

ANNUAL STATEMENT

OF THE

INSULATED

SEPARATE ACCOUNTS

OF THE

TIAA-CREF LIFE

INSURANCE COMPANY

OF

NEW YORK

IN THE STATE OF

NEW YORK

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

FOR THE YEAR ENDED
DECEMBER 31, 2024

LIFE AND ACCIDENT AND HEALTH

2024



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

TIAA-CREF Life Insurance Company

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

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

Country of Domicile United States of America

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

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

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

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

Mail Address 730 Third Avenue (Street and Number or P.O. Box) New York, NY, US 10017 (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 (City or Town, State, Country and Zip Code) 212-490-9000 (Area Code) (Telephone Number)

Internet Website Address tiaa.org

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

OFFICERS

President & Chief Executive Officer Mohammad Ali Iqbal Vice President & Chief Financial Officer Stacy Koon Eisenhauer Secretary Wayne Aggrey Agard Senior Vice President & Chief Actuary Keith Elliot Floman

OTHER

Christopher John Heald, Vice President & Treasurer

DIRECTORS OR TRUSTEES

Nicholas Carl Calarco Bradley (NMN) Finkle Keith Elliot Floman Mohammad Ali Iqbal Christopher Shields Lynch # Timothy Wayne Penrose Jill Lara Richman

State of New York County of New York SS

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

Signatures of Mohammad Ali Iqbal, Wayne Aggrey Agard, and Stacy Koon Eisenhauer with titles: President & Chief Executive Officer, Secretary, Vice President & Chief Financial Officer

Subscribed and sworn to before me this 4th day of February, 2025 Vincenza Ieni

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

VINCENZA IENI
NOTARY PUBLIC-STATE OF NEW YORK
No. 011E6211858
Qualified in Westchester County
My Commission Expires 09-21-2025

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks		4,761,366,989	4,761,366,989	4,438,004,064
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 (\$ Schedule E - Part 1), and cash equivalents (\$, Schedule E - Part 2)				
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)		4,761,366,989	4,761,366,989	4,438,004,064
12. Investment income due and accrued		(40)	(40)	(5)
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)		4,761,366,949	4,761,366,949	4,438,004,059
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 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 through 1503 plus 1598)(Line 15 above)				

ANNUAL STATEMENT FOR THE YEAR 2024 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)		4,691,647,628	4,691,647,628	4,375,648,524
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)		69,484,144	69,484,144	62,402,180
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 \$ 1,480,715 accrued expense allowances recognized in reserves).....		5,225,406	5,225,406	1,680,611
11. Remittances and items not allocated		(4,990,230)	(4,990,230)	(1,727,256)
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 \$5,225,406 due or accrued net transfers to or (from) the general account)		4,761,366,948	4,761,366,948	4,438,004,059
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				
21. Surplus (Lines 18 through 20)				
22. Totals		4,761,366,949	4,761,366,949	4,438,004,059
DETAILS OF WRITE-INS				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 through 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 through 1903 plus 1998)(Line 19 above)				

ANNUAL STATEMENT FOR THE YEAR 2024 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	133,405,148	137,927,184
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts	13,531,449	12,336,298
1.4 Totals (Lines 1.1 to 1.3)	146,936,597	150,263,482
2. Transfers on account of deposit-type contracts (including \$ 12,308,943 deposits less \$ 17,443,379 withdrawals)	(5,134,435)	177,164
3. Net investment income and capital gains and losses	569,062,383	650,740,507
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	710,864,545	801,181,153
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	1,574,705	1,284,480
6.2 Matured endowments		
6.3 Annuity benefits	75,614,675	60,882,055
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	214,287,520	140,859,470
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	69,975,707	63,586,188
7. Transfers on account of policy loans	8,357,670	16,830,933
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	(878,566)	(831,199)
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	368,931,711	282,611,927
11. Fees associated with charges for investment management, administration and contract guarantees	18,851,766	18,111,509
12. Increase in aggregate reserve for life and accident and health contracts	315,999,105	487,997,540
13. Increase in liability for deposit-type contracts	7,081,963	12,460,177
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds		
16. Totals (Lines 10 to 15)	710,864,545	801,181,153
17. Net gain from operations (including \$ 244,944,357 unrealized capital gains) (Line 5 minus Line 16)		
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		
19. Net gain from operations (Line 17)		
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)		
DETAILS OF WRITE-INS		
01.301. Participant transfers from general account	13,531,449	12,336,298
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 through 01.303 plus 01.398)(Line 1.3 above)	13,531,449	12,336,298
0401. Miscellaneous income		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 through 0403 plus 0498)(Line 4 above)		
06.701. Participant transfers to general account	57,848,277	52,039,040
06.702. Cost of insurance	12,282,387	11,419,341
06.703. Miscellaneous gains and losses	(154,957)	127,807
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 through 06.703 plus 06.798)(Line 6.7 above)	69,975,707	63,586,188
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 through 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 through 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 through 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2024 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	133,405,148	24,215,741	10,908,480	98,280,927			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts	13,531,449	4,458,720	931,571	8,141,158			
1.4 Totals (Lines 1.1 to 1.3).....	146,936,597	28,674,461	11,840,051	106,422,085			
2. Transfers on account of deposit-type contracts (including \$12,308,943 deposits less \$ 17,443,379 withdrawals)	(5,134,435)			(5,134,435)			
3. Net investment income and capital gains and losses	569,062,383	79,009,465	32,924,284	457,128,634			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	710,864,545	107,683,926	44,764,335	558,416,284			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits	1,574,705	1,574,705				XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits	75,614,675	XXX	XXX	75,614,675		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	214,287,520	13,120,599	1,367,197	199,799,724		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	69,975,707	10,047,875	6,548,083	53,379,749			
7. Transfers on account of policy loans	8,357,670	7,047,480	1,310,190			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	(878,566)	(84,448)	(794,118)			XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	368,931,711	31,706,211	8,431,352	328,794,148			
11. Fees associated with charges for investment management, administration and contract guarantees	18,851,766	3,173,830	2,358,039	13,319,897			
12. Increase in aggregate reserve for life and accident and health contracts	315,999,105	72,803,885	33,974,944	209,220,276			
13. Increase in liability for deposit-type contracts	7,081,963			7,081,963		XXX	
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	710,864,545	107,683,926	44,764,335	558,416,284			
17. Net gain from operations (including \$ 244,944,357 unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	16,791	1,852	606	14,333			
DETAILS OF WRITE-INS							
01.301. Participant transfers from general account	13,531,449	4,458,720	931,571	8,141,158			
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)	13,531,449	4,458,720	931,571	8,141,158			
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to general account	57,848,277	4,351,753	168,569	53,327,955			
06.702. Cost of Insurance	12,282,387	5,792,701	6,489,686				
06.703. Miscellaneous gains and losses	(154,957)	(96,579)	(110,172)	51,794			
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)	69,975,707	10,047,875	6,548,083	53,379,749			
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 through 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 through 1503 plus 1598) (Line 15 above)							

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Transfers to Separate Accounts:											
1.1 Net premiums for life contracts (a)	24,215,741	XXX							24,215,741	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts	4,458,720	XXX							4,458,720	XXX	
1.4 Totals (Lines 1.1 to 1.3)	28,674,461	XXX							28,674,461	XXX	
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		XXX								XXX	
3. Net investment income and capital gains and losses	79,009,465	XXX							79,009,465	XXX	
4. Aggregate write-ins for other income		XXX								XXX	
5. Totals (Lines 1.4 to 4)	107,683,926	XXX							107,683,926	XXX	
DEDUCT:											
6. Transfers from the Separate Account on account of contract benefits:											
6.1 Death benefits	1,574,705	XXX							1,574,705	XXX	
6.2 Matured endowments		XXX								XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	13,120,599	XXX							13,120,599	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	10,047,875	XXX							10,047,875	XXX	
7. Transfers on account of policy loans	7,047,480	XXX							7,047,480	XXX	
8. Net transfer of reserves from or (to) Separate Accounts		XXX								XXX	
9. Other transfers from the Separate Accounts:											
9.1 Federal and foreign income taxes incurred		XXX								XXX	
9.2 Change in expense allowances recognized in reserves	(84,448)	XXX							(84,448)	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts		XXX								XXX	
10. Subtotals (Lines 6.1 to 9.3)	31,706,211	XXX							31,706,211	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	3,173,830	XXX							3,173,830	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	72,803,885	XXX							72,803,885	XXX	
13. Increase in liability for deposit-type contracts		XXX								XXX	
14. Increase in reserve for future federal income taxes		XXX								XXX	
15. Aggregate write-ins for reserves and funds		XXX								XXX	
16. Totals (Lines 10 to 15)	107,683,926	XXX							107,683,926	XXX	
17. Net gain from operations (including \$ 34,292,210 unrealized capital gains) (Line 5 minus Line 16)		XXX								XXX	
18. Policies/certificates in force end of year	1,852	XXX							1,852	XXX	
DETAILS OF WRITE-INS											
01.301. Participant transfers from general account	4,458,720	XXX							4,458,720	XXX	
01.302.		XXX								XXX	
01.303.		XXX								XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		XXX								XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)	4,458,720	XXX							4,458,720	XXX	
0401.		XXX								XXX	
0402.		XXX								XXX	
0403.		XXX								XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page		XXX								XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)		XXX								XXX	
06.701. Cost of insurance	5,792,701	XXX							5,792,701	XXX	
06.702. Participant transfers to general account	4,351,753	XXX							4,351,753	XXX	
06.703. Miscellaneous gains and losses (96,579)	(96,579)	XXX							(96,579)	XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		XXX								XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)	10,047,875	XXX							10,047,875	XXX	
09.301.		XXX								XXX	
09.302.		XXX								XXX	
09.303.		XXX								XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		XXX								XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)		XXX								XXX	
1501.		XXX								XXX	
1502.		XXX								XXX	
1503.		XXX								XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page		XXX								XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		XXX								XXX	

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)
(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life	Other Group Life (a)
1. Transfers to Separate Accounts:								
1.1 Net premiums for life contracts (b)	10,908,480					10,908,480	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts	931,571					931,571	XXX	
1.4 Totals (Lines 1.1 to 1.3)	11,840,051					11,840,051	XXX	
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							XXX	
3. Net investment income and capital gains and losses	32,924,284					32,924,284	XXX	
4. Aggregate write-ins for other income							XXX	
5. Totals (Lines 1.4 to 4)	44,764,335					44,764,335	XXX	
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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	1,367,197					1,367,197	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	6,548,083					6,548,083	XXX	
7. Transfers on account of policy loans	1,310,190					1,310,190	XXX	
8. Net transfer of reserves from or (to) Separate Accounts							XXX	
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	(794,118)					(794,118)	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							XXX	
10. Subtotals (Lines 6.1 to 9.3)	8,431,352					8,431,352	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	2,358,039					2,358,039	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	33,974,944					33,974,944	XXX	
13. Increase in liability for deposit-type contracts							XXX	
14. Increase in reserve for future federal income taxes							XXX	
15. Aggregate write-ins for reserves and funds							XXX	
16. Totals (Lines 10 to 15)	44,764,335					44,764,335	XXX	
17. Net gain from operations (including \$ 14,696,661 unrealized capital gains) (Line 5 minus Line 16)							XXX	
18. Policies/certificates in force end of year	606					606	XXX	
DETAILS OF WRITE-INS								
01.301. Participant transfers from general account	931,571					931,571	XXX	
01.302.							XXX	
01.303.							XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)	931,571					931,571	XXX	
0401.							XXX	
0402.							XXX	
0403.							XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page							XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							XXX	
06.701. Cost of insurance	6,489,686					6,489,686	XXX	
06.702. Participant transfers to general account	168,569					168,569	XXX	
06.703. Miscellaneous gains and losses	(110,172)					(110,172)	XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)	6,548,083					6,548,083	XXX	
09.301.							XXX	
09.302.							XXX	
09.303.							XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)							XXX	
1501.							XXX	
1502.							XXX	
1503.							XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page							XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)							XXX	

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees			5 Variable Annuities Without Guarantees
1. Transfers to Separate Accounts:						
1.1 Net annuity considerations for annuity contracts	98,280,927	XXX	XXX	98,280,927	XXX	XXX
1.2 Considerations for supplementary contracts with life contingencies						
1.3 Aggregate write-ins for other transfers to Separate Accounts	8,141,158			8,141,158		
1.4 Totals (Lines 1.1 to 1.3)	106,422,085			106,422,085		
2. Transfers on account of deposit-type contracts (including \$	12,308,943					
deposits less \$	17,443,379					
withdrawals)	(5,134,435)					(5,134,435)
3. Net investment income and capital gains and losses	457,128,634			439,023,811	5,784,008	12,320,815
4. Aggregate write-ins for other income						
5. Totals (Lines 1.4 to 4)	558,416,284			545,445,896	5,784,008	7,186,380
DEDUCT:						
6. Transfers from the Separate Account on account of contract benefits:						
6.1 Death benefits						
6.2 Matured endowments						
6.3 Annuity benefits	75,614,675			73,298,223	2,316,452	
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	199,799,724			199,799,724		
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	53,379,749			53,383,882	(2,189)	(1,944)
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)	328,794,148			326,481,829	2,314,263	(1,944)
11. Fees associated with charges for investment management, administration and contract guarantees	13,319,897			13,093,879	119,657	106,361
12. Increase in aggregate reserve for life and accident and health contracts	209,220,276			205,870,188	3,350,088	
13. Increase in liability for deposit-type contracts	7,081,963					7,081,963
14. Increase in reserve for future federal income taxes						
15. Aggregate write-ins for reserves and funds						
16. Totals (Lines 10 to 15)	558,416,284			545,445,896	5,784,008	7,186,380
17. Net gain from operations (including \$	195,955,486					
unrealized capital gains) (Line 5 minus Line 16)						
18. Policies/certificates in force end of year	14,333			14,238	95	
DETAILS OF WRITE-INS						
01.301. Participant transfers from general account	8,141,158			8,141,158		
01.302.						
01.303.						
01.398. Summary of remaining write-ins for Line 1.3 from overflow page						
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)	8,141,158			8,141,158		
0401.						
0402.						
0403.						
0498. Summary of remaining write-ins for Line 4 from overflow page						
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)						
06.701. Participant transfers to general account	53,327,955			53,327,955		
06.702. Miscellaneous gains and losses	51,794			55,927	(2,189)	(1,944)
06.703.						
06.798. Summary of remaining write-ins for Line 6.7 from overflow page						
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)	53,379,749			53,383,882	(2,189)	(1,944)
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 through 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 through 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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Reserve December 31 of prior year	532,535,860	XXX							532,535,860	XXX	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	24,215,741	XXX							24,215,741	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	79,009,465	XXX							79,009,465	XXX	
4. Tabular less actual reserve released		XXX								XXX	
5. Increase in reserve on account of change in valuation basis		XXX								XXX	
5.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX	
6. Other increases (net)	84,448	XXX							84,448	XXX	
7. Totals (Lines 1 to 6)	635,845,514	XXX							635,845,514	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	5,589,155	XXX							5,589,155	XXX	
9. Tabular cost		XXX								XXX	
10. Reserves released by death	1,574,705	XXX							1,574,705	XXX	
11. Reserves released by other terminations (net)	20,168,079	XXX							20,168,079	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	3,173,830	XXX							3,173,830	XXX	
14. Aggregate write-ins for other decreases in reserves		XXX								XXX	
15. Total deductions (Lines 8 to 14)	30,505,769	XXX							30,505,769	XXX	
16. Reserve December 31 of current year	605,339,745	XXX							605,339,745	XXX	
Cash Surrender Value and Policy Loans											
17. CSV ending balance December 31, current year	605,339,745	XXX							605,339,745	XXX	
18. Amount available for policy loans based upon Line 17 CSV		XXX								XXX	
DETAILS OF WRITE-INS											
1401.		XXX								XXX	
1402.		XXX								XXX	
1403.		XXX								XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page		XXX								XXX	
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)		XXX								XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life	Other Group Life
1. Reserve December 31 of prior year	220,334,802					220,334,802	XXX	
2. Tabular net premiums and considerations	10,908,480					10,908,480	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	32,924,286					32,924,286	XXX	
4. Tabular less actual reserve released							XXX	
5. Increase in reserve on account of change in valuation basis							XXX	
6. Other increases (net)	794,118					794,118	XXX	
7. Totals (Lines 1 to 6)	264,961,686					264,961,686	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	5,616,513					5,616,513	XXX	
9. Tabular cost						XXX	XXX	
10. Reserves released by death							XXX	
11. Reserves released by other terminations (net)	2,677,387					2,677,387	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	2,358,039					2,358,039	XXX	
14. Aggregate write-ins for other decreases in reserves							XXX	
15. Total deductions (Lines 8 to 14)	10,651,939					10,651,939	XXX	
16. Reserve December 31 of current year	254,309,747					254,309,747	XXX	
Cash Surrender Value and Policy Loans								
17. CSV ending balance December 31, current year	254,309,747					254,309,747	XXX	
18. Amount available for policy loans based upon line 17 CSV							XXX	
DETAILS OF WRITE-INS								
1401.							XXX	
1402.							XXX	
1403.							XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page							XXX	
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)							XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees	5 Variable Annuities Without Guarantees		
1. Reserve December 31 of prior year	3,622,777,862			3,596,792,916		25,984,946	
2. Tabular net premiums and considerations	98,280,927			98,280,927			
3. Increase or (decrease) from investment results after provision for federal income taxes	444,807,817			439,023,810		5,784,007	
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)	4,165,866,606			4,134,097,653		31,768,953	
8. Net transfer of reserves from or (to) Separate Accounts	45,238,590			45,240,779		(2,189)	
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	275,416,344			273,099,892		2,316,452	
13. Charges for investment management, administration and contract guarantees	13,213,536			13,093,879		119,657	
14. Aggregate write-ins for other decreases in reserves							
15. Total deductions (Lines 8 to 14)	333,868,470			331,434,550		2,433,920	
16. Reserve December 31 of current year	3,831,998,136			3,802,663,103		29,335,033	
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year	3,831,998,136			3,802,663,103		29,335,033	
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401.							
1402.							
1403.							
1498. Summary of remaining write-ins for Line 14 from overflow page							
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 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 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 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) .....	.....
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	196,650,931	196,650,931
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) .....	.....
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	196,650,931	196,650,931
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
16. Total deductions (Lines 11 through 15) .....	.....	16
17. Net investment income (Line 10 minus Line 16) .....	.....	196,650,915
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. Miscellaneous deductions .....	.....	16
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) .....	.....	16

- (a) Includes \$ accrual of discount less \$ amortization of premium and less \$ 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 \$ 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)
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)	127,467,110	.....	127,467,110	244,944,357	.....
2.21 Common stocks of affiliates
3. Mortgage loans
4. Real estate
5. Contract loans
6. Cash, cash equivalents and short-term investments
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	127,467,110	.....	127,467,110	244,944,357	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)

EXHIBIT 1 - INVESTMENT EXPENSES

	1 Amount
1. Rent	
2. Salaries and wages	
3. Contributions for benefit plans for employees (a)	
4. Payments to employees under non-funded benefit plans	
5. Other employee welfare	
6. Legal fees and expenses	
7. Fees of public accountants and consulting actuaries	
8. Traveling expenses	
9. Postage, express, telegraph and telephone	
10. Printing and stationery	
11. Cost or depreciation of furniture and equipment	
12. Rental of equipment	
13. Books and periodicals	
14. Bureau and association fees	
15. Insurance, except on real estate	
16. Miscellaneous losses	
17. Collection and bank service charges	
18. Sundry general expenses	
19. Real estate expenses	
20. Investment expenses not included elsewhere	
21. Aggregate write-ins for other investment expenses	
22. Investment expenses incurred	
Reconciliation with Exhibit 5	
23. Investment expenses unpaid December 31, prior year	
24. Investment expenses unpaid December 31, current year	
25. Investment expenses paid during year (Lines 22 + 23 - 24) (to Exhibit 5, Line 12)	
DETAILS OF WRITE-INS	
2101.	
2102.	
2103.	
2198. Summary of remaining write-ins for Line 21 from overflow page	
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)	

NONE

(a) Includes \$ on account of prior service.

**EXHIBIT 2 - INVESTMENT TAXES, LICENSES AND FEES
(EXCLUDING FEDERAL INCOME TAXES)**

	1 Amount
1. Real estate taxes	
2. State insurance department fees	
3. Other state taxes, including \$ for employee benefits	
4. U.S. Social Security taxes	
5. All other taxes	
6. Taxes, licenses and fees incurred	
Reconciliation with Exhibit 5	
7. Taxes, licenses and fees unpaid December 31, prior year	
8. Taxes, licenses and fees unpaid December 31, current year	
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8) (to Exhibit 5, Line 13)	

NONE

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

1	2	3	4
Description of Valuation Basis	Total ^(a)	Ordinary	Group
0100001. 80 CSO 4.5% CRVM ALB IDB (VISL) 2000-2005	15,709,222	15,709,222	
0100002. 80 CSO 4% CRVM ALB IDB (VISL) 2006-2008	73,621,629	73,621,629	
0100003. 2001 CSO 4% CRVM ALB IDB (VISL) 2008-2012	64,354,068	64,354,068	
0100004. 2001 CSO 3.5% CRVM ALB IDB (VISL) 2013-2024	392,137,659	392,137,659	
0100005. 2001 CSO 4% CRVM ANB IDB (VISL) 2012-2012	17,863,060	5,242,176	12,620,884
0100006. 2001 CSO 3.5% CRVM ANB IDB (VISL) 2013-2024	295,963,854	54,274,992	241,688,862
0199999. Life Insurance: Totals	859,649,492	605,339,746	254,309,746
0200001. Deferred Variable NAV MV (DEF,NFI) 1999-2024	3,762,912,887	3,762,912,887	
0200002. A-2000 (4.0,4.0) 4% (IMM,FI) 2001-2014	23,793,603	23,793,603	
0200003. 2012IAR 4% (IMM,FI) 2015-2024	21,185,997	21,185,997	
0200004. 2012IAR 3.75% (IMM,FI) 2017-2018	17,490,702	17,490,702	
0299999. Annuities: Totals	3,825,383,189	3,825,383,189	
0300001. A-2000 (4.0,4.0) 4% (IMM,FI) 2001-2014	385,148	385,148	
0300002. 2012IAR 4% (IMM,FI) 2015-2024	5,522,180	5,522,180	
0300003. 2012IAR 3.75% (IMM,FI) 2017-2018	707,618	707,618	
0399999. Supplementary Contracts: Totals	6,614,946	6,614,946	
9999999. Totals (to Page 3, Line 1)	4,691,647,627	4,437,337,881	254,309,746

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts that no longer contain a mortality risk in Column 2 are: Life Insurance \$; Annuities \$ 2,771,675 ; Supplementary Contracts with Life Contingencies \$ 92,973 ; Accident and Health Contracts \$; Miscellaneous Reserves \$

EXHIBIT 3 - INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

EXHIBIT 4 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year	62,402,180		52,551,919	9,850,261		
2. Deposits received during the year	12,308,943		10,914,480	1,394,463		
3. Investment earnings credited to account	12,322,760		10,242,383	2,080,377		
4. Other net change in reserves						
5. Fees and other charges assessed	106,361		79,771	26,590		
6. Surrender charges						
7. Net surrender or withdrawal payments	17,443,379		14,888,290	2,555,089		
8. Other net transfer to or (from) general account						
9. Balance at the end of current year (Lines 1+2+3+4-5-6-7-8)	69,484,144		58,740,721	10,743,422		

ANNUAL STATEMENT FOR THE YEAR 2024 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		133,405,148
1.2 Aggregate write-ins for other transfers to Separate Accounts		13,531,449
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		12,308,943
3. Investment income collected		196,650,931
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)		1,373,593,046
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		1,729,489,517
8. Cost of investments acquired (excluding short-term bonds)		1,324,544,504
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		1,574,705
9.2 Matured endowments		
9.3 Annuity benefits		75,614,675
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		214,287,520
9.7 Policy loans (net)		8,357,670
9.8 Transfers of reserves (net)		(878,566)
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		69,975,707
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		17,443,379
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees		18,851,766
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		1,729,771,360
15. Funds from operations (Line 7 minus Line 14)		(281,843)
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)		(281,843)
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		281,843
22. Increase in cash (Line 18 to 21)		
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		4,438,004,064
24. Increase in cash (Line 22)		
25. Cost of invested assets acquired		1,324,544,504
26. Adjusted cost of assets disposed of		1,246,125,936
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		244,944,357
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		4,761,366,989
DETAILS OF WRITE-INS		
01.201. Participant transfers from general account		13,531,449
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 through 01.203 plus 01.298) (Line 1.2 above)		13,531,449
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		
09.901. Participant transfers to general account		57,848,277
09.902. Cost of insurance		12,282,387
09.903. Miscellaneous gains and losses		(154,957)
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 through 09.903 plus 09.998) (Line 09.9 above)		69,975,707
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 through 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 through 1703 plus 1798) (Line 17 above)		
2101. Change in other assets		35
2102. Change in other liabilities		281,808
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)		281,843
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
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	4,761,366,948	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,761,366,948	100.0 %

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

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. 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.

Note: A distinct disaggregated product identifier shall be used for each product and shall be used consistently throughout the interrogatory. Disaggregation of reporting shall be such that each product filing or policy form is separately identified. For example, if a company has 5 different separate group annuities, each annuity shall be separately reported. (Companies may eliminate proprietary information however such elimination will require the use of unique reporting identifiers).

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 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	Not Registered with SEC		
	2 Registered with SEC	3 Not Registered with SEC					Private Placement Variable Annuity	Private Placement Life Insurance	Other (Not PPVA or PPLI)
1.01A0001 Pension Risk Transfer Group Annuities									
1.01A9999 Total Pension Risk Transfer Group Annuities			XXX						
1.01B0001 All Other Group Annuities									
1.01B9999 Total All Other Group Annuities			XXX						
1.01C0001 Registered Index Linked Annuities Individual Annuities									
1.01C9999 Total Registered Index Linked Annuities Individual Annuities			XXX						
1.01D0001 All Other Individual Annuities									
TC LIFE VA-1	3,900,272,003		YES		235,205				
1.01D9999 Total All Other Individual Annuities	3,900,272,003		XXX		235,205				
1.01E0001 Life Insurance									
TC LIFE VLI-1	545,782,183		NO						
TC LIFE VLI-2	315,312,762		YES						
1.01E9999 Total Life Insurance	861,094,945		XXX						
1.01F9999 Totals	4,761,366,949		XXX		235,205				

- 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 [] 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.....\$ 18,851,766
- 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 []
- 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 []
- 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 \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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 No
 1.082 Other Fees and Expenses..... Yes No
 1.083 Additional Required Surplus Amounts ... Yes 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		235,205	
1.092 1 Year - 3 Years			
1.093 Over 3 Years - 5 Years			
1.094 Over 5 Years			
1.095 Total		235,205	

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
 1.102 Other Fees and Expenses..... Yes No N/A
 1.103 Additional Required Surplus Amounts ... Yes No N/A

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
 1.112 Other Fees and Expenses..... Yes No N/A
 1.113 Additional Required Surplus Amounts ... Yes No N/A

Separate Account Products with General Account Guarantees

2.1 Does the reporting entity have products with guarantees provided by the general account? Yes No

2.2 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes No

2.3 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.301 As of December 31, 2024		\$ (1,025,487)
2.302 As of December 31, 2023		\$ 1,392,696
2.303 As of December 31, 2022		\$ 106,078
2.304 As of December 31, 2021		\$ 326,330
2.305 As of December 31, 2020		\$ 1,157,056

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

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
2.5A00001 Pension Risk Transfer Group Annuities		
2.5B00001 All Other Group Annuities		
2.5C00001 Registered Index Linked Annuities Individual Annuities		
2.5D00001 All Other Individual Annuities		
2.5E00001 Life Insurance		

GENERAL INTERROGATORIES

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, 2024		\$
2.602 As of December 31, 2023		\$
2.603 As of December 31, 2022		\$
2.604 As of December 31, 2021		\$
2.605 As of December 31, 2020		\$

Investment Directive of Separate Account Activity

- 3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [] No [X]
- 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [] No [] 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 Investment Type	2 State Investment Limitation	3 Combined Investment (Separate and General Account)
Equity interests (Aggregate amount not to exceed 20%)	3,773,091,478	4,568,812
Canadian (Aggregate amount not to exceed 10%)	1,886,545,739	500,828,221
Investments in foreign countries rated in one of the four highest rating categories (Aggregate amount not to exceed 20%)	3,773,091,478	1,738,589,056
Investments in other foreign countries (Aggregate amount not to exceed 6%)	1,131,927,443	29,078,839
Category 3-6 Bonds (20% in aggregate)	3,773,091,478	133,371,139
Category 4-6 Bonds (10% in aggregate)	1,886,545,739	49,938,772
Category 5-6 Bonds (3% in aggregate)	565,963,722	5,902,832
Category 6 Bonds (1% in aggregate)	188,654,574	

Allocation of Investment Proceeds of Separate Account Activity

- 4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) Yes [] No [X]
- 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
4.2A00001 Pension Risk Transfer Group Annuities				
4.2A99999 Total Pension Risk Transfer Group Annuities				
4.2B00001 All Other Group Annuities				
4.2B99999 Total All Other Group Annuities				
4.2C00001 Registered Index Linked Annuities Individual Annuities				
4.2C99999 Total Registered Index Linked Annuities Individual Annuities				
4.2D00001 All Other Individual Annuities				
4.2D99999 Total All Other Individual Annuities				
4.2E00001 Life Insurance				
4.2E99999 Total Life Insurance				
4.2F99999 Totals				

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

GENERAL INTERROGATORIES

Measurement of Separate Account Assets

- 5.1 Does the reporting entity report all separate account assets at fair value? Yes [] 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	\$ 4,761,366,949	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 []
- 6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes [] No [] N/A []
- 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 []
- 6.4 Are all securities lending transactions reported on balance sheet? Yes [] No [] N/A []
- 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..... \$

- 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) \$

GENERAL INTERROGATORIES

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

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

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

Interest Maintenance Reserve (IMR)

9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:

- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria?..... Yes [] No [] N/A [X]

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

Asset Valuation Reserve - Default Component

N O N E

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 BETWEEN YEARS

Real Estate

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 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
4. Total gain (loss) on disposals, Part 3, Column 18
5. Deduct amounts received on disposals, Part 3, Column 15
6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
7. Deduct current year's other-than-temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
10. Deduct total nonadmitted amounts
11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

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

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 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	4,438,004,064
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,324,544,504
3.	Accrual of discount	
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	301,772,305
	4.4. Part 4, Column 11	(56,827,948)
		244,944,357
5.	Total gain (loss) on disposals, Part 4, Column 19	127,467,110
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,373,593,046
7.	Deduct amortization of premium	
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)	4,761,366,989
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	4,761,366,989

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
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				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds				
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	4,761,366,991	4,761,366,991	4,245,801,370	
	21. Canada				
	22. Other Countries				
	23. Totals	4,761,366,991	4,761,366,991	4,245,801,370	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	4,761,366,991	4,761,366,991	4,245,801,370	
	26. Total Stocks	4,761,366,991	4,761,366,991	4,245,801,370	
	27. Total Bonds and Stocks	4,761,366,991	4,761,366,991	4,245,801,370	

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 - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule D - Part 1 - Long Term Bonds Owned

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
		3 Code	4 Foreign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
5109999999. Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)						XXX									XXX	XXX	
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1			67,670,000	2,739,280	40,480	2,739,280	2,261,527		126,499			147,077		147,077	12/30/2024	
22544K-88-8	Credit Suisse Commodity Return Strat Port			16,949,000	304,740	17,980	304,740	351,527		7,511			5,425		5,425	12/27/2024	
22544K-88-8	Credit Suisse Commodity Return Strat Port			27,400,000	492,651	17,980	492,651	613,612		13,397			9,068		9,068	12/27/2024	
41015H-71-1	John Hancock Emerging Markets Value Trust			267,178,000	2,508,799	9,390	2,508,799	2,494,130		106,134			(167,527)		(167,527)	12/30/2024	
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1			104,165,000	4,216,587	40,480	4,216,587	4,023,001		188,441			222,238		222,238	12/31/2024	
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1			795,165,000	32,188,297	40,480	32,188,297	29,944,303		1,206,751			1,537,876		1,537,876	12/31/2024	
535000-58-5	LVIP Delaware Diversified Income Fd			700,206,000	6,095,992	8,706	6,095,992	6,632,113		258,226			(133,379)		(133,379)	12/30/2024	
41015H-71-1	John Hancock Emerging Markets Value Trust			710,266,000	6,669,402	9,390	6,669,402	6,855,078		275,993			(451,572)		(451,572)	12/31/2024	
41015H-71-1	John Hancock Emerging Markets Value Trust			4,445,231,000	41,740,720	9,390	41,740,720	41,018,476		1,747,066			(2,847,224)		(2,847,224)	12/31/2024	
552748-10-5	MFin M International Equity Fd			666,179,000	9,133,319	13,710	9,133,319	8,435,138		269,739			64,593		64,593	12/31/2024	
46600H-56-2	DELAWARE Internatl Core Equity Ser Stnd			195,881,000	3,241,835	16,550	3,241,835	3,308,349		42,865			(66,514)		(66,514)	12/31/2024	
46600H-56-2	DELAWARE Internatl Core Equity Ser Stnd			2,542,558,000	42,079,327	16,550	42,079,327	42,964,770		519,927			(885,442)		(885,442)	12/31/2024	
552748-20-4	MFin M Large Cap Growth Fd			304,865,000	10,094,065	33,110	10,094,065	9,296,064		937,321			985,672		985,672	12/30/2024	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst			137,880,000	2,565,947	18,610	2,565,947	2,375,306		140,289			90,487		90,487	12/31/2024	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst			9,511,071,000	9,511,028	18,610	9,511,028	8,691,147		520,360			495,432		495,432	12/31/2024	
552748-30-3	MFin M Capital Appreciation Fd			278,528,000	6,846,215	24,580	6,846,215	7,763,828		579,001			(276,138)		(276,138)	12/30/2024	
471021-70-9	Janus Henderson Overseas Port Inst			12,628,000	554,624	43,920	554,624	508,448		7,689			20,321		20,321	12/31/2024	
471021-70-9	Janus Henderson Overseas Port Inst			39,778,000	1,747,062	43,920	1,747,062	1,359,050		24,481			70,534		70,534	12/31/2024	
552748-50-1	MFin M Business Opp Val Fd			340,725,000	5,342,567	15,680	5,342,567	4,565,896		527,770			296,197		296,197	12/30/2024	
471021-86-5	Janus Henderson Forty Port Inst			92,215,000	5,291,290	57,380	5,291,290	4,367,900		203,516			586,246		586,246	12/31/2024	
471021-86-5	Janus Henderson Forty Port Inst			311,746,000	17,887,988	57,380	17,887,988	14,714,337		688,868			2,202,111		2,202,111	12/31/2024	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			36,381,000	387,097	10,640	387,097	419,642		22,144			1,904		1,904	12/31/2024	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1			102,652,000	620,015	6,040	620,015	624,967		39,265			(8,304)		(8,304)	12/31/2024	
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1			2,103,618,000	12,705,852	6,040	12,705,852	13,000,913		768,158			(139,178)		(139,178)	12/31/2024	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			42,207,000	389,990	9,240	389,990	480,748		14,081			(15,500)		(15,500)	12/31/2024	
52467M-84-3	Legg Mason Clrbd Var Sml Cap Grw Cl 1			34,593,000	957,886	27,690	957,886	927,024		31,139			7,983		7,983	12/31/2024	
52467M-84-3	Legg Mason Clrbd Var Sml Cap Grw Cl 1			181,215,000	5,017,842	27,690	5,017,842	4,875,997		164,538			41,431		41,431	12/31/2024	
693394-74-4	PIMCO-PVIT Real Return Inst			111,763,000	1,286,397	11,510	1,286,397	1,389,463		34,066			(4,874)		(4,874)	12/31/2024	
52467X-20-3	Legg Mason Clrbd Var Aggres Growth Cl 1			258,737,000	3,754,277	14,510	3,754,277	4,373,576		993,188			(579,446)		(579,446)	12/30/2024	
52467X-20-3	Legg Mason Clrbd Var Aggres Growth Cl 1			2,036,541,000	29,550,209	14,510	29,550,209	35,277,333		7,695,194			(4,592,589)		(4,592,589)	12/31/2024	
693394-78-5	PIMCO VIT Tot Ret Port Inst			569,523,000	5,148,486	9,040	5,148,486	5,857,230		200,524			(67,724)		(67,724)	12/31/2024	
535000-58-5	LVIP Delaware Diversified Income Fd			462,443,000	4,026,026	8,706	4,026,026	4,308,111		171,271			(108,644)		(108,644)	12/31/2024	
535000-58-5	LVIP Delaware Diversified Income Fd			7,289,884,000	63,465,734	8,706	63,465,734	68,535,015		2,686,717			(1,465,067)		(1,465,067)	12/31/2024	
87244V-86-4	TIAA-CREF Life Balanced			142,763,000	1,814,513	12,710	1,814,513	1,776,513		74,730			71,222		71,222	12/24/2024	
55273F-10-0	MFS-VIT Growth Series			2,040,000	149,538	73,310	149,538	110,401		10,548			24,513		24,513	12/23/2024	
55273F-10-0	MFS-VIT Growth Series			17,166,000	1,258,438	73,310	1,258,438	1,024,068		88,806			211,684		211,684	11/04/2024	
87244V-87-2	TIAA-CREF Life Money Market			11,901,975,000	11,901,975	1,000	11,901,975	11,901,975		251,420						12/31/2024	
641222-60-9	Neuberger Berman AMT Sustainable Equity I			7,791,000	311,109	39,930	311,109	259,606		14,704			38,250		38,250	12/18/2024	
641222-60-9	Neuberger Berman AMT Sustainable Equity I			68,489,000	2,734,773	39,930	2,734,773	2,124,090		128,875			378,335		378,335	12/31/2024	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			1,174,948,000	12,289,961	10,460	12,289,961	13,176,854		311,365			(173,579)		(173,579)	12/31/2024	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			304,743,000	3,242,469	10,640	3,242,469	3,220,480		188,830			22,885		22,885	12/31/2024	
693394-58-7	PIMCO-PVIT EmglMktBond Inst			4,014,547,000	42,714,782	10,640	42,714,782	43,488,795		2,318,407			256,004		256,004	12/31/2024	
921925-30-1	Vanguard WIF Equity Index			858,547,000	61,935,557	72,140	61,935,557	43,441,471		2,555,283			8,829,924		8,829,924	12/30/2024	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst			139,188,000	754,400	5,420	754,400	905,786		17,280			13,060		13,060	12/30/2024	
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst			484,402,000	2,625,460	5,420	2,625,460	2,928,549		57,368			46,114		46,114	12/31/2024	

E12

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
921925-80-6	Vanguard VIF High Yield Bond			526,904.000	3,899,091	7.400	3,899,091	3,965,567		185,317		27,972		27,972		12/30/2024	
693394-64-5	PIMCO-PVIT All Asset Fd Inst			57,655.000	516,015	8.950	516,015	527,653		29,521		(14,419)		(14,419)		12/31/2024	
693394-64-5	PIMCO-PVIT All Asset Fd Inst			439,496.000	3,933,486	8.950	3,933,486	4,431,319		240,367		(101,163)		(101,163)		12/30/2024	
921925-82-2	Vanguard VIF Capital Growth			220,983.000	11,256,856	50.940	11,256,856	9,025,922		328,137		944,852		944,852		12/30/2024	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			45,615.000	421,480	9.240	421,480	443,724		14,709		(15,562)		(15,562)		12/31/2024	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst			654,114.000	6,044,018	9.240	6,044,018	6,567,225		207,009		(214,976)		(214,976)		12/31/2024	
921925-84-8	Vanguard VIF REIT Index			306,394.000	3,597,067	11.740	3,597,067	3,736,466		192,186		(32,921)		(32,921)		12/30/2024	
693394-74-4	PIMCO-PVIT Real Return Inst			614,474.000	7,072,593	11.510	7,072,593	7,543,550		174,575		(39,803)		(39,803)		12/31/2024	
693394-74-4	PIMCO-PVIT Real Return Inst			8,763,431.000	100,867,086	11.510	100,867,086	107,876,031		2,455,189		(540,604)		(540,604)		12/31/2024	
921925-85-5	Vanguard VIF MidCap Index			501,572.000	13,462,190	26.840	13,462,190	13,069,428		1,174,327		1,174,327		1,174,327		12/27/2024	
74925K-42-5	Matson Money Fixed Income VI Port			64,577.000	1,532,401	23.730	1,532,401	1,560,118		54,673		(5,644)		(5,644)		12/27/2024	
74925K-42-5	Matson Money Fixed Income VI Port			1,012,761.000	24,032,812	23.730	24,032,812	24,131,777		852,138		(171,370)		(171,370)		12/31/2024	
921925-88-9	Vanguard VIF Small Cp Growth			277,961.000	5,423,026	19.510	5,423,026	5,082,369		26,227		511,472		511,472		12/30/2024	
74925K-43-3	Matson Money Intl Equity VI Port			76,288.000	1,944,579	25.490	1,944,579	1,908,142		95,861		(22,250)		(22,250)		12/31/2024	
74925K-43-3	Matson Money Intl Equity VI Port			709,341.000	18,081,097	25.490	18,081,097	17,988,319		878,783		(491,663)		(491,663)		12/31/2024	
92913T-88-5	VOYA Russell LgCap Gr Idx Init			94,891.000	7,791,470	82.110	7,791,470	6,216,331		181,214		1,282,860		1,282,860		12/30/2024	
74925K-44-1	Matson Money Market US Equity VI Port			78,027.000	2,480,471	31.790	2,480,471	2,487,614		242,584		(11,322)		(11,322)		12/30/2024	
74925K-44-1	Matson Money Market US Equity VI Port			779,136.000	24,768,725	31.790	24,768,725	24,960,536		2,405,650		(471,451)		(471,451)		12/31/2024	
92914E-81-2	VOYA CBRE Global Real Est I			16,375.000	163,750	10.000	163,750	172,533		4,958		(4,354)		(4,354)		12/30/2024	
78080T-10-5	Royce Small Cap Annuity Invest			118,161.000	1,113,081	9.420	1,113,081	1,058,430		58,602		(17,685)		(17,685)		12/31/2024	
78080T-10-5	Royce Small Cap Annuity Invest			941,922.000	8,872,905	9.420	8,872,905	8,446,839		464,043		(158,161)		(158,161)		12/31/2024	
233203-67-8	DFA DFA VA Short Term Fixed Port			161,427.000	1,625,573	10.070	1,625,573	1,640,889		77,813		(3,095)		(3,095)		12/31/2024	
78080T-30-3	Royce Micro Cap Annuity Invest			48,020.000	468,196	9.750	468,196	433,303		28,597		20,671		20,671		12/30/2024	
78080T-30-3	Royce Micro Cap Annuity Invest			66,546.000	648,823	9.750	648,823	601,509		43,427		27,436		27,436		12/19/2024	
233203-68-6	DFA DFA VA Int'l Small Co Port			528,753.000	6,128,249	11.590	6,128,249	6,385,296		378,395		(161,561)		(161,561)		12/30/2024	
87244V-86-4	TIAA-CREF Life Balanced			193,933.000	2,464,893	12.710	2,464,893	2,324,050		110,658		105,484		105,484		12/30/2024	
87244V-86-4	TIAA-CREF Life Balanced			4,723,781.000	60,039,261	12.710	60,039,261	58,628,169		1,856,948		599,790		599,790		12/31/2024	
233203-69-4	DFA DFA VA Int'l Value Port			708,094.000	9,665,488	13.650	9,665,488	8,851,069		584,701		(32,484)		(32,484)		12/30/2024	
87244V-87-2	TIAA-CREF Life Money Market			16,017,164.000	16,017,164	1.000	16,017,164	16,017,164		649,741						12/31/2024	
87244V-87-2	TIAA-CREF Life Money Market			104,656,445.000	104,656,445	1.000	104,656,445	104,656,445		3,265,539						12/31/2024	
233203-71-0	DFA DFA VA US Targeted Value Port			221,774.000	5,005,431	22.570	5,005,431	4,404,877		403,578		(32,878)		(32,878)		12/30/2024	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			1,830,623.000	19,148,318	10.460	19,148,318	19,312,069		392,773		(197,944)		(197,944)		12/31/2024	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx			27,895,888.000	291,790,989	10.460	291,790,989	305,519,525		6,591,443		(3,291,028)		(3,291,028)		12/31/2024	
233203-72-8	Macquarie DFA VA Global Bond Port			208,125.000	2,027,138	9.740	2,027,138	1,573,845		97,092		3,083		3,083		12/30/2024	
921925-30-1	Vanguard WIF Equity Index			669,482.000	48,296,405	72.140	48,296,405	40,369,334		1,495,251		5,807,492		5,807,492		12/31/2024	
921925-30-1	Vanguard WIF Equity Index			3,230,103.000	233,019,610	72.140	233,019,610	192,209,592		5,577,596		27,227,325		27,227,325		12/31/2024	
233203-77-7	DFA DFA VA US Large Value Port			374,308.000	12,183,732	32.550	12,183,732	11,494,054		1,494,054		(165,817)		(165,817)		12/30/2024	
921925-80-6	Vanguard VIF High Yield Bond			683,060.000	5,054,644	7.400	5,054,644	4,899,010		222,210		47,949		47,949		12/31/2024	
921925-80-6	Vanguard VIF High Yield Bond			8,026,704.000	59,397,612	7.400	59,397,612	58,539,714		2,730,676		553,769		553,769		12/31/2024	
233206-12-5	DFA VA Equity Allocation Port			105,526.000	1,673,637	15.860	1,673,637	1,573,845		49,966		156,215		156,215		12/30/2024	
921925-82-2	Vanguard VIF Capital Growth			155,222.000	7,907,021	50.940	7,907,021	6,904,800		168,884		461,540		461,540		12/31/2024	
921925-82-2	Vanguard VIF Capital Growth			452,624.000	23,056,672	50.940	23,056,672	19,365,700		526,658		1,583,215		1,583,215		12/30/2024	
25239Y-54-3	DFA VIT Inflation Protected Sec			39,968.000	358,512	8.970	358,512	437,857		10,226		(3,676)		(3,676)		12/30/2024	
921925-84-8	Vanguard VIF REIT Index			623,243.000	7,316,868	11.740	7,316,868	7,634,517		338,648		(32,157)		(32,157)		12/31/2024	
921925-84-8	Vanguard VIF REIT Index			2,534,915.000	29,759,906	11.740	29,759,906	29,818,626		1,423,783		(71,668)		(71,668)		12/31/2024	
25239Y-58-4	DFA VA Global Mod Allocation			626,331.000	10,240,512	16.350	10,240,512	8,467,581		332,531		736,568		736,568		12/26/2024	

E12.1

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
921925-85-5	Vanguard VIF MidCap Index			639,183.000	17,155,667	26.840	17,155,667	14,812,830		335,657		1,593,562		1,593,562		12/31/2024	
921925-85-5	Vanguard VIF MidCap Index			3,712,976.000	99,656,282	26.840	99,656,282	87,961,235		2,025,280		9,705,941		9,705,941		12/31/2024	
355150-77-2	Franklin Developing Mkts VIP Fnd CI 1			484,327.000	4,131,306	8.530	4,131,306	4,579,582		170,672		73,393		73,393		12/30/2024	
921925-88-9	Vanguard VIF Small Cp Growth			303,273.000	5,916,853	19.510	5,916,853	5,362,996		25,132		506,889		506,889		12/31/2024	
921925-88-9	Vanguard VIF Small Cp Growth			1,234,139.000	24,078,047	19.510	24,078,047	22,160,360		87,128		1,548,738		1,548,738		12/31/2024	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			62,504.000	1,030,695	16.490	1,030,695	973,869		39,258		42,161		42,161		12/30/2024	
92914E-81-2	VOYA CBRE Global Real Est I			73,628.000	736,278	10.000	736,278	740,135		21,006		(20,980)		(20,980)		12/31/2024	
92914E-81-2	VOYA CBRE Global Real Est I			892,195.000	8,921,945	10.000	8,921,945	9,003,607		223,673		(151,920)		(151,920)		12/30/2024	
742969-57-9	Principal PVC Equity Income Acct CI 1			155,134.000	4,782,781	30.830	4,782,781	4,214,309		137,481		483,584		483,584		12/30/2024	
933702-10-2	Wanger Acorn			50,482.000	768,340	15.220	768,340	632,893				87,199		87,199		12/31/2024	
933702-10-2	Wanger Acorn			463,655.000	7,056,824	15.220	7,056,824	5,883,478				719,505		719,505		12/31/2024	
742969-60-3	Principal PVC MidCap Acct CI 1			10,035.000	694,640	69.220	694,640	574,316		57,765		58,442		58,442		12/09/2024	
933702-20-1	Wanger Intl Small Cap Fund			56,649.000	1,044,613	18.440	1,044,613	1,051,773		14,509		(103,421)		(103,421)		12/31/2024	
933702-20-1	Wanger Intl Small Cap Fund			592,253.000	10,921,144	18.440	10,921,144	12,456,875		143,103		(1,043,936)		(1,043,936)		12/31/2024	
744370-85-4	PSF Natural Resources Port CI II			15,719.000	661,162	42.060	661,162	506,494				20,257		20,257		12/30/2024	
128116-10-0	Calamos Growth & Income Port A			19,278.000	447,443	23.210	447,443	375,146		7,337		68,425		68,425		12/31/2024	
128116-10-0	Calamos Growth & Income Port A			225,016.000	5,222,611	23.210	5,222,611	3,903,207		87,677		815,898		815,898		12/30/2024	
77954R-10-4	TRPrice Limited Term Bond			126,205.000	591,900	4.690	591,900	606,935		22,344		3,105		3,105		12/31/2024	
233203-67-8	DFA DFA VA Short Term Fixed Port			529,641.000	5,333,480	10.070	5,333,480	5,394,503				(20,333)		(20,333)		12/31/2024	
233203-67-8	DFA DFA VA Short Term Fixed Port			7,741,663.000	77,958,542	10.070	77,958,542	78,616,784		3,692,743		(198,022)		(198,022)		12/31/2024	
77954T-60-5	T Rowe Price Health Sciences I			22,701.000	1,163,641	51.260	1,163,641	1,324,970		101,993		(100,095)		(100,095)		12/30/2024	
233203-68-6	DFA DFA VA Int'l Small Co Port			714,467.000	8,280,674	11.590	8,280,674	8,418,721		510,922		(249,247)		(249,247)		12/31/2024	
233203-68-6	DFA DFA VA Int'l Small Co Port			4,020,931.000	46,602,586	11.590	46,602,586	47,728,629		2,845,741		(1,582,738)		(1,582,738)		12/31/2024	
87244V-10-4	TIAA-CREF Life Growth Equity			414,997.000	9,499,283	22.890	9,499,283	7,652,108		21,613		1,989,387		1,989,387		12/30/2024	
233203-69-4	DFA DFA VA Int'l Value Port			1,695,984.000	23,150,188	13.650	23,150,188	22,444,094		1,395,905		(236,575)		(236,575)		12/31/2024	
233203-69-4	DFA DFA VA Int'l Value Port			7,003,313.000	95,595,229	13.650	95,595,229	91,760,567		5,744,042		(1,056,072)		(1,056,072)		12/31/2024	
87244V-20-3	TIAA-CREF Life Intl Equity			693,761.000	6,500,545	9.370	6,500,545	5,879,078		145,599		40,359		40,359		12/30/2024	
233203-71-0	DFA DFA VA US Targeted Value Port			563,807.000	12,725,123	22.570	12,725,123	12,543,789		1,021,100		(110,718)		(110,718)		12/31/2024	
233203-71-0	DFA DFA VA US Targeted Value Port			2,123,509.000	47,927,599	22.570	47,927,599	47,234,255		3,846,840		(561,173)		(561,173)		12/31/2024	
87244V-30-2	TIAA-CREF Life Growth & Income			236,815.000	5,307,026	22.410	5,307,026	4,451,264		205,458		886,516		886,516		12/30/2024	
233203-72-8	Macquarie DFA VA Global Bond Port			520,198.000	5,066,725	9.740	5,066,725	5,172,097				(10,763)		(10,763)		12/31/2024	
233203-72-8	Macquarie DFA VA Global Bond Port			5,652,487.000	55,055,219	9.740	55,055,219	57,228,529		2,606,633		(51,077)		(51,077)		12/31/2024	
87244V-40-1	TIAA-CREF Life Stock Index			822,980.000	38,770,611	47.110	38,770,611	27,299,169		1,024,854		6,210,981		6,210,981		12/30/2024	
233203-77-7	DFA DFA VA US Large Value Port			571,150.000	18,590,939	32.550	18,590,939	18,191,462		2,256,345		(279,255)		(279,255)		12/31/2024	
233203-77-7	DFA DFA VA US Large Value Port			2,228,254.000	72,529,665	32.550	72,529,665	72,853,692		8,794,185		(2,170,239)		(2,170,239)		12/31/2024	
87244V-50-0	TIAA-CREF Life Social Choice			47,220.000	978,871	20.730	978,871	799,786		60,052		86,774		86,774		12/04/2024	
233206-12-5	DFA VA Equity Allocation Port			1,612,787.000	25,578,803	15.860	25,578,803	22,287,719		763,062		2,333,640		2,333,640		12/30/2024	
233206-12-5	DFA VA Equity Allocation Port			960,886.000	15,239,650	15.860	15,239,650	13,906,813		452,821		1,040,607		1,040,607		12/31/2024	
87244V-60-9	TIAA-CREF Life Large Cap Value			80,100.000	1,558,749	19.460	1,558,749	1,289,661		120,411		74,293		74,293		12/30/2024	
25239Y-54-3	DFA VIT Inflation Protected Sec			113,857.000	1,021,298	8.970	1,021,298	1,049,699				(12,602)		(12,602)		12/31/2024	
25239Y-58-4	DFA VA Global Mod Allocation			2,945,176.000	48,153,622	16.350	48,153,622	43,535,542		1,537,119		2,941,727		2,941,727		12/31/2024	
87244V-70-8	TIAA-CREF Life Small Cap Eqty			213,162.000	3,306,149	15.510	3,306,149	3,133,418		58,679		349,372		349,372		12/26/2024	
25239Y-58-4	DFA VA Global Mod Allocation			552,736.000	9,037,237	16.350	9,037,237	8,501,834		291,429		403,243		403,243		12/31/2024	
355150-71-5	Franklin Mutual Shares VIP Fnd CI 1			119,683.000	2,015,468	16.840	2,015,468	1,970,773		82,213		109,915		109,915		12/19/2024	
87244V-80-7	TIAA-CREF Life Real Estate			45,281.000	630,759	13.930	630,759	643,616		16,887		10,043		10,043		12/30/2024	
355150-71-5	Franklin Mutual Shares VIP Fnd CI 1			68,422.000	1,152,225	16.840	1,152,225	1,112,786		40,378		55,773		55,773		12/31/2024	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1			730,477.000	13,871,753	18.990	13,871,753	12,064,119				1,175,017		1,175,017		12/31/2024	
87244V-88-0	TIAA-CREF Life Core Bond			363,393.000	3,288,709	9.050	3,288,709	3,597,318		121,329		(47,287)		(47,287)		12/30/2024	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1			150,978.000	2,867,070	18.990	2,867,070	2,515,204				192,807		192,807		12/31/2024	
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1			3,459,329.000	29,508,073	8.530	29,508,073	28,557,957		1,087,436		389,110		389,110		12/31/2024	
				0.000		0.000											
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1			429,621.000	3,664,670	8.530	3,664,670	3,489,152		134,987		47,096		47,096		12/31/2024	
355150-88-9	Franklin Income VIP Fnd Cl 1			527,209.000	7,971,401	15.120	7,971,401	8,174,498		379,222		92,351		92,351		12/31/2024	
355150-88-9	Franklin Income VIP Fnd Cl 1			86,405.000	1,306,446	15.120	1,306,446	1,279,477		67,059		19,243		19,243		12/26/2024	
55273F-60-5	MFS-VIT Utility Series			101,603.000	3,476,853	34.220	3,476,853	3,502,659		138,581		115,068		115,068		12/31/2024	
55273F-60-5	MFS-VIT Utility Series			25,860.000	884,936	34.220	884,936	925,781		43,459		45,051		45,051		12/31/2024	
55273F-83-7	MFS-VIT Global Eqty Series			216,585.000	4,582,934	21.160	4,582,934	4,630,937		299,684		(87,765)		(87,765)		12/30/2024	
55273F-83-7	MFS-VIT Global Eqty Series			103,739.000	2,195,115	21.160	2,195,115	2,133,280		139,094		(36,253)		(36,253)		12/30/2024	
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC			345,527.000	8,275,378	23.950	8,275,378	7,463,895		672,064		349,525		349,525		12/31/2024	
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC			69,132.000	1,655,700	23.950	1,655,700	1,588,054		126,391		49,047		49,047		12/31/2024	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			2,776,123.000	45,778,274	16.490	45,778,274	44,036,822		1,667,176		1,542,140		1,542,140		12/31/2024	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I			185,376.000	3,056,858	16.490	3,056,858	2,951,703		114,794		118,300		118,300		12/30/2024	
742969-57-9	Principal PVC Equity Income Acct Cl 1			3,334,249.000	102,794,882	30.830	102,794,882	93,153,858		2,835,325		9,027,947		9,027,947		12/31/2024	
742969-57-9	Principal PVC Equity Income Acct Cl 1			285,539.000	8,803,173	30.830	8,803,173	8,209,779		250,895		827,805		827,805		12/30/2024	
742969-60-3	Principal PVC MidCap Acct Cl 1			138,435.000	9,582,464	69.220	9,582,464	8,272,710		792,656		792,656		792,656		12/31/2024	
742969-60-3	Principal PVC MidCap Acct Cl 1			11,109.000	768,943	69.220	768,943	671,420		58,628		54,300		54,300		12/31/2024	
74437G-50-8	PSF PGIM Jennison Blend Portfolio			235,104.000	27,852,778	118.470	27,852,778	23,052,219		4,374,261		4,374,261		4,374,261		12/31/2024	
74437G-50-8	PSF PGIM Jennison Blend Portfolio			18,878.000	2,236,428	118.470	2,236,428	1,751,937		428,192		428,192		428,192		12/30/2024	
74437G-60-7	PSF PGIM Jenn Value Port Cl II			173,223.000	10,168,208	58.700	10,168,208	6,001,851		1,616,609		1,616,609		1,616,609		12/30/2024	
74437G-60-7	PSF PGIM Jenn Value Port Cl II			8,761.000	514,258	58.700	514,258	377,943		68,908		68,908		68,908		12/26/2024	
74437G-85-4	PSF Natural Resources Port Cl II			66,783.000	2,808,900	42.060	2,808,900	2,465,142		60,892		60,892		60,892		12/30/2024	
74437G-85-4	PSF Natural Resources Port Cl II			23,065.000	970,104	42.060	970,104	935,292		22,779		22,779		22,779		12/31/2024	
77954R-10-4	TRPrice Limited Term Bond			11,352,831.000	53,244,780	4.690	53,244,780	53,368,890		1,917,278		299,626		299,626		12/31/2024	
77954R-10-4	TRPrice Limited Term Bond			719,208.000	3,373,086	4.690	3,373,086	3,351,053		122,382		21,750		21,750		12/31/2024	
77954T-60-5	T Rowe Price Health Sciences i			126,741.000	6,496,718	51.260	6,496,718	7,292,318		562,439		(628,739)		(628,739)		12/31/2024	
77954T-60-5	T Rowe Price Health Sciences i			37,506.000	1,922,570	51.260	1,922,570	2,127,130		168,656		(205,852)		(205,852)		12/30/2024	
87244V-10-4	TIAA-CREF Life Growth Equity			6,853,986.000	156,887,733	22.890	156,887,733	118,263,495		340,152		30,736,188		30,736,188		12/31/2024	
87244V-10-4	TIAA-CREF Life Growth Equity			683,063.000	15,635,309	22.890	15,635,309	10,779,001		35,403		3,234,167		3,234,167		12/30/2024	
87244V-20-3	TIAA-CREF Life Intl Equity			12,664,049.000	118,662,138	9.370	118,662,138	109,829,852		2,556,972		229,139		229,139		12/31/2024	
87244V-20-3	TIAA-CREF Life Intl Equity			1,463,893.000	13,716,674	9.370	13,716,674	13,070,073		302,258		253		253		12/31/2024	
87244V-30-2	TIAA-CREF Life Growth & Income			8,470,734.000	189,829,160	22.410	189,829,160	157,665,604		7,176,099		32,629,719		32,629,719		12/31/2024	
87244V-30-2	TIAA-CREF Life Growth & Income			672,352.000	15,067,414	22.410	15,067,414	12,240,223		573,568		2,465,071		2,465,071		12/31/2024	
87244V-40-1	TIAA-CREF Life Stock Index			14,405,591.000	678,647,373	47.110	678,647,373	438,117,683		17,441,034		105,022,980		105,022,980		12/31/2024	
87244V-40-1	TIAA-CREF Life Stock Index			3,221,348.000	151,757,726	47.110	151,757,726	116,136,747		3,881,753		22,456,631		22,456,631		12/31/2024	
87244V-50-0	TIAA-CREF Life Social Choice			4,495,296.000	93,187,487	20.730	93,187,487	79,348,052		5,379,542		7,292,124		7,292,124		12/31/2024	
87244V-50-0	TIAA-CREF Life Social Choice			2,963,616.000	2,963,616	20.730	2,963,616	2,596,499		167,462		190,177		190,177		12/31/2024	
87244V-60-9	TIAA-CREF Life Large Cap Value			3,603,164.000	70,117,573	19.460	70,117,573	61,975,984		5,325,752		2,906,443		2,906,443		12/31/2024	
87244V-60-9	TIAA-CREF Life Large Cap Value			224,867.000	4,375,921	19.460	4,375,921	3,962,922		310,500		145,720		145,720		12/31/2024	
87244V-70-8	TIAA-CREF Life Small Cap Eqty			3,978,132.000	61,700,829	15.510	61,700,829	53,285,796		1,077,799		6,307,088		6,307,088		12/31/2024	
87244V-70-8	TIAA-CREF Life Small Cap Eqty			251,299.000	3,897,641	15.510	3,897,641	3,371,919		69,824		415,832		415,832		12/31/2024	
87244V-80-7	TIAA-CREF Life Real Estate			4,175,044.000	58,158,356	13.930	58,158,356	59,470,262		1,502,784		770,019		770,019		12/31/2024	
87244V-80-7	TIAA-CREF Life Real Estate			333,588.000	4,646,876	13.930	4,646,876	4,919,082		127,685		88,705		88,705		12/31/2024	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
87244V-88-0	TIAA-CREF Life Core Bond			17,758,798.000	160,717,124	9.050	160,717,124	171,628,605		5,808,644		(1,990,657)		(1,990,657)		12/31/2024	
87244V-88-0	TIAA-CREF Life Core Bond			561,491.000	5,081,495	9.050	5,081,495	5,372,958		189,425		(74,251)		(74,251)		12/31/2024	
921925-40-0	Vanguard VIF Balanced Portfolio			215,572.000	5,339,716	24.770	5,339,716	4,912,030		254,442		302,427		302,427		12/30/2024	
				0.000		0.000											
921925-70-7	Vanguard VIF International Portfolio			167,207.000	4,280,492	25.600	4,280,492	4,072,743		122,831		122,845		122,845		12/31/2024	
921925-76-4	Vanguard VIF Total International Stock			907,314.000	19,398,375	21.380	19,398,375	18,737,441		491,977		135,909		135,909		12/31/2024	
921925-77-2	Vanguard VIF Global Bond Index Portfoli			215,713.000	3,971,268	18.410	3,971,268	3,933,779		88,966		(4,301)		(4,301)		12/03/2024	
921925-78-0	Vanguard VIF Moderate Allocation Portfo			182,526.000	5,612,678	30.750	5,612,678	5,195,615		164,539		249,620		249,620		12/31/2024	
921925-79-8	Vanguard VIF Conservative Allocation Po			140,218.000	3,495,631	24.930	3,495,631	3,517,621		139,082		75,965		75,965		12/30/2024	
921925-81-4	Vanguard VIF Total Stock Market Index P			573,872.000	32,228,668	56.160	32,228,668	26,997,179		1,805,774		3,379,096		3,379,096		12/31/2024	
				0.000		0.000											
5329999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO				4,761,366,991	XXX	4,761,366,991	4,245,801,370		174,023,249		301,772,305		301,772,305		XXX	XXX
5409999999	Total - Common Stocks - Mutual Funds				4,761,366,991	XXX	4,761,366,991	4,245,801,370		174,023,249		301,772,305		301,772,305		XXX	XXX
5609999999	Total - Common Stocks - Unit Investment Trusts					XXX										XXX	XXX
5809999999	Total - Common Stocks - Closed-End Funds					XXX										XXX	XXX
5979999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates					XXX										XXX	XXX
5989999999	Total Common Stocks				4,761,366,991	XXX	4,761,366,991	4,245,801,370		174,023,249		301,772,305		301,772,305		XXX	XXX
5999999999	Total Preferred and Common Stocks				4,761,366,991	XXX	4,761,366,991	4,245,801,370		174,023,249		301,772,305		301,772,305		XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

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

ANNUAL STATEMENT FOR THE YEAR 2024 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
2509999997. Total - Bonds - Part 3								
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds								
4509999997. Total - Preferred Stocks - Part 3								
4509999998. Total - Preferred Stocks - Part 5								
4509999999. Total - Preferred Stocks								
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/30/2024	Various	6,753.000	253,604		
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/27/2024	Various	4,395.000	77,481		
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/27/2024	Various	3,209.000	56,136		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/30/2024	Various	33,188.000	327,071		
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/31/2024	Various	14,480.000	551,335		
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/31/2024	Various	262,763.000	10,211,483		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/30/2024	Various	169,526.000	1,497,301		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2024	Various	158,032.000	1,576,540		
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2024	Various	963,100.000	9,627,344		
552748-10-5	MFin N International Equity Fd		12/31/2024	Various	48,808.000	678,653		
46600H-56-2	DELAWARE Internatl Core Equity Ser Stnd		12/31/2024	Various	195,881.000	3,308,349		
46600H-56-2	DELAWARE Internatl Core Equity Ser Stnd		12/31/2024	Various	2,542,558.000	42,964,770		
552748-20-4	MFin N Large Cap Growth Fd		12/30/2024	Various	55,700.000	1,867,662		
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2024	Various	66,112.000	1,217,372		
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2024	Various	85,925.000	1,562,784		
552748-30-3	MFin N Capital Appreciation Fd		12/30/2024	Various	109,666.000	2,997,058		
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2024	Various	984.000	44,453		
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2024	Various	2,689.000	116,174		
552748-50-1	MFin N Business Opp Val Fd		12/30/2024	Various	46,320.000	727,446		
471021-86-5	Janus Henderson Forty Port Inst		12/31/2024	Various	52,842.000	2,840,733		
471021-86-5	Janus Henderson Forty Port Inst		12/31/2024	Various	120,475.000	6,629,175		
693394-58-7	PIMCO-PVIT EmglktBond Inst		12/31/2024	Various	8,705.000	93,210		
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2024	Various	79,715.000	490,242		
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2024	Various	1,310,848.000	8,072,553		
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2024	Various	3,005.000	28,367		
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1		12/31/2024	Various	7,571.000	210,847		
52467M-84-3	Legg Mason Clrbrdg Var Sml Cap Grw Cl 1		12/31/2024	Various	113,562.000	3,126,103		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	25,261.000	290,435		
52467X-20-3	Legg Mason Clrbrdg Var Aggres Growth Cl 1		12/30/2024	Various	85,219.000	1,363,088		
52467X-20-3	Legg Mason Clrbrdg Var Aggres Growth Cl 1		12/31/2024	Various	811,847.000	13,176,046		
693394-78-5	PIMCO VIT Tot Ret Port Inst		12/31/2024	Various	104,393.000	946,321		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/31/2024	Various	169,190.000	1,519,739		
53500Q-58-5	LVIP Delaware Diversified Income Fd		12/31/2024	Various	1,724,822.000	15,307,142		
87244V-86-4	TIAA-CREF Life Balanced		12/24/2024	Various	25,063.000	322,661		
55273F-10-0	MFS-VIT Growth Series		12/23/2024	Various	227.000	15,735		
55273F-10-0	MFS-VIT Growth Series		11/04/2024	Various	1,351.000	93,259		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2024	Various	11,901,975.000	11,901,975		
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/18/2024	Various	2,858.000	108,324		
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2024	Various	13,889.000	535,523		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2024	Various	168,045.000	1,760,156		
693394-58-7	PIMCO-PVIT EmglktBond Inst		12/31/2024	Various	67,860.000	720,468		
693394-58-7	PIMCO-PVIT EmglktBond Inst		12/31/2024	Various	1,256,430.000	13,360,646		
921925-30-1	Vanguard WIF Equity Index		12/30/2024	Various	121,919.000	8,252,376		
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/30/2024	Various	13,246.000	71,327		
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/31/2024	Various	131,100.000	699,779		
921925-80-6	Vanguard VIF High Yield Bond		12/30/2024	Various	92,764.000	671,506		
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/31/2024	Various	15,949.000	146,733		
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/30/2024	Various	95,966.000	874,177		
921925-82-2	Vanguard VIF Capital Growth		12/30/2024	Various	18,214.000	907,614		

ANNUAL STATEMENT FOR THE YEAR 2024 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
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2024	Various	11,440.000	108,279		
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2024	Various	163,336.000	1,537,703		
921925-84-8	Vanguard VIF REIT Index		12/30/2024	Various	35,443.000	400,246		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	122,350.000	1,418,522		
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	2,052,866.000	23,766,452		
921925-85-5	Vanguard VIF MidCap Index		12/27/2024	Various	99,013.000	2,654,632		
74925K-42-5	Matson Money Fixed Income VI Port		12/27/2024	Various	32,483.000	776,790		
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2024	Various	532,260.000	12,806,708		
921925-88-9	Vanguard VIF Small Cp Growth		12/30/2024	Various	15,537.000	290,269		
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2024	Various	25,568.000	677,527		
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2024	Various	387,473.000	10,390,880		
92913T-88-5	VOYA Russell LgCap Gr Idx Init		12/30/2024	Various	42,832.000	3,197,136		
74925K-44-1	Matson Money Market US Equity VI Port		12/30/2024	Various	26,514.000	874,814		
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2024	Various	433,253.000	14,382,918		
92914E-81-2	VOYA CBRE Global Real Est I		12/30/2024	Various	1,390.000	14,056		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2024	Various	40,021.000	381,401		
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2024	Various	203,916.000	1,953,592		
233203-67-8	DFA DFA VA Short Term Fixed Port		12/31/2024	Various	56,984.000	581,099		
78080T-30-3	Royce Micro Cap Annuity Invest		12/30/2024	Various	11,847.000	115,818		
78080T-30-3	Royce Micro Cap Annuity Invest		12/19/2024	Various	12,792.000	128,464		
233203-68-6	DFA DFA VA Int'l Small Co Port		12/30/2024	Various	57,103.000	686,611		
87244V-86-4	TIAA-CREF Life Balanced		12/30/2024	Various	33,587.000	424,030		
87244V-86-4	TIAA-CREF Life Balanced		12/31/2024	Various	3,457,255.000	44,152,501		
233203-69-4	DFA DFA VA Int'l Value Port		12/30/2024	Various	93,442.000	1,332,550		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2024	Various	7,044,814.000	7,044,814		
87244V-87-2	TIAA-CREF Life Money Market		12/31/2024	Various	67,854,120.000	67,854,120		
233203-71-0	DFA DFA VA US Targeted Value Port		12/30/2024	Various	35,987.000	839,537		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2024	Various	648,133.000	6,776,396		
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2024	Various	6,916,137.000	72,067,263		
233203-72-8	Macquarie DFA VA Global Bond Port		12/30/2024	Various	22,723.000	223,802		
921925-30-1	Vanguard WIF Equity Index		12/31/2024	Various	287,434.000	19,226,058		
921925-30-1	Vanguard WIF Equity Index		12/31/2024	Various	1,693,296.000	112,216,095		
233203-77-7	DFA DFA VA US Large Value Port		12/30/2024	Various	70,971.000	2,478,943		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2024	Various	191,769.000	1,385,877		
921925-80-6	Vanguard VIF High Yield Bond		12/31/2024	Various	1,758,256.000	12,645,380		
233206-12-5	DFA VA Equity Allocation Port		12/30/2024	Various	18,719.000	285,636		
921925-82-2	Vanguard VIF Capital Growth		12/31/2024	Various	62,578.000	3,148,646		
921925-82-2	Vanguard VIF Capital Growth		12/30/2024	Various	154,767.000	7,658,824		
25239Y-54-3	DFA VIT Inflation Protected Sec		12/30/2024	Various	2,589.000	23,532		
921925-84-8	Vanguard VIF REIT Index		12/31/2024	Various	159,953.000	1,826,617		
921925-84-8	Vanguard VIF REIT Index		12/31/2024	Various	606,278.000	6,842,214		
25239Y-58-4	DFA VA Global Mod Allocation		12/26/2024	Various	51,983.000	842,783		
921925-85-5	Vanguard VIF MidCap Index		12/31/2024	Various	180,058.000	4,575,256		
921925-85-5	Vanguard VIF MidCap Index		12/31/2024	Various	673,653.000	17,219,337		
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1		12/30/2024	Various	96,201.000	836,470		
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2024	Various	62,710.000	1,173,660		
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2024	Various	378,836.000	7,467,431		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/30/2024	Various	5,545.000	90,853		
92914E-81-2	VOYA CBRE Global Real Est I		12/31/2024	Various	13,057.000	134,588		
92914E-81-2	VOYA CBRE Global Real Est I		12/30/2024	Various	473,655.000	4,771,276		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/30/2024	Various	11,283.000	341,850		
933702-10-2	Wanger Acorn		12/31/2024	Various	12,504.000	174,886		
933702-10-2	Wanger Acorn		12/31/2024	Various	148,098.000	2,130,954		
742969-60-3	Principal PVC MidCap Acct Cl 1		12/09/2024	Various	1,043.000	69,387		
933702-20-1	Wanger Intl Small Cap Fund		12/31/2024	Various	10,269.000	202,796		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
933702-20-1	Wanger Intl Small Cap Fund		12/31/2024	Various	208,333.000	4,140,800		
744376-85-4	PSF Natural Resources Port Cl II		12/30/2024	Various	1,677.000	72,756		
128116-10-0	Calamos Growth & Income Port A		12/31/2024	Various	1,485.000	31,345		
128116-10-0	Calamos Growth & Income Port A		12/30/2024	Various	6,164.000	130,346		
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	25,626.000	120,096		
233203-67-8	DFA DFA VA Short Term Fixed Port		12/31/2024	Various	170,590.000	1,752,533		
233203-67-8	DFA DFA VA Short Term Fixed Port		12/31/2024	Various	2,268,095.000	23,256,678		
77954T-60-5	T Rowe Price Health Sciences i		12/30/2024	Various	5,894.000	334,158		
233203-68-6	DFA DFA VA Int'l Small Co Port		12/31/2024	Various	149,080.000	1,813,120		
233203-68-6	DFA DFA VA Int'l Small Co Port		12/31/2024	Various	1,032,393.000	12,681,492		
87244V-10-4	TIAA-CREF Life Growth Equity		12/30/2024	Various	36,967.000	746,935		
233203-69-4	DFA DFA VA Int'l Value Port		12/31/2024	Various	415,887.000	5,964,630		
233203-69-4	DFA DFA VA Int'l Value Port		12/31/2024	Various	1,610,500.000	23,255,108		
87244V-20-3	TIAA-CREF Life Intl Equity		12/30/2024	Various	80,490.000	793,561		
233203-71-0	DFA DFA VA US Targeted Value Port		12/31/2024	Various	164,578.000	3,813,273		
233203-71-0	DFA DFA VA US Targeted Value Port		12/31/2024	Various	648,713.000	15,158,381		
87244V-30-2	TIAA-CREF Life Growth & Income		12/30/2024	Various	60,530.000	1,226,218		
233203-72-8	Macquarie DFA VA Global Bond Port		12/26/2024	Various	110,155.000	1,095,978		
233203-72-8	Macquarie DFA VA Global Bond Port		12/31/2024	Various	1,184,236.000	11,719,587		
87244V-40-1	TIAA-CREF Life Stock Index		12/30/2024	Various	80,992.000	3,495,954		
233203-77-7	DFA DFA VA US Large Value Port		12/31/2024	Various	140,121.000	4,844,501		
233203-77-7	DFA DFA VA US Large Value Port		12/31/2024	Various	851,908.000	29,913,594		
87244V-50-0	TIAA-CREF Life Social Choice		12/04/2024	Various	5,530.000	111,665		
233206-12-5	DFA VA Equity Allocation Port		12/30/2024	Various	218,787.000	3,464,296		
233206-12-5	DFA VA Equity Allocation Port		12/31/2024	Various	430,644.000	6,674,906		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/30/2024	Various	10,028.000	196,530		
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2024	Various	30,572.000	279,333		
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2024	Various	612,016.000	10,027,845		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/26/2024	Various	44,590.000	659,132		
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2024	Various	226,022.000	3,707,147		
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/19/2024	Various	22,457.000	375,210		
87244V-80-7	TIAA-CREF Life Real Estate		12/30/2024	Various	5,520.000	77,982		
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/31/2024	Various	16,388.000	277,434		
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2024	Various	308,364.000	5,495,500		
87244V-88-0	TIAA-CREF Life Core Bond		12/30/2024	Various	88,688.000	822,440		
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2024	Various	48,947.000	933,620		
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1		12/31/2024	Various	1,486,254.000	12,742,442		
					0.000			
355150-77-2	Franklin Developing Mrkts VIP Fnd Cl 1		12/31/2024	Various	149,541.000	1,292,910		
355150-88-9	Franklin Income VIP Fnd Cl 1		12/31/2024	Various	114,879.000	1,731,212		
355150-88-9	Franklin Income VIP Fnd Cl 1		12/26/2024	Various	11,098.000	164,375		
55273F-60-5	MFS-VIT Utility Series		12/31/2024	Various	35,176.000	1,219,509		
55273F-60-5	MFS-VIT Utility Series		12/31/2024	Various	3,961.000	133,629		
55273F-83-7	MFS-VIT Global Eqty Series		12/30/2024	Various	52,482.000	1,147,403		
55273F-83-7	MFS-VIT Global Eqty Series		12/30/2024	Various	24,300.000	525,814		
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC		12/31/2024	Various	93,349.000	2,219,061		
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC		12/31/2024	Various	44,427.000	1,047,592		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2024	Various	881,590.000	14,378,282		
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/30/2024	Various	26,570.000	435,762		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2024	Various	862,205.000	25,761,008		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/30/2024	Various	44,830.000	1,353,463		
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2024	Various	16,421.000	1,099,268		
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2024	Various	3,316.000	223,469		
744376-50-8	PSF PGIM Jennison Blend Portfolio		12/31/2024	Various	108,530.000	11,559,045		
744376-50-8	PSF PGIM Jennison Blend Portfolio		12/30/2024	Various	2,405.000	256,967		

ANNUAL STATEMENT FOR THE YEAR 2024 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
744376-60-7	PSF PGIM Jenn Value Port CI II		12/30/2024	Various	16,563.000	919,132		
744376-60-7	PSF PGIM Jenn Value Port CI II		12/26/2024	Various	4,037.000	215,203		
744376-85-4	PSF Natural Resources Port CI II		12/30/2024	Various	14,390.000	628,171		
744376-85-4	PSF Natural Resources Port CI II		12/31/2024	Various	11,842.000	493,237		
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	3,165,281.000	14,791,167		
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	206,210.000	960,765		
77954T-60-5	T Rowe Price Health Sciences i		12/31/2024	Various	52,651.000	3,027,589		
77954T-60-5	T Rowe Price Health Sciences i		12/30/2024	Various	16,593.000	971,720		
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2024	Various	1,314,036.000	27,041,843		
87244V-10-4	TIAA-CREF Life Growth Equity		12/30/2024	Various	125,624.000	2,428,567		
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2024	Various	2,379,258.000	23,401,531		
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2024	Various	318,652.000	3,134,400		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2024	Various	1,093,975.000	23,532,553		
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2024	Various	145,614.000	3,057,854		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2024	Various	1,746,790.000	77,779,182		
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2024	Various	631,696.000	27,864,412		
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2024	Various	824,603.000	17,179,982		
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2024	Various	50,398.000	1,040,634		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2024	Various	712,440.000	14,079,625		
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2024	Various	70,766.000	1,397,821		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2024	Various	814,899.000	12,278,868		
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2024	Various	42,921.000	641,619		
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2024	Various	763,066.000	10,814,847		
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2024	Various	35,532.000	489,716		
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2024	Various	3,916,532.000	36,051,047		
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2024	Various	119,995.000	1,116,057		
921925-40-0	Vanguard VIF Balanced Portfolio		12/30/2024	Various	76,958.000	1,808,961		
921925-70-7	Vanguard VIF International Portfolio				0.000			
921925-70-7	Vanguard VIF International Portfolio		12/31/2024	Various	79,025.000	1,991,020		
921925-76-4	Vanguard VIF Total International Stock		12/31/2024	Various	403,862.000	8,644,669		
921925-77-2	Vanguard VIF Global Bond Index Portfoli		12/03/2024	Various	114,226.000	2,087,920		
921925-78-0	Vanguard VIF Moderate Allocation Portfo		12/31/2024	Various	65,552.000	1,957,944		
921925-79-8	Vanguard VIF Conservative Allocation Po		12/30/2024	Various	34,901.000	845,731		
921925-81-4	Vanguard VIF Total Stock Market Index P		12/31/2024	Various	229,572.000	11,823,899		
					0.000			
5329999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO					1,251,080,536	XXX	
5989999997	Total - Common Stocks - Part 3					1,251,080,536	XXX	
5989999998	Total - Common Stocks - Part 5					73,463,968	XXX	
5989999999	Total - Common Stocks					1,324,544,504	XXX	
5999999999	Total - Preferred and Common Stocks					1,324,544,504	XXX	
6009999999	Totals					1,324,544,504	XXX	

E13.3

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21				
										11	12	13	14	15										
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date				
2509999997. Total - Bonds - Part 4																								XXX
2509999998. Total - Bonds - Part 5																								XXX
2509999999. Total - Bonds																							XXX	
4509999997. Total - Preferred Stocks - Part 4												XXX												XXX
4509999998. Total - Preferred Stocks - Part 5												XXX												XXX
4509999999. Total - Preferred Stocks												XXX												XXX
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/31/2024	Various	15,287,000	608,184		548,398	586,863	(38,465)			(38,465)		548,398		59,786	59,786	29,587					
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/31/2024	Various	5,605,000	99,014		148,859	99,043	49,816			49,816		148,859		(49,845)	(49,845)	1,977					
22544K-88-8	Credit Suisse Commodity Return Strat Port		12/31/2024	Various	7,551,000	134,813		170,103	133,418	36,684			36,684		170,102		(35,289)	(35,289)	3,573					
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2024	Various	9,529,000	94,744		79,387	95,674	(16,287)			(16,287)		79,387		15,357	15,357	651					
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/31/2024	Various	16,574,000	657,784		645,052	636,293	8,759			8,759		645,052		12,732	12,732	24,892					
246493-67-0	Macquarie Del VIP Sml Cap Val Ser Std 1		12/31/2024	Various	311,192,000	12,267,920		10,855,615	11,946,644	(1,091,028)			(1,091,028)		10,855,616		1,412,304	1,412,304	445,593					
535000-58-5	LVIP Delaware Diversified Income Fd		12/31/2024	Various	78,889,000	716,040		840,170	703,455	136,715			136,715		840,170		(124,130)	(124,130)	83					
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2024	Various	128,730,000	1,297,168		1,214,916	1,292,454	(77,538)			(77,538)		1,214,916		82,252	82,252	6,467					
41015H-71-1	John Hancock Emerging Markets Value Trust		12/31/2024	Various	938,973,000	9,517,801		8,365,472	9,427,289	(1,061,818)			(1,061,818)		8,365,471		1,152,330	1,152,330	70,315					
552748-10-5	MFin M International Equity Fd		12/27/2024	Various	53,090,000	758,510		643,169	721,492	(78,323)			(78,323)		643,169		115,341	115,341	937					
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2024	Various	26,411,000	491,238		470,513	462,977	7,536			7,536		470,513		20,725	20,725	18,282					
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		12/31/2024	Various	78,914,000	1,464,682		1,201,263	1,383,356	(182,093)			(182,093)		1,201,263		263,419	263,419	40,933					
552748-20-4	MFin M Large Cap Growth Fd		12/31/2024	Various	30,075,000	1,027,884		803,785	873,976	(70,191)			(70,191)		803,785		224,099	224,099	1,788					
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2024	Various	2,547,000	107,403		91,580	107,137	(15,557)			(15,557)		91,580		15,823	15,823	82					
471021-70-9	Janus Henderson Overseas Port Inst		12/31/2024	Various	4,797,000	219,434		143,929	201,821	(57,892)			(57,892)		143,929		75,505	75,505	802					
552748-30-3	MFin M Capital Appreciation Fd		12/31/2024	Various	40,921,000	1,031,812		1,320,037	999,701	320,336			320,336		1,320,037		(288,225)	(288,225)	39					
471021-86-5	Janus Henderson Forty Port Inst		12/31/2024	Various	40,465,000	2,192,604		1,747,104	1,916,025	(168,922)			(168,922)		1,747,103		445,501	445,501	105,727					
471021-86-5	Janus Henderson Forty Port Inst		12/31/2024	Various	118,972,000	6,452,147		6,016,900	5,633,346	383,553			383,553		6,016,899		435,248	435,248	224,758					
552748-50-1	MFin M Business Opp Val Fd		12/31/2024	Various	22,237,000	373,859		309,143	326,220	(17,077)			(17,077)		309,143		64,716	64,716	93					
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2024	Various	85,973,000	544,514		589,158	517,559	71,599			71,599		589,158		(44,644)	(44,644)	99					
52467K-83-9	Legg Mason WA Var Global High Yield Bd 1		12/31/2024	Various	1,325,213,000	8,167,778		8,906,111	7,977,780	928,331			928,331		8,906,111		(738,333)	(738,333)	35,755					
693394-58-7	PIMCO-PVIT EmgMktBond Inst		12/31/2024	Various	1,079,000	11,451		13,628	11,380	2,248			2,248		13,628		(2,177)	(2,177)	334					
52467M-84-3	Legg Mason Ctrbrdg Var Sml Cap Grw Cl 1		12/31/2024	Various	14,278,000	389,401		422,695	390,514	32,181			32,181		422,695		(33,294)	(33,294)	1,563					
52467M-84-3	Legg Mason Ctrbrdg Var Sml Cap Grw Cl 1		12/31/2024	Various	127,644,000	3,499,361		3,905,424	3,491,058	414,366			414,366		3,905,424		(406,063)	(406,063)	4,895					
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/27/2024	Various	884,000	8,333		10,539	8,505	2,034			2,034		10,539		(2,206)	(2,206)	130					
52467X-20-3	Legg Mason Ctrbrdg Var Aggres Growth Cl 1		12/31/2024	Various	21,309,000	371,639		494,780	364,806	129,975			129,975		494,781		(123,142)	(123,142)	8,502					
52467X-20-3	Legg Mason Ctrbrdg Var Aggres Growth Cl 1		12/31/2024	Various	573,784,000	10,058,488		13,575,068	9,823,188	3,751,880			3,751,880		13,575,068		(3,516,580)	(3,516,580)	246,147					
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	4,927,000	57,297		60,406	57,000	3,406			3,406		60,406		(3,109)	(3,109)	943					
535000-58-5	LVIP Delaware Diversified Income Fd		12/31/2024	Various	159,918,000	1,444,343		1,704,318	1,425,989	278,330			278,330		1,704,319		(259,976)	(259,976)	197					
535000-58-5	LVIP Delaware Diversified Income Fd		12/31/2024	Various	1,559,239,000	13,961,849		16,318,287	13,903,731	2,414,556			2,414,556		16,318,287		(2,356,438)	(2,356,438)	16,302					
693394-78-5	PIMCO VIT Tot Ret Port Inst		12/31/2024	Various	24,919,000	227,224		270,674	228,757	41,917			41,917		270,674		(43,450)	(43,450)	4,442					
55273F-10-0	MFS-VIT Growth Series		12/31/2024	Various	156,000	10,742		9,034	9,392	(358)			(358)		9,034		1,708	1,708	115					
55273F-10-0	MFS-VIT Growth Series		12/31/2024	Various	971,000	69,460		54,420	58,557	(4,136)			(4,136)		54,421		15,039	15,039	1,514					
87244V-86-4	TIAA-CREF Life Balanced		12/31/2024	Various	34,516,000	448,347		417,644	416,609	1,035			1,035		417,644		30,703	30,703	6,180					
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2024	Various	5,945,000	219,179		182,770	198,253	(15,483)			(15,483)		182,770		36,409	36,409	140					
641222-60-9	Neuberger Berman AMT Sustainable Equity I		12/31/2024	Various	13,070,000	484,237		387,358	435,871	(48,513)			(48,513)		387,358		96,879	96,879	5,402					
87244V-87-2	TIAA-CREF Life Money Market		12/03/2024	Various	10,465,285,000	10,465,285		10,465,285	10,465,285						10,465,285				326,212					
693394-58-7	PIMCO-PVIT EmgMktBond Inst		12/31/2024	Various	44,807,000	474,829		565,608	472,716	92,892			92,892		565,608		(90,779)	(90,779)	14,893					
693394-58-7	PIMCO-PVIT EmgMktBond Inst		12/31/2024	Various	1,166,379,000	12,409,237		14,468,036	12,305,301	2,162,735			2,162,735		14,468,036		(2,058,799)	(2,058,799)	452,205					
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/27/2024	Various	60,566,000	633,307		716,256	643,814	72,442			72,442		716,256		(82,949)	(82,949)	11,045					
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/31/2024	Various	30,949,000	167,231		233,983	164,651	69,333			69,333		233,984		(66,753)	(66,753)	417					
693394-61-1	PIMCO-PVIT ComRIRetStrat Inst		12/31/2024	Various	196,693,000	1,050,839		1,549,358	1,046,404	502,954			502,954		1,549,358		(498,519)	(498,519)	9,147					

E14

ANNUAL STATEMENT FOR THE YEAR 2024 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
921925-30-1	Vanguard WIF Equity Index		12/31/2024	Various	90,262,000	6,130,745		3,450,761	5,496,043	(2,045,282)			(2,045,282)		3,450,761		2,679,984	2,679,984	283,249	
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/30/2024	Various	10,489,000	97,082		113,775	96,498	17,277			17,277		113,775		(16,693)	(16,693)	1,109	
693394-64-5	PIMCO-PVIT All Asset Fd Inst		12/31/2024	Various	67,245,000	609,635		622,578	618,658	3,920			3,920		622,578		(12,943)	(12,943)	16,519	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2024	Various	20,255,000	147,479		164,392	149,276	15,116			15,116		164,392		(16,913)	(16,913)	7,436	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2024	Various	8,075,000	76,572		76,675	77,680	(1,004)			(1,004)		76,676		(104)	(104)	1,084	
693394-67-8	PIMCO-PVIT Gbl Bd Unhdgd Inst		12/31/2024	Various	124,091,000	1,170,554		1,329,312	1,193,755	135,556			135,556		1,329,311		(158,757)	(158,757)	14,361	
921925-82-2	Vanguard VIF Capital Growth		12/31/2024	Various	13,707,000	685,823		494,327	635,728	(141,401)			(141,401)		494,327		191,496	191,496	16,153	
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	81,692,000	947,590		1,124,721	945,174	179,547			179,547		1,124,721		(177,131)	(177,131)	13,058	
693394-74-4	PIMCO-PVIT Real Return Inst		12/31/2024	Various	2,048,159,000	23,732,891		26,545,751	23,697,195	2,848,556			2,848,556		26,545,751		(2,812,860)	(2,812,860)	353,622	
921925-84-8	Vanguard VIF REIT Index		12/31/2024	Various	18,634,000	216,566		245,042	222,121	22,922			22,922		245,043		(28,477)	(28,477)	10,078	
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2024	Various	31,687,000	757,916		801,914	751,617	50,296			50,296		801,913		(43,997)	(43,997)	34	
74925K-42-5	Matson Money Fixed Income VI Port		12/31/2024	Various	617,156,000	14,857,896		14,980,949	14,638,942	342,008			342,008		14,980,950		(123,054)	(123,054)	8,961	
921925-85-5	Vanguard VIF MidCap Index		12/31/2024	Various	16,377,000	419,614		322,584	391,906	(69,322)			(69,322)		322,584		97,030	97,030	9,219	
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2024	Various	30,805,000	823,706		584,320	783,071	(198,751)			(198,751)		584,320		239,386	239,386	43	
74925K-43-3	Matson Money Intl Equity VI Port		12/31/2024	Various	430,418,000	11,584,243		10,495,380	10,941,232	(445,852)			(445,852)		10,495,380		1,088,863	1,088,863	6,531	
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2024	Various	14,518,000	277,814		298,110	255,666	42,444			42,444		298,110		(20,296)	(20,296)	984	
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2024	Various	33,234,000	1,110,079		735,072	1,043,229	(308,158)			(308,158)		735,071		375,008	375,008	125	
74925K-44-1	Matson Money Market US Equity VI Port		12/31/2024	Various	500,976,000	16,771,047		16,413,263	15,725,622	687,641			687,641		16,413,263		357,784	357,784	26,802	
92913T-88-5	VOYA Russell LgCap Gr Idx Init		12/31/2024	Various	35,478,000	2,529,964		2,377,126	2,256,727	120,398			120,398		2,377,125		152,839	152,839	97,478	
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2024	Various	51,750,000	498,250		475,082	496,288	(21,205)			(21,205)		475,083		23,167	23,167	92	
78080T-10-5	Royce Small Cap Annuity Invest		12/31/2024	Various	226,142,000	2,166,086		1,809,236	2,168,702	(359,466)			(359,466)		1,809,236		356,850	356,850	2,694	
92914E-81-2	VOYA CBRE Global Real Est I		12/24/2024	Various	2,400,000	25,979		21,446	24,674	(3,228)			(3,228)		21,446		4,533	4,533	652	
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2024	Various	25,098,000	232,930		300,876	230,150	70,726			70,726		300,876		(67,946)	(67,946)	2,345	
78080T-30-3	Royce Micro Cap Annuity Invest		12/31/2024	Various	41,496,000	376,258		546,468	380,520	165,947			165,947		546,467		(170,209)	(170,209)	134	
233203-67-8	DFA DFA VA Short Term Fixed Port		12/26/2024	Various	16,355,000	168,110		168,974	164,042	4,932			4,932		168,974		(864)	(864)	129	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2024	Various	11,323,000	142,262		140,987	136,674	4,313			4,313		140,987		1,275	1,275	3,329	
87244V-86-4	TIAA-CREF Life Balanced		12/31/2024	Various	4,034,728,000	51,403,843		51,090,223	48,699,167	2,391,056			2,391,056		51,090,223		313,620	313,620	1,029,963	
233203-68-6	DFA DFA VA Int'l Small Co Port		12/31/2024	Various	34,982,000	428,666		490,904	415,581	75,323			75,323		490,904		(62,238)	(62,238)	366	
87244V-87-2	TIAA-CREF Life Money Market		12/31/2024	Various	5,688,424,000	5,688,424		5,688,424	5,688,424						5,688,424				132,082	
87244V-87-2	TIAA-CREF Life Money Market		12/31/2024	Various	69,961,767,000	69,961,767		69,961,767	69,961,767						69,961,767				1,578,615	
233203-69-4	DFA DFA VA Int'l Value Port		12/31/2024	Various	22,758,000	329,632		319,892	309,741	10,150			10,150		319,891		9,741	9,741	306	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2024	Various	419,190,000	4,378,184		4,927,044	4,455,989	471,055			471,055		4,927,044		(548,860)	(548,860)	89,557	
921925-20-2	Vanguard Vanguard VIF TotBond Mkt Idx		12/31/2024	Various	5,076,488,000	52,968,232		62,717,567	53,963,062	8,754,504			8,754,504		62,717,566		(9,749,334)	(9,749,334)	1,189,585	
233203-71-0	DFA DFA VA US Targeted Value Port		12/31/2024	Various	30,342,000	713,952		592,704	685,725	(93,021)			(93,021)		592,704		121,248	121,248	2,313	
921925-30-1	Vanguard WIF Equity Index		12/31/2024	Various	180,739,000	11,913,471		9,801,327	11,005,219	(1,203,891)			(1,203,891)		9,801,328		2,112,143	2,112,143	440,338	
921925-30-1	Vanguard WIF Equity Index		12/31/2024	Various	1,419,157,000	94,301,692		63,651,285	86,412,474	(22,761,189)			(22,761,189)		63,651,285		30,650,407	30,650,407	4,506,956	
233203-72-8	Macquarie DFA VA Global Bond Port		12/31/2024	Various	6,664,000	66,113		70,575	64,711	5,864			5,864		70,575		(4,462)	(4,462)	1,043	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2024	Various	104,622,000	760,756		828,059	771,063	56,996			56,996		828,059		(67,303)	(67,303)	34,721	
921925-80-6	Vanguard VIF High Yield Bond		12/31/2024	Various	1,437,419,000	10,423,992		10,966,669	10,593,778	372,892			372,892		10,966,670		(542,678)	(542,678)	494,280	
233203-77-7	DFA DFA VA US Large Value Port		12/31/2024	Various	25,477,000	924,916		687,384	829,028	(141,644)			(141,644)		687,384		237,532	237,532	4,527	
921925-82-2	Vanguard VIF Capital Growth		12/31/2024	Various	53,956,000	2,716,713		2,446,139	2,502,492	(56,353)			(56,353)		2,446,139		270,574	270,574	77,416	
921925-82-2	Vanguard VIF Capital Growth		12/31/2024	Various	151,183,000	7,558,414		6,756,830	7,011,858	(255,028)			(255,028)		6,756,830		801,584	801,584	194,903	
233206-12-5	DFA VA Equity Allocation Port		12/31/2024	Various	3,067,000	47,854		48,773	43,528	5,245			5,245		48,773		(919)	(919)	38	
921925-84-8	Vanguard VIF REIT Index		12/31/2024	Various	107,900,000	1,286,192		1,492,140	1,286,167	205,973			205,973		1,492,140		(205,948)	(205,948)	56,847	
921925-84-8	Vanguard VIF REIT Index		12/31/2024	Various	1,118,691,000	12,660,016		15,520,534	13,334,794	2,185,740			2,185,740		15,520,534		(2,860,518)	(2,860,518)	616,976	
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2024	Various	7,778,000	71,241		92,518	70,471	22,047			22,047		92,518		(21,277)	(21,277)	31	
921925-85-5	Vanguard VIF MidCap Index		12/31/2024	Various	189,305,000	4,741,905		5,098,645	4,530,065	568,580			568,580		5,098,645		(356,740)	(356,740)	93,923	
921925-85-5	Vanguard VIF MidCap Index		12/31/2024	Various	916,146,000	23,453,229		21,007,217	21,923,373	(916,156)			(916,156)		21,007,217		2,446,212	2,446,212	480,097	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2024	Various	72,288,000	1,172,291		795,781	1,090,108	(294,327)			(294,327)		795,781		376,510	376,510	1,840	

ANNUAL STATEMENT FOR THE YEAR 2024 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
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2024	Various	64,307.000	1,189,505		1,459,609	1,132,450	327,160			327,160		1,459,610		(270,105)	(270,105)	4,689	
921925-88-9	Vanguard VIF Small Cp Growth		12/31/2024	Various	389,135.000	7,134,092		7,722,196	6,852,669	869,527			869,527		7,722,196		(588,104)	(588,104)	21,251	
355150-77-2	Franklin Developing Mkts VIP Fnd Cl 1		12/31/2024	Various	46,287.000	397,061		467,450	384,180	83,270			83,270		467,450		(70,389)	(70,389)	3,300	
92914E-81-2	VOYA CBRE Global Real Est I		12/31/2024	Various	17,147.000	178,083		186,721	176,273	10,448			10,448		186,721		(8,638)	(8,638)	2,609	
92914E-81-2	VOYA CBRE Global Real Est I		12/31/2024	Various	375,152.000	3,832,377		3,952,391	3,856,561	95,830			95,830		3,952,391		(120,014)	(120,014)	60,577	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2024	Various	2,611.000	42,409		46,726	41,144	5,582			5,582		46,726		(4,317)	(4,317)	219	
933702-10-2	Wanger Acorn		12/31/2024	Various	41,912.000	582,535		489,322	558,687	(69,365)			(69,365)		489,322		93,213	93,213		
933702-10-2	Wanger Acorn		12/31/2024	Various	135,438.000	1,965,344		1,634,035	1,805,384	(171,350)			(171,350)		1,634,034		331,310	331,310		
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2024	Various	12,972.000	385,208		321,050	356,871	(35,821)			(35,821)		321,050		64,158	64,158	1,605	
933702-10-2	Wanger Intl Small Cap Fund		12/31/2024	Various	18,107.000	357,301		356,682	369,013	(12,332)			(12,332)		356,681		620	620	1,671	
933702-20-1	Wanger Intl Small Cap Fund		12/31/2024	Various	218,916.000	4,349,343		4,439,373	4,461,504	(22,132)			(22,132)		4,439,372		(90,029)	(90,029)	20,127	
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2024	Various	645.000	44,356		39,322	40,642	(1,320)			(1,320)		39,322		5,034	5,034	882	
128116-10-0	Calamos Growth & Income Port A		12/31/2024	Various	1,018.000	21,451		17,421	19,897	(2,476)			(2,476)		17,421		4,030	4,030	156	
128116-10-0	Calamos Growth & Income Port A		12/31/2024	Various	12,855.000	289,510		216,137	251,179	(35,041)			(35,041)		216,138		73,372	73,372	4,241	
744376-85-4	PSF Natural Resources Port Cl II		12/31/2024	Various	1,873.000	81,081		41,021	75,801	(34,780)			(34,780)		41,021		40,060	40,060		
233203-67-8	DFA DFA VA Short Term Fixed Port		12/31/2024	Various	204,087.000	2,068,547		2,065,175	2,046,996	18,179			18,179		2,065,175		3,372	3,372	1,442	
233203-67-8	DFA DFA VA Short Term Fixed Port		12/31/2024	Various	2,369,084.000	24,403,593		24,235,426	23,761,911	473,515			473,515		24,235,426		168,167	168,167	59,286	
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	6,304.000	29,489		30,700	29,376	1,324			1,324		30,700		(1,211)	(1,211)	572	
233203-68-6	DFA DFA VA Int'l Small Co Port		12/31/2024	Various	106,096.000	1,295,349		1,392,360	1,260,425	131,935			131,935		1,392,360		(97,011)	(97,011)	5,038	
233203-68-6	DFA DFA VA Int'l Small Co Port		12/31/2024	Various	1,076,124.000	13,295,899		12,851,452	12,784,359	67,093			67,093		12,851,452		444,447	444,447	82,866	
77954T-60-5	T Rowe Price Health Sciences i		12/31/2024	Various	2,276.000	139,132		105,701	125,902	(20,201)			(20,201)		105,701		33,431	33,431	131	
233203-69-4	DFA DFA VA Int'l Value Port		12/31/2024	Various	320,992.000	4,597,630		4,268,799	4,368,699	(99,900)			(99,900)		4,268,799		328,831	328,831	23,535	
233203-69-4	DFA DFA VA Int'l Value Port		12/31/2024	Various	1,868,299.000	27,144,396		19,023,257	25,427,554	(6,404,297)			(6,404,297)		19,023,257		8,121,139	8,121,139	102,369	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2024	Various	61,210.000	1,235,850		1,200,185	1,095,052	105,133			105,133		1,200,185		35,665	35,665	556	
233203-71-0	DFA DFA VA US Targeted Value Port		12/31/2024	Various	139,303.000	3,206,030		3,011,520	3,148,253	(136,733)			(136,733)		3,011,520		194,510	194,510	15,051	
233203-71-0	DFA DFA VA US Targeted Value Port		12/31/2024	Various	767,025.000	17,809,915		17,506,248	17,334,771	171,478			171,478		17,506,249		303,666	303,666	62,299	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2024	Various	29,103.000	283,667		283,445	268,911	14,534			14,534		283,445		222	222	999	
233203-72-8	Macquarie DFA VA Global Bond Port		12/31/2024	Various	50,944.000	509,317		532,319	494,669	37,650			37,650		532,319		(23,002)	(23,002)	1,265	
233203-72-8	Macquarie DFA VA Global Bond Port		12/31/2024	Various	1,336,334.000	13,325,903		14,007,076	12,975,798	1,031,277			1,031,277		14,007,075		(681,172)	(681,172)	38,747	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2024	Various	99,693.000	2,089,440		1,756,052	1,806,446	(50,394)			(50,394)		1,756,052		333,388	333,388	2,964	
233203-77-7	DFA DFA VA US Large Value Port		12/31/2024	Various	84,086.000	2,967,107		2,633,161	2,736,171	(103,010)			(103,010)		2,633,161		333,946	333,946	30,803	
233203-77-7	DFA DFA VA US Large Value Port		12/31/2024	Various	849,350.000	30,243,650		22,826,751	27,637,835	(4,811,085)			(4,811,085)		22,826,750		7,416,900	7,416,900	176,967	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2024	Various	154,565.000	6,803,713		3,768,268	6,054,313	(2,286,045)			(2,286,045)		3,768,268		3,035,445	3,035,445	26,567	
233206-12-5	DFA VA Equity Allocation Port		12/31/2024	Various	135,864.000	2,082,418		1,595,403	1,927,910	(332,508)			(332,508)		1,595,402		487,016	487,016	998	
233206-12-5	DFA VA Equity Allocation Port		12/31/2024	Various	273,382.000	4,184,634		3,572,682	3,879,287	(306,605)			(306,605)		3,572,682		611,952	611,952	4,798	
87244V-50-0	TIAA-CREF Life Social Choice		12/27/2024	Various	1,757.000	35,854		24,988	32,896	(7,908)			(7,908)		24,988		10,866	10,866	219	
246493-43-1	Macquarie VIP Int'l Series - Standard		04/26/2024	Various	188,346.000	3,176,771		3,155,758	3,154,793	965			965		3,155,758		21,013	21,013	64,717	
246493-43-1	Macquarie VIP Int'l Series - Standard		04/26/2024	Various	2,538,657.000	42,807,576		42,790,678	42,522,510	268,168			268,168		42,790,678		16,898	16,898	812,748	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2024	Various	15,352.000	309,638		233,668	282,175	(48,508)			(48,508)		233,667		75,971	75,971	17,920	
25239Y-54-3	DFA VIT Inflation Protected Sec		12/31/2024	Various	23,440.000	213,509		228,459	212,364	16,094			16,094		228,458		(14,949)	(14,949)	33	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2024	Various	603,846.000	9,864,018		8,883,462	9,105,992	(222,530)			(222,530)		8,883,462		980,556	980,556	35,443	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2024	Various	14,461.000	211,404		248,014	197,111	50,904			50,904		248,015		(36,611)	(36,611)	566	
25239Y-58-4	DFA VA Global Mod Allocation		12/31/2024	Various	230,781.000	3,849,073		3,307,531	3,480,176	(172,645)			(172,645)		3,307,531		541,542	541,542	2,201	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/31/2024	Various	53,404.000	901,727		965,353	840,576	124,777			124,777		965,353		(63,626)	(63,626)	14,296	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2024	Various	2,838.000	40,124		41,299	38,737	2,562			2,562		41,299		(1,175)	(1,175)	630	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		12/31/2024	Various	9,788.000	160,732		157,413	154,057	3,356			3,356		157,413		3,319	3,319	1,460	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2024	Various	400,222.000	7,139,004		7,248,117	6,827,786	420,332			420,332		7,248,118		(109,114)	(109,114)		
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2024	Various	72,969.000	680,251		740,447	667,665	72,781			72,781		740,446		(60,195)	(60,195)	5,745	
355150-74-9	Franklin Sm-Mid Cap Growth VIP Fnd Cl 1		12/31/2024	Various	47,534.000	836,029		1,263,543	810,926	452,617			452,617		1,263,543		(427,514)	(427,514)		

ANNUAL STATEMENT FOR THE YEAR 2024 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
355150-77-2	Franklin Developing Mkrts VIP Fnd Cl 1		12/31/2024	Various	1,178,333.000	10,121,575		11,089,388	9,780,165	1,309,223			1,309,223		11,089,388		(967,813)	(967,813)	264,823	
355150-77-2	Franklin Developing Mkrts VIP Fnd Cl 1		12/31/2024	Various	0.000															
355150-77-2	Franklin Developing Mkrts VIP Fnd Cl 1		12/31/2024	Various	149,420.000	1,285,289		1,612,024	1,240,185	371,839			371,839		1,612,024		(326,735)	(326,735)	45,699	
355150-88-9	Franklin Income VIP Fnd Cl 1		12/31/2024	Various	116,781.000	1,773,957		1,793,537	1,741,200	52,337			52,337		1,793,537		(19,580)	(19,580)	55,511	
355150-88-9	Franklin Income VIP Fnd Cl 1		12/31/2024	Various	57,295.000	870,017		933,281	854,263	79,019			79,019		933,282		(63,265)	(63,265)	3,830	
55273F-60-5	MFS-VIT Utility Series		12/31/2024	Various	40,423.000	1,361,244		1,392,709	1,303,636	89,073			89,073		1,392,709		(31,465)	(31,465)	30,225	
55273F-60-5	MFS-VIT Utility Series		12/31/2024	Various	6,965.000	227,043		256,425	224,625	31,800			31,800		256,425		(29,382)	(29,382)	1,467	
55273F-83-7	MFS-VIT Global Eqty Series		12/31/2024	Various	111,024.000	2,433,866		2,430,328	2,383,676	46,652			46,652		2,430,328		3,538	3,538	66,821	
55273F-83-7	MFS-VIT Global Eqty Series		12/31/2024	Various	56,361.000	1,238,703		1,337,854	1,210,065	127,790			127,790		1,337,855		(99,152)	(99,152)	20,874	
55274F-61-2	MFS VITI Mass Invest Grwth Stk IC		12/31/2024	Various	167,438.000	4,070,370		3,696,683	3,789,110	(92,427)			(92,427)		3,696,683		373,687	373,687	118,105	
55274F-61-2	MFS VITI Mass Invest Grwth Stk IC		12/31/2024	Various	53,154.000	1,310,166		1,193,974	1,202,866	(8,892)			(8,892)		1,193,974		116,192	116,192	24,915	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2024	Various	970,195.000	15,910,220		14,841,769	15,290,267	(448,498)			(448,498)		14,841,769		1,068,451	1,068,451	132,500	
641222-70-8	Neuberger Berman AMT MC Intrinsic Val I		12/31/2024	Various	35,146.000	570,951		649,980	553,900	96,080			96,080		649,980		(79,029)	(79,029)	12,299	
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2024	Various	1,111,245.000	33,184,151		30,947,284	30,570,350	376,934			376,934		30,947,284		2,236,867	2,236,867	279,059	
742969-57-9	Principal PVC Equity Income Acct Cl 1		12/31/2024	Various	59,796.000	1,819,023		1,585,055	1,644,995	(59,940)			(59,940)		1,585,055		233,968	233,968	25,555	
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2024	Various	19,100.000	1,310,203		1,136,528	1,203,861	(67,333)			(67,333)		1,136,528		173,675	173,675	42,002	
742969-60-3	Principal PVC MidCap Acct Cl 1		12/31/2024	Various	2,435.000	165,500		156,817	153,461	3,356			3,356		156,817		8,683	8,683	5,665	
74437G-50-8	PSF PGIM Jennison Blend Portfolio		12/31/2024	Various	137,119.000	14,732,017		12,432,562	12,912,478	(479,916)			(479,916)		12,432,562		2,299,455	2,299,455		
74437G-50-8	PSF PGIM Jennison Blend Portfolio		12/31/2024	Various	3,046.000	326,281		276,175	286,835	(10,660)			(10,660)		276,175		50,106	50,106		
74437G-60-7	PSF PGIM Jenn Value Port Cl II		12/31/2024	Various	23,960.000	1,310,374		823,503	1,167,335	(343,831)			(343,831)		823,504		486,870	486,870		
74437G-60-7	PSF PGIM Jenn Value Port Cl II		12/31/2024	Various	149.000	8,265		5,087	7,252	(2,164)			(2,164)		5,088		3,177	3,177		
74437G-85-4	PSF Natural Resources Port Cl II		12/31/2024	Various	24,037.000	1,036,587		794,323	972,541	(178,218)			(178,218)		794,323		242,264	242,264		
74437G-85-4	PSF Natural Resources Port Cl II		12/31/2024	Various	12,751.000	535,408		496,379	515,926	(19,547)			(19,547)		496,379		39,029	39,029		
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	3,068,361.000	14,344,399		14,779,463	14,298,563	480,900			480,900		14,779,463		(435,064)	(435,064)	297,433	
77954R-10-4	TRPrice Limited Term Bond		12/31/2024	Various	91,176.000	426,359		443,194	424,882	18,311			18,311		443,193		(16,834)	(16,834)	9,289	
77954T-60-5	T Rowe Price Health Sciences i		12/31/2024	Various	50,791.000	3,008,927		2,955,069	2,809,244	145,825			145,825		2,955,069		53,858	53,858	9,553	
77954T-60-5	T Rowe Price Health Sciences i		12/31/2024	Various	21,186.000	1,263,008		1,181,809	1,171,821	9,987			9,987		1,181,808		81,200	81,200	4,163	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2024	Various	1,703,966.000	35,017,059		28,562,370	30,483,947	(1,921,578)			(1,921,578)		28,562,369		6,454,690	6,454,690	23,348	
87244V-10-4	TIAA-CREF Life Growth Equity		12/31/2024	Various	191,991.000	3,942,200		3,166,687	3,434,725	(268,038)			(268,038)		3,166,687		775,513	775,513	3,138	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2024	Various	1,952,137.000	19,099,634		16,697,403	18,037,751	(1,340,348)			(1,340,348)		16,697,403		2,402,231	2,402,231	104,752	
87244V-20-3	TIAA-CREF Life Intl Equity		12/31/2024	Various	343,751.000	3,365,033		2,872,585	3,176,259	(303,675)			(303,675)		2,872,584		492,449	492,449	24,344	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2024	Various	1,455,543.000	30,902,755		24,771,640	26,374,437	(1,602,797)			(1,602,797)		24,771,640		6,131,115	6,131,115	442,215	
87244V-30-2	TIAA-CREF Life Growth & Income		12/31/2024	Various	127,197.000	2,659,527		2,538,256	2,304,813	233,443			233,443		2,538,256		121,271	121,271	23,113	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2024	Various	2,883,059.000	127,014,843		70,278,452	112,929,438	(42,650,986)			(42,650,986)		70,278,452		56,736,391	56,736,391	1,051,747	
87244V-40-1	TIAA-CREF Life Stock Index		12/31/2024	Various	632,381.000	27,847,781		21,677,570	24,770,371	(3,092,800)			(3,092,800)		21,677,571		6,170,210	6,170,210	204,456	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2024	Various	871,234.000	17,933,817		14,787,808	16,309,504	(1,521,696)			(1,521,696)		14,787,808		3,146,009	3,146,009	482,664	
87244V-50-0	TIAA-CREF Life Social Choice		12/31/2024	Various	74,737.000	1,548,440		1,205,754	1,399,082	(193,328)			(193,328)		1,205,754		342,686	342,686	16,865	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2024	Various	867,987.000	17,302,230		13,644,856	15,953,610	(2,308,754)			(2,308,754)		13,644,856		3,657,374	3,657,374	426,249	
87244V-60-9	TIAA-CREF Life Large Cap Value		12/31/2024	Various	87,847.000	1,335,890		1,056,231	1,247,022	(190,792)			(190,792)		1,056,230		279,660	279,660	24,538	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2024	Various	1,105,126.000	16,035,520		15,274,259	15,062,868	211,391			211,391		15,274,259		761,261	761,261	60,079	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		12/31/2024	Various	52,099.000	779,664		724,605	710,114	14,491			14,491		724,605		55,059	55,059	6,056	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2024	Various	1,256,631.000	17,431,400		18,339,943	17,153,015	1,186,928			1,186,928		18,339,943		(908,543)	(908,543)	179,778	
87244V-80-7	TIAA-CREF Life Real Estate		12/31/2024	Various	53,926.000	741,505		895,868	736,090	159,777			159,777		895,867		(154,362)	(154,362)	3,933	
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2024	Various	3,519,091.000	32,346,447		37,286,381	32,199,681	5,086,701			5,086,701		37,286,382		(4,939,935)	(4,939,935)	273,108	
87244V-88-0	TIAA-CREF Life Core Bond		12/31/2024	Various	108,188.000	995,586		1,162,350	989,923	172,427			172,427		1,162,350		(166,764)	(166,764)	18,795	
921925-40-0	Vanguard VIF Balanced Portfolio		12/31/2024	Various	45,321.000	1,051,910		1,093,016	1,055,515	37,501			37,501		1,093,016		(41,106)	(41,106)	64,838	
921925-40-0	Vanguard VIF Balanced Portfolio		12/31/2024	Various	0.000															
921925-70-7	Vanguard VIF International Portfolio		12/31/2024	Various	80,124.000	2,046,987		1,833,189	1,968,639	(135,450)			(135,450)		1,833,189		213,798	213,798	76,459	
921925-76-4	Vanguard VIF Total International Stock		12/31/2024	Various	537,786.000	11,487,316		12,108,615	11,341,912	766,703			766,703		12,108,615		(621,299)	(621,299)	211,682	

ANNUAL STATEMENT FOR THE YEAR 2024 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 CUSIP Identi- fication	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
921925-77-2	Vanguard VIF Global Bond Index Portfoli		12/31/2024	Various	60,251.000	1,102,263		1,123,428	1,120,674	2,754			2,754		1,123,428		(21,165)	(21,165)	14,926	
921925-78-0	Vanguard VIF Moderate Allocation Portfo		12/31/2024	Various	56,306.000	1,691,134		1,680,622	1,639,080	41,542			41,542		1,680,622		10,512	10,512	70,164	
921925-79-8	Vanguard VIF Conservative Allocation Po		12/31/2024	Various	13,106.000	317,135		339,956	320,316	19,639			19,639		339,955		(22,820)	(22,820)	13,559	
921925-81-4	Vanguard VIF Total Stock Market Index P		12/31/2024	Various	243,658.000	12,526,050		12,327,011	12,048,897	278,114			278,114		12,327,011		199,039	199,039	644,088	
					0.000															
5329999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO					1,299,173,272	XXX	1,172,661,978	1,229,489,921	(56,827,948)			(56,827,948)		1,172,661,973		126,511,299	126,511,299	21,655,396	XXX
5989999997	Total - Common Stocks - Part 4					1,299,173,272	XXX	1,172,661,978	1,229,489,921	(56,827,948)			(56,827,948)		1,172,661,973		126,511,299	126,511,299	21,655,396	XXX
5989999998	Total - Common Stocks - Part 5					74,419,774	XXX	73,463,968							73,463,963		955,811	955,811	972,321	XXX
5989999999	Total - Common Stocks					1,373,593,046	XXX	1,246,125,946	1,229,489,921	(56,827,948)			(56,827,948)		1,246,125,936		127,467,110	127,467,110	22,627,717	XXX
5999999999	Total - Preferred and Common Stocks					1,373,593,046	XXX	1,246,125,946	1,229,489,921	(56,827,948)			(56,827,948)		1,246,125,936		127,467,110	127,467,110	22,627,717	XXX
6009999999	Totals					1,373,593,046	XXX	1,246,125,946	1,229,489,921	(56,827,948)			(56,827,948)		1,246,125,936		127,467,110	127,467,110	22,627,717	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE TIAA-CREF LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
2509999998. Total - Bonds																					
4509999998. Total - Preferred Stocks																					
87244V-87-2	TIAA-CREF Life Money Market			Various	12/31/2024	Various	1,080,243.000	1,080,243	1,080,243	1,080,243										39,784	
46600H-56-2	DELAWARE Internat! Core Equity Ser Stnd			Various	12/31/2024	Various	19,811.000	334,005	338,799	334,005							4,794	4,794		4,938	
22544K-88-8	Credit Suisse Commodity Return Strat Port		06/17/2024	Various	08/02/2024	Various	3,768.000	68,434	67,262	68,434							(1,172)	(1,172)			
641222-60-9	Neuberger Berman AMT Sustainable Equity I			Various	09/16/2024	Various	3.000	116	138	116							22	22			
46600H-56-2	DELAWARE Internat! Core Equity Ser Stnd		04/26/2024	Various	12/31/2024	Various	510,188.000	8,601,774	8,696,450	8,601,774							94,676	94,676		113,713	
693394-67-8	PIMCO-PVIT Gbl Bd Uhdhgd Inst			Various	12/31/2024	Various	471.000	4,468	4,454	4,468							(14)	(14)		127	
471021-43-6	Janus Henderson Mid-Cap Value Port Inst		08/19/2024	Various	12/31/2024	Various	940.000	16,672	17,034	16,672							362	362		36	
87244V-86-4	TIAA-CREF Life Balanced			Various	12/31/2024	Various	11,763.000	141,968	145,577	141,968							3,609	3,609		42	
471021-86-5	Janus Henderson Forty Port Inst		07/08/2024	Various	12/31/2024	Various	17,431.000	900,952	998,487	900,952							97,535	97,535		55,143	
246493-43-1	Macquarie VIP Int'l Series - Standard			Various	04/26/2024	Various	8,858.000	149,593	149,350	149,593							(243)	(243)		1,719	
74925K-42-5	Matson Money Fixed Income VI Port		02/05/2024	Various	12/31/2024	Various	2,065.000	48,932	50,207	48,931							1,276	1,276		621	
55274F-61-2	MFS VITII Mass Invest Grwth Stk IC			Various	12/31/2024	Various	3,525.000	79,145	84,217	79,145							5,072	5,072		8,089	
78080T-10-5	Royce Small Cap Annuity Invest		08/06/2024	Various	12/31/2024	Various	36,866.000	347,059	350,306	347,059							3,247	3,247		1,531	
87244V-86-4	TIAA-CREF Life Balanced		03/28/2024	Various	12/31/2024	Various	109,717.000	1,388,972	1,413,464	1,388,972							24,492	24,492		67,925	
87244V-87-2	TIAA-CREF Life Money Market		10/03/2024	Various	12/31/2024	Various	38,583,836.000	38,583,836	38,583,836	38,583,836											493,387
921925-30-1	Vanguard WIF Equity Index		06/05/2024	Various	12/31/2024	Various	9,603.000	603,576	650,290	603,576							46,714	46,714		9,242	
921925-82-2	Vanguard VIF Capital Growth		06/11/2024	Various	12/31/2024	Various	76,823.000	3,875,983	3,978,398	3,875,982							102,416	102,416		1,140	
921925-88-9	Vanguard VIF Small Cp Growth		09/18/2024	Various	12/31/2024	Various	302,624.000	5,620,101	5,695,614	5,620,101							75,513	75,513		7,478	
246493-43-1	Macquarie VIP Int'l Series - Standard		04/24/2024	Various	04/26/2024	Various	270,474.000	4,537,186	4,560,626	4,537,185							23,441	23,441		76,762	
355150-71-5	Franklin Mutual Shares VIP Fnd Cl 1		10/01/2024	Dividend Reinvest	12/31/2024	Various	1.000	14	14	14											
355150-88-9	Franklin Income VIP Fnd Cl 1		06/17/2024	Dividend Reinvest	06/26/2024	Various	396.000	5,746	5,754	5,746							8	8		8	
55273F-60-5	MFS-VIT Utility Series		08/07/2024	Various	12/30/2024	Various	883.000	30,770	32,829	30,770							2,059	2,059		1,578	
742969-60-3	Principal PVC MidCap Acct Cl 1		11/29/2024	Various	12/31/2024	Various	2,273.000	168,178	158,347	168,177							(9,830)	(9,830)			
74437G-50-8	PSF PGIM Jennison Blend Portfolio		03/28/2024	Various	12/31/2024	Various	2,047.000	217,309	246,748	217,309							29,439	29,439			
74437G-60-7	PSF PGIM Jenn Value Port Cl II		08/30/2024	Various	12/31/2024	Various	3,885.000	201,764	212,184	201,763							10,421	10,421			
87244V-10-4	TIAA-CREF Life Growth Equity		01/19/2024	Various	12/31/2024	Various	59,349.000	1,091,643	1,252,374	1,091,643							160,731	160,731		375	
87244V-60-9	TIAA-CREF Life Large Cap Value		01/16/2024	Various	12/31/2024	Various	3,170.000	57,686	66,937	57,686							9,251	9,251		199	
87244V-70-8	TIAA-CREF Life Small Cap Eqty		10/14/2024	Various	12/31/2024	Various	240,602.000	3,519,580	3,675,944	3,519,580							156,364	156,364		45,830	
87244V-80-7	TIAA-CREF Life Real Estate		03/28/2024	Various	12/31/2024	Various	8,839.000	118,784	123,134	118,784							4,350	4,350		3,515	
921925-40-0	Vanguard VIF Balanced Portfolio		05/08/2024	Various	09/03/2024	Various	25,978.000	589,189	620,871	589,189							31,682	31,682			
921925-76-4	Vanguard VIF Total International Stock		01/16/2024	Various	12/31/2024	Various	49,327.000	1,013,180	1,091,397	1,013,180							78,217	78,217		38,064	
921925-77-2	Vanguard VIF Global Bond Index Portfoli		04/30/2024	Various	12/31/2024	Various	2,577.000	46,411	46,393	46,411							(18)	(18)		710	
921925-78-0	Vanguard VIF Moderate Allocation Portfo		04/04/2024	Various	12/30/2024	Various	511.000	14,863	16,071	14,863							1,208	1,208		65	
921925-79-8	Vanguard VIF Conservative Allocation Po		01/22/2024	Various	12/31/2024	Various	241.000	5,836	6,025	5,836							189	189		308	
							0.000														
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO								73,463,968	74,419,774	73,463,963											
5989999998. Total - Common Stocks								73,463,968	74,419,774	73,463,963									955,811	955,811	972,321
5999999999. Total - Preferred and Common Stocks								73,463,968	74,419,774	73,463,963									955,811	955,811	972,321
6009999999 - Totals								73,463,968	74,419,774	73,463,963									955,811	955,811	972,321

E15

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

Schedule E - Part 1 - Month End Depository Balances

NONE

Schedule E - Part 2 - Cash Equivalents Owned

NONE

Schedule E - Part 3 - Special Deposits

NONE

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	6.1
Analysis of Operations By Lines of Business	5
Asset Valuation Reserve Default Component	15
Asset Valuation Reserve Equity	18
Asset Valuation Reserve Replications (Synthetic) Assets	21
Assets	2
Exhibit 1 - Investment Expenses	8
Exhibit 2 - Investment Taxes, Licenses and Fees (Excluding Federal Income Taxes)	8
Exhibit 3 - Aggregate Reserve for Life, Annuity and Accident and Health Contracts	9
Exhibit 3 - Interrogatories	9
Exhibit 3A - Changes in Bases of Valuation During The Year	9
Exhibit 4 - Deposit-Type Contracts	10
Exhibit 5 - Reconciliation of Cash and Invested Assets	11
Exhibit 6 - Guaranteed Insurance and Annuity Products	12
Exhibit of Capital Gains (Losses)	7
Exhibit of Net Investment Income	7
Form for Calculating the Interest Maintenance Reserve (IMR)	14
General Interrogatories	13
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Overflow Page For Write-ins	22
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Part E	E24
Schedule DB - Verification	SI14
Schedule DL - Part 1	E25
Schedule DL - Part 2	E26
Schedule E - Part 1 - Cash	E27
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E29
Summary of Operations	4