



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2009

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

MML Bay State Life Insurance Company

NAIC Group Code 0435 0435 NAIC Company Code 70416 Employer's ID Number 43-0581430
(Current) (Prior)

Organized under the Laws of Connecticut, State of Domicile or Port of Entry Connecticut

Country of Domicile United States of America

Incorporated/Organized 04/01/1935 Commenced Business 07/01/1894

Statutory Home Office 100 Bright Meadow Boulevard, Enfield, CT 06082
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 1295 State Street
(Street and Number)
Springfield, MA 01111 413-788-8411
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 1295 State Street, Springfield, MA 01111
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 1295 State Street
(Street and Number)
Springfield, MA 01111 413-788-8411
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.massmutual.com

Statutory Statement Contact Joseph T. Olesky, 413-744-8668
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OFFICERS

President Roger William Crandall Treasurer Todd Garrett Picken
Secretary Christine Carole Peaslee # Actuary Isadore Jermyn

OTHER

Michael Thomas Rollings Executive Vice President and Chief Financial Officer Stuart Harry Reese Chairman and Chief Executive Officer Mark Douglas Roellig Executive Vice President and General Counsel

DIRECTORS OR TRUSTEES

Stuart Harry Reese -Chairman Michael Robert Fanning # Michael Thomas Rollings
Mark Douglas Roellig

State of Massachusetts SS:
County of Hampden

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.

Roger William Crandall
President

Christine Carole Peaslee
Secretary

Todd Garrett Picken
Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed02/18/2010
 - 3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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).....	754,476,115	1,552,521,158	2,306,997,273	2,318,913,871
2. Stocks (Schedule D):				
2.1 Preferred stocks		919,555	919,555	351,666
2.2 Common stocks		854,588,560	854,588,560	726,930,181
3. Mortgage loans on real estate (Schedule B)	40,514,523		40,514,523	45,490,913
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Contract loans				
6. Cash (\$2,753,936 , Schedule E - Part 1), and cash equivalents (\$486,886,725 , Schedule E - Part 2)	120,110,860	369,529,801	489,640,661	308,239,303
7. Short-term investments (Schedule DA)	16,730,450	111,849,523	128,579,973	68,283,859
8. Other invested assets (Schedule BA)				
9. Aggregate write-ins for invested assets	95,453	203,832,631	203,928,084	361,546,914
10. Subtotals, cash and invested assets (Lines 1 to 9)	931,927,401	3,093,241,228	4,025,168,629	3,829,756,707
11. Investment income due and accrued	7,480,900	7,698,921	15,179,821	16,687,000
12. Receivables for securities	4,487,335	9,849,886	14,337,221	16,723,124
13. Net adjustment in assets and liabilities due to foreign exchange rates		6,835	6,835	30,981
14. Aggregate write-ins for other than invested assets		64,420	64,420	78,357
15. Total (Lines 10 to 14)	943,895,636	3,110,861,290	4,054,756,926	3,863,276,169
DETAILS OF WRITE-INS				
0901. Derivative instruments	95,453	203,832,631	203,928,084	361,546,914
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	95,453	203,832,631	203,928,084	361,546,914
1401. Foreign income tax receivable		64,420	64,420	78,357
1402.				
1403.				
1498. Summary of remaining write-ins for Line 14 from overflow page				
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)		64,420	64,420	78,357

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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)	916,440,717	3,082,773,439	3,999,214,156	3,827,465,689
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve	9,090,515		9,090,515	10,779,273
4. Charges for investment management, administration and contract guarantees due or accrued	1,910,327	1,164,539	3,074,866	2,913,151
5. Investment expenses due or accrued (Exhibit 1, Line 24)		53,806	53,806	64,990
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 \$8,569,694 accrued expense allowances recognized in reserves)	(3,302,338)	9,045,044	5,742,706	9,320,401
11. Remittances and items not allocated				1,384,210
12. Payable for securities	14,562,519	14,673,263	29,235,782	9,907,298
13. Net adjustment in assets and liabilities due to foreign exchange rates				
14. Aggregate write-ins for liabilities	5,193,896	3,150,825	8,344,721	1,440,798
15. Total liabilities (including \$8,817,572 due or accrued net transfers to or (from) the general account)	943,895,636	3,110,860,916	4,054,756,552	3,863,275,810
16. Contributed surplus				
17. Aggregate write-ins for special surplus funds				
18. Unassigned funds		374	374	359
19. Surplus (Lines 16 through 18)		374	374	359
20. Totals	943,895,636	3,110,861,290	4,054,756,926	3,863,276,169
DETAILS OF WRITE-INS				
1401. Derivative liabilities	5,137,209	3,144,687	8,281,896	1,371,969
1402. Derivatives accrued interest expense	56,687		56,687	66,292
1403. Annuitant mortality fluctuation fund		6,138	6,138	2,537
1498. Summary of remaining write-ins for Line 14 from overflow page				
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	5,193,896	3,150,825	8,344,721	1,440,798
1701.				
1702.				
1703.				
1798. Summary of remaining write-ins for Line 17 from overflow page				
1799. Totals (Lines 1701 thru 1703 plus 1798)(Line 17 above)				

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	58,339,206	66,021,918
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)	58,339,206	66,021,918
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	261,310,978	(372,220,666)
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	319,650,184	(306,198,748)
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	15,090,888	16,759,801
6.2 Matured endowments		
6.3 Annuity benefits	929,510	2,768,890
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	51,420,017	65,894,739
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	13,740,400	14,397,730
8. Net transfer of reserves from or (to) Separate Accounts	(11,844,311)	(15,345,278)
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(2,694,399)	(10,492,284)
9.3 Aggregate write-ins for other transfers from Separate Accounts	2	8,077
10. Subtotals (Lines 6.1 to 9.3)	66,642,107	73,991,675
11. Fees associated with charges for investment management, administration and contract guarantees	81,255,994	86,971,942
12. Increase in aggregate reserve for life and accident and health contracts	171,748,467	(467,161,556)
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	3,601	(1,822)
16. Totals (Lines 10 to 15)	319,650,169	(306,199,761)
17. Net gain from operations (including \$ (7) unrealized capital gains) (Line 5 minus Line 16)	15	1,013
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year	359	5,895
19. Net gain from operations (Line 17)	15	1,013
20. Surplus contributed or (withdrawn) during year		(6,549)
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 19)	374	359
DETAILS OF WRITE-INS		
01.301.		
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)		
0401.		
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		
06.701.		
06.702.		
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)		
09.301. Miscellaneous expense	2	8,077
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)	2	8,077
1501. Change in annuitant mortality fluctuation fund	3,601	(1,822)
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)	3,601	(1,822)
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Ordinary			Group		Accident and Health		9 Aggregate of All Other Lines of Business
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities	7 Group	8 Other	
1. Transfers to Separate Accounts:									
1.1 Net premiums and annuity considerations for life and accident and health contracts	58,339,206	58,159,633	126,718		52,855				
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)	58,339,206	58,159,633	126,718		52,855				
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)									
3. Net investment income and capital gains and losses	261,310,978	148,097,753	14,529,263		98,683,962				
4. Aggregate write-ins for other income									
5. Totals (Lines 1.4 to 4)	319,650,184	206,257,386	14,655,981		98,736,817				
DEDUCT:									
6. Transfers from the Separate Account on account of contract benefits:									
6.1 Death benefits	15,090,888	2,155,454			12,935,434				
6.2 Matured endowments									
6.3 Annuity benefits	929,510		929,510						
6.4 Payments on supplementary contracts with life contingencies									
6.5 Accident and health benefits									
6.6 Surrender benefits and withdrawals for life contracts	51,420,017	38,663,865	10,759,763		1,996,389				
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits									
7. Transfers on account of policy loans	13,740,400	9,583,259			4,157,141				
8. Net transfer of reserves from or (to) Separate Accounts	(11,844,311)	3,150,749	264,896		(15,259,956)				
9. Other transfers from the Separate Accounts:									
9.1 Federal and foreign income taxes incurred									
9.2 Change in expense allowances recognized in reserves	(2,694,399)	(2,681,372)	(13,027)						
9.3 Aggregate write-ins for other transfers from Separate Accounts	2	2							
10. Subtotals (Lines 6.1 to 9.3)	66,642,107	50,871,957	11,941,142		3,829,008				
11. Fees associated with charges for investment management, administration and contract guarantees	81,255,994	53,419,522	886,366		26,950,106				
12. Increase in aggregate reserve for life and accident and health contracts	171,748,467	101,965,907	1,824,872		67,957,688				
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	3,601		3,601						
16. Totals (Lines 10 to 15)	319,650,169	206,257,386	14,655,981		98,736,802				
17. Net gain from operations (including \$ (7) unrealized capital gains) (Line 5 minus Line 16)	15				15				
DETAILS OF WRITE-INS									
01.301.									
01.302.									
01.303.									
01.398. Summary of remaining write-ins for Line 1.3 from overflow page									
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)									
0401.									
0402.									
0403.									
0498. Summary of remaining write-ins for Line 4 from overflow page									
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)									
06.701.									
06.702.									
06.703.									
06.798. Summary of remaining write-ins for Line 6.7 from overflow page									
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)									
09.301. Miscellaneous expense	2	2							
09.302.									
09.303.									
09.398. Summary of remaining write-ins for Line 9.3 from overflow page									
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	2	2							
1501. Change in annuitant mortality fluctuation fund	3,601		3,601						
1502.									
1503.									
1598. Summary of remaining write-ins for Line 15 from overflow page									
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)	3,601		3,601						

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1. Reserve Dec. 31 of prior year	3,827,465,689	503,004,972	61,491,633		3,262,969,084	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	58,339,206	58,159,633	126,718		52,855	
3. Increase or (decrease) from investment results after provision for federal income taxes	261,310,963	148,097,753	14,529,263		98,683,947	
4. Tabular less actual reserve released						
5. Increase in reserve on account of change in valuation basis						
6. Other increases (net)						
7. Totals (Lines 1 to 6)	4,147,115,858	709,262,358	76,147,614		3,361,705,886	
8. Net transfer of reserves from or (to) Separate Accounts	(11,844,311)	3,150,749	264,896		(15,259,956)	
9. Tabular cost						
10. Reserves released by death	15,090,888	2,155,454			12,935,434	
11. Reserves released by other terminations (net)	51,420,017	38,663,865	10,759,763		1,996,389	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	929,510		929,510			
13. Charges for investment management, administration and contract guarantees	81,255,994	53,419,522	886,366		26,950,106	
14. Aggregate write-ins for other decreases in reserves	11,049,604	6,901,889	(9,426)		4,157,141	
15. Total deductions (Lines 8 to 14)	147,901,702	104,291,479	12,831,109		30,779,114	
16. Reserve December 31 of current year	3,999,214,156	604,970,879	63,316,505		3,330,926,772	
DETAILS OF WRITE-INS						
1401. Change in policy loans	13,740,400	9,583,259			4,157,141	
1402. Change in surrender charge offset	(2,694,399)	(2,681,372)	(13,027)			
1403. Change in annuitant mortality fluctuation fund	3,601		3,601			
1498. Summary of remaining write-ins for Line 14 from overflow page	2	2				
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	11,049,604	6,901,889	(9,426)		4,157,141	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 14,273,549	16,145,363
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 105,265,403	102,534,398
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	17,713,419	17,634,152
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 2,730,780	2,700,864
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 2,121,721	1,574,429
7. Derivative instruments	(f) 26,989,898	27,007,989
8. Other invested assets		
9. Aggregate write-ins for investment income	(3,430,806)	(3,430,806)
10. Total gross investment income	165,663,964	164,166,389
11. Investment expenses		(g) 58,260
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		58,260
17. Net investment income (Line 10 minus Line 16)		164,108,129
DETAILS OF WRITE-INS		
0901. Miscellaneous income	(4,912,437)	(4,912,437)
0902. Amortization of IMR	1,481,631	1,481,631
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(3,430,806)	(3,430,806)
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 3,900,955 accrual of discount less \$ 4,633,133 amortization of premium and less \$ 4,307,050 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 \$ 15,076 accrual of discount less \$ 101,787 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 \$ 111,710 accrual of discount less \$ 1,070 amortization of premium and less \$ 1,264 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	1,040,788		1,040,788	(306,391)	
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	4,276,415	(7,355,619)	(3,079,204)	69,664,259	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(150,556)	(7,121)	(157,677)	198,738	20,222
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(44,670,149)	(970,646)	(45,640,795)	225,975,825	2,066,715
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(954)		(954)		
7. Derivative instruments	11,767,651		11,767,651	(164,528,756)	
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	207,128	(551)	206,577		(24,146)
10. Total capital gains (losses)	(27,529,677)	(8,333,937)	(35,863,614)	131,003,675	2,062,791
DETAILS OF WRITE-INS					
0901. Capital loss transferred to IMR (net of tax)	207,128		207,128		
0902. Capital gain (loss) on foreign currency		(551)	(551)		(24,146)
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	207,128	(551)	206,577		(24,146)

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	58,260
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	58,260
Reconciliation with Exhibit 5	
23. Investment expenses unpaid December 31, prior year	64,990
24. Investment expenses unpaid December 31, current year	53,806
25. Investment expenses paid during year (Lines 22 + 23 - 24) (to Exhibit 5, Line 12)	69,444
DETAILS OF WRITE-INS	
2101.	
2102.	
2103.	
2198. Summary of remaining write-ins for Line 21 from overflow page	
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)	

(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	Ordinary	Group
0100001. 1958 CSO 4.0% Mod CRVM (issued 1983 to 1988)	7,491,095	7,491,095	
0100002. 1980 CSO 5.5% CRVM (issued 1988 to 1992)	59,281,836	59,281,836	
0100003. 1980 CSO 5.0% CRVM (issued 1993 to 1994)	91,872,855	91,872,855	
0100004. 1980 CSO 4.5% CRVM (issued 1995 to 2001)	446,325,093	446,325,093	
0100005. 1980 CSO Account Value	3,330,926,772		3,330,926,772
0199999. Totals	3,935,897,651	604,970,879	3,330,926,772
0200001. Deferred Annuity 4.75%-6.50% CARVM	63,111,900	63,111,900	
0200002. Annuity Reserve 4.0% VA Valuation 82	204,605	204,605	
0299999. Totals	63,316,505	63,316,505	
9999999. Totals (to Page 3, Line 1)	3,999,214,156	668,287,384	3,330,926,772

EXHIBIT 3 - INTERROGATORIES

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

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

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

1	Valuation Basis		4
Description of Valuation Class	2 Changed from	3 Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserve)			

NONE

Exhibit 4
NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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		58,339,206
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		165,663,963
4. Consideration on disposal of short-term bonds net of purchases		(60,294,699)
5. Consideration on disposal of investments (excluding short-term bonds)		1,954,549,960
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		2,118,258,430
8. Cost of investments acquired (excluding short-term bonds)		1,805,817,113
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		14,628,493
9.2 Matured endowments		
9.3 Annuity benefits		929,510
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		51,420,016
9.7 Policy loans (net)		13,740,400
9.8 Transfers of reserves (net)		(10,851,918)
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		1,723,529
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
12. Investment expenses (Exhibit 1, Line 25)		69,444
12.1 Fees associated with investment management, administration and contract guarantees		81,094,322
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		1,958,570,909
15. Funds from operations (Line 7 minus Line 14)		159,687,521
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ 92,621,618 net transfers from general account) (Lines 15 to 17)		159,687,521
19. Increase in payable for investments acquired, net of receivable for investments sold		21,714,389
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		(551)
22. Increase in cash (Line 18 to 21)		181,401,359
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		3,829,756,707
24. Increase in cash (Line 22)		181,401,359
25. Cost of invested assets acquired		2,093,770,919
26. Adjusted cost of assets disposed of		2,212,142,715
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		(708,250)
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		133,090,610
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		4,025,168,629
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901.		
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above)		
10.201. Change in remittances and items not allocated		1,384,210
10.202. Change in other transfers to general account due or accrued		353,255
10.203. Foreign income tax recoverable		(13,938)
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		2
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		1,723,529
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101. Foreign currency gain (loss)		(551)
2102.		
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)		(551)
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance	916,440,717	22.6
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total	916,440,717	22.6
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)	3,801,885	0.1
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	920,242,602	22.7
5. Total liabilities not associated with guarantees	3,134,513,950	77.3
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 15)	4,054,756,552	100.0%

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	10,779,273
2. Current year's realized pre-tax capital gains/(losses) of \$(318,658) transferred into the reserve net of taxes of \$111,530	(207,128)
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	10,572,145
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	1,481,630
6. Reserve as of December 31, current year (Line 4 minus Line 5)	9,090,515

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. 2009	2,270,385	(788,755)		1,481,630
2. 2010	1,791,947	487,183		2,279,130
3. 2011	1,425,853	349,675		1,775,528
4. 2012	1,048,126	244,683		1,292,808
5. 2013	682,862	134,642		817,504
6. 2014	463,647	13,122		476,769
7. 2015	403,790	(41,576)		362,214
8. 2016	352,312	(24,887)		327,425
9. 2017	278,860	(4,146)		274,713
10. 2018	200,098	12,099		212,197
11. 2019	158,827	33,203		192,030
12. 2020	153,778	46,127		199,905
13. 2021	159,480	42,052		201,531
14. 2022	165,093	40,452		205,545
15. 2023	179,206	39,611		218,817
16. 2024	180,935	39,161		220,096
17. 2025	165,465	27,519		192,984
18. 2026	145,155	2,339		147,494
19. 2027	116,185	(23,787)		92,398
20. 2028	82,569	(50,885)		31,684
21. 2029	61,063	(85,251)		(24,188)
22. 2030	52,322	(100,086)		(47,764)
23. 2031	43,674	(97,989)		(54,315)
24. 2032	40,767	(94,077)		(53,310)
25. 2033	42,913	(92,143)		(49,230)
26. 2034	40,489	(87,844)		(47,355)
27. 2035	31,375	(78,384)		(47,009)
28. 2036	22,757	(63,213)		(40,456)
29. 2037	14,465	(46,778)		(32,313)
30. 2038	4,875	(29,078)		(24,203)
31. 2039 and Later		(10,114)		(10,114)
32. Total (Lines 1 to 31)	10,779,273	(207,128)		10,572,145

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)
LONG-TERM BONDS												
1.		Exempt Obligations	217,568,899	XXX	XXX	217,568,899	0.0000		0.0000		0.0000	
2.	1	Highest Quality	465,578,905	XXX	XXX	465,578,905	0.0004	186,232	0.0023	1,070,831	0.0030	1,396,737
3.	2	High Quality	56,506,859	XXX	XXX	56,506,859	0.0019	107,363	0.0058	327,740	0.0090	508,562
4.	3	Medium Quality	2,516,601	XXX	XXX	2,516,601	0.0093	23,404	0.0230	57,882	0.0340	85,564
5.	4	Low Quality	3,327,809	XXX	XXX	3,327,809	0.0213	70,882	0.0530	176,374	0.0750	249,586
6.	5	Lower Quality	2,447,259	XXX	XXX	2,447,259	0.0432	105,722	0.1100	269,198	0.1700	416,034
7.	6	In or Near Default	68,175	XXX	XXX	68,175	0.0000		0.2000	13,635	0.2000	13,635
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	748,014,507	XXX	XXX	748,014,507	XXX	493,603	XXX	1,915,660	XXX	2,670,118
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality	16,730,450	XXX	XXX	16,730,450	0.0004	6,692	0.0023	38,480	0.0030	50,191
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of lines 18 through 24)	16,730,450	XXX	XXX	16,730,450	XXX	6,692	XXX	38,480	XXX	50,191

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)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality	(592,743)	XXX	XXX	(592,743)	0.0004	(237)	0.0023	(1,363)	0.0030	(1,778)
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments	(592,743)	XXX	XXX	(592,743)	XXX	(237)	XXX	(1,363)	XXX	(1,778)
34.		Total (Lines 9 + 17 + 25 + 33)	764,152,214	XXX	XXX	764,152,214	XXX	500,058	XXX	1,952,777	XXX	2,718,531
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
36.		Residential Mortgages - Insured or Guaranteed	40,514,523		XXX	40,514,523	0.0003	12,154	0.0006	24,309	0.0010	40,515
37.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040	
38.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
40.		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)	40,514,523		XXX	40,514,523	XXX	12,154	XXX	24,309	XXX	40,515
52.		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53.		Total Mortgage Loans on Real Estate (Line 51 + 52)	40,514,523		XXX	40,514,523	XXX	12,154	XXX	24,309	XXX	40,515

(a) Times the company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Increase in Reserves Line 14

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1404. Miscellaneous expense	2	2				
1497. Summary of remaining write-ins for Line 14 from overflow page	2	2				

Additional Write-ins for Exhibit 5 Line 10.2

	1 Amount
10.204. Miscellaneous expense	2
10.297. Summary of remaining write-ins for Line 10.2 from overflow page	2

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	45,490,913
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)	6,610
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	15,076
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	4,896,288
8.	Deduct amortization of premium and mortgage interest points and commitment fees	101,787
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)	40,514,523
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	40,514,523
14.	Deduct total nonadmitted amounts	
15.	Statement value at end of current period (Line 13 minus Line 14)	40,514,523

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	3,046,195,718
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,816,913,042
3.	Accrual of discount	3,900,955
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	69,979,010
4.2.	Part 2, Section 1, Column 15	98,054
4.3.	Part 2, Section 2, Column 13	170,880,568
4.4.	Part 4, Column 11	54,574,799
		295,532,431
5.	Total gain (loss) on disposals, Part 4, Column 19	(40,481,269)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,949,653,672
7.	Deduct amortization of premium	4,633,133
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	
8.2.	Part 2, Section 1, Column 19	19,463
8.3.	Part 2, Section 2, Column 16	948,008
8.4.	Part 4, Column 15	1,119,466
		2,086,937
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	6,671,580
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	
9.4.	Part 4, Column 13	684,039
		7,355,619
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,162,505,388
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	3,162,505,388

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	352,147,288	354,790,423	346,681,637	351,878,413
	2. Canada				
	3. Other Countries	3,660,052	3,787,698	3,660,322	3,630,000
	4. Totals	355,807,340	358,578,121	350,341,959	355,508,413
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	2,023,166	1,976,548	2,025,373	2,020,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	2,060,000	2,306,706	2,060,000	2,060,000
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	1,019,952,057	1,022,327,552	891,676,852	979,354,993
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	868,935,483	868,375,510	823,395,814	888,093,048
	9. Canada	6,522,300	6,719,124	6,334,106	6,225,000
	10. Other Countries	51,696,928	50,101,111	51,571,356	50,675,610
	11. Totals	927,154,711	925,195,745	881,301,276	944,993,658
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	2,306,997,273	2,310,384,672	2,127,405,460	2,283,937,064
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	355,096	355,096	357,000	
	15. Canada				
	16. Other Countries	564,459	564,459	445,038	
	17. Totals	919,555	919,555	802,038	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	919,555	919,555	802,038	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	821,784,469	821,784,469	880,955,102	
	21. Canada	1,160,711	1,160,711	901,455	
	22. Other Countries	31,643,379	31,643,379	26,704,174	
	23. Totals	854,588,560	854,588,560	908,560,731	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	854,588,560	854,588,560	908,560,731	
	26. Total Stocks	855,508,115	855,508,115	909,362,769	
	27. Total Bonds and Stocks	3,162,505,388	3,165,892,787	3,036,768,229	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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	68,283,859	68,283,859			
2. Cost of short-term investments acquired	287,953,808	287,953,808			
3. Accrual of discount	2,840	2,840			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	1,416	1,416			
6. Deduct consideration received on disposals	227,660,878	227,660,878			
7. Deduct amortization of premium	1,070	1,070			
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)	128,579,973	128,579,973			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	128,579,973	128,579,973			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors and Insurance Futures Options Owned

1. Book value, December 31, prior year (Line 8, prior year)	
2. Cost/Option Premium (Section 2, Column 7)	3,833
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	(3,833)
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	(3,833)
5. Consideration Received on Terminations (Section 3, Column 12)	
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	
7.2 Used to Adjust Basis of Hedged Item	
8. Book value, December 31, current year (Lines 1+2+3+4-5-6-7)	

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Options, Caps, Floors and Insurance Futures Options Written

1. Book value, December 31, prior year (Line 8, prior year)	
2. Consideration received (Section 2, Column 7)	44,464
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14)	2,819
4.2 Used to Adjust Basis (Section 3, Column 15)	2,819
5. Consideration Paid on Terminations (Section 3, Column 12)	41,645
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7. Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1 Recognized	
7.2 Used to Adjust Basis	
8. Book value, December 31, current year	

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Swaps and Forwards

1.	Book value, December 31, prior year (Line 8, prior year)	.....
2.	Cost or (Consideration Received) (Section 2, Column 7)	.....
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	.....
4.	Gain/(Loss) on Termination:		
4.1	Recognized (Section 3, Column 14)	.....	11,768,666
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	.....	11,768,666
5.	Consideration Received (or Paid) on Terminations (Section 3, Column 12)	.....	11,768,666
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	.....
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:		
7.1	Recognized	.....
7.2	Used to Adjust Basis of Hedged Item	.....
8.	Book value, December 31, current year (Lines 1+2+3+4-5-6-7)	.....

SCHEDULE DB - PART D- VERIFICATION BETWEEN YEARS

Futures Contracts and Insurance Futures Contracts

1.	Book value, December 31, prior year (Line 8, prior year)	.....
2.	Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6)	.....
3.1	Change in Variation Margin on Open Contracts Used to Adjust Basis of Hedged Item (Section 1, Column 11)	.....
3.2	Change in Variation Margin on Open Contracts Recognized (Difference between years - Section 1, Column 10)	.....
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	.....
4.2	Less:		
4.21	Gain/(Loss) Recognized in Current Year (Section 3, Column 7)	.....
4.22	Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	.....
4.3	Subtotal (Line 4.1 minus Line 4.2)	.....
5.1	Net additions to Cash Deposits (Section 2, Column 7)	.....
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	.....
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	.....
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:		
7.1	Recognized	.....
7.2	Used to Adjust Basis of Hedged Item	.....
8.	Book value, December 31, current year (Lines 6+7.1+7.2)	.....

NONE

SCHEDULE DB - PART E - VERIFICATION

Statement Value and Fair Value of Open Contracts

		Statement Value
1.	Part A, Section 1, Column 10	203,832,631
2.	Part B, Section 1, Column 10	.....
3.	Part C, Section 1, Column 10	(8,186,441)
4.	Part D, Section 1, Column 9 - 12	.....
5.	Lines (1) - (2) + (3) + (4)	195,646,190
6.	Part E, Section 1, Column 4	203,928,085
7.	Part E, Section 1, Column 5	(8,281,895)
8.	Lines (5) - (6) - (7)	.....
		Fair Value
9.	Part A, Section 1, Column 11	203,832,631
10.	Part B, Section 1, Column 11	.....
11.	Part C, Section 1, Column 11	(8,186,441)
12.	Part D, Section 1, Column 9	.....
13.	Lines (9) - (10) + (11) + (12)	195,646,190
14.	Part E, Section 1, Column 7	203,928,085
15.	Part E, Section 1, Column 8	(8,281,895)
16.	Lines (13) - (14) - (15)	.....

Schedule DB - Part F - Section 1 - Replicated (Synthetic) Assets Open

N O N E

Schedule DB - Part F - Section 2 - Reconciliation of Replicated (Synthetic) Assets Open

N O N E

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	302,220,259	302,220,259	
2. Cost of cash equivalents acquired	4,340,192,151	4,340,192,151	
3. Accrual of discount	108,870	108,870	
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals	(2,370)	(2,370)	
6. Deduct consideration received on disposals	4,155,632,185	4,155,632,185	
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)	486,886,725	486,886,725	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	486,886,725	486,886,725	

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