

**ANNUAL STATEMENT**

**OF THE**

**NON-INSULATED**

**SEPARATE ACCOUNTS**

**OF THE**

**TIAA-CREF LIFE**

**INSURANCE COMPANY**

**OF**

**NEW YORK**

**IN THE STATE OF**

**NEW YORK**

**TO THE**

**INSURANCE DEPARTMENT**

**OF THE**

**STATE OF**

---

**FOR THE YEAR ENDED**  
**DECEMBER 31, 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 1216 NAIC Company Code 60142 Employer's ID Number 13-3917848  
(Current) (Prior)

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

Country of Domicile United States of America

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

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

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

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

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

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

Internet Website Address tiaa.org

Statutory Statement Contact Stacy Eisenhauer 704-988-4560  
(Name) (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 SS  
County of New York

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

Mohammad Ali Iqbal  
President & Chief Executive Officer

Wayne Aggrey Agard  
Secretary

Stacy Koon Eisenhauer  
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).....		25,840,938	25,840,938	16,990,768
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B) .....				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.2 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ ..... 1,453,017 Schedule E - Part 1), and cash equivalents (\$ ..... , Schedule E - Part 2) .....		1,453,017	1,453,017	5,435,143
6. Short-term investments (Schedule DA) .....				5,017,388
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) .....		27,293,955	27,293,955	27,443,298
12. Investment income due and accrued .....		254,509	254,509	169,134
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)		27,548,464	27,548,464	27,612,432
<b>DETAILS OF WRITE-INS</b>				
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) .....		13,732,377	13,732,377	15,426,448
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1) .....				
3. Interest Maintenance Reserve .....				
4. Charges for investment management, administration and contract guarantees due or accrued .....				
5. Investment expenses due or accrued (Exhibit 1, Line 24) .....				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8) .....				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes) .....				
8. Reserve for future federal income taxes .....				
9. Unearned investment income .....				
10. Other transfers to general account due or accrued (net) (including \$ ..... accrued expense allowances recognized in reserves).....		369,398	369,398	
11. Remittances and items not allocated .....		(55,552)	(55,552)	
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 \$ .....369,398 due or accrued net transfers to or (from) the general account) .....		14,046,223	14,046,223	15,426,448
18. Contributed surplus .....				
19. Aggregate write-ins for special surplus funds .....				
20. Unassigned funds .....		13,502,241	13,502,241	12,185,985
21. Surplus (Lines 18 through 20) .....		13,502,241	13,502,241	12,185,985
22. Totals		27,548,464	27,548,464	27,612,432
<b>DETAILS OF WRITE-INS</b>				
1601. ....				
1602. ....				
1603. ....				
1698. Summary of remaining write-ins for Line 16 from overflow page .....				
1699. Totals (Lines 1601 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 .....	1,345,228	810,220
1.2 Considerations for supplementary contracts with life contingencies .....		
1.3 Aggregate write-ins for other transfers to Separate Accounts .....		
1.4 Totals (Lines 1.1 to 1.3) .....	1,345,228	810,220
2. Transfers on account of deposit-type contracts (including \$ ..... deposits less \$ ..... withdrawals) .....		
3. Net investment income and capital gains and losses .....	1,391,900	1,383,892
4. Aggregate write-ins for other income .....		
5. Totals (Lines 1.4 to 4) .....	2,737,128	2,194,112
<b>DEDUCT:</b>		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits .....		
6.2 Matured endowments .....		
6.3 Annuity benefits .....	250,592	
6.4 Payments on supplementary contracts with life contingencies .....		
6.5 Accident and health benefits .....		
6.6 Surrender benefits and withdrawals for life contracts .....	1,950,376	1,210,436
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits .....	913,274	293,939
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) .....	3,114,242	1,504,375
11. Fees associated with charges for investment management, administration and contract guarantees .....	700	775
12. Increase in aggregate reserve for life and accident and health contracts .....	(1,694,071)	325,081
13. Increase in liability for deposit-type contracts .....		
14. Increase in reserve for future federal income taxes .....		
15. Aggregate write-ins for reserves and funds .....		
16. Totals (Lines 10 to 15) .....	1,420,872	1,830,231
17. Net gain from operations (including \$ ..... (17,977) unrealized capital gains) (Line 5 minus Line 16) .....	1,316,256	363,881
<b>SURPLUS ACCOUNT</b>		
18. Surplus, December 31, prior year .....	12,185,985	11,822,104
19. Net gain from operations (Line 17) .....	1,316,256	363,881
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) .....	13,502,241	12,185,985
<b>DETAILS OF WRITE-INS</b>		
01.301. ....		
01.302. ....		
01.303. ....		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page .....		
01.399. Totals (Lines 01.301 through 01.303 plus 01.398)(Line 1.3 above) .....		
0401. ....		
0402. ....		
0403. ....		
0498. Summary of remaining write-ins for Line 4 from overflow page .....		
0499. Totals (Lines 0401 through 0403 plus 0498)(Line 4 above) .....		
06.701. Participant transfers to/(from) general account .....	913,242	293,939
06.702. Miscellaneous gains and losses .....	32	
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) .....	913,274	293,939
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 .....	1,345,228			1,345,228			
1.2 Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts .....							
1.4 Totals (Lines 1.1 to 1.3).....	1,345,228			1,345,228			
2. Transfers on account of deposit-type contracts (including \$ ..... deposits less \$ ..... withdrawals) .....							
3. Net investment income and capital gains and losses .....	1,391,900			1,391,900			
4. Aggregate write-ins for other income .....							
5. Totals (Lines 1.4 to 4) .....	2,737,128			2,737,128			
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 .....	250,592	XXX	XXX	250,592		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 .....	1,950,376			1,950,376		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits .....	913,274			913,274			
7. Transfers on account of policy loans .....						XXX	
8. Net transfer of reserves from or (to) Separate Accounts .....							
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred .....						XXX	
9.2 Change in expense allowances recognized in reserves .....						XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts .....							
10. Subtotals (Lines 6.1 to 9.3) .....	3,114,242			3,114,242			
11. Fees associated with charges for investment management, administration and contract guarantees .....	700			700			
12. Increase in aggregate reserve for life and accident and health contracts .....	(1,694,071)			(1,694,071)			
13. Increase in liability for deposit-type contracts .....						XXX	
14. Increase in reserve for future federal income taxes .....							
15. Aggregate write-ins for reserves and funds .....							
16. Totals (Lines 10 to 15) .....	1,420,872			1,420,872			
17. Net gain from operations (including \$ ..... (17,977) unrealized capital gains) (Line 5 minus Line 16)	1,316,256			1,316,256			
18. Policies/certificates in force end of year	113			113			
<b>DETAILS OF WRITE-INS</b>							
01.301. ....							
01.302. ....							
01.303. ....							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page .....							
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							
0401. ....							
0402. ....							
0403. ....							
0498. Summary of remaining write-ins for Line 4 from overflow page .....							
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to/(from) general account .....	913,242			913,242			
06.702. Miscellaneous gains and losses .....	32			32			
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)	913,274			913,274			
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)							

Analysis of Operations by Lines of Business - Individual Life Insurance

**N O N E**

Analysis of Operations by Lines of Business - Group Life Insurance

**N O N E**

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees		
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	1,345,228	1,345,228	XXX	XXX	XXX	XXX	XXX
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3)	1,345,228	1,345,228					
2. Transfers on account of deposit-type contracts (including \$ withdrawals)							
3. Net investment income and capital gains and losses	1,391,900	1,391,900					
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	2,737,128	2,737,128					
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	250,592	250,592					
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	1,950,376	1,950,376					
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	913,274	913,274					
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)	3,114,242	3,114,242					
11. Fees associated with charges for investment management, administration and contract guarantees		700					
12. Increase in aggregate reserve for life and accident and health contracts	(1,694,071)	(1,694,071)					
13. Increase in liability for deposit-type contracts							
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds							
16. Totals (Lines 10 to 15)	1,420,872	1,420,872					
17. Net gain from operations (including \$ (17,977) unrealized capital gains) (Line 5 minus Line 16)	1,316,256	1,316,256					
18. Policies/certificates in force end of year	113	113					
<b>DETAILS OF WRITE-INS</b>							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							
06.701. Participant transfers to/(from) general account	913,242	913,242					
06.702. Miscellaneous gains and losses	32	32					
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)	913,274	913,274					
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**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 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 Annuitizations)	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 .....	15,426,448	15,426,448					
2. Tabular net premiums and considerations .....	1,345,228	1,345,228					
3. Increase or (decrease) from investment results after provision for federal income taxes .....	575,643	575,643					
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) .....	17,347,319	17,347,319					
8. Net transfer of reserves from or (to) Separate Accounts .....	913,274	913,274					
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 .....	2,200,968	2,200,968					
13. Charges for investment management, administration and contract guarantees .....	700	700					
14. Aggregate write-ins for other decreases in reserves .....	500,000	500,000					
15. Total deductions (Lines 8 to 14) .....	3,614,942	3,614,942					
16. Reserve December 31 of current year .....	13,732,377	13,732,377					
<b>Cash Surrender Value and Policy Loans</b>							
17. CSV ending balance December 31, current year .....	13,732,377	13,732,377					
18. Amount available for policy loans based upon line 17 CSV .....							
<b>DETAILS OF WRITE-INS</b>							
1401. Decrease in actuarial reserves for asset/liability analysis .....	500,000	500,000					
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) .....	500,000	500,000					

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

Analysis of Increase in Reserves During the Year - Group Annuities

**N O N E**

Analysis of Reserves During the Year - Accident and Health

**N O N E**

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

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 567,210	652,583
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 770,855	770,855
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,338,065	1,423,438
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		14,759
16. Total deductions (Lines 11 through 15)		14,759
17. Net investment income (Line 10 minus Line 16)		1,408,679
<b>DETAILS OF WRITE-INS</b>		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)		
1501. Miscellaneous deductions		14,759
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)		14,759

- (a) Includes \$ 86,774 accrual of discount less \$ 3,215 amortization of premium and less \$ 108,111 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 \$ 583,411 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)				(16,301)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	1,198		1,198	(1,676)	
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	1,198		1,198	(17,977)	
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

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

**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)	
<b>DETAILS OF WRITE-INS</b>	
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 <sup>(a)</sup>	Ordinary	Group
0200001. A-2000 Deferred Fixed 5.49% (1-10 years) MV (DEF,NFI) 2009-2014 .....	9,397,219	9,397,219	
0200002. 2012IAR Deferred Fixed 5.49% (1-10 years) MV (DEF,NFI) 2015-2024 .....	4,335,159	4,335,159	
0299999. Annuities: Totals	13,732,378	13,732,378	
9999999. Totals (to Page 3, Line 1)	13,732,378	13,732,378	

(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 \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; 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  
Neither .....
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? ..... Yes [ ] No [ X ] N/A [ ]
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? ..... Yes [ ] No [ ] N/A [ X ]  
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

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

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

1	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Description of Valuation Class			
<b>NONE</b>			
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 .....						
2. Deposits received during the year .....						
3. Investment earnings credited to account .....						
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....						
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)						

**NONE**

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 .....		1,345,228
1.2 Aggregate write-ins for other transfers to Separate Accounts .....		
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....		
3. Investment income collected .....		1,338,065
4. Consideration on disposal of short-term bonds net of purchases .....		5,065,000
5. Consideration on disposal of investments (excluding short-term bonds) .....		5,047,000
6. Aggregate write-ins for other increases in funds from operations .....		
7. Total (Lines 1 to 6) .....		12,795,293
8. Cost of investments acquired (excluding short-term bonds) .....		13,829,912
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits .....		
9.2 Matured endowments .....		
9.3 Annuity benefits .....		250,592
9.4 Supplementary contract benefits with life contingencies .....		
9.5 Accident and health benefits .....		
9.6 Surrender benefits and withdrawals for life contracts .....		1,950,376
9.7 Policy loans (net) .....		
9.8 Transfers of reserves (net) .....		
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits .....		913,274
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes .....		
10.2 Aggregate write-ins for other transfers from Separate Accounts .....		
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....		
12. Investment expenses (Exhibit 1, Line 25) .....		
12.1 Fees associated with investment management, administration and contract guarantees .....		700
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9) .....		
14. Total (Lines 8 to 13) .....		16,944,854
15. Funds from operations (Line 7 minus Line 14) .....		(4,149,561)
16. Surplus contributed or (withdrawn) during year .....		
17. Aggregate write-ins for other changes in funds .....		
18. Total funds (includes \$ ..... net transfers from general account) (Lines 15 to 17) .....		(4,149,561)
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 .....		167,435
22. Increase in cash (Line 18 to 21) .....		(3,982,126)
<b>RECONCILIATION BETWEEN YEARS</b>		
23. Cash and invested assets, December 31st of prior year .....		27,443,298
24. Increase in cash (Line 22) .....		(3,982,126)
25. Cost of invested assets acquired .....		13,829,912
26. Adjusted cost of assets disposed of .....		10,112,000
27. Increase in policy loans .....		
28. Accrual of discount less amortization of premium .....		132,264
29. Depreciation on real estate and other invested assets .....		
30. Increase in net unrealized gains .....		(17,393)
31. Aggregate write-ins for other reconciling items .....		
32. Cash and invested assets, December 31st of current year .....		27,293,955
<b>DETAILS OF WRITE-INS</b>		
01.201. ....		
01.202. ....		
01.203. ....		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page .....		
01.299. Totals (Lines 01.201 through 01.203 plus 01.298) (Line 1.2 above) .....		
0601. ....		
0602. ....		
0603. ....		
0698. Summary of remaining write-ins for Line 6 from overflow page .....		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....		
09.901. Participant transfers to/(from) general account .....		913,274
09.902. ....		
09.903. ....		
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) .....		913,274
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 .....		(85,375)
2102. Change in other liabilities .....		252,810
2103. ....		
2198. Summary of remaining write-ins for Line 21 from overflow page .....		
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above) .....		167,435
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 .....	13,732,377	.97.8
1.3 Supplementary contracts with life contingencies .....		
1.4 Accident and health .....		
1.5 Miscellaneous reserves .....		
1.6 Total .....	13,732,377	97.8
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) .....	369,398	2.6
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3) .....	14,101,775	100.4
5. Total liabilities not associated with guarantees .....	(55,552)	(0.4)
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	14,046,223	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 IWA-1 .....	27,548,464		YES						
1.01D9999 Total All Other Individual Annuities	27,548,464		XXX						
1.01E0001 Life Insurance									
1.01E9999 Total Life Insurance			XXX						
1.01F9999 Totals	27,548,464		XXX						

- 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.....\$ ..... 700
- 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 ..... \$ .....

**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 [ X ] No [ ]  
 1.082 Other Fees and Expenses..... Yes [ X ] No [ ]  
 1.083 Additional Required Surplus Amounts ... Yes [ X ] No [ ]

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

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

- 1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:
- 1.101 Seed Money..... Yes [ ] No [ ] N/A [ X ]  
 1.102 Other Fees and Expenses..... Yes [ ] No [ ] N/A [ X ]  
 1.103 Additional Required Surplus Amounts ... Yes [ ] No [ ] N/A [ X ]
- 1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?
- 1.111 Seed Money..... Yes [ ] No [ ] N/A [ X ]  
 1.112 Other Fees and Expenses..... Yes [ ] No [ ] N/A [ X ]  
 1.113 Additional Required Surplus Amounts ... Yes [ ] No [ ] N/A [ X ]

**Separate Account Products with General Account Guarantees**

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

	1 Year	2 Amount
2.301 As of December 31, 2024 .....	.....	\$ .....
2.302 As of December 31, 2023 .....	.....	\$ .....
2.303 As of December 31, 2022 .....	.....	\$ .....
2.304 As of December 31, 2021 .....	.....	\$ .....
2.305 As of December 31, 2020 .....	.....	\$ .....

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

1	2	3
Product Identifier with Risk Charges	Risk Charge Reviewed and Opined Upon	Name and Title of Individual who Provided Opinion on Risk Charges
2.5A00001 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 [  ]
- 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 [  ]
- 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				
TC LIFE MVA-1 .....	1,316,256			1,316,256
4.2D99999 Total All Other Individual Annuities	1,316,256			1,316,256
4.2E00001 Life Insurance				
4.2E99999 Total Life Insurance				
4.2F99999 Totals	1,316,256			1,316,256

- 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 [  ]
- 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 [  ]
- 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 [  ]

## 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 .....	\$ 27,548,464	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 [ X ] No [ ] N/A [ ]

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

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

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

**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 ]

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

		1 Amount
1.	Reserve as of December 31, Prior Year .....	<b>NONE</b>
2.	Current year's realized pre-tax capital gains/(losses) transferred into the Reserve Net of Taxes of \$ .....	
3.	Adjustment for current year's liability gains/(losses) released from Reserve .....	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	
6.	Reserve as of December 31, current year (Line 4 minus Line 5) .....	

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024 .....				
2. 2025 .....				
3. 2026 .....				
4. 2027 .....				
5. 2028 .....				
6. 2029 .....				
7. 2030 .....				
8. 2031 .....				
9. 2032 .....				
10. 2033 .....				
11. 2034 .....				
12. 2035 .....				
13. 2036 .....				
14. 2037 .....				
15. 2038 .....				
16. 2039 .....				
17. 2040 .....				
18. 2041 .....				
19. 2042 .....				
20. 2043 .....				
21. 2044 .....				
22. 2045 .....				
23. 2046 .....				
24. 2047 .....				
25. 2048 .....				
26. 2049 .....				
27. 2050 .....				
28. 2051 .....				
29. 2052 .....				
30. 2053 .....				
31. 2054 and Later .....				
32. Total (Lines 1 to 31) .....				

**NONE**

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013	
2.2	1	NAIC Designation Category 1.B .....	196,671	XXX	XXX	196,671	0.0004	79	0.0011	216	0.0023	452
2.3	1	NAIC Designation Category 1.C .....	1,010,533	XXX	XXX	1,010,533	0.0006	606	0.0018	1,819	0.0035	3,537
2.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
2.5	1	NAIC Designation Category 1.E .....	2,095,538	XXX	XXX	2,095,538	0.0009	1,886	0.0027	5,658	0.0055	11,525
2.6	1	NAIC Designation Category 1.F .....	4,910,968	XXX	XXX	4,910,968	0.0011	5,402	0.0034	16,697	0.0068	33,395
2.7	1	NAIC Designation Category 1.G .....	2,916,056	XXX	XXX	2,916,056	0.0014	4,082	0.0042	12,247	0.0085	24,786
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	11,129,766	XXX	XXX	11,129,766	XXX	12,056	XXX	36,638	XXX	73,696
3.1	2	NAIC Designation Category 2.A .....	11,258,768	XXX	XXX	11,258,768	0.0021	23,643	0.0063	70,930	0.0105	118,217
3.2	2	NAIC Designation Category 2.B .....	3,452,404	XXX	XXX	3,452,404	0.0025	8,631	0.0076	26,238	0.0127	43,846
3.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	14,711,172	XXX	XXX	14,711,172	XXX	32,274	XXX	97,169	XXX	162,063
4.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	25,840,938	XXX	XXX	25,840,938	XXX	44,330	XXX	133,806	XXX	235,758
<b>PREFERRED STOCKS</b>												
10.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....		XXX	XXX		XXX		XXX		XXX	



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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....		XXX	XXX		XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33) .....	25,840,938	XXX	XXX	25,840,938	XXX	44,330	XXX	133,806	XXX	235,758

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

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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private .....		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank .....		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....		XXX			XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality .....		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55) .....			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

**ASSET VALUATION RESERVE**

**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS**

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<b>NONE</b>								
0599999 - Total								

**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 .....	16,990,768
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	13,829,912
3.	Accrual of discount .....	86,774
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12 .....	(69,887)
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	
	4.4. Part 4, Column 11 .....	53,586
		(16,301)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	5,047,000
7.	Deduct amortization of premium .....	3,215
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) .....	25,840,938
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	25,840,938

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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....				
	2. Canada .....				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	20,838,004	20,838,004	20,855,934	21,275,000
	9. Canada .....	1,987,881	1,987,881	1,982,340	2,000,000
	10. Other Countries	3,015,053	3,015,053	3,001,080	3,000,000
	11. Totals	25,840,938	25,840,938	25,839,354	26,275,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	25,840,938	25,840,938	25,839,354	26,275,000
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	25,840,938	25,840,938	25,839,354	

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

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	5,017,388	5,017,388			
2. Cost of short-term investments acquired .....					
3. Accrual of discount .....	48,704	48,704			
4. Unrealized valuation increase/(decrease) .....	(1,092)	(1,092)			
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	5,065,000	5,065,000			
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other-than-temporary impairment recognized .....					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

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

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	4,002,000	4,002,000		
2. Cost of cash equivalents acquired .....	1,765,070,375	1,765,070,375		
3. Accrual of discount .....	534,707	534,707		
4. Unrealized valuation increase/(decrease) .....	(584)	(584)		
5. Total gain (loss) on disposals .....	1,198	1,198		
6. Deduct consideration received on disposals .....	1,769,607,696	1,769,607,696		
7. Deduct amortization of premium .....				
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other-than-temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....				
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)				

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**



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

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
2429999999	Total - Residential Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities						XXX								XXX	XXX	XXX				XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities						XXX								XXX	XXX	XXX				XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX				XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX				XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX				XXX	XXX
2509999999	Total Bonds					25,839,354	XXX	25,840,937	26,275,000	25,840,938	(69,887)	82,870			XXX	XXX	XXX		254,510	474,786	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ...\$ ..... 1B ..\$ ..... 196,671 1C ..\$ ..... 1,010,533 1D ..\$ ..... 1E ..\$ ..... 2,095,538 1F ..\$ ..... 4,910,969 1G ..\$ ..... 2,916,055  
 1B 2A ...\$ ..... 11,258,769 2B ..\$ ..... 3,452,403 2C ..\$ .....  
 1C 3A ...\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ...\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ...\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 .....\$ .....

E10.1



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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 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
00138C-BC-1	COREBRIDGE GLOB FUNDING SERIES 144A 4.900% 12/03/29		12/17/2024	SNBC NIKKO SECURITIES AMERICA		998,180	1,000,000	2,042
00287Y-BX-6	ABBVIE INC SERIES W1 3.200% 11/21/29		12/17/2024	HSBC SECURITIES USA INC		932,870	1,000,000	2,400
031162-DP-2	AMGEN INC 5.150% 03/02/28		12/17/2024	CITADEL SECURITIES LLC		1,011,010	1,000,000	15,164
03740M-AB-6	AON NORTH AMERICA INC 5.150% 03/01/29		12/17/2024	TRADEWEB DIRECT		505,465	500,000	7,653
04316J-AL-3	ARTHUR J GALLAGHER & CO 4.850% 12/15/29		12/17/2024	WELLS FARGO		498,245	500,000	
10373Q-CB-4	BP CAP MARKETS AMERICA 4.868% 11/25/29		12/17/2024	JANE STREET EXECUTION SERVICES		804,270	800,000	2,488
17325F-BK-3	CITIBANK NA 4.838% 08/06/29		12/17/2024	GOLDMAN SACHS & CO.		1,002,270	1,000,000	17,739
21871X-AD-1	COREBRIDGE FINANCIAL INC 3.650% 04/05/27		12/17/2024	GOLDMAN SACHS & CO.		974,060	1,000,000	7,401
69349L-AR-9	PNC BANK NA SUBORD 4.050% 07/26/28		12/17/2024	BARCLAYS BANK PLC		972,920	1,000,000	15,975
718547-AK-8	PHILLIPS 66 CO 3.150% 12/15/29		12/17/2024	JANE STREET EXECUTION SERVICES		738,312	800,000	210
74256L-FB-0	PRINCIPAL LFE GLB FND 11 SERIES 144A 4.950% 11/27/29		12/17/2024	THE TORONTO-DOMINION BANK		501,970	500,000	1,444
759351-AN-9	REINSURANCE GRP OF AMER SR UNSEC 3.900% 05/15/29		12/17/2024	SUSQUEHANA FINANCIAL GROUP LL		960,300	1,000,000	3,575
808513-BP-9	CHARLES SCHWAB CORP 2.000% 03/20/28		12/17/2024	WELLS FARGO		919,390	1,000,000	4,889
89352H-AW-9	TRANS CANADA PIPELINES 4.250% 05/15/28	A.	12/17/2024	CITIGROUP GLOBAL MARKETS INC.		982,340	1,000,000	3,896
05964H-AU-9	BANCO SANTANDER SA 5.588% 08/08/28	D.	12/17/2024	HSBC SECURITIES USA INC		1,019,640	1,000,000	20,179
874060-AW-6	TAKEDA PHARMACEUTICAL SERIES W1 5.000% 11/26/28	D.	12/17/2024	BARCLAYS BANK PLC		1,008,220	1,000,000	3,056
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					13,829,912	14,100,000	108,111
2509999997	Total - Bonds - Part 3					13,829,912	14,100,000	108,111
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					13,829,912	14,100,000	108,111
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					13,829,912	XXX	108,111

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	
110122-CM-8	BRISTOL MYERS SQUIBB CO SERIES W1 2.900% 07/26/24		.07/26/2024	Maturity		272,000	272,000	271,179	268,323	3,556	121		3,677		272,000				7,888	07/26/2024	
149130-2V-0	CATERPILLAR FINL SERVICE SR UNSEC 2.850% 05/17/24		.05/17/2024	Maturity		500,000	500,000	498,935	494,836	5,078	85		5,163		500,000				7,125	05/17/2024	
337738-AS-7	FISERV INC SR UNSEC 2.750% 07/01/24		.07/01/2024	Maturity		500,000	500,000	499,160	492,518	7,393	89		7,482		500,000				13,750	07/01/2024	
459200-JY-8	IBM CORP SR UNSEC 3.000% 05/15/24		.05/15/2024	Maturity		500,000	500,000	498,160	495,449	4,405	146		4,551		500,000				7,500	05/15/2024	
571748-BF-8	MARSH & MCLENNAN COS INC SR UNSEC 3.875% 03/15/24		.03/15/2024	Maturity		500,000	500,000	499,725	497,934	2,056	10		2,066		500,000				9,688	03/15/2024	
592176-CT-4	MET LIFE GLOB FUNDING I SECURED 3.600% 01/11/24		.01/11/2024	Maturity		300,000	300,000	299,754	299,883	115	1		116		300,000				5,400	01/11/2024	
701094-AM-6	PARKER-HANNIFIN CORP SR UNSEC 2.700% 06/14/24		.06/14/2024	Maturity		425,000	425,000	424,805	419,419	5,563	19		5,582		425,000				5,738	06/14/2024	
87165B-AD-5	SYNCHRONY FINANCIAL SR UNSEC 4.250% 08/15/24		.08/15/2024	Maturity		1,000,000	1,000,000	998,060	989,003	10,851	145		10,996		1,000,000				42,500	08/15/2024	
05971K-AD-1	BANCO SANTANDER SA Banco Santander SA 2.706% 06/27/24	D	.06/27/2024	Maturity		800,000	800,000	800,000	789,280	10,720			10,720		800,000				10,824	06/27/2024	
74977R-DF-8	COOPERATIEVE RABOBANK UA SR UNSEC 2.625% 07/22/24	D	.07/22/2024	Maturity		250,000	250,000	249,407	246,082	3,849	70		3,919		250,000				6,563	07/22/2024	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					5,047,000	5,047,000	5,039,185	4,992,727	53,586	686		54,272		5,047,000				116,976	XXX	
2509999997	Total - Bonds - Part 4					5,047,000	5,047,000	5,039,185	4,992,727	53,586	686		54,272		5,047,000				116,976	XXX	
2509999998	Total - Bonds - Part 5																				XXX
2509999999	Total - Bonds					5,047,000	5,047,000	5,039,185	4,992,727	53,586	686		54,272		5,047,000				116,976	XXX	
4509999997	Total - Preferred Stocks - Part 4																				XXX
4509999998	Total - Preferred Stocks - Part 5																				XXX
4509999999	Total - Preferred Stocks																				XXX
5989999997	Total - Common Stocks - Part 4																				XXX
5989999998	Total - Common Stocks - Part 5																				XXX
5989999999	Total - Common Stocks																				XXX
5999999999	Total - Preferred and Common Stocks																				XXX
6009999999	Totals					5,047,000	5,047,000	5,039,185	4,992,727	53,586	686		54,272		5,047,000				116,976	XXX	

E14

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

**NONE**

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**

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

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Citibank, N.A. .... New York, NY .....					1,453,017	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			1,453,017	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			1,453,017	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
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0599999 Total - Cash	XXX	XXX			1,453,017	XXX

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

1. January.....	1,355,378	4. April.....	1,253,573	7. July.....	1,224,650	10. October.....	1,394,056
2. February.....	1,831,499	5. May.....	10,883,309	8. August.....	982,659	11. November.....	1,364,576
3. March.....	1,705,148	6. June.....	3,542,113	9. September.....	1,377,838	12. December.....	1,453,017

Schedule E - Part 2 - Cash Equivalents Owned

**N O N E**

Schedule E - Part 3 - Special Deposits

**N O N E**

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