,000,000		97,9520	3,918,064	4,000,000				3.761	3.029	MJSD	12,118	72,548	05/15/2018	06/01/2024	
17325F-AE-8	CITIBANK NA SERIES BKNT			2	1FE	4,997,850		98,3300	4,916,480	5,000,000			716	2.100	2.115	JD	5,542	105,000	06/06/2017	06/12/2020	
17325F-AQ-1	CITIBANK NA			1	1FE	9,989,000		100,1230	10,012,315	10,000,000			1,626	3.400	3.439	JJ	149,222		07/16/2018	07/23/2021	
20453K-AB-1	COMPASS BANK SERIES BKNT			2	2FE	9,984,700		95,8180	9,581,754	10,000,000			3,058	2.875	2.908	JD	1,597	287,500	06/26/2017	06/29/2022	
205887-BZ-4	CONAGRA BRANDS INC			2	2FE	6,667,324		100,0310	6,677,060	6,675,000			497	3.800	3.841	AO	48,616		10/15/2018	10/22/2021	
22822V-AD-3	CROWN CASTLE INTL CORP			1	2FE	4,698,684		96,6780	4,543,861	4,700,000			263	2.250	2.256	MS	35,250	105,750	08/22/2016	09/01/2021	
233331-BA-4	DTE ENERGY CO SERIES D			1	2FE	6,989,010		99,2940	6,950,552	7,000,000			893	3.700	3.735	FA	104,319		08/02/2018	08/01/2023	
233851-CK-8	DAIMLER FINANCE NA LLC SERIES 144A				1FE	7,997,760		96,4350	7,714,780	8,000,000			448	2.200	2.206	AO	29,822	176,000	10/26/2016	10/30/2021	
233851-CS-1	DAIMLER FINANCE NA LLC SERIES 144A				1FE	1,997,780		97,6730	1,953,452	2,000,000			444	2.850	2.874	JJ	27,708	57,000	01/03/2017	01/06/2022	
233851-DJ-0	DAIMLER FINANCE NA LLC SERIES 144A				1FE	4,994,200		99,6870	4,984,344	5,000,000			1,281	3.350	3.391	MM	26,521	83,750	04/30/2018	05/04/2021	
233851-DN-1	DAIMLER FINANCE NA LLC SERIES 144A				1FE	6,993,490		100,3350	7,023,449	7,000,000			339	3.750	3.833	MM	40,833		10/31/2018	11/05/2021	
247361-ZJ-0	DELTA AIR LINES INC			1	2FE	5,123,768		97,8550	5,088,441	5,200,000			4,307	3.625	4.091	MS	55,503		10/19/2018	03/15/2022	
247361-ZL-5	DELTA AIR LINES INC				2FE	6,695,779		98,3110	6,586,866	6,700,000			1,407	2.600	2.622	JD	13,065	173,716	11/28/2017	12/04/2020	
24951R-AD-1	DEPAUL UNIVERSITY				1FE	1,000,000		98,8620	988,619	1,000,000				2.443	2.443	AO	6,108	24,430	05/19/2015	10/01/2019	
25389J-AS-5	DIGITAL REALTY TRUST LP			1	2FE	7,844,505		95,5340	7,499,434	7,850,000			1,001	2.750	2.764	FA	89,948	212,277	08/21/2017	02/01/2023	
25466A-AK-7	DISCOVER BANK			2	2FE	5,999,460		97,3300	5,839,825	6,000,000			97	3.350	3.352	FA	80,958	100,500	01/31/2018	02/06/2023	
25470D-AQ-2	DISCOVERY COMMUNICATIONS			1	2FE	2,047,417		95,7600	1,963,077	2,050,000			470	2.950	2.975	MS	16,967	60,307	09/07/2017	03/20/2023	
25746U-CJ-6	DOMINION RESOURCES INC/VA SERIES C			1	2FE	3,295,281		96,0820	3,170,722	3,300,000			940	2.200	2.000	FA	24,933	66,000	08/04/2016	08/15/2021	
26353A-CL-1	E I DU PONT DE NEMOURS				1FE	2,965,290		99,2840	2,978,521	3,000,000			4,205	2.200	2.987	MM	11,000	33,000	10/24/2018	05/01/2020	
26444G-AA-1	DUKE ENERGY FLORIDA LLC SERIES 2018			4	1FE	2,555,904		98,9040	2,527,918	2,555,930			7	1.196	1.195	MS	10,190	30,569	12/11/2018	03/01/2020	
26444G-AB-9	DUKE ENERGY FL PROJ FIN SERIES 2021			4	1FE	4,999,900		97,5440	4,877,216	5,000,000			16	1.731	1.731	MS	28,850	86,550	06/15/2016	09/01/2022	
26884L-AE-9	EQT CORP			1	2FE	9,973,800		94,8180	9,481,771	10,000,000			5,246	3.000	3.057	AO	75,000	297,500	09/27/2017	10/01/2022	
27743Z-AV-2	EASTMAN CHEMICAL CO				2FE	6,781,436		100,4970	6,833,780	6,800,000			927	3.500	3.594	JD	36,361		10/30/2018	12/01/2021	
30040W-AC-2	EVERSOURCE ENERGY			1	2FE	5,051,150		97,8310	4,891,531	5,000,000			(11,713)	2.750	2.501	MS	40,486	137,500	10/02/2017	03/15/2022	
30161M-AR-4	EXELON GENERATION CO LLC				2FE	3,592,260		98,4200	3,543,112	3,600,000			1,543	3.400	3.447	MS	36,040	122,400	03/07/2017	03/15/2022	
31620M-AS-5	FIDELITY NATIONAL INFORMATION				2FE	9,998,600		96,5640	9,656,422	10,000,000			280	2.250	2.253	FA	85,000	225,000	08/11/2016	08/15/2021	
31677Q-BK-4	FIFTH THIRD BANK/CINCINNATI OH SERIES BKNT			2	2FE	11,995,440		98,0170	11,762,072	12,000,000			1,519	1.200	2.213	AO	44,733	264,000	10/25/2017	10/30/2020	
336158-AK-6	FIRST REPUBLIC BANK			2	1FE	9,991,600		96,9040	9,690,383	10,000,000			1,679	2.500	2.518	JD	17,361	250,000	05/30/2017	06/06/2022	
337738-AQ-1	FISERV INC			1	2FE	9,995,400		100,6160	10,061,632	10,000,000			246	3.800	3.810	AO	101,333		09/20/2018	10/01/2023	
345397-YL-1	FORD MOTOR CREDIT CO LLC			2	2FE	7,818,080		94,3870	7,550,950	8,000,000			20,729	3.339	4.013	MS	69,006	133,560	07/31/2018	03/28/2022	
345397-YM-9	FORD MOTOR CREDIT CO LLC				2FE	3,800,000		97,3580	3,699,589	3,800,000				2.425	2.425	JD	4,863	92,150	06/07/2017	06/12/2020	
37045X-OF-1	GENERAL MOTORS FINL CO			1	2FE	9,993,100		94,2050	9,420,537	10,000,000			1,364	3.250	3.265	JJ	158,889	162,500	01/02/2018	01/05/2023	
37045X-CJ-3	GENERAL MOTORS FINL CO				2FE	4,998,050		98,6120	4,930,595	5,000,000			474	3.550	3.564	AO	40,431	88,257	04/05/2018	04/09/2021	
37045X-CL-8	GENERAL MOTORS FINL CO			1	2FE	2,995,560		97,4310	2,922,924	3,000,000			477	4.150	4.183	JD	4,150	62,250	06/14/2018	06/19/2023	
37333A-KG-5	GEORGIA POWER COMPANY				1FE	4,997,600		98,3550	4,917,732	5,000,000			780	2.000	2.016	MS	25,278	100,000	02/28/2017	03/30/2020	
38141G-VU-5	GOLDMAN SACHS GROUP INC/THE			2	1FE	1,499,025		97,3920	1,460,881	1,500,000			195	2.625	2.639	AO	7,219	39,375	04/20/2016	04/25/2021	
38141G-WG-5	GOLDMAN SACHS GROUP INC/THE			1	1FE	7,394,894		98,1080	7,259,959	7,400,000			1,359	2.600	2.620	JD	2,138	192,400	03/22/2017	12/27/2020	
38141G-IUJ-9	GOLDMAN SACHS GROUP INC/THE				1FE	5,000,000		95,9940	4,799,719	5,000,000				2.908	2.908	JD	10,501	145,400	05/31/2017	06/05/2023	
38145G-AG-5	GOLDMAN SACHS GROUP INC			1	1FE	6,967,816		96,4170	6,725,066	6,975,000			1,399	2.350	2.371	MM	20,944	163,913	09/22/2016	11/15/2021	
38148Y-AB-4	GOLDMAN SACHS GROUP INC			2	1FE	9,000,000		97,4380	8,769,420	9,000,000			972	3.307	2.160	JAJO	51,253	250,476	10/24/2017	10/31/2022	
40573L-AG-1	HALFMOON PARENT INC SERIES 144A				2FE	8,000,000		99,7680	7,981,462	8,000,000				3.400	3.400	MS	78,578		09/06/2018	09/17/2021	
40573L-AL-0	HALFMOON PARENT INC SERIES 144A				2FE	9,994,700		99,6610	9,966,081	10,000,000			319	3.750	3.763	JJ	108,333		09/06/2018	07/15/2021	
42225U-AC-8	HEALTHCARE TRUST OF AMERICA			1	2FE	8,051,620		99,4890	7,959,083	8,000,000			(8,183)	3.375	3.278	JJ	124,500	236,250	05/17/2018	07/15/2021	
43128Z-AN-2	HIGHWOODS REALTY LP			1	2FE	9,378,564		98,7740	9,210,688	9,325,000			(16,630)	3.200	3.012	JD	13,262	298,400	10/03/2016	06/15/2021	
444859-BH-4	HUMANA INC				2FE	4,822,395		98,4710	4,751,237	4,823,293			872	2.500	2.519	JD	5,361	118,615	12/14/2017	12/15/2020	
444859-BJ-0	HUMANA INC			1	2FE	3,693,710		97,2110	3,596,795	3,700,000			1,261	2.900	2.937	JD	105,512		12/14/2017	12/15/2022	
446150-AK-0	HUNTINGTON BANCSHARES			2	2FE	3,494,715		96,5470	3,379,138	3,500,000			972	2.300	2.330	JJ	37,343	80,500	08/04/2016	01/14/2022	
44644A-AB-3	HUNTINGTON NATIONAL BANK			2	1FE	14,961,850		96,6050	14,490,754	15,000,000			7,718	2.500	2.555	FA	150,000	375,000	09/29/2017		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
46625H-RL-6	JP MORGAN CHASE & CO			2	1FE	9,973,400	96.0470	9,604,712	10,000,000	9,983,370			3,799		2.700	2.742	MN	32,250	270,000	05/11/2016	05/18/2023
46647P-AE-6	JPMORGAN CHASE & CO			1	1FE	8,350,000	96.9600	8,096,165	8,350,000	8,350,000					2.776	2.776	AO	42,496	231,796	04/18/2017	04/25/2023
46849L-SP-7	JACKSON NATL LIFE GLOBAL SERIES 144A				1FE	9,992,900	97.6400	9,764,003	10,000,000	9,996,699		1,419			2.250	2.265	AO	38,750	225,000	04/25/2016	04/29/2021
46849L-ST-9	JACKSON NATL LIFE GLOBAL SERIES 144A				1FE	5,993,400	99.0480	5,942,853	6,000,000	5,997,625		2,200			2.200	2.200	JJ	55,367	132,000	01/24/2017	01/30/2020
46849L-SW-2	JACKSON NATL LIFE GLOBAL SERIES 144A				1FE	4,984,850	96.6750	4,833,733	5,000,000	4,989,438		3,028			2.500	2.565	JD	1,389	125,000	06/20/2017	06/27/2022
49327M-2T-0	KEY BANK NA SERIES BKNT				1FE	9,997,700	96.2650	9,626,455	10,000,000	9,998,297		460			2.300	2.305	MS	68,361	230,000	09/07/2017	09/14/2022
502413-BF-3	L3 TECHNOLOGIES INC			1	2FE	2,545,002	100.1490	2,553,810	2,550,000	2,545,571		569			3.850	3.893	JD	4,363		05/30/2018	06/15/2023
534187-BD-0	LINCOLN NATIONAL CORP				2FE	1,991,047	101.9360	1,962,264	1,925,000	1,980,522		(10,524)			4.000	3.318	MS	25,667	77,000	02/07/2018	09/01/2023
56279H-AN-0	MANUFACT & TRADERS TRUST CO			2	1FE	11,989,920	98.0130	11,761,512	12,000,000	11,994,537		3,357			2.050	2.079	FA	91,567	246,000	08/14/2017	08/17/2020
57629W-CD-0	MASSMUTUAL GLOBAL FUNDIN SERIES 144A				1FE	4,977,650	97.6260	4,881,320	5,000,000	4,985,337		4,468			2.500	2.596	AO	27,083	125,000	04/10/2017	04/13/2022
59217G-BX-6	MET LIFE GLOB FUNDING SERIES 144A				1FE	4,991,700	96.5440	4,827,197	5,000,000	4,995,509		1,659			1.950	1.985	MS	28,708	97,500	09/08/2016	09/15/2021
59217G-CD-9	MET LIFE GLOB FUNDING SERIES 144A				1FE	4,998,150	97.4510	4,872,569	5,000,000	4,998,790		370			2.650	2.658	AO	30,549	132,500	04/03/2017	04/08/2022
59217G-CE-7	MET LIFE GLOB FUNDING SERIES 144A				1FE	7,499,775	96.3910	7,379,302	7,500,000	7,499,891		75			2.050	2.051	JD	8,115	153,862	06/07/2017	06/12/2020
61744Y-AN-8	MORGAN STANLEY SERIES GMTN				1FE	10,571,553	97.6170	10,420,628	10,675,000	10,581,898		10,345			3.125	3.358	JJ	146,411	93,750	08/09/2018	01/23/2023
61746B-ED-4	MORGAN STANLEY				1FE	9,948,900	97.5980	9,759,825	10,000,000	9,970,588		10,214			2.625	2.735	MN	32,083	262,500	11/14/2016	11/17/2021
64952W-BY-8	NEW YORK LIFE GLOBAL FDG SERIES 144A				1FE	7,998,480	98.8550	7,908,410	8,000,000	7,999,548		407			1.950	1.955	FA	60,667	156,000	06/21/2017	02/11/2020
64952W-CP-6	NEW YORK LIFE GLOBAL FDG SERIES 144A				1FE	6,995,380	98.8420	6,918,939	7,000,000	6,998,041		1,541			2.000	2.023	AO	31,889	140,000	04/06/2017	04/09/2020
64952W-CV-3	NEW YORK LIFE GLOBAL FDG SERIES 144A				1FE	9,991,600	98.0260	9,802,589	10,000,000	9,995,126		2,797			1.950	1.979	MS	50,375	195,000	09/25/2017	09/28/2020
65473Q-BH-5	NISOURCE FINANCE CORP			1	2FE	4,918,795	95.7330	4,714,848	4,925,000	4,920,188		1,240			2.650	2.677	MN	15,952	130,513	11/08/2017	11/17/2022
65474Q-AR-0	NISSAN MOTOR ACCEPTANCE SERIES 144A				1FE	5,499,505	98.5130	5,418,233	5,500,000	5,499,885		165			1.550	1.553	MS	25,575	85,250	09/07/2016	09/13/2019
664675-AD-7	NORTHEASTERN UNIVERSITY				1FE	1,000,000	99.7880	997,885	1,000,000	1,000,000					2.722	2.722	MS	9,073	27,220	01/10/2014	03/01/2019
686514-AC-4	ORLANDO HEALTH OBL GRP				1FE	500,000	99.2350	496,176	500,000	500,000					2.981	2.981	AO	3,726	9,730	01/30/2018	10/01/2020
69353R-FB-9	PNC BANK NA SERIES BKNT			2	1FE	2,998,590	97.7330	2,931,982	3,000,000	2,999,117		282			2.625	2.635	FA	29,313	78,750	02/14/2017	02/17/2022
69362B-BC-5	PSEG POWER LLC			1	2FE	3,947,907	100.0750	3,952,980	3,950,000	3,948,147		240			3.850	3.862	JD	12,673	73,925	06/04/2018	06/01/2023
74153W-CH-0	PRICOA GLOBAL FUNDING 1 SERIES 144A				1FE	4,992,950	97.5520	4,877,601	5,000,000	4,996,587		1,409			2.200	2.230	JD	8,556	110,000	05/26/2016	06/03/2021
74153W-CN-7	PRICOA GLOBAL FUNDING 1 SERIES 144A				1FE	4,835,700	96.6420	4,832,078	5,000,000	4,858,143		22,443			2.450	3.274	MS	34,028	61,250	05/29/2018	09/21/2022
74368C-AH-7	PROTECTIVE LIFE GLOBAL SERIES 144A				1FE	5,000,000	97.1950	4,859,761	5,000,000	5,000,000					2.615	2.615	FA	46,852	130,750	08/15/2017	08/22/2022
74368C-AJ-3	PROTECTIVE LIFE GLOBAL SERIES 144A				1FE	5,000,000	98.1980	4,909,896	5,000,000	5,000,000					2.161	2.161	MS	28,813	107,450	09/20/2017	09/25/2020
74368C-AK-0	PROTECTIVE LIFE GLOBAL SERIES 144A				1FE	4,000,000	100.1880	4,007,502	4,000,000	4,000,000					3.397	3.397	JD	1,132	67,940	06/21/2018	06/28/2021
744573-AL-0	PUBLIC SERVICE ENTERPRISE GROU			1	2FE	9,987,300	96.2120	9,621,249	10,000,000	9,990,214		2,526			2.650	2.677	MN	33,861	271,625	11/02/2017	11/15/2022
74949L-AB-8	RELX CAPITAL INC			1	2FE	7,094,933	99.2010	7,068,104	7,125,000	7,099,724		4,792			3.500	3.593	MS	72,734	124,688	03/09/2018	03/16/2023
759187-CD-7	REGIONS BANK SERIES BKNT			2	2FE	8,000,000	99.5730	7,965,861	8,000,000	8,000,000					3.374	3.374	FA	103,469		08/08/2018	08/13/2021
774341-AH-4	ROCKWELL COLLINS INC			1	2FE	2,498,325	97.1940	2,429,851	2,500,000	2,498,912		340			2.800	2.815	MS	20,611	70,000	03/28/2017	03/15/2022
797440-BT-0	SAN DIEGO GAS & ELECTRIC CO SERIES PPP			4	1FE	3,293,736	98.1210	3,250,271	3,312,527	3,302,736		3,171			1.914	2.101	FA	26,417	63,402	12/11/2016	02/01/2022
80282K-AT-3	SANTANDER HOLDINGS USA SERIES III			2	2FE	6,753,335	98.2050	6,579,753	6,700,000	6,742,157		(11,179)			3.700	3.484	MS	64,041	247,900	03/01/2018	03/28/2022
80282K-AU-0	SANTANDER HOLDINGS USA			2	2FE	4,991,150	101.7280	5,086,404	5,000,000	4,991,368		218			4.450	4.514	JD	16,069		11/28/2018	12/03/2021
828807-DE-6	SIMON PROPERTY GROUP LP			1	1FE	9,981,900	96.8980	9,689,836	10,000,000	9,985,397		3,307			2.750	2.786	JD	22,917	267,361	11/30/2017	06/01/2023
842400-GF-4	SOUTHERN CAL EDISON			4	1FE	7,470,832	97.2590	7,294,412	7,500,000	7,484,802		4,922			1.845	1.973	FA	57,656	138,375	02/25/2016	02/01/2022
86787E-BA-4	SUNTRUST BANK SERIES BKNT			2	1FE	10,000,000	100.1010	10,010,079	10,000,000	10,000,000					3.525	3.525	AO	63,646		10/24/2018	10/26/2021
88224L-AE-8	TEXAS CHILDRENS HOSPITAL				1FE	1,000,000	99.1690	991,695	1,000,000	1,000,000					2.075	2.075	AO	5,188	20,750	12/09/2014	10/01/2019
891906-AE-9	TOTAL SYSTEM SERVICES INC			1	2FE	7,993,280	99.8320	7,986,554	8,000,000	7,994,135		855			4.000	4.018	JD	26,667	177,778	05/09/2018	06/01/2023
902494-BF-9	TYSON FOODS INC			1	2FE	6,512,864	96.8360	6,318,572	6,525,000	6,516,984		3,032			2.250	2.299	FA	52,200	146,813	08/21/2017	08/23/2021
902494-BG-7	TYSON FOODS INC			1	2FE	2,296,803	99.8540	2,296,650	2,300,000	2,296,969		166			3.900	3.931	MS	23,173		09/25/2018	09/28/2023
913017-CO-0	UNITED TECHNOLOGIES CORP			1	2FE	8,292,464	95.9290	8,249,906	8,600,000	8,323,535		31,071			2.300	3.331	MN	31,318	98,900	08/15/2018	05/04/2022
91324P-DD-1	UNITEDHEALTH GROUP INC				1FE	9,967,500	96.9250	9,692,538	10,000,000	9,975,249		6,532			2.375	2.445	AO	50,139	230,903	10/18/2017	10/15/2022
92343V-DW-1	VERIZON COMMUNICATIONS INC				2FE	9,948,700	99.3290	9,932,890	10,000,000	9,967,130		10,254			3.125	3.237	MS	91,146	312,500	03/13/2017	03/16/2022
92939U-AA-4	WEC ENERGY GROUP INC				2FE	5,997,540	99.9330	5,996,001	6,000,000	5,998,003		463			3.375	3.389	JD	9,000	105,750	06/04/2018	06/15/2021
949746-SA-0	WELLS FARGO & CO				1FE	9,990,600	96.8740	9,687,388	10,000,000	9,995,179		1,878			2.100	2.120	JD	90,417			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
349553-AK-3	FORTIS INC SERIES 144A	A	1	2FE		5,088,904	96.1320	4,902,752	5,100,000	5,092,828			2,600		2.100	2.153	AO	25,883	107,100	06/29/2017	10/04/2021
78013G-KN-4	ROYAL BANK OF CANADA	A		1FE		9,994,200	98.4210	9,842,109	10,000,000	9,996,486		1,932		215,000	2.150	2.170	AO	38,819		10/18/2017	10/26/2020
78013X-W2-0	ROYAL BANK OF CANADA	A		1FE		9,979,200	100.3950	10,039,455	10,000,000	9,980,202		1,002			3.700	3.746	AO	88,389		10/01/2018	10/05/2023
891140-BT-4	TORONTO DOMINION BANK	A		1FE		9,988,700	98.1530	9,815,299	10,000,000	9,993,612		3,767			1.850	1.889	MS	56,528	184,486	09/07/2017	09/11/2020
00084D-AQ-3	ABN AMRO BANK NV SERIES 144A	D		1FE		9,994,000	98.5290	9,852,860	10,000,000	9,995,900		1,900			2.650	2.671	JJ	119,250	132,500	01/09/2018	01/19/2021
00182E-BA-6	ANZ NEW ZEALAND INTL SERIES 144A	D		1FE		8,891,990	96.6840	8,604,888	8,900,000	8,895,881		1,601			2.125	2.144	JJ	80,378	189,125	07/21/2016	07/28/2021
00182E-BE-8	ANZ NEW ZEALAND INTL SERIES 144A	D		1FE		3,994,360	98.3030	3,932,123	4,000,000	3,997,100		1,880			2.200	2.249	JJ	40,089	87,756	07/11/2017	07/17/2020
00182E-BH-1	ANZ NEW ZEALAND INTL LDN SERIES 144A	D		1FE		4,999,700	98.9470	4,947,364	5,000,000	4,999,794		94			2.750	2.752	JJ	60,729	68,368	01/16/2018	01/22/2021
00653M-AA-9	ADCB FINANCE CAYMAN LTD SERIES 144A	D		1FE		5,356,188	98.4610	5,292,284	5,375,000	5,359,052		2,864			4.000	4.078	MS	54,944	107,500	03/22/2018	03/29/2023
03845E-AA-0	ARAB PETROLEUM INVST SERIES 144A	D		1FE		4,667,053	100.0650	4,678,020	4,675,000	4,667,510		457			4.125	4.163	MS	55,175		09/11/2018	09/18/2023
046353-AR-9	ASTRAZENECA PLC	D	1	2FE		9,967,300	99.4690	9,946,915	10,000,000	9,969,753		2,453			3.500	3.572	FA	130,278		08/14/2018	08/17/2023
052113-AA-5	AUSGRID FINANCE PTY LTD SERIES 144A	D	1	2FE		11,993,520	99.7720	11,972,638	12,000,000	11,994,389		869			3.850	3.862	MM	77,000	231,000	04/23/2018	05/01/2023
05253J-AU-5	AUST & NZ BANKING GRP NV	D		1FE		9,996,700	97.1060	9,710,639	10,000,000	9,997,455		660			2.625	2.632	MM	37,917	262,500	11/06/2017	11/09/2022
05964H-AD-7	BANCO SANTANDER SA	D		1FE		10,000,000	97.9120	9,791,190	10,000,000	10,000,000					3.743	2.404	FMAN	40,551	313,222	10/17/2017	02/23/2023
05964H-AH-8	BANCO SANTANDER SA	D		1FE		7,600,000	98.0580	7,452,440	7,600,000	7,600,000					3.545	3.459	JAJO	60,623	133,603	04/09/2018	04/12/2023
05965M-AD-5	BANCO DEL ESTADO DE CHILE SERIES 144A	D	1	1FE		7,150,000	97.7500	6,989,125	7,150,000	7,150,000					2.668	2.668	JJ	91,672	95,381	01/03/2018	01/08/2021
09659M-2E-3	BNP PARIBAS SERIES 144A	D		1FE		9,729,135	96.9460	9,452,203	9,750,000	9,732,632		3,497			3.500	3.547	MS	113,750	170,625	02/22/2018	03/01/2023
12563T-AA-8	CK HUTCHISON INTL 16 LTD SERIES 144A	D		1FE		9,934,200	96.0110	9,601,076	10,000,000	9,963,749		13,153			1.875	2.014	AO	45,833	187,500	09/28/2016	10/03/2021
21987B-AP-3	CODELCO INC SERIES 144A	D		1FE		5,356,250	100.9440	5,047,219	5,000,000	5,190,330		(66,992)			3.875	2.436	MM	31,215	193,750	07/06/2016	11/03/2021
251525-AT-8	DEUTSCHE BANK NV	D		2FE		9,986,300	97.2480	9,724,813	10,000,000	9,993,013		4,563			2.700	2.748	JJ	126,000	270,000	07/10/2017	07/13/2020
404280-BF-5	HSBC HOLDINGS PLC	D		1FE		15,089,116	97.0090	14,696,814	15,150,000	15,114,471		11,789			2.650	2.732	JJ	196,277	401,475	11/02/2016	01/05/2022
404280-BM-0	HSBC HOLDINGS PLC	D	2	1FE		5,325,000	96.7860	5,153,856	5,325,000	5,325,000					3.033	3.033	MM	17,497	161,507	11/15/2017	11/22/2023
404280-BR-9	HSBC HOLDINGS PLC	D	2	1FE		5,000,000	97.3840	4,869,180	5,000,000	5,000,000					3.640	3.326	FMAN	21,739	85,408	05/10/2018	05/18/2024
456837-AG-8	JNG GROEP NV	D		1FE		4,990,350	98.3190	4,915,973	5,000,000	4,993,748		1,929			3.150	3.192	MS	40,250	157,500	03/21/2017	03/29/2022
456837-AK-9	JNG GROEP NV	D		1FE		9,997,800	99.9330	9,993,282	10,000,000	9,997,910		110			4.100	4.105	AO	101,361		09/25/2018	10/02/2023
456837-AL-7	JNG GROEP NV	D		1FE		10,000,000	98.9960	9,899,577	10,000,000	10,000,000					3.398	3.398	JAJO	85,904		09/25/2018	10/02/2023
50064Y-AN-3	KOREA HYDRO & NUCLEAR POWER SERIES 144A	D		1FE		3,652,142	101.1080	3,715,734	3,654,144	3,654,144		2,003			3.750	3.888	JJ	59,719		07/18/2018	07/25/2023
50065A-AB-0	KOREA SOUTHERN POWER SERIES 144A	D		1FE		2,892,083	99.3110	2,880,026	2,900,000	2,894,517		2,434			3.000	3.096	JJ	36,733	43,500	01/22/2018	01/29/2021
539439-AP-4	LLOYDS BANKING GROUP PLC	D	2	1FE		10,000,000	94.5560	9,455,578	10,000,000	10,000,000					2.907	2.907	MM	43,605	290,700	10/31/2017	11/07/2023
55608J-AJ-7	MACQUARIE GROUP LTD SERIES 144A	D	2	1FE		10,000,000	97.8720	9,787,170	10,000,000	10,000,000					3.721	2.482	FMAN	35,141	308,222	11/20/2017	11/28/2023
606822-AG-9	mitsubishi UFJ FIN GRP	D		1FE		10,000,000	96.5300	9,653,023	10,000,000	10,000,000					2.190	2.190	MS	65,700	219,000	09/06/2016	09/13/2021
606822-BA-1	mitsubishi UFJ FIN GRP	D		1FE		10,015,600	100.4550	10,045,482	10,000,000	10,014,618		(982)			3.761	3.725	JJ	161,932		09/04/2018	07/26/2023
606822-AA-0	mitsubishi UFJ LEASE&FIN SERIES 144A	D	1	1FE		10,000,000	95.8420	9,584,200	10,000,000	10,000,000					2.652	2.652	MS	75,140	265,200	09/11/2017	09/19/2022
60687Y-AE-9	MIZUHO FINANCIAL GROUP	D		1FE		6,000,000	96.8200	5,809,209	6,000,000	6,000,000					2.273	2.273	MS	40,914	136,380	09/07/2016	09/13/2021
60687Y-AP-4	MIZUHO FINANCIAL GROUP	D		1FE		10,000,000	99.7820	9,978,246	10,000,000	10,000,000					3.549	3.549	MS	114,357	177,450	02/28/2018	03/05/2023
60920L-AC-8	MONDELEZ INTL HLDINGS NE SERIES 144A	D	1	2FE		9,963,100	95.8090	9,580,909	10,000,000	9,979,165		7,376			2.000	2.078	AO	35,000	200,000	10/19/2016	10/28/2021
63254A-BB-3	NATIONAL AUSTRALIA BK NY	D		1FE		6,992,300	101.0170	7,071,211	7,000,000	6,992,502		202			3.700	3.741	MM	19,425		11/26/2018	11/04/2021
80283L-AV-5	SANTANDER UK PLC	D		1FE		9,573,888	99.7610	9,577,036	9,600,000	9,575,008		1,120			3.750	3.847	MM	46,000		11/07/2018	11/15/2021
857006-AD-2	STATE GRID OVERSEAS INV SERIES 144A	D		1FE		6,664,053	98.6670	6,586,008	6,675,000	6,670,116		3,646			2.250	2.307	MM	23,780	150,188	04/26/2017	05/04/2020
86562M-AE-0	SUMITOMO MITSUI FINANCIAL GROU SERIES 5FXD	D		1FE		8,000,000	96.8420	7,747,384	8,000,000	8,000,000					2.058	2.058	JJ	76,375	164,640	07/07/2016	07/14/2021
86562M-AQ-3	SUMITOMO MITSUI FINL GRP	D		1FE		10,000,000	97.4360	9,743,597	10,000,000	10,000,000					2.784	2.784	JJ	130,683	278,400	07/06/2017	07/12/2022
86562M-AU-4	SUMITOMO MITSUI FINL GRP	D		1FE		4,425,000	97.1650	4,299,534	4,425,000	4,425,000					2.778	2.778	AO	24,927	122,927	10/11/2017	10/18/2022
86562M-AX-8	SUMITOMO MITSUI FINANCIAL GROU	D		1FE		6,000,000	98.0890	5,885,337	6,000,000	6,000,000					3.102	3.102	JJ	84,788	93,060	01/09/2018	01/17/2023
8672EM-AH-7	SUNCORP METIAP LTD SERIES 144A	D		1FE		9,992,800	96.7820	9,678,170	10,000,000	9,995,546		2,398			2.375	2.400	MM	34,306	237,500	11/02/2017	11/09/2020
86960B-AR-3	SVENSKA HANDELSBANKEN AB	D		1FE		4,645,304	97.7240	4,544,172	4,650,000	4,647,360		1,564			1.950	1.985	MS	28,462	90,675	08/30/2017	09/08/2020
86960B-AX-0	SVENSKA HANDELSBANKEN AB SERIES BKNT	D		1FE		5,992,200	100.9050	6,054,328	6,000,000	5,992,379		179			3.900	3.929	MM	26,650		11/13/2018	11/20/2023
874060-AK-2	TAKEDA PHARMACEUTICAL SERIES 144A	D		2FE		4,547,134	100.5830	4,576,541	4,550,000	4,547,275		141			3.800	3.833	MM	16,810		11/19/2018	11/26/2020
874060-AN-6	TAKEDA PHARMACEUTICAL SERIES 144A	D	1	2FE		5,121,720	101.3590	5,194,671	5,125,000												

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
46648H-AE-3	JP MORGAN MORTGAGE TRUST SERIES 2017-2 CLASS A5 144A			4	.1FM	6,677,132	.98	8050	6,744,864	6,826,461	6,677,424		.292		3.500	3.725	MON	19,911		11/20/2018	05/25/2047	
46650M-AE-7	JP MORGAN MORTGAGE TRUST SERIES 2018-8 CLASS A5 144A			4	.1FM	6,849,144	100	4830	6,832,073	6,799,213	6,845,997	(3,147)			4.000	3.731	MON	22,664	90,656	08/16/2018	01/25/2049	
81744V-AA-0	SEQUOIA MORTGAGE TRUST SERIES 2012-4 CLASS A1			4	.1FM	485,537	.98	5810	458,380	464,977	479,053	(991)			3.500	3.060	MON	1,356	16,274	09/14/2012	09/25/2042	
81745F-AA-4	SEQUOIA MORTGAGE TRUST SERIES 2012-3 CLASS A1			4	.1FM	968,182	.99	4380	936,400	941,697	955,734	(1,834)			3.500	3.124	MON	2,747	32,959	06/25/2012	07/25/2042	
81746N-AK-4	SEQUOIA MORTGAGE TRUST SERIES 2016-3 CLASS A10 144A			4	.1FM	2,814,302	.98	6920	2,826,519	2,863,974	2,814,762	.460			3.500	4.045	MON	8,353		12/07/2018	11/25/2046	
81747W-AG-2	SEQUOIA MORTGAGE TRUST SERIES 2018-7 CLASS A4 144A			4	.1FM	5,798,582	101	0200	5,828,564	5,769,733	5,796,277	(2,305)			4.000	3.806	MON	19,232	76,930	08/08/2018	09/25/2048	
81748H-AD-1	SEQUOIA MORTGAGE TRUST SERIES 2018-8 CLASS A4			4	.1FM	9,785,162	100	3630	9,811,464	9,775,997	9,785,168	.6			4.000	4.025	MON	5,431	65,173	10/04/2018	11/25/2048	
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						38,199,082	XXX	38,248,069	38,238,362	38,173,860		(9,116)			XXX	XXX	XXX		95,682	329,955	XXX	XXX
05357H-AA-8	AVENTURA MALL TRUST SERIES 2013-AVM CLASS A 144A			4	.1FM	1,526,719	101	0290	1,515,430	1,500,000	1,525,007	(1,712)			3.743	3.502	MON	4,678	42,885	03/09/2018	12/05/2032	
05357H-AG-5	AVENTURA MALL TRUST SERIES 2013-AVM CLASS B 144A			4	.1FM	9,574,449	101	6990	9,458,039	9,300,000	9,470,201	(89,535)			3.743	1.816	MON	29,006	345,105	02/22/2018	12/05/2032	
060352-AA-9	BANK SERIES 2017-BNK6 CLASS A1			4	.1FM	12,140,719	.97	9920	11,897,149	12,140,919	12,136,494	(2,173)			1.941	1.925	MON	19,638	235,655	07/14/2017	07/15/2060	
12515A-BA-7	CD COMMERCIAL MORTGAGE TRUST C SERIES 2016-CD2 CLASS A1			4	.1FM	3,026,147	.98	2940	2,974,578	3,026,215	3,026,215				1.848	1.848	MON	4,660	55,924	11/18/2016	11/15/2049	
12531Y-AJ-7	CFRE COMMERCIAL MORTGAGE TRUS SERIES 2016-C4 CLASS A1			4	.1FM	5,007,721	.98	4360	4,929,445	5,007,786	5,006,083	(377)			1.501	1.501	MON	6,264	75,167	05/04/2016	05/10/2058	
12532A-AW-9	CFRE COMMERCIAL MORTGAGE TRUS SERIES 2016-C6 CLASS A1			4	.1FM	3,272,122	.97	8250	3,201,024	3,272,204	3,271,069	(245)			1.519	1.520	MON	4,142	49,705	11/01/2016	11/15/2049	
12594M-BA-5	COMM MORTGAGE TRUST SERIES 2016-COR1 CLASS ASB			4	.1FM	5,271,617	.98	8920	5,340,169	5,400,000	5,284,264	12,647			2.972	3.433	MON	13,374	106,992	04/17/2018	10/10/2049	
12624U-AC-8	COMM MORTGAGE TRUST SERIES 2013-GAM CLASS A2 144A			4	.1FM	1,981,406	.99	2640	1,985,285	2,000,000	1,983,516	2,110			3.367	4.104	MON	5,612	11,223	10/03/2018	02/10/2028	
12636M-AA-6	COLLATERALIZED MORTGAGE OBLIG SERIES 2016-CD2 CLASS A1			4	.1FM	4,517,725	.98	6940	4,458,732	4,517,730	4,517,730				1.493	1.617	MON	5,621	67,450	05/17/2016	01/15/2049	
17290X-AQ-3	CITIGROUP COMMERCIAL MORTGAGE SERIES 2016-GC37 CLASS A1			4	.1FM	3,616,598	.98	6390	3,567,461	3,616,673	3,615,339	(300)			1.635	1.635	MON	4,928	59,133	04/13/2016	04/10/2049	
17323Y-AA-7	CITIGROUP COMMERCIAL MORTGAGE SERIES 2015-GC31 CLASS A1			4	.1FM	1,110,974	.99	3710	1,104,014	1,110,998	1,110,495	(42)			1.637	1.646	MON	1,516	18,187	06/24/2015	06/10/2045	
17325D-AA-1	CITIGROUP COMMERCIAL MORTGAGE SERIES 2016 P5 CLASS A1			4	.1FM	3,698,827	.98	1070	3,628,848	3,698,862	3,697,876	(322)			1.410	1.406	MON	4,346	52,154	09/30/2016	10/10/2049	
20048E-AW-1	COMM MORTGAGE TRUST SERIES 2013-L06 CLASS ASB			4	.1FM	2,411,535	.98	6020	2,414,330	2,448,550	2,430,076	4,375			2.478	2.878	MON	5,056	60,652	05/01/2014	01/10/2046	
20048E-BA-8	COMM MORTGAGE TRUST SERIES 2013-L06 CLASS AM			4	.1FM	2,067,148	.99	3700	2,071,188	2,084,324	2,069,159	2,011			3.282	3.478	MON	5,701	51,306	03/13/2018	01/10/2046	
23305X-AH-4	DBUBS MORTGAGE TRUST SERIES 2011-LC2A CLASS C 144A			4	.1FM	3,660,267	104	3130	3,588,374	3,440,000	3,595,726	(64,542)			5.534	1.655	MON	15,864	175,230	02/02/2018	07/10/2044	
23305Y-AU-3	DBUBS MORTGAGE TRUST SERIES 2011-LC3A CLASS PM1 144			4	.1FM	7,838,967	102	0310	7,603,178	7,451,821	7,702,349	(110,534)			4.452	1.570	MON	27,646	331,755	10/31/2017	05/10/2044	
30262B-AL-9	FREMF MORTGAGE TRUST SERIES 2011-K11 CLASS B 144A			4	.1FM	7,195,774	102	5730	7,013,010	6,837,094	7,059,100	(120,837)			4.416	2.558	MON	25,162	306,451	11/09/2017	12/25/2048	
36192L-AA-3	GS MTG SECS SERIES 2012-SHOP CLASS A			4	.1FM	6,160,233	.99	7960	5,987,749	6,000,000	6,008,475	(24,749)			2.933	2.537	MON	14,665	175,980	08/27/2012	06/05/2031	
361970-AA-7	GSMG SERIES 2013-G1 CLASS A1			4	.1FM	3,626,154	.97	9550	3,516,884	3,590,301	3,612,295	(2,062)			2.059	1.955	MON	6,160	73,924	03/01/2013	04/10/2031	
36251P-AA-2	GS MORTGAGE SECURITIES TRUST SERIES 2016 GS3 CLASS A1			4	.1FM	3,088,581	.98	0680	3,028,953	3,088,624	3,088,148	(147)			1.429	1.432	MON	3,678	44,136	09/22/2016	10/10/2049	
36253G-AF-9	GS MORTGAGE SECURITIES TRUST SERIES 2014-GC24 CLASS AAB			4	.1FM	5,201,004	101	3550	5,169,125	5,100,000	5,186,280	(14,724)			3.650	3.005	MON	15,513	139,613	03/09/2018	09/10/2047	
46590M-AN-0	JP MORGAN CHASE COMMERCIAL MOR SERIES 2016 JP2 CLASS A1			4	.1FM	612,164	.97	9990	601,794	614,083	612,952	360			1.324	1.454	MON	678	8,132	09/20/2016	08/15/2049	
46636D-AS-5	JP MORGAN CHASE COMMERCIAL MOR SERIES 2011-C4 CLASS B 144A			4	.1FM	1,840,013	102	9890	1,817,757	1,765,000	1,818,031	(21,981)			4.801	2.171	MON	7,061	70,613	02/08/2018	07/15/2046	
46637W-AC-7	JP MORGAN CHASE COMMERCIAL MOR SERIES 2012-C8X CLASS A3			4	.1FM	1,590,649	.99	8710	1,530,910	1,532,887	1,582,406	(1,875)			3.139	2.887	MON	4,010	54,128	02/06/2015	06/15/2045	
46646R-AG-8	JPMBD COMMERCIAL MORTGAGE SECU SERIES 2016-C4 CLASS A1			4	.1FM	3,727,554	.97	4930	3,634,121	3,727,554	3,727,554				1.536	1.499	MON	4,771	57,255	10/31/2016	12/15/2049	
617458-AS-3	MORGAN STANLEY CAPITAL I TRUST SERIES 2011-C1 CLASS D 144A			4	.1FM	1,809,336	103	4460	1,810,305	1,750,000	1,805,570	(3,766)			5.375	2.256	MON	7,839	7,839	11/19/2018	09/15/2047	

E10.5

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
61765D-AQ-1	MORGAN STANLEY CAPITAL I TRUST SERIES 2015-MS1 CLASS A1			4	.1FM	1,887,918	.98 8830	1,866,833	1,887,920	1,886,776		(168)			1.638	1.638	MON	2,577	30,924	06/25/2015	05/15/2048
61766E-BA-2	MORGAN STANLEY BAML TRUST SERIES 2016-C29 CLASS A1			4	.1FM	2,543,212	.98 5900	2,507,361	2,543,217	2,542,646		(150)			1.597	1.600	MON	3,385	40,615	04/22/2016	05/15/2049
61767F-AW-1	MORGAN STANLEY CAPITAL I TRUST SERIES 2016 UB11 CLASS A1			4	.1FM	1,430,094	.98 1370	1,403,462	1,430,103	1,429,529		(177)			1.445	1.434	MON	1,722	20,665	08/12/2016	08/15/2049
92937E-AG-9	WFRBS COMMERCIAL MORTGAGE TRUS SERIES 2013-C11 CLASS B			4	.1FM	1,005,586	.99 7420	997,420	1,000,000	1,004,242		(1,344)			3.714	3.587	MON	3,095	34,045	01/19/2018	03/15/2045
92937U-AG-3	WFRBS COMMERCIAL MORTGAGE TRUS SERIES 2013-C13 CLASS B			4	.1FM	5,799,516	.98 3990	5,805,538	5,900,000	5,804,193		4,677			3.553	4.285	MON	17,469	17,469	10/30/2018	05/15/2045
94988H-AF-8	WELLS FARGO COMMERCIAL MORTGAG SERIES 2012-LC5 CLASS B			4	.1FM	3,036,680	102.0130	3,060,393	3,000,000	3,033,964		(2,716)			4.142	3.464	MON	10,355	31,065	09/26/2018	10/15/2045
95000D-BA-8	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016-C34 CLASS A1			4	.1FM	1,492,495	.98 2580	1,466,499	1,492,499	1,492,200		(79)			1.423	1.425	MON	1,770	21,238	05/10/2016	05/15/2049
95000H-BC-5	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016 LC24 CLASS A1			4	.1FM	3,208,592	.99 1820	3,182,407	3,208,647	3,208,095		(173)			1.441	1.443	MON	3,853	46,237	09/14/2016	10/15/2049
95000K-AY-1	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016 NXS6 CLASS A1			4	.1FM	8,882,251	.98 0290	8,707,406	8,882,465	8,880,903		(469)			1.417	1.419	MON	10,489	125,865	09/29/2016	11/15/2049
96221Q-AB-9	WF-RBS COMMERCIAL MORTGAGE TRU SERIES 2013-C18 CLASS A2			4	.1FM	28,706	.99 7900	27,594	27,652	28,572		(33)			3.027	2.778	MON	70	1,696	02/17/2015	12/15/2046
96221Q-AE-3	WF-RBS COMMERCIAL MORTGAGE TRU SERIES 2013-C18 CLASS A5			4	.1FM	4,158,906	103.6980	4,147,920	4,000,000	4,154,716		(4,191)			4.162	3.852	MON	13,873	110,987	04/05/2018	12/15/2046
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						139,048,359	XXX	137,020,685	137,394,128	138,408,246		(443,243)			XXX	XXX	XXX	316,247	3,157,400	XXX	XXX
05377R-OK-8	AVIS BUDGET RENTAL CAR FUNDIN SERIES 2016-2A CLASS A 144A			4	.1FE	7,998,995	.98 3980	7,871,836	8,000,000	7,997,378		(138)			2.720	2.751	MON	6,649	217,600	05/24/2016	11/20/2022
05377R-CQ-5	AVIS BUDGET RENTAL CAR FUNDIN SERIES 2017-1A CLASS A 144A			4	.1FE	6,998,881	.99 1310	6,939,137	7,000,000	6,996,884		66			3.070	3.102	MON	6,566	214,900	03/08/2017	09/20/2023
05377R-CU-6	AVIS BUDGET RENTAL CAR FUNDIN SERIES 2017-2A CLASS A 144A			4	.1FE	4,249,097	.97 8810	4,159,948	4,250,000	4,248,932		(170)			2.970	2.995	MON	3,857	128,679	12/05/2017	03/20/2024
06742L-AM-5	BARCLAYS DRYROCK ISSUANCE TRUS SERIES 2016 1 CLASS A			4	.1FE	8,693,247	.99 1890	8,629,434	8,700,000	8,698,087		2,831			1.520	1.566	MON	5,877	132,240	11/17/2016	05/15/2022
12635Y-AE-3	CNH EQUIPMENT TRUST SERIES 2016-C CLASS A4			4	.1FE	5,449,690	.98 0230	5,342,253	5,450,000	5,449,074		(126)			1.760	1.773	MON	4,263	95,920	09/13/2016	09/15/2023
12680Z-DN-4	CABELA'S MASTER CREDIT CARD SERIES 2016-1 CLASS A1			4	.1FE	5,199,194	.99 4200	5,169,848	5,200,000	5,198,719		37			1.780	1.800	MON	4,114	99,680	06/23/2016	06/15/2022
13974M-AD-8	CAPITAL AUTO RECEIVABLES ASSET SERIES 2016-2 CLASS A4			4	.1FE	2,499,441	.99 4200	2,485,498	2,500,000	2,499,419		104			1.630	1.656	MON	1,245	40,750	07/12/2016	01/20/2021
14041N-FG-1	CAPITAL ONE MULTI ASSET EXECUT SERIES 2016 A2 CLASS A5			4	.1FE	6,997,921	.97 0070	6,790,496	7,000,000	6,997,537		109			1.660	1.676	MON	5,164	116,200	08/18/2016	06/17/2024
14041N-FQ-9	CAPITAL ONE MULTI ASSET EXECUT SERIES 2017-A6 CLASS A6			4	.1FE	4,998,834	.97 6430	4,882,166	5,000,000	4,999,069		(149)			2.290	2.310	MON	5,089	114,500	10/04/2017	07/15/2025
14314R-AC-6	CARMAX AUTO OWNER TRUST SERIES 2017-4 CLASS A3			4	.1FE	2,499,831	.98 9770	2,474,437	2,500,000	2,499,670		(28)			2.110	2.127	MON	2,344	52,750	10/17/2017	10/17/2022
14314R-AD-4	CARMAX AUTO OWNER TRUST SERIES 2017-4A CLASS A4			4	.1FE	1,299,924	.98 5140	1,280,681	1,300,000	1,299,802		(42)			2.330	2.347	MON	1,346	30,290	10/17/2017	05/15/2023
14314X-AC-3	CARMAX AUTO OWNER TRUST SERIES 2018-2 CLASS A3			4	.1FE	3,999,257	100.5800	4,023,218	4,000,000	3,998,870		(387)			2.980	3.012	MON	5,298	76,156	04/18/2018	01/17/2023
14314X-AD-1	CARMAX AUTO OWNER TRUST SERIES 2018-2 CLASS A4			4	.1FE	4,999,983	100.5760	5,028,791	5,000,000	4,999,190		(792)			3.160	3.185	MON	7,022	100,944	04/18/2018	07/17/2023
29366A-AA-2	ENTERGY LOUISIANA INV RECOVERY SERIES 2011-A CLASS A1			4	.1FE	844,415	.98 8610	814,777	824,165	829,954		(2,083)			2.040	1.539	JD	1,401	16,813	05/23/2012	09/01/2023
34528Q-EU-4	FORD CREDIT FLOORPLAN MASTER SERIES 2016 3 CLASS A1			4	.1FE	2,999,483	.99 2260	2,976,781	3,000,000	2,999,678		283			1.550	1.588	MON	2,067	46,500	07/19/2016	07/15/2021
34528Q-FP-4	FORD CREDIT FLOORPLAN MASTER SERIES 2017-2 CLASS A1			4	.1FE	1,999,704	.98 5200	1,970,404	2,000,000	1,999,635		45			2.160	2.181	MON	1,920	43,200	10/03/2017	09/15/2022
34528Q-FU-3	FORD CREDIT FLOORPLAN MASTER SERIES 2017-3 CLASS A			4	.1FE	1,999,527	.98 0010	1,960,016	2,000,000	1,999,382		(4)			2.480	2.502	MON	2,204	49,600	10/03/2017	09/15/2024
34530U-AA-9	FORD CREDIT AUTO OWNER TRUST/F SERIES 2016-1 CLASS A 144A			4	.1FE	5,998,371	.98 6310	5,917,834	6,000,000	5,997,998		367			2.310	2.350	MON	6,160	138,600	02/23/2016	08/15/2027

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
34531J-AE-5	FORD CREDIT AUTO LEASE TRUST SERIES 2018-A CLASS A4			4	.1FE	2,249,927	100.1060	2,252,388	2,250,000	2,249,618		(309)			3.050	3.077	MON	3,050	44,034	04/17/2018	08/15/2021
36159J-DL-2	GE CAPITAL CARD MASTER NOTE SERIES 2012-7 CLASS A			4	.1FE	2,004,766	99.1290	1,982,573	2,000,000	2,000,789		(1,391)			1.760	1.703	MON	1,564	35,200	05/02/2016	09/15/2022
361896-AL-8	GENERAL MOTORS SERIES 2016-1 CLASS A1 144A			4	.1FE	2,499,504	99.5410	2,488,534	2,500,000	2,499,346		72			1.960	1.988	MON	2,178	49,000	05/24/2016	05/17/2021
38013M-AD-8	GM FINANCIAL AUTOMOBILE LEASIN SERIES 2017-2 CLASS A3			4	.1FE	4,999,840	99.2370	4,961,845	5,000,000	4,999,370		36			2.020	2.048	MON	3,086	101,000	06/07/2017	09/21/2020
42806D-AY-5	HERTZ VEHICLE FINANCING LLC SERIES 2016-3A CLASS A 144A			4	.1FE	5,624,951	99.4320	5,593,023	5,625,000	5,624,021		7			2.270	2.299	MON	2,128	127,688	06/01/2016	07/25/2020
42806D-BZ-1	HERTZ VEHICLE FINANCING LLC SERIES 2018-3A CLASS A 144A			4	.1FE	2,499,774	101.6240	2,540,600	2,500,000	2,499,534		(240)			4.030	4.068	MON	1,679	49,815	06/21/2018	07/25/2024
43284B-AA-0	HILTON GRAND VACATIONS TRUST SERIES 2018-AA CLASS A 144A			4	.1FE	7,240,305	100.2960	7,261,880	7,240,473	7,240,306		1			3.540	3.566	MON	4,272	68,350	09/11/2018	02/25/2032
47789N-AD-0	JOHN DEERE OWNER TRUST SERIES 2016-B CLASS A4			4	.1FE	4,623,853	98.8510	4,571,850	4,625,000	4,623,637		72			1.490	1.507	MON	3,063	68,913	07/19/2016	05/15/2023
553896-AA-9	MVV OWNER TRUST SERIES 2017-1A CLASS A 144A			4	.1FE	5,925,133	97.9910	5,852,408	5,972,370	5,927,737		3,096			2.420	2.590	MON	4,416	132,142	04/12/2018	12/20/2034
62848B-AA-9	MVV OWNER TRUST SERIES 2018-1A CLASS A 144A			4	.1FE	2,330,748	100.9310	2,352,972	2,331,267	2,330,554		(194)			3.450	3.478	MON	2,458	38,650	06/19/2018	01/21/2036
65474V-AL-5	NISSAN MASTER OWNER TRUST RECE SERIES 2016-A CLASS A2			4	.1FE	2,499,644	99.3310	2,483,285	2,500,000	2,499,501		51			1.540	1.560	MON	1,711	38,500	07/12/2016	06/15/2021
68504W-AA-5	ORANGE LAKE TIMESHARE TRUST SERIES 2018-A CLASS A 144A			4	.1FE	4,564,560	99.4510	4,548,079	4,573,191	4,565,017		457			3.100	3.160	MON	9,057	106,057	04/12/2018	07/08/2030
69363P-AA-8	PUBLIC SERVICE NEW HAMPSHIR SERIES 2018-1 CLASS A1			4	.1FE	12,499,725	100.5700	12,571,198	12,500,000	12,499,780		55			3.094	0.316	MON			05/01/2018	02/01/2026
78446V-AB-5	SLM STUDENT LOAN TRUST SERIES 2012-A CLASS A2 144A			4	.1FE	385,774	100.0840	357,601	357,302	357,302		(2,108)			3.830	1.991	MON	608	13,685	02/28/2013	01/17/2045
78448W-AB-1	SMB PRIVATE EDUCATION LOAN TRU SERIES 2017-A CLASS A2A 144A			4	.1FE	4,248,502	97.8070	4,156,805	4,250,000	4,273,832		(3,573)			2.880	2.733	MON	5,440	122,400	01/31/2017	09/15/2034
78470R-AC-1	SOCIAL PROFESSIONAL LOAN PROGR SERIES 2016-E CLASS A2B 144A			4	.1FE	3,005,273	98.5490	2,956,467	3,000,000	3,003,596		(728)			2.490	2.483	MON	1,245	74,700	05/18/2017	01/25/2036
82653D-AA-7	SIERRA RECEIVABLES FUNDING CO SERIES 2018-2A CLASS A 144A			4	.1FE	6,650,932	100.9340	6,714,293	6,652,187	6,650,328		(604)			3.500	3.528	MON	7,114	98,951	07/11/2018	06/20/2035
82653G-AA-0	SIERRA RECEIVABLES FUNDING CO SERIES 2018-3A CLASS A 144A			4	.1FE	9,028,801	101.5430	9,170,390	9,031,069	9,028,846		46			3.690	3.724	MON	10,183	59,244	10/10/2018	03/20/2026
83149U-AB-7	SLM STUDENT LOAN TRUST SERIES 2011-B CLASS A2			4	.1FE	1,133,434	100.0730	1,059,205	1,058,435	1,058,435		(6,633)			3.740	2.157	MON	1,759	39,585	08/27/2012	02/15/2029
83401B-AB-2	SOCIAL PROFESSIONAL LOAN PROGR SERIES 2017-F CLASS A2FX 144A			4	.1FE	3,248,613	97.7060	3,175,452	3,250,000	3,248,590		(33)			2.840	2.866	MON	1,538	96,659	12/05/2017	01/25/2041
83403Y-AB-0	SOCIAL PROFESSIONAL LOAN PROG SERIES 2017-B CLASS A2FX 144A			4	.1FE	3,624,126	98.2470	3,561,440	3,625,000	3,623,054		(88)			2.740	2.763	MON	1,655	99,325	03/22/2017	05/25/2040
83405D-AC-2	SOCIAL PROFESSIONAL LOAN PROG SERIES 2017-C CLASS A2B 144A			4	.1FE	1,999,488	96.9880	1,939,760	2,000,000	1,999,042		(57)			2.630	2.651	MON	877	52,600	05/19/2017	07/25/2040
88161N-AA-7	TESLA AUTO LEASE TRUST SERIES 2018-B CLASS A 144A			4	.1FE	4,759,648	100.2410	4,771,482	4,760,000	4,759,645		(3)			3.710	3.741	MON	5,887		12/14/2018	08/20/2021
918286-AA-3	VSE VOI MORTGAGE LLC SERIES 2018-A CLASS A 144A			4	.1FE	7,257,189	101.0540	7,334,010	7,257,531	7,257,183		(5)			3.560	3.587	MON	7,895	86,123	08/07/2018	02/20/2036
92348X-AA-3	VERIZON OWNER TRUST SERIES 2018-A CLASS A1A			4	.1FE	11,699,817	100.6030	11,770,538	11,700,000	11,699,863		46			3.230	3.250	MON	11,547	73,483	10/02/2018	04/20/2023
92887K-AC-4	VOLVO FINANCIAL EQUIPMENT LLC SERIES 2017-1A CLASS A3 144A			4	.1FE	6,999,658	99.3120	6,951,867	7,000,000	6,999,226		198			1.920	1.943	MON	5,973	134,400	02/13/2017	03/15/2021
981464-CW-8	WORLD FINANCIAL NETWORK CREDIT SERIES 2012-A CLASS A			4	.1FE	7,312,226	99.9890	6,999,252	7,000,000	7,012,140		(59,267)			3.140	2.304	MON	9,769	223,300	12/02/2014	01/17/2023
981464-GL-8	WORLD FINANCIAL NETWORK CREDIT SERIES 2018-A CLASS A			4	.1FE	16,999,818	99.7050	16,949,853	17,000,000	16,997,525		(2,293)			3.070	3.097	MON	23,196	421,671	02/21/2018	12/16/2024
98161F-AE-5	WORLD OMNI AUTOMOBILE LEASE SE SERIES 2016-A CLASS A4			4	.1FE	3,999,836	99.6880	3,987,517	4,000,000	3,999,349		(35)			1.610	1.625	MON	2,859	64,400	07/12/2016	01/15/2022
3599999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					231,641,660	XXX	230,034,122	231,282,990	231,236,444		(73,501)			XXX	XXX	XXX	208,793	4,235,197	XXX	XXX
3899999.	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					1,841,787,023	XXX	1,810,525,467	1,842,032,937	1,840,950,406		(329,341)			XXX	XXX	XXX	11,122,471	34,051,146	XXX	XXX
4899999.	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
5599999.	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
6099999	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
6599999	Subtotal -Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
7799999	Total - Issuer Obligations					1,607,209,745	XXX	1,577,723,086	1,609,912,457	1,607,700,953		296,163			XXX	XXX	XXX	11,199,897	28,879,513		XXX	XXX
7899999	Total - Residential Mortgage-Backed Securities					86,271,520	XXX	84,228,850	84,126,673	85,534,047		(162,839)			XXX	XXX	XXX	215,983	1,773,540		XXX	XXX
7999999	Total - Commercial Mortgage-Backed Securities					139,048,359	XXX	137,020,685	137,394,128	138,408,246		(443,243)			XXX	XXX	XXX	316,247	3,157,400		XXX	XXX
8099999	Total - Other Loan-Backed and Structured Securities					231,641,660	XXX	230,034,122	231,282,990	231,236,444		(73,501)			XXX	XXX	XXX	208,793	4,235,197		XXX	XXX
8199999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
8299999	Total - Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
8399999	Total Bonds					2,064,171,284	XXX	2,029,006,743	2,062,716,248	2,062,879,690		(383,420)			XXX	XXX	XXX	11,940,920	38,045,650		XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Design- ation and Admini- strative Symbol/ Market Indi- cator	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
<b>NONE</b>																				
8999999 - Total Preferred Stocks								XXX											XXX	XXX



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	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 Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	NAIC Market Indicator (a)	Date Acquired
128116-10-0	Calamos Growth & Income Port A			253,845,000	3,556,371		14,010	3,556,371		3,812,439		(388,568)		(388,568)		U	12/31/2018
233203-67-8	DFA VA Short Term Fixed Portfolio			88,544,000	901,373		10,180	901,373		903,901		377		377		U	12/24/2018
128116-10-0	Calamos Growth & Income Portfolio A			34,448,000	482,620		14,010	482,620		498,563		(50,522)		(50,522)		U	12/26/2018
22544K-88-8	Credit Suisse Commodity Return Strat Port			35,804,000	124,238		3,470	124,238		143,150		(17,400)		(17,400)		L	12/31/2018
233203-68-6	DFA VA International Small Company Portfolio			342,106,000	3,588,694		10,490	3,588,694		4,230,245		(1,078,776)		(1,078,776)		U	12/26/2018
	Credit Suisse Commodity Return Strategy Portfolio																
22544K-88-8				4,323,000	15,002		3,470	15,002		16,745		(2,109)		(2,109)		L	12/31/2018
246493-54-8	Del VIP Diversified Income Series Standard 1			4,765,008,000	47,602,433		9,990	47,602,433		49,472,037		(1,889,402)		(1,889,402)		U	12/31/2018
233203-69-4	DFA VA International Value Portfolio			462,580,000	5,065,250		10,950	5,065,250		5,678,095		(1,130,242)		(1,130,242)		U	12/27/2018
246493-54-8	Del VIP Diversified Income Series Standard 1			198,611,000	1,984,126		9,990	1,984,126		2,034,138		(53,640)		(53,640)		L	12/24/2018
	Del VIP International Value Equity Series Standard 1																
246493-76-1				3,608,081,000	38,714,710		10,730	38,714,710		41,863,804		(8,672,650)		(8,672,650)		L	12/31/2018
233203-71-0	DFA VA US Targeted Value Portfolio			149,369,000	2,279,378		15,260	2,279,378		2,752,381		(612,395)		(612,395)		U	12/26/2018
	Del VIP International Value Equity Series Standard 1																
246493-76-1				198,817,000	2,133,311		10,730	2,133,311		2,373,778		(464,252)		(464,252)		L	12/31/2018
246493-67-0	Del VIP Small Cap Value Series Standard 1			717,813,000	23,515,552		32,760	23,515,552		26,819,141		(6,368,244)		(6,368,244)		U	12/31/2018
233203-72-8	DFA VA Global Bond Portfolio			133,657,000	1,379,342		10,320	1,379,342		1,435,728		(39,457)		(39,457)		U	12/24/2018
246493-67-0	Del VIP Small Cap Value Series Standard 1			76,936,000	2,520,424		32,760	2,520,424		2,908,677		(674,055)		(674,055)		L	12/31/2018
233203-12-5	DFA VA Equity Allocation Port			2,229,671,000	21,248,768		9,530	21,248,768		23,233,273		(3,306,459)		(3,306,459)		U	12/31/2018
233203-77-7	DFA VA US Large Value Portfolio			302,000,000	6,798,015		22,510	6,798,015		7,287,878		(1,264,949)		(1,264,949)		U	12/26/2018
233206-12-5	DFA VA Equity Allocation Portfolio			993,333,000	9,466,466		9,530	9,466,466		10,741,904		(1,293,235)		(1,293,235)		U	12/31/2018
233203-72-8	DFA VA Global Bond Port			4,672,439,000	48,219,574		10,320	48,219,574		50,183,200		(1,353,443)		(1,353,443)		U	12/31/2018
233206-12-5	DFA VA Equity Allocation Portfolio			11,164,000	106,394		9,530	106,394		122,434		(16,123)		(16,123)		U	12/28/2018
233203-72-8	DFA VA Global Bond Portfolio			265,948,000	2,744,586		10,320	2,744,586		2,845,003		(78,414)		(78,414)		U	12/31/2018
25239Y-58-4	DFA VA Global Moderate Allocation			2,616,128,000	30,373,248		11,610	30,373,248		31,514,641		(3,025,183)		(3,025,183)		U	12/31/2018
246493-54-8	Del VIP Diversified Income Series Standard 1			319,673,000	3,193,532		9,990	3,193,532		3,283,793		(126,084)		(126,084)		L	12/28/2018
25239Y-58-4	DFA VA Global Moderate Allocation			440,294,000	5,111,812		11,610	5,111,812		5,501,486		(465,568)		(465,568)		U	12/28/2018
233203-68-6	DFA VA Int'l Small Co Port			3,465,888,000	36,357,170		10,490	36,357,170		43,355,752		(10,780,084)		(10,780,084)		U	12/31/2018
246493-67-0	Del VIP Small Cap Value Series Standard 1			67,877,000	2,223,642		32,760	2,223,642		2,525,358		(585,641)		(585,641)		L	12/28/2018
233203-68-6	DFA VA International Small Company Portfolio			482,770,000	5,064,261		10,490	5,064,261		5,198,676		(1,548,988)		(1,548,988)		U	12/31/2018
233203-69-4	DFA VA Int'l Value Port			4,598,287,000	50,351,238		10,950	50,351,238		56,007,050		(10,498,946)		(10,498,946)		U	12/31/2018
25239Y-54-3	DFA VIT Inflation Protected Securities			2,245,000	21,640		9,640	21,640		22,113		(473)		(473)		U	12/21/2018
233203-69-4	DFA VA International Value Portfolio			662,146,000	7,250,502		10,950	7,250,502		8,306,642		(1,547,629)		(1,547,629)		U	12/31/2018
233203-67-8	DFA VA Short Term Fixed Port			6,768,928,000	68,907,692		10,180	68,907,692		69,198,651		16,714		16,714		U	12/31/2018
25239Y-58-4	DFA VA Global Moderate Allocation			756,482,000	8,782,754		11,610	8,782,754		8,675,753		(889,245)		(889,245)		U	12/26/2018
233203-67-8	DFA VA Short Term Fixed Portfolio			359,593,000	3,660,660		10,180	3,660,660		3,673,696		(199)		(199)		U	12/28/2018
233203-77-7	DFA VA US Large Value Port			2,055,000,000	46,258,049		22,510	46,258,049		52,191,605		(8,508,616)		(8,508,616)		U	12/31/2018
355150-77-2	Franklin Developing Markets VIP Fund Cl 1			222,998,000	1,922,240		8,620	1,922,240		1,801,196		(355,171)		(355,171)		U	12/31/2018
233203-77-7	DFA VA US Large Value Portfolio			437,761,000	9,853,999		22,510	9,853,999		11,088,772		(1,827,663)		(1,827,663)		U	12/31/2018
233203-71-0	DFA VA US Targeted Value Port			1,533,203,000	23,396,674		15,260	23,396,674		29,218,953		(6,351,908)		(6,351,908)		U	12/31/2018
41015H-71-1	John Hancock Emerging Markets Value Trust			241,192,000	2,151,434		8,920	2,151,434		2,342,383		(347,590)		(347,590)		L	12/24/2018
233203-71-0	DFA VA US Targeted Value Portfolio			333,135,000	5,083,638		15,260	5,083,638		5,364,310		(1,339,037)		(1,339,037)		U	12/31/2018
355150-77-2	Franklin Developing Markets VIP Fund Class 1			1,660,332,000	14,312,062		8,620	14,312,062		13,736,557		(2,500,294)		(2,500,294)		U	12/31/2018
562748-10-5	MFund M International Equity Fund			477,649,000	5,063,083		10,600	5,063,083		5,780,698		(1,274,793)		(1,274,793)		L	12/27/2018
25239Y-54-3	DFA VIT Inflation Protected Securities			62,558,000	603,059		9,640	603,059		622,762		(18,369)		(18,369)		U	12/26/2018
355150-88-9	Franklin Income VIP Fund Class 1			582,137,000	8,883,405		15,260	8,883,405		9,218,663		(773,509)		(773,509)		U	12/31/2018
562748-20-4	MFund M Large Cap Growth Fund			203,163,000	4,642,269		22,850	4,642,269		4,884,437		(807,543)		(807,543)		L	12/28/2018
355150-77-2	Franklin Developing Markets VIP Fund Class 1			249,962,000	2,154,671		8,620	2,154,671		2,130,146		(381,240)		(381,240)		U	12/31/2018
355150-71-5	Franklin Mutual Shares VIP Fund Class 1			104,075,000	1,843,174		17,710	1,843,174		2,118,733		(288,951)		(288,951)		U	12/31/2018
562748-30-3	MFund M Capital Appreciation Fund			175,895,000	3,718,414		21,140	3,718,414		4,959,989		(1,419,478)		(1,419,478)		L	12/28/2018
355150-88-9	Franklin Income VIP Fund Class 1			47,992,000	732,351		15,260	732,351		757,170		(62,166)		(62,166)		U	12/31/2018
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund Class 1			360,634,000	6,145,208		17,040	6,145,208		6,793,627		(922,002)		(922,002)		U	12/31/2018
562748-50-1	MFund M Business Opportunity Value Fund			250,910,000	2,775,061		11,060	2,775,061		3,215,507		(638,866)		(638,866)		L	12/27/2018
355150-71-5	Franklin Mutual Shares VIP Fund Class 1			46,140,000	817,144		17,710	817,144		945,597		(133,636)		(133,636)		U	12/24/2018

E12

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	3 Codes		5	6	7 Fair Value		9	10 Dividends			13 Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	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 Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	NAIC Market Indicator (a)	Date Acquired
471021-86-5	Janus Henderson Forty Port Inst			230,240,000	8,104,445	35.200	8,104,445	8,887,572		725,522		(1,123,644)		(1,123,644)		L	12/31/2018
641222-70-8	NeuBer AMT MC Intrinsic Value I			31,832,000	499,446	15.690	499,446	579,505		24,777		(113,124)		(113,124)		U	12/31/2018
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund Class 1			37,584,000	640,434	17.040	640,434	732,483		54,610		(107,963)		(107,963)		U	12/31/2018
471021-43-6	Janus Henderson Mid-Cap Value Port Inst			515,846,000	7,263,105	14.080	7,263,105	8,452,550		682,737		(1,778,015)		(1,778,015)		L	12/31/2018
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional			33,756,000	405,412	12.010	405,412	425,324		12,443		(20,197)		(20,197)		L	12/31/2018
471021-86-5	Janus Henderson Forty Portfolio Institutional			41,333,000	1,454,924	35.200	1,454,924	1,603,317		142,070		(201,358)		(201,358)		L	12/31/2018
471021-70-9	Janus Henderson Overseas Port Inst			50,994,000	1,362,054	26.710	1,362,054	1,453,364		19,050		(225,057)		(225,057)		L	12/31/2018
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional			36,155,000	396,258	10.960	396,258	425,215		26,390		(39,850)		(39,850)		L	12/31/2018
471021-43-6	Janus Henderson Mid-Cap Value Portfolio Institutional			72,953,000	1,027,182	14.080	1,027,182	1,208,282		105,908		(264,394)		(264,394)		L	12/28/2018
41015H-71-1	John Hancock Emerging Markets Value Trust			3,067,633,000	27,363,290	8.920	27,363,290	28,821,896		719,342		(4,282,110)		(4,282,110)		L	12/31/2018
693394-74-4	PIMCO-PVIT Real Return Institutional			59,432,000	704,272	11.850	704,272	730,725		16,035		(28,090)		(28,090)		L	12/31/2018
471021-70-9	Janus Henderson Overseas Portfolio Institutional			13,518,000	361,056	26.710	361,056	354,177		7,131		(70,133)		(70,133)		L	12/31/2018
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1			1,130,987,000	26,114,496	23.090	26,114,496	30,142,400		1,967,175		(4,580,027)		(4,580,027)		L	12/31/2018
693394-78-5	PIMCO VIT Total Return Portfolio Institutional			291,238,000	3,052,179	10.480	3,052,179	3,146,561		102,950		(96,639)		(96,639)		L	12/31/2018
41015H-71-1	John Hancock Emerging Markets Value Trust			272,813,000	2,433,492	8.920	2,433,492	2,694,493		63,553		(396,540)		(396,540)		L	12/31/2018
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1			215,345,000	5,142,449	23.880	5,142,449	6,259,210		508,466		(1,216,298)		(1,216,298)		L	12/31/2018
742969-57-9	Principal PVC Equity Income Acct Class 1			102,816,000	2,350,375	22.860	2,350,375	2,438,443		176,629		(308,141)		(308,141)		U	12/21/2018
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1			96,963,000	2,238,877	23.090	2,238,877	2,564,925		149,841		(335,406)		(335,406)		L	12/28/2018
52467K-83-9	Legg Mason WA Variable Global High Yield Bond 1			2,089,353,000	13,873,306	6.640	13,873,306	15,025,020		717,610		(1,232,020)		(1,232,020)		L	12/31/2018
742969-60-3	Principal PVC Mid Cap Acct Class 1			7,496,000	363,777	48.530	363,777	413,131		53,074		(78,736)		(78,736)		U	12/24/2018
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1			21,437,000	511,926	23.880	511,926	600,877		55,813		(94,383)		(94,383)		L	12/28/2018
74925K-42-5	Matson Money Fixed Income VI Port			1,132,748,000	27,525,774	24.300	27,525,774	28,175,238		616,988		(425,460)		(425,460)		L	12/31/2018
74437G-85-4	PS Natural Resource Portfolio Class B			11,269,000	239,586	21.260	239,586	278,274				(52,119)		(52,119)		U	12/31/2018
52467K-83-9	Legg Mason WA Variable Global High Yield Bond 1			90,336,000	599,832	6.640	599,832	645,584		30,769		(49,302)		(49,302)		L	12/27/2018
74925K-43-3	Matson Money International Equity VI Port			705,433,000	15,237,356	21.600	15,237,356	17,492,496		538,186		(3,641,078)		(3,641,078)		L	12/31/2018
77954R-10-4	T Rowe Price Limited Term Bond			103,587,000	495,148	4.780	495,148	499,234		8,043		(2,457)		(2,457)		U	12/31/2018
74925K-42-5	Matson Money Fixed Income VI Portfolio			45,005,000	1,093,627	24.300	1,093,627	1,120,186		24,861		(18,014)		(18,014)		L	12/27/2018
74925K-44-1	Matson Money Market US Equity VI Port			801,664,000	20,009,540	24.960	20,009,540	23,089,373		1,381,067		(4,175,011)		(4,175,011)		L	12/31/2018
77954T-60-5	T Rowe Price Health Sciences			25,205,000	1,016,752	40.340	1,016,752	1,058,176		58,765		(75,865)		(75,865)		U	12/31/2018
74925K-43-3	Matson Money International Equity VI Portfolio			43,457,000	938,665	21.600	938,665	1,053,482		34,012		(210,533)		(210,533)		L	12/31/2018
58274F-61-2	MFS VITII Mass Invest Growth Stock IC			228,048,000	4,013,643	17.600	4,013,643	4,132,234		231,648		(324,092)		(324,092)		U	12/31/2018
87244V-10-4	TIAA-CREF Life Growth Equity			316,019,000	4,338,942	13.730	4,338,942	4,292,864		297,258		(453,488)		(453,488)		U	12/31/2018
74925K-44-1	Matson Money Market US Equity VI Portfolio			47,600,000	1,188,088	24.960	1,188,088	1,360,606		84,269		(229,636)		(229,636)		L	12/31/2018
55273F-83-7	MFS-VIT Global Equity Series			201,180,000	3,786,212	18.820	3,786,212	4,119,900		204,846		(597,717)		(597,717)		U	12/31/2018
87244V-20-3	TIAA-CREF Life International Equity			529,195,000	3,741,408	7.070	3,741,408	4,300,729		45,440		(1,123,792)		(1,123,792)		U	12/27/2018
55274F-61-2	MFS VITII Mass Invest Growth Stock IC			32,906,000	579,154	17.600	579,154	596,147		37,935		(49,047)		(49,047)		U	12/27/2018
55273F-10-0	MFS-VIT Growth Series			18,975,000	891,991	47.010	891,991	859,750		64,087		(82,550)		(82,550)		L	12/07/2018
87244V-30-2	TIAA-CREF Life Growth & Income			141,524,000	2,199,283	15.540	2,199,283	2,194,089		173,545		(353,270)		(353,270)		U	12/31/2018
55273F-83-7	MFS-VIT Global Equity Series			75,014,000	1,411,758	18.820	1,411,758	1,522,698		79,278		(226,975)		(226,975)		U	12/28/2018
55273F-60-5	MFS-VIT Utility Series			87,011,000	2,556,376	29.380	2,556,376	2,511,205		30,225		(28,277)		(28,277)		U	12/31/2018
87244V-40-1	TIAA-CREF Life Stock Index			639,176,000	14,023,511	21.940	14,023,511	13,191,396		343,111		(1,250,663)		(1,250,663)		U	12/27/2018
55273F-10-0	MFS-VIT Growth Series			8,592,000	403,911	47.010	403,911	353,565		29,486		(20,279)		(20,279)		L	12/28/2018
641222-10-4	NeuBer AMT Large Cap Value			123,120,000	1,795,094	14.580	1,795,094	1,937,598		177,313		(209,558)		(209,558)		U	12/31/2018
87244V-50-0	TIAA-CREF Life Social Choice			17,367,000	260,155	14.980	260,155	261,604		18,668		(35,439)		(35,439)		U	12/04/2018
55273F-60-5	MFS-VIT Utility Series			20,245,000	594,806	29.380	594,806	578,792		8,894		(3,214)		(3,214)		U	12/28/2018
641222-70-8	NeuBer AMT MC Intrinsic Val I			2,083,334,000	32,687,504	15.690	32,687,504	36,600,350		1,918,512		(7,729,936)		(7,729,936)		U	12/31/2018
87244V-60-9	TIAA-CREF Life Large Cap Value			63,890,000	792,239	12.400	792,239	893,986		77,882		(205,169)		(205,169)		U	12/27/2018
641222-10-4	NeuBer AMT Large Cap Value			18,564,000	270,659	14.580	270,659	279,926		24,593		(28,375)		(28,375)		U	12/28/2018
693394-64-5	PIMCO-PVIT All Asset Fund Inst			428,273,000	4,304,141	10.050	4,304,141	4,459,525		126,695		(327,474)		(327,474)		L	12/31/2018
87244V-70-8	TIAA-CREF Life Small Cap Equity			84,128,000	1,044,035	12.410	1,044,035	1,250,834		128,794		(293,954)		(293,954)		U	12/31/2018

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	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 Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	NAIC Market Indicator (a)	Date Acquired
641222-70-8	NeuBer AMT MC Intrinsic Value I			154,293,000	2,420,853	15.690	2,420,853	2,744,680		135,790		(560,286)		(560,286)		U	12/31/2018
693394-61-1	PIMCO-PVIT Commodities Real Return Strategy Inst			296,932,000	1,781,592	6.000	1,781,592	2,065,016		27,326		(289,069)		(289,069)		L	12/31/2018
87244V-80-7	TIAA-CREF Life Real Estate			32,168,000	395,989	12.310	395,989	428,900		13,703		(32,127)		(32,127)		U	12/31/2018
693394-64-5	PIMCO-PVIT All Asset Fund Institutional			78,169,000	785,597	10.050	785,597	803,848		25,514		(65,479)		(65,479)		L	12/31/2018
693394-58-7	PIMCO-PVIT Emerging Market Bond Inst			2,852,187,000	34,254,761	12.010	34,254,761	36,045,698		1,258,322		(2,522,116)		(2,522,116)		L	12/31/2018
87244V-86-4	TIAA-CREF Life Balanced			118,284,000	1,294,031	10.940	1,294,031	1,302,248		6,807		(78,017)		(78,017)		L	12/26/2018
693394-61-1	PIMCO-PVIT Commodity Real Return Strategy Institutional			66,587,000	399,524	6.000	399,524	458,558		8,938		(69,884)		(69,884)		L	12/26/2018
693394-67-8	PIMCO-PVIT Global Bond Unhedged Inst			473,749,000	5,192,287	10.960	5,192,287	5,627,325		347,467		(528,504)		(528,504)		L	12/31/2018
87244V-87-2	TIAA-CREF Life Money Market			9,939,635,000	9,939,635	1.000	9,939,635	9,939,635		41,891						L	12/31/2018
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional			141,961,000	1,704,956	12.010	1,704,956	1,808,432		60,276		(119,827)		(119,827)		L	12/31/2018
693394-74-4	PIMCO-PVIT Real Return Inst			8,650,017,000	102,502,706	11.850	102,502,706	107,083,409		2,312,166		(4,135,096)		(4,135,096)		L	12/31/2018
87244V-88-0	TIAA-CREF Life Bond			139,761,000	1,392,021	9.960	1,392,021	1,415,955		32,942		(29,123)		(29,123)		U	12/24/2018
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional			44,672,000	489,605	10.960	489,605	529,218		33,286		(52,752)		(52,752)		L	12/31/2018
742969-57-9	Principal PVC Equity Income Account CI 1			3,238,187,000	74,024,949	22.860	74,024,949	76,337,975		5,913,968		(9,977,226)		(9,977,226)		U	12/31/2018
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index			682,173,000	7,872,277	11.540	7,872,277	8,001,873		159,951		(138,269)		(138,269)		L	12/19/2018
693394-74-4	PIMCO-PVIT Real Return Institutional			395,869,000	4,691,042	11.850	4,691,042	4,865,195		97,611		(172,883)		(172,883)		L	12/31/2018
742969-60-3	Principal PVC Mid Cap Account Class 1			115,521,000	5,606,249	48.530	5,606,249	6,491,081		756,545		(1,182,370)		(1,182,370)		U	12/31/2018
921925-30-1	Vanguard WIF Equity Index			593,579,000	22,573,802	38.030	22,573,802	21,889,034		623,606		(1,952,360)		(1,952,360)		L	12/31/2018
742969-57-9	Principal PVC Equity Income Acct Class 1			148,428,000	3,393,069	22.860	3,393,069	3,631,719		259,552		(442,850)		(442,850)		L	12/28/2018
744376-78-9	PS Jennison 20/20 Port Class B			624,196,000	17,583,596	28.170	17,583,596	15,423,394				(1,214,438)		(1,214,438)		U	12/31/2018
921925-80-6	Vanguard VIF High Yield Bond			243,446,000	1,833,145	7.530	1,833,145	1,917,091		75,123		(125,666)		(125,666)		L	12/28/2018
742969-60-3	Principal PVC Mid Cap Acct Class 1			11,112,000	539,282	48.530	539,282	620,456		70,492		(108,080)		(108,080)		U	12/24/2018
744376-85-4	PS Natural Resource Port CI B			72,900,000	1,549,857	21.260	1,549,857	1,870,332				(349,416)		(349,416)		U	12/31/2018
921925-82-2	Vanguard VIF Capital Growth			157,224,000	5,265,430	33.490	5,265,430	4,816,466		166,259		(306,389)		(306,389)		L	12/31/2018
744376-78-9	PS Jennison 20/20 Portfolio Class B			38,085,000	1,072,842	28.170	1,072,842	1,033,289				(86,945)		(86,945)		U	12/26/2018
744376-60-7	PS Value Port CI B			187,757,000	5,270,337	28.070	5,270,337	4,638,102				(575,339)		(575,339)		U	12/31/2018
921925-84-8	Vanguard VIF REIT Index			179,521,000	2,077,054	11.570	2,077,054	2,352,738		119,952		(224,986)		(224,986)		L	12/31/2018
744376-85-4	PS Natural Resource Portfolio Class B			28,027,000	595,864	21.260	595,864	704,163				(121,725)		(121,725)		U	12/31/2018
78080T-30-3	Royce Micro Cap Annuity Invest			117,361,000	1,052,733	8.970	1,052,733	1,255,509		49,452		(187,490)		(187,490)		L	12/31/2018
921925-85-5	Vanguard VIF Mid Cap Index			223,282,000	4,516,985	20.230	4,516,985	4,833,905		242,650		(728,237)		(728,237)		L	12/31/2018
744376-60-7	PS Value Portfolio Class B			4,288,000	120,354	28.070	120,354	110,940				(13,199)		(13,199)		U	12/31/2018
78080T-10-5	Royce Small Cap Annuity Invest			714,016,000	5,619,305	7.870	5,619,305	6,191,379		122,261		(653,024)		(653,024)		L	12/31/2018
921925-88-9	Vanguard VIF Small Cap Growth			147,995,000	3,002,816	20.290	3,002,816	3,430,100		267,478		(576,678)		(576,678)		L	12/31/2018
78080T-30-3	Royce Micro Cap Annuity Invest			28,432,000	255,036	8.970	255,036	305,930		13,266		(53,203)		(53,203)		L	12/31/2018
77954T-60-5	T Rowe Price Health Sciences			113,532,000	4,579,889	40.340	4,579,889	5,091,322		238,384		(544,137)		(544,137)		U	12/31/2018
92913T-88-5	VOYA Russell Large Cap Grade Index Initial			39,208,000	1,313,073	33.490	1,313,073	1,147,074		53,951		(86,700)		(86,700)		L	12/31/2018
78080T-10-5	Royce Small Cap Annuity Invest			112,901,000	888,528	7.870	888,528	986,452		20,053		(105,581)		(105,581)		L	12/31/2018
87244V-86-4	T Rowe Price Limited Term Bond			4,927,716,000	53,909,218	10.940	53,909,218	53,186,204		272,775		(3,346,244)		(3,346,244)		L	12/31/2018
92914E-81-2	VOYA Clarion Global Real Estate I			13,688,000	147,965	10.810	147,965	160,894		7,419		(19,775)		(19,775)		L	12/26/2018
77954T-60-5	T Rowe Price Health Sciences			32,625,000	1,316,076	40.340	1,316,076	1,481,523		75,740		(165,629)		(165,629)		L	12/31/2018
87244V-88-0	TIAA-CREF Life Balanced			15,591,550,000	155,291,842	9.960	155,291,842	158,393,468		3,624,347		(4,215,524)		(4,215,524)		U	12/31/2018
77954R-10-4	T Rowe Price Limited Term Bond			418,619,000	2,000,998	4.780	2,000,998	2,021,228		33,193		(11,749)		(11,749)		U	12/31/2018
87244V-30-2	TIAA-CREF Life Bond			7,427,034,000	115,416,106	15.540	115,416,106	109,861,947		8,657,614		(18,627,761)		(18,627,761)		U	12/31/2018
87244V-86-4	TIAA-CREF Life Balanced			119,247,000	1,304,562	10.940	1,304,562	1,278,409		6,780		(82,691)		(82,691)		L	12/28/2018
87244V-10-4	TIAA-CREF Life Growth & Income			6,035,480,000	82,867,138	13.730	82,867,138	68,900,839		5,400,595		(7,576,451)		(7,576,451)		U	12/31/2018
87244V-88-0	TIAA-CREF Life Bond			399,190,000	3,975,932	9.960	3,975,932	4,037,320		80,184		(87,524)		(87,524)		U	12/31/2018
87244V-20-3	TIAA-CREF Life Growth Equity			9,780,330,000	69,146,936	7.070	69,146,936	71,045,022		848,531		(21,055,019)		(21,055,019)		U	12/31/2018
87244V-30-2	TIAA-CREF Life Growth & Income			416,337,000	6,469,872	15.540	6,469,872	6,301,600		491,878		(1,035,621)		(1,035,621)		U	12/31/2018
87244V-60-9	TIAA-CREF Life International Equity			4,388,593,000	54,418,547	12.400	54,418,547	61,046,757		5,131,680		(13,899,451)		(13,899,451)		U	12/31/2018
87244V-10-4	TIAA-CREF Life Growth Equity			440,799,000	6,052,167	13.730	6,052,167	4,963,176		413,862		(511,581)		(511,581)		U	12/31/2018
87244V-87-2	TIAA-CREF Life Large Cap Value			81,217,773,000	81,217,773	1.000	81,217,773	81,217,773		541,666						L	12/31/2018
87244V-20-3	TIAA-CREF Life International Equity			1,072,421,000	7,582,016	7.070	7,582,016	8,316,529		88,567		(2,200,412)		(2,200,412)		U	12/31/2018
87244V-80-7	TIAA-CREF Life Money Market			5,096,242,000	62,734,742	12.310	62,734,742	65,918,611		3,465,637		(6,163,726)		(6,163,726)		U	12/31/2018

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	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 Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	NAIC Market Indicator (a)	Date Acquired
87244V-60-9	TIAA-CREF Life Large Cap Value			215,755,000	2,675,364	12.400	2,675,364	3,039,751		224,917		(645,657)		(645,657)		U	12/31/2018
87244V-70-8	TIAA-CREF Life Real Estate			3,423,201,000	42,481,928	12.410	42,481,928	48,351,060		5,399,888		(11,414,569)		(11,414,569)		U	12/31/2018
87244V-87-2	TIAA-CREF Life Money Market			13,510,910,000	13,510,910	1.000	13,510,910	13,510,910		94,142						L	12/31/2018
87244V-50-0	TIAA-CREF Life Small Cap Equity			3,578,322,000	53,603,261	14.980	53,603,261	49,072,971		3,555,205		(6,864,245)		(6,864,245)		U	12/31/2018
87244V-80-7	TIAA-CREF Life Real Estate			235,959,000	2,904,658	12.310	2,904,658	3,128,648		139,360		(255,073)		(255,073)		U	12/26/2018
87244V-40-1	TIAA-CREF Life Social Choice			16,952,242,000	371,932,187	21.940	371,932,187	288,602,426		8,883,689		(31,492,521)		(31,492,521)		U	12/31/2018
87244V-70-8	TIAA-CREF Life Small Cap Equity			144,592,000	1,794,393	12.410	1,794,393	2,117,486		197,206		(445,889)		(445,889)		U	12/31/2018
77954R-10-4	TIAA-CREF Life Stock Index			9,579,728,000	45,791,102	4.780	45,791,102	46,362,658		787,947		(283,107)		(283,107)		U	12/31/2018
87244V-50-0	TIAA-CREF Life Social Choice			132,313,000	1,982,051	14.980	1,982,051	1,808,858		139,994		(268,657)		(268,657)		U	12/31/2018
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index			10,699,082,000	123,467,407	11.540	123,467,407	124,409,538		1,834,281		(1,070,895)		(1,070,895)		L	12/31/2018
87244V-40-1	TIAA-CREF Life Stock Index			1,781,889,000	39,094,653	21.940	39,094,653	37,398,313		867,218		(3,482,113)		(3,482,113)		U	12/31/2018
921925-82-2	Vanguard VIF Capital Growth			339,949,000	11,384,907	33.490	11,384,907	11,858,914		239,356		(870,085)		(870,085)		L	12/31/2018
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index			368,191,000	4,248,922	11.540	4,248,922	4,275,399		62,842		(38,502)		(38,502)		L	12/31/2018
921925-80-6	Vanguard VIF High Yield Bond			5,243,855,000	39,486,230	7.530	39,486,230	41,232,985		1,461,725		(2,508,873)		(2,508,873)		L	12/31/2018
921925-82-2	Vanguard VIF Capital Growth			96,269,000	3,224,035	33.490	3,224,035	3,442,888		89,920		(271,262)		(271,262)		L	12/31/2018
921925-85-5	Vanguard VIF MidCap Index			2,215,158,000	44,812,649	20.230	44,812,649	48,744,682		2,021,419		(6,792,773)		(6,792,773)		L	12/31/2018
921925-80-6	Vanguard VIF High Yield Bond			314,596,000	2,368,905	7.530	2,368,905	2,485,106		70,114		(138,228)		(138,228)		L	12/31/2018
921925-84-8	Vanguard VIF REIT Index			1,893,644,000	21,909,457	11.570	21,909,457	23,851,473		1,007,149		(1,950,237)		(1,950,237)		L	12/31/2018
921925-85-5	Vanguard VIF Mid Cap Index			221,551,000	4,481,982	20.230	4,481,982	5,030,996		171,549		(714,225)		(714,225)		L	12/31/2018
921925-88-9	Vanguard VIF Small Cap Growth			765,354,000	15,529,039	20.290	15,529,039	17,354,944		1,141,356		(2,842,818)		(2,842,818)		L	12/31/2018
921925-84-8	Vanguard VIF REIT Index			308,722,000	3,571,914	11.570	3,571,914	3,860,176		159,318		(319,288)		(319,288)		L	12/31/2018
921925-30-1	Vanguard WIF Equity Index			1,941,744,000	73,844,540	38.030	73,844,540	69,813,094		2,237,062		(6,168,297)		(6,168,297)		L	12/31/2018
921925-88-9	Vanguard VIF Small Cap Growth			110,060,000	2,233,113	20.290	2,233,113	2,509,827		193,000		(436,289)		(436,289)		L	12/31/2018
92914E-81-2	VOYA Clarion Global Real Estate I			681,630,000	7,368,424	10.810	7,368,424	8,137,966		384,604		(1,000,557)		(1,000,557)		L	12/31/2018
921925-30-1	Vanguard WIF Equity Index			218,787,000	8,320,486	38.030	8,320,486	8,856,364		202,291		(746,833)		(746,833)		L	12/28/2018
933702-20-1	Wanger International Small Cap Fund			485,459,000	10,777,182	22.200	10,777,182	13,162,325		1,344,984		(3,530,427)		(3,530,427)		L	12/31/2018
92914E-81-2	VOYA Clarion Global Real Estate I			58,505,000	632,444	10.810	632,444	696,788		32,747		(76,695)		(76,695)		L	12/31/2018
933702-30-0	Wanger Select Fund			146,634,000	2,393,065	16.320	2,393,065	2,865,782		249,421		(623,356)		(623,356)		L	12/31/2018
933702-20-1	Wanger International Small Cap Fund			47,173,000	1,047,251	22.200	1,047,251	1,277,714		126,800		(335,921)		(335,921)		L	12/31/2018
933702-10-2	Wanger US Smaller Company Fund			100,478,000	2,079,901	20.700	2,079,901	2,521,535		89,939		(451,631)		(451,631)		L	12/31/2018
933702-30-0	Wanger Select Fund			25,924,000	423,081	16.320	423,081	517,507		26,982		(103,234)		(103,234)		L	12/27/2018
933702-10-2	Wanger US Smaller Company Fund			22,904,000	474,121	20.700	474,121	572,247		57,619		(111,971)		(111,971)		L	12/27/2018
9299999	Subtotal - Mutual Funds				2,839,355,181	XXX	2,839,355,181	2,849,041,613		113,020,272		(318,633,842)		(318,633,842)		XXX	XXX
9799999	Total Common Stocks				2,839,355,181	XXX	2,839,355,181	2,849,041,613		113,020,272		(318,633,842)		(318,633,842)		XXX	XXX
9899999	Total Preferred and Common Stocks				2,839,355,181	XXX	2,839,355,181	2,849,041,613		113,020,272		(318,633,842)		(318,633,842)		XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues \_\_\_\_\_, the total \$ value (included in Column 8) of all such issues \$ \_\_\_\_\_

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-5D-8	US TREASURY SEC 2.875% 09/30/23		10/01/2018	Various		2,396,451	2,405,000	.380
912828-5P-1	US TREASURY N/B 2.875% 11/30/23		11/30/2018	Various		5,007,617	5,000,000	1,185
912828-5R-7	US TREASURY N/B 2.625% 12/15/21		12/31/2018	Various		39,515,898	39,500,000	26,394
<b>0599999. Subtotal - Bonds - U.S. Governments</b>						<b>46,919,966</b>	<b>46,905,000</b>	<b>27,959</b>
196711-PW-9	COLORADO ST COPS SERIES B 2.658% 09/01/20		03/15/2018	FUND FUNDS II		3,480,000	3,480,000	
74442P-FY-6	PUBLIC FIN AUTH W1 REVENUE SERIES A 2.584% 07/01/19		03/16/2018	FUND FUNDS II		1,055,000	1,055,000	
74442P-FZ-3	PUBLIC FIN AUTH W1 REVENUE SERIES A 2.741% 07/01/20		03/16/2018	FUND FUNDS II		1,000,000	1,000,000	
74442P-GA-7	PUBLIC FIN AUTH W1 REVENUE SERIES A 2.986% 07/01/21		03/16/2018	FUND FUNDS II		600,000	600,000	
<b>3199999. Subtotal - Bonds - U.S. Special Revenues</b>						<b>6,135,000</b>	<b>6,135,000</b>	
00108W-AD-2	AEP TEXAS INC SERIES 144A 2.400% 10/01/22		01/04/2018	Tax Free Exchange		12,978,662	13,000,000	88,400
00206R-GD-8	AT&T INC 3.956% 06/12/24		08/16/2018	Various		10,000,000	10,000,000	
00287Y-BC-2	ABBVIE INC 3.750% 11/14/23		09/13/2018	Various		4,793,856	4,800,000	
00912X-AZ-7	AIR LEASE CORP 2.500% 03/01/21		01/08/2018	Various		7,056,051	7,100,000	
015271-AM-1	ALEXANDRIA REAL ESTATE E 4.000% 01/15/24		06/12/2018	J.P. MORGAN SECURITIES LLC		3,997,320	4,000,000	
025816-BS-7	AMERICAN EXPRESS CO 3.400% 02/27/23		02/22/2018	Various		12,988,170	13,000,000	
025816-BW-8	AMERICAN EXPRESS CO SERIES FIX 3.700% 08/03/23		07/31/2018	Various		2,247,660	2,250,000	
032654-AR-6	ANALOG DEVICES INC 2.950% 01/12/21		03/08/2018	Various		5,476,460	5,500,000	
04550K-AA-9	ASSOCIATED BANK NA SERIES BKNT 3.500% 08/06/21		08/06/2018	Various		9,971,000	10,000,000	
05329W-AK-8	AUTONATION INC 5.500% 02/01/20		03/19/2018	DBTC AMERICA/PNC BANK, N.A. -SE		5,196,100	5,000,000	38,194
05357H-AA-8	AVENTURA MALL TRUST SERIES 2013-AVM CLASS A 144A 3.743% 12/05/32		03/09/2018	WELLS FARGO SECURITIES, LLC		1,526,719	1,500,000	1,934
05357H-AG-5	AVENTURA MALL TRUST SERIES 2013-AVM CLASS B 144A 3.743% 12/05/32		02/22/2018	Various		1,268,799	1,250,000	3,249
054561-AA-3	AXA EQUITABLE HOLDINGS I SERIES 144A 3.900% 04/20/23		04/17/2018	J.P. MORGAN SECURITIES LLC		5,941,194	5,950,000	
06051G-HC-6	BANK OF AMERICA CORP SERIES W1 3.004% 12/20/23		05/22/2018	Tax Free Exchange		1,724,791	1,724,000	21,866
06051G-HH-5	BANK OF AMERICA CORP SERIES MTN 3.499% 05/17/22		05/14/2018	Various		6,000,000	6,000,000	
07274N-AA-1	BAYER US FINANCE II LLC SERIES 144A 3.500% 06/25/21		06/18/2018	J.P. MORGAN SECURITIES LLC		6,696,047	6,700,000	
10373Q-BA-7	BP CAP MARKETS AMERICA 2.520% 09/19/22		12/17/2018	Taxable Exchange		8,589,743	8,900,000	54,824
105340-AM-5	BRANDYVINE OPER PARTNERS 3.950% 02/15/23		05/15/2018	WELLS FARGO SECURITIES, LLC		4,471,110	4,500,000	45,425
11134L-AM-1	BROADCOM CRP CAYMAN FI 2.650% 01/15/23		02/14/2018	Tax Free Exchange		4,999,484	5,000,000	43,063
124857-AY-9	CBS CORP SERIES W1 2.900% 06/01/23		12/13/2018	Tax Free Exchange		9,767,172	10,000,000	9,667
12594M-BA-5	COMM MORTGAGE TRUST SERIES 2016-COR1 CLASS ASB 2.972% 10/10/49		04/17/2018	DEUTSCHE BANK SECURITIES		5,271,617	5,400,000	8,024
12624U-AC-8	COMM MORTGAGE TRUST SERIES 2013-GAM CLASS A2 144A 3.367% 02/10/28		10/03/2018	Various		1,981,406	2,000,000	748
126650-CV-0	CVS HEALTH CORP 3.700% 03/09/23		03/06/2018	Various		9,910,400	10,000,000	
14040H-BY-0	CAPITAL ONE FINANCIAL CORP 3.450% 04/30/21		04/26/2018	Various		9,991,200	10,000,000	
14314X-AC-3	CARMAX AUTO OWNER TRUST SERIES 2018-2 CLASS A3 2.980% 01/17/23		04/18/2018	WELLS FARGO SECURITIES, LLC		3,999,257	4,000,000	
14314X-AD-1	CARMAX AUTO OWNER TRUST SERIES 2018-2 CLASS A4 3.160% 07/17/23		04/18/2018	WELLS FARGO SECURITIES, LLC		4,999,983	5,000,000	
151020-BA-1	CELGENE CORP 3.250% 02/20/23		02/08/2018	Various		4,987,900	5,000,000	
15189T-AT-4	CENTERPOINT ENERGY INC 3.600% 11/01/21		10/03/2018	Various		5,998,260	6,000,000	
15189T-AU-1	CENTERPOINT ENERGY INC 3.850% 02/01/24		10/03/2018	Various		4,996,400	5,000,000	
172967-MA-6	CITIGROUP INC 3.761% 06/01/24		05/15/2018	Various		4,000,000	4,000,000	
17325F-AQ-1	CITIBANK NA 3.400% 07/23/21		07/16/2018	Various		9,989,000	10,000,000	
20048E-BA-8	COMM MORTGAGE TRUST SERIES 2013-LC6 CLASS AM 3.282% 01/10/46		03/13/2018	Various		2,067,148	2,084,324	2,660
205887-BZ-4	CONAGRA BRANDS INC 3.800% 10/22/21		10/15/2018	Various		6,667,324	6,675,000	
23305X-AH-4	DBUBS MORTGAGE TRUST SERIES 2011-LC2A CLASS C 144A 5.534% 07/10/44		02/02/2018	Various		3,660,267	3,440,000	11,885
233331-BA-4	DTE ENERGY CO SERIES D 3.700% 08/01/23		08/02/2018	J.P. MORGAN SECURITIES LLC		6,989,010	7,000,000	
233851-DJ-0	DAIMLER FINANCE NA LLC SERIES 144A 3.350% 05/04/21		04/30/2018	Various		4,994,200	5,000,000	
233851-DN-1	DAIMLER FINANCE NA LLC SERIES 144A 3.750% 11/05/21		10/31/2018	Various		6,993,490	7,000,000	
247361-ZJ-0	DELTA AIR LINES INC 3.625% 03/15/22		10/19/2018	CANTOR FITZGERALD & CO. / CANT		5,123,768	5,200,000	19,897
25466A-AK-7	DISCOVER BANK 3.350% 02/06/23		01/31/2018	Various		5,999,460	6,000,000	
263534-CL-1	E I DU PONT DE NEMOURS 2.200% 05/01/20		10/24/2018	Various		2,965,290	3,000,000	32,083
277432-AV-2	EASTMAN CHEMICAL CO 3.500% 12/01/21		10/30/2018	J.P. MORGAN SECURITIES LLC		6,781,436	6,800,000	
337738-AQ-1	FISERV INC 3.800% 10/01/23		09/20/2018	WELLS FARGO SECURITIES, LLC		9,995,400	10,000,000	
33849N-AG-0	FLAGSTAR MORTGAGE TRUST SERIES 2018-5 CLASS A7 144A 4.000% 09/25/48		09/07/2018	Various		4,821,041	4,796,310	10,126
34531J-AE-5	FORD CREDIT AUTO LEASE TRUST SERIES 2018-A CLASS A4 3.050% 08/15/21		04/17/2018	BARCLAYS CAPITAL INC		2,249,927	2,250,000	
345397-IL-1	FORD MOTOR CREDIT CO LLC 3.339% 03/28/22		07/31/2018	WELLS FARGO SECURITIES, LLC		7,818,080	8,000,000	92,008
36253G-AF-9	GS MORTGAGE SECURITIES TRUST SERIES 2014-GC24 CLASS AAB 3.650% 09/10/47		03/09/2018	Various		5,201,004	5,100,000	6,205
37045X-CF-1	GENERAL MOTORS FINL CO 3.250% 01/05/23		01/02/2018	Various		9,993,100	10,000,000	
37045X-CJ-3	GENERAL MOTORS FINL CO 3.550% 04/09/21		04/05/2018	J.P. MORGAN SECURITIES LLC		4,998,050	5,000,000	
37045X-CL-8	GENERAL MOTORS FINL CO 4.150% 06/19/23		06/14/2018	BARCLAYS CAPITAL INC		2,995,560	3,000,000	
40573L-AG-1	HALFMOON PARENT INC SERIES 144A 3.400% 09/17/21		09/06/2018	Various		8,000,000	8,000,000	
40573L-AL-0	HALFMOON PARENT INC SERIES 144A 3.750% 07/15/23		09/06/2018	Various		9,994,700	10,000,000	
42225U-AC-8	HEALTHCARE TRUST OF AMERICA 3.375% 07/15/21		05/17/2018	Various		1,986,880	2,000,000	23,625
42806D-BZ-1	HERTZ VEHICLE FINANCING LLC SERIES 2018-3A CLASS A 144A 4.030% 07/25/24		06/21/2018	BARCLAYS CAPITAL INC		2,499,774	2,500,000	
43284B-AA-0	HILTON GRAND VACATIONS TRUST SERIES 2018-AA CLASS A 144A 3.540% 02/25/32		09/11/2018	Various		7,240,305	7,240,473	
44932H-AM-5	IBM CREDIT CORP 3.600% 11/30/21		11/27/2018	Various		9,996,900	10,000,000	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
460690-BN-9	INTERPUBLIC GROUP OF COS INC SERIES 3YR 3.750% 10/01/21		09/18/2018	Various		5,146,447	5,150,000	
465685-AM-7	ITC HOLDINGS CORP SERIES III 2.700% 11/15/22		06/19/2018	Tax Free Exchange		4,996,299	5,000,000	12,750
466360-AS-5	JP MORGAN CHASE COMMERCIAL MOR SERIES 2011-C4 CLASS B 144A 4.801% 07/15/46		02/08/2018	Various		1,840,013	1,765,000	2,589
46648H-AE-3	JP MORGAN MORTGAGE TRUST SERIES 2017-2 CLASS A5 144A 3.500% 05/25/47		11/20/2018	J.P. MORGAN SECURITIES LLC		6,677,132	6,826,461	11,283
46650M-AE-7	JP MORGAN MORTGAGE TRUST SERIES 2018-8 CLASS A5 144A 4.000% 01/25/49		08/16/2018	J.P. MORGAN SECURITIES LLC		6,849,144	6,799,213	21,909
502413-BF-3	L3 TECHNOLOGIES INC 3.850% 06/15/23		05/30/2018	Various		2,545,002	2,550,000	
534187-BD-0	LINCOLN NATIONAL CORP 4.000% 09/01/23		02/07/2018	Various		1,991,047	1,925,000	34,436
553896-AA-9	MVI OWNER TRUST SERIES 2017-1A CLASS A 144A 2.420% 12/20/34		04/12/2018	Various		2,001,236	2,047,874	3,579
61744Y-AN-8	MORGAN STANLEY SERIES GMTN 3.125% 01/23/23		08/09/2018	Various		10,571,553	10,675,000	8,116
61745B-AS-3	MORGAN STANLEY CAPITAL I TRUST SERIES 2011-C1 CLASS D 144A 5.375% 09/15/47		11/19/2018	BMO CAPITAL MARKETS CORP BONDS		1,809,336	1,750,000	5,226
62848B-AA-9	MVI OWNER TRUST SERIES 2018-1A CLASS A 144A 3.450% 01/21/36		06/19/2018	Various		2,330,748	2,331,267	
68504W-AA-5	ORANGE LAKE TIMESHARE TRUST SERIES 2018-A CLASS A 144A 3.100% 07/08/30		04/12/2018	Various		4,564,560	4,573,191	1,098
686514-AC-4	ORLANDO HEALTH OBL GRP 2.981% 10/01/20		01/30/2018	Various		500,000	500,000	
69362B-BC-5	PSEG POWER LLC 3.850% 06/01/23		06/04/2018	BARCLAYS CAPITAL INC		3,947,907	3,950,000	
69363P-AA-8	PUBLIC SERVICE NEW HAMPSHIR SERIES 2018-1 CLASS A1 0.000% 02/01/26		05/01/2018	Various		12,499,725	12,500,000	
74153H-CN-7	PRICOA GLOBAL FUNDING 1 SERIES 144A 2.450% 09/21/22		05/29/2018	WELLS FARGO SECURITIES, LLC		4,835,700	5,000,000	23,819
74368C-AK-0	PROTECTIVE LIFE GLOBAL SERIES 144A 3.397% 06/28/21		06/21/2018	BARCLAYS CAPITAL INC		4,000,000	4,000,000	
74949L-AB-8	RELX CAPITAL INC 3.500% 03/16/23		03/09/2018	Various		7,094,933	7,125,000	
759187-CD-7	REGIONS BANK SERIES BKNT 3.374% 08/13/21		08/08/2018	Various		8,000,000	8,000,000	
797440-BT-0	SAN DIEGO GAS & ELECTRIC CO SERIES PPP 1.914% 02/01/22		12/11/2018	Various		8	8	
80282K-AT-3	SANTANDER HOLDINGS USA SERIES III 3.700% 03/28/22		03/01/2018	Tax Free Exchange		6,753,335	6,700,000	105,358
80282K-AU-0	SANTANDER HOLDINGS USA 4.450% 12/03/21		11/28/2018	J.P. MORGAN SECURITIES LLC		4,991,150	5,000,000	
81746N-AK-4	SEQUOIA MORTGAGE TRUST SERIES 2016-3 CLASS A10 144A 3.500% 11/25/46		12/07/2018	WELLS FARGO SECURITIES, LLC		2,814,302	2,863,974	4,734
81747W-AG-2	SEQUOIA MORTGAGE TRUST SERIES 2018-7 CLASS A4 144A 4.000% 09/25/48		08/08/2018	WELLS FARGO SECURITIES, LLC		5,798,582	5,769,733	12,822
81748H-AD-1	SEQUOIA MORTGAGE TRUST SERIES 2018-8 CLASS A4 4.000% 11/25/48		10/04/2018	WELLS FARGO SECURITIES, LLC		9,785,162	9,775,997	18,466
82653D-AA-7	SIERRA RECEIVABLES FUNDING CO SERIES 2018-2A CLASS A 144A 3.500% 06/20/35		07/11/2018	Various		6,650,932	6,652,187	
82653G-AA-0	SIERRA RECEIVABLES FUNDING CO SERIES 2018-3A CLASS A 144A 3.690% 03/20/26		10/10/2018	SUNTRUST CAPITAL INC		9,028,801	9,031,069	
86787E-BA-4	SUNTRUST BANK SERIES BKNT 3.525% 10/26/21		10/24/2018	SUNTRUST CAPITAL MARKETS		10,000,000	10,000,000	
88161N-AA-7	TESLA AUTO LEASE TRUST SERIES 2018-B CLASS A 144A 3.710% 08/20/21		12/14/2018	CITIGROUP GLOBAL MARKETS INC		4,759,648	4,760,000	
891906-AE-9	TOTAL SYSTEM SERVICES INC 4.000% 06/01/23		05/09/2018	Various		7,993,280	8,000,000	
902494-BG-7	TYSON FOODS INC 3.900% 09/28/23		09/25/2018	Various		2,296,803	2,300,000	
913017-CO-0	UNITED TECHNOLOGIES CORP 2.300% 05/04/22		08/15/2018	Various		8,292,464	8,600,000	
918286-AA-3	VSE VOI MORTGAGE LLC SERIES 2018-A CLASS A 144A 3.560% 02/20/36		08/07/2018	WELLS FARGO SECURITIES, LLC		7,257,189	7,257,531	56,593
92348X-AA-3	VERIZON OWNER TRUST SERIES 2018-A CLASS A1A 3.230% 04/20/23		10/02/2018	Various		11,699,817	11,700,000	
92937E-AG-9	WFRBS COMMERCIAL MORTGAGE TRUS SERIES 2013-C11 CLASS B 3.714% 03/15/45		01/19/2018	Various		1,005,586	1,000,000	2,270
92937U-AG-3	WFRBS COMMERCIAL MORTGAGE TRUS SERIES 2013-C13 CLASS B 3.553% 05/15/45		10/30/2018	WELLS FARGO SECURITIES, LLC		5,799,516	5,900,000	
92939U-AA-4	WEC ENERGY GROUP INC 3.375% 06/15/21		06/04/2018	J.P. MORGAN SECURITIES LLC		5,997,540	6,000,000	
94988H-AF-8	WELLS FARGO COMMERCIAL MORTGAGE SERIES 2012-LC5 CLASS B 4.142% 10/15/45		09/26/2018	BMO CAPITAL MARKETS CORP BONDS		3,036,680	3,000,000	9,320
94988J-SP-8	WELLS FARGO BANK NA SERIES BKNT 3.325% 07/23/21		07/16/2018	WELLS FARGO SECURITIES, LLC		5,300,000	5,300,000	
95040Q-AE-4	WELL TOWER 3.950% 09/01/23		08/09/2018	BARCLAYS CAPITAL INC		9,996,700	10,000,000	
96221Q-AE-3	WF-RBS COMMERCIAL MORTGAGE TRU SERIES 2013-C18 CLASS A5 4.162% 12/15/46		04/05/2018	WELLS FARGO SECURITIES, LLC		4,158,906	4,000,000	3,700
981464-GL-8	WORLD FINANCIAL NETWORK CREDIT SERIES 2018-A CLASS A 3.070% 12/16/24		02/21/2018	Various		16,999,818	17,000,000	
98956P-AQ-5	ZIMMER BIOMET HOLDINGS 3.700% 03/19/23		03/08/2018	Various		4,143,443	4,150,000	
78013X-WZ-0	ROYAL BANK OF CANADA 3.700% 10/05/23	A	10/01/2018	Various		9,979,200	10,000,000	
00084D-AQ-3	ABN AMRO BANK NV SERIES 144A 2.650% 01/19/21	D	01/09/2018	Various		9,994,000	10,000,000	
00182E-BH-1	ANZ NEW ZEALAND INTL LDN SERIES 144A 2.750% 01/22/21	D	01/16/2018	Various		4,999,700	5,000,000	
00653M-AA-9	ADCB FINANCE CAYMAN LTD SERIES 144A 4.000% 03/29/23	D	03/22/2018	Various		5,356,188	5,375,000	
03845E-AA-0	ARAB PETROLEUM INVST SERIES 144A 4.125% 09/18/23	D	09/11/2018	BANK OF NEW YORK B		4,667,053	4,675,000	
046353-AR-9	ASTRAZENECA PLC 3.500% 08/17/23	D	08/14/2018	Various		9,967,300	10,000,000	
052113-AA-5	AUSGRID FINANCE PTY LTD SERIES 144A 3.850% 05/01/23	D	04/23/2018	Various		11,993,520	12,000,000	
05964H-AH-8	BANCO SANTANDER SA 3.545% 04/12/23	D	04/09/2018	Various		7,600,000	7,600,000	
05965M-AD-5	BANCO DEL ESTADO DE CHILE SERIES 144A 2.668% 01/08/21	D	01/03/2018	Various		7,150,000	7,150,000	
09659H-2E-3	BNP PARIBAS SERIES 144A 3.500% 03/01/23	D	02/22/2018	Various		9,729,135	9,750,000	
404280-BR-9	HSBC HOLDINGS PLC 3.640% 05/18/24	D	05/10/2018	HSBC SECURITIES INC		5,000,000	5,000,000	
456837-AK-9	ING GROEP NV 4.100% 10/02/23	D	09/25/2018	Various		9,997,800	10,000,000	
456837-AL-7	ING GROEP NV 3.398% 10/02/23	D	09/25/2018	Various		10,000,000	10,000,000	
50064Y-AN-3	KOREA HYDRO & NUCLEAR POWER SERIES 144A 3.750% 07/25/23	D	07/18/2018	Various		3,652,142	3,675,000	
50065A-AB-0	KOREA SOUTHERN POWER SERIES 144A 3.000% 01/29/21	D	01/22/2018	Various		2,892,083	2,900,000	
606822-BA-1	MITSUBISHI UFJ FIN GRP 3.761% 07/26/23	D	09/04/2018	Various		10,015,600	10,000,000	47,009
60687Y-AP-4	MIZUHO FINANCIAL GROUP 3.549% 03/05/23	D	02/28/2018	Various		10,000,000	10,000,000	
63254A-BB-3	NATIONAL AUSTRALIA BK NY 3.700% 11/04/21	D	11/26/2018	Various		6,992,300	7,000,000	
80283L-AV-5	SANTANDER UK PLC 3.750% 11/15/21	D	11/07/2018	Various		9,573,888	9,600,000	
86562M-AX-8	SUMITOMO MITSUI FINANCIAL GROU 3.102% 01/17/23	D	01/09/2018	Various		6,000,000	6,000,000	
86960B-AX-0	SVENSKA HANDELSBANKEN AB SERIES BKNT 3.900% 11/20/23	D	11/13/2018	J.P. MORGAN SECURITIES LLC		5,992,200	6,000,000	
874060-AK-2	TAKEDA PHARMACEUTICAL SERIES 144A 3.800% 11/26/20	D	11/19/2018	J.P. MORGAN SECURITIES LLC		4,547,134	4,550,000	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9	
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	
874060-AN-6	TAKEDA PHARMACEUTICAL SERIES 144A 4.000% 11/26/21	D	11/19/2018	J.P. MORGAN SECURITIES LLC		5,121,720	5,125,000		
928577-BN-9	VODAFONE GROUP PLC 3.426% 01/16/24	D	05/23/2018	Various		10,000,000	10,000,000		
<b>3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>							759,829,282	761,288,612	898,960
<b>8399997. Total - Bonds - Part 3</b>							812,884,248	814,328,612	926,919
<b>8399998. Total - Bonds - Part 5</b>							858,770,908	860,776,484	494,958
<b>8399999. Total - Bonds</b>							1,671,655,156	1,675,105,096	1,421,877
<b>8999997. Total - Preferred Stocks - Part 3</b>								XXX	
<b>8999998. Total - Preferred Stocks - Part 5</b>								XXX	
<b>8999999. Total - Preferred Stocks</b>								XXX	
128116-10-0	Calamos Growth & Income Port A		12/31/2018	Various	93,336,000	1,450,621			
233203-67-8	DFA VA Short Term Fixed Portfolio		12/24/2018	Various	28,965,000	295,676			
128116-10-0	Calamos Growth & Income Portfolio A		12/26/2018	Various	3,227,000	47,971			
22544K-88-8	Credit Suisse Commodity Return Strategic Port		12/31/2018	Various	31,236,000	123,231			
233203-68-6	DFA VA International Small Company Portfolio		12/26/2018	Various	101,181,000	1,280,065			
22544K-88-8	Credit Suisse Commodity Return Strategy Portfolio		12/31/2018	Various	2,523,000	9,854			
246493-54-8	Del VIP Diversified Income Series Standard 1		12/31/2018	Various	1,562,274,000	15,735,018			
233203-69-4	DFA VA International Value Portfolio		12/27/2018	Various	163,475,000	2,109,713			
233203-67-8	DFA VA Short Term Fixed Portfolio		12/28/2018	Various	119,027,000	1,216,709			
246493-76-1	Del VIP International Value Equity Series Standard 1		12/31/2018	Various	805,958,000	9,866,937			
233203-71-0	DFA VA US Targeted Value Portfolio		12/26/2018	Various	41,135,000	760,642			
233203-68-6	DFA VA International Small Company Portfolio		12/31/2018	Various	189,050,000	2,483,539			
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/31/2018	Various	218,811,000	8,561,443			
233203-72-8	DFA VA Global Bond Portfolio		12/24/2018	Various	57,461,000	608,838			
233203-69-4	DFA VA International Value Portfolio		12/31/2018	Various	316,653,000	4,078,695			
233206-12-5	DFA VA Equity Allocation Port		12/31/2018	Various	834,244,000	9,205,526			
233203-77-7	DFA VA US Large Value Portfolio		12/26/2018	Various	71,053,000	1,845,877			
233203-71-0	DFA VA US Targeted Value Portfolio		12/31/2018	Various	154,046,000	2,896,423			
233203-72-8	DFA VA Global Bond Port		12/31/2018	Various	1,718,034,000	18,167,694			
233206-12-5	DFA VA Equity Allocation Portfolio		12/28/2018	Various	2,668,000	29,169			
233203-72-8	DFA VA Global Bond Portfolio		12/31/2018	Various	153,175,000	1,624,221			
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2018	Various	849,535,000	10,786,039			
246493-54-8	Del VIP Diversified Income Series Standard 1		12/28/2018	Various	99,188,000	995,707			
233203-77-7	DFA VA US Large Value Portfolio		12/31/2018	Various	166,063,000	4,367,556			
233203-68-6	DFA VA International Small Company Port		12/31/2018	Various	1,277,272,000	16,365,309			
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/28/2018	Various	21,634,000	833,336			
233206-12-5	DFA VA Equity Allocation Portfolio		12/31/2018	Various	810,663,000	8,750,324			
233203-69-4	DFA VA International Value Port		12/31/2018	Various	2,059,571,000	26,171,324			
25239Y-54-3	DFA VIT Inflation Protected Securities		12/21/2018	Various	2,245,000	22,113			
246493-54-8	Del VIP Diversified Income Series Standard 1		12/24/2018	Various	136,146,000	1,379,382			
233203-67-8	DFA VA Short Term Fixed Port		12/31/2018	Various	2,216,171,000	22,634,958			
25239Y-58-4	DFA VA Global Moderate Allocation		12/26/2018	Various	148,915,000	1,895,141			
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/31/2018	Various	23,821,000	924,891			
233203-77-7	DFA VA US Large Value Port		12/31/2018	Various	894,427,000	23,524,039			
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/31/2018	Various	43,593,000	427,749			
246493-76-1	Del VIP International Value Equity Series Standard 1		12/31/2018	Various	65,507,000	812,539			
233203-71-0	DFA VA US Targeted Value Port		12/31/2018	Various	720,730,000	13,750,988			
41015H-71-1	John Hancock Emerging Markets Value Trust		12/24/2018	Various	122,956,000	1,244,534			
25239Y-54-3	DFA VIT Inflation Protected Securities		12/26/2018	Various	17,937,000	176,107			
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/31/2018	Various	436,134,000	4,190,869			
552748-10-5	MFund M International Equity Fund		12/27/2018	Various	125,253,000	1,552,329			
25239Y-58-4	DFA VA Global Moderate Allocation		12/28/2018	Various	271,222,000	3,413,256			
355150-88-9	Franklin Income VIP Fund Class 1		12/31/2018	Various	172,976,000	2,815,752			
552748-20-4	MFund M Large Cap Growth Fund		12/28/2018	Various	47,382,000	1,242,182			
355150-71-5	Franklin Mutual Shares VIP Fund Class 1		12/24/2018	Various	10,718,000	217,193			
355150-71-5	Franklin Mutual Shares VIP Fund CI 1		12/31/2018	Various	60,197,000	1,223,401			
552748-30-3	MFund M Capital Appreciation Fund		12/28/2018	Various	73,495,000	1,938,910			
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund Class 1		12/31/2018	Various	22,266,000	446,481			
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund CI 1		12/31/2018	Various	151,096,000	2,937,219			
552748-50-1	MFund M Business Opportunity Value Fund		12/27/2018	Various	63,421,000	802,210			
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/31/2018	Various	77,920,000	762,163			
471021-86-5	Janus Henderson Forty Port Institutional		12/31/2018	Various	141,063,000	5,682,425			
641222-70-8	NeuBer AMT MC Intrinsic Value I		12/31/2018	Various	14,528,000	273,746			
355150-88-9	Franklin Income VIP Fund Class 1		12/31/2018	Various	14,154,000	228,750			

E13.2

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
471021-43-6	Janus Henderson Mid-Cap Value Port Institutional		12/31/2018	Various	146,631.000	2,387,874		
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	23,813.000	294,959		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2018	Various	142,961.000	1,452,306		
471021-70-9	Janus Henderson Overseas Port Institutional		12/31/2018	Various	24,508.000	740,079		
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	18,141.000	214,719		
471021-43-6	Janus Henderson Mid-Cap Value Portfolio Institutional		12/28/2018	Various	18,968.000	318,760		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2018	Various	1,349,303.000	13,413,913		
693394-74-4	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	19,345.000	234,484		
471021-70-9	Janus Henderson Overseas Portfolio Institutional		12/31/2018	Various	1,195.000	37,115		
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1		12/31/2018	Various	358,188.000	9,689,838		
693394-78-5	PIMCO VIT Total Return Portfolio Institutional		12/31/2018	Various	118,982.000	1,264,331		
471021-86-5	Janus Henderson Forty Portfolio Institutional		12/31/2018	Various	26,538.000	1,068,024		
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1		12/31/2018	Various	191,734.000	5,746,278		
742969-57-9	Principal PVC Equity Income Acct Class 1		12/21/2018	Various	28,834.000	729,059		
52467K-83-9	Legg Mason IIA Variable Global High Yield Bond 1		12/27/2018	Various	57,361.000	408,412		
52467K-83-9	Legg Mason IIA Variable Global High Yield Bond 1		12/31/2018	Various	497,239.000	3,482,891		
742969-60-3	Principal PVC Mid Cap Acct Class 1		12/24/2018	Various	1,156.000	65,804		
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1		12/28/2018	Various	18,978.000	542,521		
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2018	Various	368,310.000	9,054,318		
74437G-85-4	PS Natural Resource Portfolio Class B		12/31/2018	Various	3,634.000	92,735		
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1		12/28/2018	Various	31,339.000	790,634		
74925K-43-3	Matson Money International Equity VI Port		12/31/2018	Various	344,846.000	8,857,724		
77954R-10-4	T Rowe Price Limited Term Bond		12/31/2018	Various	45,252.000	216,430		
55273F-10-0	MFS-VIT Growth Series		12/28/2018	Various	717.000	39,090		
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2018	Various	357,900.000	10,574,307		
77954T-60-5	T Rowe Price Health Sciences		12/31/2018	Various	14,079.000	621,654		
55273F-60-5	MFS-VIT Utility Series		12/28/2018	Various	6,587.000	195,088		
55274F-61-2	MFS VITII Mass Invest Growth Stock IC		12/31/2018	Various	105,251.000	2,053,706		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2018	Various	128,359.000	2,043,208		
55273F-83-7	MFS-VIT Global Equity Series		12/28/2018	Various	20,378.000	436,754		
55273F-83-7	MFS-VIT Global Equity Series		12/31/2018	Various	66,269.000	1,415,892		
87244V-20-3	TIAA-CREF Life International Equity		12/27/2018	Various	173,440.000	1,538,893		
55274F-61-2	MFS VITII Mass Invest Growth Stock IC		12/27/2018	Various	12,661.000	251,634		
55273F-10-0	MFS-VIT Growth Series		12/07/2018	Various	7,100.000	393,861		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2018	Various	22,508.000	415,020		
641222-10-4	NeuBer AMT Large Cap Value		12/28/2018	Various	6,777.000	102,085		
55273F-60-5	MFS-VIT Utility Series		12/31/2018	Various	31,671.000	952,135		
87244V-40-1	TIAA-CREF Life Stock Index		12/27/2018	Various	165,010.000	4,045,931		
641222-70-8	NeuBer AMT MC Intrinsic Value I		12/31/2018	Various	50,035.000	939,775		
641222-10-4	NeuBer AMT Large Cap Value		12/31/2018	Various	83,102.000	1,335,954		
87244V-50-0	TIAA-CREF Life Social Choice		12/04/2018	Various	4,204.000	73,138		
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	51,853.000	640,759		
641222-70-8	NeuBer AMT MC Intrinsic Value I		12/31/2018	Various	493,666.000	9,291,741		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/27/2018	Various	11,812.000	177,179		
693394-61-1	PIMCO-PVIT Commodity Real Return Strategy Institutional		12/26/2018	Various	13,184.000	88,110		
693394-64-5	PIMCO-PVIT All Asset Fund Institutional		12/31/2018	Various	184,978.000	1,962,675		
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/31/2018	Various	32,392.000	520,034		
693394-64-5	PIMCO-PVIT All Asset Fund Institutional		12/31/2018	Various	16,412.000	173,604		
693394-61-1	PIMCO-PVIT Commodities Real Return Strategic Institutional		12/31/2018	Various	203,965.000	1,406,875		
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2018	Various	18,775.000	246,236		
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	15,505.000	183,895		
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	959,837.000	11,911,402		
87244V-86-4	TIAA-CREF Life Balanced		12/26/2018	Various	27,863.000	320,443		
693394-74-4	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	150,327.000	1,814,305		
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	224,290.000	2,654,942		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2018	Various	9,939,635.000	9,939,635		
742969-57-9	Principal PVC Equity Income Acct Class 1		12/28/2018	Various	57,333.000	1,460,149		
693394-74-4	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	2,507,919.000	30,352,942		
87244V-88-0	TIAA-CREF Life Bond		12/24/2018	Various	83,288.000	838,905		
742969-60-3	Principal PVC Mid Cap Acct Class 1		12/24/2018	Various	3,657.000	204,389		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2018	Various	789,610.000	20,143,297		
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index		12/19/2018	Various	163,131.000	1,859,896		
74437G-60-7	PS Valueue Portfolio Class B		12/31/2018	Various	793.000	24,279		
742969-60-3	Principal PVC Mid Cap Acct Cl 1		12/31/2018	Various	41,696.000	2,401,913		
921925-30-1	Vanguard WIF Equity Index		12/31/2018	Various	166,001.000	6,922,779		



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
74437G-78-9	PS Jennison 20/20 Portfolio Class B		12/26/2018	Various	19,189.000	595,194		
74437G-78-9	PS Jennison 20/20 Port Class B		12/31/2018	Various	156,354.000	4,818,923		
921925-80-6	Vanguard VIF High Yield Bond		12/28/2018	Various	61,221.000	477,329		
74437G-85-4	PS Natural Resource Portfolio Class B		12/31/2018	Various	19,240.000	488,595		
74437G-85-4	PS Natural Resources Port Class B		12/31/2018	Various	49,515.000	1,289,859		
921925-82-2	Vanguard VIF Capital Growth		12/31/2018	Various	43,157.000	1,565,804		
74925K-42-5	Matson Money Fixed Income VI Portfolio		12/27/2018	Various	9,735.000	239,759		
74437G-60-7	PS Value Port Class B		12/31/2018	Various	38,902.000	1,190,970		
921925-84-8	Vanguard VIF REIT Index		12/31/2018	Various	50,542.000	607,258		
74925K-43-3	Matson Money International Equity VI Portfolio		12/31/2018	Various	16,810.000	408,686		
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2018	Various	69,045.000	738,699		
921925-85-5	Vanguard VIF Mid Cap Index		12/31/2018	Various	80,302.000	1,853,745		
74925K-44-1	Matson Money Market US Equity VI Portfolio		12/31/2018	Various	16,321.000	458,398		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2018	Various	243,634.000	2,142,379		
921925-88-9	Vanguard VIF Small Cap Growth		12/31/2018	Various	82,959.000	1,978,314		
77954R-10-4	T Rowe Price Limited Term Bond		12/31/2018	Various	124,547.000	595,320		
77954T-60-5	T Rowe Price Health Sciences		12/31/2018	Various	102,663.000	4,663,919		
92913T-88-5	VOYA Russell Large Cap Grade Index Initial		12/31/2018	Various	11,089.000	405,759		
77954T-60-5	T Rowe Price Health Sciences		12/31/2018	Various	30,884.000	1,408,016		
77954R-10-4	T Rowe Price Limited Term Bond		12/31/2018	Various	2,470,777.000	11,809,061		
92914E-81-2	VOYA Clarion Global Real Estate I		12/26/2018	Various	3,631.000	42,135		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2018	Various	21,100.000	188,103		
87244V-86-4	TIAA-CREF Life Balanced		12/31/2018	Various	975,738.000	11,293,957		
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2018	Various	16,898.000	188,514		
87244V-88-0	TIAA-CREF Life Bond		12/31/2018	Various	4,118,678.000	41,222,049		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2018	Various	85,704.000	1,361,611		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2018	Various	1,726,151.000	31,656,007		
87244V-20-3	TIAA-CREF Life International Equity		12/31/2018	Various	276,573.000	2,341,250		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2018	Various	1,724,222.000	27,283,656		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2018	Various	69,895.000	1,283,395		
87244V-20-3	TIAA-CREF Life International Equity		12/31/2018	Various	1,866,617.000	16,208,734		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2018	Various	619,139.000	15,042,848		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2018	Various	1,205,149.000	18,178,756		
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2018	Various	19,644.000	346,596		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2018	Various	73,823,607.000	73,823,607		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2018	Various	74,027.000	1,088,808		
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2018	Various	819,873.000	10,825,378		
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/31/2018	Various	64,668.000	976,681		
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/31/2018	Various	816,682.000	12,687,434		
87244V-80-7	TIAA-CREF Life Real Estate		12/26/2018	Various	106,533.000	1,402,120		
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2018	Various	708,608.000	11,969,334		
87244V-86-4	TIAA-CREF Life Balanced		12/28/2018	Various	10,640.000	124,155		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2018	Various	2,941,625.000	71,653,292		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2018	Various	13,510,910.000	13,510,910		
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index		12/31/2018	Various	5,030,540.000	57,366,081		
87244V-88-0	TIAA-CREF Life Bond		12/31/2018	Various	130,135.000	1,289,499		
921925-82-2	Vanguard VIF Capital Growth		12/31/2018	Various	210,267.000	7,700,536		
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index		12/31/2018	Various	177,979.000	2,033,414		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2018	Various	1,835,351.000	14,283,966		
921925-30-1	Vanguard WIF Equity Index		12/28/2018	Various	131,667.000	5,480,568		
921925-85-5	Vanguard VIF MidCap Index		12/31/2018	Various	968,506.000	22,034,826		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2018	Various	149,413.000	1,164,196		
921925-84-8	Vanguard VIF REIT Index		12/31/2018	Various	886,234.000	10,622,331		
921925-82-2	Vanguard VIF Capital Growth		12/31/2018	Various	76,061.000	2,785,616		
921925-88-9	Vanguard VIF Small Cap Growth		12/31/2018	Various	467,900.000	11,048,537		
921925-84-8	Vanguard VIF REIT Index		12/31/2018	Various	149,707.000	1,801,739		
921925-30-1	Vanguard WIF Equity Index		12/31/2018	Various	465,040.000	19,216,900		
921925-85-5	Vanguard VIF Mid Cap Index		12/31/2018	Various	129,523.000	3,013,298		
92914E-81-2	VOYA Clarion Global Real Estate I		12/31/2018	Various	193,393.000	2,270,896		
921925-88-9	Vanguard VIF Small Cap Growth		12/31/2018	Various	50,083.000	1,192,786		
933702-20-1	Wanger International Small Cap Fund		12/31/2018	Various	170,782.000	4,602,971		
92914E-81-2	VOYA Clarion Global Real Estate I		12/31/2018	Various	31,018.000	365,816		
933702-30-0	Wanger Select Fund		12/31/2018	Various	79,310.000	1,613,400		
933702-10-2	Wanger US Smaller Company Fund		12/27/2018	Various	15,163.000	379,077		
933702-10-2	Wanger US Smaller Company Fund		12/31/2018	Various	96,379.000	2,421,907		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
933702-20-1	Wanger International Small Cap Fund		12/31/2018	Various	21,269,000	584,286		
933702-30-0	Wanger Select Fund		12/27/2018	Various	19,154,000	385,223		
9299999. Subtotal - Common Stocks - Mutual Funds						1,015,351,687	XXX	
9799997. Total - Common Stocks - Part 3						1,015,351,687	XXX	
9799998. Total - Common Stocks - Part 5						111,343,865	XXX	
9799999. Total - Common Stocks						1,126,695,552	XXX	
9899999. Total - Preferred and Common Stocks						1,126,695,552	XXX	
9999999 - Totals						2,798,350,708	XXX	1,421,877

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
59511V-AA-7	MICRON SEMI CONDUCTOR 1.258% 01/15/19		08/16/2018	Call Redemption	100.0000	2,195,000	2,195,000	2,195,000	2,195,000						2,195,000				29,991	01/15/2019
59511V-AA-7	MICRON SEMI CONDUCTOR 1.258% 01/15/19		07/15/2018			4,390,000	4,390,000	4,390,000	4,390,000						4,390,000				41,420	01/15/2019
912828-3G-3	US TREASURY 1.625% 11/15/20		01/03/2018	Various		913,567	920,000	916,514	916,514		10				916,624				2,224	11/15/2020
912828-3L-2	US TREASURY N/B 1.875% 12/15/20		01/16/2018	Various		15,912,313	16,000,000	15,948,125	15,948,269		487				15,948,756		(36,443)		22,376	12/15/2020
912828-MB-0	US TREASURY N/B 2.000% 11/30/22		01/03/2018	Various		1,177,403	1,190,000	1,183,213	1,183,329		11				1,183,340		(5,937)		2,088	11/30/2022
912828-N3-0	US TREASURY N/B 2.125% 12/31/22		01/26/2018	Various		19,840,613	20,000,000	19,903,906	19,903,906		348				19,904,254		(63,641)		10,297	12/31/2022
<b>0599999 Subtotal - Bonds - U.S. Governments</b>						<b>44,428,896</b>	<b>44,695,000</b>	<b>44,536,758</b>	<b>44,537,118</b>		<b>856</b>		<b>856</b>		<b>44,537,974</b>		<b>(109,078)</b>	<b>(109,078)</b>	<b>108,396</b>	<b>XXX</b>
683234-C5-5	ONTARIO PROVINCE 1.200% 02/14/18	A	02/14/2018	Maturity		3,000,000	3,000,000	2,996,820	2,999,923		77		77		3,000,000				18,000	02/14/2018
80413T-AA-7	SALDI INTERNATIONAL BOND SERIES 144A 2.375% 10/26/21	D	09/11/2018	BANK OF NEW YORK		482,050	500,000	495,035	496,210		693		693		496,903		(14,853)	(14,853)	10,457	10/26/2021
<b>1099999 Subtotal - Bonds - All Other Governments</b>						<b>3,482,050</b>	<b>3,500,000</b>	<b>3,491,855</b>	<b>3,496,133</b>		<b>770</b>		<b>770</b>		<b>3,496,903</b>		<b>(14,853)</b>	<b>(14,853)</b>	<b>28,457</b>	<b>XXX</b>
047772-VY-4	ATLANTA GA 1.785% 12/01/18		10/31/2018	Various		1,499,400	1,500,000	1,500,000	1,500,000						1,500,000		(600)	(600)	24,618	12/01/2018
344496-JR-6	FOND DU LAC WI SCH DIST 1.875% 04/01/18		04/01/2018	Maturity		1,000,000	1,000,000	1,028,300	1,001,257		(1,257)		(1,257)		1,000,000				9,375	04/01/2018
476576-HP-1	JERSEY CITY NJ SERIES B 2.125% 09/01/18		09/01/2018	Maturity		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				42,500	09/01/2018
<b>2499999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						<b>4,499,400</b>	<b>4,500,000</b>	<b>4,528,300</b>	<b>4,501,257</b>		<b>(1,257)</b>		<b>(1,257)</b>		<b>4,500,000</b>		<b>(600)</b>	<b>(600)</b>	<b>76,493</b>	<b>XXX</b>
161037-K9-6	CHARLOTTE NC COPS SERIES A 1.631% 06/01/18		06/01/2018	Maturity		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				8,155	06/01/2018
161037-L2-0	CHARLOTTE NC COPS SERIES A 2.025% 06/01/19		10/31/2018	FUND FUNDS II		995,720	1,000,000	1,000,000	1,000,000						1,000,000		(4,280)	(4,280)	18,619	06/01/2019
267045-BS-0	DUTCHESS COUNTY NY LOCAL DEV 2.250% 07/01/18		07/01/2018	Maturity		1,490,000	1,490,000	1,503,499	1,491,237		(1,237)		(1,237)		1,490,000				33,525	07/01/2018
3128MD-RV-7	FHLMC POOL G14800 4.000% 06/01/25		12/01/2018	Paydown		207,436	207,436	220,076	215,562		(8,126)		(8,126)		207,436				4,386	06/01/2025
3136A5-QD-1	FANNIE MAE SERIES 2012-35 CLASS EL 3.500% 11/25/40		12/01/2018	Paydown		410,397	410,397	437,971	423,323		(12,926)		(12,926)		410,397				7,565	11/25/2040
3136AJ-C7-9	FNMA REMICS SERIES 2014-26 CLASS KA 4.000% 04/25/39		12/01/2018	Paydown		514,533	514,533	553,283	537,777		(23,244)		(23,244)		514,533				10,221	04/25/2039
3136AL-VF-5	FANNIE MAE SERIES 2014-70 CLASS A 3.000% 06/25/40		12/01/2018	Paydown		711,514	711,514	740,839	737,240		(25,726)		(25,726)		711,514				10,936	06/25/2040
3136AT-PM-0	FNMA SERIES 2016-66 CLASS MB 3.000% 05/25/44		12/01/2018	Paydown		711,822	711,822	740,294	738,917		(27,095)		(27,095)		711,822				10,654	05/25/2044
3137AK-PD-7	FREDDIE MAC SERIES 3979 CLASS VA 3.500% 10/15/21		12/01/2018	Paydown		185,529	185,529	196,834	190,717		(5,188)		(5,188)		185,529				3,536	10/15/2021
3137AN-BX-2	FREDDIE MAC SERIES 4015 CLASS DC 2.250% 09/15/39		12/01/2018	Paydown		198,156	198,156	200,633	198,499		(343)		(343)		198,156				2,301	09/15/2039
3137B0-UT-9	FREDDIE MAC SERIES 4182 CLASS C 3.000% 06/15/37		12/01/2018	Paydown		584,307	584,307	605,032	601,883		(17,576)		(17,576)		584,307				9,612	06/15/2037
3137B2-QL-7	FREDDIE MAC REMICS SERIES 4212 CLASS LA 3.000% 10/15/39		12/01/2018	Paydown		964,022	964,022	1,001,378	995,702		(31,680)		(31,680)		964,022				15,356	10/15/2039
3137B7-4C-0	FHLMC MULTIFAMILY STRUCTURED P SERIES 4299 CLASS AB 3.000% 12/15/37		12/01/2018	Paydown		527,020	527,020	549,254	542,425		(15,405)		(15,405)		527,020				8,454	12/15/2037
3137B8-UP-0	FHLMC SERIES 4313 CLASS LJ 3.000% 03/15/28		12/01/2018	Paydown		471,074	471,074	489,623	482,338		(11,264)		(11,264)		471,074				6,734	03/15/2028
3137B9-ST-3	FHLMC MULTIFAMILY STRUCTURED P SERIES 4327 CLASS A 4.000% 02/15/40		12/01/2018	Paydown		1,186,174	1,186,174	1,273,840	1,242,695		(56,521)		(56,521)		1,186,174				23,454	02/15/2040
3137BG-6G-9	FHLMC SERIES 4428 CLASS LA 3.000% 06/15/39		12/01/2018	Paydown		1,303,158	1,303,158	1,350,041	1,343,892		(40,734)		(40,734)		1,303,158				19,728	06/15/2039
3137GA-D7-9	FHLMC SERIES 3721 CLASS PE 3.500% 09/15/40		12/01/2018	Paydown		1,200,959	1,200,959	1,265,886	1,261,315		(60,356)		(60,356)		1,200,959				21,584	09/15/2040
3138EH-TA-0	FNMA POOL AL1444 3.000% 02/01/27		12/01/2018	Paydown		430,090	430,090	457,979	448,124		(18,034)		(18,034)		430,090				6,668	02/01/2027
3138LU-Q5-7	FNMA POOL A04075 3.000% 05/01/27		12/01/2018	Paydown		630,006	630,006	664,066	651,276		(21,270)		(21,270)		630,006				9,936	05/01/2027
3138MB-LL-8	FNMA POOL AP7530 2.500% 09/01/27		12/01/2018	Paydown		716,969	716,969	753,042	740,318		(23,349)		(23,349)		716,969				9,312	09/01/2027
3138W9-MY-3	FNMA POOL AS0374 3.000% 09/01/23		12/01/2018	Paydown		1,288,008	1,288,008	1,343,086	1,319,254		(31,246)		(31,246)		1,288,008				18,792	09/01/2023
3141BB-J3-1	FNMA POOL MA2081 3.000% 11/01/24		10/04/2018	Various		1,723,482	1,733,776	1,811,796	1,787,044		(6,097)		(6,097)		1,780,947		(57,465)	(57,465)	45,512	11/01/2024
3141BB-J3-1	FNMA POOL MA2081 3.000% 11/01/24		10/01/2018	Paydown		519,743	519,743	543,131	535,711		(15,968)		(15,968)		519,743				7,354	11/01/2024
341271-AA-2	FLORIDA ST BRD OF ADMIN FIN CO SERIES A 2.163% 07/01/19		10/02/2018	J.P. MORGAN SECURITIES LLC		11,958,000	12,000,000	12,000,000	12,000,000						12,000,000		(42,000)	(42,000)	326,613	07/01/2019

E14

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
57583U-VA-3	MASSACHUSETTS ST DEV FIN AGY 2.074% 07/01/18		07/01/2018	Maturity		500,000	500,000	500,000	500,000						500,000				10,370	07/01/2018
650035-K8-0	NEW YORK STATE URBAN DEVELOPME 1.990% 03/15/19		03/13/2018	RAYMOND JAMES/FI		4,987,500	5,000,000	5,000,000	5,000,000						5,000,000		(12,500)	(12,500)	49,750	03/15/2019
786060-AZ-6	SACRAMENTO CA REDEV AGY SUCCES SERIES B 2.238% 12/01/18		07/12/2018	Various		8,718,256	8,720,000	8,720,000	8,720,000						8,720,000		(1,744)	(1,744)	121,971	12/01/2018
956704-YE-4	WEST VIRGINIA ST UNIV REVENUES 1.858% 10/01/18		10/01/2018	Maturity		1,500,000	1,500,000	1,500,000	1,500,000						1,500,000				27,870	10/01/2018
3199999	Subtotal - Bonds - U.S. Special Revenues					45,633,875	45,704,693	46,421,583	46,205,249		(453,385)		(453,385)		45,751,864		(117,989)	(117,989)	848,968	XXX
00108W-AA-8	AEP TEXAS INC SERIES 144A 2.400% 10/01/22		01/04/2018	Tax Free Exchange		12,978,662	13,000,000	12,977,380	12,978,625		37		37		12,978,662				88,400	10/01/2022
00206R-CL-4	AT&T INC 2.450% 06/30/20		08/13/2018	US BANCORP INVESTMENT		9,206,573	9,325,000	9,320,244	9,322,701		570		570		9,323,271		(116,698)	(116,698)	142,789	06/30/2020
00206R-CR-1	AT&T INC 2.800% 02/17/21		09/10/2018	Various		9,868,400	10,000,000	9,982,300	9,988,975		2,450		2,450		9,991,425		(123,025)	(123,025)	299,444	02/17/2021
00206R-EK-4	AT&T INC 2.850% 02/14/23		04/20/2018	Call 100.1052		11,011,572	11,000,000	10,998,240	11,009,940		95		95		11,010,035		1,537	1,537	231,893	02/14/2023
002824-BD-1	ABBOTT LABORATORIES 2.900% 11/30/21		01/08/2018	Various		8,096,000	8,000,000	7,985,840	7,988,967		69		69		7,989,036		106,964	106,964	25,778	11/30/2021
023608-AF-9	AMEREN CORP 2.700% 11/15/20		10/03/2018	BNP PARIBAS SECURITIES		10,352,160	10,500,000	10,497,585	10,498,606		368		368		10,498,974		(146,814)	(146,814)	252,000	11/15/2020
0258M0-EC-9	10/30/19		07/16/2018	BOND		4,921,300	5,000,000	4,994,050	4,996,372		1,077		1,077		4,997,449		(76,149)	(76,149)	60,917	10/30/2019
032095-AF-8	ALPHENOL CORP 2.200% 04/01/20		08/13/2018	US BANCORP INVESTMENT		2,192,092	2,225,000	2,223,265	2,223,695		359		359		2,224,054		(31,962)	(31,962)	42,695	04/01/2020
05357H-AG-5	AVENTURA MALL TRUST SERIES 2013-AVM CLASS B 144A 3.743% 12/05/32		10/03/2018	Various		1,971,252	1,950,000	2,011,928	2,008,364		(14,047)		(14,047)		1,994,317		(23,065)	(23,065)	62,440	12/05/2032
05531F-BA-0	BB&T CORPORATION SERIES MTN 2.761% 02/01/21		01/25/2018	Various		9,976,320	10,000,000	10,000,000	10,000,000						10,000,000		(23,680)	(23,680)	42,430	02/01/2021
060352-AA-9	BANK SERIES 2017-BNK6 CLASS A1 1.941% 07/15/60		12/01/2018	Paydown MILLENNIUM ADVISORS LLC		2,079,587	2,079,587	2,079,553	2,079,201		386		386		2,079,587				22,579	07/15/2060
060516-EX-3	BANK OF AMERICA CORP 2.600% 01/15/19		05/14/2018	Various		289,159	289,000	288,951	288,991		3		3		288,994		165	165	6,283	01/15/2019
060516-FW-4	BANK OF AMERICA CORP 2.625% 04/19/21		02/13/2018	Various		3,953,080	4,000,000	3,999,080	3,999,393		23		23		3,999,416		(46,336)	(46,336)	33,833	04/19/2021
060516-FZ-7	BANK OF AMERICA CORP SERIES MTN 2.503% 10/21/22		06/11/2018	Various		1,911,760	2,000,000	2,000,000	2,000,000						2,000,000		(88,240)	(88,240)	32,261	10/21/2022
060516-GV-5	BANK OF AMERICA CORP SERIES 144A 3.004% 12/20/23		05/22/2018	Tax Free Exchange		1,724,791	1,724,000	1,724,864	1,724,858		(67)		(67)		1,724,791				21,866	12/20/2023
06406R-AC-1	BANK OF NY MELLON CORP SERIES MTN 2.661% 05/16/23		01/09/2018	Various		4,226,583	4,250,000	4,250,000	4,250,001						4,250,001		(23,418)	(23,418)	17,278	05/16/2023
06742L-AH-6	BARCLAYS DRYROCK ISSUANCE TRUS SERIES 2015-1 CLASS A 2.200% 12/15/22		10/10/2018	Various		3,260,813	3,300,000	3,337,254	3,324,289		(9,106)		(9,106)		3,315,183		(54,370)	(54,370)	59,895	12/15/2022
11134L-AL-3	BROADCOM CRP CAYVIN FI SERIES 144A 2.650% 01/15/23		02/14/2018	Tax Free Exchange		9,998,969	10,000,000	9,998,900	9,998,944		25		25		9,998,969				86,125	01/15/2023
124857-AU-7	CBS CORP SERIES 144A 2.900% 06/01/23		12/13/2018	Tax Free Exchange		4,964,889	5,000,000	4,956,450	4,957,441		7,448		7,448		4,964,889				155,875	06/01/2023
12515A-BA-7	CD COMMERCIAL MORTGAGE TRUST C SERIES 2016- CD2 CLASS A1 1.848% 11/15/49		12/01/2018	Paydown		505,324	505,324	505,313	505,324						505,324				5,203	11/15/2049
12531Y-AJ-7	CFRE COMMERCIAL MORTGAGE TRUS SERIES 2016- C4 CLASS A1 1.501% 05/10/58		12/01/2018	Paydown		2,069,690	2,069,690	2,069,663	2,069,142		548		548		2,069,690				17,074	05/10/2058
12532A-AW-9	CFRE COMMERCIAL MORTGAGE TRUS SERIES 2016- C6 CLASS A1 1.519% 11/15/49		12/01/2018	Paydown		921,738	921,738	921,715	921,487		251		251		921,738				7,777	11/15/2049
12630D-AU-8	COMM MORTGAGE TRUST SERIES 2014-CR14 CLASS A1 1.330% 02/10/47		04/01/2018	Paydown		882,139	882,139	882,137	881,789		350		350		882,139				1,799	02/10/2047
12636M-AA-6	COLLATERALIZED MORTGAGE OBLIG SERIES 2016- CD2 CLASS A1 1.493% 01/15/49		12/01/2018	Paydown		3,291,234	3,291,234	3,291,231	3,291,234						3,291,234				29,893	01/15/2049
126802-DN-4	CABELA'S MASTER CREDIT CARD SERIES 2016-1 CLASS A1 1.780% 06/15/22		12/14/2018	WELLS FARGO SECURITIES, LLC		4,766,813	4,800,000	4,799,256	4,798,784		13		13		4,798,797		(31,984)	(31,984)	79,032	06/15/2022
14040H-BR-5	CAPITAL ONE FINANCIAL CORP 2.400% 10/30/20		01/05/2018	Various		8,939,790	9,000,000	8,991,720	8,992,189		60		60		8,992,249		(52,459)	(52,459)	41,400	10/30/2020
14041N-FA-4	CAPITAL ONE MULTI ASSET EXECUT SERIES 2015- A7 CLASS A7 1.450% 08/16/21		06/22/2018	J.P. MORGAN SECURITIES LLC		2,990,859	3,000,000	2,999,945	2,999,667		171		171		2,999,838		(8,979)	(8,979)	23,079	08/16/2021
14042R-BS-9	CAPITAL ONE NA 1.850% 09/13/19		08/08/2018	WELLS FARGO SECURITIES, LLC		2,964,300	3,000,000	2,999,910	2,999,949		18		18		2,999,967		(35,667)	(35,667)	50,413	09/13/2019

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
14042R-FH-9	CAPITAL ONE NA 2.350% 01/31/20		08/08/2018	Various		6,913,170	7,000,000	6,995,800	6,997,085		752		752		6,997,837		(84,667)	(84,667)	157,907	01/31/2020
17290X-AQ-3	CITIGROUP COMMERCIAL MORTGAGE SERIES 2016-GC37 CLASS A1 1.635% 04/10/49		12/01/2018	Paydown		1,130,715	1,130,715	1,130,692	1,130,392		323		323		1,130,715				10,181	04/10/2049
172967-LR-0	CITIGROUP INC 3.199% 10/27/22		02/27/2018	RBS SECURITIES INC.		10,016,800	10,000,000	10,000,000	10,000,000						10,000,000		16,800	16,800	76,367	10/27/2022
17305E-FU-4	CITIBANK CREDIT CARD ISSUANCE SERIES 2014-A8 CLASS A8 1.730% 04/09/20		04/09/2018	Paydown		6,834,000	6,834,000	6,869,238	6,836,325		(2,325)		(2,325)		6,834,000				59,114	04/09/2020
17323Y-AA-7	CITIGROUP COMMERCIAL MORTGAGE SERIES 2015-GC31 CLASS A1 1.637% 06/10/45		12/01/2018	Paydown		2,008,994	2,008,994	2,008,950	2,008,160		834		834		2,008,994				21,037	06/10/2045
17325D-AA-1	CITIGROUP COMMERCIAL MORTGAGE SERIES 2016 P5 CLASS A1 1.410% 10/10/49		12/01/2018	Paydown		1,139,999	1,139,999	1,139,988	1,139,794		205		205		1,139,999				9,061	10/10/2049
17401Q-AC-5	CITIZENS BANK NA/RI SERIES BKNT 2.300% 12/03/18		01/08/2018	Various		5,505,885	5,500,000	5,492,850	5,497,808		59		59		5,497,867		8,018	8,018	13,001	12/03/2018
20048E-AV-3	COMM MORTGAGE TRUST SERIES 2013-L06 CLASS A2 1.906% 01/10/46		01/12/2018	Various		605,145	605,145	623,279	605,145						605,145				957	01/10/2046
20048E-AW-1	COMM MORTGAGE TRUST SERIES 2013-L06 CLASS ASB 2.478% 01/10/46		12/01/2018	Paydown		551,450	551,450	543,113	546,304		5,146		5,146		551,450				7,949	01/10/2046
23305Y-AU-3	DBUBS MORTGAGE TRUST SERIES 2011-LC3A CLASS PM1 144 4.452% 05/10/44		12/01/2018	Paydown		251,912	251,912	264,999	264,118		(12,206)		(12,206)		251,912				6,110	05/10/2044
233851-CF-9	DAIMLER FINANCE NA LLC SERIES 144A 1.500% 07/05/19		06/11/2018	Various		5,916,360	6,000,000	5,991,060	5,995,506		1,332		1,332		5,996,838		(80,478)	(80,478)	84,500	07/05/2019
233851-CN-2	DAIMLER FINANCE NA LLC SERIES 144A 2.300% 01/06/20		06/04/2018	Various		4,941,850	5,000,000	4,997,700	4,998,456		328		328		4,998,784		(56,934)	(56,934)	105,417	01/06/2020
24951R-AC-3	DEPAUL UNIVERSITY 2.061% 10/01/18		10/01/2018	Maturity		1,000,000	1,000,000	1,000,000	1,000,000						1,000,000				20,610	10/01/2018
25159N-AW-5	DDR CORP SERIES MTN 7.500% 07/15/18		02/12/2018	Corporate Action		1,534,515	1,500,000	1,631,580	1,542,692		(10,071)		(10,071)		1,532,621		1,894	1,894	28,438	07/15/2018
25466A-AG-6	DISCOVER BANK SERIES BKNT 3.100% 06/04/20		02/22/2018	Various		11,152,119	11,150,000	11,147,436	11,148,758		79		79		11,148,837		3,282	3,282	78,731	06/04/2020
254683-BQ-7	DISCOVER CARD MASTER TRUST SERIES 2015-A3 CLASS A 1.450% 03/15/21		09/15/2018	Paydown		5,000,000	5,000,000	4,999,340	4,999,025		975		975		5,000,000				54,375	03/15/2021
25470D-AN-9	DISCOVERY COMMUNICATIONS SERIES 2YR 2.200% 09/20/19		02/22/2018	Various		2,920,382	2,950,000	2,948,850	2,949,011		88		88		2,949,099		(28,717)	(28,717)	27,943	09/20/2019
257375-AG-0	DOMINION GAS HDGS LLC 2.500% 12/15/19		08/16/2018	Various		11,212,425	11,300,000	11,295,706	11,298,330		541		541		11,298,871		(86,446)	(86,446)	192,257	12/15/2019
25746U-CH-0	DOMINION RESOURCES INC/VA SERIES B 1.600% 08/15/19		08/06/2018	Various		7,306,168	7,400,000	7,399,334	7,399,643		132		132		7,399,775		(93,607)	(93,607)	116,098	08/15/2019
26444G-AA-1	DUKE ENERGY FLORIDA LLC SERIES 2018 1.196% 03/01/20		09/01/2018	Redemption		2,045,710	2,045,710	2,045,689	2,045,698		12		12		2,045,710				17,966	03/01/2020
26444H-AD-3	DUKE ENERGY FLORIDA LLC 2.100% 12/15/19		02/28/2018	Various		6,964,650	7,000,000	7,000,000	7,000,000						7,000,000		(35,350)	(35,350)	32,667	12/15/2019
26884T-AM-4	ERAC USA FINANCE LLC SERIES 144A 2.350% 10/15/19		02/28/2018	Various		8,180,948	8,250,000	8,237,955	8,245,932		374		374		8,246,306		(65,358)	(65,358)	73,780	10/15/2019
29366A-AA-2	ENTERGY LOUISIANA INV RECOVERY SERIES 2011-A CLASS A1 2.040% 09/01/23		12/01/2018	Paydown		323,195	323,195	331,136	326,282		(3,087)		(3,087)		323,195				5,072	09/01/2023
30161M-AP-8	EXELON GENERATION CO LLC 2.950% 01/15/20		05/30/2018	WELLS FARGO SECURITIES, LLC		9,984,700	10,000,000	10,089,500	10,063,182		(13,381)		(13,381)		10,049,801		(65,101)	(65,101)	258,944	01/15/2020
30219G-AR-9	EXPRESS SCRIPTS HOLDING 2.600% 11/30/20		03/08/2018	SUNTRUST CAPITAL MARKETS		9,878,700	10,000,000	9,997,700	9,997,767		147		147		9,997,914		(119,214)	(119,214)	73,667	11/30/2020
34530P-AE-2	FORD CREDIT AUTO OWNER TRUST SERIES 2014-C CLASS A4 122A 1.560% 02/15/20		06/20/2018	Various		2,528,841	2,533,591	2,533,022	2,533,134		226		226		2,533,360		(4,519)	(4,519)	20,531	02/15/2020
34530P-AE-2	FORD CREDIT AUTO OWNER TRUST SERIES 2014-C CLASS A4 122A 1.560% 02/15/20		11/15/2018	Paydown		6,466,409	6,466,409	6,464,955	6,465,243		1,166		1,166		6,466,409				49,999	02/15/2020
345397-XK-4	FORD MOTOR CREDIT CO LLC 3.157% 08/04/20		08/06/2018	Various		4,965,500	5,000,000	5,000,000	5,000,000						5,000,000		(34,500)	(34,500)	159,604	08/04/2020
345397-YS-6	FORD MOTOR CREDIT CO LLC 2.343% 11/02/20		07/31/2018	WELLS FARGO SECURITIES, LLC		7,791,200	8,000,000	8,000,000	8,000,000						8,000,000		(208,800)	(208,800)	140,580	11/02/2020
36144B-AV-5	GATX CORP 2.600% 03/30/20		09/18/2018	Various		9,872,600	10,000,000	10,089,650	10,038,255		(12,703)		(12,703)		10,025,552		(152,952)	(152,952)	252,778	03/30/2020
36197Q-AA-7	GSMS SERIES 2013-G1 CLASS A1 2.059% 04/10/31		12/01/2018	Paydown		837,394	837,394	845,756	843,005		(5,611)		(5,611)		837,394				9,377	04/10/2031
36251P-AA-2	GS MORTGAGE SECURITIES TRUST SERIES 2016 GS3 CLASS A1 1.429% 10/10/49		12/01/2018	Paydown		965,858	965,858	965,845	965,755		103		103		965,858				7,699	10/10/2049
37045X-BP-0	GENERAL MOTORS FINL CO 2.350% 10/04/19		01/02/2018	Various		9,965,200	10,000,000	9,997,100	9,998,300		5		5		9,998,305		(33,105)	(33,105)	58,097	10/04/2019

E14.2

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
37331N-AF-8	GEORGIA PACIFIC LLC SERIES 144A 2.539% 11/15/19		09/04/2018	BARCLAYS CAPITAL INC		4,970,600	5,000,000	5,000,000	5,000,000						5,000,000		(29,400)	(29,400)	102,618	11/15/2019
38141G-VP-6	GOLDMAN SACHS GROUP INC/THE 2.750% 09/15/20		06/11/2018	Various		2,125,361	2,150,000	2,157,332	2,153,987		(679)		(679)		2,153,308		(27,947)	(27,947)	44,015	09/15/2020
38148L-AA-4	GOLDMAN SACHS GROUP INC 2.600% 04/23/20		05/09/2018	DEUTSCHE BANK SECURITIES		8,411,855	8,500,000	8,522,990	8,510,333		(1,654)		(1,654)		8,508,679		(96,824)	(96,824)	121,550	04/23/2020
42805R-BN-8	HERTZ VEHICLE FINANCING LLC SERIES 2013-1A CLASS A2 1.830% 08/25/19		08/25/2018	Paydown		3,000,000	3,000,000	2,996,484	2,998,903		1,097		1,097		3,000,000				25,163	08/25/2019
444859-BC-5	HUMANA INC 2.625% 10/01/19		02/05/2018	Various		11,016,940	11,000,000	10,999,450	10,999,809		11		11		10,999,820		17,120	17,120	101,063	10/01/2019
44614U-AD-1	HUNTINGTON AUTO TRUST SERIES 2015-1 CLASS A4 1.640% 06/15/21		08/02/2018	Various		12,737,521	12,763,447	12,760,512	12,759,029		114		114		12,759,143		(21,622)	(21,622)	134,314	06/15/2021
44614U-AD-1	HUNTINGTON AUTO TRUST SERIES 2015-1 CLASS A4 1.640% 06/15/21		07/15/2018	Paydown		736,553	736,553	736,384	736,298		255		255		736,553				7,046	06/15/2021
446438-RU-9	HUNTINGTON NATIONAL BANK SERIES BKNT 2.375% 03/10/20		08/08/2018	DEUTSCHE BANK SECURITIES		5,086,089	5,150,000	5,149,691	5,149,776		62		62		5,149,838		(63,749)	(63,749)	112,120	03/10/2020
44891A-AG-2	HYUNDAI CAPITAL AMERICA SERIES 144A 2.000% 07/01/19		09/18/2018	Various		4,694,948	4,750,000	4,746,628	4,748,346		644		644		4,748,990		(54,042)	(54,042)	103,049	07/01/2019
44891A-AH-0	HYUNDAI CAPITAL AMERICA SERIES 144A 2.450% 06/15/21		06/11/2018	HSBC SECURITIES INC		2,408,025	2,500,000	2,496,250	2,497,414		334		334		2,497,748		(89,723)	(89,723)	30,285	06/15/2021
465685-AL-9	ITC HOLDINGS CORP SERIES 144A 2.700% 11/15/22		06/19/2018	Tax Free Exchange		4,996,299	5,000,000	4,995,800	4,995,910		389		389		4,996,299				80,625	11/15/2022
46590L-AQ-5	JPMDB COMMERCIAL MORTGAGE SECURITIES 2016-C2 CLASS A1 1.423% 06/15/49		03/09/2018	J.P. MORGAN SECURITIES LLC		5,100,524	5,191,167	5,191,156	5,189,487		136		136		5,189,623		(89,099)	(89,099)	20,923	06/15/2049
46590L-AQ-5	JPMDB COMMERCIAL MORTGAGE SECURITIES 2016-C2 CLASS A1 1.423% 06/15/49		03/01/2018	Paydown		413,501	413,501	413,500	413,367		134		134		413,501				1,058	06/15/2049
46590M-AN-0	JP MORGAN CHASE COMMERCIAL MOR SERIES 2016-JP2 CLASS A1 1.324% 08/15/49		12/01/2018	Paydown		197,095	197,095	196,479	196,616		479		479		197,095				1,532	08/15/2049
46637W-AC-7	JP MORGAN CHASE COMMERCIAL MOR SERIES 2012-CB CLASS A3 3.139% 06/15/45		12/01/2018	Paydown		2,994,915	2,994,915	3,107,769	3,095,328		(100,413)		(100,413)		2,994,915				38,899	06/15/2045
46639N-AM-3	JPMDB COMMERCIAL MORTGAGE SECURITIES 2013-C12 CLASS A2 2.424% 07/15/45		08/01/2018	Paydown		1,454,645	1,454,645	1,492,545	1,458,088		(3,443)		(3,443)		1,454,645				13,843	07/15/2045
46646R-AG-8	JPMDB COMMERCIAL MORTGAGE SECURITIES 2016-C4 CLASS A1 1.536% 12/15/49		12/01/2018	Paydown		700,004	700,004	700,004	700,004						700,004				6,210	12/15/2049
47788N-AD-0	JOHN DEERE OWNER TRUST SERIES 2016-B CLASS A4 1.490% 05/15/23		10/10/2018	BARCLAYS CAPITAL INC		2,219,678	2,250,000	2,249,442	2,249,302		7		7		2,249,309		(29,631)	(29,631)	27,658	05/15/2023
49327M-2F-0	KEY BANK NA SERIES BKNT 2.500% 12/15/19		03/05/2018	HSBC SECURITIES INC		8,206,770	8,250,000	8,246,370	8,248,598		128		128		8,248,726		(41,956)	(41,956)	46,979	12/15/2019
49327M-2P-8	KEY BANK NA SERIES BKNT 1.600% 08/22/19		07/31/2018	KEYBANC CAPITAL MARKET		4,939,800	5,000,000	4,998,400	4,999,126		311		311		4,999,437		(59,637)	(59,637)	75,556	08/22/2019
501499-AC-1	KUWAIT INTERNATIONAL GOVE 2.75 2.750% 03/20/22		09/11/2018	Various		6,860,000	7,000,000	6,955,620	6,962,595		6,198		6,198		6,968,793		(108,793)	(108,793)	188,757	03/20/2022
50180L-AC-4	LB UBC COMMERCIAL MORTGAGE SERIES 2008-C1 CLASS A2 6.319% 04/15/41		07/11/2018	Paydown		2,421,751	2,421,751	2,774,040	2,434,339		(12,588)		(12,588)		2,421,751				32,207	04/15/2041
553896-AA-9	MVW OWNER TRUST SERIES 2017-1A CLASS A 144A 2.420% 12/20/34		12/20/2018	Paydown		1,362,622	1,362,622	1,362,414	1,362,243		379		379		1,362,622				19,831	12/20/2034
573284-AS-5	MARTIN MARIETTA MATERIAL 3.292% 12/20/19		02/01/2018	MIZUHO SECURITIES		5,018,555	5,000,000	5,000,000	5,000,000						5,000,000		18,555	18,555	13,875	12/20/2019
59025W-AL-0	MERRILL LYNCH MORTGAGE TRUST SERIES 2008-C1 CLASS AM 6.448% 02/12/51		01/01/2018	Paydown		225,775	225,775	262,587	225,775						225,775				1,213	02/12/2051
59217G-BV-0	MET LIFE GLOB FUNDING SERIES 144A 1.550% 09/13/19		09/06/2018	Various		5,924,160	6,000,000	5,991,420	5,995,133		1,978		1,978		5,997,111		(72,951)	(72,951)	92,225	09/13/2019
61744Y-AH-1	MORGAN STANLEY 2.750% 05/19/22		08/09/2018	Various		5,335,442	5,475,000	5,463,557	5,464,979		1,404		1,404		5,466,383		(130,941)	(130,941)	110,413	05/19/2022
61746B-DX-1	MORGAN STANLEY 2.450% 02/01/19		02/26/2018	Various		1,996,820	2,000,000	1,998,660	1,999,518		71		71		1,999,589		(2,769)	(2,769)	28,175	02/01/2019
61746B-EE-2	MORGAN STANLEY 3.649% 01/20/22		03/05/2018	Various		11,185,647	11,000,000	11,000,000	11,000,000						11,000,000		185,647	185,647	112,350	01/20/2022
61763B-AQ-7	MORGAN STANLEY BAML TRUST SERIES 2013-C13 CLASS A1 1.116% 11/15/46		04/01/2018	Paydown		218,344	218,344	218,343	218,240		104		104		218,344				480	11/15/2046
61765D-AQ-1	MORGAN STANLEY CAPITAL I TRUST SERIES 2015-MS1 CLASS A1 1.638% 05/15/48		12/01/2018	Paydown		1,048,728	1,048,728	1,048,726	1,048,186		542		542		1,048,728				9,448	05/15/2048
61766E-BA-2	MORGAN STANLEY BAML TRUST SERIES 2016-C29 CLASS A1 1.597% 05/15/49		12/01/2018	Paydown		1,136,801	1,136,801	1,136,799	1,136,613		188		188		1,136,801				9,973	05/15/2049

E14.3

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
61767F-AW-1	MORGAN STANLEY CAPITAL I TRUST SERIES 2016 UB11 CLASS A1 1.445% 08/15/49		03/09/2018	Various		1,497,103	1,529,485	1,529,476	1,529,061		40		40		1,529,101		(31,998)	(31,998)	6,262	08/15/2049
61767F-AW-1	MORGAN STANLEY CAPITAL I TRUST SERIES 2016 UB11 CLASS A1 1.445% 08/15/49		12/01/2018	Paydown		661,383	661,383	661,379	661,200		183		183		661,383		(8,586)	(8,586)	4,645	08/15/2049
65339K-AK-6	NEXTERA ENERGY CAPITAL 2.700% 09/15/19		02/28/2018	Various		7,941,414	7,950,000	7,950,000	7,950,000						7,950,000		(8,586)	(8,586)	99,574	09/15/2019
65339K-AR-1	NEXTERA ENERGY CAPITAL 2.300% 04/01/19		04/10/2018	WELLS FARGO SECURITIES, LLC		2,712,792	2,725,000	2,722,248	2,723,857		254		254		2,724,111		(11,319)	(11,319)	33,253	04/01/2019
654740-AR-0	NISSAN MOTOR ACCEPTANCE SERIES 144A 1.550% 09/13/19		06/11/2018	Various		5,399,900	5,500,000	5,499,505	5,499,719		74		74		5,499,793		(99,893)	(99,893)	63,938	09/13/2019
68389X-BR-5	ORACLE CORP 2.625% 02/15/23		09/13/2018	DEUTSCHE BANK SECURITIES		9,727,300	10,000,000	9,993,400	9,993,582		888		888		9,994,470		(267,170)	(267,170)	224,583	02/15/2023
74153W-CD-9	PRICOA GLOBAL FUNDING 1 SERIES 144A 2.200% 05/16/19		02/26/2018	Various		4,978,500	5,000,000	5,000,000	5,000,000						5,000,000		(21,500)	(21,500)	31,167	05/16/2019
74153W-CH-0	PRICOA GLOBAL FUNDING 1 SERIES 144A 2.200% 06/03/21		05/29/2018	WELLS FARGO SECURITIES, LLC		4,879,800	5,000,000	4,992,950	4,995,178		579		579		4,995,757		(115,957)	(115,957)	54,389	06/03/2021
74368C-AF-1	PROTECTIVE LIFE GLOBAL SERIES 144A 2.262% 04/08/20		11/14/2018	WELLS FARGO SECURITIES, LLC		7,885,920	8,000,000	8,000,000	8,000,000						8,000,000		(114,080)	(114,080)	200,061	04/08/2020
744573-AJ-5	PUBLIC SERVICE ENTERPRISE GROU 1.600% 11/15/19		09/24/2018	BARCLAYS CAPITAL INC		4,914,400	5,000,000	4,994,150	4,996,374		1,423		1,423		4,997,797		(83,397)	(83,397)	69,111	11/15/2019
7591EP-AK-6	REGIONS FINANCIAL CORP 3.200% 02/08/21		10/30/2018	Various		9,919,700	10,000,000	10,126,900	10,082,287		(22,679)		(22,679)		10,059,608		(139,908)	(139,908)	393,778	02/08/2021
772739-AJ-7	ROCK-TENN CO 4.450% 03/01/19		02/05/2018	PERSHING LLC, USA		2,040,480	2,000,000	2,143,400	2,032,742		(2,857)		(2,857)		2,029,885		10,595	10,595	38,567	03/01/2019
78355H-JY-6	RYDER SYSTEM INC SER MTN 2.650% 03/02/20		02/28/2018	Various		3,982,080	4,000,000	3,997,360	3,998,861		86		86		3,998,947		(16,867)	(16,867)	53,000	03/02/2020
78355H-JZ-3	RYDER SYSTEM INC SERIES MTN 2.500% 05/11/20		04/09/2018	DETROIT BOND & MORTGAGE CO		6,428,955	6,500,000	6,482,125	6,491,577		978		978		6,492,555		(63,600)	(63,600)	67,708	05/11/2020
78446V-AB-5	SLM STUDENT LAON TRUST SERIES 2012-A CLASS A2 144A 3.830% 01/17/45		12/15/2018	Paydown		975,794	975,794	1,053,550	981,552		(5,758)		(5,758)		975,794				20,666	01/17/2045
78446X-AB-1	SLM STUDENT LOAN TRUST SERIES 2012-B CLASS A2 3.480% 10/15/30		07/15/2018	Paydown		603,383	603,383	616,982	603,383						603,383				6,585	10/15/2030
797440-BT-0	SAN DIEGO GAS & ELECTRIC CO SERIES PPP 1.914% 02/01/22		08/01/2018	Redemption		100,000	100,000	94,427	94,274		3,703		3,703		94,427				13,586	02/01/2022
80282K-AK-2	SANTANDER HOLDINGS USA SERIES 144A 3.700% 03/28/22		03/01/2018	Tax Free Exchange		6,753,335	6,700,000	6,761,774	6,755,490		(2,155)		(2,155)		6,753,335				105,358	03/28/2022
81744V-AA-0	SEQUOIA MORTGAGE TRUST SERIES 2012-4 CLASS A1 3.500% 09/25/42		12/01/2018	Paydown		106,620	106,620	111,335	110,075		(3,455)		(3,455)		106,620				1,173	09/25/2042
81745F-AA-4	SEQUOIA MORTGAGE TRUST SERIES 2012-3 CLASS A1 3.500% 07/25/42		12/01/2018	Paydown		161,338	161,338	165,876	164,057		(2,719)		(2,719)		161,338				2,393	07/25/2042
83149U-AB-7	SLM STUDENT LOAN TRUST SERIES 2011-B CLASS A2 3.740% 02/15/29		12/15/2018	Paydown		2,115,444	2,115,444	2,265,342	2,128,700		(13,256)		(13,256)		2,115,444				42,822	02/15/2029
842400-GF-4	SOUTHERN CAL EDISON 1.845% 02/01/22		12/11/2018	Various		1	1	1	1					1						02/01/2022
842400-GF-4	SOUTHERN CAL EDISON 1.845% 02/01/22		08/01/2018	Redemption		2,142,857	2,142,857	2,134,523	2,137,109		5,748		5,748		2,142,857				29,652	02/01/2022
842597-CQ-8	SOUTHERN CO 1.850% 07/01/19		06/18/2018	Various		4,942,750	5,000,000	4,999,050	4,999,542		143		143		4,999,685		(56,935)	(56,935)	89,674	07/01/2019
843646-AS-9	SOUTHERN POWER CO 1.950% 12/15/19		09/06/2018	KEYBANC CAPITAL MARKET TORONTO DOMINION		6,909,840	7,000,000	6,998,250	6,998,890		392		392		6,999,282		(89,442)	(89,442)	100,479	12/15/2019
87165B-AE-3	SYNCHRONY FINANCIAL 2.700% 02/03/20		07/31/2018	SECURITIES (US		2,220,525	2,250,000	2,245,298	2,248,036		548		548		2,248,584		(28,059)	(28,059)	60,581	02/03/2020
87166F-AA-1	SYNCHRONY BANK 3.000% 06/15/22		08/06/2018	Various		6,040,566	6,300,000	6,272,973	6,275,973		3,236		3,236		6,279,209		(238,643)	(238,643)	122,325	06/15/2022
87305Q-CL-3	TTX CO SERIES 144A 2.250% 02/01/19		02/26/2018	Various		7,306,688	7,325,000	7,315,551	7,321,623		495		495		7,322,118		(15,430)	(15,430)	94,767	02/01/2019
88224L-AD-0	TEXAS CHILDRENS HOSPITAL 1.725% 10/01/18		10/01/2018	Maturity		1,750,000	1,750,000	1,750,000	1,750,000						1,750,000				30,188	10/01/2018
92343V-DQ-4	VERIZON COMMUNICATIONS INC SERIES W1 2.946% 03/15/22		03/16/2018	Corporate Action		5,242,626	5,292,000	5,294,327	5,294,084		(106)		(106)		5,293,978		(51,352)	(51,352)	80,116	03/15/2022
92936Y-AB-7	WF-RBS COMM MORTG TRUST SERIES 2012-C8 CLASS A2 1.881% 08/15/45		10/01/2018	Paydown		219	219	224	220		(1)		(1)		219				3	08/15/2045
92938J-AA-0	WF-RBS COMMERCIAL MORTGAGE TR SERIES 2013-UBS1 CLASS A-1 1.122% 11/15/18		03/01/2018	Paydown		525,384	525,384	525,378	525,131		253		253		525,384				1,337	11/15/2018
95000D-BA-8	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016-C34 CLASS A1 1.423% 05/15/49		12/01/2018	Paydown		479,768	479,768	479,766	479,697		71		71		479,768				3,959	05/15/2049

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
95000H-BC-5	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016 LC24 CLASS A1 1.441% 10/15/49		12/01/2018	Paydown		5,949,471	5,949,471	5,949,370	5,948,769		702		702		5,949,471				52,206	10/15/2049
95000K-AY-1	WELLS FARGO COMMERCIAL MORTGAG SERIES 2016 NXS6 CLASS A1 1.417% 11/15/49		12/01/2018	Paydown		3,036,413	3,036,413	3,036,340	3,036,040		373		373		3,036,413				23,583	11/15/2049
962210-AB-9	WF-RBS COMMERCIAL MORTGAGE TRU SERIES 2013-C18 CLASS A2 3.027% 12/15/46		12/01/2018	Paydown		972,348	972,348	1,009,419	1,005,840		(33,492)		(33,492)		972,348				21,325	12/15/2046
06367T-G3-8	BANK OF MONTREAL SERIES MTN 2.350% 09/11/22	A	06/11/2018	HSBC SECURITIES INC		2,385,350	2,500,000	2,496,600	2,496,808		304		304		2,497,112		(111,762)	(111,762)	44,389	09/11/2022
06367T-YL-8	BANK OF MONTREAL SERIES MTN 2.100% 06/15/20	A	09/24/2018	BMO CAPITAL MARKETS		9,839,900	10,000,000	9,999,100	9,999,264		220		220		9,999,484		(159,584)	(159,584)	163,917	06/15/2020
780082-AC-7	ROYAL BANK OF CANADA 2.100% 10/14/20	A	02/21/2018	Various		5,906,400	6,000,000	5,998,020	5,998,898		57		57		5,998,955		(92,555)	(92,555)	45,150	10/14/2020
00084D-AJ-9	ABN AMRO BANK NV SERIES 144A 2.450% 06/04/20	D	01/18/2018	Various		6,979,420	7,000,000	6,990,200	6,994,712		125		125		6,994,837		(15,417)	(15,417)	22,867	06/04/2020
00084D-AM-2	ABN AMRO BANK NV SERIES 144A 1.800% 09/20/19	D	02/22/2018	Various		6,897,520	7,000,000	6,990,620	6,994,629		480		480		6,995,109		(97,589)	(97,589)	54,600	09/20/2019
01609W-AC-6	ALIBABA GROUP HOLDING LTD SERIES W1 2.500% 11/28/19	D	03/07/2018	HSBC SECURITIES INC		9,952,300	10,000,000	9,969,373	9,985,439		1,402		1,402		9,986,841		(34,541)	(34,541)	70,139	11/28/2019
055650-CX-4	BP CAPITAL MARKETS PLC 2.315% 02/13/20	D	05/14/2018	US BANCORP INVESTMENT		4,952,350	5,000,000	5,040,350	5,028,510		(4,979)		(4,979)		5,023,531		(71,181)	(71,181)	87,777	02/13/2020
055650-DP-0	BP CAPITAL MARKETS PLC 2.520% 09/19/22	D	12/17/2018	Taxable Exchange		8,598,643	8,900,000	8,900,000	8,900,000						8,900,000		(301,357)	(301,357)	279,104	09/19/2022
05964H-AC-9	BANCO SANTANDER SA 3.500% 04/11/22	D	06/05/2018	SOCIETE GENERALE NY		5,875,200	6,000,000	5,980,920	5,983,689		1,641		1,641		5,985,330		(110,130)	(110,130)	137,667	04/11/2022
25156P-AW-3	DEUTSCHE TELEKOM INTL FIN SERIES 144A 2.225% 01/17/20	D	03/09/2018	MIZUHO SECURITIES		9,877,000	10,000,000	9,994,000	9,995,905		390		390		9,996,295		(119,295)	(119,295)	145,861	01/17/2020
456873-AA-6	INGERSOLL RAND LUX FINAN 2.625% 05/01/20	D	04/10/2018	WELLS FARGO SECURITIES, LLC		2,310,725	2,325,000	2,323,466	2,324,352		77		77		2,324,429		(13,704)	(13,704)	27,295	05/01/2020
55608P-AH-7	MACQUARIE BANK LTD SERIES 144A 2.600% 06/24/19	D	02/28/2018	Various		2,493,500	2,500,000	2,498,475	2,499,550		50		50		2,499,600		(6,100)	(6,100)	12,278	06/24/2019
60920L-AA-2	MONDELEZ INTL HLDINGS NE SERIES 144A 1.625% 10/28/19	D	03/05/2018	TORONTO DOMINION SECURITIES (US)		9,813,700	10,000,000	9,978,400	9,986,882		1,282		1,282		9,988,164		(174,464)	(174,464)	58,229	10/28/2019
63254A-AT-5	NATIONAL AUSTRALIA BK LT 2.250% 01/10/20	D	01/09/2018	Various		9,982,100	10,000,000	9,999,100	9,999,393		8		8		9,999,401		(17,301)	(17,301)	113,125	01/10/2020
71654Q-BZ-4	PETROLEOS MEXICANOS SERIES W1 5.500% 02/04/19	D	02/14/2018	Corporate Action		2,059,280	2,000,000	2,000,000	2,000,000						2,000,000		59,280	59,280	58,667	02/04/2019
80281L-AE-5	SANTANDER UK GROUP HLDGS 2.875% 08/05/21	D	09/25/2018	BOND		11,672,520	12,000,000	11,984,520	11,988,878		2,280		2,280		11,991,158		(318,638)	(318,638)	394,833	08/05/2021
830505-AV-5	SKANDINAVISKA ENSKILDA 2.300% 03/11/20	D	01/22/2018	Various		9,944,600	10,000,000	9,993,100	9,994,950		145		145		9,995,095		(50,495)	(50,495)	84,972	03/11/2020
86562M-AB-6	SUMITOMO MITSUI FINL GRP 2.934% 03/09/21	D	04/17/2018	SMBN NIKKO SECURITIES AMERICA		4,961,450	5,000,000	5,000,000	5,000,000						5,000,000		(38,550)	(38,550)	89,650	03/09/2021
86563V-AG-4	SUMITOMO MITSUI TR BK LT SERIES 144A 2.050% 10/18/19	D	07/17/2018	BANK OF NEW YORK		9,861,800	10,000,000	9,994,500	9,996,710		1,000		1,000		9,997,710		(135,910)	(135,910)	154,319	10/18/2019
902674-XF-2	UBS AG LONDON SERIES 144A 2.200% 06/08/20	D	09/04/2018	Various		9,850,000	10,000,000	9,993,400	9,994,647		1,493		1,493		9,996,140		(146,140)	(146,140)	163,778	06/08/2020
961214-DT-7	WESTPAC BANKING CORP 2.990% 01/11/23	D	03/05/2018	MIZUHO SECURITIES		10,005,000	10,000,000	10,000,000	10,000,000						10,000,000		5,000	5,000	50,290	01/11/2023
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						722,544,693	728,470,767	729,677,773	728,749,965		(219,602)		(219,602)		728,530,363		(5,985,670)	(5,985,670)	10,386,469	XXX
8399997. Total - Bonds - Part 4						820,588,914	826,870,460	828,656,269	827,489,722		(672,618)		(672,618)		826,817,104		(6,228,190)	(6,228,190)	11,448,783	XXX
8399998. Total - Bonds - Part 5						857,356,331	860,776,484	858,770,908			68,369		68,369		858,839,268		(1,482,937)	(1,482,937)	2,571,869	XXX
8399999. Total - Bonds						1,677,945,245	1,687,646,944	1,687,427,177	827,489,722		(604,249)		(604,249)		1,685,656,372		(7,711,127)	(7,711,127)	14,020,652	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks							XXX													XXX
128116-10-0	Calamos Growth & Income Port A		12/31/2018	Various		103,189,000	1,624,963	1,538,113	1,603,558		(65,446)		(65,446)		1,538,112		86,851	86,851	15,393	
233203-67-8	DFA VA Short Term Fixed Portfolio		12/31/2018	Various		9,279,000	94,762	94,734	94,734		464		464		94,735		27	27	92	
128116-10-0	Calamos Growth & Income Portfolio A		12/31/2018	Various		1,378,000	22,184	19,399	21,418		(2,020)		(2,020)		19,398		2,786	2,786	22	
22544K-88-8	Credit Suisse Commodity Return Strategic Portfolio		12/31/2018	Various		50,926,000	198,634	195,032	205,232		(10,201)		(10,201)		195,031		3,603	3,603	4,402	
233203-68-6	DFA VA International Small Company Portfolio		12/31/2018	Various		24,457,000	333,468	275,099	343,870		(68,771)		(68,771)		275,099		58,369	58,369	89	

E14.5



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
22544K-88-8	Credit Suisse Commodity Return Strategy Portfolio		12/31/2018	Various	10,743,000	41,098		42,434	43,296	(863)			(863)		42,433		(1,335)	(1,335)	903	
246493-54-8	Del VIP Diversified Income Series Standard 1		12/31/2018	Various	1,217,883,000	12,287,263		13,089,051	12,836,487	252,564			252,564		13,089,051		(801,788)	(801,788)	294,767	
233203-69-4	DFA VA International Value Portfolio		12/31/2018	Various	19,553,000	238,277		238,161	267,090	(28,929)			(28,929)		238,161		19,116	19,116	219	
246493-54-8	Del VIP Diversified Income Series Standard 1		12/31/2018	Various	151,256,000	1,527,316		1,575,548	1,594,239	(18,691)			(18,691)		1,575,548		(48,232)	(48,232)	34,619	
246493-76-1	Del VIP International Value Equity Series Standard 1		12/31/2018	Various	620,693,000	7,554,887		7,170,308	8,311,072	(1,140,765)			(1,140,765)		7,170,307		384,580	384,580	167,031	
233203-71-0	DFA VA US Targeted Value Portfolio		12/31/2018	Various	7,291,000	145,847		142,406	143,568	(1,162)			(1,162)		142,406		3,441	3,441	179	
246493-76-1	Del VIP International Value Equity Series Standard 1		12/31/2018	Various	39,470,000	494,821		421,726	528,507	(106,781)			(106,781)		421,726		73,095	73,095	7,459	
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/31/2018	Various	175,203,000	6,917,309		6,271,838	7,486,405	(1,214,567)			(1,214,567)		6,271,838		645,471	645,471	450,213	
233203-72-8	DFA VA Global Bond Portfolio		12/31/2018	Various	15,390,000	161,662		167,328	163,599	3,729			3,729		167,328		(5,666)	(5,666)	2,682	
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/31/2018	Various	13,736,000	543,960		504,797	586,925	(82,128)			(82,128)		504,797		39,163	39,163	30,301	
233206-12-5	DFA VA Equity Allocation Port		12/31/2018	Various	296,946,000	3,288,312		2,969,455	3,266,401	(296,946)			(296,946)		2,969,455		318,857	318,857	55	
233203-77-7	DFA VA US Large Value Portfolio		12/31/2018	Various	19,733,000	530,450		461,179	531,211	(70,032)			(70,032)		461,179		69,271	69,271	221	
233206-12-5	DFA VA Equity Allocation Portfolio		12/31/2018	Various	174,667,000	1,814,202		1,857,208	1,921,334	(64,126)			(64,126)		1,857,208		(43,006)	(43,006)	12,064	
233203-72-8	DFA VA Global Bond Port		12/31/2018	Various	492,704,000	5,211,040		5,338,109	5,237,446	100,663			100,663		5,338,109		(127,069)	(127,069)	43,752	
233206-12-5	DFA VA Equity Allocation Portfolio		12/14/2018	Various	2,082,000	22,953		22,862	22,904	(42)			(42)		22,862		91	91		
233203-72-8	DFA VA Global Bond Portfolio		12/31/2018	Various	119,676,000	1,273,722		1,293,672	1,272,161	21,511			21,511		1,293,672		(19,950)	(19,950)	5,776	
25239Y-58-4	DFA VA Global Moderate Allocation		12/31/2018	Various	316,997,000	4,040,547		3,537,667	4,057,556	(519,889)			(519,889)		3,537,667		502,880	502,880	7,589	
246493-54-8	Del VIP Diversified Income Series Standard 1		12/31/2018	Various	41,008,000	413,389		423,765	432,227	(8,462)			(8,462)		423,765		(10,376)	(10,376)	10,271	
25239Y-58-4	DFA VA Global Moderate Allocation		12/31/2018	Various	200,055,000	2,542,102		2,307,272	2,560,703	(253,431)			(253,431)		2,307,272		234,830	234,830	71	
233203-68-6	DFA VA International Small Company Port		12/31/2018	Various	552,240,000	7,260,500		6,254,844	7,764,493	(1,509,649)			(1,509,649)		6,254,844		1,005,656	1,005,656	43,272	
246493-67-0	Del VIP Small Cap Value Series Standard 1		12/31/2018	Various	6,178,000	245,886		208,014	263,981	(55,967)			(55,967)		208,014		37,872	37,872	17,124	
233203-68-6	DFA VA International Small Company Portfolio		12/31/2018	Various	83,275,000	1,143,993		932,722	1,170,848	(238,126)			(238,126)		932,722		211,271	211,271	3,576	
233203-69-4	DFA VA International Value Port		12/31/2018	Various	663,138,000	8,599,010		7,463,758	9,058,465	(1,594,707)			(1,594,707)		7,463,758		1,135,252	1,135,252	27,584	
25239Y-54-3	DFA VIT Inflation Protected Securities		10/09/2018	Various	6,543,000	63,872		66,408	65,297	1,112			1,112		66,409		(2,537)	(2,537)		
233203-69-4	DFA VA International Value Portfolio		12/31/2018	Various	173,469,000	1,818,108		1,477,744	1,877,825	(400,080)			(400,080)		1,477,745		340,363	340,363	3,393	
233203-67-8	DFA VA Short Term Fixed Port		12/31/2018	Various	1,029,238,000	10,519,934		10,511,088	10,457,055	54,033			54,033		10,511,088		8,846	8,846	15,192	
25239Y-58-4	DFA VA Global Moderate Allocation		12/31/2018	Various	45,589,000	585,043		513,328	583,535	(70,207)			(70,207)		513,328		71,715	71,715	742	
233203-67-8	DFA VA Short Term Fixed Portfolio		12/31/2018	Various	33,209,000	340,447		339,385	337,405	1,981			1,981		339,386		1,061	1,061	131	
233203-77-7	DFA VA US Large Value Port		12/31/2018	Various	454,406,000	12,053,390		10,312,000	12,232,607	(1,920,607)			(1,920,607)		10,312,000		1,741,390	1,741,390	43,650	
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/28/2018	Various	38,516,000	369,402		312,496	397,104	(84,608)			(84,608)		312,496		56,906	56,906	1,877	
233203-77-7	DFA VA US Large Value Portfolio		12/31/2018	Various	88,608,000	2,353,053		1,851,445	2,385,327	(533,882)			(533,882)		1,851,445		501,608	501,608	7,058	
233203-71-0	DFA VA US Targeted Value Port		12/31/2018	Various	306,901,000	6,068,856		5,180,359	6,042,890	(862,532)			(862,532)		5,180,358		888,498	888,498	22,665	
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2018	Various	11,587,000	119,596		88,639	122,935	(34,296)			(34,296)		88,639		30,957	30,957	433	
233203-71-0	DFA VA US Targeted Value Portfolio		12/31/2018	Various	92,408,000	1,772,495		1,604,491	1,819,518	(215,027)			(215,027)		1,604,491		168,004	168,004	15,177	
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/31/2018	Various	536,046,000	5,161,651		4,361,335	5,526,640	(1,165,304)			(1,165,304)		4,361,336		800,315	800,315	35,807	
552748-10-5	MFund M International Equity Fund		12/31/2018	Various	47,267,000	630,329		619,709	641,889	(22,181)			(22,181)		619,708		10,621	10,621	114	
25239Y-54-3	DFA VIT Inflation Protected Securities		12/31/2018	Various	11,700,000	114,789		117,236	116,769	467			467		117,236		(2,447)	(2,447)	14	
355150-88-9	Franklin Income VIP Fund Class 1		12/31/2018	Various	188,104,000	3,063,990		2,899,123	3,145,091	(245,969)			(245,969)		2,899,122		164,868	164,868	95,200	
552748-20-4	MFund M Large Cap Growth Fund		12/31/2018	Various	18,583,000	521,649		460,947	501,915	(40,968)			(40,968)		460,947		60,702	60,702	15,798	
355150-77-2	Franklin Developing Markets VIP Fund Class 1		12/31/2018	Various	66,288,000	656,075		472,339	683,433	(211,094)			(211,094)		472,339		183,736	183,736	2,454	
355150-71-5	Franklin Mutual Shares VIP Fund Class 1		12/31/2018	Various	66,738,000	1,356,852		1,359,477	1,382,136	(22,659)			(22,659)		1,359,477		(2,625)	(2,625)	30,697	
552748-30-3	MFund M Capital Appreciation Fund		12/31/2018	Various	9,452,000	294,828		289,825	295,288	2,537			2,537		295,288		(2,997)	(2,997)	7,286	
355150-88-9	Franklin Income VIP Fund Class 1		12/31/2018	Various	8,800,000	144,296		143,831	147,130	(3,299)			(3,299)		143,831		465	465	2,126	
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund Class 1		12/31/2018	Various	126,592,000	2,454,987		2,678,106	2,495,124	182,982			182,982		2,678,106		(223,119)	(223,119)	187,349	
552748-50-1	MFund M Business Opportunity Value Fund		12/31/2018	Various	29,189,000	401,575		408,838	406,598	2,240			2,240		408,838		(7,263)	(7,263)	2,672	
355150-71-5	Franklin Mutual Shares VIP Fund Class 1		12/31/2018	Various	13,843,000	286,158		269,603	286,679	(17,076)			(17,076)		269,603		16,555	16,555	2,134	
471021-86-5	Janus Henderson Forty Port Institutional		12/31/2018	Various	170,812,000	6,791,718		5,874,921	6,791,475	(516,554)			(516,554)		5,874,921		916,797	916,797	670,402	

E14.6

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
641222-70-8	Neuber AMT MC Intrinsic Value I		12/28/2018	Various	1,927,000	37,767		33,177	37,726	(4,549)			(4,549)		33,177		4,590	4,590		317
355150-74-9	Franklin Small-Mid Cap Growth VIP Fund Class 1		12/31/2018	Various	12,745,000	251,543		229,520	251,210	(21,690)			(21,690)		229,520		22,023	22,023		11,324
471021-43-6	Janus Henderson Mid-Cap Value Port Institutional		12/31/2018	Various	184,713,000	3,049,330		3,209,960	3,328,528	(118,567)			(118,567)		3,209,961		(160,631)	(160,631)		236,109
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	2,239,000	27,783		28,459	29,426	(966)			(966)		28,460		(677)	(677)		603
471021-86-5	Janus Henderson Forty Portfolio Institutional		12/31/2018	Various	23,590,000	933,166		779,293	937,956	(158,663)			(158,663)		779,293		153,873	153,873		97,084
471021-70-9	Janus Henderson Overseas Port Institutional		12/31/2018	Various	25,599,000	775,295		751,546	818,663	(67,117)			(67,117)		751,546		23,749	23,749		9,077
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	15,046,000	180,137		177,020	184,915	(7,895)			(7,895)		177,020		3,117	3,117		1,543
471021-43-6	Janus Henderson Mid-Cap Value Portfolio Institutional		12/31/2018	Various	40,281,000	674,036		668,808	725,860	(57,052)			(57,052)		668,808		5,228	5,228		58,521
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2018	Various	550,941,000	5,522,563		4,208,574	5,845,485	(1,636,911)			(1,636,911)		4,208,574		1,313,989	1,313,989		33,986
693394-74-4	PIMCO-PVIT Real Return Institutional		12/28/2018	Various	5,474,000	66,218		68,793	67,991	802			802		68,793		(2,575)	(2,575)		1,083
471021-70-9	Janus Henderson Overseas Portfolio Institutional		12/31/2018	Various	1,434,000	46,121		36,984	45,868	(8,884)			(8,884)		36,984		9,137	9,137		202
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1		12/31/2018	Various	249,946,000	6,898,686		6,673,119	6,793,539	(120,420)			(120,420)		6,673,119		225,567	225,567		107,045
693394-78-5	PIMCO VIT Total Return Portfolio Institutional		12/28/2018	Various	29,041,000	307,363		327,518	317,708	9,810			9,810		327,518		(20,155)	(20,155)		6,223
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2018	Various	81,914,000	839,289		708,567	869,109	(160,543)			(160,543)		708,566		130,723	130,723		6,170
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1		12/31/2018	Various	97,938,000	2,948,863		2,105,437	2,540,512	(435,075)			(435,075)		2,105,437		843,426	843,426		39,724
742969-57-9	Principal PVC Equity Income Acct Class 1		12/31/2018	Various	13,194,000	347,818		298,554	344,099	(45,545)			(45,545)		298,554		49,264	49,264		2,780
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1		12/31/2018	Various	11,056,000	294,167		284,844	300,506	(15,662)			(15,662)		284,844		9,323	9,323		7,652
52467K-83-9	Legg Mason IIA Variable Global High Yield Bond 1		12/31/2018	Various	448,802,000	3,174,036		3,332,285	3,276,255	56,030			56,030		3,332,285		(158,249)	(158,249)		37,502
742969-60-3	Principal PVC Mid Cap Acct Class 1		12/31/2018	Various	1,356,000	84,207		76,767	80,588	(3,821)			(3,821)		76,767		7,440	7,440		783
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1		12/31/2018	Various	12,601,000	367,636		266,765	326,883	(60,118)			(60,118)		266,765		100,871	100,871		2,663
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2018	Various	301,942,000	7,431,411		7,550,285	7,464,011	86,274			86,274		7,550,285		(118,874)	(118,874)		13,409
74437G-85-4	PS Natural Resource Portfolio Class B		12/24/2018	Various	855,000	21,994		20,539	22,276	(1,737)			(1,737)		20,539		1,455	1,455		
52467K-83-9	Legg Mason IIA Variable Global High Yield Bond 1		12/31/2018	Various	73,032,000	527,757		544,144	533,132	11,012			11,012		544,144		(16,387)	(16,387)		164
74925K-43-3	Matson Money International Equity VI Port		12/31/2018	Various	195,441,000	5,046,726		4,444,313	5,431,292	(986,979)			(986,979)		4,444,313		602,413	602,413		11,459
77954R-10-4	T Rowe Price Limited Term Bond		12/28/2018	Various	9,237,000	44,157		45,043	44,520	523			523		45,043		(886)	(886)		404
74925K-42-5	Matson Money Fixed Income VI Portfolio		12/31/2018	Various	7,047,000	173,914		176,491	174,190	2,301			2,301		176,491		(2,577)	(2,577)		42
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2018	Various	249,007,000	7,665,831		6,481,130	7,637,033	(1,155,903)			(1,155,903)		6,481,130		1,184,701	1,184,701		27,104
77954T-60-5	T Rowe Price Health Sciences		12/28/2018	Various	3,711,000	165,958		147,543	157,088	(9,545)			(9,545)		147,543		18,415	18,415		2,057
74925K-43-3	Matson Money International Equity VI Portfolio		12/31/2018	Various	4,869,000	125,964		109,863	135,310	(25,447)			(25,447)		109,863		16,101	16,101		18
55274F-61-2	MFS VITII Mass Invest Growth Stock IC		12/31/2018	Various	200,618,000	3,848,841		3,319,020	3,731,487	(412,468)			(412,468)		3,319,019		529,822	529,822		48,863
87244V-10-4	TIAA-CREF Life Growth Equity		12/28/2018	Various	25,106,000	403,167		277,813	367,801	(89,988)			(89,988)		277,813		125,354	125,354		5,140
74925K-44-1	Matson Money Market US Equity VI Portfolio		12/31/2018	Various	6,451,000	197,307		168,214	197,860	(29,647)			(29,647)		168,213		29,094	29,094		40
55273F-83-7	MFS-VIT Global Equity Series		12/31/2018	Various	114,852,000	2,482,386		2,168,210	2,526,736	(358,526)			(358,526)		2,168,210		314,176	314,176		29,797
87244V-20-3	TIAA-CREF Life International Equity		12/31/2018	Various	117,981,000	1,054,452		911,560	1,103,124	(191,564)			(191,564)		911,560		142,892	142,892		1,242
55274F-61-2	MFS VITII Mass Invest Growth Stock IC		12/31/2018	Various	7,037,000	137,577		119,529	130,892	(11,363)			(11,363)		119,529		18,048	18,048		1,421
55273F-10-0	MFS-VIT Growth Series		12/31/2018	Various	5,727,000	374,594		250,136	328,948	(78,813)			(78,813)		250,135		124,459	124,459		157
87244V-30-2	TIAA-CREF Life Growth & Income		12/28/2018	Various	6,483,000	120,211		99,103	116,437	(17,334)			(17,334)		99,103		21,108	21,108		1,741
55273F-83-7	MFS-VIT Global Equity Series		12/31/2018	Various	20,848,000	451,776		408,080	458,656	(50,575)			(50,575)		408,081		43,695	43,695		4,302
55273F-60-5	MFS-VIT Utility Series		12/31/2018	Various	41,409,000	1,225,262		1,233,332	1,221,567	11,765			11,765		1,233,332		(8,070)	(8,070)		6,893
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2018	Various	45,986,000	1,132,254		858,779	1,088,938	(230,159)			(230,159)		858,779		273,475	273,475		7,267
55273F-10-0	MFS-VIT Growth Series		12/31/2018	Various	319,000	17,111		12,016	15,585	(3,569)			(3,569)		12,016		5,095	5,095		573
641222-10-4	Neuber AMT Large Cap Value		12/31/2018	Various	69,163,000	1,134,242		1,014,602	1,155,718	(141,115)			(141,115)		1,014,603		119,639	119,639		38,309
87244V-50-0	TIAA-CREF Life Social Choice		12/21/2018	Various	27,688,000	484,861		407,257	467,921	(60,664)			(60,664)		407,257		77,604	77,604		470

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP 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
55273F-60-5	MFS-VIT Utility Series		12/31/2018	Various	4,136,000	121,324		113,883	122,012	(8,129)			(8,129)		113,883		7,441	7,441		39
641222-70-8	Neuber AMT MC Intrinsic Value I		12/31/2018	Various	408,512,000	7,810,868		6,830,872	7,998,659	(1,167,787)			(1,167,787)		6,830,872		979,996	979,996	131,610	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2018	Various	8,366,000	129,882		111,447	131,771	(20,324)			(20,324)		111,447		18,435	18,435	1,364	
641222-10-4	Neuber AMT Large Cap Value		12/31/2018	Various	3,290,000	49,554		53,587	54,373	(1,386)			(1,386)		53,587		(4,033)	(4,033)	5,807	
693394-64-5	PIMCO-PVIT All Asset Fund Institutional		12/31/2018	Various	159,823,000	1,691,356		1,689,623	1,753,256	(63,634)			(63,634)		1,689,622		1,734	1,734	23,258	
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/28/2018	Various	75,863,000	1,018,949		1,013,337	1,199,393	(186,057)			(186,057)		1,013,336		5,613	5,613	97,571	
641222-70-8	Neuber AMT MC Intrinsic Value I		12/31/2018	Various	25,370,000	474,780		413,760	496,736	(82,976)			(82,976)		413,760		61,020	61,020	8,262	
693394-61-1	PIMCO-PVIT Commodity Real Return Strategic Institutional		12/31/2018	Various	152,625,000	1,041,101		1,225,270	1,089,740	135,530			135,530		1,225,270		(184,169)	(184,169)	13,471	
87244V-80-7	TIAA-CREF Life Real Estate		12/28/2018	Various	2,046,000	27,011		29,324	27,784	1,540			1,540		29,324		(2,313)	(2,313)	469	
693394-64-5	PIMCO-PVIT All Asset Fund Institutional		12/31/2018	Various	21,536,000	233,830		206,581	236,245	(29,663)			(29,663)		206,582		27,248	27,248	1,007	
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	398,868,000	4,911,321		5,019,782	5,241,125	(221,343)			(221,343)		5,019,782		(108,461)	(108,461)	130,276	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2018	Various	6,913,000	81,002		73,857	80,404	(6,547)			(6,547)		73,857		7,145	7,145	73	
693394-61-1	PIMCO-PVIT Commodity Real Return Strategy Institutional		12/31/2018	Various	13,820,000	93,882		104,160	98,672	5,488			5,488		104,160		(10,278)	(10,278)	1,225	
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	212,137,000	2,542,089		2,539,648	2,607,164	(67,517)			(67,517)		2,539,647		2,442	2,442	30,962	
87244V-87-2	TIAA-CREF Life Money Market		05/16/2018	Various	7,293,674,000	7,293,674		7,293,674	7,293,674						7,293,674				15,811	
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		12/31/2018	Various	12,136,000	149,507		150,054	159,467	(9,413)			(9,413)		150,054		(547)	(547)	3,761	
693394-74-4	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	1,473,954,000	17,719,891		19,080,064	18,306,510	773,554			773,554		19,080,064		(1,360,173)	(1,360,173)	317,843	
87244V-88-0	TIAA-CREF Life Bond		12/31/2018	Various	100,398,000	995,735		1,016,944	1,035,099	(18,155)			(18,155)		1,016,944		(21,209)	(21,209)	22,557	
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		12/31/2018	Various	13,302,000	158,477		156,478	163,484	(7,006)			(7,006)		156,478		1,999	1,999	2,159	
742969-57-9	Principal PVC Equity Income Acct Class 1 Vanguard Vanguard VIF Total Bond Market Index		12/31/2018	Various	664,807,000	16,989,328		14,412,278	17,338,167	(2,925,889)			(2,925,889)		14,412,278		2,577,050	2,577,050	616,265	
921925-20-2	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	76,973,000	882,748		906,712	912,126	(5,414)			(5,414)		906,712		(23,964)	(23,964)	14,389	
693394-74-4	PIMCO-PVIT Real Return Institutional		12/31/2018	Various	40,974,000	495,426		511,102	508,893	2,208			2,208		511,101		(15,675)	(15,675)	6,068	
742969-60-3	Principal PVC Mid Cap Acct Class 1		12/31/2018	Various	42,418,000	2,514,125		2,338,985	2,520,491	(181,506)			(181,506)		2,338,985		175,140	175,140	74,957	
921925-30-1	Vanguard WIF Equity Index		12/28/2018	Various	23,134,000	969,352		810,986	952,417	(141,431)			(141,431)		810,986		158,366	158,366	28,962	
742969-57-9	Principal PVC Equity Income Acct Class 1		12/31/2018	Various	39,643,000	1,006,293		894,795	1,033,891	(139,096)			(139,096)		894,795		111,498	111,498	30,434	
74437G-78-9	PS Jennison 20/20 Port Class B		12/31/2018	Various	208,003,000	6,411,707		4,407,748	6,215,130	(1,807,382)			(1,807,382)		4,407,748		2,003,959	2,003,959		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2018	Various	32,856,000	258,113		268,281	267,116	1,165			1,165		268,281		(10,168)	(10,168)	8,530	
742969-60-3	Principal PVC Mid Cap Acct Class 1		12/31/2018	Various	3,860,000	212,456		211,976	229,374	(17,398)			(17,398)		211,976		480	480	14,803	
74437G-85-4	PS Natural Resource Port Class B		12/31/2018	Various	45,599,000	1,172,138		1,140,682	1,188,299	(47,617)			(47,617)		1,140,682		31,456	31,456		
921925-82-2	Vanguard VIF Capital Growth		12/27/2018	Various	34,065,000	1,234,065		859,553	1,196,378	(336,825)			(336,825)		859,553		374,512	374,512	41,007	
74437G-78-9	PS Jennison 20/20 Portfolio Class B		12/31/2018	Various	17,941,000	552,590		404,095	536,091	(131,996)			(131,996)		404,095		148,495	148,495		
74437G-60-7	PS Value Port Class B		12/31/2018	Various	54,605,000	1,685,283		1,191,954	1,707,500	(515,546)			(515,546)		1,191,954		493,329	493,329		
921925-84-8	Vanguard VIF REIT Index		12/28/2018	Various	12,469,000	151,590		172,376	163,845	8,531			8,531		172,376		(20,786)	(20,786)	8,700	
74437G-85-4	PS Natural Resource Portfolio Class B		12/31/2018	Various	7,731,000	192,812		191,726	201,482	(9,756)			(9,756)		191,726		1,086	1,086		
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2018	Various	30,992,000	340,395		344,242	321,701	22,540			22,540		344,241		(3,846)	(3,846)	315	
921925-85-5	Vanguard VIF Mid Cap Index		12/28/2018	Various	21,131,000	484,079		472,664	501,228	(28,564)			(28,564)		472,664		11,415	11,415	29,313	
74437G-60-7	PS Value Portfolio Class B		12/31/2018	Various	844,000	26,275		20,999	26,407	(5,408)			(5,408)		20,999		5,276	5,276		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2018	Various	291,636,000	2,604,606		3,198,629	2,560,568	638,061			638,061		3,198,629		(594,023)	(594,023)	6,000	
921925-88-9	Vanguard VIF Small Cap Growth		12/27/2018	Various	47,087,000	987,904		949,352	1,159,275	(209,924)			(209,924)		949,351		38,553	38,553	127,947	
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2018	Various	8,522,000	95,066		95,566	88,453	7,112			7,112		95,565		(499)	(499)	11	
77954T-60-5	T Rowe Price Health Sciences		12/31/2018	Various	60,896,000	2,747,375		2,335,631	2,577,716	(242,085)			(242,085)		2,335,631		411,744	411,744		
92913T-88-5	VOYA Russell Large Cap Grade Index Initial		12/27/2018	Various	6,330,000	235,712		163,111	223,756	(60,645)			(60,645)		163,111		72,601	72,601	5,227	
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2018	Various	49,003,000	430,038		419,875	430,244	(10,369)			(10,369)		419,875		10,163	10,163	993	
77954R-10-4	T Rowe Price Limited Term Bond		12/31/2018	Various	1,621,693,000	7,752,682		7,923,503	7,816,558	106,945			106,945		7,923,503		(170,821)	(170,821)	83,318	
92914E-81-2	VOYA Clarion Global Real Estate I		12/31/2018	Various	3,025,000	34,839		35,409	37,784	(2,375)			(2,375)		35,409		(570)	(570)	1,397	
77954T-60-5	T Rowe Price Health Sciences		12/31/2018	Various	27,320,000	1,224,172		1,064,767	1,156,457	(91,690)			(91,690)		1,064,767		159,405	159,405	60	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2018	Various	932,287,000	10,797,816		9,947,361	10,842,499	(895,138)			(895,138)		9,947,361		850,455	850,455	21,659	
77954R-10-4	T Rowe Price Limited Term Bond		12/31/2018	Various	59,916,000	286,720		291,282	288,793	2,489			2,489		291,282		(4,562)	(4,562)	2,167	
87244V-88-0	TIAA-CREF Life Bond		12/31/2018	Various	4,460,125,000	44,737,556		46,036,073	45,983,893	52,180			52,180		46,036,073		(1,298,517)	(1,298,517)	467,408	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2018	Various	9,264,000	107,698		100,961	107,738	(6,777)			(6,777)		100,961		6,737	6,737	155	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2018	Various	1,561,804,000	28,419,094		20,306,968	28,049,991	(7,743,024)			(7,743,024)		20,306,967		8,112,127	8,112,127	804,095	

E14.8

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
87244V-88-0	TIAA-CREF Life Bond		12/31/2018	Various	167,466.000	1,690,695		1,720,000	1,726,571	(6,571)			(6,571)		1,720,000		(29,305)	(29,305)	8,845	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2018	Various	1,317,300.000	20,746,542		13,466,515	19,298,444	(5,831,929)			(5,831,929)		13,466,515		7,280,027	7,280,027	437,866	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2018	Various	53,502.000	982,766		733,105	960,901	(227,795)			(227,795)		733,106		249,660	249,660	24,461	
87244V-20-3	TIAA-CREF Life International Equity		12/31/2018	Various	2,197,422.000	19,250,221		17,190,090	20,545,892	(3,415,803)			(3,415,803)		17,190,089		2,120,132	2,120,132	61,637	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2018	Various	66,469.000	1,014,168		684,819	973,772	(288,952)			(288,952)		684,820		329,348	329,348	30,328	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2018	Various	1,075,004.000	16,149,908		14,162,571	16,931,320	(2,768,749)			(2,768,749)		14,162,571		1,987,337	1,987,337	522,064	
87244V-20-3	TIAA-CREF Life International Equity		12/31/2018	Various	325,182.000	2,845,816		2,413,063	3,040,452	(627,388)			(627,388)		2,413,064		432,752	432,752	10,370	
87244V-87-2	TIAA-CREF Life Money Market		12/27/2018	Various	56,848,970.000	56,848,970		56,848,969	56,848,970	(1)			(1)		56,848,969		1	1	267,945	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2018	Various	58,939.000	858,062		866,791	928,290	(61,499)			(61,499)		866,791		(8,729)	(8,729)	48,756	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2018	Various	1,071,111.000	14,055,531		13,259,882	14,545,685	(1,285,802)			(1,285,802)		13,259,883		795,648	795,648	272,852	
87244V-87-2	TIAA-CREF Life Money Market		12/04/2018	Various	10,871,383.000	10,871,383		10,871,383	10,871,383						10,871,383		(47,005)	(47,005)	18,020	
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/31/2018	Various	749,534.000	11,800,832		10,065,310	11,850,138	(1,784,829)			(1,784,829)		10,065,309		1,735,523	1,735,523	397,411	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2018	Various	98,358.000	1,292,769		1,339,774	1,335,701	4,073			4,073		1,339,774		(47,005)	(47,005)	18,020	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2018	Various	601,866.000	10,238,351		7,803,163	10,171,541	(2,368,378)			(2,368,378)		7,803,163		2,435,188	2,435,188	227,468	
87244V-70-8	TIAA-CREF Life Small Cap Equity		12/31/2018	Various	68,219.000	1,035,513		932,378	1,078,547	(146,169)			(146,169)		932,378		103,135	103,135	45,504	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2018	Various	2,439,090.000	59,132,147		36,479,987	57,757,659	(21,277,672)			(21,277,672)		36,479,987		22,652,160	22,652,160	574,794	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2018	Various	5,791.000	100,233		73,987	97,867	(23,880)			(23,880)		73,987		26,246	26,246	1,804	
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index		12/31/2018	Various	1,452,997.000	16,611,343		17,293,683	17,218,012	75,671			75,671		17,293,683		(682,340)	(682,340)	334,911	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2018	Various	476,437.000	11,476,602		8,174,559	11,282,040	(3,107,481)			(3,107,481)		8,174,559		3,302,043	3,302,043	80,705	
921925-82-2	Vanguard VIF Capital Growth		12/31/2018	Various	158,624.000	5,755,831		4,970,923	5,570,859	(599,936)			(599,936)		4,970,923		784,908	784,908	134,242	
921925-20-2	Vanguard Vanguard VIF Total Bond Market Index		12/31/2018	Various	97,607.000	1,112,387		1,171,696	1,156,638	15,058			15,058		1,171,696		(59,309)	(59,309)	24,572	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2018	Various	899,132.000	7,037,687		6,914,994	7,309,947	(394,953)			(394,953)		6,914,994		122,693	122,693	244,315	
921925-82-2	Vanguard VIF Capital Growth		12/31/2018	Various	61,064.000	2,243,833		1,790,728	2,144,581	(353,853)			(353,853)		1,790,728		453,105	453,105	34,640	
921925-85-5	Vanguard VIF MidCap Index		12/31/2018	Various	298,670.000	6,691,076		5,981,200	7,084,464	(1,103,264)			(1,103,264)		5,981,200		709,876	709,876	356,574	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2018	Various	96,846.000	748,653		759,801	787,355	(27,554)			(27,554)		759,801		(11,148)	(11,148)	32,614	
921925-84-8	Vanguard VIF REIT Index		12/31/2018	Various	358,198.000	4,377,780		4,802,287	4,706,725	95,562			95,562		4,802,287		(424,507)	(424,507)	257,940	
921925-85-5	Vanguard VIF Mid Cap Index		12/28/2018	Various	48,770.000	1,142,651		997,206	1,156,815	(159,609)			(159,609)		997,206		145,445	145,445	40,711	
921925-88-9	Vanguard VIF Small Cap Growth		12/31/2018	Various	224,763.000	5,440,363		4,741,316	5,533,674	(792,358)			(792,358)		4,741,316		699,047	699,047	475,852	
921925-84-8	Vanguard VIF REIT Index		12/31/2018	Various	84,964.000	1,020,748		1,138,504	1,116,432	22,072			22,072		1,138,504		(117,756)	(117,756)	53,544	
921925-30-1	Vanguard VIF Equity Index		12/31/2018	Various	277,621.000	11,327,521		9,199,817	11,429,643	(2,229,826)			(2,229,826)		9,199,817		2,127,704	2,127,704	310,344	
921925-88-9	Vanguard VIF Small Cap Growth		12/28/2018	Various	30,508.000	718,816		583,719	751,103	(167,385)			(167,385)		583,718		135,098	135,098	71,151	
92914E-81-2	VOYA Clarion Global Real Estate I		12/31/2018	Various	174,788.000	2,042,737		2,145,816	2,183,095	(37,279)			(37,279)		2,145,816		(103,079)	(103,079)	62,509	
921925-30-1	Vanguard VIF Equity Index		12/31/2018	Various	71,003.000	2,955,742		2,484,725	2,923,186	(438,461)			(438,461)		2,484,725		471,017	471,017	65,550	
933702-20-1	Wanger International Small Cap Fund		12/31/2018	Various	176,658.000	4,749,616		5,125,887	5,448,128	(322,232)			(322,232)		5,125,896		(376,280)	(376,280)	548,870	
92914E-81-2	VOYA Clarion Global Real Estate I		12/31/2018	Various	21,080.000	248,441		254,459	263,285	(8,826)			(8,826)		254,459		(6,018)	(6,018)	8,078	
933702-30-0	Wanger Select Fund		12/31/2018	Various	50,619.000	994,616		1,114,476	1,054,901	59,580			59,580		1,114,481		(119,865)	(119,865)	66,254	
933702-20-1	Wanger International Small Cap Fund		12/31/2018	Various	12,833.000	365,735		340,345	395,760	(55,414)			(55,414)		340,346		25,389	25,389	21,152	
933702-10-2	Wanger US Smaller Company Fund		12/28/2018	Various	45,157.000	1,177,568		1,190,219	1,207,487	(17,267)			(17,267)		1,190,220		(12,652)	(12,652)	235,296	
933702-30-0	Wanger Select Fund		12/31/2018	Various	25,606.000	508,994		502,847	533,633	(30,787)			(30,787)		502,846		6,148	6,148	33,176	
933702-10-2	Wanger US Smaller Company Fund		12/31/2018	Various	6,484.000	169,716		224,870	173,375	51,494			51,494		224,869		(55,153)	(55,153)	19,866	
9299999	Subtotal - Common Stocks - Mutual Funds					688,045,076	XXX	612,378,017	697,798,980	(85,420,959)			(85,420,959)		612,378,022		75,667,054	75,667,054	12,925,525	XXX
9799997	Total - Common Stocks - Part 4					688,045,076	XXX	612,378,017	697,798,980	(85,420,959)			(85,420,959)		612,378,022		75,667,054	75,667,054	12,925,525	XXX
9799998	Total - Common Stocks - Part 5					110,870,899	XXX	111,343,865							111,343,858		(472,962)	(472,962)	1,016,871	XXX
9799999	Total - Common Stocks					798,915,975	XXX	723,721,882	697,798,980	(85,420,959)			(85,420,959)		723,721,880		75,194,092	75,194,092	13,942,396	XXX
9899999	Total - Preferred and Common Stocks					798,915,975	XXX	723,721,882	697,798,980	(85,420,959)			(85,420,959)		723,721,880		75,194,092	75,194,092	13,942,396	XXX
9999999	Totals					2,476,861,220	XXX	2,411,149,059	1,525,288,702	(85,420,959)	(604,249)		(86,025,208)		2,409,378,252		67,482,965	67,482,965	27,963,048	XXX

E14.9

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 5**

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

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	
912828-3L-2	US TREASURY N/B 1.875% 12/15/20		01/03/2018	Various	01/16/2018	Various	920,000	916,514	913,891	916,557		42		42			(2,666)	(2,666)	1,564	948	
912828-3N-8	US TREASURY N/B 1.750% 12/31/19		01/18/2018	Various	01/26/2018	Various	13,550,000	13,526,047	13,490,719	13,526,562		515		515			(35,843)	(35,843)	20,353	6,083	
912828-3O-1	US TREASURY N/B 2.000% 01/15/21		01/31/2018	Various	02/12/2018	Various	18,720,000	18,610,594	18,589,960	18,611,230		637		637			(21,270)	(21,270)	16,038	9,527	
912828-3S-7	US TREASURY 2.000% 01/31/20		01/26/2018	Various	02/28/2018	Various	13,550,000	13,518,771	13,497,984	13,519,735		964		964			(21,751)	(21,751)	16,876		
912828-3U-2	US TREASURY 2.375% 01/31/23		01/31/2018	Various	02/22/2018	Various	4,790,000	4,760,980	4,747,216	4,761,136		155		155			(13,920)	(13,920)	3,196	197	
912828-3X-6	US TREASURY N/B 2.250% 02/15/21		03/08/2018	Various	03/19/2018	Various	22,180,000	22,085,727	22,084,535	22,086,233		506		506			(1,698)	(1,698)	28,993	21,767	
912828-4A-5	US TREASURY N/B 2.625% 02/28/23		03/13/2018	Various	04/17/2018	Various	13,600,000	13,594,366	13,592,297	13,592,338		42		42			2,028	2,028	16,761	5,878	
912828-4B-3	US TREASURY 2.375% 03/15/21		03/29/2018	Various	04/16/2018	Various	16,255,000	16,235,431	16,202,869	16,235,739		307		307			(32,870)	(32,870)	31,490	14,474	
						BMO CAPITAL MARKETS CORP															
912828-4C-1	US TREASURY N/B 2.250% 03/31/20		04/18/2018	JP MORGAN CHASE BANK/H	04/18/2018	BONDS	5,100,000	5,085,258	5,083,066	5,085,257							(2,191)	(2,191)	5,957	5,957	
912828-4D-9	US TREASURY N/B 2.500% 03/31/23		04/23/2018	Various	04/23/2018	Various	22,465,000	22,274,200	22,253,392	22,274,332		132		132			(20,940)	(20,940)	22,439	18,689	
912828-4E-2	US TREASURY N/B 2.375% 04/15/21		05/09/2018	Various	05/14/2018	Various	41,075,000	40,859,982	40,823,376	40,860,530		547		547			(37,154)	(37,154)	27,358	19,964	
912828-4J-6	US TREASURY N/B 2.375% 04/30/20		05/15/2018	Various	06/27/2018	Various	22,700,000	22,626,288	22,636,745	22,629,711		3,524		3,524			7,034	7,034	69,528	20,478	
912828-4L-1	US TREASURY N/B 2.750% 04/30/23		04/30/2018	Various	06/27/2018	Various	15,000,000	14,971,289	14,948,831	14,971,397		108		108			(22,566)	(22,566)	8,821	11,121	
912828-4P-2	US TREASURY N/B 2.625% 05/15/21		06/11/2018	Various	06/18/2018	MAY & OCONNOR CAP	13,940,000	13,913,089	13,923,120	13,913,811		721		721			9,309	9,309	34,803	10,434	
912828-4Q-0	US TREASURY N/B 2.500% 05/31/20		06/11/2018	Various	06/27/2018	Various	11,275,000	11,278,878	11,272,142	11,278,686		(192)		(192)			(6,544)	(6,544)	21,072	4,828	
912828-4S-6	UNITED STATES T-BILL 2.875% 05/31/23		06/11/2018	Various	07/09/2018	Various	19,460,000	19,444,461	19,449,181	19,444,722		261		261			4,459	4,459	37,861	8,746	
912828-4T-4	US TREASURY N/B 2.625% 06/15/21		06/29/2018	Various	07/16/2018	Various	23,940,000	23,925,309	23,908,808	23,925,588		278		278			(16,780)	(16,780)	44,910	16,192	
	UNITED STATES T-BILL 2.750% 06/30/23																				
912828-4U-1			07/18/2018	Various	08/01/2018	Various	20,660,000	20,549,668	20,473,326	20,550,662		993		993			(77,336)	(77,336)	37,311	12,922	
912828-4W-7	US TREASURY N/B 2.750% 08/15/21		08/30/2018	Various	09/18/2018	Various	30,445,000	30,490,275	30,416,234	30,489,853		(422)		(422)			(73,619)	(73,619)	47,238	19,766	
912828-4X-5	US TREASURY N/B 2.750% 08/31/23		09/19/2018	Various	10/01/2018	Various	31,520,000	31,438,923	31,361,472	31,439,275		353		353			(77,803)	(77,803)	36,284	12,331	
912828-5A-4	US TREASURY 2.625% 09/15/21		09/28/2018	Various	10/15/2018	Various	28,945,000	28,838,237	28,832,582	28,839,130		893		893			(6,548)	(6,548)	42,123	21,801	
912828-5B-2	US TREASURY N/B 2.750% 09/30/20		10/04/2018	Various	10/10/2018	Various	3,400,000	3,391,301	3,390,969	3,391,373		72		72			(404)	(404)	2,826	1,284	
912828-5D-8	US TREASURY SEC 2.875% 09/30/23		10/01/2018	Various	12/07/2018	Various	28,100,000	28,009,605	27,986,766	28,010,353		748		748			(23,587)	(23,587)	35,286	2,306	
912828-5F-3	US TREASURY N/B 2.875% 10/15/21		10/25/2018	Various	11/13/2018	Various	10,730,000	10,713,576	10,708,205	10,713,941		365		365			(5,736)	(5,736)	25,425	5,776	
912828-5L-0	US TREASURY N/B 2.875% 11/15/21		11/30/2018	Various	12/17/2018	Various	35,730,000	35,734,905	35,859,723	35,734,636		(270)		(270)			125,087	125,087	70,148	26,606	
912828-N3-0	US TREASURY N/B 2.125% 12/31/22		01/03/2018	Various	01/26/2018	Various	1,190,000	1,183,446	1,171,081	1,183,536		90		90			(12,455)	(12,455)	2,026	279	
912828-Y2-0	US TREASURY N/B 2.625% 07/15/21		08/08/2018	Various	08/13/2018	Various	21,940,000	21,878,366	21,900,188	21,878,611		246		246			21,577	21,577	24,134	18,188	
912828-V6-1	US TREASURY N/B 2.750% 07/31/23		08/15/2018	Various	09/04/2018	Various	24,180,000	24,110,113	24,121,518	24,110,190		78		78			11,328	11,328	18,947	14,651	
0599999	Subtotal - Bonds - U.S. Governments							515,360,000	513,963,430	513,642,265	513,975,124		11,693		11,693			(332,859)	(332,859)	749,748	301,193
50046P-BF-1	KOMMUNINVEST I SVERIGE SERIES 144A 3.000% 11/16/21	D	10/02/2018	J.P. MORGAN SECURITIES LLC	11/20/2018	Various	10,000,000	9,979,900	9,993,550	9,980,680		780		780			12,870	12,870	35,833		
50048M-CL-2	KOMMUNALBANKEN AS SERIES 144A 2.500% 04/17/20	D	03/20/2018	Various	04/16/2018	RBS SECURITIES INC.	12,800,000	12,768,768	12,766,208	12,769,682		914		914			(3,474)	(3,474)	18,681		
62944B-BU-7	N V BK NEDERLANDSE GEMEENTEN SERIES 144A 2.500% 02/28/20	D	02/21/2018	Various	04/17/2018	TORONTO DOMINION SECURITIES (US)	5,800,000	5,793,504	5,781,793	5,793,949		445		445			(12,156)	(12,156)	20,542		
74727P-AW-1	QATAR STATE OF SERIES 144A 3.875% 04/23/23	D	04/12/2018	DEUTSCHE BANK SECURITIES	04/17/2018	CITIBK/CITIGRP PB/TR	2,800,000	2,781,016	2,805,600	2,781,016							24,584	24,584			
1099999	Subtotal - Bonds - All Other Governments							31,400,000	31,323,188	31,347,151	31,325,327		2,139		2,139			21,824	21,824	75,056	
032654-AR-6	ANALOG DEVICES INC 2.950% 01/12/21		03/08/2018	Various	06/11/2018	WELLS FARGO SECURITIES, LLC	3,000,000	2,987,160	2,977,080	2,988,312		1,152		1,152			(11,232)	(11,232)	22,371		
035240-AK-6	ANHEUSER BUSCH INBEV WOR SERIES SFRN 3.165% 01/12/24		03/20/2018	BARCLAYS CAPITAL INC	05/23/2018	Various	7,000,000	7,000,000	7,098,210	7,000,000							98,210	98,210	30,263		
06406R-AE-7	BANK OF NY MELLON CORP SERIES MTN 2.950% 01/29/23		01/22/2018	Various	02/22/2018	Various	5,000,000	4,992,400	4,938,450	4,992,517		117		117			(54,067)	(54,067)	11,063		
07274N-AG-8	BAYER US FINANCE II LLC SERIES 144A 3.793% 12/15/23		06/18/2018	J.P. MORGAN SECURITIES LLC	09/13/2018	BARCLAYS CAPITAL INC	5,000,000	5,000,000	5,023,650	5,000,000							23,650	23,650	39,026		
075887-CF-4	BECTON DICKINSON & CO 3.678% 12/29/20		02/27/2018	BARCLAYS CAPITAL INC	04/17/2018	BARCLAYS CAPITAL INC	10,000,000	10,000,000	10,022,850	10,000,000							22,850	22,850	40,066		
11134L-AM-1	BROADCOM CRP CAYMAN FI 2.650% 01/15/23		02/14/2018	Tax Free Exchange	03/13/2018	DEUTSCHE BANK SECURITIES	5,000,000	4,999,484	4,765,200	4,999,493		8		8			(234,293)	(234,293)	54,472	43,063	
124857-AU-7	CBS CORP SERIES 144A 2.900% 06/01/23		05/02/2018	US BANCORP INVESTMENT	12/13/2018	Tax Free Exchange	5,000,000	4,775,250	4,802,283	4,802,283		27,033		27,033					155,875	67,667	
126650-DA-5	CVS HEALTH CORP 3.125% 03/09/20		03/06/2018	J.P. MORGAN SECURITIES LLC	04/05/2018	J.P. MORGAN SECURITIES LLC	7,825,000	7,821,244	7,853,874	7,821,403		159		159			32,471	32,471	20,378		

E15

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 5**

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

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 Value (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	
126650-DC-1	CVS HEALTH CORP 3.350% 03/09/21		03/06/2018	J.P. MORGAN SECURITIES LLC	04/24/2018	Various	9,625,000	9,620,091	9,637,513	9,620,307		215		215			17,206	17,206		42,096	
14040H-BV-6	CAPITAL ONE FINANCIAL CO 3.240% 01/30/23		01/25/2018	Various	02/28/2018	Various	10,000,000	10,000,000	9,961,670	10,000,000							(38,330)	(38,330)		21,415	
15189T-AT-4	CENTERPOINT ENERGY INC 3.600% 11/01/21		10/03/2018	Various	11/19/2018	Various	4,000,000	3,998,840	4,003,880	3,998,889		49		49			4,991	4,991		18,400	
17401Q-AR-2	CITIZENS BANK NA RI SERIES BKNT 3.753% 03/29/23		03/26/2018	Various	05/23/2018	WELLS FARGO SECURITIES, LLC	5,000,000	5,000,000	5,005,600	5,000,000							5,600	5,600		25,745	
20030N-CQ-2	COMCAST CORP 3.450% 10/01/21		10/02/2018	WELLS FARGO SECURITIES, LLC	11/14/2018	MITSUBISHI UFJ SECURITIE	6,300,000	6,293,637	6,305,166	6,293,882		245		245			11,284	11,284		24,754	
21036P-BA-5	CONSTELLATION BRANDS INC 3.316% 11/15/21		10/22/2018	Various	10/24/2018	Various	5,000,000	5,000,000	5,001,050	5,000,000							1,050	1,050			
247361-ZM-3	DELTA AIR LINES INC 3.400% 04/19/21		04/16/2018	Various	10/19/2018	CANTOR FITZGERALD & CO. /	5,200,000	5,197,504	5,148,104	5,197,930		426		426			(49,826)	(49,826)		90,364	
26078J-AA-8	DOWDUPONT INC 3.766% 11/15/20		11/14/2018	Various	11/27/2018	Various	7,900,000	7,900,000	7,929,309	7,900,000							29,309	29,309		826	
29379V-BP-7	ENTERPRISE PRODUCTS OPER 2.800% 02/15/21		02/01/2018	Various	08/08/2018	Various	6,700,000	6,696,382	6,634,809	6,696,963		581		581			(62,154)	(62,154)		91,194	
33849N-AG-0	FLAGSTAR MORTGAGE TRUST SERIES 2018-5 CLASS A7 144A 4.000% 09/25/48		09/07/2018	Various	12/01/2018	Paydown	203,690	204,740	203,690	203,690		(1,050)		(1,050)						1,380	430
345397-XQ-1	FORD MOTOR CREDIT CO LLC 3.200% 01/15/21		06/26/2018	Various	10/15/2018	RBS SECURITIES INC.	5,500,000	5,439,610	5,380,485	5,446,802		7,192		7,192			(66,317)	(66,317)		132,978	79,689
345397-YZ-0	FORD MOTOR CREDIT CO LLC 3.470% 04/05/21		02/28/2018	Various	06/26/2018	Various	5,000,000	4,999,400	4,975,500	4,999,461		61		61			(23,961)	(23,961)		54,460	
345397-ZH-9	FORD MOTOR CREDIT CO LLC SERIES FXD 3.813% 10/12/21		08/06/2018	Various	10/25/2018	J.P. MORGAN SECURITIES LLC	5,000,000	5,000,000	4,900,650	5,000,000							(99,350)	(99,350)		42,367	
370334-CD-4	GENERAL MILLS INC 3.200% 04/16/21		04/03/2018	Various	05/09/2018	Various	3,700,000	3,699,482	3,689,196	3,699,493		11		11			(10,297)	(10,297)		7,893	
370334-CE-2	GENERAL MILLS INC 3.700% 10/17/23		04/03/2018	Various	04/23/2018	SUNTRUST CAPITAL MARKETS	2,500,000	2,494,575	2,491,150	2,494,597		22		22			(3,447)	(3,447)		2,056	
42824C-BC-2	HP ENTERPRISE CO 3.500% 10/05/21		09/10/2018	Various	09/20/2018	TORONTO DOMINION SECURITIES (US	10,000,000	9,986,100	9,981,000	9,986,163		63		63			(5,163)	(5,163)		4,861	
43284B-AA-0	HILTON GRAND VACATIONS TRUST SERIES 2018-AA CLASS A 144A 3.540% 02/25/32		09/11/2018	Various	12/25/2018	Paydown	359,527	359,519	359,527	359,527		8		8						2,193	
44891A-AS-6	HYUNDAI CAPITAL AMERICA SERIES 144A 3.450% 03/12/21		03/07/2018	J.P. MORGAN SECURITIES LLC	04/09/2018	Various	10,000,000	9,995,500	9,989,600	9,995,623		123		123			(6,023)	(6,023)		27,792	
45687A-AM-4	INGERSOLL RAND GL HLD CO 2.900% 02/21/21		02/13/2018	Various	03/08/2018	DEUTSCHE BANK SECURITIES	10,000,000	9,983,800	9,968,000	9,984,081		281		281			(16,081)	(16,081)		16,917	
458506-AJ-0	INTL FLAVOR & FRAGRANCES 3.400% 09/25/20		09/24/2018	Various	10/04/2018	J.P. MORGAN SECURITIES LLC	2,900,000	2,899,072	2,897,912	2,899,089		17		17			(1,177)	(1,177)		3,561	
460690-BM-1	INTERPUBLIC GROUP OF COS INC 3.500% 10/01/20		09/18/2018	Various	10/15/2018	Various	5,150,000	5,140,061	5,146,292	5,140,409		349		349			5,883	5,883		13,018	
46650M-AE-7	JP MORGAN MORTGAGE TRUST SERIES 2018-B CLASS A5 144A 4.000% 01/25/49		08/16/2018	J.P. MORGAN SECURITIES LLC	12/01/2018	Paydown	200,787	202,262	200,787	200,787		(1,475)		(1,475)						1,515	647
55336V-AQ-3	MPLX LP 3.375% 03/15/23		02/05/2018	Various	08/09/2018	Various	5,325,000	5,321,326	5,235,593	5,321,693		367		367			(86,100)	(86,100)		92,355	
553896-AA-9	MWV OWNER TRUST SERIES 2017-1A CLASS A 144A 2.420% 12/20/34		04/12/2018	Various	12/20/2018	Paydown	590,125	576,686	590,125	590,125		13,439		13,439						6,274	1,031
58013M-FE-9	MCDONALD S CORP SERIES MTN 3.350% 04/01/23		03/14/2018	WELLS FARGO SECURITIES, LLC	04/05/2018	J.P. MORGAN SECURITIES LLC	3,675,000	3,673,604	3,687,679	3,673,622		18		18			14,057	14,057		7,866	
605417-CA-0	MISSISSIPPI POWER CO 3.463% 03/27/20		03/22/2018	BARCLAYS CAPITAL INC	05/23/2018	MIZUHO SECURITIES	5,000,000	5,000,000	5,003,100	5,000,000							3,100	3,100		24,104	
62848B-AA-9	MWV OWNER TRUST SERIES 2018-1A CLASS A 144A 3.450% 01/21/36		06/19/2018	Various	12/20/2018	Paydown	168,733	168,695	168,733	168,733		38		38						1,736	
68504W-AA-5	ORANGE LAKE TIMESHARE TRUST SERIES 2018-A CLASS A 144A 3.100% 07/08/30		04/12/2018	Various	12/08/2018	Paydown	1,460,139	1,457,736	1,460,139	1,460,139		2,403		2,403						17,671	303
79466L-AE-4	SALESFORCE COM INC 3.250% 04/11/23		04/05/2018	Various	08/14/2018	US BANCORP INVESTMENT	7,125,000	7,120,725	7,111,961	7,121,022		297		297			(9,061)	(9,061)		80,404	
81747I-AG-2	SEQUOIA MORTGAGE TRUST SERIES 2018-7 CLASS A4 144A 4.000% 09/25/48		08/08/2018	WELLS FARGO SECURITIES, LLC	12/01/2018	Paydown	230,267	231,418	230,267	230,267		(1,151)		(1,151)						1,899	512
81748H-AD-1	SEQUOIA MORTGAGE TRUST SERIES 2018-8 CLASS A4 4.000% 11/25/48		10/04/2018	WELLS FARGO SECURITIES, LLC	12/26/2018	Paydown	224,003	224,213	224,003	224,003		(210)		(210)						1,327	423

E15.1

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 5**

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

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		
82653D-AA-7	SIERRA RECEIVABLES FUNDING CO SERIES 2018-2A CLASS A 144A 3.500% 06/20/35		07/11/2018	Various	12/20/2018	Paydown	1,847,813	1,847,465	1,847,813	1,847,813		349		349						16,356		
82653G-AA-0	SIERRA RECEIVABLES FUNDING CO SERIES 2018-3A CLASS A 144A 3.690% 03/20/26		10/10/2018	BARCLAYS CAPITAL INC	12/20/2018	Paydown	968,931	968,688	968,931	968,931		243		243						4,641		
913017-DA-4	UNITED TECHNOLOGIES CORP 3.350% 08/16/21		08/13/2018	Various	08/15/2018	Various	8,600,000	8,589,508	8,628,982	8,589,518		10		10			39,464	39,464		800		
918286-AA-3	VSE VOI MORTGAGE LLC SERIES 2018-A CLASS A 144A 3.560% 02/20/36		08/07/2018	WELLS FARGO SECURITIES, LLC	12/20/2018	Paydown	1,042,469	1,042,420	1,042,469	1,042,469		49		49						6,533		
06367T-4W-7	BANK OF MONTREAL SERIES D 3.100% 04/13/21	A	04/10/2018	BMO CAPITAL MARKETS CORP BONDS	05/17/2018	J.P. MORGAN SECURITIES LLC	4,500,000	4,494,735	4,471,830	4,494,918		183		183			(23,088)	(23,088)		14,725		
78013X-KG-2	ROYAL BANK OF CANADA SERIES GMTN 3.200% 04/30/21	A	04/24/2018	Various	05/14/2018	Various	10,000,000	9,992,900	9,983,100	9,993,004		104		104			(9,904)	(9,904)		14,222		
00084D-AT-7	ABN AMRO BANK NV SERIES 144A 3.400% 08/27/21	D	08/21/2018	Various	11/13/2018	VARIOUS	6,000,000	5,995,620	5,960,100	5,995,936		316		316			(35,836)	(35,836)		43,633		
05964H-AH-8	BANCO SANTANDER SA 3.545% 04/12/23	D	04/09/2018	Various	06/05/2018	Various	2,400,000	2,400,000	2,404,877	2,400,000							4,877	4,877		12,914		
2027A0-JY-6	COMMONWEALTH BANK AUST SERIES 144A 3.488% 03/16/23	D	03/12/2018	J.P. MORGAN SECURITIES LLC	03/20/2018	VARIOUS	10,000,000	10,000,000	9,983,410	10,000,000							(16,590)	(16,590)		4,742		
22535W-AF-4	CREDIT AGRICOLE LONDON SERIES 144A 3.507% 04/24/23	D	04/17/2018	CALYON SECURITIES (USA) INC	06/18/2018	Various	5,000,000	5,000,000	4,994,520	5,000,000							(5,480)	(5,480)		25,438		
46115H-BC-0	INTESA SANPAOLA SPA 3.375% 01/12/23	D	01/05/2018	Various	06/04/2018	Various	9,600,000	9,575,040	9,013,056	9,577,022		1,982		1,982			(563,966)	(563,966)		129,600		
5006EP-AJ-0	KOREA EAST-WEST POWER CO SERIES 144A 3.875% 07/19/23	D	07/12/2018	Various	07/18/2018	BNP PARIBAS SECURITIES BOND	3,900,000	3,880,734	3,896,139	3,880,745		11		11			15,394	15,394		420		
606822-AS-3	03/02/23	D	02/26/2018	Various	04/17/2018	VARIOUS	5,000,000	5,000,000	5,011,205	5,000,000							11,205	11,205		18,381		
606822-AT-1	03/02/23	D	02/26/2018	Various	04/23/2018	VARIOUS	5,000,000	5,000,000	4,958,150	5,000,000							(41,850)	(41,850)		25,433		
606822-AW-4	07/26/21	D	07/17/2018	MITSUBISHI UFJ SECURITIE	11/07/2018	DAIWA SECURITIES AMERICA INC	10,000,000	10,000,000	9,966,600	10,000,000							(33,400)	(33,400)		101,140		
693483-AD-1	POSCO SERIES 144A 4.000% 08/01/23	D	07/25/2018	HSBC SECURITIES INC	08/09/2018	Various	4,650,000	4,625,867	4,651,860	4,626,025		159		159			25,835	25,835		6,200		
74977R-DD-3	COOPERATIVE RABOBANK UA SERIES 144A 3.682% 09/26/23	D	09/19/2018	BARCLAYS CAPITAL INC	09/25/2018	RBS SECURITIES INC.	10,000,000	10,000,000	10,013,700	10,000,000							13,700	13,700		898		
74977R-DE-1	COOPERATIVE RABOBANK UA SERIES 144A 3.875% 09/26/23	D	09/19/2018	BARCLAYS CAPITAL INC	09/25/2018	DEUTSCHE BANK SECURITIES	10,000,000	9,973,000	9,957,300	9,973,015		15		15			(15,715)	(15,715)		1,076		
78440P-AE-8	SK TELECOM CO LTD SERIES 144A 3.750% 04/16/23	D	04/10/2018	Various	09/19/2018	HSBC SECURITIES INC	5,145,000	5,141,752	5,093,550	5,142,033		281		281			(48,483)	(48,483)		83,070		
86960B-AT-9	SVENSKA HANDELSBANKEN AB SERIES BKNT 3.350% 05/24/21	D	05/17/2018	Various	06/04/2018	Various	3,500,000	3,496,045	3,502,240	3,496,092		47		47			6,148	6,148		3,908		
87164K-AD-6	SYNGENTA FINANCE NV SEIRES 144A 3.698% 04/24/20	D	04/17/2018	MITSUBISHI UFJ SECURITIE	04/18/2018	HSBC SECURITIES INC	5,000,000	5,000,000	5,012,996	4,999,991							13,005	13,005				
<b>8399999</b>	<b>Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						314,016,484	313,484,290	312,366,915	313,538,817				54,537			(1,171,902)	(1,171,902)		1,747,065	193,765	
<b>8399998</b>	<b>Total - Bonds</b>						860,776,484	858,770,908	857,356,331	858,839,268				68,369				(1,482,937)	(1,482,937)		2,571,869	494,958
<b>8999998</b>	<b>Total - Preferred Stocks</b>																					
128116-10-0	Calamos Growth & Income Portfolio A		07/12/2018	Various	12/31/2018	Various	12,000	191	183	191							(8)	(8)		2		
25239Y-54-3	DFA VIT Inflation Protected Securities		04/02/2018	Various	12/31/2018	Various	7,516,000	74,057	73,312	74,057							(745)	(745)		5		
22544K-88-8	Credit Suisse Commodity Return Strat Port		06/29/2017	Dividend Reinvest	11/05/2018	Various	20,000	77	74	77							(3)	(3)				
22544K-88-8	Credit Suisse Commodity Return Strategic Portfolio		10/03/2018	Various	12/31/2018	Various	2,379,000	9,506	9,194	9,506							(312)	(312)		128		
87244V-87-2	TIAA-CREF Life Money Market		09/17/2018	Various	12/31/2018	Various	11,994,200,000	11,994,200	11,994,200	11,994,200										55,845		
23320G-12-5	DFA VA Equity Allocation Port		02/09/2018	Various	12/27/2018	Various	31,549,000	351,970	336,474	351,970							(15,496)	(15,496)		19		
23320G-67-8	DFA VA Short Term Fixed Portfolio		05/30/2018	Various	12/31/2018	Various	6,543,000	66,650	67,103	66,650							453	453		1		
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		06/15/2017	Dividend Reinvest	07/03/2018	Various	1,570,000	31,011	29,864	31,011							(1,146)	(1,146)				
23320G-68-6	DFA VA International Small Company Portfolio		04/10/2018	Various	12/31/2018	Various	5,534,000	77,414	73,954	77,414							(3,460)	(3,460)		2		

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 5**

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

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
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		06/22/2017	Dividend Reinvest	10/16/2018	Various	4,353,000	71,526	72,115	71,526							588	588		
233203-69-4	DFA VA International Value Portfolio		04/10/2018	Various	12/31/2018	Various	531,000	7,186	6,511	7,186							(675)	(675)		1
471021-86-5	Janus Henderson Forty Port Inst		06/22/2017	Dividend Reinvest	11/19/2018	Various	1,562,000	61,023	56,338	61,023							(4,686)	(4,686)		
233203-71-0	DFA VA US Targeted Value Portfolio		11/05/2018	Various	12/31/2018	Various	5,356,000	104,763	104,720	104,763							(43)	(43)		1
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		02/26/2018	Various	12/31/2018	Various	20,475,000	148,660	147,247	148,660							(1,414)	(1,414)		23
233203-72-8	DFA VA Global Bond Portfolio		06/11/2018	Various	12/31/2018	Various	5,000	50	50	50										1
52467M-84-3	Legg Mason Clrbldg Var Sml Cap Grw Cl 1		01/09/2018	Various	12/31/2018	Various	712,000	19,751	20,739	19,751							988	988		228
233203-77-7	DFA VA US Large Value Portfolio		06/11/2018	Various	12/31/2018	Various	212,000	5,782	5,658	5,782							(124)	(124)		1
641222-10-4	NeuBer AMT Large Cap Value		10/15/2018	Dividend Reinvest	10/16/2018	Various	117,000	1,765	1,792	1,765							27	27		
23320G-12-5	DFA VA Equity Allocation Portfolio		05/09/2018	Various	12/31/2018	Various	13,000	147	148	147							1	1		
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		06/14/2017	Dividend Reinvest	11/30/2018	Various	464,000	3,312	3,064	3,312							(248)	(248)		14
246493-54-8	Del VIP Diversified Income Series Standard 1		05/15/2018	Various	12/31/2018	Various	600,000	5,995	5,980	5,995							(15)	(15)		
74437G-85-4	PS Natural Res Port Cl B		01/03/2018	Various	12/31/2018	Various	488,000	13,054	12,566	13,054							(488)	(488)		
246493-67-0	Del VIP International Value Equity Series Standard 1		10/09/2018	Various	12/31/2018	Various	3,115,000	127,035	98,209	127,035							(28,826)	(28,826)		2,011
77954T-60-5	T Rowe Price Health Sciences i		03/09/2018	Various	12/31/2018	Various	17,782,000	793,254	829,231	793,254							35,977	35,977		620
246493-76-1	Del VIP International Value Equity Series Standard 1		08/07/2018	Various	12/31/2018	Various	5,504,000	70,688	61,932	70,688							(8,756)	(8,756)		458
78080T-30-3	Royce Micro Cap Annuity Invest		04/17/2018	Various	12/31/2018	Various	6,131,000	65,845	71,110	65,845							5,264	5,264		1
25239Y-58-4	DFA VA Global Moderate Allocation		08/29/2018	Various	12/31/2018	Various	7,024,000	92,726	92,374	92,726							(351)	(351)		
87244V-50-0	TIAA-CREF Life Social Choice Franklin Mutual Shares VIP Fund Class 1		09/21/2018	Dividend Reinvest	10/16/2018	Various	54,000	947	901	947							(47)	(47)		
355150-71-5	TIAA-CREF Life Real Estate		05/15/2018	Various	12/31/2018	Various	29,000	592	577	592							(15)	(15)		16
87244V-80-7	Franklin Small-Mid Cap Growth VIP Fund Class 1		07/03/2018	Various	12/31/2018	Various	6,353,000	87,084	82,522	87,084							(4,563)	(4,563)		4,760
355150-74-9	TIAA-CREF Life Balanced		06/18/2018	Various	12/31/2018	Various	305,000	6,304	5,727	6,304							(577)	(577)		494
87244V-86-4	Franklin Developing Markets VIP Fund Class 1		06/04/2018	Various	12/31/2018	Various	13,438,000	157,628	159,634	157,628							2,006	2,006		1
355150-77-2	TIAA-CREF Life Money Market		06/05/2018	Various	12/31/2018	Various	3,940,000	39,501	37,229	39,502							(2,273)	(2,273)		420
87244V-87-2	Franklin Income VIP Fund Class 1		07/30/2018	Various	12/31/2018	Various	6,151,186,000	6,151,186	6,151,186	6,151,186										56,633
355150-88-9	VOYA Clarion Global Real Est I		05/15/2018	Various	12/31/2018	Various	586,000	9,614	9,538	9,614							(76)	(76)		303
92914E-81-2	John Hancock Emerging Markets Value Trust		02/05/2018	Various	12/31/2018	Various	12,536,000	148,683	144,507	148,683							(4,176)	(4,176)		8,331
41015H-71-1	Wanger US Smaller Co Fund		08/07/2018	Various	12/31/2018	Various	1,797,000	18,827	17,117	18,828							(1,711)	(1,711)		267
933702-10-2	Janus Henderson Mid-Cap Value Portfolio		07/03/2018	Various	08/02/2018	Various	3,838,000	94,388	95,655	94,388							1,268	1,268		
471021-43-6	Institutional		05/15/2018	Various	12/31/2018	Various	15,000	246	237	245							(8)	(8)		
933702-30-0	Wanger Select Fund		08/01/2018	Various	12/31/2018	Various	2,350,000	48,539	46,688	48,539							(1,850)	(1,850)		188
471021-70-9	Janus Henderson Overseas Portfolio		07/26/2018	Various	12/31/2018	Various	5,000	156	144	156							(12)	(12)		
471021-86-5	Institutional		05/15/2018	Various	12/31/2018	Various	1,966,000	79,058	79,053	79,058							(5)	(5)		4,635
52467K-83-9	Legg Mason WA Variable Global High Yield Bond 1		05/29/2018	Various	12/31/2018	Various	6,895,000	49,123	49,300	49,123							177	177		34
52467M-84-3	Legg Mason Clearbridge Variable Small Cap Growth Class 1		08/03/2018	Various	12/31/2018	Various	82,254,000	2,565,733	2,504,152	2,565,732							(61,580)	(61,580)		38,767
52467X-20-3	Legg Mason Clearbridge Variable Aggressive Growth Class 1		08/07/2018	Various	12/31/2018	Various	1,329,000	37,415	37,660	37,415							245	245		543
58273F-10-0	MFS-VIT Growth Series		12/06/2018	Various	12/31/2018	Various	432,000	23,193	21,915	23,192							(1,277)	(1,277)		1,493
58273F-60-5	MFS-VIT Utility Series		10/16/2018	Various	12/31/2018	Various	4,000	125	127	125							2	2		2
58273F-83-7	MFS-VIT Global Equity Series		06/14/2018	Various	12/31/2018	Various	179,000	3,957	3,759	3,957							(198)	(198)		146
58274F-61-2	MFS VITII Mass Invest Growth Stock IC		08/07/2018	Various	12/31/2018	Various	20,000	398	372	397							(25)	(25)		21
641222-10-4	NeuBer AMT Large Cap Value		10/15/2018	Various	12/31/2018	Various	1,816,000	30,812	26,487	30,812							(4,325)	(4,325)		3,335
641222-70-8	NeuBer AMT MC Intrinsic Value I		08/07/2018	Various	12/31/2018	Various	721,000	14,220	13,131	14,219							(1,088)	(1,088)		700

E15.3



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE D - PART 5**

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

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 Value (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
693394-58-7	PIMCO-PVIT Emerging Market Bond Institutional		04/19/2018	Various	12/31/2018	Various	372,000	4,757	4,493	4,757							(264)	(264)	93	
693394-61-1	PIMCO-PVIT Commodity Real Return Strategy Institutional		09/20/2018	Various	12/31/2018	Various	13,541,000	95,542	90,636	95,541							(4,905)	(4,905)	1,160	
693394-64-5	PIMCO-PVIT All Asset Fund Institutional		07/12/2018	Various	12/31/2018	Various	11,123,000	123,267	115,140	123,267							(8,127)	(8,127)	2,086	
693394-67-8	PIMCO-PVIT Global Bond Unhedged Institutional		05/17/2018	Various	12/31/2018	Various	773,000	9,284	9,116	9,284							(168)	(168)	78	
693394-74-4	PIMCO-PVIT Real Return Institutional Principal PVC Equity Income Acct Class 1		05/23/2018	Various	12/31/2018	Various	13,247,000	161,101	157,341	161,101							(3,760)	(3,760)	2,369	
742969-57-9	Principal PVC Mid Cap Acct Class 1		08/07/2018	Various	12/31/2018	Various	7,244,000	189,702	180,522	189,702							(9,180)	(9,180)	15,505	
742969-60-3	Principal PVC Mid Cap Acct Class 1		05/29/2018	Various	12/31/2018	Various	528,000	31,898	28,378	31,899							(3,521)	(3,521)	4,162	
744376-60-7	PS Value Portfolio Class B		10/23/2018	Various	12/31/2018	Various	2,000	48	51	48							3	3		
744376-78-9	PS Jennison 20/20 Portfolio Class B		07/12/2018	Various	12/31/2018	Various	63,000	1,911	1,997	1,911							86	86		
744376-85-4	PS Natural Resource Portfolio Class B		05/22/2018	Various	12/31/2018	Various	6,850,000	185,351	171,525	185,351							(13,826)	(13,826)		
77954R-10-4	T Rowe Price Limited Term Bond		08/07/2018	Various	12/31/2018	Various	3,559,000	17,010	16,975	17,010							(35)	(35)	127	
77954T-60-5	T Rowe Price Health Sciences		10/15/2018	Various	12/31/2018	Various	28,036,000	1,253,571	1,249,580	1,253,570							(3,990)	(3,990)	26,232	
78080T-10-5	Royce Small Cap Annuity Invest		05/15/2018	Various	12/31/2018	Various	551,000	4,992	5,349	4,992							357	357	1	
78080T-30-3	Royce Micro Cap Annuity Invest		07/17/2018	Various	12/31/2018	Various	14,886,000	173,300	141,379	173,299							(31,920)	(31,920)	5,088	
87244V-10-4	TIAA-CREF Life Growth Equity		08/13/2018	Various	12/31/2018	Various	365,212,000	5,767,682	5,672,540	5,767,682							(95,142)	(95,142)	234,108	
87244V-20-3	TIAA-CREF Life International Equity		05/14/2018	Various	12/31/2018	Various	22,834,000	217,965	199,318	217,965							(18,647)	(18,647)	200	
87244V-30-2	TIAA-CREF Life Growth & Income		07/18/2018	Various	12/31/2018	Various	53,755,000	1,013,652	1,015,390	1,013,652							1,738	1,738	21,694	
87244V-40-1	TIAA-CREF Life Stock Index		04/10/2018	Various	12/31/2018	Various	2,512,000	58,298	61,962	58,297							3,665	3,665	915	
87244V-50-0	TIAA-CREF Life Social Choice		05/01/2018	Various	12/31/2018	Various	573,000	9,686	9,645	9,686							(41)	(41)	452	
87244V-60-9	TIAA-CREF Life Large Cap Value		05/09/2018	Various	12/31/2018	Various	5,067,000	79,109	74,843	79,109							(4,266)	(4,266)	5,599	
87244V-70-8	TIAA-CREF Life Small Cap Equity		07/18/2018	Various	12/31/2018	Various	30,854,000	517,376	494,334	517,376							(23,042)	(23,042)	15,896	
87244V-80-7	TIAA-CREF Life Real Estate		05/09/2018	Various	12/31/2018	Various	5,462,000	71,367	74,876	71,367							3,509	3,509	679	
87244V-86-4	TIAA-CREF Life Balanced		06/20/2018	Various	12/31/2018	Various	16,000	185	179	185							(6)	(6)	1	
87244V-87-2	TIAA-CREF Life Money Market		09/28/2018	Various	12/31/2018	Various	73,810,990,000	73,810,990	73,810,990	73,810,990									379,490	
87244V-88-0	TIAA-CREF Life Bond Vanguard Vanguard VIF Total Bond Market Index		07/16/2018	Various	12/31/2018	Various	80,347,000	809,675	805,527	809,675							(4,148)	(4,148)	9,348	
921925-20-2	Vanguard VIF Total Bond Market Index		04/19/2018	Various	12/31/2018	Various	225,000	2,554	2,552	2,554							(2)	(2)		
921925-30-1	Vanguard VIF Equity Index		05/03/2018	Various	12/31/2018	Various	8,000	298	309	297							12	12		
921925-80-6	Vanguard VIF High Yield Bond		08/29/2018	Various	12/31/2018	Various	16,939,000	130,967	133,245	130,967							2,278	2,278		
921925-82-2	Vanguard VIF Capital Growth		07/31/2018	Various	12/31/2018	Various	1,000	40	39	40							(1)	(1)		
921925-84-8	Vanguard VIF REIT Index		08/07/2018	Various	12/31/2018	Various	5,089,000	61,129	64,489	61,129							3,360	3,360		
921925-85-5	Vanguard VIF Mid Cap Index		07/03/2018	Various	12/31/2018	Various	335,000	7,664	7,462	7,664							(202)	(202)		
921925-88-9	Vanguard VIF Small Cap Growth		11/08/2018	Various	12/31/2018	Various	8,888,000	216,055	174,413	216,056							(41,643)	(41,643)	12,681	
92914E-81-2	VOYA Clarion Global Real Estate I		08/07/2018	Various	12/31/2018	Various	21,000	266	246	266							(20)	(20)	14	
933702-10-2	Wanger US Smaller Company Fund		07/26/2018	Various	12/31/2018	Various	95,072,000	2,447,729	2,336,241	2,447,729							(111,488)	(111,488)	96,841	
933702-20-1	Wanger Intl Small Cap Fund		07/16/2018	Various	12/31/2018	Various	1,766,000	50,554	46,857	50,554							(3,697)	(3,697)	671	
933702-30-0	Wanger Select Fund		09/06/2018	Various	12/31/2018	Various	2,574,000	53,523	51,200	53,523							(2,323)	(2,323)	931	
9299999	Subtotal - Common Stocks - Mutual Funds							111,343,865	110,870,899	111,343,858							(472,962)	(472,962)	1,016,871	
9799998	Total - Common Stocks							111,343,865	110,870,899	111,343,858							(472,962)	(472,962)	1,016,871	
9899999	Total - Preferred and Common Stocks							111,343,865	110,870,899	111,343,858							(472,962)	(472,962)	1,016,871	
9999999	Totals							970,114,773	968,227,230	970,183,126		68,369		68,369			(1,955,899)	(1,955,899)	3,588,740	494,958

E15.4

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS 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	
US TREASURY N/B			10/15/2018	BNP PARIBAS SECURITIES BOND	02/15/2019	11,555,658		(9,682)			11,550,000	11,565,340	119,972		2.750	2.335	FA		53,513	
US TREASURY N/B			11/15/2018	Various	04/15/2019	14,934,188		29,109			15,000,000	14,905,078	28,125		0.875	2.424	AO		11,538	
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						26,489,846		19,427			26,550,000	26,470,418	148,097		XXX	XXX	XXX		65,051	
0599999. Total - U.S. Government Bonds						26,489,846		19,427			26,550,000	26,470,418	148,097		XXX	XXX	XXX		65,051	
1099999. Total - All Other Government Bonds															XXX	XXX	XXX			
1799999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX			
2499999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX			
3199999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX			
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX			
4899999. Total - Hybrid Securities															XXX	XXX	XXX			
5599999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX			
6099999. Subtotal - SVO Identified Funds															XXX	XXX	XXX			
6599999. Subtotal - Bank Loans															XXX	XXX	XXX			
7799999. Total - Issuer Obligations						26,489,846		19,427			26,550,000	26,470,418	148,097		XXX	XXX	XXX		65,051	
7899999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX			
7999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX			
8099999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX			
8199999. Total - SVO Identified Funds															XXX	XXX	XXX			
8299999. Total - Bank Loans															XXX	XXX	XXX			
8399999. Total Bonds						26,489,846		19,427			26,550,000	26,470,418	148,097		XXX	XXX	XXX		65,051	
8699999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX			
TIME DEPOSIT EURO (MCH)			02/28/2018												0.000	0.000			1,380	
8799999. Subtotal - Mortgage Loans											XXX				XXX	XXX	XXX		1,380	
9199999 - Totals						26,489,846		19,427			XXX	26,470,418	148,097		XXX	XXX	XXX		1,380	65,051

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
State Street .....		0.000			16,486	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			16,486	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			16,486	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			16,486	XXX

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

1. January.....	(14,661)	4. April.....	229,201	7. July.....	14,139	10. October.....	(89,563)
2. February.....	23,841	5. May.....	17,655	8. August.....	10,277	11. November.....	310,405
3. March.....	55,296	6. June.....	10,506	9. September.....	205,179	12. December.....	16,486



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

NONE

## ALPHABETICAL INDEX

### ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year .....	6
Analysis of Operations By Lines of Business .....	5
Asset Valuation Reserve Default Component .....	15
Asset Valuation Reserve Equity .....	17
Asset Valuation Reserve Replications (Synthetic) Assets .....	20
Assets .....	2
Exhibit 1 - Investment Expenses .....	8
Exhibit 2 - Investment Taxes, Licenses and Fees (Excluding Federal Income Taxes) .....	8
Exhibit 3 - Aggregate Reserve for Life, Annuity and Accident and Health Contracts .....	9
Exhibit 3 - Interrogatories .....	9
Exhibit 3A - Changes in Bases of Valuation During The Year .....	9
Exhibit 4 - Deposit-Type Contracts .....	10
Exhibit 5 - Reconciliation of Cash and Invested Assets .....	11
Exhibit 6 - Guaranteed Insurance and Annuity Products .....	12
Exhibit of Capital Gains (Losses) .....	7
Exhibit of Net Investment Income .....	7
Form for Calculating the Interest Maintenance Reserve (IMR) .....	14
General Interrogatories .....	13
Jurat Page .....	1
Liabilities, Surplus and Other Funds .....	3
Overflow Page For Write-ins .....	21
Schedule A - Part 1 .....	E01
Schedule A - Part 2 .....	E02
Schedule A - Part 3 .....	E03
Schedule A - Verification Between Years .....	SI02
Schedule B - Part 1 .....	E04
Schedule B - Part 2 .....	E05
Schedule B - Part 3 .....	E06
Schedule B - Verification Between Years .....	SI02
Schedule BA - Part 1 .....	E07
Schedule BA - Part 2 .....	E08
Schedule BA - Part 3 .....	E09
Schedule BA - Verification Between Years .....	SI03
Schedule D - Part 1 .....	E10
Schedule D - Part 2 - Section 1 .....	E11
Schedule D - Part 2 - Section 2 .....	E12
Schedule D - Part 3 .....	E13
Schedule D - Part 4 .....	E14
Schedule D - Part 5 .....	E15
Schedule D - Summary By Country .....	SI04
Schedule D - Verification Between Years .....	SI03
Schedule DA - Part 1 .....	E17
Schedule DA - Verification Between Years .....	SI10
Schedule DB - Part A - Section 1 .....	E18
Schedule DB - Part A - Section 2 .....	E19
Schedule DB - Part A - Verification Between Years .....	SI11
Schedule DB - Part B - Section 1 .....	E20
Schedule DB - Part B - Section 2 .....	E21
Schedule DB - Part B - Verification Between Years .....	SI11
Schedule DB - Part C - Section 1 .....	SI12
Schedule DB - Part C - Section 2 .....	SI13
Schedule DB - Part D - Section 1 .....	E22
Schedule DB - Part D - Section 2 .....	E23
Schedule DB - Verification .....	SI14
Schedule DL - Part 1 .....	E24
Schedule DL - Part 2 .....	E25
Schedule E - Part 1 - Cash .....	E26
Schedule E - Part 2 - Cash Equivalents .....	E27
Schedule E - Part 2 - Verification Between Years .....	SI15
Schedule E - Part 3 - Special Deposits .....	E28
Summary of Operations .....	4