



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

C.M. Life Insurance Company

NAIC Group Code 0435 0435 NAIC Company Code 93432 Employer's ID Number 06-1041383
(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 04/25/1980 Commenced Business 05/12/1981

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
(Name) (Area Code) (Telephone Number)
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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 filed
 - 3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks		1,821,384,503	1,821,384,503	1,664,051,531
3. Mortgage loans on real estate (Schedule B)				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances)				
4.2 Properties held for sale (less \$ encumbrances)				
5. Contract loans				
6. Cash (\$, Schedule E - Part 1), and cash equivalents (\$, Schedule E - Part 2)				
7. Short-term investments (Schedule DA)				
8. Other invested assets (Schedule BA)				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)		1,821,384,503	1,821,384,503	1,664,051,531
11. Investment income due and accrued		133	133	58,419
12. Receivables for securities				
13. Net adjustment in assets and liabilities due to foreign exchange rates				
14. Aggregate write-ins for other than invested assets.....				
15. Total (Lines 10 to 14)		1,821,384,636	1,821,384,636	1,664,109,950
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
1401.				
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)				

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)		1,807,739,969	1,807,739,969	1,650,428,673
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		60,416	60,416	54,843
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 \$13,037,594 accrued expense allowances recognized in reserves)		13,470,094	13,470,094	13,526,792
11. Remittances and items not allocated				
12. Payable for securities				
13. Net adjustment in assets and liabilities due to foreign exchange rates				
14. Aggregate write-ins for liabilities		114,157	114,157	99,642
15. Total liabilities (including \$13,530,509 due or accrued net transfers to or (from) the general account)		1,821,384,636	1,821,384,636	1,664,109,950
16. Contributed surplus				
17. Aggregate write-ins for special surplus funds				
18. Unassigned funds				
19. Surplus (Lines 16 through 18)				
20. Totals		1,821,384,636	1,821,384,636	1,664,109,950
DETAILS OF WRITE-INS				
1401. Annuitant Mortality Fluctuation Fund		114,157	114,157	99,642
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)		114,157	114,157	99,642
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	94,250,757	121,757,880
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)	94,250,757	121,757,880
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	414,157,840	(1,036,375,820)
4. Aggregate write-ins for other income	(26)	
5. Totals (Lines 1.4 to 4)	508,408,571	(914,617,940)
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	830,332	1,610,629
6.2 Matured endowments		
6.3 Annuity benefits	13,253,147	25,133,883
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	246,088,116	469,578,246
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	6,604,023	4,224,023
8. Net transfer of reserves from or (to) Separate Accounts	34,033,415	35,739,286
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(507,554)	(16,492,219)
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	300,301,479	519,793,848
11. Fees associated with charges for investment management, administration and contract guarantees	50,781,281	63,519,628
12. Increase in aggregate reserve for life and accident and health contracts	157,311,297	(1,497,853,989)
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	14,514	(77,427)
16. Totals (Lines 10 to 15)	508,408,571	(914,617,940)
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)		
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		
19. Net gain from operations (Line 17)		
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 19)		
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. Miscellaneous Income	(18)	
0402. Summary of Remaining Write-Ins	(8)	
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)	(26)	
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.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501. Change in Annuitant Mortality Fluctuation Fund	14,514	(77,427)
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)	14,514	(77,427)
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 C.M. Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	Ordinary				Group		Accident and Health		9 Aggregate of All Other Lines of Business
	1 Total	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	94,250,757	42,664,203	51,536,255		50,299				
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)	94,250,757	42,664,203	51,536,255		50,299				
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)									
3. Net investment income and capital gains and losses	414,157,840	94,604,552	319,537,886		15,402				
4. Aggregate write-ins for other income	(26)	(18)	(7)		(1)				
5. Totals (Lines 1.4 to 4)	508,408,571	137,268,737	371,074,134		65,700				
DEDUCT:									
6. Transfers from the Separate Account on account of contract benefits:									
6.1 Death benefits	830,332	830,332							
6.2 Matured endowments									
6.3 Annuity benefits	13,253,147		13,253,147						
6.4 Payments on supplementary contracts with life contingencies									
6.5 Accident and health benefits									
6.6 Surrender benefits and withdrawals for life contracts	246,088,116	30,043,343	215,997,286		47,487				
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits									
7. Transfers on account of policy loans	6,604,023	6,966,873	(362,850)						
8. Net transfer of reserves from or (to) Separate Accounts	34,033,415	284,548	33,749,196		(329)				
9. Other transfers from the Separate Accounts:									
9.1 Federal and foreign income taxes incurred									
9.2 Change in expense allowances recognized in reserves	(507,554)	(1,290,414)	782,860						
9.3 Aggregate write-ins for other transfers from Separate Accounts									
10. Subtotals (Lines 6.1 to 9.3)	300,301,479	36,834,682	263,419,639		47,158				
11. Fees associated with charges for investment management, administration and contract guarantees	50,781,281	32,328,685	18,367,421		85,175				
12. Increase in aggregate reserve for life and accident and health contracts	157,311,297	68,105,370	89,272,560		(66,633)				
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	14,514		14,514						
16. Totals (Lines 10 to 15)	508,408,571	137,268,737	371,074,134		65,700				
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)									
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. Miscellaneous Income	(18)	(10)	(7)		(1)				
0402. Summary of Remaining Write-Ins	(8)	(8)							
0403.									
0498. Summary of remaining write-ins for Line 4 from overflow page									
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	(26)	(18)	(7)		(1)				
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.									
09.302.									
09.303.									
09.398. Summary of remaining write-ins for Line 9.3 from overflow page									
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)									
1501. Change in Annuitant Mortality Fluctuation Fund	14,514		14,514						
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)	14,514		14,514						

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE C.M. 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	1,650,428,673	318,443,750	1,331,854,008		130,915	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	94,250,757	42,664,203	51,536,255		50,299	
3. Increase or (decrease) from investment results after provision for federal income taxes	414,157,840	94,604,552	319,537,886		15,402	
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)	2,158,837,270	455,712,505	1,702,928,149		196,616	
8. Net transfer of reserves from or (to) Separate Accounts.....	34,059,495	284,548	33,775,276		(329)	
9. Tabular cost.....						
10. Reserves released by death.....	830,332	830,332				
11. Reserves released by other terminations (net).....	246,088,117	30,043,344	215,997,286		47,487	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies.....	13,253,147		13,253,147			
13. Charges for investment management, administration and contract guarantees.....	50,781,281	32,328,686	18,367,420		85,175	
14. Aggregate write-ins for other decreases in reserves.....	6,084,929	5,676,479	408,452		(2)	
15. Total deductions (Lines 8 to 14).....	351,097,301	69,163,389	281,801,581		132,331	
16. Reserve December 31 of current year	1,807,739,969	386,549,116	1,421,126,568		64,285	
DETAILS OF WRITE-INS						
1401. Change in Surrender Charge Offset	(507,554)	(1,290,415)	782,861			
1402. Change in Policy Loans	6,604,023	6,966,873	(362,850)			
1403. Change in Annuitant Mortality Fluctuation Fund	14,514		14,514			
1498. Summary of remaining write-ins for Line 14 from overflow page	(26,054)	21	(26,073)		(2)	
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	6,084,929	5,676,479	408,452		(2)	

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) .....	.....
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) .....	.....
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	29,456,059	29,397,773
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) .....	.....
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	29,456,059	29,397,773
11. Investment expenses .....	.....	(g)
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i)
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	.....
17. Net investment income (Line 10 minus Line 16) .....	.....	29,397,773
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)	(141,494,631)	.....	(141,494,631)	526,254,698	.....
2.21 Common stocks of affiliates
3. Mortgage loans
4. Real estate
5. Contract loans
6. Cash, cash equivalents and short-term investments
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	(141,494,631)	.....	(141,494,631)	526,254,698	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

Exhibit 1
NONE

Exhibit 2
NONE

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

1 Description of Valuation Basis	2 Total	3 Ordinary	4 Group
0100001. 1980 CSO 4.0% CRVM	3,559,310	3,559,310	
0100002. 1980 CSO 4.5% CRVM	382,989,806	382,989,806	
0100003. 1980 CSO Account Value	64,284		64,284
0199999. Totals	386,613,400	386,549,116	64,284
0200001. Deferred Annuity 4.75% - 7.00% CARVM	1,417,318,226	1,417,318,226	
0200002. Annuity Reserve 4% VA Valuation 82	3,808,343	3,808,343	
0299999. Totals	1,421,126,569	1,421,126,569	
9999999. Totals (to Page 3, Line 1)	1,807,739,969	1,807,675,685	64,284

EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [] No []
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [] No []
- 2.2 If not, state which kind is issued
.....
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [] No [] 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 []
 Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

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

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

1 Description of Valuation Class	2 Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	Changed from	Changed To	
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 C.M. 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		94,250,757
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		29,456,059
3. Investment income collected		423,352,053
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)		
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		547,058,869
8. Cost of investments acquired (excluding short-term bonds)		195,924,958
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		830,332
9.2 Matured endowments		
9.3 Annuity benefits		13,253,147
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		246,088,116
9.7 Policy loans (net)		6,604,023
9.8 Transfers of reserves (net)		34,033,415
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		(450,831)
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		50,775,709
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		547,058,869
15. Funds from operations (Line 7 minus Line 14)		
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)		
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		
22. Increase in cash (Line 18 to 21)		
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		1,664,051,531
24. Increase in cash (Line 22)		
25. Cost of invested assets acquired		195,924,958
26. Adjusted cost of assets disposed of		564,846,685
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		526,254,699
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		1,821,384,503
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 9.9 above)		
10.201. Changes in Other Transfers to General Account Due or Accrued		(450,857)
10.202. Miscellaneous Income .....		.26
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		(450,831)
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.		
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)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total		
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)		
5. Total liabilities not associated with guarantees	1,821,384,636	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 15)	1,821,384,636	100.0%

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

Asset Valuation Reserve - Default Component

N O N E

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
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 Loss	(26,054)	21	(26,073)		(2)	
1497. Summary of remaining write-ins for Line 14 from overflow page	(26,054)	21	(26,073)		(2)	

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 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		1,664,051,531
2.	Cost of bonds and stocks acquired, Part 3, Column 7		195,924,958
3.	Accrual of discount		
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12		
4.2	Part 2, Section 1, Column 15		
4.3	Part 2, Section 2, Column 13	367,379,762	
4.4	Part 4, Column 11	158,874,936	526,254,698
5.	Total gain (loss) on disposals, Part 4, Column 19		(141,494,631)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		423,352,054
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15		
8.2	Part 2, Section 1, Column 19		
8.3	Part 2, Section 2, Column 16		
8.4	Part 4, Column 15		
9.	Deduct current year's other than temporary impairment recognized:		
9.1	Part 1, Column 14		
9.2	Part 2, Section 1, Column 17		
9.3	Part 2, Section 2, Column 14		
9.4	Part 4, Column 13		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		1,821,384,503
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		1,821,384,503

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals				
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds				
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,821,384,503	1,821,384,503	2,000,884,036	
	21. Canada				
	22. Other Countries				
	23. Totals	1,821,384,503	1,821,384,503	2,000,884,036	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,821,384,503	1,821,384,503	2,000,884,036	
	26. Total Stocks	1,821,384,503	1,821,384,503	2,000,884,036	
	27. Total Bonds and Stocks	1,821,384,503	1,821,384,503	2,000,884,036	

Schedule DA - Verification - Short-Term Investments

N O N E

Schedule DB - Part A - Verification - Options, Caps, Floors and Insurance Futures Options Owned

N O N E

Schedule DB - Part B - Verification - Options, Caps, Floors and Insurance Futures Options Written

N O N E

Schedule DB - Part C - Verification - Swaps and Forwards

N O N E

Schedule DB - Part D - Verification - Futures Contracts and Insurance Futures Contracts

N O N E

Schedule DB - Part E - Verification - Statement Value and Fair Value of Open Contracts

N O N E

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 - Cash Equivalents

N O N E