



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
MML Bay State Life Insurance Company

NAIC Group Code	0435 (Current)	0435 (Prior)	NAIC Company Code	70416	Employer's ID Number	43-0581430
Organized under the Laws of	Connecticut			State of Domicile or Port of Entry	CT	
Country of Domicile	United States of America					
Type of Separate Accounts	Insulated [X]		Non-Insulated []			
Incorporated/Organized	04/01/1935			Commenced Business	07/01/1894	
Statutory Home Office	200 Great Pond Drive (Street and Number)			Windsor, CT, US 06095 (City or Town, State, Country and Zip Code)		
Main Administrative Office	1295 State Street (Street and Number)			413-788-8411 (Area Code) (Telephone Number)		
	Springfield, MA, US 01111 (City or Town, State, Country and Zip Code)					
Mail Address	1295 State Street (Street and Number or P.O. Box)			Springfield, MA, US 01111 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1295 State Street (Street and Number)			413-788-8411 (Area Code) (Telephone Number)		
	Springfield, MA, US 01111 (City or Town, State, Country and Zip Code)					
Internet Website Address	www.massmutual.com					
Statutory Statement Contact	Yin Wang (Name)			617-695-4071 (Area Code) (Telephone Number)		
	YWang67@massmutual.com (E-mail Address)			413-226-4086 (FAX Number)		

OFFICERS

President and Chief Executive Officer	Roger William Crandall	Treasurer	Julieta Giselle Sinisgalli
Secretary	Akintokunbo Akinbajo	Appointed Actuary	Lin Meng #

OTHER

Elizabeth Ward Chicares, Executive Vice President and Chief Financial Officer	Paul Anthony LaPiana, Executive Vice President	Eric William Partlan, Executive Vice President
Dominic Lusean Blue, Executive Vice President		

DIRECTORS OR TRUSTEES

Roger William Crandall - Chairman	Paul Anthony LaPiana	Elizabeth Ward Chicares
Michael James O'Connor		

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 and Chief Executive Officer	Akintokunbo Akinbajo Secretary	Julieta Giselle Sinisgalli Treasurer
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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.....	

ANNUAL STATEMENT FOR THE YEAR 2024 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).....	1,199,278,269	1,896,259,785	3,095,538,054	3,137,159,176
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks		1,319,374,173	1,319,374,173	1,150,595,037
3. Mortgage loans on real estate (Schedule B)	6,005,509		6,005,509	6,929,844
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$0 encumbrances)				
4.2 Properties held for sale (less \$0 encumbrances)				
5. Cash (\$2,409,709 Schedule E - Part 1), and cash equivalents (\$151,613,853 , Schedule E - Part 2)	30,659,868	123,363,694	154,023,562	108,957,559
6. Short-term investments (Schedule DA)		24,577,012	24,577,012	46,412,664
7. Derivatives (Schedule DB)	288,221	189,337,210	189,625,431	200,538,487
8. Other invested assets (Schedule BA)	496,772	20,034	516,806	2,072,723
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)	1,236,728,639	3,552,931,908	4,789,660,547	4,652,665,490
12. Investment income due and accrued	9,489,142	6,150,384	15,639,526	14,472,341
13. Receivables for securities	3,652,960	12,715,130	16,368,090	5,323,044
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)	1,249,870,741	3,571,797,422	4,821,668,163	4,672,460,875
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)				
1501.				
1502.				
1503.				
1598. Summary of remaining write-ins for Line 15 from overflow page				
1599. Totals (Lines 1501 through 1503 plus 1598)(Line 15 above)				

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)	1,246,476,170	3,535,811,139	4,782,287,309	4,651,924,436
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve	34,297		34,297	254,393
4. Charges for investment management, administration and contract guarantees due or accrued	1,538,597	314,477	1,853,074	1,385,705
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 \$ 141,634 accrued expense allowances recognized in reserves).....	(2,549,791)	6,786,332	4,236,541	5,553,247
11. Remittances and items not allocated	160,853	294	161,147	3,940,516
12. Derivatives	286,770		286,770	284,779
13. Payable for securities	3,923,845	28,717,574	32,641,419	8,795,418
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities		167,606	167,606	322,381
17. Total liabilities (including \$ 6,089,615 due or accrued net transfers to or (from) the general account)	1,249,870,741	3,571,797,422	4,821,668,163	4,672,460,875
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				
21. Surplus (Lines 18 through 20)				
22. Totals	1,249,870,741	3,571,797,422	4,821,668,163	4,672,460,875
DETAILS OF WRITE-INS				
1601. Claims in course of settlement		163,318	163,318	316,795
1602. Annuitant mortality fluctuation fund		4,288	4,288	5,586
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 through 1603 plus 1698)(Line 16 above)		167,606	167,606	322,381
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)				

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	23,025,438	23,567,735
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)	23,025,438	23,567,735
2. Transfers on account of deposit-type contracts (including \$0 deposits less \$0 withdrawals)		
3. Net investment income and capital gains and losses	299,369,107	238,600,666
4. Aggregate write-ins for other income		
5. Totals (Lines 1.4 to 4)	322,394,545	262,168,401
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	67,249,324	57,627,177
6.2 Matured endowments		
6.3 Annuity benefits	1,924,728	525,842
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	35,649,613	29,976,430
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	10,563,507	6,710,456
8. Net transfer of reserves from or (to) Separate Accounts	(4,890,076)	(8,584,656)
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(143,216)	6,039
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	110,353,880	86,261,288
11. Fees associated with charges for investment management, administration and contract guarantees	81,832,567	79,333,419
12. Increase in aggregate reserve for life and accident and health contracts	130,362,873	96,470,372
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	(154,775)	103,322
16. Totals (Lines 10 to 15)	322,394,545	262,168,401
17. Net gain from operations (including \$0 unrealized capital gains) (Line 5 minus Line 16)		
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		
19. Net gain from operations (Line 17)		
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)		
DETAILS OF WRITE-INS		
01.301.		
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.		
06.702.		
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)		
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. Claims in course of settlement	(153,478)	103,733
1502. Change in annuitant mortality fluctuation fund	(1,297)	(411)
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598)(Line 15 above)	(154,775)	103,322
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 MML Bay State 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	23,025,438	23,020,938		4,500			
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).....	23,025,438	23,020,938		4,500			
2. Transfers on account of deposit-type contracts (including \$0 deposits less \$0 withdrawals)							
3. Net investment income and capital gains and losses	299,369,107	254,164,453	39,029,058	6,175,596			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	322,394,545	277,185,391	39,029,058	6,180,096			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits	67,249,324	52,345,776	14,903,548			XXX	
6.2 Matured endowments						XXX	
6.3 Annuity benefits	1,924,728	XXX	XXX	1,924,728		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	35,649,613	31,864,037		3,785,576		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							
7. Transfers on account of policy loans	10,563,507	10,563,507				XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(4,890,076)	(2,363,140)	(2,528,920)	1,984			
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	(143,216)	(141,275)		(1,941)		XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	110,353,880	92,268,905	12,374,628	5,710,347			
11. Fees associated with charges for investment management, administration and contract guarantees	81,832,567	68,908,305	12,450,205	474,057			
12. Increase in aggregate reserve for life and accident and health contracts	130,362,873	116,161,659	14,204,225	(3,011)			
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	(154,775)	(153,478)		(1,297)			
16. Totals (Lines 10 to 15)	322,394,545	277,185,391	39,029,058	6,180,096			
17. Net gain from operations (including \$0 unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	26,256	22,901	2,968	387			
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 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.							
06.702.							
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)							
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. Claims in course of settlement	(153,478)	(153,478)					
1502. Change in annuitant mortality fluctuation fund	(1,297)			(1,297)			
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	(154,775)	(153,478)		(1,297)			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE ^(b)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Transfers to Separate Accounts:											
1.1 Net premiums for life contracts (a)	23,020,938	XXX						120,902	22,900,036	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts		XXX								XXX	
1.4 Totals (Lines 1.1 to 1.3)	23,020,938	XXX						120,902	22,900,036	XXX	
2. Transfers on account of deposit-type contracts (including \$ 0 deposits less \$ 0 withdrawals)		XXX								XXX	
3. Net investment income and capital gains and losses	254,164,453	XXX						1,933,879	252,230,574	XXX	
4. Aggregate write-ins for other income		XXX								XXX	
5. Totals (Lines 1.4 to 4)	277,185,391	XXX						2,054,781	275,130,610	XXX	
DEDUCT:											
6. Transfers from the Separate Account on account of contract benefits:											
6.1 Death benefits	52,345,776	XXX						29,893	52,315,883	XXX	
6.2 Matured endowments		XXX								XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	31,864,037	XXX						1,158,021	30,706,016	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		XXX								XXX	
7. Transfers on account of policy loans	10,563,507	XXX						16,100	10,547,407	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(2,363,140)	XXX						(3,404)	(2,359,736)	XXX	
9. Other transfers from the Separate Accounts:											
9.1 Federal and foreign income taxes incurred		XXX								XXX	
9.2 Change in expense allowances recognized in reserves	(141,275)	XXX							(141,275)	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts		XXX								XXX	
10. Subtotals (Lines 6.1 to 9.3)	92,268,905	XXX						1,200,610	91,068,295	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	68,908,305	XXX						296,680	68,611,625	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	116,161,659	XXX						557,491	115,604,168	XXX	
13. Increase in liability for deposit-type contracts		XXX								XXX	
14. Increase in reserve for future federal income taxes		XXX								XXX	
15. Aggregate write-ins for reserves and funds	(153,478)	XXX							(153,478)	XXX	
16. Totals (Lines 10 to 15)	277,185,391	XXX						2,054,781	275,130,610	XXX	
17. Net gain from operations (including \$ 0 unrealized capital gains) (Line 5 minus Line 16)		XXX								XXX	
18. Policies/certificates in force end of year	22,901	XXX						120	22,781	XXX	
DETAILS OF WRITE-INS											
01.301.		XXX								XXX	
01.302.		XXX								XXX	
01.303.		XXX								XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		XXX								XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)		XXX								XXX	
0401.		XXX								XXX	
0402.		XXX								XXX	
0403.		XXX								XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page		XXX								XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)		XXX								XXX	
06.701.		XXX								XXX	
06.702.		XXX								XXX	
06.703.		XXX								XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		XXX								XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)		XXX								XXX	
09.301.		XXX								XXX	
09.302.		XXX								XXX	
09.303.		XXX								XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		XXX								XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)		XXX								XXX	
1501. Claims in course of settlement	(153,478)	XXX							(153,478)	XXX	
1502.		XXX								XXX	
1503.		XXX								XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page		XXX								XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	(153,478)	XXX							(153,478)	XXX	

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE ^(c)

(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life	Other Group Life (a)
1. Transfers to Separate Accounts:								
1.1 Net premiums for life contracts (b)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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).....							XXX	
2. Transfers on account of deposit-type contracts (including \$ 0 deposits less								
\$ 0 withdrawals)	39,029,058					39,029,058	XXX	
3. Net investment income and capital gains and losses							XXX	
4. Aggregate write-ins for other income							XXX	
5. Totals (Lines 1.4 to 4)	39,029,058					39,029,058	XXX	
DEDUCT:								
6. Transfers from the Separate Account on account of contract benefits:								
6.1 Death benefits	14,903,548					14,903,548	XXX	
6.2 Matured endowments							XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts							XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							XXX	
7. Transfers on account of policy loans							XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(2,528,920)					(2,528,920)	XXX	
9. Other transfers from the Separate Accounts:								
9.1 Federal and foreign income taxes incurred							XXX	
9.2 Change in expense allowances recognized in reserves							XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							XXX	
10. Subtotals (Lines 6.1 to 9.3)	12,374,628					12,374,628	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	12,450,205					12,450,205	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	14,204,225					14,204,225	XXX	
13. Increase in liability for deposit-type contracts							XXX	
14. Increase in reserve for future federal income taxes							XXX	
15. Aggregate write-ins for reserves and funds							XXX	
16. Totals (Lines 10 to 15)	39,029,058					39,029,058	XXX	
17. Net gain from operations (including \$0 unrealized capital gains) (Line 5 minus Line 16)							XXX	
18. Policies/certificates in force end of year	2,968					2,968	XXX	
DETAILS OF WRITE-INS								
01.301.							XXX	
01.302.							XXX	
01.303.							XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							XXX	
0401.							XXX	
0402.							XXX	
0403.							XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page							XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							XXX	
06.701.							XXX	
06.702.							XXX	
06.703.							XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)							XXX	
09.301.							XXX	
09.302.							XXX	
09.303.							XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)							XXX	
1501.							XXX	
1502.							XXX	
1503.							XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page							XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)							XXX	

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	4,500			4,500			
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).....	4,500			4,500			
2. Transfers on account of deposit-type contracts (including \$ 0 deposits less \$ 0 withdrawals)							
3. Net investment income and capital gains and losses	6,175,596			6,175,596			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	6,180,096			6,180,096			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	1,924,728			1,924,728			
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	3,785,576			3,785,576			
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							
7. Transfers on account of policy loans							
8. Net transfer of reserves from or (to) Separate Accounts	1,984			1,984			
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred							
9.2 Change in expense allowances recognized in reserves	(1,941)			(1,941)			
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	5,710,347			5,710,347			
11. Fees associated with charges for investment management, administration and contract guarantees	474,057			474,057			
12. Increase in aggregate reserve for life and accident and health contracts	(3,011)			(3,011)			
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	(1,297)			(1,297)			
16. Totals (Lines 10 to 15)	6,180,096			6,180,096			
17. Net gain from operations (including \$0 unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	387			387			
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 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.							
06.702.							
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)							
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. Change in annuitant mortality fluctuation fund	(1,297)			(1,297)			
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)	(1,297)			(1,297)			

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Reserve December 31 of prior year	3,388,753,210	XXX						11,878,252	3,376,874,958	XXX	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	23,020,939	XXX						120,902	22,900,037	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	254,164,453	XXX						1,933,879	252,230,574	XXX	
4. Tabular less actual reserve released		XXX								XXX	
5. Increase in reserve on account of change in valuation basis		XXX								XXX	
5.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX	
6. Other increases (net)		XXX								XXX	
7. Totals (Lines 1 to 6)	3,665,938,602	XXX						13,933,033	3,652,005,569	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(2,363,140)	XXX						(3,404)	(2,359,736)	XXX	
9. Tabular cost	48,201,440	XXX						296,680	47,904,760	XXX	
10. Reserves released by death	52,345,776	XXX						29,893	52,315,883	XXX	
11. Reserves released by other terminations (net)	31,864,037	XXX						1,158,021	30,706,016	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	20,706,865	XXX							20,706,865	XXX	
14. Aggregate write-ins for other decreases in reserves	10,268,756	XXX						16,100	10,252,656	XXX	
15. Total deductions (Lines 8 to 14)	161,023,734	XXX						1,497,290	159,526,444	XXX	
16. Reserve December 31 of current year	3,504,914,868	XXX						12,435,743	3,492,479,125	XXX	
Cash Surrender Value and Policy Loans											
17. CSV ending balance December 31, current year	3,499,864,573	XXX						7,405,156	3,492,459,417	XXX	
18. Amount available for policy loans based upon Line 17 CSV	2,799,891,659	XXX						5,924,125	2,793,967,534	XXX	
DETAILS OF WRITE-INS											
1401. Change in policy loans	10,563,508	XXX						16,100	10,547,408	XXX	
1402. Claims in course of settlement	(153,478)	XXX							(153,478)	XXX	
1403. Change in surrender charge offset	(141,274)	XXX							(141,274)	XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page		XXX								XXX	
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	10,268,756	XXX						16,100	10,252,656	XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life	Other Group Life
1. Reserve December 31 of prior year	1,232,271,945					1,232,271,945	XXX	
2. Tabular net premiums and considerations							XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes	39,029,057					39,029,057	XXX	
4. Tabular less actual reserve released							XXX	
5. Increase in reserve on account of change in valuation basis							XXX	
6. Other increases (net)							XXX	
7. Totals (Lines 1 to 6)	1,271,301,002					1,271,301,002	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(2,528,919)					(2,528,919)	XXX	
9. Tabular cost						XXX	XXX	
10. Reserves released by death	14,903,548					14,903,548	XXX	
11. Reserves released by other terminations (net)							XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees	12,450,203					12,450,203	XXX	
14. Aggregate write-ins for other decreases in reserves							XXX	
15. Total deductions (Lines 8 to 14)	24,824,832					24,824,832	XXX	
16. Reserve December 31 of current year	1,246,476,170					1,246,476,170	XXX	
Cash Surrender Value and Policy Loans								
17. CSV ending balance December 31, current year	1,242,133,356					1,242,133,356	XXX	
18. Amount available for policy loans based upon line 17 CSV	993,706,685					993,706,685	XXX	
DETAILS OF WRITE-INS								
1401.							XXX	
1402.							XXX	
1403.							XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page							XXX	
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)							XXX	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		
1. Reserve December 31 of prior year	30,899,281			30,899,281			
2. Tabular net premiums and considerations	4,500			4,500			
3. Increase or (decrease) from investment results after provision for federal income taxes	6,175,596			6,175,596			
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)	37,079,377			37,079,377			
8. Net transfer of reserves from or (to) Separate Accounts	1,984			1,984			
9. Tabular cost							
10. Reserves released by death	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	3,785,576			3,785,576			
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	1,924,728			1,924,728			
13. Charges for investment management, administration and contract guarantees	474,057			474,057			
14. Aggregate write-ins for other decreases in reserves	(3,238)			(3,238)			
15. Total deductions (Lines 8 to 14)	6,183,107			6,183,107			
16. Reserve December 31 of current year	30,896,270			30,896,270			
Cash Surrender Value and Policy Loans							
17. CSV ending balance December 31, current year	30,752,244			30,752,244			
18. Amount available for policy loans based upon line 17 CSV							
DETAILS OF WRITE-INS							
1401. Change in annuitant mortality fluctuation fund	(1,297)			(1,297)			
1402. Change in surrender charge offset	(1,941)			(1,941)			
1403.							
1498. Summary of remaining write-ins for Line 14 from overflow page							
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(3,238)			(3,238)			

(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 MML Bay State Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....19,565,195	 19,950,549
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....94,384,060	 95,209,529
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	 48,023,828	 48,023,828
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....264,154	262,237
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) 1,284,821	 1,240,233
7	Derivative instruments	(f) 2,040,692	 2,040,692
8.	Other invested assets	(216,554)	(213,690)
9.	Aggregate write-ins for investment income	(310,896)	(310,896)
10.	Total gross investment income	165,035,300	166,202,482
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)		166,202,482
DETAILS OF WRITE-INS			
0901.	Amortization of IMR	 220,096	 220,096
0902.	Miscellaneous	(530,992)	(530,992)
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(310,896)	(310,896)
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) Includes \$3,337,675 accrual of discount less \$ 1,448,212 amortization of premium and less \$3,448,319 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 \$ 1,280 accrual of discount less \$16,319 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	(3,555,165)	.....	.....(3,555,165)	(3,178,706)	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated)	(15,710,594)	.....	.....(15,710,594)	(18,064,988)	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated)	 14,492	.....	..... 14,492	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated)	 29,301,784	.....	..... 29,301,784	 150,174,017	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans	(120,397)	.....	.....(120,397)	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments	 5,397,214	.....	..... 5,397,214	(664)	.....
7.	Derivative instruments	 73,154	.....	..... 73,154	(10,915,047)	.....
8.	Other invested assets	(254,262)	.....	.....(254,262)	 5,786	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	15,146,226		15,146,226	118,020,398	
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	.....	.....	.....	.....	.....

EXHIBIT 1 - INVESTMENT EXPENSES

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

(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)	

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

(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 \$

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).		

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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 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	23,025,438	
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	165,035,300	
4. Consideration on disposal of short-term bonds net of purchases	24,006,696	
5. Consideration on disposal of investments (excluding short-term bonds)	1,049,435,930	
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)	1,261,503,364	
8. Cost of investments acquired (excluding short-term bonds)	1,032,423,162	
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits	71,615,698	
9.2 Matured endowments		
9.3 Annuity benefits	1,924,728	
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts	35,649,613	
9.7 Policy loans (net)	10,563,507	
9.8 Transfers of reserves (net)	(8,084,597)	
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	3,779,373	
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	81,366,832	
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)	1,229,238,316	
15. Funds from operations (Line 7 minus Line 14)	32,265,048	
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ 170,010,343 net transfers from general account) (Lines 15 to 17)	32,265,048	
19. Increase in payable for investments acquired, net of receivable for investments sold	12,800,954	
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		
22. Increase in cash (Line 18 to 21)	45,066,003	
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year	4,652,665,490	
24. Increase in cash (Line 22)	45,066,003	
25. Cost of invested assets acquired	1,115,652,218	
26. Adjusted cost of assets disposed of	1,143,617,986	
27. Increase in policy loans		
28. Accrual of discount less amortization of premium	1,874,424	
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains	118,020,398	
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year	4,789,660,547	
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 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.		
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)		
10.201. Change in remittances and items not allocated	3,779,371	
10.202. Miscellaneous	2	
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)	3,779,373	
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.		
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)		
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	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance	1,246,476,170	25.9
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total	1,246,476,170	25.9
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)	2,912,651	0.1
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	1,249,388,821	25.9
5. Total liabilities not associated with guarantees	3,572,279,342	74.1
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,821,668,163	100.0 %

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account. 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									
Individual Variable Annuity	30,907,616		YES						
1.01D9999 Total All Other Individual Annuities	30,907,616		XXX						
1.01E0001 Life Insurance									
Individual Variable Universal Life .	865,892,602		YES						
Bank-owned Life Insurance - Guaranteed		1,249,870,741	YES		986,955				1,249,870,741
Corporate-owned Life Insurance		470,327,741	YES						470,327,741
Stable Value Bank-owned Life Insurance		2,204,669,463	YES						2,204,669,463
1.01E9999 Total Life Insurance	865,892,602	3,924,867,944	XXX		986,955				3,924,867,944
1.01F9999 Totals	896,800,218	3,924,867,944	XXX		986,955				3,924,867,944

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [X] No []

1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):

1.031 Seed Money.....\$

1.032 Other Fees and Expenses.....\$ 69,433

1.033 Additional Required Surplus Amounts . \$

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

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

1.051 Seed Money Received.....\$

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

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

1.071 Insulated Seed Money \$

GENERAL INTERROGATORIES

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

1.081 Seed Money..... Yes [] No []
1.082 Other Fees and Expenses..... Yes [X] No []
1.083 Additional Required Surplus Amounts ... Yes [] No []
- 1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

	1	2	3
	Seed Money	Fees and Expenses Due to the General Account	Additional Required Surplus Amounts
1.091 Under 1 Year			
1.092 1 Year - 3 Years			
1.093 Over 3 Years - 5 Years		986,955	.....
1.094 Over 5 Years			
1.095 Total		986,955	
- 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 [X] N/A []
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 [X] No [] N/A []
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 [X] No []
- 2.2 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [X] No []
- 2.3 If yes, provide detail on these guarantees paid by the general account:

	1	2
	Year	Amount
2.301 As of December 31, 2024		\$ 128,369
2.302 As of December 31, 2023		\$ 149,629
2.303 As of December 31, 2022		\$ 93,873
2.304 As of December 31, 2021		\$ 158,161
2.305 As of December 31, 2020		\$ 107,117
- 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	2
	Year	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 [X] No []
- 3.2

If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account?

Yes [] No [X] N/A []
- 3.3

Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)

Allocation of Investment Proceeds of Separate Account Activity

- 4.1

Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.)

Yes [] No [X]
- 4.2

If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

1	2	3	4	5
Product Identifier	Net Investment Proceeds	Attributed to Contract Holder	Transferred to General Account	Reinvested Within the Separate Account
4.2A00001 Pension Risk Transfer Group Annuities				
4.2A99999 Total Pension Risk Transfer Group Annuities				
4.2B00001 All Other Group Annuities				
4.2B99999 Total All Other Group Annuities				
4.2C00001 Registered Index Linked Annuities Individual Annuities				
4.2C99999 Total Registered Index Linked Annuities Individual Annuities				
4.2D00001 All Other Individual Annuities				
4.2D99999 Total All Other Individual Annuities				
4.2E00001 Life Insurance				
4.2E99999 Total Life Insurance				
4.2F99999 Totals				

- 4.3

For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account?

Yes [] No [] N/A [X]
- 4.4

If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account?

Yes [] No [] N/A [X]
- 4.5

Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account?

Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

Measurement of Separate Account Assets

- 5.1 Does the reporting entity report all separate account assets at fair value? Yes [] No [X]
- 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 [X] No []

5.22 Other Measurement Methods..... Yes [] No [X]
- 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	\$ 3,615,887,613	75.0 %
5.42 Amortized Cost	\$ 1,205,780,550	25.0 %
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... \$ 1,205,780,550	\$ 1,150,388,433	\$ (55,392,117)

1 Assets Held at Other Measurement Method	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.52... \$	\$	\$

Securities Lending Transactions Within Separate Accounts

- 6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes [] No [X]
- 6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes [] No [] N/A [X]
- 6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? Yes [] No [] N/A [X]
- 6.4 Are all securities lending transactions reported on balance sheet? Yes [] No [] N/A [X]
- 6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account.
- 6.6 Provide detail on the current status of separate account transactions by separate account product:

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent

6.611 Amount \$

6.612 Percentage..... %

6.62 Identify whether securities lent are reported at book value or market value

6.621 Book Value \$

6.622 Market Value.....\$

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
Individual Variable Annuity	Same as GAAP
Individual Variable Universal Life	Same as GAAP
Corporate-owned Life Insurance	Same as GAAP
Bank-owned Life Insurance – Guaranteed	GAAP GIA classification due to Investment Performance
Stable Value Bank-owned Life Insurance	GAAP GIA classification due to Investment Performance
.....	

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 derivate 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	254,394
2.	Current year's realized pre-tax capital gains/(losses) of \$ (6,075,105) transferred into the reserve net of taxes of \$ 2,126,287	(3,948,818)
3.	Adjustment for current year's liability gains/(losses) released from the reserve	3,948,818
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	254,394
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	220,097
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	34,297

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024	220,091	(311,065)	311,071	220,097
2. 2025	192,984	(508,066)	508,060	192,978
3. 2026	147,494	(353,485)	353,485	147,494
4. 2027	92,398	(304,669)	304,669	92,398
5. 2028	31,684	(255,519)	255,519	31,684
6. 2029	(24,188)	(201,801)	201,801	(24,188)
7. 2030	(47,764)	(168,570)	168,570	(47,764)
8. 2031	(54,315)	(156,131)	156,131	(54,315)
9. 2032	(53,310)	(142,665)	142,665	(53,310)
10. 2033	(49,230)	(129,666)	129,666	(49,230)
11. 2034	(47,355)	(113,886)	113,886	(47,355)
12. 2035	(47,009)	(103,904)	103,904	(47,009)
13. 2036	(40,456)	(97,587)	97,587	(40,456)
14. 2037	(32,313)	(92,069)	92,069	(32,313)
15. 2038	(24,203)	(84,927)	84,927	(24,203)
16. 2039	(10,114)	(77,268)	77,268	(10,114)
17. 2040		(72,935)	72,935	
18. 2041		(72,782)	72,782	
19. 2042		(73,308)	73,308	
20. 2043		(73,123)	73,123	
21. 2044		(73,617)	73,617	
22. 2045		(71,566)	71,566	
23. 2046		(69,510)	69,510	
24. 2047		(65,625)	65,625	
25. 2048		(63,129)	63,129	
26. 2049		(60,194)	60,194	
27. 2050		(53,021)	53,021	
28. 2051		(42,051)	42,051	
29. 2052		(31,081)	31,081	
30. 2053		(19,197)	19,197	
31. 2054 and Later		(6,399)	6,399	
32. Total (Lines 1 to 31)	254,394	(3,948,818)	3,948,818	254,394

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	393,113,511	XXX	XXX	393,113,511	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	201,557,707	XXX	XXX	201,557,707	0.0002	40,312	0.0007	141,090	0.0013	262,025
2.2	1	NAIC Designation Category 1.B	20,359,899	XXX	XXX	20,359,899	0.0004	8,144	0.0011	22,396	0.0023	46,828
2.3	1	NAIC Designation Category 1.C	35,621,232	XXX	XXX	35,621,232	0.0006	21,373	0.0018	64,118	0.0035	124,674
2.4	1	NAIC Designation Category 1.D	58,158,873	XXX	XXX	58,158,873	0.0007	40,711	0.0022	127,950	0.0044	255,899
2.5	1	NAIC Designation Category 1.E	82,704,899	XXX	XXX	82,704,899	0.0009	74,434	0.0027	223,303	0.0055	454,877
2.6	1	NAIC Designation Category 1.F	136,830,284	XXX	XXX	136,830,284	0.0011	150,513	0.0034	465,223	0.0068	930,446
2.7	1	NAIC Designation Category 1.G	121,379,707	XXX	XXX	121,379,707	0.0014	169,932	0.0042	509,795	0.0085	1,031,728
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	656,612,600	XXX	XXX	656,612,600	XXX	505,419	XXX	1,553,875	XXX	3,106,477
3.1	2	NAIC Designation Category 2.A	61,323,313	XXX	XXX	61,323,313	0.0021	128,779	0.0063	386,337	0.0105	643,895
3.2	2	NAIC Designation Category 2.B	57,326,273	XXX	XXX	57,326,273	0.0025	143,316	0.0076	435,680	0.0127	728,044
3.3	2	NAIC Designation Category 2.C	27,817,049	XXX	XXX	27,817,049	0.0036	100,141	0.0108	300,424	0.0180	500,707
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	146,466,635	XXX	XXX	146,466,635	XXX	372,236	XXX	1,122,441	XXX	1,872,645
4.1	3	NAIC Designation Category 3.A	2,450,690	XXX	XXX	2,450,690	0.0069	16,910	0.0183	44,848	0.0262	64,208
4.2	3	NAIC Designation Category 3.B	382,272	XXX	XXX	382,272	0.0099	3,784	0.0264	10,092	0.0377	14,412
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)	2,832,962	XXX	XXX	2,832,962	XXX	20,694	XXX	54,940	XXX	78,620
5.1	4	NAIC Designation Category 4.A	249,985	XXX	XXX	249,985	0.0184	4,600	0.0430	10,749	0.0615	15,374
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C	2,575	XXX	XXX	2,575	0.0310	80	0.0724	186	0.1034	266
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	252,560	XXX	XXX	252,560	XXX	4,680	XXX	10,936	XXX	15,640
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)	1,199,278,269	XXX	XXX	1,199,278,269	XXX	903,029	XXX	2,742,191	XXX	5,073,382
PREFERRED STOCKS												
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 Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
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	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality	1,451	XXX	XXX	1,451	0.0005	1	0.0016	2	0.0033	5
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	1,451	XXX	XXX	1,451	XXX	1	XXX	2	XXX	5
34.		Total (Lines 9 + 17 + 25 + 33)	1,199,279,720	XXX	XXX	1,199,279,720	XXX	903,029	XXX	2,742,193	XXX	5,073,387

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

Line Num- ber	NAIC Desig- nation	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	6,005,509		XXX	6,005,509	0.0003	1,802	0.0007	4,204	0.0011	6,606
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)	6,005,509		XXX	6,005,509	XXX	1,802	XXX	4,204	XXX	6,606
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	6,005,509		XXX	6,005,509	XXX	1,802	XXX	4,204	XXX	6,606

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	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	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					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 Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	496,772	XXX	XXX	496,772	0.0005	248	0.0016	795	0.0033	1,639
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)	496,772	XXX	XXX	496,772	XXX	248	XXX	795	XXX	1,639
		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)	496,772			496,772	XXX	248	XXX	795	XXX	1,639

(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.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

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
NONE								
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	6,929,844
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)	22,446
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	1,280
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	(120,397)
7.	Deduct amounts received on disposals, Part 3, Column 15	811,345
8.	Deduct amortization of premium and mortgage interest points and commitment fees	16,319
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)	6,005,509
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus Line 12)	6,005,509
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	6,005,509

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	2,072,723
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	(1,822)
	5.2 Totals, Part 3, Column 9	7,608
		5,786
6.	Total gain (loss) on disposals, Part 3, Column 19	(254,262)
7.	Deduct amounts received on disposals, Part 3, Column 16	1,021,998
8.	Deduct amortization of premium and depreciation	285,443
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)	516,806
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	516,806

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	4,287,754,213
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,034,114,220
3.	Accrual of discount	3,337,675
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	(47,351,609)
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	155,453,765
	4.4. Part 4, Column 11	20,828,167
		128,930,323
5.	Total gain (loss) on disposals, Part 4, Column 19	10,050,517
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,047,835,800
7.	Deduct amortization of premium	1,448,212
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	9,291
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	4,414,912,227
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	4,414,912,227

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	598,482,887	581,663,449	622,510,786	628,494,772
	2. Canada	5,737,218	5,480,514	5,866,870	5,660,000
	3. Other Countries	4,568,021	4,152,691	4,627,735	4,711,000
	4. Totals	608,788,126	591,296,654	633,005,391	638,865,772
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	1,414,350	1,257,221	1,456,406	1,130,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	605,598	515,951	619,159	520,000
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	1,327,103,252	1,317,046,203	1,519,375,167	1,508,065,928
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	1,056,830,082	1,031,499,769	1,083,727,349	1,083,359,316
	9. Canada	15,935,787	15,521,704	15,969,414	15,963,000
	10. Other Countries	84,860,859	83,715,851	84,974,395	85,162,721
	11. Totals	1,157,626,728	1,130,737,324	1,184,671,158	1,184,485,037
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	3,095,538,054	3,040,853,353	3,339,127,281	3,333,066,737
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	1,319,374,173	1,319,374,173	1,156,316,059	
	21. Canada				
	22. Other Countries				
	23. Totals	1,319,374,173	1,319,374,173	1,156,316,059	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,319,374,173	1,319,374,173	1,156,316,059	
	26. Total Stocks	1,319,374,173	1,319,374,173	1,156,316,059	
	27. Total Bonds and Stocks	4,414,912,227	4,360,227,526	4,495,443,340	

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	46,412,664	46,412,664			
2. Cost of short-term investments acquired	83,229,056	83,229,056			
3. Accrual of discount					
4. Unrealized valuation increase/(decrease)					
5. Total gain (loss) on disposals	2,171,044	2,171,044			
6. Deduct consideration received on disposals	107,235,752	107,235,752			
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)	24,577,012	24,577,012			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	24,577,012	24,577,012			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	200,253,708
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	(11,127,685)
3.2	Section 2, Column 19	212,638
		(10,915,047)
4.	SSAP No. 108 Adjustments	
5.	Total gain (loss) on termination recognized, Section 2, Column 22	73,154
6.	Considerations received/(paid) on terminations, Section 2, Column 15	73,154
7.	Amortization:	
7.1	Section 1, Column 19	
7.2	Section 2, Column 21	
8.	Adjustment to the book/adjusted carrying value of hedged item:	
8.1	Section 1, Column 20	
8.2	Section 2, Column 23	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Section 1, Column 18	
9.2	Section 2, Column 20	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	189,338,661
11.	Deduct nonadmitted assets	
12.	Statement value at end of current period (Line 10 minus Line 11)	189,338,661

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges:	
3.11	Section 1, Column 15, current year minus	
3.12	Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other:	
3.13	Section 1, Column 18, current year minus	
3.14	Section 1, Column 18, prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item:	
3.21	Section 1, Column 17, current year to date minus	
3.22	Section 1, Column 17, prior year	
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	
3.24	Section 1, Column 19, prior year plus	
3.25	SSAP No. 108 Adjustments	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22	Amount recognized (Section 2, Column 16)	
4.23	SSAP No. 108 Adjustments	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

NONE

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

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check	
1.	Part A, Section 1, Column 14.....	189,338,661	
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance		
3.	Total (Line 1 plus Line 2)		189,338,661
4.	Part D, Section 1, Column 6	189,625,431	
5.	Part D, Section 1, Column 7	(286,770)	
6.	Total (Line 3 minus Line 4 minus Line 5)		
		Fair Value Check	
7.	Part A, Section 1, Column 16	189,338,661	
8.	Part B, Section 1, Column 13		
9.	Total (Line 7 plus Line 8)		189,338,661
10.	Part D, Section 1, Column 9	189,625,431	
11.	Part D, Section 1, Column 10	(286,770)	
12.	Total (Line 9 minus Line 10 minus Line 11)		
		Potential Exposure Check	
13.	Part A, Section 1, Column 21	4,412,855	
14.	Part B, Section 1, Column 20		
15.	Part D, Section 1, Column 12	4,412,855	
16.	Total (Line 13 plus Line 14 minus Line 15)		

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	107,690,154	64,284,456	43,405,698	
2. Cost of cash equivalents acquired	2,264,103,320	1,379,538,650	884,564,670	
3. Accrual of discount				
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals	3,225,505	3,251,957	(26,452)	
6. Deduct consideration received on disposals	2,223,405,126	1,353,445,567	869,959,559	
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)	151,613,853	93,629,496	57,984,357	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	151,613,853	93,629,496	57,984,357	

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