

**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, 2018**

**LIFE AND ACCIDENT AND HEALTH**

**2018**



# 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 [ 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 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. Kornreich 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  
Christopher James Weyrauch  
President & Chief Executive Officer

Mary Catherine Benedetto  
Mary Catherine Benedetto  
Secretary

Stacy Koon Eisenhauer  
Stacy Koon Eisenhauer  
Vice President & CFO

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

- 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.....

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).....		44,095,974	44,095,974	40,245,504
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. Contract loans .....				
6. Cash (\$ .....642,193 Schedule E - Part 1), and cash equivalents (\$ .....499,942 , Schedule E - Part 2) .....		1,142,135	1,142,135	5,514,452
7. Short-term investments (Schedule DA) .....				
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) .....		45,238,109	45,238,109	45,759,956
13. Investment income due and accrued .....		320,717	320,717	340,800
14. Receivables for securities .....				18,750
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)		45,558,826	45,558,826	46,119,506
<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) .....		35,859,259	35,859,259	36,848,084
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1) .....				
3. Interest Maintenance Reserve .....				31,420
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).....		(205,811)	(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 \$ ..... due or accrued net transfers to or (from) the general account) .....		35,653,448	35,653,448	36,879,504
18. Contributed surplus .....				
19. Aggregate write-ins for special surplus funds .....				
20. Unassigned funds .....		9,905,378	9,905,378	9,240,002
21. Surplus (Lines 18 through 20) .....		9,905,378	9,905,378	9,240,002
22. Totals		45,558,826	45,558,826	46,119,506
<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	1,582,380	345,468
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)	1,582,380	345,468
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	685,664	1,241,197
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	2,268,044	1,586,665
<b>DEDUCT:</b>		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits		
6.2 Matured endowments		
6.3 Annuity benefits	99,795	507,160
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	2,243,982	1,389,802
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	246,541	554,435
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)	2,590,318	2,451,397
11. Fees associated with charges for investment management, administration and contract guarantees	1,175	1,175
12. Increase in aggregate reserve for life and accident and health contracts	(988,825)	(521,950)
13. Increase in liability for deposit-type contracts		
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	1,602,668	1,930,622
17. Net gain from operations (including \$ (841,886) unrealized capital gains) (Line 5 minus Line 16)	665,376	(343,957)
<b>SURPLUS ACCOUNT</b>		
18. Surplus, December 31, prior year	9,240,002	9,583,959
19. Net gain from operations (Line 17)	665,376	(343,957)
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)	9,905,378	9,240,002
<b>DETAILS OF WRITE-INS</b>		
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	246,541	554,435
06.702.		
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)	246,541	554,435
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 2018 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	Ordinary			Group		Accident and Health		9 Aggregate of All Other Lines of Business
		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	1,582,380		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)	1,582,380		1,582,380						
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)									
3. Net investment income and capital gains and losses	685,664		685,664						
4. Aggregate write-ins for other income									
5. Totals (Lines 1.4 to 4)	2,268,044		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	99,795		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	2,243,982		2,243,982						
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	246,541		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)	2,590,318		2,590,318						
11. Fees associated with charges for investment management, administration and contract guarantees	1,175		1,175						
12. Increase in aggregate reserve for life and accident and health contracts	(988,825)		(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)	1,602,668		1,602,668						
17. Net gain from operations (including \$ (841,886) unrealized capital gains) (Line 5 minus Line 16)	665,376		665,376						
<b>DETAILS OF WRITE-INS</b>									
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	246,541		246,541						
06.702. ....									
06.703. ....									
06.798. Summary of remaining write-ins for Line 6.7 from overflow page									
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	246,541		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)									

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 .....	36,848,084		36,848,084			
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies .....	1,582,380		1,582,380			
3. Increase or (decrease) from investment results after provision for federal income taxes .....	620,288		620,288			
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) .....						
7. Totals (Lines 1 to 6) .....	39,050,752		39,050,752			
8. Net transfer of reserves from or (to) Separate Accounts .....	246,541		246,541			
9. Tabular cost .....						
10. Reserves released by death .....						
11. Reserves released by other terminations (net) .....						
12. Transfers on account of annuity and supplementary contract payments involving life contingencies .....	2,343,777		2,343,777			
13. Charges for investment management, administration and contract guarantees .....	1,175		1,175			
14. Aggregate write-ins for other decreases in reserves .....	600,000		600,000			
15. Total deductions (Lines 8 to 14) .....	3,191,493		3,191,493			
16. Reserve December 31 of current year .....	35,859,259		35,859,259			
<b>DETAILS OF WRITE-INS</b>						
1401. Decrease in Actuarial Reserves for Asset/Liability Analysis .....	600,000		600,000			
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) .....	600,000		600,000			

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)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,456,134	1,436,051
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) 66,293	66,293
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		31,420
10. Total gross investment income	1,522,427	1,533,764
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)		1,533,764
<b>DETAILS OF WRITE-INS</b>		
0901. Amortization of IMR		31,420
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)		31,420
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 \$ 26,656 accrual of discount less \$ 32,286 amortization of premium and less \$ 21,679 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 \$ 66,293 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)	(6,215)		(6,215)	(842,190)	
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				304	
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(6,215)		(6,215)	(841,886)	
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					



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
0200001. A-2000 Deferred Fixed 4.64% (1-10 years) MV (DEF,NFI) 2008-2014 .....	33,061,475	33,061,475	
0200002. 2012IAR Deferred Fixed 4.64% (1-10 years) MV (DEF,NFI) 2015-2018 NB .....	2,297,784	2,297,784	
0299999. Annuities: Totals	35,359,259	35,359,259	
0500001. Additional actuarial reserve—asset/liability analysis .....	500,000	500,000	
0599999. Miscellaneous Reserves: Totals	500,000	500,000	
9999999. Totals (to Page 3, Line 1)	35,859,259	35,859,259	

**EXHIBIT 3 - INTERROGATORIES**

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

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

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

1 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)			

Exhibit 4

**NONE**

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 .....		1,582,381
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 .....		1,522,427
3. Investment income collected .....		10,464,012
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) .....		13,568,820
8. Cost of investments acquired (excluding short-term bonds) .....		15,162,582
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits .....		
9.2 Matured endowments .....		
9.3 Annuity benefits .....		99,795
9.4 Supplementary contract benefits with life contingencies .....		
9.5 Accident and health benefits .....		
9.6 Surrender benefits and withdrawals for life contracts .....		2,243,982
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 .....		246,541
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 .....		1,175
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9) .....		
14. Total (Lines 8 to 13) .....		17,754,075
15. Funds from operations (Line 7 minus Line 14) .....		(4,185,255)
16. Surplus contributed or (withdrawn) during year .....		
17. Aggregate write-ins for other changes in funds .....		
18. Total funds (includes \$ ..... net transfers from general account) (Lines 15 to 17) .....		(4,185,255)
19. Increase in payable for investments acquired, net of receivable for investments sold .....		18,750
20. Decrease in policy loans .....		
21. Aggregate write-ins for other reconciling items .....		(205,811)
22. Increase in cash (Line 18 to 21) .....		(4,372,316)
<b>RECONCILIATION BETWEEN YEARS</b>		
23. Cash and invested assets, December 31st of prior year .....		45,759,956
24. Increase in cash (Line 22) .....		(4,372,316)
25. Cost of invested assets acquired .....		15,162,582
26. Adjusted cost of assets disposed of .....		10,464,292
27. Increase in policy loans .....		
28. Accrual of discount less amortization of premium .....		(5,630)
29. Depreciation on real estate and other invested assets .....		
30. Increase in net unrealized gains .....		(842,190)
31. Aggregate write-ins for other reconciling items .....		
32. Cash and invested assets, December 31st of current year .....		45,238,110
<b>DETAILS OF WRITE-INS</b>		
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 .....		246,541
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 9.9 above) .....		246,541
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 .....		(205,811)
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) .....		(205,811)
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 .....	35,653,448	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	35,653,448	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 .....	45,558,826		NO			
Totals	45,558,826		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.....\$ .....1,175

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**GENERAL INTERROGATORIES**

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

1.111 Seed Money..... Yes [ ] No [ ] N/A [ X ]  
 1.112 Other Fees and Expenses..... Yes [ ] No [ ] N/A [ X ]  
 1.113 Additional Required Surplus Amounts .... Yes [ ] No [ ] N/A [ X ]

**Separate Account Products with General Account Guarantees**

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

	1 Year	2 Amount
2.301	As of December 31, 2018 .....	\$ .....
2.302	As of December 31, 2017 .....	\$ .....
2.303	As of December 31, 2016 .....	\$ .....
2.304	As of December 31, 2015 .....	\$ .....
2.305	As of December 31, 2014 .....	\$ .....

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 [ X ] No [ ]  
 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? ..... Yes [ ] No [ X ] N/A [ ]  
 3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%) .....	2,085,559,317	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 [ 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 Product Identifier	2 Net Investment Proceeds	3 Attributed to Contract Holder	4 Transferred to General Account	5 Reinvested Within the Separate Account
TC LIFE MVA-1 .....	665,376			665,376

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 .....	\$ 45,558,826	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 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
TC LIFE MVA-1 .....	Conditions b, c, and d. ....

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	31,420
2. Current year's realized pre-tax capital gains/(losses) of \$ .....0 transferred into the reserve net of taxes of \$ .....	
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	31,420
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	31,420
6. Reserve as of December 31, current year (Line 4 minus Line 5)	

**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 .....	31,420			31,420
2. 2019 .....				
3. 2020 .....				
4. 2021 .....				
5. 2022 .....				
6. 2023 .....				
7. 2024 .....				
8. 2025 .....				
9. 2026 .....				
10. 2027 .....				
11. 2028 .....				
12. 2029 .....				
13. 2030 .....				
14. 2031 .....				
15. 2032 .....				
16. 2033 .....				
17. 2034 .....				
18. 2035 .....				
19. 2036 .....				
20. 2037 .....				
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)	31,420			31,420

**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 .....		XXX	XXX		0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	27,703,690	XXX	XXX	27,703,690	0.0004	11,081	0.0023	63,718	0.0030	83,111
3.	2	High Quality .....	16,392,284	XXX	XXX	16,392,284	0.0019	31,145	0.0058	95,075	0.0090	147,531
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)	44,095,974	XXX	XXX	44,095,974	XXX	42,227	XXX	158,794	XXX	230,642
<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 .....		XXX	XXX		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)		XXX	XXX		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)	44,095,974	XXX	XXX	44,095,974	XXX	42,227	XXX	158,794	XXX	230,642

**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 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 .....	40,245,504
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	15,162,582
3.	Accrual of discount .....	26,656
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	(646,472)
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	
	4.4. Part 4, Column 11 .....	(195,718)
		(842,190)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(6,215)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	10,498,045
7.	Deduct amortization of premium .....	32,286
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) .....	39,968
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	44,095,974
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	44,095,974

**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 .....				
	2. Canada .....				
	3. Other Countries .....				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	1,002,200	1,002,200	1,000,000	1,000,000
Industrial and Miscellaneous, SVO Identified Funds, Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	30,663,338	30,663,338	30,758,310	30,898,000
	9. Canada .....	3,985,619	3,985,619	4,013,800	3,981,923
	10. Other Countries .....	8,444,817	8,444,817	8,446,108	8,434,000
	11. Totals	43,093,774	43,093,774	43,218,218	43,313,923
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	44,095,974	44,095,974	44,218,218	44,313,923
<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 .....				
	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	44,095,974	44,095,974	44,218,218	

Schedule DA - Verification - Short-Term Investments

**NONE**

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 .....	4,999,500	4,999,500		
2. Cost of cash equivalents acquired .....	1,050,932,439	1,050,932,439		
3. Accrual of discount .....	66,293	66,293		
4. Unrealized valuation increase (decrease) .....	304	304		
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	1,055,498,594	1,055,498,594		
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) .....	499,942	499,942		
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	499,942	499,942		

(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	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
65557C-AV-5	NORDEA BANK ABP SR UNSEC	D			.1FE	456,522	.98	454,926	460,000	454,926	(1,407)	1,559			1.625	1.974	MS	1,890	7,475	07/05/2017	09/30/2019
80283L-AH-6	SANTANDER UK PLC SR UNSEC	D			.1FE	1,006,190	.99	992,440	1,000,000	992,440	(4,993)	(2,857)			2.350	2.056	MS	7,246	23,500	07/05/2017	09/10/2019
961214-DX-8	WESTPAC BANKING CORP SR UNSEC	D			.1FE	1,999,660	100	2,001,110	2,000,000	2,001,110	1,345	105			3.050	3.059	MN	7,794	30,500	05/08/2018	05/15/2020
3299999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					43,218,218	XXX	43,093,774	43,313,923	43,093,774	(630,742)	3,619			XXX	XXX	XXX	317,910	1,011,172	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					43,218,218	XXX	43,093,774	43,313,923	43,093,774	(630,742)	3,619			XXX	XXX	XXX	317,910	1,011,172	XXX	XXX
4899999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
6099999	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
6599999	Subtotal -Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
7799999	Total - Issuer Obligations					44,218,218	XXX	44,095,974	44,313,923	44,095,974	(646,472)	3,619			XXX	XXX	XXX	320,717	1,044,852	XXX	XXX
7899999	Total - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
7999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX			XXX	XXX
8099999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX			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					44,218,218	XXX	44,095,974	44,313,923	44,095,974	(646,472)	3,619			XXX	XXX	XXX	320,717	1,044,852	XXX	XXX

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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 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
025816-BP-3	AMERICAN EXPRESS CO SR UNSEC 2.200% 10/30/20		11/06/2018	THE TORONTO-DOMINION BANK		487,870	500,000	244
028651H-CH-2	AMERICAN HONDA FINANCE SR UNSEC 3.000% 06/16/20		07/11/2018	SG AMERICAS SECURITIES LLC		998,650	1,000,000	
14912L-6N-6	CATERPILLAR FINL SERVICE SR UNSEC 2.500% 11/13/20		11/06/2018	WELLS FARGO		191,836	195,000	2,371
205887-BZ-4	CONAGRA BRANDS INC SR UNSEC 3.800% 10/22/21		11/06/2018	WELLS FARGO		500,285	500,000	844
26078J-AB-6	DOWDUPONT INC SR UNSEC 4.205% 11/15/23		11/14/2018	WELLS FARGO		500,000	500,000	
459200-HP-9	IBM CORP SR UNSEC 3.375% 08/01/23		11/27/2018	MITSUBISHI UFJ SECURITIES USA		491,446	500,000	5,531
459506-AJ-0	INTL FLAVOR & FRAGRANCES SR UNSEC 3.400% 09/25/20		11/06/2018	CREDIT SUISSE SECURITIES US LL		499,390	500,000	1,983
460690-BM-1	INTERPUBLIC GROUP COS SR UNSEC 3.500% 10/01/20		11/06/2018	CREDIT SUISSE SECURITIES US LL		499,435	500,000	2,285
46647P-AY-2	JPMORGAN CHASE & CO SR UNSEC 4.023% 12/05/24		11/28/2018	JP MORGAN SECURITIES		1,000,000	1,000,000	
857477-BC-6	STATE STREET CORP SR UNSEC 3.776% 12/03/24		11/28/2018	BANK OF AMERICA		1,000,000	1,000,000	
86787E-BA-4	SUNTRUST BANK SR UNSEC 3.525% 10/26/21		11/06/2018	BANK OF AMERICA		499,580	500,000	588
90331H-NU-3	US BANK NA CINCINNATI SR UNSEC 3.050% 07/24/20		07/19/2018	U.S. BANCORP INVESTMENTS INC		1,999,040	2,000,000	
92939U-AA-4	WEC ENERGY GROUP INC SR UNSEC 3.375% 06/15/21		11/06/2018	MORGAN STANLEY & CO. INC.		498,370	500,000	7,078
94988J-ST-0	WELLS FARGO BANK NA SR UNSEC 3.625% 10/22/21		11/06/2018	COMM. BANK OF AUSTRALIA		499,465	500,000	755
06367T-7H-7	BANK OF MONTREAL SR UNSEC 3.100% 07/13/20	A.	07/10/2018	BMO CAPITAL MARKETS		499,405	500,000	
25243Y-AX-7	DIAGEO CAPITAL PLC CO GUARNT 3.000% 05/18/20	D.	05/15/2018	BARCLAYS BANK PLC		2,498,700	2,500,000	
63254A-BB-3	NATIONAL AUSTRALIA BK/NY SR UNSEC 3.700% 11/04/21	D.	11/26/2018	RBC DAIN RAUSCHER INC.		499,450	500,000	
961214-DX-8	WESTPAC BANKING CORP SR UNSEC 3.050% 05/15/20	D.	05/08/2018	BANK OF AMERICA		1,999,660	2,000,000	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						15,162,582	15,195,000	21,679
8399997. Total - Bonds - Part 3								
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds								
8999997. Total - Preferred Stocks - Part 3								
8999998. Total - Preferred Stocks - Part 5								
8999999. Total - Preferred Stocks								
9799997. Total - Common Stocks - Part 3								
9799998. Total - Common Stocks - Part 5								
9799999. Total - Common Stocks								
9899999. Total - Preferred and Common Stocks								
9999999 - Totals						15,162,582	15,195,000	21,679

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
002824-BC-3	ABBOTT LABORATORIES SR UNSEC 2.350%		11/22/19	Call	100.0000	1,000,000	1,000,000	1,007,440	1,000,104	5,872	(1,329)		4,543		1,004,646		(4,646)	(4,646)	12,612	11/22/2019
00287Y-AK-5	ABBVIE INC SR UNSEC 2.000% 11/06/18		11/06/2018	Maturity		1,000,000	1,000,000	1,006,610	999,690	1,421	(1,111)		310		1,000,000				20,000	11/06/2018
03523T-AV-0	ANHEUSER-BUSCH INBEV WOR CO.GUARNT 5.000%		04/15/20	Call	104.0710	364,249	350,000	357,140	371,355	(19,351)	(359)		(19,710)		351,645		(1,645)	(1,645)	25,478	04/15/2020
067383-AD-1	CR BARD INC SR UNSEC 1.375% 01/15/18		01/15/2018	Maturity		1,000,000	1,000,000	998,730	999,850	141	9		150		1,000,000				6,875	01/15/2018
209111-EV-1	CONSOLIDATED EDISON CO O SR UNSEC 7.125%		12/01/18	Maturity		1,000,000	1,000,000	1,059,610	1,042,510	(35,215)	(7,295)		(42,510)		1,000,000				71,250	12/01/2018
585055-AN-6	MEDTRONIC INC CO.GUARNT 5.600% 03/15/19		04/29/2018	Call	102.5720	1,025,720	1,000,000	999,310	1,039,100	(39,203)	27		(39,176)		999,924		76	76	60,253	03/15/2019
59156R-AR-9	METLIFE INC SR UNSEC 6.817% 08/15/18		08/15/2018	Maturity		2,000,000	2,000,000	2,007,000	2,058,540	(57,957)	(583)		(58,540)		2,000,000				136,340	08/15/2018
654740-AD-1	NISSAN MOTOR ACCEPTANCE SR UNSEC 1.800%		03/15/18	Maturity		1,000,000	1,000,000	997,770	999,900	6	94		100		1,000,000				9,000	03/15/2018
69352P-AG-8	PPL CAPITAL FUNDING INC CO.GUARNT 1.900%		06/01/18	Maturity		1,000,000	1,000,000	999,000	999,120	794	86		880		1,000,000				9,500	06/01/2018
906548-CA-8	UNION ELECTRIC CO SR SEC 5.100% 08/01/18		08/01/2018	Maturity		185,000	185,000	171,441	188,197	(4,308)	1,112		(3,196)		185,000				9,435	08/01/2018
15135U-AD-1	CENOVUS ENERGY INC SR UNSEC 5.700%		10/15/19	Redemption	100.0000	923,076	923,077	922,555	970,892	(47,918)	101		(47,817)		923,077				77,847	10/15/2019
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					10,498,045	10,458,077	10,526,606	10,669,258	(195,718)	(9,248)		(204,966)		10,464,292		(6,215)	(6,215)	438,590	XXX
8399997	Total - Bonds - Part 4					10,498,045	10,458,077	10,526,606	10,669,258	(195,718)	(9,248)		(204,966)		10,464,292		(6,215)	(6,215)	438,590	XXX
8399998	Total - Bonds - Part 5																			XXX
8399999	Total - Bonds					10,498,045	10,458,077	10,526,606	10,669,258	(195,718)	(9,248)		(204,966)		10,464,292		(6,215)	(6,215)	438,590	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					10,498,045	XXX	10,526,606	10,669,258	(195,718)	(9,248)		(204,966)		10,464,292		(6,215)	(6,215)	438,590	XXX

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Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**NONE**

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 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 *
Citibank ..... New York, NY .....					642,193	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			642,193	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			642,193	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			642,193	XXX

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

1. January.....	566,141	4. April.....	562,933	7. July.....	665,373	10. October.....	448,659
2. February.....	329,063	5. May.....	616,164	8. August.....	707,063	11. November.....	91,973
3. March.....	337,947	6. June.....	518,114	9. September.....	371,882	12. December.....	642,193

ANNUAL STATEMENT FOR THE YEAR 2018 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

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
	FED HOME LN DISCOUNT NT Federal Home Loan Bank Di 0 01		12/31/2018	0.000	01/02/2019	499,942		29
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations								
3199999. Total - U.S. Special Revenues Bonds								
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6099999. Subtotal - SVO Identified Funds								
6599999. Subtotal - Bank Loans								
7799999. Total - Issuer Obligations								
7899999. Total - Residential Mortgage-Backed Securities								
7999999. Total - Commercial Mortgage-Backed Securities								
8099999. Total - Other Loan-Backed and Structured Securities								
8199999. Total - SVO Identified Funds								
8299999. Total - Bank Loans								
8399999. Total Bonds								
8899999 - Total Cash Equivalents								

**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**

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