



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

C.M. Life Insurance Company

NAIC Group Code 0435 0435 NAIC Company Code 93432 Employer's ID Number 06-1041383
(Current) (Prior)

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

Country of Domicile United States of America

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

Incorporated/Organized 04/25/1980 Commenced Business 05/12/1981

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

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

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

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

Internet Website Address www.massmutual.com

Statutory Statement Contact Tammy A. Peatman, 413-744-6327
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer Roger William Crandall Treasurer Todd Garrett Picken
Secretary Pia Denise Flanagan Appointed Actuary Douglas Wright Taylor #

OTHER

Michael Thomas Rollings, Executive Vice President and Chief Financial Officer Mark Douglas Roellig, Executive Vice President and General Counsel Michael Robert Fanning, Executive Vice President
Melvin Timothy Corbett, Executive Vice President

DIRECTORS OR TRUSTEES

Roger William Crandall - Chairman Michael Robert Fanning Michael Thomas Rollings
Mark Douglas Roellig

State of Massachusetts SS:
County of Hampden

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

Roger William Crandall Pia Denise Flanagan Todd Garrett Picken
President and Chief Executive Officer Secretary Treasurer

Subscribed and sworn to before me this _____ day of _____

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

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks		1,743,773,762	1,743,773,762	1,862,814,861
3. Mortgage loans on real estate (Schedule B).....				
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$0 encumbrances).....				
4.2 Properties held for sale (less \$ encumbrances).....				
5. Contract loans				
6. Cash (\$ Schedule E - Part 1), and cash equivalents (\$, Schedule E - Part 2).....				
7. Short-term investments (Schedule DA)				
8. Derivatives (Schedule DB)				
9. Other invested assets (Schedule BA)				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)		1,743,773,762	1,743,773,762	1,862,814,861
13. Investment income due and accrued		42	42	42
14. Receivables for securities				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for other than invested assets.....				
17. Total (Lines 12 to 16)		1,743,773,804	1,743,773,804	1,862,814,903
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 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)		1,737,272,526	1,737,272,526	1,854,891,666
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve				
4. Charges for investment management, administration and contract guarantees due or accrued		42,379	42,379	58,024
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 \$6,560,123 accrued expense allowances recognized in reserves).....		6,335,891	6,335,891	7,739,532
11. Remittances and items not allocated				
12. Derivatives				
13. Payable for securities				
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities		123,008	123,008	125,681
17. Total liabilities (including \$6,378,270 due or accrued net transfers to or (from) the general account)		1,743,773,804	1,743,773,804	1,862,814,903
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				
21. Surplus (Lines 18 through 20)				
22. Totals		1,743,773,804	1,743,773,804	1,862,814,903
DETAILS OF WRITE-INS				
1601. Annuitant mortality fluctuation fund		123,008	123,008	125,681
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)		123,008	123,008	125,681
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 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	71,721,558	72,475,294
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)	71,721,558	72,475,294
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	21,988,057	145,243,397
4. Aggregate write-ins for other income	11	
5. Totals (Lines 1.4 to 4)	93,709,626	217,718,691
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	1,883,658	3,296,700
6.2 Matured endowments		
6.3 Annuity benefits	18,173,479	12,213,874
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	131,691,748	151,117,391
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	8,506,844	6,964,579
8. Net transfer of reserves from or (to) Separate Accounts	11,440,188	11,369,096
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(1,011,374)	(1,082,650)
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	170,684,543	183,878,990
11. Fees associated with charges for investment management, administration and contract guarantees	40,646,896	41,451,146
12. Increase in aggregate reserve for life and accident and health contracts	(117,619,140)	(7,614,893)
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	(2,673)	3,448
16. Totals (Lines 10 to 15)	93,709,626	217,718,691
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)		
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		
19. Net gain from operations (Line 17)		
20. Surplus contributed or (withdrawn) during year		
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 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 thru 01.303 plus 01.398)(Line 1.3 above)		
0401. Miscellaneous gain	11	
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)	11	
06.701.		
06.702.		
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)		
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501. Change in annuitant mortality fluctuation fund	(2,673)	3,448
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)	(2,673)	3,448
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Ordinary			Group		Accident and Health		9 Aggregate of All Other Lines of Business
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities	7 Group	8 Other	
1. Transfers to Separate Accounts:									
1.1 Net premiums and annuity considerations for life and accident and health contracts	71,721,558	25,735,133	45,970,345		16,080				
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)	71,721,558	25,735,133	45,970,345		16,080				
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)									
3. Net investment income and capital gains and losses	21,988,057	7,436,836	14,551,163		58				
4. Aggregate write-ins for other income	11		11						
5. Totals (Lines 1.4 to 4)	93,709,626	33,171,969	60,521,519		16,138				
DEDUCT:									
6. Transfers from the Separate Account on account of contract benefits:									
6.1 Death benefits	1,883,658	1,883,658							
6.2 Matured endowments									
6.3 Annuity benefits	18,173,479		18,173,479						
6.4 Payments on supplementary contracts with life contingencies									
6.5 Accident and health benefits									
6.6 Surrender benefits and withdrawals for life contracts	131,691,748	24,716,124	106,975,624						
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits									
7. Transfers on account of policy loans	8,506,844	8,790,715	(288,184)		4,313				
8. Net transfer of reserves from or (to) Separate Accounts	11,440,188	(1,065,936)	12,509,582		(3,458)				
9. Other transfers from the Separate Accounts:									
9.1 Federal and foreign income taxes incurred									
9.2 Change in expense allowances recognized in reserves	(1,011,374)	(219,802)	(791,572)						
9.3 Aggregate write-ins for other transfers from Separate Accounts									
10. Subtotals (Lines 6.1 to 9.3)	170,684,543	34,104,759	136,578,929		855				
11. Fees associated with charges for investment management, administration and contract guarantees	40,646,896	23,422,792	17,208,155		15,949				
12. Increase in aggregate reserve for life and accident and health contracts	(117,619,140)	(24,355,582)	(93,262,892)		(666)				
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	(2,673)		(2,673)						
16. Totals (Lines 10 to 15)	93,709,626	33,171,969	60,521,519		16,138				
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)									
DETAILS OF WRITE-INS									
01.301.									
01.302.									
01.303.									
01.398. Summary of remaining write-ins for Line 1.3 from overflow page									
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)									
0401. Miscellaneous gain	11		11						
0402.									
0403.									
0498. Summary of remaining write-ins for Line 4 from overflow page									
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	11		11						
06.701.									
06.702.									
06.703.									
06.798. Summary of remaining write-ins for Line 6.7 from overflow page									
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)									
09.301.									
09.302.									
09.303.									
09.398. Summary of remaining write-ins for Line 9.3 from overflow page									
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)									
1501. Change in annuitant mortality fluctuation fund	(2,673)		(2,673)						
1502.									
1503.									
1598. Summary of remaining write-ins for Line 15 from overflow page									
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)	(2,673)		(2,673)						

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1. Reserve Dec. 31 of prior year	1,854,891,666	487,834,340	1,367,056,660		666	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	71,721,558	25,735,133	45,970,345		16,080	
3. Increase or (decrease) from investment results after provision for federal income taxes	21,988,057	7,436,836	14,551,163		58	
4. Tabular less actual reserve released						
5. Increase in reserve on account of change in valuation basis						
6. Other increases (net)	11		11			
7. Totals (Lines 1 to 6)	1,948,601,292	521,006,308	1,427,578,179		16,805	
8. Net transfer of reserves from or (to) Separate Accounts	11,440,188	(1,065,936)	12,509,582		(3,458)	
9. Tabular cost						
10. Reserves released by death	1,883,658	1,883,658				
11. Reserves released by other terminations (net)	131,691,748	24,716,124	106,975,623			
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	18,173,479		18,173,479			
13. Charges for investment management, administration and contract guarantees	40,646,896	23,422,792	17,208,155		15,950	
14. Aggregate write-ins for other decreases in reserves	7,492,797	8,570,913	(1,082,429)		4,313	
15. Total deductions (Lines 8 to 14)	211,328,766	57,527,551	153,784,411		16,805	
16. Reserve December 31 of current year	1,737,272,526	463,478,758	1,273,793,768			
DETAILS OF WRITE-INS						
1401. Change in policy loans	8,506,844	8,790,715	(288,184)		4,313	
1402. Change in surrender charge offset	(1,011,374)	(219,802)	(791,572)			
1403. Change in annuitant mortality fluctuation fund	(2,673)		(2,673)			
1498. Summary of remaining write-ins for Line 14 from overflow page						
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	7,492,797	8,570,913	(1,082,429)		4,313	

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates	174,405,411	174,405,411
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e)	
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	174,405,411	174,405,411
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)		174,405,411
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

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

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	45,329,673		45,329,673	(197,747,027)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	45,329,673		45,329,673	(197,747,027)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

Exhibit 1
NONE

Exhibit 2
NONE

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

1 Description of Valuation Basis	2 Total	3 Ordinary	4 Group
0100001. 80 CSO 4.00% CRVM	6,581,626	6,581,626	
0100002. 80 CSO 4.50% CRVM	456,897,134	456,897,134	
0199999. Life Insurance: Totals	463,478,760	463,478,760	
0200001. Deferred Annuity 4.75%-7.00% CARVM	1,269,389,424	1,269,389,424	
0200002. Annuity Reserve 4% VA Valuation 82	4,404,342	4,404,342	
0299999. Annuities: Totals	1,273,793,766	1,273,793,766	
9999999. Totals (to Page 3, Line 1)	1,737,272,526	1,737,272,526	

EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [] No []
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [] No []
- 2.2 If not, state which kind is issued
None
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [] No [] N/A []
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [] No [] N/A []
 Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

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

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

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

NONE

Exhibit 4
NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies		71,721,558
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		174,405,411
3. Investment income collected		220,778,857
4. Consideration on disposal of short-term bonds net of purchases		
5. Consideration on disposal of investments (excluding short-term bonds)		
6. Aggregate write-ins for other increases in funds from operations		466,905,826
7. Total (Lines 1 to 6)		254,155,113
8. Cost of investments acquired (excluding short-term bonds)		
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		1,883,658
9.2 Matured endowments		
9.3 Annuity benefits		18,173,479
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		131,691,748
9.7 Policy loans (net)		8,506,844
9.8 Transfers of reserves (net)		11,440,188
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		392,255
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		40,662,541
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		466,905,826
15. Funds from operations (Line 7 minus Line 14)		
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$ net transfers from general account) (Lines 15 to 17)		
19. Increase in payable for investments acquired, net of receivable for investments sold		
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		
22. Increase in cash (Line 18 to 21)		
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		1,862,814,861
24. Increase in cash (Line 22)		
25. Cost of invested assets acquired		254,155,113
26. Adjusted cost of assets disposed of		175,449,185
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		(197,747,027)
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		1,743,773,762
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901.		
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 9.9 above)		
10.201. Change in other transfers to general account due or accrued		392,266
10.202. Miscellaneous gain		(11)
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		392,255
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101.		
2102.		
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance		
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total		
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)		
5. Total liabilities not associated with guarantees	1,743,773,804	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	1,743,773,804	100.0%

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account:

Note: A distinct product identifier shall be used for each product and shall be used consistently throughout the interrogatory.

1 Product Identifier	2 Separate Account Assets	3 Guarantees Associated with the Product Yes/No	4 Seed Money	5 Fees and Expenses Due to the General Account	6 Additional Required Surplus Amounts
Individual Variable Annuity	1,280,193,255	YES			
Individual Variable Universal Life	463,580,511	YES			
Corporate-owned Life Insurance	38	YES			
Totals	1,743,773,804	XXX			

Note: 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.

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

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.....\$

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\$

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

1.081 Seed Money..... Yes [] No []

1.082 Other Fees and Expenses..... Yes [] No []

1.083 Additional Required Surplus Amounts Yes [] No []

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

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

1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed Money..... Yes [] No [] N/A [X]

1.102 Other Fees and Expenses..... Yes [] No [] N/A [X]

1.103 Additional Required Surplus Amounts Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?

1.111 Seed Money..... Yes [] No [] N/A [X]
 1.112 Other Fees and Expenses..... Yes [] No [] N/A [X]
 1.113 Additional Required Surplus Amounts Yes [] No [] N/A [X]

Separate Account Products with General Account Guarantees

- 2.1 Does the reporting entity have products with guarantees provided by the general account? Yes [X] No []
- 2.2 If yes, what is the current total maximum guarantee the general account would provide to the separate account?\$35,068,635
- 2.3 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [X] No []
- 2.4 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.401 As of December 31, 2015		\$ 1,137,678
2.402 As of December 31, 2014		\$ 577,764
2.403 As of December 31, 2013		\$ 642,276
2.404 As of December 31, 2012		\$ 836,825
2.405 As of December 31, 2011		\$ 2,165,054

- 2.5 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 [X] No []
- 2.6 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 Product Identifier with Risk Charges	2 Risk Charge Reviewed and Opined Upon	3 Name and Title of Individual who Provided Opinion on Risk Charges
Individual Variable Annuity	No; the risk charges associated with this product are reviewed for reasonableness and accuracy by the appropriate actuary, but no formal opinion on these product risk charges is required by the NAIC.	

2.7 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

	1 Year	2 Amount
2.701 As of December 31, 2015		\$ 78,132
2.702 As of December 31, 2014		\$ 88,369
2.703 As of December 31, 2013		\$ 90,735
2.704 As of December 31, 2012		\$ (9,462)
2.705 As of December 31, 2011		\$ 111,835

Investment Directive of Separate Account Activity

- 3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [] No [X]
- 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [] No [] N/A [X]
- 3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

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

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]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

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

4.3 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]

Measurement of Separate Account Assets

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

5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?
 5.21 Amortized Cost Yes [] No [X]
 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	\$ 1,743,773,804	100.0 %
5.42 Amortized Cost	\$	%
5.43 Other Measurement Methods	\$	%

5.5 For the assets not measured at fair value, provide a comparison of the reported value to current fair value and identify the unrealized gain or loss that would have been recorded if the assets had been reported at fair value:

1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51... \$	\$	\$

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

Securities Lending Transactions Within Separate Accounts

6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes [] No [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.....\$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

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)\$

FHLB Funding Agreements

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

Interest Maintenance Reserve

N O N E

Interest Maintenance Reserve - Amortization

N O N E

Asset Valuation Reserve - Default Component

N O N E

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

NONE

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 10	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	
9.2	Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	
10.2	Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	1,862,814,861
2.	Cost of bonds and stocks acquired, Part 3, Column 7	254,155,113
3.	Accrual of discount	
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	
4.2	Part 2, Section 1, Column 15	
4.3	Part 2, Section 2, Column 13	(147,074,840)
4.4	Part 4, Column 11	(50,672,187)
		(197,747,027)
5.	Total gain (loss) on disposals, Part 4, Column 19	45,329,672
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	220,778,857
7.	Deduct amortization of premium	
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	
8.4	Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	
9.2	Part 2, Section 1, Column 17	
9.3	Part 2, Section 2, Column 14	
9.4	Part 4, Column 13	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,743,773,762
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	1,743,773,762

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals				
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds				
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,743,773,762	1,743,773,762	1,529,289,381	
	21. Canada				
	22. Other Countries				
	23. Totals	1,743,773,762	1,743,773,762	1,529,289,381	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,743,773,762	1,743,773,762	1,529,289,381	
	26. Total Stocks	1,743,773,762	1,743,773,762	1,529,289,381	
	27. Total Bonds and Stocks	1,743,773,762	1,743,773,762	1,529,289,381	

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E