

ANNUAL STATEMENT

OF THE

NON-INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2019

LIFE AND ACCIDENT AND HEALTH

2019



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019

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 [X]

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

OTHER

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

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

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.

 William Gunnar Griesser President & Chief Executive Officer	 Mary Catherine Benedetto Secretary	 Stacy Koon Eisenhauer Vice President & Chief Financial Officer
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Subscribed and sworn to before me this 31st day of January, 2020

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE 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).....		29,909,010	29,909,010	44,095,974
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B)				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Cash (\$802,238 Schedule E - Part 1), and cash equivalents (\$2,000,000 , Schedule E - Part 2)		2,802,238	2,802,238	1,142,135
6. Short-term investments (Schedule DA)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Securities lending reinvested collateral assets (Schedule DL)				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)		32,711,248	32,711,248	45,238,109
12. Investment income due and accrued		224,772	224,772	320,717
13. Receivables for securities				
14. Net adjustment in assets and liabilities due to foreign exchange rates				
15. Aggregate write-ins for other than invested assets				
16. Total (Lines 11 to 15)		32,936,020	32,936,020	45,558,826
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
1501.				
1502.				
1503.				
1598. Summary of remaining write-ins for Line 15 from overflow page				
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)				

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)		21,367,133	21,367,133	35,859,259
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued				
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including \$ accrued expense allowances recognized in reserves).....		235,299	235,299	(205,811)
11. Remittances and items not allocated				
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities				
17. Total liabilities (including \$235,299 due or accrued net transfers to or (from) the general account)		21,602,431	21,602,431	35,653,448
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds		11,333,589	11,333,589	9,905,378
21. Surplus (Lines 18 through 20)		11,333,589	11,333,589	9,905,378
22. Totals		32,936,020	32,936,020	45,558,826
DETAILS OF WRITE-INS				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	1,623,367	1,582,380
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts		
1.4 Totals (Lines 1.1 to 1.3)	1,623,367	1,582,380
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	2,307,592	685,664
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	3,930,959	2,268,044
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits		
6.2 Matured endowments		
6.3 Annuity benefits	251,357	99,795
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	14,197,856	2,243,982
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	2,544,536	246,541
7. Transfers on account of policy loans		
8. Net transfer of reserves from or (to) Separate Accounts		
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves		
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	16,993,749	2,590,318
11. Fees associated with charges for investment management, administration and contract guarantees	1,125	1,175
12. Increase in aggregate reserve for life and accident and health contracts	(14,492,126)	(988,825)
13. Increase in liability for deposit-type contracts		
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	2,502,748	1,602,668
17. Net gain from operations (including \$982,273 unrealized capital gains) (Line 5 minus Line 16)	1,428,211	665,376
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year	9,905,378	9,240,002
19. Net gain from operations (Line 17)	1,428,211	665,376
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)	11,333,589	9,905,378
DETAILS OF WRITE-INS		
01.301.		
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)		
0401.		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		
06.701. Participant transfers to general account	2,539,416	246,541
06.702. Miscellaneous gains and losses	5,120	
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	2,544,536	246,541
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Other Lines of Business
1. Transfers to Separate Accounts:							
1.1 Net premiums and annuity considerations for life and accident and health contracts	1,623,367			1,623,367			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3).....	1,623,367			1,623,367			
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							
3. Net investment income and capital gains and losses	2,307,592			2,307,592			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	3,930,959			3,930,959			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits						XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits	251,357	XXX	XXX	251,357		XXX	
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX			XXX	
6.5 Accident and health benefits		XXX	XXX	XXX	XXX		
6.6 Surrender benefits and withdrawals for life contracts	14,197,856			14,197,856		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	2,544,536			2,544,536			
7. Transfers on account of policy loans						XXX	
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred						XXX	
9.2 Change in expense allowances recognized in reserves						XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	16,993,749			16,993,749			
11. Fees associated with charges for investment management, administration and contract guarantees	1,125			1,125			
12. Increase in aggregate reserve for life and accident and health contracts	(14,492,126)			(14,492,126)			
13. Increase in liability for deposit-type contracts						XXX	
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	2,502,748			2,502,748			
17. Net gain from operations (including \$982,273 unrealized capital gains) (Line 5 minus Line 16)	1,428,211			1,428,211			
18. Policies/certificates in force end of year	207			207			
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	2,539,416			2,539,416			
06.702. Miscellaneous gains and losses	5,120			5,120			
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	2,544,536			2,544,536			
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

Analysis of Operations by Lines of Business - Individual Life Insurance

N O N E

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

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

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	1,623,367	1,623,367					
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3)	1,623,367	1,623,367					
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							
3. Net investment income and capital gains and losses	2,307,592	2,307,592					
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	3,930,959	3,930,959					
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	251,357	251,357					
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	14,197,856	14,197,856					
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	2,544,536	2,544,536					
7. Transfers on account of policy loans							
8. Net transfer of reserves from or (to) Separate Accounts							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred							
9.2 Change in expense allowances recognized in reserves							
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	16,993,749	16,993,749					
11. Fees associated with charges for investment management, administration and contract guarantees	1,125	1,125					
12. Increase in aggregate reserve for life and accident and health contracts	(14,492,126)	(14,492,126)					
13. Increase in liability for deposit-type contracts							
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	2,502,748	2,502,748					
17. Net gain from operations (including \$ 982,273 unrealized capital gains) (Line 5 minus Line 16)	1,428,211	1,428,211					
18. Policies/certificates in force end of year	207	207					
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	2,539,416	2,539,416					
06.702. Miscellaneous gains and losses	5,120	5,120					
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	2,544,536	2,544,536					
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							
1501.							
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

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

N O N E

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

N O N E

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

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Reserve December 31 of prior year	35,859,259	35,859,259					
2. Tabular net premiums and considerations	1,623,367	1,623,367					
3. Increase or (decrease) from investment results after provision for federal income taxes	1,259,381	1,259,381					
4. Tabular less actual reserve released							
5. Increase in reserve on account of change in valuation basis							
6. Other increases (net)							
7. Totals (Lines 1 to 6)	38,742,007	38,742,007					
8. Net transfer of reserves from or (to) Separate Accounts	2,544,536	2,544,536					
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	14,449,213	14,449,213					
13. Charges for investment management, administration and contract guarantees	1,125	1,125					
14. Aggregate write-ins for other decreases in reserves	380,000	380,000					
15. Total deductions (Lines 8 to 14)	17,374,874	17,374,874					
16. Reserve December 31 of current year	21,367,133	21,367,133					
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year							
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401. Decrease in actuarial reserves for asset/liability analysis	380,000	380,000					
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)	380,000	380,000					

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

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

Analysis of Reserves During the Year - Accident and Health

N O N E

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....	.....
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 1,312,080	..... 1,216,136
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) 34,112	..... 34,112
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	1,346,192	1,250,248
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)		1,250,248
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
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 \$31,639 accrual of discount less \$16,069 amortization of premium and less \$74 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 \$34,112 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	..... 75,072	.....	..... 75,072	..... 982,180	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	..... 93	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	75,072	.....	75,072	982,273	.....
DETAILS OF WRITE-INS		.....	.....	.....	.....	.....
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

Exhibit 1
N O N E

Exhibit 2
N O N E

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

1	2	3	4
Description of Valuation Basis	Total	Ordinary	Group
0200001. A-2000 Deferred Fixed 3.44% (1-10 years) MV (DEF,NFI) 2008-2014	17,514,265	17,514,265	
0200002. 2012IAR Deferred Fixed 3.44% (1-10 years) MV (DEF,NFI) 2015-2019	3,732,868	3,732,868	
0299999. Annuities: Totals	21,247,133	21,247,133	
0500001. Additional actuarial reserve--asset/liability analysis	120,000	120,000	
0599999. Miscellaneous Reserves: Totals	120,000	120,000	
9999999. Totals (to Page 3, Line 1)	21,367,133	21,367,133	

1.1	Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?.....	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
2.1	Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?.....	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
2.2	If not, state which kind is issued		
	Neither		
3.1	Is any surrender value promised in excess of the reserve as legally computed?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>] N/A [<input type="checkbox"/>]
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 [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]
	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).		

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
<div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div>			
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

Exhibit 4
N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 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	1,623,367	
1.2 Aggregate write-ins for other transfers to Separate Accounts		
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	1,330,622	
3. Investment income collected	25,298,759	
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)		
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)	28,252,748	
8. Cost of investments acquired (excluding short-term bonds)	10,038,883	
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		
9.2 Matured endowments		
9.3 Annuity benefits	251,357	
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts	14,197,856	
9.7 Policy loans (net)		
9.8 Transfers of reserves (net)		
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	2,544,536	
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees	1,125	
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)	27,033,757	
15. Funds from operations (Line 7 minus Line 14)	1,218,991	
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ net transfers from general account) (Lines 15 to 17)	1,218,991	
19. Increase in payable for investments acquired, net of receivable for investments sold		
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items	441,110	
22. Increase in cash (Line 18 to 21)	1,660,101	
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year.....	45,238,109	
24. Increase in cash (Line 22).....	1,660,101	
25. Cost of invested assets acquired.....	10,038,883	
26. Adjusted cost of assets disposed of.....	25,223,595	
27. Increase in policy loans		
28. Accrual of discount less amortization of premium	15,570	
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains	982,180	
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year	32,711,248	
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901. Participant transfers to general account	2,544,536	
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above)	2,544,536	
10.201.		
10.202.		
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101. Change in other liabilities	441,110	
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)	441,110	
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total		
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)		
5. Total liabilities not associated with guarantees	21,602,431	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	21,602,431	100.0 %

GENERAL INTERROGATORIES

Product Mix

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

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

1 Product Identifier	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts
	2 Registered with SEC	3 Not Registered with SEC				
TC Life MVA-1	32,936,020		NO			
Totals	32,936,020		XXX			

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

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

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

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

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

1.031 Seed Money.....\$

1.032 Other Fees and Expenses.....\$ 1,125

1.033 Additional Required Surplus Amounts ..\$

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

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

1.051 Seed Money Received.....\$

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

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

1.071 Insulated Seed Money\$

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

1.112 Other Fees and Expenses.....

1.113 Additional Required Surplus Amounts

Yes []

No []

N/A [X]

Yes []

No []

N/A [X]

Yes []

No []

N/A [X]

Separate Account Products with General Account Guarantees

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

	1	2
	Year	Amount
2.301	As of December 31, 2019	\$
2.302	As of December 31, 2018	\$
2.303	As of December 31, 2017	\$
2.304	As of December 31, 2016	\$
2.305	As of December 31, 2015	\$

- 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	2
	Year	Amount
2.601	As of December 31, 2019	\$
2.602	As of December 31, 2018	\$
2.603	As of December 31, 2017	\$
2.604	As of December 31, 2016	\$
2.605	As of December 31, 2015	\$

Investment Directive of Separate Account Activity

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

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%)	1,908,936,093	4,687,634
Canadian (Aggregate amount not to exceed 10%)	954,468,046	303,154,956
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%)	1,908,936,093	1,144,413,730
Investments in other foreign countries (Aggregate amount not to exceed 6%)	572,680,828	36,918,132
Category 3-6 Bonds (20% in aggregate)	1,908,936,093	94,934,876
Category 4-6 Bonds (10% in aggregate)	954,468,046	20,976,884
Category 5-6 Bonds (3% in aggregate)	286,340,414	12,290,113
Category 6 Bonds (1% in aggregate)	95,446,805	7,230,110
.....		

Allocation of Investment Proceeds of Separate Account Activity

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

GENERAL INTERROGATORIES

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

1	2	3	4	5
Product Identifier	Net Investment Proceeds	Attributed to Contract Holder	Transferred to General Account	Reinvested Within the Separate Account
TC Life MVA-1	1,428,211			1,428,211
.....				

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

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

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

Measurement of Separate Account Assets

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

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

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

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

Description	1 Amount	2 Percentage
5.41 Fair Value	\$ 32,936,020	100.0 %
5.42 Amortized Cost	\$	%
5.43 Other Measurement Methods	\$	%

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

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

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

Securities Lending Transactions Within Separate Accounts

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

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

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

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

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

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

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

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
LONG-TERM BONDS												
1.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
2.	1	Highest Quality	20,154,741	XXX	XXX	20,154,741	0.0005	10,077	0.0016	32,248	0.0033	66,511
3.	2	High Quality	9,754,269	XXX	XXX	9,754,269	0.0021	20,484	0.0064	62,427	0.0106	103,395
4.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
5.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
6.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
7.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	29,909,010	XXX	XXX	29,909,010	XXX	30,561	XXX	94,675	XXX	169,906
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
20.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
21.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
22.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
23.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	29,909,010	XXX	XXX	29,909,010	XXX	30,561	XXX	94,675	XXX	169,906

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

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

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

OVERFLOW PAGE FOR WRITE-INS

NONE

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 1	
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	44,095,974
2.	Cost of bonds and stocks acquired, Part 3, Column 7	10,038,883
3.	Accrual of discount	31,639
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	899,956
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	
4.4.	Part 4, Column 11	82,226
5.	Total gain (loss) on disposals, Part 4, Column 19	75,072
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	25,298,667
7.	Deduct amortization of premium	16,069
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	
8.2.	Part 2, Section 1, Column 19	
8.3.	Part 2, Section 2, Column 16	
8.4.	Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	
9.4.	Part 4, Column 13	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	29,909,014
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	29,909,014

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1. United States				
Governments	2. Canada				
(Including all obligations guaranteed by governments)	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions					
(Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	24,915,937	24,915,937	24,053,362	24,183,000
	9. Canada	1,003,910	1,003,910	999,405	1,000,000
	10. Other Countries	3,989,163	3,989,163	3,963,220	3,949,000
	11. Totals	29,909,010	29,909,010	29,015,987	29,132,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	29,909,010	29,909,010	29,015,987	29,132,000
PREFERRED STOCKS	14. United States				
Industrial and Miscellaneous (unaffiliated)	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS	20. United States				
Industrial and Miscellaneous (unaffiliated)	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	29,909,010	29,909,010	29,015,987	

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	499,942	499,942		
2. Cost of cash equivalents acquired	401,435,853	401,435,853		
3. Accrual of discount	34,112	34,112		
4. Unrealized valuation increase (decrease)	93	93		
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	399,970,000	399,970,000		
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,000,000	2,000,000		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	2,000,000	2,000,000		

(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 2019 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 (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
0599999. Total - U.S. Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
3199999. Total - U.S. Special Revenues Bonds							XXX								XXX	XXX	XXX			XXX	XXX
00914A-AD-4	AIR LEASE CORP				2FE	124,108	100.0260	125,032	125,000	125,032	851	74			2,250	2,475	JJ	820		09/09/2019	01/15/2023
025816-BP-3	AMERICAN EXPRESS CO SR UNSEC			2	1FE	487,870	100.2010	501,003	500,000	501,003	4,054	6,067			2,200	3,480	AO	1,864	11,000	11/06/2018	10/30/2020
02665W-OH-2	AMERICAN HONDA FINANCE SR UNSEC				1FE	998,650	100.4210	1,004,208	1,000,000	1,004,208	5,790	712			3,000	3,074	JD	1,250	30,000	07/11/2018	06/16/2020
06405L-AB-7	BANK OF NY MELLON CORP SR UNSEC			2	1FE	500,000	100.0920	500,460	500,000	500,460	460				2,180	2,783	MJSD	848	6,605	05/30/2019	06/04/2021
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC			2	1FE	423,351	103.1730	438,483	425,000	438,483	14,930	203			2,900	2,980	JJ	7,703		05/07/2019	07/26/2024
14912L-6N-6	CATERPILLAR FINL SERVICE SR UNSEC				1FE	191,835	100.4380	195,855	195,000	195,855	1,551				2,500	3,340	MN	650	4,875	11/06/2018	11/13/2020
14913Q-2V-0	CATERPILLAR FINL SERVICE SR UNSEC				1FE	498,935	103.3230	516,614	500,000	516,614	17,554	125			2,850	2,896	MN	1,742	7,125	05/14/2019	05/17/2024
205887-BZ-4	CONAGRA BRANDS INC SR UNSEC				2FE	500,285	103.1670	515,835	500,000	515,835	(91)				3,800	3,779	AO	3,642	19,000	11/06/2018	10/22/2021
233331-BB-2	DTE ENERGY CO SR UNSEC				2FE	499,440	100.6530	503,267	500,000	503,267	3,727	100			2,600	2,639	JD	578	6,572	06/10/2019	06/15/2022
26078J-AB-6	DUPONT DE NEMOURS INC SR UNSEC			2	2FE	500,000	106.9000	534,501	500,000	534,501	23,257				4,205	4,205	MN	2,687	20,266	11/14/2018	11/15/2023
337738-AS-7	FISERV INC SR UNSEC			2	2FE	499,160	101.6890	508,446	500,000	508,446	9,202	83			2,750	2,786	JJ	7,142		06/10/2019	07/01/2024
459200-HP-9	IBM CORP SR UNSEC			1	1FE	491,446	104.6230	523,115	500,000	523,115	26,888	1,717			3,375	3,777	FA	7,031	16,875	11/27/2018	08/01/2023
459200-JY-8	IBM CORP SR UNSEC				1FE	498,160	103.5500	517,748	500,000	517,748	19,371	217			3,000	3,080	MN	7,500		05/09/2019	05/15/2024
459506-AJ-0	INTL FLAVOR & FRAGRANCES SR UNSEC				2FE	499,390	100.8540	504,269	500,000	504,269	3,654	322			3,400	3,466	MS	4,533	16,953	11/06/2018	09/25/2020
460690-BM-1	INTERPUBLIC GROUP COS SR UNSEC				2FE	499,435	101.0670	505,333	500,000	505,333	4,509	297			3,500	3,560	AO	4,375	17,986	11/06/2018	10/01/2020
46647P-AY-2	JPMORGAN CHASE & CO SR UNSEC			2	1FE	1,000,000	106.5810	1,065,808	1,000,000	1,065,808	57,358				4,023	4,023	JD	2,906	40,230	11/28/2018	12/05/2024
485134-BN-9	KANSAS CITY POWER & LT MORTGAGE				1FE	999,060	103.0160	1,030,164	1,000,000	1,030,164	40,897	97			3,150	3,161	MS	9,275	31,500	03/11/2013	03/15/2023
485170-AV-6	KANSAS CITY SOUTHERN CO GUARNT				2FE	997,090	102.2450	1,022,452	1,000,000	1,022,452	43,876	417			3,000	3,047	MN	3,833	30,000	07/26/2016	05/15/2023
571748-BF-8	MARSH & MCLENNAN COS INC SR UNSEC			2	1FE	499,725	106.5950	532,976	500,000	532,976	33,170	81			3,875	3,885	MS	5,705	12,917	01/08/2019	03/15/2024
592176-CT-4	MET LIFE GLOB FUNDING I SECURED				1FE	299,754	105.7290	317,187	300,000	317,187		44			3,600	3,618	JJ	5,100	5,400	01/08/2019	01/11/2024
609207-AB-1	MONDELEZ INTERNATIONAL SR UNSEC			1	2FE	998,920	106.4080	1,064,083	1,000,000	1,064,083	49,566	107			4,000	4,013	FA	16,667	40,000	01/09/2014	02/01/2024
64952W-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A				1FE	225,000	100.2110	225,475	225,000	225,475		997			2,246	2,246	JAJJ			10/15/2019	01/21/2022
664397-AK-2	EVERSOURCE ENERGY SR UNSEC			1	2FE	1,994,840	101.4420	2,028,831	2,000,000	2,028,831	76,778	534			2,800	2,830	MN	9,333	56,000	05/08/2013	05/01/2023
665859-AN-4	NORTHERN TRUST CORP SR UNSEC				1FE	903,670	101.2350	1,012,353	1,000,000	1,012,353	29,245	11,276			2,375	3,647	FA	9,830	23,750	08/20/2013	08/02/2022
68233J-AM-6	ONCOR ELECTRIC DELIVERY SR SEC			1	1FE	157,288	102.7730	141,827	138,000	141,827	648	(2,431)			5,750	3,882	MS	2,006	7,935	10/21/2011	09/30/2020
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC			2	2FE	424,805	102.0780	433,831	425,000	433,831	9,006	20			2,700	2,710	JD	542	5,738	06/05/2019	06/14/2024
75951A-AK-4	RELIANCE STAND LIFE II SECURED				1FE	424,830	101.3500	430,738	425,000	430,738	5,884	24			2,625	2,639	JJ	4,927		07/15/2019	07/22/2022
857477-BC-6	STATE STREET CORP SR UNSEC			2	1FE	1,000,000	105.7480	1,057,478	1,000,000	1,057,478	55,098				3,776	3,776	JD	2,937	37,760	11/28/2018	12/03/2024
86787E-BA-4	SUNTRUST BANK SR UNSEC			2	1FE	499,580	101.2070	506,034	500,000	506,034	5,391	139			3,525	3,555	AO	3,182	17,625	11/06/2018	10/26/2021
87165B-AD-5	SYNCHRONY FINANCIAL SR UNSEC			1	2FE	998,060	106.6460	1,066,463	1,000,000	1,066,463	147,900	191			4,250	4,274	FA	16,056	42,500	08/06/2014	08/15/2024
873050-CE-9	TTX CO SR UNSEC				1FE	1,999,980	105.9690	2,119,374	2,000,000	2,119,374	104,193				4,125	4,125	AO	20,625	82,500	09/19/2013	10/01/2023
88732J-AW-8	TIME WARNER CABLE LLC SR SEC			1	2FE	221,832	100.1870	225,421	225,000	225,421	(3,094)	386			5,000	5,179	FA	4,688	11,250	12/16/2009	02/01/2020
90331H-NU-3	US BANK NA CINCINNATI SR UNSEC			2	1FE	1,999,400	100.5100	2,010,203	2,000,000	2,010,203	12,421	479			3,050	3,075	JJ	26,603	61,000	07/19/2018	07/24/2020
92939J-AA-4	WEC ENERGY GROUP INC SR UNSEC				2FE	498,370	101.9970	509,985	500,000	509,985	9,711	607			3,375	3,506	JD	16,875	16,875	11/06/2018	06/15/2021
94106L-BF-5	WASTE MANAGEMENT INC CO GUARNT			2	2FE	199,988	103.2590	206,519	200,000	206,519	6,526	4			2,950	2,951	JD	262	3,327	05/14/2019	06/15/2024
94988J-ST-0	WELLS FARGO BANK NA SR UNSEC			2	1FE	499,465	102.9130	514,567	500,000	514,567	11,453	178			3,625	3,663	AO	3,474	18,075	11/06/2018	10/22/2021
063677-7H-7	BANK OF MONTREAL SR UNSEC			A	1FE	499,405	100.6910	503,455	500,000	503,455	3,513	297			3,100	3,162	JJ	7,233	15,500	07/10/2018	07/13/2020
89114Q-CC-0	TORONTO-DOMINION BANK SERIES GMTN			A	1FE	500,000	100.0910	500,455	500,000	500,455					1,900	2,139	MJSD	396	3,045	09/10/2019	03/17/2021
02364W-AV-7	AMERICA MOVIL SAB DE CV CO GUARNT			D	1FE	167,253	100.6120	149,912	149,000	149,912	834	(2,489)			5,000	3,273	MS	1,883	7,450	02/07/2012	03/30/2020
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706 06/27			D	1FE	800,000	101.3350	810,684	800,000	810,684	10,684				2,706	2,706	JD	241	10,824	06/20/2019	06/27/2024
268317-AD-6	ELECTRICITE DE FRANCE SA SR UNSEC			D	1FE	247,450	100.1680	250,420	250,000	250,420	(3,505)	315			4,600	4,731	JJ	4,919	11,500	04/23/2010	01/27/2020
63254A-BB-3	NATIONAL AUSTRALIA BK/NY SR UNSEC			D	1FE	499,450	103.1810	515,905	500,000	515,905	11,000	177			3,700	3,741	MN	2,929	16,958	11/26/2018	11/04/2021
74977R-DF-8	COOPERATIVEVE RABOBANK UA SR UNSEC			D	1FE	249,408	101.0990	252,746	250,000	252,746	3,289	49			2,625	2,676	JJ	2,898		07/15/2019	07/22/2024
961214-DX-8	WESTPAC BANKING CORP SR UNSEC			D	1FE	1,999,660	100.4750	2,009,496	2,000,000	2,009,496	8,216	171			3,050	3,059	MN	7,794	61,000	05/08/2018	05/15/2020
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						29,015,988	XXX	29,909,011	29,132,000	29,909,011	899,956	22,050			XXX	XXX	XXX	224,773	835,416	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						29,015,988	XXX	29,909,011	29,132,000	29,909,011	899,956	22,050			XXX	XXX	XXX	224,773	835,416	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 2019 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 (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
6099999.	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
6599999.	Subtotal - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
7699999.	Total - Issuer Obligations					29,015,988	XXX	29,909,011	29,132,000	29,909,011	899,956	22,050			XXX	XXX	XXX	224,773	835,416	XXX	XXX
7799999.	Total - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
7899999.	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
7999999.	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			XXX	XXX
8099999.	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
8199999.	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8299999.	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8399999.	Total Bonds					29,015,988	XXX	29,909,011	29,132,000	29,909,011	899,956	22,050			XXX	XXX	XXX	224,773	835,416	XXX	XXX

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 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
00914A-AD-4	AIR LEASE CORP 2.250% 01/15/23		09/09/2019	JP MORGAN SECURITIES		124,108	125,000	
06405L-AB-7	BANK OF NY MELLON CORP SR UNSEC 2.180% 06/04/21		05/30/2019	MORGAN STANLEY & CO. INC.		500,000	500,000	
110122-BZ-0	BRISTOL-MYERS SQUIBB CO SR UNSEC 2.900% 07/26/24		05/07/2019	MORGAN STANLEY & CO. INC.		423,351	425,000	
14913Q-2V-0	CATERPILLAR FINL SERVICE SR UNSEC 2.850% 05/17/24		05/14/2019	MITSUBISHI UFJ SECURITIES USA		498,935	500,000	
233331-BB-2	DTE ENERGY CO SR UNSEC 2.600% 06/15/22		06/10/2019	CITIGROUP GLOBAL MARKETS INC		499,440	500,000	
337738-AS-7	FISERV INC SR UNSEC 2.750% 07/01/24		06/10/2019	JP MORGAN SECURITIES		499,160	500,000	
459200-JY-8	IBM CORP SR UNSEC 3.000% 05/15/24		05/09/2019	MITSUBISHI UFJ SECURITIES USA		498,160	500,000	
571748-BF-8	MARSH & MCLENNAN COS INC SR UNSEC 3.875% 03/15/24		01/08/2019	CITIGROUP GLOBAL MARKETS INC		499,725	500,000	
59217G-CT-4	MET LIFE GLOB FUNDING I SECURED 3.600% 01/11/24		01/08/2019	JP MORGAN SECURITIES		299,754	300,000	
64952W-DK-6	NEW YORK LIFE GLOBAL FDG SERIES 144A 2.246% 01/21/22		10/15/2019	BANK OF AMERICA		225,000	225,000	
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC 2.700% 06/14/24		06/05/2019	BARCLAYS BANK PLC		424,805	425,000	
75951A-AK-4	RELIANCE STAND LIFE II SECURED 2.625% 07/22/22		07/15/2019	JP MORGAN SECURITIES		424,830	425,000	
94106L-BF-5	WASTE MANAGEMENT INC CO GUARNT 2.950% 06/15/24		05/14/2019	CREDIT SUISSE SECURITIES US LL		199,988	200,000	
89114Q-CC-0	TORONTO-DOMINION BANK SERIES GMTN 1.900% 03/17/21	A	09/10/2019	THE TORONTO-DOMINION BANK		500,000	500,000	
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706% 06/27/24	D	06/20/2019	BANK OF AMERICA		800,000	800,000	
74977R-DF-8	COOPERATIVE RABOBANK UA SR UNSEC 2.625% 07/22/24	D	07/15/2019	GOLDMAN SACHS & COMPANY		249,408	250,000	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						6,666,664	6,675,000	
8399997. Total - Bonds - Part 3						6,666,664	6,675,000	
8399998. Total - Bonds - Part 5						3,372,219	3,375,000	74
8399999. Total - Bonds						10,038,883	10,050,000	74
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						10,038,883	XXX	74

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
56045T-AE-5	MAINE ST MUNI BOND BANK LIQUOR Maine Municipal Bond Bank 3.36 3.368% 06/01/19		06/01/2019	Maturity		1,000,000	1,000,000	1,000,000	1,002,200	(2,200)			(2,200)		1,000,000				16,840	06/01/2019
3199999.	Subtotal - Bonds - U.S. Special Revenues					1,000,000	1,000,000	1,000,000	1,002,200	(2,200)			(2,200)		1,000,000				16,840	XXX
02360F-AA-4	UNION ELECTRIC CO SR SEC 5.100% 10/01/19		10/01/2019	Maturity		335,000	335,000	346,810	339,590	(3,409)	(1,181)		(4,590)		335,000				17,085	10/01/2019
097023-AW-5	BOEING CO SR UNSEC 6.000% 03/15/19		03/15/2019	Maturity		1,780,000	1,780,000	1,752,695	1,788,615	(9,340)	725		(8,615)		1,780,000				53,400	03/15/2019
172967-KS-9	CITIGROUP INC SR UNSEC 2.050% 06/07/19		06/07/2019	Maturity		1,500,000	1,500,000	1,499,220	1,493,685	6,200	115		6,315		1,500,000				15,375	06/07/2019
257375-AG-0	DOMINION ENERGY GAS HLDG SR UNSEC 2.500% 12/15/19		11/15/2019	Call	100.0000	1,000,000	1,000,000	1,007,060	992,571	10,096	(2,667)		7,429		1,000,000				22,917	12/15/2019
345397-XY-4	FORD MOTOR CREDIT CO LLC SR UNSEC 2.021% 05/03/19		05/03/2019	Maturity		1,000,000	1,000,000	997,690	995,960	3,607	433		4,040		1,000,000				10,105	05/03/2019
369604-BG-7	GENERAL ELECTRIC CO SR UNSEC 3.375% 03/11/24		06/21/2019	Various		1,019,070	1,000,000	990,610	934,050	60,674	445		61,119		995,168		23,902	23,902	26,496	03/11/2024
37045X-BP-0	GENERAL MOTORS FINL CO CO.GUARNT 2.350% 10/04/19		10/04/2019	Maturity		1,000,000	1,000,000	999,900	991,260	8,712	29		8,741		1,000,000				23,500	10/04/2019
38141G-VT-8	GOLDMAN SACHS GROUP INC SR UNSEC 2.000% 04/25/19		04/25/2019	Maturity		1,000,000	1,000,000	999,710	996,514	3,437	49		3,486		1,000,000				10,000	04/25/2019
44891A-AG-2	HYUNDAI CAPITAL AMERICA SR UNSEC 2.000% 07/01/19		07/01/2019	Maturity		575,000	575,000	574,592	571,309	3,622	69		3,691		575,000				11,500	07/01/2019
61746B-DR-4	MORGAN STANLEY SR UNSEC 2.375% 07/23/19		07/23/2019	Maturity		1,000,000	1,000,000	1,006,680	995,670	6,194	(1,864)		4,330		1,000,000				23,750	07/23/2019
641423-BY-3	NEVADA POWER CO GENL REF MORT 7.125% 03/15/19		03/15/2019	Maturity		250,000	250,000	249,793	252,085	(2,090)	5		(2,085)		250,000				8,906	03/15/2019
736508-BQ-4	PORTLAND GENERAL ELEC 1ST MORTG 6.100% 04/15/19		04/15/2019	Maturity		400,000	400,000	399,704	403,728	(3,739)	11		(3,728)		400,000				12,200	04/15/2019
963320-AQ-9	WHIRLPOOL CORP SR UNSEC 2.400% 03/01/19		03/01/2019	Maturity		1,000,000	1,000,000	997,740	998,620	1,303	77		1,380		1,000,000				12,000	03/01/2019
06367T-HQ-6	BANK OF MONTREAL SR UNSEC 1.500% 07/18/19	A.	07/18/2019	Maturity		825,000	825,000	824,208	818,813	6,041	147		6,188		825,000				12,375	07/18/2019
064159-HT-6	BANK OF NOVA SCOTIA SR UNSEC 1.650% 06/14/19	A.	06/14/2019	Maturity		1,500,000	1,500,000	1,499,910	1,491,495	8,491	14		8,505		1,500,000				12,375	06/14/2019
15135U-AD-1	CENOVUS ENERGY INC SR UNSEC 5.700% 10/15/19	A.	10/15/2019	Maturity		576,923	576,923	576,597	587,256	(10,361)	29		(10,332)		576,923				32,885	10/15/2019
448055-AB-9	HUSKY ENERGY INC SR UNSEC 6.150% 06/15/19	A.	06/15/2019	Maturity		580,000	580,000	613,681	588,410	(6,408)	(2,002)		(8,410)		580,000				17,835	06/15/2019
064255-BC-5	MUFG BANK LTD SR UNSEC 2.350% 09/08/19	D.	09/08/2019	Maturity		950,000	950,000	954,171	944,499	6,842	(1,340)		5,502		950,000				22,325	09/08/2019
25243Y-AX-7	DIAGEO CAPITAL PLC CO.GUARNT 3.000% 05/18/20	D.	02/27/2019	Various		2,504,460	2,500,000	2,498,700	2,501,851	(2,755)	102		(2,653)		2,499,198		5,262	5,262	20,667	05/18/2020
43474T-AA-1	HOLCIM US FINANCE SARL & CO.GUARNT 6.000% 12/30/19	D.	12/30/2019	Maturity		625,000	625,000	616,713	640,088	(16,145)	1,057		(15,088)		625,000				37,500	12/30/2019
65557C-AV-5	NORDEA BANK ABP SR UNSEC 1.625% 09/30/19	D.	09/30/2019	Maturity		460,000	460,000	456,522	454,926	3,896	1,177		5,073		460,000				7,475	09/30/2019
80283L-AH-6	SANTANDER UK PLC SR UNSEC 2.350% 09/10/19	D.	09/10/2019	Maturity		1,000,000	1,000,000	1,006,190	992,440	9,558	(1,998)		7,560		1,000,000				23,500	09/10/2019
3899999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					20,880,453	20,856,923	20,868,896	20,773,435	84,426	(6,568)		77,858		20,851,289		29,164	29,164	434,171	XXX
8399997.	Total - Bonds - Part 4					21,880,453	21,856,923	21,868,896	21,775,635	82,226	(6,568)		75,658		21,851,289		29,164	29,164	451,011	XXX
8399998.	Total - Bonds - Part 5					3,418,214	3,375,000	3,372,219			87		87		3,372,305		45,908	45,908	10,158	XXX
8399999.	Total - Bonds					25,298,667	25,231,923	25,241,115	21,775,635	82,226	(6,481)		75,745		25,223,594		75,072	75,072	461,169	XXX
8999997.	Total - Preferred Stocks - Part 4						XXX													XXX
8999998.	Total - Preferred Stocks - Part 5						XXX													XXX
8999999.	Total - Preferred Stocks						XXX													XXX
9799997.	Total - Common Stocks - Part 4						XXX													XXX
9799998.	Total - Common Stocks - Part 5						XXX													XXX
9799999.	Total - Common Stocks						XXX													XXX
9899999.	Total - Preferred and Common Stocks						XXX													XXX
9999999.	Totals					25,298,667	XXX	25,241,115	21,775,635	82,226	(6,481)		75,745		25,223,594		75,072	75,072	461,169	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 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 Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
24422E-UX-5	JOHN DEERE CAPITAL CORP SR UNSEC 2.600% 03/07/24		06/04/2019	CITIGROUP GLOBAL MARKETS INC	08/14/2019	CITIGROUP GLOBAL MARKETS INC	500,000	499,145	508,795	499,169		24		24			9,626	9,626	2,419	
46849L-TK-7	JACKSON NATL LIFE GLOBAL SECURED 2.650% 06/21/24		06/17/2019	JP MORGAN SECURITIES	08/26/2019	WELLS FARGO	1,000,000	998,050	1,020,640	998,116		66		66			22,524	22,524	4,785	
91324P-DR-0	UNITEDHEALTH GROUP INC SR UNSEC 2.375% 08/15/24		07/23/2019	BANK OF AMERICA	08/14/2019	U.S. BANCORP INVESTMENTS INC	500,000	499,875	504,465	499,875							4,590	4,590	693	
064159-QD-1	BANK OF NOVA SCOTIA SR UNSEC 2.375% 01/18/23	A	07/15/2019	SCOTIA CAPITAL INC	08/14/2019	MORGAN STANLEY & CO. INC.	375,000	374,824	377,659	374,827		4		4			2,831	2,831	643	
136069-8A-2	CANADIAN IMPERIAL BANK SR UNSEC 2.606% 07/22/23	A	07/15/2019	CITIGROUP GLOBAL MARKETS INC	07/24/2019	NATIONAL BANC FINANCIAL	500,000	500,000	501,305	500,000							1,305	1,305	72	
89114Q-CA-4	TORONTO-DOMINION BANK SR UNSEC 2.650% 06/12/24	A	06/12/2019	MORGAN STANLEY & CO. INC.	07/24/2019	JANE STREET	500,000	500,325	505,350	500,318		(7)		(7)			5,032	5,032	1,546	74
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							3,375,000	3,372,219	3,418,214	3,372,305		87		87			45,908	45,908	10,158	74
8399998. Total - Bonds							3,375,000	3,372,219	3,418,214	3,372,305		87		87			45,908	45,908	10,158	74
8999998. Total - Preferred Stocks																				
9799998. Total - Common Stocks																				
9899999. Total - Preferred and Common Stocks																				
9999999 - Totals								3,372,219	3,418,214	3,372,305		87		87			45,908	45,908	10,158	74

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

[illegible]

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
States, Etc.		Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	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				

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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

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