

**ANNUAL STATEMENT**

OF THE

**First Allmerica Financial Life  
Insurance Company**

OF

**BRIGHTON**

IN THE STATE OF

**MASSACHUSETTS**

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

---

FOR THE YEAR ENDED  
DECEMBER 31, 2019

**2019**

LIFE AND ACCIDENT AND HEALTH

**2019**



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019  
OF THE CONDITION AND AFFAIRS OF THE

## First Allmerica Financial Life Insurance Company

NAIC Group Code 3891 3891 NAIC Company Code 69140 Employer's ID Number 04-1867050  
(Current) (Prior)

Organized under the Laws of Massachusetts, State of Domicile or Port of Entry MA

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [ X ] Fraternal Benefit Societies [ ]

Incorporated/Organized 03/16/1844 Commenced Business 06/01/1845

Statutory Home Office 20 Guest Street, Brighton, MA, US 02135  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 20 Guest Street, Brighton, MA, US 02135  
(Street and Number) (City or Town, State, Country and Zip Code)  
508-460-2400  
(Area Code) (Telephone Number)

Mail Address 20 Guest Street, Brighton, MA, US 02135  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 20 Guest Street, Brighton, MA, US 02135  
(Street and Number) (City or Town, State, Country and Zip Code)  
508-460-2400  
(Area Code) (Telephone Number)

Internet Website Address www.commonwealthannuity.com

Statutory Statement Contact Tonya Rachelle Maxwell, 515-393-3725  
(Name) (Area Code) (Telephone Number)  
tonya.maxwell@gafg.com, 774-369-3684  
(E-mail Address) (FAX Number)

### OFFICERS

President Robert Michael Arena Jr. Chief Financial Officer David Allen Jacoby  
SVP, Associate General Counsel and Secretary Virginia Hope Johnson SVP and Appointed Actuary Robert James Egan

### OTHER

<u>Samuel Ramos, Chief Legal Officer and General Counsel</u>	<u>John Nicholas Giamalis, SVP and Treasurer</u>	<u>Jane Spanier Grosso, SVP and Controller</u>
<u>Hanben Kim Lee, Executive Vice President</u>	<u>Maureen Helen Henderson, Senior Vice President</u>	<u>Jonathan Hecht, Managing Director</u>
<u>Brian Michael Hendry, Chief Audit Executive</u>	<u>Natalie Rose Wagner, VP, SEC 38a-1 Chief Compliance Officer, Privacy Officer, Anti-Money Laundering Officer and Special Investigative Unit Officer</u>	<u>Justin David MacNeil, Managing Director and Assistant Treasurer</u>
<u>Sarah Marie Patterson, MD, Assoc. GC and Asst. Sec.</u>	<u>Gary Phillip Silber, MD, Assoc. GC and Asst. Sec.</u>	<u>Daniel Patrick O'Shea, Chief Human Resources Officer</u>
<u>Dean Pentikis, Managing Director</u>	<u>Jason Michael Roach, Senior Vice President</u>	<u>Mark Francis Erickson, Senior Vice President</u>
<u>Philip William Sherrill, Managing Director</u>	<u>Lori Ann LaForge, Chief Marketing Officer</u>	<u>Susan Lorraine Fiengo, Senior Vice President</u>
<u>Sarah Anne Williams, Senior Vice President</u>	<u>April Elizabeth Galda, Managing Director</u>	<u>Eric David Todd, Managing Director</u>
<u>Kevin Michael Kimmerling, SVP, Assoc. GC and Asst. Sec.</u>	<u>Andrew Mead Shainberg, Chief Compliance Officer</u>	<u>Jason Alexander Bickler, Managing Director</u>
<u>Anup Agarwal #, Chief Investment Officer</u>	<u>Barrie Ribet Moskovich #, Managing Director</u>	<u>Manu Sareen #, Managing Director</u>
<u>Edward Clive Wilson #, Chief Risk Officer</u>	<u>Padma Elmgart #, Chief Technology Officer</u>	<u>Victoria May Lau #, Senior Vice President</u>
<u>Emily Anne LeMay #, Senior Vice President</u>	<u>Peter John Rugel #, MD, Chief Operations Officer</u>	<u>Juan Ignacio Mazzini #, Senior Vice President</u>
<u>Jason Kao #, Senior Vice President</u>		

### DIRECTORS OR TRUSTEES

Hanben Kim Lee Robert Michael Arena Jr. David Paul Wilken  
Eric David Todd David Allen Jacoby

State of New York SS:  
County of New York

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

Robert Michael Arena, Jr.  
President

Virginia Hope Johnson  
Senior Vice President, Associate General Counsel and Secretary

David Allen Jacoby  
Chief Financial Officer

Subscribed and sworn to before me this 13 day of February, 2020  
Gabrielle Catherine Lipner

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

**GABRIELLE CATHERINE LIPNER**  
NOTARY PUBLIC-STATE OF NEW YORK  
No. 01L16399180  
Qualified in Kings County  
My Commission Expires 10-15-2023



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

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State of Massachusetts SS:  
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Robert Michael Arena, Jr.  
President

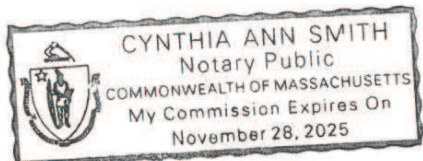
Virginia Hope Johnson  
Senior Vice President, Associate General Counsel  
and Secretary

David Allen Jacoby  
Chief Financial Officer

Subscribed and sworn to before me this 11<sup>th</sup> day of February, 2020

Cynthia Ann Smith

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



## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	2,215,950,223		2,215,950,223	2,323,997,224
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	9,697,358		9,697,358	10,065,886
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....				
encumbrances) .....				
4.2 Properties held for the production of income (less				
\$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....				
5. Cash (\$ .....17,522,653 , Schedule E - Part 1), cash equivalents				
(\$ .....103,850,225 , Schedule E - Part 2) and short-term				
investments (\$ ....., Schedule DA) .....	121,372,878		121,372,878	75,730,591
6. Contract loans (including \$ ..... premium notes) .....	50,186,251	3,970,953	46,215,298	40,881,340
7. Derivatives (Schedule DB) .....	22,363,206		22,363,206	4,707,868
8. Other invested assets (Schedule BA) .....	15,387,936		15,387,936	13,246,481
9. Receivables for securities .....	162,611		162,611	25,842
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) .....	2,435,120,463	3,970,953	2,431,149,510	2,468,655,232
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	31,232,886		31,232,886	30,939,368
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	4,118,278	2,115,391	2,002,887	1,826,286
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	11,684,106		11,684,106	14,772,617
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	21,914,721		21,914,721	10,994,553
16.2 Funds held by or deposited with reinsured companies .....	570,342,508		570,342,508	586,619,740
16.3 Other amounts receivable under reinsurance contracts .....	24,740,607		24,740,607	18,436,409
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	1,144,200		1,144,200	1,802,327
18.2 Net deferred tax asset .....	9,554,749		9,554,749	14,940,208
19. Guaranty funds receivable or on deposit .....	135,505		135,505	71,394
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets				
(\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....				
24. Health care (\$ ..... ) and other amounts receivable .....	275,478		275,478	206,803
25. Aggregate write-ins for other than invested assets .....	1,876,055		1,876,055	3,556,478
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	3,112,139,556	6,086,344	3,106,053,212	3,152,821,415
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....	127,777,695		127,777,695	111,784,164
28. Total (Lines 26 and 27) .....	3,239,917,251	6,086,344	3,233,830,907	3,264,605,579
<b>DETAILS OF WRITE-INS</b>				
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) .....				
2501. Service fee receivable .....	516,382		516,382	2,183,716
2502. Pension annuity contract .....	1,359,673		1,359,673	1,354,474
2503. Third party funding .....				18,288
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	1,876,055		1,876,055	3,556,478

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....1,371,954,438 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ .....18,422,269 Modco Reserve) .....	1,371,954,438	1,371,796,557
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	299,278,184	315,612,274
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	12,745,540	13,377,340
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....		
5. Policyholders' dividends/refunds to members \$ .....277,066 and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	277,066	289,423
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....	364,531	234,271
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	342,103	541,459
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ .....16,568,220 assumed and \$ .....22,127,976 ceded .....	38,696,195	48,881,558
9.4 Interest maintenance reserve (IMR, Line 6) .....	52,325,740	57,434,565
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ ..... .....		9,758
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	1,436,473	1,184,743
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(114,727) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(3,767,700)	(5,107,659)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	920,512	1,394,139
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	204	199
17. Amounts withheld or retained by reporting entity as agent or trustee .....	35,560	61,185
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	16,897,957	9,035,765
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....	3,088,824	3,175,536
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	11,300,553	14,813,938
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	741,366,608	798,802,000
24.04 Payable to parent, subsidiaries and affiliates .....	1,103,612	1,750,091
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....	276,737,262	277,307,087
24.08 Derivatives .....	780,780	
24.09 Payable for securities .....		109,440
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	34,534,012	18,091,487
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	2,860,418,454	2,928,795,156
27. From Separate Accounts Statement .....	127,777,695	111,784,164
28. Total liabilities (Lines 26 and 27) .....	2,988,196,149	3,040,579,320
29. Common capital stock .....	5,000,010	5,000,010
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	552,977,661	552,977,661
34. Aggregate write-ins for special surplus funds .....	2,250,000	2,250,000
35. Unassigned funds (surplus) .....	(314,592,913)	(336,201,412)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....0 in Separate Accounts Statement) .....	240,634,748	219,026,249
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	245,634,758	224,026,259
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	3,233,830,907	3,264,605,579
<b>DETAILS OF WRITE-INS</b>		
2501. Funds withheld other liabilities .....	11,731,321	12,662,005
2502. Derivative collateral .....	22,047,000	4,807,000
2503. Other liabilities .....	755,691	622,482
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	34,534,012	18,091,487
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) .....		
3401. Contingency reserves .....	2,250,000	2,250,000
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	2,250,000	2,250,000

## SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	41,353,004	23,482,580
2. Considerations for supplementary contracts with life contingencies .....	348,803	438,724
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	127,180,170	118,199,435
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	5,625,354	8,155,800
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	12,421,591	11,337,492
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	19,310,701	21,202,479
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	40,694,427	41,327,925
9. Total (Lines 1 to 8.3) .....	246,934,050	224,144,436
10. Death benefits .....	52,618,921	46,031,345
11. Matured endowments (excluding guaranteed annual pure endowments) .....	6,076	11,769
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	26,720,837	27,716,167
13. Disability benefits and benefits under accident and health contracts .....	399,101	375,480
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	41,498,147	40,856,009
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	(500,516)	(488,292)
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	(434,426)	(8,908,719)
20. Totals (Lines 10 to 19) .....	120,308,140	105,593,759
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	1,516,542	2,611,202
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	2,997,120	5,454,727
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	22,147,906	10,226,073
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	2,423,669	4,348,473
25. Increase in loading on deferred and uncollected premiums .....	2,436,625	5,135,413
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	1,212,069	(887,292)
27. Aggregate write-ins for deductions .....	93,425,647	97,045,106
28. Totals (Lines 20 to 27) .....	246,467,718	229,527,461
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	466,332	(5,383,026)
30. Dividends to policyholders and refunds to members .....	787,049	184,935
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(320,717)	(5,567,961)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(8,858,179)	(9,121,180)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	8,537,462	3,553,219
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....828,057 (excluding taxes of \$ .....137,305 transferred to the IMR) .....	(14,319,954)	5,656,558
35. Net income (Line 33 plus Line 34) .....	(5,782,492)	9,209,777
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	224,026,260	240,304,653
37. Net income (Line 35) .....	(5,782,492)	9,209,777
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....1,302,159 .....	15,640,667	(20,309,443)
39. Change in net unrealized foreign exchange capital gain (loss) .....		20
40. Change in net deferred income tax .....	(6,451,451)	(662,919)
41. Change in nonadmitted assets .....	17,280,923	(2,049,321)
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	3,513,385	583,389
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....	(2,731,330)	(3,049,896)
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....	138,796	
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	21,608,498	(16,278,393)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	245,634,758	224,026,260
<b>DETAILS OF WRITE-INS</b>		
08.301. Mortality fee income .....	34,325,020	32,914,652
08.302. Funds withheld assumed net investment income .....	11,504,464	8,075,595
08.303. FWH assumed realized loss .....	(5,376,264)	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	241,207	337,678
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	40,694,427	41,327,925
2701. Net change in deposit liabilities .....	55,354,474	55,096,867
2702. Funds withheld ceded net investment income .....	41,066,702	41,152,222
2703. FWH ceded realized gain .....	(5,013,729)	
2798. Summary of remaining write-ins for Line 27 from overflow page .....	2,018,200	796,017
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	93,425,647	97,045,106
5301. Prior year adjustment .....	138,796	
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	138,796	

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	46,862,776	15,593,527
2. Net investment income .....	110,119,013	104,338,514
3. Miscellaneous income .....	75,308,093	70,818,389
4. Total (Lines 1 through 3) .....	232,289,882	190,750,430
5. Benefit and loss related payments .....	132,294,533	250,912,602
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(127,890)	(1,921,799)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	127,506,780	21,950,847
8. Dividends paid to policyholders .....	669,146	204,529
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	(8,514,327)	2,701,596
10. Total (Lines 5 through 9) .....	251,828,242	273,847,775
11. Net cash from operations (Line 4 minus Line 10) .....	(19,538,361)	(83,097,345)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	463,290,966	200,733,683
12.2 Stocks .....		
12.3 Mortgage loans .....	314,255	6,021,883
12.4 Real estate .....		
12.5 Other invested assets .....	9,606,281	4,990,170
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(305)	
12.7 Miscellaneous proceeds .....		174,330
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	473,211,197	211,920,066
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	344,114,286	177,764,042
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....	18,982,689	11,068,380
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	363,096,975	188,832,422
14. Net increase (decrease) in contract loans and premium notes .....	(5,461,772)	(489,201)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	115,575,994	23,576,845
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	365,000,000	
16.2 Capital and paid in surplus, less treasury stock .....	(365,000,000)	
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(16,334,090)	(14,681,276)
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(34,061,256)	7,438,180
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(50,395,346)	(7,243,096)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	45,642,287	(66,763,596)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	75,730,591	142,494,187
19.2 End of year (Line 18 plus Line 19.1) .....	121,372,878	75,730,591
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001. Non-cash tax free exchange on bonds .....	35,984,694	
20.0002. Non-cash transfer of assets .....		90,131,647

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	41,353,004	41,808,089	(2,358,199)	1,318,310	584,804				
2. Considerations for supplementary contracts with life contingencies	348,803	XXX	XXX	348,803		XXX	XXX		XXX
3. Net investment income	127,180,170	60,500,659	(180,346)	57,537,831	9,322,026				
4. Amortization of Interest Maintenance Reserve (IMR)	5,625,354	3,982,389	105,052	578,665	959,248				
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	12,421,591	5,346,488	1,803,915	5,271,188			XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	19,310,701	19,259,700			51,001		XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	40,694,427	40,543,253	29	(14,971)	166,116				
9. Totals (Lines 1 to 8.3)	246,934,050	171,440,578	(629,549)	65,039,826	11,083,195				
10. Death benefits	52,618,921	40,465,965	12,152,956			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	6,076	6,076				XXX	XXX		
12. Annuity benefits	26,720,837	XXX	XXX	6,710,565	20,010,272	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	399,101	397,500	1,601				XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	41,498,147	22,938,031	176,893	14,408,001	3,975,222	XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	(500,516)	(466,370)	(38,931)	4,785			XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(434,426)	30,292,381	(1,719,615)	(13,415,271)	(15,591,921)		XXX		
20. Totals (Lines 10 to 19)	120,308,140	93,633,583	10,572,904	7,708,080	8,393,573		XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,516,542	1,488,164	28,318	50	10				XXX
22. Commissions and expense allowances on reinsurance assumed	2,997,120	(638,051)		3,635,171			XXX		
23. General insurance expenses and fraternal expenses	22,147,906	17,975,958	29,719	3,405,720	736,509				
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,423,669	1,989,732	26,482	299,838	107,231	386			
25. Increase in loading on deferred and uncollected premiums	2,436,625	2,436,625					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	1,212,069	1,284,984		(165,548)	92,633		XXX		
27. Aggregate write-ins for deductions	93,425,647	54,478,954		38,946,693					
28. Totals (Lines 20 to 27)	246,467,718	172,649,949	10,657,423	53,830,004	9,329,956	386			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	466,332	(1,209,371)	(11,286,972)	11,209,822	1,753,239	(386)			
30. Dividends to policyholders and refunds to members	787,049	787,049					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(320,717)	(1,996,420)	(11,286,972)	11,209,822	1,753,239	(386)			
32. Federal income taxes incurred (excluding tax on capital gains)	(8,858,179)	(6,503,513)	(730)	(1,306,126)	(1,047,810)				
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	8,537,462	4,507,093	(11,286,242)	12,515,948	2,801,049	(386)			
34. Policies/certificates in force end of year							XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Mortality fee income	34,325,020	34,324,991	29						
08.302. Funds withheld assumed net investment income	11,504,464	11,573,277		(68,813)					
08.303. FWH assumed realized loss	(5,376,264)	(5,376,264)							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	241,207	21,249		53,842	166,116				
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	40,694,427	40,543,253	29	(14,971)	166,116				
2701. Net change in deposit liabilities	55,354,474	55,354,474							
2702. Funds withheld ceded net investment income	41,066,702	(2,893,720)		43,960,422					
2703. FWH ceded realized gain	(5,013,729)			(5,013,729)					
2798. Summary of remaining write-ins for Line 27 from overflow page	2,018,200	2,018,200							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	93,425,647	54,478,954		38,946,693					



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial 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	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	41,808,089		18,268,119	(1,742,955)	12,221,541	13,061,384						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	60,500,659		6,291,807	2,692,740	24,621,998	26,894,114						
4. Amortization of Interest Maintenance Reserve (IMR)	3,982,389		270,915			3,711,474						
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	5,346,488		1,660,638	2,804,985	454,023	426,842						
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	19,259,700								19,259,700			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	40,543,253		(802)	(434)	(14,124,450)	45,323,202			9,345,737			
9. Totals (Lines 1 to 8.3)	171,440,578		26,490,677	3,754,336	23,173,112	89,417,016			28,605,437			
10. Death benefits	40,465,965		7,643,601	4,709,089	3,585,177	24,528,097						
11. Matured endowments (excluding guaranteed annual pure endowments)	6,076		6,076									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	397,500		74,191	155,642	6,395	161,272						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	22,938,031		6,633,559	60,808	7,381,062	8,862,602						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	(466,370)		(140,466)	(117,613)	(60,497)	(147,794)						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	30,292,381		6,323,755	(8,184,453)	(4,457,225)	8,111,913			28,498,391			
20. Totals (Lines 10 to 19)	93,633,583		20,540,716	(3,376,527)	6,454,912	41,516,090						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,488,164		20,486	224,159	870,604	372,912			3			XXX
22. Commissions and expense allowances on reinsurance assumed	(638,051)		127,904	63,047	(698,093)	(1,127,528)			996,619			
23. General insurance expenses	17,975,958		1,633,361	12,424,265	2,667,137	1,026,809			224,386			
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,989,732		535,813	232,682	322,259	482,761			416,217			
25. Increase in loading on deferred and uncollected premiums	2,436,625		27,473	2,409,172		(20)						
26. Net transfers to or (from) Separate Accounts net of reinsurance	1,284,984								1,284,984			
27. Aggregate write-ins for deductions	54,478,954		310,760			38,688,569			15,479,625			
28. Totals (Lines 20 to 27)	172,649,949		23,196,513	11,976,798	9,616,819	80,959,593			18,401,835			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,209,371)		3,294,164	(8,222,462)	13,556,293	8,457,423			(28,498,391)			
30. Dividends to policyholders and refunds to members	787,049		650,011			137,038			10,203,602			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,996,420)		2,644,153	(8,222,462)	13,556,293	8,320,385			(28,498,391)			
32. Federal income taxes incurred (excluding tax on capital gains)	(6,503,513)		(437,362)	(274,063)	(2,960,026)	(2,832,062)						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,507,093		3,081,515	(7,948,399)	16,516,319	11,152,447			10,203,602			
34. Policies/certificates in force end of year												
<b>DETAILS OF WRITE-INS</b>												
08.301. Mortality fee income	34,324,991					25,762,273			8,562,718			
08.302. Funds withheld assumed net investment income	11,573,277					(13,088,036)			1,495,943			
08.303. FWH assumed realized gain	(5,376,264)					(1,036,303)			(729,703)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	21,249		(802)	(434)	(112)	5,818			16,779			
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	40,543,253		(802)	(434)	(14,124,450)	45,323,202			9,345,737			
2701. Net change in deposit liabilities	55,354,474					37,945,582			17,408,892			
2702. Funds withheld ceded net investment income	(2,893,720)					(964,453)			(1,929,267)			
2703. Miscellaneous expense	2,018,200		310,760			1,707,440						
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	54,478,954		310,760			38,688,569			15,479,625			

(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.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

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

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	(2,358,199)			(2,358,199)					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	(180,346)	1,377		(181,723)					
4. Amortization of Interest Maintenance Reserve (IMR)	105,052			105,052					
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	1,803,915			1,803,915					
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	29			29					
9. Totals (Lines 1 to 8.3)	(629,549)	1,377		(630,926)					
10. Death benefits	12,152,956			12,152,956					
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	1,601			1,601					
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	176,893			176,893					
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	(38,931)			(38,931)					
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(1,719,615)	412		(1,720,027)					
20. Totals (Lines 10 to 19)	10,572,904	412		10,572,492					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	28,318			28,318					XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	29,719	80		29,639					
24. Insurance taxes, licenses and fees, excluding federal income taxes	26,482	47		23,362	3,073				
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	10,657,423	539		10,653,811	3,073				
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(11,286,972)	838		(11,284,737)	(3,073)				
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(11,286,972)	838		(11,284,737)	(3,073)				
32. Federal income taxes incurred (excluding tax on capital gains)	(730)	(730)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(11,286,242)	1,568		(11,284,737)	(3,073)				
34. Policies/certificates in force end of year									
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous income	29			29					
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	29			29					
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

(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.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuities)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	1,318,310	1,306,310				12,000	
2. Considerations for supplementary contracts with life contingencies .....	348,803	XXX	XXX	XXX	XXX	348,803	XXX
3. Net investment income .....	57,537,831	56,872,942				664,889	
4. Amortization of Interest Maintenance Reserve (IMR) .....	578,665	578,665					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....	5,271,188	5,271,188					
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	(14,971)	(57,629)				42,658	
9. Totals (Lines 1 to 8.3) .....	65,039,826	63,971,476				1,068,350	
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	6,710,565	5,517,320				1,193,245	
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	14,408,001	14,093,347				314,654	
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	4,785	(37,955)				42,740	
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....	(13,415,271)	(13,281,150)				(134,121)	
20. Totals (Lines 10 to 19) .....	7,708,080	6,291,562				1,416,518	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	50	47				3	
22. Commissions and expense allowances on reinsurance assumed .....	3,635,171	3,635,171					
23. General insurance expenses .....	3,405,720	3,198,658				207,062	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	299,838	286,071				13,767	
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(165,548)					(165,548)	
27. Aggregate write-ins for deductions .....	38,946,692	38,510,945				435,747	
28. Totals (Lines 20 to 27) .....	53,830,003	51,922,454				1,907,549	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	11,209,823	12,049,022				(839,199)	
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	11,209,823	12,049,022				(839,199)	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(1,306,126)	(1,290,269)				(15,857)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	12,515,949	13,339,291				(823,342)	
34. Policies/certificates in force end of year .....							
<b>DETAILS OF WRITE-INS</b>							
08.301. Funds withheld assumed net investment income .....	(68,813)	(68,813)					
08.302. FWH assumed realized gain .....							
08.303. Miscellaneous income .....	53,842	11,184				42,658	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(14,971)	(57,629)				42,658	
2701. Funds withheld ceded net investment income .....	43,960,421	43,524,674				435,747	
2702. FWH ceded realized gain .....	(5,013,729)	(5,013,729)					
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	38,946,692	38,510,945				435,747	

(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 2019 OF THE First Allmerica Financial Life Insurance Company

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts .....	584,804					584,804	
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	9,322,026					9,322,026	
4. Amortization of Interest Maintenance Reserve (IMR) .....	959,248					959,248	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	51,001					51,001	
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	166,116					166,116	
9. Totals (Lines 1 to 8.3) .....	11,083,195					11,083,195	
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	20,010,272					20,010,272	
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	3,975,222					3,975,222	
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....							
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....	(15,591,921)					(15,591,921)	
20. Totals (Lines 10 to 19) .....	8,393,573					8,393,573	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	10					10	
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	736,509					736,509	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	107,231					107,231	
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	92,633					92,633	
27. Aggregate write-ins for deductions .....							
28. Totals (Lines 20 to 27) .....	9,329,956					9,329,956	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	1,753,239					1,753,239	
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	1,753,239					1,753,239	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(1,047,810)					(1,047,810)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	2,801,049					2,801,049	
34. Policies/certificates in force end of year .....							
<b>DETAILS OF WRITE-INS</b>							
08.301. Miscellaneous income .....	166,116					166,116	
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	166,116					166,116	
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....							

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts													
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income													
4. Amortization of Interest Maintenance Reserve (IMR)													
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts													
20. Totals (Lines 10 to 19)													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)													
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses													
24. Insurance taxes, licenses and fees, excluding federal income taxes	386										1,015		(629)
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)	386										1,015		(629)
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(386)										(1,015)		629
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(386)										(1,015)		629
32. Federal income taxes incurred (excluding tax on capital gains)													
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(386)										(1,015)		629
34. Policies/certificates in force end of year													
<b>DETAILS OF WRITE-INS</b>													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

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

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial 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	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	966,155,145		100,342,271	47,880,666	104,476,155	346,441,379	367,014,674					
2. Tabular net premiums or considerations	41,576,310		17,922,286	(1,611,964)	2,851,416	10,978,768	11,435,804					
3. Present value of disability claims incurred	(564,381)		(12,419)	(35,539)	585	(540,213)	23,205					
4. Tabular interest	40,536,053		4,505,867	1,822,640	3,650,120	14,591,120	15,966,306					
5. Tabular less actual reserve released	(675,649)		(82,615)	(43,431)	559	(573,520)	23,358					
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	28,520,579		(65,317)	42,653	(585)	2,192,238	26,351,590					
8. Totals (Lines 1 to 7)	1,075,548,057		122,610,073	48,055,025	110,978,250	373,089,772	420,814,937					
9. Tabular cost	15,882,788		3,037,249	3,413,930	8,400,779	(10,288,409)	11,319,239					
10. Reserves released by death	39,390,225		6,195,287	4,715,391	836,460	20,728,591	6,914,496					
11. Reserves released by other terminations (net)	22,876,738		6,599,752	73,849	1,722,081	7,412,919	7,068,137					
12. Annuity, supplementary contract and disability payments involving life contingencies	328,718		58,369	155,642		114,707						
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	78,478,469		15,890,657	8,358,812	10,959,320	17,967,808	25,301,872					
15. Reserve December 31 of current year	997,069,588		106,719,416	39,696,213	100,018,930	355,121,964	395,513,065					
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year	692,173,036		82,321,182	7,557,437	101,317,262	358,418,963	142,558,192					
17. Amount Available for Policy Loans Based upon Line 16 CSV	32,827,372		19,181,354	8,972		13,637,046						

(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.

(b) Individual and Group Credit Life are combined and included on \_\_\_\_\_ page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial 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	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	35,707,000	105,201			35,601,799				
2. Tabular net premiums or considerations .....	(2,358,199)				(2,358,199)				
3. Present value of disability claims incurred .....	(89,666)	(50,130)			(39,536)				
4. Tabular interest .....	1,799,463	3,917			1,795,546				
5. Tabular less actual reserve released .....	(96,775)	(54,048)			(42,727)				
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	182,725	100,673			82,052				
8. Totals (Lines 1 to 7) .....	35,144,548	105,613			35,038,935				
9. Tabular cost .....	(10,943,553)				(10,943,553)				
10. Reserves released by death .....	11,922,223				11,922,223				
11. Reserves released by other terminations (net) .....	176,893				176,893				
12. Annuity, supplementary contract and disability payments involving life contingencies .....	1,601				1,601				
13. Net transfers to or (from) Separate Accounts .....									
14. Total Deductions (Lines 9 to 13) .....	1,157,164				1,157,164				
15. Reserve December 31 of current year .....	33,987,384	105,613			33,881,771				
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	44,566,173				44,566,173				
17. Amount Available for Policy Loans Based upon Line 16 CSV .....									

(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. ....

(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	202,721,529	199,800,000				2,921,529	
2. Tabular net premiums or considerations .....	1,653,674	1,306,310				347,364	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	10,022,017	9,923,891				98,126	
5. Tabular less actual reserve released .....	(4,528,674)	(4,479,228)				(49,446)	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....							
8. Totals (Lines 1 to 7) .....	209,868,546	206,550,973				3,317,573	
9. Tabular cost .....							
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	20,090,971	20,032,123				58,848	
12. Annuity, supplementary contract and disability payments involving life contingencies .....	471,317					471,317	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	20,562,288	20,032,123				530,165	
15. Reserve December 31 of current year .....	189,306,258	186,518,850				2,787,408	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	186,415,267	186,415,267					
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

(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 2019 OF THE First Allmerica Financial Life Insurance Company

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**  
**(N/A Fraternal)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	167,212,883					167,212,883	
2. Tabular net premiums or considerations .....	1,356,423					1,356,423	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	8,250,178					8,250,178	
5. Tabular less actual reserve released .....	(1,787,377)					(1,787,377)	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	(2,982,980)					(2,982,980)	
8. Totals (Lines 1 to 7) .....	172,049,127					172,049,127	
9. Tabular cost .....							
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	595,361					595,361	
12. Annuity, supplementary contract and disability payments involving life contingencies .....	19,832,802					19,832,802	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	20,428,163					20,428,163	
15. Reserve December 31 of current year .....	151,620,964					151,620,964	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

(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. ....

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) ..... 188,288	..... 189,469
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) ..... 124,509,075	..... 123,215,939
1.3 Bonds of affiliates .....	(a) ..... 721,834	..... 721,834
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) ..... 433,630	..... 432,367
4. Real estate .....	(d) .....	.....
5. Contract loans .....	..... 2,967,564	..... 4,554,293
6. Cash, cash equivalents and short-term investments .....	(e) ..... 1,699,047	..... 1,699,047
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	..... 2,102,064	..... 2,102,064
9. Aggregate write-ins for investment income .....	..... 1,217	..... 1,217
10. Total gross investment income .....	..... 132,622,719	..... 132,916,230
11. Investment expenses .....	.....	(g) ..... 5,736,060
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) .....	.....	..... 5,736,060
17. Net investment income (Line 10 minus Line 16) .....	.....	..... 127,180,170
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Investment Income .....	..... 1,217	..... 1,217
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) .....	..... 1,217	..... 1,217
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 \$ .....23,251,526 accrual of discount less \$ .....11,932,135 amortization of premium and less \$ .....2,321,944 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 \$ .....3,684 accrual of discount less \$ .....57,957 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) .....	(5,534,539)	.....	(5,534,539)	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(305)	.....	(305)	.....	.....
7. Derivative instruments .....	(7,303,218)	.....	(7,303,218)	..... 18,435,750	.....
8. Other invested assets .....	.....	.....	.....	(1,492,924)	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	(12,838,062)	.....	(12,838,062)	..... 16,942,826	.....
<b>DETAILS OF WRITE-INS</b>					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											
	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
<b>FIRST YEAR (other than single)</b>												
1. Uncollected												
2. Deferred and accrued												
3. Deferred, accrued and uncollected:												
3.1 Direct												
3.2 Reinsurance assumed												
3.3 Reinsurance ceded												
3.4 Net (Line 1 + Line 2)												
4. Advance												
5. Line 3.4 - Line 4												
6. Collected during year:												
6.1 Direct	(27)		(27)									
6.2 Reinsurance assumed	1,147,706		22,521	1,125,185								
6.3 Reinsurance ceded	(683)		(683)									
6.4 Net	1,148,362		23,177	1,125,185								
7. Line 5 + Line 6.4	1,148,362		23,177	1,125,185								
8. Prior year (uncollected + deferred and accrued - advance)												
9. First year premiums and considerations:												
9.1 Direct	(27)		(27)									
9.2 Reinsurance assumed	1,147,706		22,521	1,125,185								
9.3 Reinsurance ceded	(683)		(683)									
9.4 Net (Line 7 - Line 8)	1,148,362		23,177	1,125,185								
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	6,541,700		6,279,273	12,000			250,427					
10.2 Reinsurance assumed	73,331		73,331									
10.3 Reinsurance ceded	6,374,903		6,136,476				238,427					
10.4 Net	240,128		216,128	12,000			12,000					
<b>RENEWAL</b>												
11. Uncollected	2,353,451		2,353,451									
12. Deferred and accrued	7,415,027		7,415,027									
13. Deferred, accrued and uncollected:												
13.1 Direct	9,032,610		9,032,146							464		
13.2 Reinsurance assumed	3,270,221		3,270,221									
13.3 Reinsurance ceded	2,534,353		2,533,889							464		
13.4 Net (Line 11 + Line 12)	9,768,478		9,768,478									
14. Advance	342,103		342,103									
15. Line 13.4 - Line 14	9,426,375		9,426,375									
16. Collected during year:												
16.1 Direct	51,663,905		48,989,337	156,402		1,293,357	1,128,553			96,256		
16.2 Reinsurance assumed	71,655,352		70,087,734	905,626		662,929				1,582	(2,519)	
16.3 Reinsurance ceded	82,620,578		76,774,122	880,903		4,314,485	555,749			97,838	(2,519)	
16.4 Net	40,698,679		42,302,949	181,125		(2,358,199)	572,804					
17. Line 15 + Line 16.4	50,125,054		51,729,324	181,125		(2,358,199)	572,804					
18. Prior year (uncollected + deferred and accrued - advance)	10,160,541		10,160,541									
19. Renewal premiums and considerations:												
19.1 Direct	48,923,608		46,248,594	156,402		1,293,357	1,128,553			96,702		
19.2 Reinsurance assumed	69,566,354		67,998,736	905,626		662,929				1,582	(2,519)	
19.3 Reinsurance ceded	78,525,448		72,678,546	880,903		4,314,485	555,749			98,284	(2,519)	
19.4 Net (Line 17 - Line 18)	39,964,514		41,568,784	181,125		(2,358,199)	572,804					
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	55,465,281		52,527,840	168,402		1,293,357	1,378,980			96,702		
20.2 Reinsurance assumed	70,787,391		68,094,588	2,030,811		662,929				1,582	(2,519)	
20.3 Reinsurance ceded	84,899,668		78,814,339	880,903		4,314,485	794,176			98,284	(2,519)	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	41,353,004		41,808,089	1,318,310		(2,358,199)	584,804					

**EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	325,624		325,624									
22. All other .....	180,632		180,632									
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	2,295,832			2,295,832								
23.2 Reinsurance assumed .....	17,903			17,903								
23.3 Net ceded less assumed .....	2,277,929			2,277,929								
24. Single:												
24.1 Reinsurance ceded .....	4,105,607		1,130,251	2,975,356								
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....	4,105,607		1,130,251	2,975,356								
25. Renewal:												
25.1 Reinsurance ceded .....	6,020,152		4,216,237			1,803,915						
25.2 Reinsurance assumed .....	2,979,217		(638,051)	3,617,268								
25.3 Net ceded less assumed .....	3,040,935		4,854,288	(3,617,268)		1,803,915						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	12,421,591		5,346,488	5,271,188		1,803,915						
26.2 Reinsurance assumed (Page 6, Line 22) .....	2,997,120		(638,051)	3,635,171								
26.3 Net ceded less assumed .....	9,424,471		5,984,539	1,636,017		1,803,915						
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	12,733		12,733									
28. Single .....												
29. Renewal .....	1,503,809		1,475,431	50		28,318	10					
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21)	1,516,542		1,488,164	50		28,318	10					

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	126,834				106,436		233,270
2. Salaries and wages	2,673,860				1,348,392		4,022,252
3.11 Contributions for benefit plans for employees	251,455				288,536		539,991
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	491,288				54,040		545,328
3.32 Other agent welfare							
4.1 Legal fees and expenses	83,674				161,678		245,352
4.2 Medical examination fees	10,651						10,651
4.3 Inspection report fees	4,388						4,388
4.4 Fees of public accountants and consulting actuaries	216,465				146,569		363,034
4.5 Expense of investigation and settlement of policy claims	(2,534)				(8,420)		(10,954)
5.1 Traveling expenses	102,097				14,110		116,207
5.2 Advertising	11						11
5.3 Postage, express, telegraph and telephone	7,955				99		8,054
5.4 Printing and stationery	214,265						214,265
5.5 Cost or depreciation of furniture and equipment							
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	718,711				642,868		1,361,579
6.1 Books and periodicals					21,238		21,238
6.2 Bureau and association fees	66,447						66,447
6.3 Insurance, except on real estate	43,274						43,274
6.4 Miscellaneous losses	14,663,598						14,663,598
6.5 Collection and bank service charges	281,595				311,348		592,943
6.6 Sundry general expenses	24,639				1,239		25,878
6.7 Group service and administration fees	2,169,233				322,949		2,492,182
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					2,324,978		2,324,978
9.3 Aggregate write-ins for expenses							
10. General expenses incurred	22,147,906				5,736,060	(b)	(a) 27,883,966
11. General expenses unpaid Dec. 31, prior year	933,209				251,534		1,184,743
12. General expenses unpaid Dec. 31, current year	1,436,473						1,436,473
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	21,644,642				5,987,594		27,632,236
<b>DETAILS OF WRITE-INS</b>							
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)							

(a) Includes management fees of \$ 7,903,737 to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ ; 2. Institutional \$ ; 3. Recreational and Health \$ ; 4. Educational \$ ; 5. Religious \$ ; 6. Membership \$ ; 7. Other \$ ; 8. Total \$

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	300					300
2. State insurance department licenses and fees	340,979					340,979
3. State taxes on premiums	1,941,937	385				1,942,322
4. Other state taxes, including \$ for employee benefits						
5. U.S. Social Security taxes	185,080					185,080
6. All other taxes	(45,012)					(45,012)
7. Taxes, licenses and fees incurred	2,423,284	385				2,423,669
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,394,139					1,394,139
9. Taxes, licenses and fees unpaid Dec. 31, current year	920,512					920,512
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,896,911	385				2,897,296

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period	293,759	
3. Applied to provide paid-up additions	212,497	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	506,256	
6. Paid in cash	84,635	
7. Left on deposit	196,157	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	787,048	
10. Amount due and unpaid	277,066	
11. Provision for dividends or refunds payable in the following calendar year	364,531	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	641,597	
16. Total from prior year	523,694	
17. Total dividends or refunds (Lines 9 + 15 - 16)	904,951	
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>LIFE INSURANCE:</b>					
0100001. A.E. 3% NLP ANB CNF 1909-1947	2,402,519		2,402,519		
0100002. 41 CSO 2 1/2% NLP ANB CNF 1948-1964	14,641,487		14,641,487		
0100003. 58 CET 2 1/2% NLP ANB CNF 1964-1972	21,661		21,661		
0100004. 58 CSO 2 1/2% NLP ANB CNF 1964-1972	15,358,417		15,358,417		
0100005. 58 CET 3% NLP ANB CNF 1972-1976	97,620		97,620		
0100006. 58 CSO 3% NLP ANB CNF 1972-1987	16,062,385		16,062,385		
0100007. 58 CSO 3% MOD CRVM ANB CNF 1976-1981	5,949,557		5,949,557		
0100008. 58 CSO 4 1/2% CRVM ANB CNF 1980-1991	81,190,621		81,190,621		
0100009. 58 CSO 4%/20/3% NLP ANB CNF 1981-1984	1,926,933		1,926,933		
0100010. 58 CSO 4 1/2%/20/3 1/2% CRVM ANB CNF 1981-1987	26,381,544		26,381,544		
0100011. 58 CSO 4 1/2% NLP ANB CNF 1977-1981	84,344,976		84,344,976		
0100012. 58 CSO 4 1/2% MOD CRVM ANB CNF 1976-1987	23,010,480		23,010,480		
0100013. 58 CET 4%/20/3% NLP ANB CNF 1981-1984	20,616		20,616		
0100014. 58 CET 4 1/2%/20/3 1/2% NLP ANB	436,422		436,422		
0100015. 58 CET 4 1/2% NLP ANB CNF 1980-1986	904,591		904,591		
0100016. 58 CSO 4% CRVM ANB CNF 1964-1987	56,315,232		56,315,232		
0100017. 58 CSO 4% NLP ANB CNF 1964-1987	23,605,031		23,605,031		
0100018. 58 CET 4% NLP ANB CNF 1964-1986	279,585		279,585		
0100019. AE 4 1/2% CRVM ANB CNF 1909-1947	512,910		512,910		
0100020. AE 4 1/2% NLP ANB CNF 1909-1947	186,136		186,136		
0100021. 41 CSO 4% CRVM ANB CNF 1948-1964	22,922,481		22,922,481		
0100022. 41 CSO 4% NLP ANB CNF 1948-1964	6,380,979		6,380,979		
0100023. 58 CSO 5 1/2% NLP ANB CNF 1984-1986	18,232,801		18,232,801		
0100024. 80 CSO 5 1/2% YRT ANB CRF 1987-2003 NB	8,125		8,125		
0100025. 80 CSO 6% YRT ANB CRF 1983-1986	102		102		
0100026. 80 CSO 5%/20/4% CRVM ANB CNF 1988-1994	25,942,133		25,942,133		
0100027. 80 CSO 4.5%/20/4% CRVM ANB CNF 1995	2,295,415		2,295,415		
0100028. 80 CSO 5% CRVM ANB CNF 1994-2003 NB	720,907		720,907		
0100029. 80 CSO 4% CRVM ANB CNF 1986-1993	377,756		377,756		
0100030. 80 CSO 4.5% CRVM ANB CNF 1995-2003 NB	8,640,767		6,439,714		2,201,053
0100031. 1941 CSO ANB 2.50% NL (IPC) 1959-1962	32,034		32,034		
0100032. 1941 CSO ANB 2.50% NJ (IPC) 1959-1962	59,164		59,164		
0100033. 1941 CSO ANB 2.50% CRVM (IPC) 1959-1962	27,148		27,148		
0100034. 1941 CSO ANB 3.00% NL (IPC) 1959-1962	26,639		26,639		
0100035. 1941 CSO ANB 3.00% CRVM (IPC) 1959-1962	50,029		50,029		
0100036. 1941 CET ANB (2.50-3.00%) NL (IPC) 1959-1962	7,005		7,005		
0100037. 1958 CSO ANB 2.50% NL (IPC) 1962-1988	1,273,051		1,273,051		
0100038. 1958 CSO ANB 2.50% NJ (IPC) 1962-1988	2,061,067		2,061,067		
0100039. 1958 CSO ANB 2.50% CRVM (IPC) 1961-1988	72,174		72,174		
0100040. 1958 CSO ANB 2.75% NL (IPC) 1961-1988	115,362		115,362		
0100041. 1958 CSO ANB 2.75% CRVM (IPC) 1961-1988	25,695		25,695		
0100042. 1958 CSO ANB 3.00% NL (IPC) 1960-1988	646,241		646,241		
0100043. 1958 CSO ANB 3.00% NL JOINT (IPC) 1966-1988	20,517		20,517		
0100044. 1958 CSO ANB 3.00% NJ (IPC) 1959-1988	491,606		491,606		
0100045. 1958 CSO ANB 3.00% CRVM (IPC) 1959-1988	237,154		237,154		
0100046. 1958 CSO ANB 3.50% NL (IPC) 1962-1988	29,449		29,449		
0100047. 1958 CSO ANB 4.00% NL (IPC) 1981-1985	2,825		2,825		
0100048. 1958 CSO ANB 4.00% CRVM (IPC) 1980-1988	643,072		643,072		
0100049. 1958 CSO ANB 4.50% NL (IPC) 1980-1988	64,311		64,311		
0100050. 1958 CSO ANB 4.50% NJ (IPC) 1982-1988	501,943		501,943		
0100051. 1958 CSO ALB 4.00% CRVM (ISL) (IPC) 1986-1988	480,413		480,413		
0100052. 1958 CSO ALB 4.50% NL (IPC) 1981-1988	86,474		86,474		
0100053. 1958 CSO ALB 4.50% CRVM (IPC) 1981-1988	343,894		343,894		
0100054. 1958 CSO ALB 4.50% CRVM JOINT (IPC) 1981-1988					
0100055. 1958 CSO ANB 5.50% CRVM (ISL) (IPC)	5,241,323		5,241,323		
0100056. 1958 CSO ALB 5.50% CRVM (ISL) (IPC)	9,884		9,884		
0100057. 1958 CSO ANB 6.00% CRVM (ISL) (IPC)	11,263,094		11,263,094		
0100058. 1958 CSO ANB 3.00%/10 YRS/2.50% NL (IPC) 1974-1980	178,059		178,059		
0100059. 1958 CSO ANB 3.50%/20 YRS/3.00% NJ (IPC) 1980-1988	1,179,655		1,179,655		
0100060. 1958 CSO ANB 4.00%/20 YRS/3.00% NJ (IPC) 1983-1988	915,649		915,649		
0100061. 1958 CSO ANB 4.50%/20 YRS/3.00% NJ (IPC) 1980-1988	421,551		421,551		
0100062. 1958 CET ANB (VAR. INT) NL (IPC) 1959-1988	125,055		125,055		
0100063. 1958 CET ALB (VAR. INT) NL (IPC) 1981-1988	1,868		1,868		
0100064. 1980 CSO ANB 4.00% NL (IPC) 1989-NB	5,676		5,676		
0100065. 1980 CSO ANB 4.00% CRVM (IPC) 1996-NB	189,739,156		189,739,156		
0100066. 1980 CSO ANB 4.00% CRVM (ISL) (IPC) 1992-2005	254,018,726		254,018,726		
0100067. 1980 CSO ANB 4.00% CRVM JOINT (ISL) (IPC) 1997-NB	133,358		133,358		
0100068. 1980 CSO ALB 4.00% CRVM (IPC) 2006-NB	8,347,670		8,347,670		
0100069. 1980 CSO ALB 4.00% CRVM (ISL) (IPC) 1998-NB	28,511,746		28,511,746		
0100070. 1980 CSO ANB 4.50% NL (IPC) 1989-NB	456,846		456,846		
0100071. 1980 CSO ANB 4.50% NJ (IPC) 1989-2005	3,022,896		3,022,896		
0100072. 1980 CSO ANB 4.50% CRVM (IPC) 1995-2005	25,152,011		25,152,011		
0100073. 1980 CSO ANB 4.50% CRVM (ISL) (IPC) 1992-2003	181,754,697		143,461,881		38,292,816
0100074. 1980 CSO ANB 4.50% CRVM JOINT (ISL) (IPC)	16,050,226		16,050,226		
0100075. 1980 CSO ALB 4.50% CRVM (IPC) 1995-2005	50,594,916		50,594,916		
0100076. 1980 CSO ALB 4.50% CRVM (ISL) (IPC) 1987-2005	176,445,579		176,445,579		
0100077. 1980 CSO ALB 4.50% CRVM JOINT (ISL) (IPC)	174,926		174,926		
0100078. 1980 CSO ANB 5.00% CRVM (ISL) (IPC)	9,230,088		9,230,088		

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100079. 1980 CSO ALB 5.00% CRVM (IPC) 1993-1994	214,272		214,272		
0100080. 1980 CSO ALB 5.00% CRVM (ISL) (IPC) 1993-1994	11,597,827		6,233,596		5,364,231
0100081. 1980 CSO ANB 5.50% CRVM (IPC) 1992-1994	90,586		90,586		
0100082. 1980 CSO ANB 5.50% CRVM (ISL) (IPC) 1993-1997	26,276,782		26,276,782		
0100083. 1980 CSO ALB 5.50% NL (IPC) 1987-1992	249,634		249,634		
0100084. 1980 CSO ALB 5.50% CRVM (IPC) 1987-1992	1,952,533		1,952,533		
0100085. 1980 CSO ALB 5.50% CRVM JOINT (IPC) 1987-1992	5,163,292		5,163,292		
0100086. 1980 CSO ALB 5.50% CRVM (ISL) (IPC) 1987-1992	11,242,882		10,989,691		253,191
0100087. 1980 CET ANB (VAR. INT) NL (IPC) 1983-2006	846,429		846,429		
0100088. 1980 CET ALB (VAR. INT) NL (IPC) 1983-1992	543,791		543,791		
0100089. 2001 CSO ANB 3.50% CRVM (IPC)	826,737		826,737		
0100090. 2001 CSO ANB 3.50% CRVM (ISL) (IPC)	12,021,435		12,021,435		
0100091. 2001 CSO ANB 3.50% CRVM JOINT (ISL) (IPC)	1,368,592		1,368,592		
0100092. 2001 CSO ANB 4.00% CRVM (IPC) 2006-NB	28,421,714		28,421,714		
0100093. 2001 CSO ANB 4.00% CRVM (ISL) (IPC) 2006-NB	430,968,721		430,968,721		
0100094. 2001 CSO ANB 4.00% CRVM JOINT (ISL) (IPC)	110,272,496		110,272,496		
0100095. 2001 CSO ALB 4.00% CRVM (ISL) (IPC) 2006-NB	3,896,071		3,896,071		
0100096. 2001 CSO ANB 4.50% CRVM (IPC) 2005	1,679,755		1,679,755		
0100097. 2001 CSO ANB 4.50% CRVM (ISL) (IPC) 2004-2005	479,398		479,398		
0100098. Front End Load UL with RESV-FUND 1984-2004	9,921,685		9,921,685		
0100099. 58 CET ALB 3.00% NL CNF 1980 - 1982	10,851		10,851		
0100100. 58 CSO ANB 3.00% CRVM CNF 1979 - 1984	37,399		37,399		
0100101. 58 CSO ANB 4.00% CRVM CNF 1979 - 1987	100,443		100,443		
0100102. 80 CSO ALB 4.00% CRVM CNF 2006 - 2008	5,448,845		5,448,845		
0100103. 80 CSO ALB 4.50% CRVM CNF 1995 - 2009	19,031,563		19,031,563		
0100104. 80 CSO ALB 5.50% CRVM CNF 1987 - 2002	1,499		1,499		
0100105. 80 CSO S&U ALB 4.50% CRVM CNF 1979 - 1998	28,209		28,209		
0100106. 80 CSO S&U ALB 5.00% CRVM CNF 1993 - 1994	29,581		29,581		
0100107. 2001 CSO ALB 3.50% NL CNF 2008 - 2009	6,274		6,274		
0100108. 2001 CSO ALB 4.00% NL CNF 2008 - 2009	697,221		697,221		
0100109. 80 CSO ALB 4.00% CRVM IPC ISL 2006 - 2008	309,875		309,875		
0100110. 80 CSO ALB 4.50% CRVM IPC ISL 1995 - 2005	2,835,082		2,835,082		
0100111. 80 CSO ALB 5.00% CRVM IPC ISL 1993 - 1994	607,169		607,169		
0100112. 80 CSO ALB 5.50% CRVM IPC ISL 1987 - 1992	4,933,643		4,933,643		
0100113. 80 CSO ALB 6.00% CRVM IPC ISL 1984 - 1986	3,626,232		3,626,232		
0199997. Totals (Gross)	2,105,180,629		2,059,069,338		46,111,291
0199998. Reinsurance ceded	1,118,125,113		1,105,054,536		13,070,577
0199999. Life Insurance: Totals (Net)	987,055,516		954,014,802		33,040,714
<b>ANNUITIES (excluding supplementary contracts with life contingencies):</b>					
0200001. RET ANN 3 1/4% 1968-2003	6,932	XXX	6,932	XXX	
0200002. RET ANN 3% 1927-1968	9,589	XXX	9,589	XXX	
0200003. CIF CARVM VARIOUS DEFERRED 1967-2004	16,130	XXX	16,130	XXX	
0200004. CARVM 3 1/2% DEFERRED	17,750	XXX		XXX	17,750
0200005. CARVM 3 3/4% DEFERRED 2010	274,118	XXX		XXX	274,118
0200006. CARVM 4 3/4% DEFERRED 2003-2004	7,513	XXX		XXX	7,513
0200007. CARVM 5% DEFERRED 1998-2004	4,163,061	XXX		XXX	4,163,061
0200008. CARVM 5 1/4% DEFERRED 1994, 1996-2004	16,279,125	XXX	1,737,591	XXX	14,541,534
0200009. CARVM 5 1/2% DEFERRED 2000-2004	2,323,022	XXX		XXX	2,323,022
0200010. CARVM 5 3/4% DEFERRED 1995-2004	826,136	XXX	826,136	XXX	
0200011. 71 IAM 6% IMM 1979	13,278	XXX	13,278	XXX	
0200012. 71 IAM 7 1/2% IMM 1980-1984	8,483	XXX	8,483	XXX	
0200013. 83 TABLE A 6 1/4% IMM 1998	18,129	XXX		XXX	18,129
0200014. 83 TABLE A 6 1/2% IMM 1994	19,940	XXX	19,940	XXX	
0200015. 83 TABLE A 6 3/4% IMM 1996-1997	14,469	XXX	14,469	XXX	
0200016. 83 TABLE A 8 1/4% IMM 1990-1991		XXX		XXX	
0200017. 83 TABLE A 8 3/4% IMM 1988-1989	1,351	XXX	1,351	XXX	
0200018. 71 GAM Proj D 6%	6,180,826	XXX		XXX	6,180,826
0200019. 71 GAM Proj D 7 1/2%	1,482,223	XXX		XXX	1,482,223
0200020. 71 GAM Proj D 8%	1,176,737	XXX		XXX	1,176,737
0200021. 71 GAM Proj D 9 1/2%	764,291	XXX		XXX	764,291
0200022. 83 GAM Proj H 4 3/4%	388,923	XXX		XXX	388,923
0200023. 83 GAM Proj H 5%	523,429	XXX		XXX	523,429
0200024. 83 GAM Proj H 6%	17,789,835	XXX		XXX	17,789,835
0200025. 83 GAM Proj H 6 1/2%	2,287,359	XXX		XXX	2,287,359
0200026. 83 GAM Proj H 7%	3,204,831	XXX		XXX	3,204,831
0200027. 83 GAM Proj H 7 1/4%	1,054,218	XXX		XXX	1,054,218
0200028. 83 GAM Proj H 8%	1,234,593	XXX		XXX	1,234,593
0200029. 83 GAM Proj H 8 1/4%	6,114,370	XXX		XXX	6,114,370
0200030. 83 GAM Proj H 8 3/4%	1,023,668	XXX		XXX	1,023,668
0200031. 94 GAR Proj AA 4 1/2%	96,874	XXX		XXX	96,874
0200032. 94 GAR Proj AA 4 3/4%	410,856	XXX		XXX	410,856
0200033. 94 GAR Proj AA 5.25%	17,247	XXX		XXX	17,247

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200034. 94 GAR Proj AA 5.50%	408,873	XXX		XXX	408,873
0200035. 94 GAR Proj AA 6%	1,335,007	XXX		XXX	1,335,007
0200036. 94 GAR Proj AA 6 1/4%	1,028,885	XXX		XXX	1,028,885
0200037. 94 GAR Proj AA 6 1/2%	1,420,454	XXX		XXX	1,420,454
0200038. 94 GAR Proj AA 6.65%	64,658,744	XXX		XXX	64,658,744
0200039. 94 GAR Proj AA 3.5%	46,084	XXX		XXX	46,084
0200040. 71 GAM Proj D 3.25%	72,625	XXX		XXX	72,625
0200041. 83 GAM Proj H 3.25%	23,608	XXX		XXX	23,608
0200042. 94 GAR Proj AA 3%	556,597	XXX		XXX	556,597
0200043. 83 GAM Proj H 2.75%	114,091	XXX		XXX	114,091
0200044. 94 GAR Proj AA 2.75%	305,028	XXX		XXX	305,028
0200045. 71 GAM Proj D 2.25%	82,967	XXX		XXX	82,967
0200046. 83 GAM Proj H 2.25%	250,759	XXX		XXX	250,759
0200047. 94 GAR Proj AA 2.25%	45,611	XXX		XXX	45,611
0200048. ANNUITY 2000 TABLE A 3.75% IMM 2017	1,164,038	XXX		XXX	1,164,038
0200049. ANNUITY 2000 TABLE A 4.0% IMM 2013	240,890	XXX	29,554	XXX	211,336
0200050. ANNUITY 2000 TABLE A 4.25% IMM 2012	92,705	XXX		XXX	92,705
0200051. ANNUITY 2000 TABLE A 4.5% IMM 2014	235,669	XXX	54,466	XXX	181,203
0200052. ANNUITY 2000 TABLE A 5% IMM 2011	120,430	XXX	20,126	XXX	100,304
0200053. ANNUITY 2000 TABLE A 5.25% IMM 2005-2006	363,232	XXX	24,434	XXX	338,798
0200054. ANNUITY 2000 TABLE A 5.5% IMM 2004	68,818	XXX	37,777	XXX	31,041
0200055. ANNUITY 2000 TABLE A 6% IMM 2003	71,831	XXX	23,502	XXX	48,329
0200056. ANNUITY 2000 TABLE A 6 1/4% IMM 1999	234,905	XXX	7,320	XXX	227,585
0200057. ANNUITY 2000 TABLE A 6.50% IMM 2002	119,420	XXX	50,159	XXX	69,261
0200058. ANNUITY 2000 TABLE A 6.75% IMM 2001	16,999	XXX	16,999	XXX	
0200059. ANNUITY 2000 TABLE A 7% IMM 2000	105,534	XXX	32,622	XXX	72,912
0200060. 71 IAM 4.0% CARVM ALB DEF NFI 1975 - 1978	297,065	XXX	297,065	XXX	
0200061. 71 IAM 5.5% CARVM ALB DEF NFI 1979 - 1981	275,357	XXX	275,357	XXX	
0200062. 71 IAM 8.25% CARVM ALB DEF NFI 1983	87,226	XXX	87,226	XXX	
0200063. 71 IAM 9.25% CARVM ALB DEF NFI 1982	799,612	XXX	799,612	XXX	
0200064. 83a 5.0% CARVM ALB DEF NFI 1998 - 1999	56,002,259	XXX	56,002,259	XXX	
0200065. 83a 5.5% CARVM ALB DEF NFI 1993	1,504,338	XXX	1,504,338	XXX	
0200066. 83a 5.25% CARVM ALB DEF NFI 1994 - 1997	84,047,305	XXX	84,047,305	XXX	
0200067. 83a 5.75% CARVM ALB DEF NFI 1995	19,488,340	XXX	19,488,340	XXX	
0200068. 83a 6.0% CARVM ALB DEF NFI 1992	1,904,094	XXX	1,904,094	XXX	
0200069. 83a 6.5% CARVM ALB DEF NFI 1989	2,488,293	XXX	2,488,293	XXX	
0200070. 83a 6.25% CARVM ALB DEF NFI 1987 - 1991	7,078,230	XXX	7,078,230	XXX	
0200071. 83a 6.75% CARVM ALB DEF NFI 1986 - 1988	358,747	XXX	358,747	XXX	
0200072. 83a 8.0% CARVM ALB DEF NFI 1984 - 1985	1,039,251	XXX	1,039,251	XXX	
0200073. a-2000 4.5% CARVM ALB DEF NFI 2005 - 2008	226,101,272	XXX	226,101,272	XXX	
0200074. a-2000 4.25% CARVM ALB DEF NFI 2010	391,166	XXX	391,166	XXX	
0200075. a-2000 4.75% CARVM ALB DEF NFI 2003 - 2004	144,653,410	XXX	144,653,410	XXX	
0200076. a-2000 5.0% CARVM ALB DEF NFI 2009	86,673,613	XXX	86,673,613	XXX	
0200077. a-2000 5.5% CARVM ALB DEF NFI 2000	66,904,950	XXX	66,904,950	XXX	
0200078. a-2000 5.25% CARVM ALB DEF NFI 2001 - 2002	226,206,296	XXX	226,206,296	XXX	
0200079. Cash Value Basis 2011 - 2019	699,176	XXX	699,176	XXX	
0200080. 1983 6.25% IMM	1,171	XXX	1,171	XXX	
0200081. 2000 5.5% IMM	23,704	XXX	23,704	XXX	
0200082. 2000 6% IMM	16,632	XXX	16,632	XXX	
0200083. 2000 6.75% IMM	44,748	XXX	44,748	XXX	
0200084. 2000 7% IMM	100,346	XXX	100,346	XXX	
0200085. 2012 IAR ANB 3.75% Def CARVM 2019	1,118,850	XXX	1,118,850	XXX	
0299997. Totals (Gross)	1,069,238,561	XXX	931,256,309	XXX	137,982,252
0299998. Reinsurance ceded	768,079,012	XXX	744,196,373	XXX	23,882,639
0299999. Annuities: Totals (Net)	301,159,549	XXX	187,059,936	XXX	114,099,613
<b>SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:</b>					
0300001. MOD 37 SA IMM 2 1/2% 1945-1978	1,424		1,424		
0300002. MOD 37 SA IMM 3% 1911-1978	60,520		60,520		
0300003. 71 IAM 6% IMM 1979	12,702		12,702		
0300004. 71 IAM 7 1/2% IMM 1980-1984	26,705		26,705		
0300005. 83 TABLE A 6 1/2% IMM 1994	11,418		11,418		
0300006. 83 TABLE A 6 3/4% IMM 1996-1997	3,925		3,925		
0300007. 83 TABLE A 7% IMM 1993	21,475		21,475		
0300008. 83 TABLE A 7 1/4% IMM 1995	6,328		6,328		
0300009. 83 TABLE A 7 3/4% IMM 1992	33,684		33,684		
0300010. 83 TABLE A 8% IMM 1987	8,776		8,776		
0300011. 83 TABLE A 8 1/4% IMM 1990-1991	13,653		13,653		
0300012. 83 TABLE A 8 3/4% IMM 1988-1989	22,266		22,266		
0300013. 83 TABLE A 9 1/4% IMM 1986	35,822		35,822		
0300014. 83 TABLE A 9 1/2% IMM 1984-1985	47,623		47,623		
0300015. 2012 IAR 3.75% IMM 2017-2018	3,046,349		3,046,349		
0300016. 2012 IAR 4.0% IMM 2015-2016	4,762,432		4,762,432		
0300017. a-2000 4.0% IMM 2013	771,304		771,304		
0300018. a-2000 4.25% IMM 2012	957,959		957,959		
0300019. a-2000 4.5% IMM 2014	161,955		161,955		
0300020. MOD 37 STD ANN 2 1/2%	997				997
0399997. Totals (Gross)	10,007,317		10,006,320		997
0399998. Reinsurance ceded	7,760,000		7,760,000		
0399999. SCWLC: Totals (Net)	2,247,317		2,246,320		997
<b>ACCIDENTAL DEATH BENEFITS:</b>					
0400001. INTERCO DI 2 1/2% 1948-1964	338		338		
0400002. INTERCO DI 4 1/2% 1928-1964	393		393		
0400003. 59 ADB 2 1/2% 1964-1972	1,968		1,968		
0400004. 59 ADB 3% 1972-1986	5,996		5,996		
0400005. 59 ADB 4 1/2% 1964-1987	36,173		36,173		
0400006. 59 ADB 4% 1986					
0400007. 59 ADB 4 1/2% 1995-2005	53		53		
0400008. Miscellaneous	385		385		
0400009. 1959 ADB & 1958 CSO ALB 4.50%	13,107		13,107		
0400010. 1959 DI & 1958 CSO ANB 2.50%	4,116		4,116		



**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0400011. 1959 DI & 1958 CSO ANB 4.50%	2,354		2,354		
0400012. 59 ADB 3% NL 1979-1987, 1990-1998, 2000-2001	388,047		388,047		
0499997. Totals (Gross)	452,930		452,930		
0499998. Reinsurance ceded	44,912		44,912		
0499999. Accidental Death Benefits: Totals (Net)	408,018		408,018		
<b>DISABILITY-ACTIVE LIVES:</b>					
0500001. 26 CLASS (3) 2 1/2% 1934-1964	200		200		
0500002. 26 CLASS (3) 4 1/2% 1934-1964	479		479		
0500003. 52 INTERCO DISA 2 1/2% 1964-1972	2,513		2,513		
0500004. 52 INTERCO DISA 3% 1972-1987	16,377		16,377		
0500005. 52 INTERCO DISA 4 1/2% 1964-1987	96,018		96,018		
0500006. 52 INTERCO DISA 5% 1988-1994	12,235		12,235		
0500007. 52 INTERCO DISA 4% 1986	33		33		
0500008. 52 INTERCO DISA 4 1/2% 1995-2005	806		740		66
0500009. E. 1973-77 OASDI 80 CSO 4.5% CRVM 1994-2005					
0500010. 1952 Dis Period 3 Ben 5 1958 CSO 3.00%-Waiver	460		460		
0500011. 1952 Dis Period 3 Ben 5 1980 CSO 3.00%-Waiver	3,204,048		3,204,048		
0500012. 1952 DIS & 1958 CSO 2.50%	302,459		302,069		390
0500013. 85 CIDA 5.50% 1994-2001	28,366		28,366		
0500014. 52 DIS 3% 1979-1982, 1984, 1987-1989, 1991-1998, 2000	2,930		2,930		
0599997. Totals (Gross)	3,666,924		3,666,468		456
0599998. Reinsurance ceded	1,273,796		1,273,340		456
0599999. Disability-Active Lives: Totals (Net)	2,393,128		2,393,128		
<b>DISABILITY-DISABLED LIVES:</b>					
0600001. 26 CLASS (3) 3% 1924-1964	45,779		45,779		
0600002. 52 INTERCO DISA 3% 1964-1991	1,221,245		1,221,245		
0600003. 52 INTERCO DISA 5% 1992-1994	312,589		312,589		
0600004. 52 INTERCO DISA 4 1/2% 1995-2005	307,485		307,485		
0600005. 85 CIDA 4.00% 1985, 1991, 1994-1996, 1998	153,070		153,070		
0600006. 70 Interco Group Life Disability Table (MOD) 5.25% ,5.5%,5.75%,6% (etc.)	5,906,080				5,906,080
0600007. 1952 Dis Period 2 Ben 5 1958 CSO 3.00%	8,121		8,121		
0600008. 1952 Dis Period 2 Ben 5 1980 CSO 3.00%	433,031		433,031		
0600009. 1970 Intercompany Group Disab. 5.50%	1,080				1,080
0600010. 1926 CL 3 DIS LIVES & 1941 CSO 2.50%	10,727		10,727		
0600011. 1952 Dis Period 2 & 1958 CSO 3.00% & NL	1,986,107		1,805,479		180,628
0600012. GROUP DIS/LIVES - WP	104,534				104,534
0699997. Totals (Gross)	10,489,848		4,297,526		6,192,322
0699998. Reinsurance ceded	8,867,954		2,867,915		6,000,039
0699999. Disability-Disabled Lives: Totals (Net)	1,621,894		1,429,611		192,283
<b>MISCELLANEOUS RESERVES:</b>					
0700001. Premium Deposit Funds	38,623,431				38,623,431
0700002. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation requires by this state	23,307,605		23,307,605		
0700003. For non-deduction of deferred fractional prems or return of prems at death of the insured.	571,380		571,380		
0700004. Additional Asset Adequacy Reserves	259,400,000		259,400,000		
0700005. Special Class Extra Reserve	282		282		
0700006. For surrender values in excess of reserves otherwise required and carried in this schedule	28,068,869		27,166,760		902,109
0700007. Substandard					
0700008. AG43 Reserves	109,604		84,194		25,410
0799997. Totals (Gross)	350,081,171		310,530,221		39,550,950
0799998. Reinsurance ceded	273,012,155		271,735,950		1,276,205
0799999. Miscellaneous Reserves: Totals (Net)	77,069,016		38,794,271		38,274,745
9999999. Totals (Net) - Page 3, Line 1	1,371,954,438		1,186,346,086		185,608,352

## EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ X ] No [ ]
- 1.2 If not, state which kind is issued. ....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued.  
N/A - not currently issuing contracts .....
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ X ] No [ ]
- If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]
- If so, state:
- 4.1 Amount of insurance? ..... \$
- 4.2 Amount of reserve? ..... \$
- 4.3 Basis of reserve: .....
- 4.4 Basis of regular assessments: .....
- 4.5 Basis of special assessments: .....
- 4.6 Assessments collected during the year ..... \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. ....
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ X ]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: ..... \$
- Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... \$
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount: .....
- 7.3 State the amount of reserves established for this business: ..... \$
- 7.4 Identify where the reserves are reported in the blank: .....
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: ..... \$
- 8.2 State the amount of reserves established for this business: ..... \$
- 8.3 Identify where the reserves are reported in the blank: .....
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: ..... \$
- 9.2 State the amount of reserves established for this business: ..... \$
- 9.3 Identify where the reserves are reported in the blank: .....

## EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	350										350		
2. Additional contract reserves (b) .....	3,553										3,553		
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	3,903										3,903		
8. Reinsurance ceded .....	3,903										3,903		
9. Totals (Net)													
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	25,276,488		4,000,000								817,275		20,459,213
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	25,276,488		4,000,000								817,275		20,459,213
15. Reinsurance ceded .....	25,276,488		4,000,000								817,275		20,459,213
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
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)													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

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

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

**EXHIBIT 7 - 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 before reinsurance .....	79,242,967		1,073,303	2,022,021	74,601,631	1,546,012
2. Deposits received during the year .....	195,946		56,142	56,142	71,662	12,000
3. Investment earnings credited to the account .....	1,350,546		42,537	(35,222)	1,281,211	62,020
4. Other net change in reserves .....	166,628		(8,109)	(260)	174,997	
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	2,689,192		221,006	233,734	2,400,000	(165,548)
8. Other net transfers to or (from) Separate Accounts .....	195,820					195,820
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	78,071,075		942,867	1,808,947	73,729,501	1,589,760
10. Reinsurance balance at the beginning of the year .....	236,369,307		(928,514)		(72,356,026)	309,653,847
11. Net change in reinsurance assumed .....	(16,218,091)		(37,955)		(112,705)	(16,067,431)
12. Net change in reinsurance ceded .....	(1,055,893)		(130,440)		(925,453)	
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	221,207,109		(836,029)		(71,543,278)	293,586,416
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	299,278,184		106,838	1,808,947	2,186,223	295,176,176

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....	320,894		265,771					55,123			
1.2 Reinsurance assumed .....	4,810,824		37,059								4,773,765
1.3 Reinsurance ceded .....	5,034,321		260,556								4,773,765
1.4 Net .....	97,397		42,274					55,123			
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....	24,809,238		20,699,207				4,110,031				
2.22 Reinsurance assumed .....	15,292,988		15,292,988								
2.23 Reinsurance ceded .....	28,960,433		25,135,366				3,825,067				
2.24 Net .....	11,141,793		(b) 10,856,829	(b)		(b)	(b) 284,964		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	4,660,868		4,660,718								150
3.2 Reinsurance assumed .....	12,650,304		1,893,257								10,757,047
3.3 Reinsurance ceded .....	15,804,822		5,047,625								10,757,197
3.4 Net .....	1,506,350		(b) 1,506,350	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS .....											
4.1 Direct .....	29,791,000		25,625,696				4,110,031	55,123			150
4.2 Reinsurance assumed .....	32,754,116		17,223,304								15,530,812
4.3 Reinsurance ceded .....	49,799,576		30,443,547				3,825,067				15,530,962
4.4 Net .....	12,745,540	(a)	(a) 12,405,453				(a) 284,964	55,123			

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	120,043,947		88,473,815	1,076,640		6,564,957	22,003,532			1,925,003	
1.2 Reinsurance assumed	95,589,127		49,758,153	31,694,411		11,175,287				2,961,276	
1.3 Reinsurance ceded	124,336,173		86,136,357	26,060,487		5,394,826	1,994,417			4,750,086	
1.4 Net (d)	91,296,901		52,095,611	6,710,564		12,345,418	20,009,115			136,193	
2. Liability December 31, current year from Part 1:											
2.1 Direct	29,791,000		25,625,696			4,110,031	55,123			150	
2.2 Reinsurance assumed	32,754,116		17,223,304							15,530,812	
2.3 Reinsurance ceded	49,799,576		30,443,547			3,825,067				15,530,962	
2.4 Net	12,745,540		12,405,453			284,964	55,123				
3. Amounts recoverable from reinsurers December 31, current year	21,914,721		20,590,687			829,377				494,657	
4. Liability December 31, prior year:											
4.1 Direct	22,306,847		19,265,510			2,787,181	53,965			200,191	
4.2 Reinsurance assumed	35,153,151		18,267,675			400,000				16,485,476	
4.3 Reinsurance ceded	44,082,658		24,209,810			3,187,181				16,685,667	
4.4 Net	13,377,340		13,323,375				53,965				
5. Amounts recoverable from reinsurers December 31, prior year	10,994,553		10,282,537			353,552				358,464	
6. Incurred Benefits											
6.1 Direct	127,528,100		94,834,001	1,076,640		7,887,807	22,004,690			1,724,962	
6.2 Reinsurance assumed	93,190,092		48,713,782	31,694,411		10,775,287				2,006,612	
6.3 Reinsurance ceded	140,973,259		102,678,244	26,060,487		6,508,537	1,994,417			3,731,574	
6.4 Net	79,744,933		40,869,539	6,710,564		12,154,557	20,010,273				

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ .....6,076 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$ ..... in Line 6.1, and \$ ..... in Line 6.4.
- (d) Includes \$ ..... premiums waived under total and permanent disability benefits.

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens .....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income .....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....	3,970,953	14,766,683	10,795,730
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
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) .....	3,970,953	14,766,683	10,795,730
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,115,391	6,232,433	4,117,042
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....		2,368,151	2,368,151
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	6,086,344	23,367,267	17,280,923
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	6,086,344	23,367,267	17,280,923
<b>DETAILS OF WRITE-INS</b>			
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)			
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

**Notes to the Financial Statements**

**1. Summary of Significant Accounting Policies and Going Concern**

**A. Accounting Practices**

First Allmerica Financial Life Insurance Company (FAFLIC or the Company) is a stock life insurance company organized under the laws of the Commonwealth of Massachusetts, and is a wholly-owned subsidiary of the Commonwealth Annuity and Life Insurance Company (Commonwealth Annuity). FAFLIC insures and reinsures blocks of traditional life, retirement products, and fixed annuities. The Company has issued such products as variable annuities, variable life products, and certain accident & health products, which have been reinsured with and are administered by reinsurers.

The financial statements of FAFLIC are completed in accordance with those statutory accounting practices prescribed or permitted by the Commonwealth of Massachusetts. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been fully adopted as a component of prescribed or permitted practices by the Commonwealth of Massachusetts. The Commonwealth of Massachusetts has not issued any permitted practices to the Company.

	SSAP #	F/S Page	F/S Line #	2019	2018
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (5,782,492)	\$ 9,209,777
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (5,782,492)</u>	<u>\$ 9,209,777</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 245,634,758	\$ 224,026,259
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 245,634,758</u>	<u>\$ 224,026,259</u>

**B. Use of Estimates in the Preparation of the Financial Statements**

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

**C. Accounting Policy**

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as income when received. Deposits on deposit-type contracts are entered directly as a liability when received. Treaties that do not meet the definition of risk transfer are recorded under the rules of deposit accounting as prescribed in Statement of Statutory Accounting Principles (SSAP) No. 61R – *Life, Deposit-Type and Accident and Health Reinsurance*. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholder dividends is set such that anticipated revenue from the Closed Block is expected to be sufficient to support future payments for claims, certain expenses and taxes and to provide for the continuation of the dividend scales set in that year. In addition, the Company uses the following accounting policies:

- (1) Short-term investments that have original maturities of greater than three months and less than twelve months at date of purchase are carried at amortized cost, which approximates fair value.
- (2) Bonds not backed by other loans are stated at amortized cost or fair value, using the modified scientific method, in accordance with the NAIC Purposes and Procedures Manual of the Capital Markets and Investment Analysis Office. The Company does not hold SVO - designated securities which would be valued using a systematic value measurement method.
- (3) Common stocks are carried at fair value, except investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 10% or more are carried on the equity basis. The Company does not have any common stock.
- (4) The Company does not have any preferred stocks.
- (5) Mortgage loans are stated at amortized cost or fair value, in accordance with the NAIC Purposes and Procedures Manual of the Capital Markets and Investment Analysis Office.
- (6) Loan-backed bonds and structured securities are stated at amortized cost using the interest method including anticipated prepayments at the date of purchase in accordance with SSAP No. 43R - *Loan-Backed and Structured Securities*. Changes in prepayment speeds and estimated cash flows from the original purchase assumptions are evaluated quarterly and are accounted for on the prospective basis.
- (7) The Company does not have any investments in subsidiary, controlled and affiliated companies.
- (8) The Company has ownership interests in limited partnerships, joint ventures, or limited liability entities. The Company carries these interests based upon their proportionate share of the underlying GAAP equity of the investment.
- (9) Derivative instruments are accounted for at fair value. The changes in the fair market value of the derivative instruments are recorded as unrealized gains or unrealized losses until termination.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Claim reserves are established equal to 100% of the estimated benefit payable.
- (12) The Company did not have a change in the capitalization policy or resultant predefined thresholds from the prior year.
- (13) The Company does not have any pharmaceutical rebate receivables.

**D. Going Concern**

There is no substantial doubt about the Company's ability to continue as a going concern.



## Notes to the Financial Statements

### 2. Accounting Changes and Corrections of Errors

During the 2018 audit, corrections were made to 2018 and prior period balances resulting in a \$764,266 increase in Renewal Premium, a \$3,590 increase in Renewal Premium Due and Uncollected, a \$142 increase in Deferred Renewal Premium, and a \$592,306 decrease in Reserves. This resulted in taxes being overstated by \$36,895. In accordance with SSAP No. 3 - Accounting Changes and Corrections of Errors, the net of tax impact of these changes are being treated as a correction of an error and presented as an adjustment to unassigned surplus of \$138,796 for the year ended December 31, 2019.

### 3. Business Combinations and Goodwill

- A. Statutory Purchase Method - Not Applicable
- B. Statutory Merger - Not Applicable
- C. Assumption Reinsurance - Not Applicable
- D. Impairment Loss - Not Applicable

### 4. Discontinued Operations

The Company does not have any discontinued operations.

### 5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
  - (1) Maximum and minimum lending rates for mortgage loans - Not Applicable
  - (2) The maximum percentage of any one admitted loan to the value of the security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages during 2019 was 75.0%.
  - (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None

**Notes to the Financial Statements**

**5. Investments (Continued)**

(4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement

	Farm	Residential		Commerical		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 9,697,358	\$ -	\$ 9,697,358
(b) 30 - 59 days past due	-	-	-	-	-	-	-
(c) 60 - 89 days past due	-	-	-	-	-	-	-
(d) 90 - 179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-%	-%	-%	-%	-%	-%	-%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>b. Prior Year</b>							
1. Recorded Investment							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 10,065,886	\$ -	\$ 10,065,886
(b) 30 - 59 days past due	-	-	-	-	-	-	-
(c) 60 - 89 days past due	-	-	-	-	-	-	-
(d) 90 - 179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-%	-%	-%	-%	-%	-%	-%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(5) Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan - Not Applicable

(6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting - None

(7) Allowance for credit losses - Not Applicable

(8) Mortgage loans derecognized as a result of foreclosure - Not Applicable

(9) Policy for recognizing interest income and impaired loans - Not Applicable

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

**Notes to the Financial Statements**

**5. Investments (Continued)**

D. Loan-Backed Securities

- (1) Loan-backed and structured securities (LBASS) are valued and reported in accordance with SSAP No. 43R – *Loan-Backed and Structured Securities*. Prepayment assumptions are primarily obtained from external sources or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The prospective adjustment method is used on most non-agency LBASS. Fair values are based on independent pricing sources. The Company reviews securities at least quarterly for other-than-temporary impairments (OTTI) using current cash flow assumptions. The Company did not recognize any OTTI charges on loan-backed securities for the years ended December 31, 2019 and December 31, 2018, respectively.
- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - None
- (3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities - None
- (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

	Amount
a. The aggregate amount of unrealized losses:	
1. Less than 12 months .....	\$.....(74,126)
2. 12 months or longer .....	\$.....(984,359)
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months .....	\$..... 6,971,392
2. 12 months or longer .....	\$..... 32,232,117

- (5) The Company evaluates whether credit impairment exists by considering primarily the following factors: a) changes in the financial condition, credit rating and near term prospects of the issuer, b) whether the issuer is current on contractually obligated interest and principal payments, c) changes in the financial condition of the security's underlying collateral, d) the payment structure of the security and 3) the length of time and extent to which the fair value has been less than amortized cost of the security.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - Not Applicable
- K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

**Notes to the Financial Statements**

**5. Investments (Continued)**

L. Restricted Assets

(1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted										
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock											
i. FHLB capital stock											
j. On deposit with states	12,106,207				12,106,207	12,179,029	(72,822)		12,106,207	0.374	0.374
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing funding agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets											
o. Total restricted assets	\$ 12,106,207	\$	\$	\$	\$ 12,106,207	\$ 12,179,029	\$ (72,822)	\$	\$ 12,106,207	0.374%	0.374%

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None

(4) Collateral received and reflected as assets within the reporting entity's financial statements

The Company received \$22,047,000 as collateral for over-the-counter (OTC) derivative instruments. This collateral is reflected as cash on the Company's financial statements.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

**Notes to the Financial Statements**

**5. Investments (Continued)**

Collateral Assets	(1) Book/Adjusted Carrying Value (BACV)	(2) Fair Value	(3) % of BACV to Total Assets (Admitted and Nonadmitted)	(4) % of BACV to Total Admitted Assets
General Account:				
a. Cash, cash equivalents and short-term investments	\$ 22,047,000	\$ 22,047,000	0.708%	0.710%
b. Schedule D, Part 1				
c. Schedule D, Part 2, Section 1				
d. Schedule D, Part 2, Section 2				
e. Schedule B				
f. Schedule A				
g. Schedule BA, Part 1				
h. Schedule DL, Part 1				
i. Other				
<b>j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)</b>	<b>\$ 22,047,000</b>	<b>\$ 22,047,000</b>	<b>0.708%</b>	<b>0.710%</b>
Separate Account:				
k. Cash, cash equivalents and short-term investments	\$	\$	%	%
l. Schedule D, Part 1				
m. Schedule D, Part 2, Section 1				
n. Schedule D, Part 2, Section 2				
o. Schedule B				
p. Schedule A				
q. Schedule BA, Part 1				
r. Schedule DL, Part 1				
s. Other				
<b>t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)</b>	<b>\$</b>	<b>\$</b>	<b>%</b>	<b>%</b>
			(1)	(2)
			Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)			\$ 22,047,000	0.769%
v. Recognized Obligation to Return Collateral Asset (Separate Account)			\$	%

M. Working Capital Finance Investments - Not Applicable

N. Offsetting and Netting of Assets and Liabilities - Not Applicable

O. 5GI Securities - Not Applicable

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	9	
(2) Aggregate Amount of Investment Income	\$ 5,591,036	\$

**6. Joint Ventures, Partnerships and Limited Liability Companies**

A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets

The Company did not have any investments in joint ventures, partnerships, or limited liability companies that exceeded 10% of total admitted assets for the years ended December 31, 2019 and December 31, 2018.

B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies

The Company recognizes impairments when it is probable that it will be unable to recover the carrying amount of the investment or there is evidence indicating inability of the investee to sustain earnings which would justify the carrying value of the investment. The Company did not have any impairment in joint ventures, partnerships, or limited liability companies for the years ended December 31, 2019 and December 31, 2018.

**7. Investment Income**

The Company did not have any due and accrued income over 90 days past due that was excluded from surplus as of December 31, 2019 and December 31, 2018, respectively.

**8. Derivative Instruments**

A. Derivatives under SSAP No. 86 - Derivatives

(1) The Company owns equity index options to limit its net exposure to equity market risk. The Company enters into equity index future contracts through exchange to hedge the general business risk. The Company receives collateral from its derivative counterparties to limit the risk of nonperformance by the counterparties.

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Notes to the Financial Statements

8. Derivative Instruments (Continued)

- (2) The Company's derivative portfolio consists of equity index options to hedge the growth in interest credited to policyholders of indexed universal life insurance products. Additionally, as of December 31, 2019, the Company holds short equity futures to hedge general business risks associated with equity markets. The total carrying value of derivative assets were \$21,582,426 and \$4,707,868 as of December 31, 2019 and December 31, 2018, respectively.
- (3) None of the Company's derivatives qualify for hedge accounting under SSAP No. 86 - *Derivatives*; they are accounted for under the fair value method of accounting, with changes in fair value recorded as unrealized investment gains or losses. The realized gains/losses are recorded at the option expiration date.
- (4) Derivative Contracts with Financing Premiums - Not Applicable
- (5) Net Gain or Loss Recognized - Not Applicable
- (6) Net Gain or Loss Recognized from Derivatives No Longer Qualifying for Hedge Accounting - Not Applicable
- (7) Derivatives Accounted for as Cash Flow Hedges of a Forecasted Transaction - Not Applicable
- (8) Premium Cost for Derivative Contracts - Not Applicable

B. Derivatives under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees (Life/Fraternal Only) - Not Applicable

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

(1) Change between years by tax character

	2019			2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets	\$ 34,719,164	\$ 112,315	\$ 34,831,479	\$ 43,705,110	\$ 211,178	\$ 43,916,288	\$ (8,985,946)	\$ (98,863)	\$ (9,084,809)
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	34,719,164	112,315	34,831,479	43,705,110	211,178	43,916,288	(8,985,946)	(98,863)	(9,084,809)
(d) Deferred tax assets nonadmitted				2,368,151		2,368,151	(2,368,151)		(2,368,151)
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 34,719,164	\$ 112,315	\$ 34,831,479	\$ 41,336,959	\$ 211,178	\$ 41,548,137	\$ (6,617,795)	\$ (98,863)	\$ (6,716,658)
(f) Deferred tax liabilities	24,776,134	500,594	25,276,728	26,048,380	559,549	26,607,929	(1,272,246)	(58,955)	(1,331,201)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 9,943,030	\$ (388,279)	\$ 9,554,751	\$ 15,288,579	\$ (348,371)	\$ 14,940,208	\$ (5,345,549)	\$ (39,908)	\$ (5,385,457)

The ultimate realization of deferred tax assets depends on the generation of future taxable income during the periods in which the temporary differences are deductible and prior to the expiration of capital loss, net operating loss and tax credit carry-forwards. Management considers the scheduled reversal of deferred tax liabilities (including the impact of available carry-back and carry-forward periods), projected taxable income, and tax planning strategies in making this assessment. Management believes it is more likely than not that all deferred tax assets will be realized based on projected taxable income and available tax planning strategies. There were no tax planning strategies used related to reinsurance.

(2) Admission calculation components SSAP No. 101

	2019			2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	9,018,630	5,761,543	14,780,173	14,940,208		14,940,208	(5,921,578)	5,761,543	(160,035)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	9,018,630	5,761,543	14,780,173	14,940,208		14,940,208	(5,921,578)	5,761,543	(160,035)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	35,412,001	XXX	XXX	31,362,908	XXX	XXX	4,049,093
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	25,700,534	(5,649,228)	20,051,306	26,607,929		26,607,929	(907,395)	(5,649,228)	(6,556,623)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 34,719,164	\$ 112,315	\$ 34,831,479	\$ 41,548,137	\$ -	\$ 41,548,137	\$ (6,828,973)	\$ 112,315	\$ (6,716,658)

(3) Ratio used as basis of admissibility

	2019	2018
(a) Ratio percentage used to determine recovery period and threshold limitation amount	1,504.000%	1,355.000%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 236,080,009	\$ 209,086,051

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**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2019		2018		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 34,719,164	\$ 112,315	\$ 43,705,110	\$ 211,178	\$ (8,985,946)	\$ (98,863)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	—%	—%	—%	—%	—%	—%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 34,719,164	\$ 112,315	\$ 41,336,959	\$ 211,178	\$ (6,617,795)	\$ (98,863)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	—%	—%	—%	—%	—%	—%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized

There are no temporary differences for which deferred tax liabilities are not recognized.

C. Major Components of Current Income Taxes Incurred

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal	\$ (8,821,284)	\$ (9,121,180)	\$ 299,896
(b) Foreign	—	—	—
(c) Subtotal	\$ (8,821,284)	\$ (9,121,180)	\$ 299,896
(d) Federal income tax on net capital gains	965,363	5,487,047	(4,521,684)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	\$ (7,855,921)	\$ (3,634,133)	\$ (4,221,788)

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	22,584,556	24,323,227	(1,738,671)
(4) Investments	—	—	—
(5) Deferred acquisition costs	8,010,250	8,931,143	(920,893)
(6) Policyholder dividends accrual	2,574,357	2,684,069	(109,712)
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	1,278,132	—	1,278,132
(11) Net operating loss carry-forward	—	3,081,256	(3,081,256)
(12) Tax credit carry-forward	—	24,695	(24,695)
(13) Other (including items less than 5% of total ordinary tax assets)	271,869	4,660,720	(4,388,851)
(99) Subtotal	\$ 34,719,164	\$ 43,705,110	\$ (8,985,946)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	2,368,151	(2,368,151)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 34,719,164	\$ 41,336,959	\$ (6,617,795)
(e) Capital			
(1) Investments	\$ 112,315	\$ 211,178	\$ (98,863)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total capital tax assets)	—	—	—
(99) Subtotal	\$ 112,315	\$ 211,178	\$ (98,863)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	112,315	211,178	(98,863)
(i) Admitted deferred tax assets (2d + 2h)	\$ 34,831,479	\$ 41,548,137	\$ (6,716,658)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 11,697,864	\$ 10,200,235	\$ 1,497,629
(2) Fixed assets			
(3) Deferred and uncollected premium	3,318,501	4,794,581	(1,476,080)
(4) Policyholder reserves	7,762,778	9,056,574	(1,293,796)
(5) Other (including items <5% of total ordinary tax liabilities)	1,996,991	1,996,990	1
(99) Subtotal	\$ 24,776,134	\$ 26,048,380	\$ (1,272,246)
(b) Capital			
(1) Investments	\$ 500,594	\$ 559,549	\$ (58,955)
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	\$ 500,594	\$ 559,549	\$ (58,955)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 25,276,728	\$ 26,607,929	\$ (1,331,201)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 9,554,751	\$ 14,940,208	\$ (5,385,457)

The change in net deferred taxes is comprised of the following (this analysis is exclusive of the tax effect of unrealized capital gain (losses) as the deferred taxes on unrealized gains (losses) are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	2019	2018	Change
Adjusted gross deferred tax assets	\$ 34,831,479	\$ 43,916,289	\$ (9,084,810)
Total deferred tax liabilities	(25,276,728)	(26,607,930)	1,331,202
Net deferred tax assets (liabilities)	\$ 9,554,751	\$ 17,308,359	\$ (7,753,608)
Tax effect of unrealized gains (losses)			1,302,159
ROUNDING			(2)
Change in net deferred income tax			\$ (6,451,451)

**D. Among the More Significant Book to Tax Adjustments**

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate are as follows:

	Tax Year Ended December 31, 2019	Effective Tax Rate
<b>Provision computed at statutory rate</b>	\$ (2,871,873)	21.00%
<b>Permanent Differences</b>		
IMR	(1,072,853)	7.85%
Nondeductible Expenses	567	0.00%
Other Permanent Adjustments	(57,382)	0.42%
Non-Admitted Assets	3,131,682	-22.90%
Prior Year True-Up	51,321	-0.38%
Prior Year Tax Return Adjustments	(12,432)	0.09%
DREs	21,079	-0.15%
Ceding Commissions	(573,580)	4.19%
Dividends Received Deduction	(21,000)	0.15%
<b>Totals</b>	\$ (1,404,470)	10.27%
Federal and foreign income taxes incurred	(8,821,283.89)	64.50%
Realized capital gains (losses) tax	965,362.54	-7.06%
Change in net deferred income taxes	6,451,450.60	-47.17%
<b>Total statutory income taxes</b>	\$ (1,404,471)	10.27%

**E. Operating Loss and Tax Credit Carryforwards**

- (1) Unused loss carryforwards available - None
- (2) Income tax expense available for recoupment

As a result of recent tax reform (TCJA) the Company can no longer carry back future losses, therefore there are no available taxes for recoupment.

- (3) Deposits admitted under IRC Section 6603 - Not Applicable

The Company has no aggregate deposits reported as admitted assets under Section 6603 of the Internal Revenue Code as of December 31, 2019 and 2018 respectively.



# ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

#### F. Consolidated Federal Income Tax Return

- (1) The Company will file a consolidated Federal income tax return with Commonwealth Annuity and Life Insurance Company, Accordia Life and Annuity Company, Cape Verity I, Inc., Cape Verity II, Inc., Cape Verity III, Inc., Gotham Re, Inc., Forethought National Life Insurance Company and Forethought Life Insurance Company for the period ending December 31, 2019. The Company is a party to a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined Federal income tax is allocated to each entity within the consolidated group.
- (2) The IRS routinely audits the Company's federal income tax returns, and when appropriate, provisions are made in the financial statements in anticipation of the results of these audits. In 2016, the IRS completed an audit of the Company's 2011-2013 federal income tax returns. The audit did not result in any material adjustments. The Company believes that its income tax filing positions and deductions will be sustained on audit, and does not anticipate any adjustments that will result in a material, adverse effect on the Company's financial condition, results of operations, or cash flow. Therefore, no reasonable estimate can be made for tax loss contingencies and none has been recorded.

#### G. Federal or Foreign Income Tax Loss Contingencies - Not Applicable

#### H. Repatriation Transition Tax (RTT) - Not Applicable

#### I. Alternative Minimum Tax (AMT) Credit - Not Applicable

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

#### A. Nature of Relationships

The Company is organized as a stock life insurance company and is a wholly-owned subsidiary of Commonwealth Annuity. Commonwealth Annuity is a wholly-owned indirect subsidiary of Global Atlantic Financial Group Limited (GAFG), a Bermuda Company.

The Goldman Sachs Group, Inc. (Goldman Sachs) owns a total of approximately 21% of the outstanding ordinary shares of GAFG; the remaining investors, none of whom own more than 9.9%, own the remaining approximately 79% of the outstanding ordinary shares.

The Company owns market traded bonds of Goldman Sachs, with an NAIC rating of 2, a carrying value of \$13,656,875, and a market value of \$16,218,093, as of December 31, 2019. The purchase of these securities constituted arms-length transactions.

#### B. Detail of Transactions Greater than ½ of 1% of total admitted assets

During 2019, bonds and cash with an aggregate value of \$41,240,245 were transferred between the Company and FLIC. The sales consideration of securities between the Company and FLIC was at its fair value on the transaction date.

During 2018, bonds with an aggregate value of \$90,479,985 were transferred to the Company from Forethought Life Insurance Company (FLIC) in exchange for \$90,131,647 of securities and \$348,338 cash. The sales and consideration of the securities between the Company and FLIC was at fair value on the transaction date.

#### C. Amount of Transactions & Effects of Change in Terms of Intercompany Arrangements - None

#### D. Amounts due to or from Related Parties

The Company has a payable due to Goldman Sachs Asset Management L.P. (GSAM) related to portfolio management fees of \$350,821 and \$251,535 as of December 31, 2019 and December 31, 2018, respectively.

The Company has a payable due to Accordia, a related party, related to its share of servicing costs paid to a third party for a block of life insurance business administered of \$0 and \$921,244 as of December 31, 2019 and December 31, 2018, respectively.

The Company has a receivable from Accordia, a related party, of \$0 and \$0 as of December 31, 2019 and December 31, 2018, respectively, related to an excess of loss treaty recoverable covering losses on interest sensitive life, indexed universal life, whole life and term life policies.

#### E. Guarantees or Contingencies for Related Parties

On December 19, 2012, Commonwealth Annuity entered into an agreement to guarantee the performance of the Company, related to a reinsured block of fixed annuities.

#### F. Management, Service Contracts, Cost Sharing Arrangements

The Company has entered into administration, shared services, management services, and investment management services agreements with related parties. These affiliates provide legal, compliance, technology, operations, financial reporting, human resources, risk management, distribution services, use of facilities and such other services as the parties may agree to from time to time. The Company recorded expenses for these agreements of \$8,582,363 and \$10,535,146 for the years ended December 31, 2019 and December 31, 2018, respectively. The Company has a payable due to Global Atlantic Finance Company (GAFC), an affiliated entity, of \$1,103,612 and \$885,412 at December 31, 2019 and December 31, 2018, respectively.

The Company has agreements with affiliated parties to receive and pay certain fee income and expenses related to policyholder administration of \$1,109,594 and \$1,194,857 as of December 31, 2019 and December 31, 2018, respectively and had a net \$269,992 and \$290,737 receivable at December 31, 2019 and December 31, 2018, respectively.

#### G. Nature of Relationships that Could Affect Operations

The Company has entered into a Services and Expenses Agreement, with GAFC, as amended, pursuant to which GAFC and other affiliates will provide certain services to the Company, including, but not limited to, seconding employees and providing management services, administrative support, and use of facilities.

#### H. Amount Deducted for Investment in Upstream Company - Not Applicable

#### I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable

#### J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable

#### K. Foreign Subsidiary Value Using CARVM - Not Applicable

#### L. Downstream Holding Company Value Using Look-Through Method - Not Applicable

#### M. All SCA Investments - Not Applicable

## Notes to the Financial Statements

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - None

### 11. Debt

- A. Debt, Including Capital Notes - Not Applicable
- B. FHLB (Federal Home Loan Bank) Agreements - Not Applicable

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plan - Not Applicable
- B. Investment Policies and Strategies of Plan Assets - Not Applicable
- C. Fair Value of Each Class of Plan Assets - Not Applicable
- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans

In 2014, the Company assumed, and received assets for, a nonqualified defined contribution pension plan covering career distribution system agents. The balance of this obligation was \$3,088,824 and \$3,175,536 as of December 31, 2019 and December 31, 2018, respectively. There were no expenses recognized in association with this plan for the nine months and year ended December 31, 2019 and December 31, 2018.

- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans

The Company is allocated a share of the costs of the GAFC employee-sponsored defined contribution plans. GAFC matches 100% of the first 6% of eligible compensation contributed by participants. Participants are 100% vested in the 4% employer safe harbor matching contribution. Participants vest in the additional 2% employer matching contribution on a graded schedule over five years, based upon years of service. The allocated expense for the years ended December 31, 2019 and December 31, 2018 was \$198,939 and \$181,267, respectively.

- H. Postemployment Benefits and Compensated Absences - Not Applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

### 13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

1. The Company has 1,000,000 shares authorized, 500,001 shares issued and outstanding, par value \$10.00 per share.
2. The Company has no preferred stock outstanding.
3. Massachusetts has enacted laws governing the payment of dividends and other distributions to stockholders by insurers. These laws affect the dividend paying ability of the Company. Pursuant to Massachusetts statutes, the maximum amount of dividends and other distributions that an insurer may pay in any twelve month period, without prior approval of the MA DOI, is limited to the greater of the Company's statutory net gains from operations of the preceding December 31 or 10% of the statutory policyholder's surplus as of the preceding December 31. Any dividend from the Company to Commonwealth Annuity requires prior approval of the MA DOI since dividends may not be paid from negative unassigned funds.
4. There have been no capital contributions in 2019 or 2018.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders
6. The Company has no restrictions on the use of the Company's unassigned surplus and all unassigned surplus is held for the benefit of the shareholders.
7. The Company has no surplus advances.
8. Stock Held for Special Purposes  
None of the Company's stock is held for special purposes.
9. Changes in Special Surplus Funds - Not Applicable
10. Unassigned funds (surplus)  
The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses are \$10,315,102 and (\$5,325,566), at December 31, 2019 and December 31, 2018, respectively.
11. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable
12. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable
13. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

### 14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
  - (1) Commitments or contingent commitment(s) to an SCA entity, joint venture, partnership, or limited liability company  
The Company invests in certain joint ventures, limited liability companies (LLC's) and partnerships, and in some cases makes a commitment for additional investment up to a maximum invested amount.  
As of December 31, 2019, commitments to make additional investments to joint ventures, LLC's and partnerships total \$5,050,030.
  - (2) Nature and circumstances of guarantee - None
  - (3) Aggregate compilation of guarantee obligations - None

# ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

## Notes to the Financial Statements

### 14. Liabilities, Contingencies and Assessments (Continued)

#### B. Assessments

(1) Unfavorable economic conditions may contribute to an increase in the number of insurance companies that are under regulatory supervision. This may result in an increase in mandatory assessments by state guaranty funds, or voluntary payments by solvent insurance companies to cover losses to policyholders of insolvent or rehabilitated companies. Mandatory assessments, which are subject to statutory limits, can be partially recovered through a reduction in future premium taxes in some states. The Company is not able to reasonably estimate the potential impact of any such future assessments or voluntary payments.

(3) Guaranty fund liabilities and assets related to long-term care insolvencies - None

#### C. Gain Contingencies - Not Applicable

#### D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not Applicable

#### E. Joint and Several Liabilities - Not Applicable

#### F. All Other Contingencies

The Company may be involved from time to time in judicial, regulatory and arbitration proceedings concerning matters arising in connection with the conduct of its business. The Hanover Insurance Group, Inc. (THG) has agreed to indemnify the Company and Commonwealth Annuity with respect to certain of these matters as provided in the Stock Purchase Agreement. Management believes, based on currently available information, that the results of such proceedings, in the aggregate, will not have a material adverse effect on the Company's financial condition. Given the inherent difficulty of predicting the outcome of the Company's litigation and regulatory matters, particularly in cases or proceedings in which substantial or indeterminate damages or fines are sought, the Company cannot estimate losses, or ranges of losses, for cases or proceedings where there is only a reasonable possibility that a loss may be incurred. However, the Company believes that at the present time there are no pending or threatened lawsuits or regulatory proceedings that are reasonably likely to have a material adverse effect on the Company's consolidated financial position.

In addition, the Company is involved, from time to time, in investigations and proceedings by governmental and self-regulatory agencies, which may include investigations into such matters as revenue sharing, claims payment practices, unclaimed property escheatment practices, and other matters. A number of companies have announced settlements of enforcement actions related to such matters with various regulatory agencies, including the SEC, which has included a range of monetary penalties and restitution. The Company is not currently involved in any such investigations or proceedings, though there can be no assurance that such investigations or proceedings may not arise in the future.

In connection with the process of converting over 500,000 in-force life insurance policies (representing policies for both the Company and Accordia) from systems managed by Athene Holdings Limited to the platform of one of our third party service providers DXC, or the "Conversion," the Company and Accordia expect to incur a variety of litigation-related costs. On June 28, 2018 a subsidiary of Athene and FAFLIC entered into a consent order with the New York State Department of Financial Services, or "NYSDFS," relating to the NYSDFS' market conduct examination findings that related primarily to disruptions in servicing caused by the Conversion. Pursuant to the consent order, Athene paid the NYSDFS a fine of \$15 million and will also take corrective actions and provide remediation to policyholders impacted by the Conversion. The agreements between the Company, Commonwealth Annuity and Athene provide indemnities to Athene, including for fines and penalties resulting from violations of law. Commonwealth Annuity has reimbursed Athene an amount equal to the NYSDFS fine in July, 2018. Additionally, the Company has put up a reserve of \$6.1 million for costs related to certain aspects of the corrective actions agreed under the consent order. The Company anticipates additional regulatory, restitution and legal costs associated with the investigation, defense, and settlement of potential claims related to the Conversion.

The Company's ultimate legal and financial responsibility cannot be estimated at this time.

The Company's sister company, Accordia Life and Annuity Company is a defendant in a putative policyholder class action, *Clapp, et al. v. Accordia Life and Annuity Company, et al.*, in the Central District of Illinois. Plaintiffs in *Clapp* filed a Motion for Preliminary Approval of Class Settlement on May 10, 2019, which was granted by the Court on June 7, 2019. The Company is awaiting final approval by the Court. Although the Company is not a party to that lawsuit, it is a released party pursuant to the terms of the settlement agreement and some FAFLIC policyholders are members of the settlement class.

### 15. Leases

#### A. Lessee Operating Lease - Not Applicable

#### B. Lessor Leases - Not Applicable

### 16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

The current credit exposure of the Company's over the counter derivative contracts is limited to the fair value of \$22,363,206 as of December 31, 2019. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining full collaterals of \$22,047,000 from counterparties as of December 31, 2019. The exchange-traded derivatives are affected through a regulated exchange and positions are marked to market on a daily basis, the Company has little exposure to credit-related losses in the event of nonperformance by counterparties to such financial instruments.

#### 1. Face Amount of the Company's Financial Instruments with Off-Balance-Sheet Risk - Not Applicable

#### 2. Nature of Terms - Not Applicable

#### 3. Exposure to Credit Related Losses - Not Applicable

#### 4. Collateral Policy - Not Applicable

### 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

#### A. Transfers of Receivables Reported as Sales - Not Applicable

#### B. Transfers and Servicing of Financial Assets - Not Applicable

#### C. Wash Sales - None

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

#### A. ASO Plans - Not Applicable

#### B. ASC Plans - Not Applicable

#### C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - Not Applicable

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**Notes to the Financial Statements**

**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable**

**20. Fair Value Measurements**

A. Fair Value Measurement

As of December 31, 2019, the Company's assets and liabilities carried at fair value consist of separate account funds are classified as Level 1 in the fair value hierarchy.

Derivatives consist of OTC equity options are classified as Level 2 and short equity futures classified as Level 1 in the fair value hierarchy. The Company did not own any Level 3 securities carried at fair value as of December 31, 2019 and December 31, 2018.

(1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
<b>a. Assets at fair value</b>					
Derivative Assets	\$	\$ 22,363,206	\$	\$	\$ 22,363,206
Separate Accounts	127,777,695				127,777,695
<b>Total assets at fair value/NAV</b>	<b>\$ 127,777,695</b>	<b>\$ 22,363,206</b>	<b>\$</b>	<b>\$</b>	<b>\$ 150,140,901</b>
<b>b. Liabilities at fair value</b>					
Derivative Collateral	\$ 22,047,000	\$	\$	\$	\$ 22,047,000
Derivative Liabilities	780,780				780,780
<b>Total liabilities at fair value</b>	<b>\$ 22,827,780</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$ 22,827,780</b>

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Transfers Between Level 1 and Level 2

There were no transfers between Levels 1 and 2 during the current year.

(4) Fair Value Inputs Level 2 and Level 3

**Bonds**

In accordance with the NAIC Purposes and Procedures Manual of the NAIC Investment Analysis Office, bonds rated 6 are carried at the lower of amortized cost or fair value. As of December 31, 2019 and December 31, 2018, the Company did not own any bonds rated 6.

**Separate Account Assets**

The estimated fair value of assets held in separate accounts is based on quoted market prices. Separate account assets representing contract holder funds are measured at fair value and reported as a summary total in the Statement of Assets, with an equivalent summary total reported for related liabilities. The market value adjusted annuity is comprised of bonds, in which the fair value is based on external vendor prices. Based on the level of observable activity, these bonds will be measured at either Level 1 or Level 2.

**Derivatives**

The Company enters into certain OTC derivatives, primarily equity index options to hedge the growth in interests credited for the indexed universal life insurance products. The Company values the OTC options utilizing the Black-Scholes models. The Company also compares the derivative valuations to valuations to validate the model outputs. For OTC derivatives that trade in liquid markets, model inputs can generally be verified and model selection does not involve significant management judgment. Such instruments are typically classified within Level 2 of the fair value hierarchy.

(5) Derivatives - Not Applicable

B. Other Fair Value Disclosures

No additional disclosures are required pertaining to fair value measurement.

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 2,485,446,671	\$ 2,215,950,223	\$ 7,301,590	\$ 2,429,868,243	\$ 48,276,838	\$	\$
Mortgage Loans	10,283,342	9,697,358		10,283,342			
Other Invested Assets	15,387,936	15,387,936		15,387,936			
Cash and Equivalents	121,372,878	121,372,878	121,372,878				
Derivatives	22,363,206	22,363,206		22,363,206			
<b>Total Assets</b>	<b>2,526,179,565</b>	<b>2,384,771,601</b>		<b>2,477,902,727</b>	<b>48,276,838</b>		
Derivative Liabilities	780,780	780,780	780,780				
<b>Total Liabilities</b>	<b>780,780</b>	<b>780,780</b>	<b>780,780</b>				

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV

As of December 31, 2019 and December 31, 2018, the Company did not own any financial instruments that were not practicable to estimate fair value.

**21. Other Items**

A. Unusual or Infrequent Items - Not Applicable

B. Troubled Debt Restructuring - Not Applicable

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**Notes to the Financial Statements**

**21. Other Items (Continued)**

C. Other Disclosures

Assets values of \$12,106,207 and \$12,179,029 at December 31, 2019 and December 31, 2018, respectively, were on deposit with government authorities or trustees as required by law.

The Company is currently undergoing a conversion to a new life insurance administration system. As part of this conversion certain life insurance policies have been temporarily restricted at December 31, 2019 resulting in a delay of the billing of premiums and other related policy transactions. In limited cases, estimates were used for restricted policy balances within the financial statements. Any variances to the estimates will be recorded as policies are released from the restricted status in future periods.

At December 31, 2018, the Company owned a bond issued by Pacific Gas & Electric, a company which declared bankruptcy and was downgraded to NAIC-6 in January, 2019. The Company recognized a \$659,255 OTTI on this holding during December, 2018. At December 31, 2019, the Company did not recognize OTTI on any invested assets.

Note 14 references "remediation to policyholders impacted by the Conversion" as directed by the NYSDFS. In compliance with this directive, one of these remediation options was to allow policyholders to pay current premiums on a go forward basis and any premium in arrears (i.e. premium that had not been billed) would be applied to the policy, to be collected at the time the policy terminates (e.g. surrender or death). The premium that has been applied under this option has been set up as lien against the policy. In accordance with statutory guidance it is being treated as a non-admitted asset.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries as of December 31, 2019 and December 31, 2018.

E. State Transferable and Non-Transferable Tax Credits - Not Applicable

F. Subprime-Mortgage-Related Risk Exposure

(1) While the Company holds no direct investments in subprime mortgage loans, the Company may have limited exposure to subprime borrowers through direct investments in primarily investment grade subprime residential mortgage-backed securities. The Company's definition of subprime is predominantly based on borrower statistics from a residential pool of mortgages. Included in the statistics evaluated is the average credit score of the borrower, the loan-to-value ratio, the debt-to-income statistics, and the diversity of all these statistics across the borrower profile. As is true for all securities in the Company's portfolio, the entire mortgage-backed asset portfolio is reviewed for impairments at least quarterly. Additionally, reviews of specific mortgage-backed securities are made on a periodic basis by reviewing both the unrealized gain/loss as well as changes to the underlying statistics. Included in the analysis are current delinquency and default statistics, as well as the current and original levels of subordination on the security.

(2) Direct exposure through investments in subprime mortgage loans - Not Applicable

(3) Direct exposure through other investments

The Company holds the following residential mortgage backed securities with subprime exposure as of December 31, 2019.

	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 14,558,209	\$ 14,099,332	\$ 19,653,850	\$
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs *				
f. Other assets				
g. Total	\$ 14,558,209	\$ 14,099,332	\$ 19,653,850	\$

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage - Not Applicable

G. Retained Assets - Not Applicable

H. Insurance-Linked Securities (ILS) Contracts

Reporting entities shall disclose information when they may receive possible proceeds as the issuer, ceding insurer, or counterparty of insurance-linked securities.

The Company owned a security with a book value of \$57,221,831 as of December 31, 2018 which was sold during 2019 for a realized loss of \$7,391,147.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - None

**22. Events Subsequent**

Type I – Recognized Subsequent Events - None as of February 21, 2020.

Type II – Non-recognized Subsequent Events

Subsequent events have been considered through February 21, 2020 for the statutory statement due on March 1, 2020.

## Notes to the Financial Statements

### 23. Reinsurance

#### A. Ceded Reinsurance Report

##### Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes ( ) No (X)

- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes ( ) No (X)

##### Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ( ) No (X)

##### Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ –

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes ( ) No (X)

B. Uncollectible Reinsurance - Not Applicable

C. Commutation of Ceded Reinsurance - Not Applicable

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - Not Applicable

F. Reinsurance Agreement with an Affiliated Captive Reinsurer - Not Applicable

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - Not Applicable

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

### 25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years

The Company does not have any change in incurred loss adjustment expenses.

- B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses

The Company does not have any change in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

### 26. Intercompany Pooling Arrangements - Not Applicable

### 27. Structured Settlements

The Company does not have any structured settlements.

### 28. Health Care Receivables - Not Applicable

### 29. Participating Policies

- A. The percentage of participating life insurance in force to total in force as of December 31, 2019 was 3.9%.

B. No change.

- C. The amount of dividend expense incurred for the year ended December 31, 2019 was \$787,048.

D. No change.

### 30. Premium Deficiency Reserves - Not Applicable

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**Notes to the Financial Statements**

**31. Reserves for Life Contracts and Annuity Contracts**

1. The Company waives deduction of deferred fractional premiums at death and returns any portion of the final premium paid beyond the month of death. The reserve for surrender values promised in excess of the legally computed reserves is shown in Exhibit 5, Miscellaneous Revenue.
2. For Traditional Life business, the reserve for substandard risk is shown in Exhibit 5, Miscellaneous Reserves. For the most recently issued business, the reserves for substandard policies are determined by computing the regular mean reserve for the policy and holding and additional one half of the extra premium charge for the year. For one older block of business, factors expressed as a percentage of the substandard premium and supplied by the Actuary of the New York Insurance Department (i.e., Guardian Life factors) are applied to the total substandard premium, by issue year, to determine the reserve for the substandard risk. For another older block, substandard business issued after 1981 have reserves calculated using 175% of the 1958 CSO mortality or the appropriate extra mortality using the 1980 CSO. Risk premium reinsurance liabilities are valued at the corresponding multiple of the standard liability. Substandard annuities are charged a premium based upon a rated age and are reserved by adding a constant number of extra deaths to the standard mortality at every age, so as to produce the life expectancy of the rated age. This method provides additional reserves that grade to standard reserves at the end of the mortality table.
3. The Company had \$1,005,583,982 and \$1,083,584,927 of insurance in force for which the gross premiums were less than the net premiums according to the standard valuation required by the Commonwealth of Massachusetts as of December 31, 2019 and 2018, respectively. Reserves to cover the above shortfall in premiums totaled \$13,755,910 and \$13,589,052 at 2019 and 2018 year-end and are reported in Exhibit 5, Section G.
4. For non-universal life plans and universal life accidental death and waiver of premium, tabular interest, tabular less actual reserve released and tabular costs are calculated by formulas. For universal life, except for accidental death and waiver of premium, tabular interest and tabular cost are equal to actual credits and charges to the policies.
5. Tabular interest on funds not involving life contingencies is calculated by formula, except for the dividend accumulations which is a ledger liability.
6. Details for Other Changes  
The Company did not change reserving methods.

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**

A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	-%
b. At book value less current surrender charge of 5% or more	2,060,169	-	-	2,060,169	0.217
c. At fair value	-	-	17,813,428	17,813,428	1.876
d. Total with market value adjustment or at fair value (total of a through c)	2,060,169	-	17,813,428	19,873,597	2.093
e. At book value without adjustment (minimal or no charge or adjustment)	928,655,060	-	-	928,655,060	97.792
(2) Not subject to discretionary withdrawal	847,402	-	243,960	1,091,362	0.115
(3) Total (gross: direct + assumed)	931,562,631	-	18,057,388	949,620,019	100.000%
(4) Reinsurance ceded	744,196,373	-	-	744,196,373	
(5) Total (net) (3 - 4)	\$ 187,366,258	\$ -	\$ 18,057,388	\$ 205,423,646	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ 440,690	\$ -	\$ -	\$ 440,690	

B. Group Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ 212,132	\$ -	\$ 212,132	0.111%
b. At book value less current surrender charge of 5% or more	1,200	-	-	1,200	0.001
c. At fair value	-	-	50,588,882	50,588,882	26.584
d. Total with market value adjustment or at fair value (total of a through c)	1,200	212,132	50,588,882	50,802,214	26.696
e. At book value without adjustment (minimal or no charge or adjustment)	21,325,797	-	-	21,325,797	11.206
(2) Not subject to discretionary withdrawal	116,656,253	-	1,516,994	118,173,247	62.098
(3) Total (gross: direct + assumed)	137,983,250	212,132	52,105,876	190,301,258	100.000%
(4) Reinsurance ceded	23,882,639	-	-	23,882,639	
(5) Total (net) (3 - 4)	\$ 114,100,611	\$ 212,132	\$ 52,105,876	\$ 166,418,619	
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	\$ 208	\$ -	\$ -	\$ 208	

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**Notes to the Financial Statements**

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics (Continued)**

C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more					
c. At fair value	-	-	12,674,866	12,674,866	3.215
d. Total with market value adjustment or at fair value (total of a through c)	-	-	12,674,866	12,674,866	3.215
e. At book value without adjustment (minimal or no charge or adjustment)	370,803,644			370,803,644	94.041
(2) Not subject to discretionary withdrawal	10,819,685			10,819,685	2.744
(3) Total (gross: direct + assumed)	381,623,329	-	12,674,866	394,298,195	100.000%
(4) Reinsurance ceded	80,405,145			80,405,145	
(5) Total (net) (3 - 4)	\$ 301,218,184	\$ -	\$ 12,674,866	\$ 313,893,050	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	\$	\$	\$	\$	

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, annuities, total (net)	\$ 301,159,548
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net)	2,247,319
(3) Exhibit of Deposit-type Contracts, Line 14, Column 1	299,278,184
(4) Subtotal	602,685,051
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	70,375,395
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	12,674,866
(11) Subtotal	83,050,261
(12) Combined total	\$ 685,735,312



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**Notes to the Financial Statements**

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

	General Account			Separate Account – Guaranteed and Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:						
(1) Term Policies with Cash Value	\$ -	\$ 68,556,033	\$ 73,928,988	\$ -	\$ -	\$ -
(2) Universal Life	396,478,394	402,985,136	417,064,260	-	-	-
(3) Universal Life with Secondary Guarantees	22,728,799	20,172,603	80,014,156	-	-	-
(4) Indexed Universal Life	107,733,059	101,317,262	90,622,724	-	-	-
(5) Indexed Universal Life with Secondary Guarantees	297,468,204	274,348,453	726,824,174	-	-	-
(6) Indexed Life	-	-	-	-	-	-
(7) Other Permanent Cash Value Life Insurance	-	426,567,899	455,186,201	-	-	-
(8) Variable Life	-	-	-	-	-	-
(9) Variable Universal Life	9,955,318	9,948,174	9,351,934	43,788,081	43,756,658	40,731,508
(10) Miscellaneous Reserves	-	-	-	-	-	-
B. Not subject to discretionary withdrawal or no cash values						
(1) Term Policies without Cash Value	XXX	XXX	252,188,192	XXX	XXX	-
(2) Accidental Death Benefits	XXX	XXX	452,929	XXX	XXX	-
(3) Disability - Active Lives	XXX	XXX	3,666,925	XXX	XXX	-
(4) Disability - Disabled Lives	XXX	XXX	4,583,766	XXX	XXX	-
(5) Miscellaneous Reserves	XXX	XXX	311,348,136	XXX	XXX	3,042,172
C. Total (gross: direct + assumed)	\$ 834,363,774	\$ 1,303,895,560	\$ 2,425,232,385	\$ 43,788,081	\$ 43,756,658	\$ 43,773,680
D. Reinsurance Ceded	172,862,132	561,991,640	1,394,205,171	-	-	-
E. Total (net) (C) - (D)	\$ 661,501,642	\$ 741,903,920	\$ 1,031,027,214	\$ 43,788,081	\$ 43,756,658	\$ 43,773,680

	Amount
F. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 987,055,515
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	408,017
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	2,393,129
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	1,621,891
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	39,548,662
(6) Subtotal	<u>\$ 1,031,027,214</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	40,731,508
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	3,042,172
(10) Subtotal (Lines (7) through (9))	<u>43,773,680</u>
(11) Combined Total ((6) and (10))	<u>\$ 1,074,800,894</u>

**34. Premiums and Annuity Considerations Deferred and Uncollected**

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	-	-
(3) Ordinary renewal	9,768,478	15,802,384
(4) Credit life	-	-
(5) Group life	-	-
(6) Group annuity	-	-
(7) Totals	<u>\$ 9,768,478</u>	<u>\$ 15,802,384</u>

**35. Separate Accounts**

A. Separate Account Activity

(1) For the current reporting year, FAFLIC reported assets and liabilities from the following product lines into separate accounts:

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**Notes to the Financial Statements**

**35. Separate Accounts (Continued)**

- Individual and Group Variable Annuities
- Individual and Group Variable Life Insurance Products
- Group Pension contracts with accumulation in variable separate accounts

In accordance with the procedures of Massachusetts, the Company's domiciliary state for approving items within a separate account, the separate account classification for variable life insurance products, variable annuity contracts, and pension contracts are supported by 175 M.G.L. Sections 132G – 132L.

Variable Separate Accounts and Guaranteed Period Accounts

The Company's individual and group variable annuity contracts and variable life insurance policies are supported by variable separate accounts of a nonguaranteed return nature. The Company's group pension contracts permit accumulation in variable separate accounts, but provide fixed annuities upon annuitization. These separate accounts are comprised of sub-accounts, each of which invest in an investment company that is registered under the Investment Company Act of 1940. The net investment experience of a sub-account is credited directly to the policy owner or certificate owner, and can be positive or negative. The assets and liabilities of the sub-accounts are carried at market.

In addition to variable separate accounts, certain variable annuity contracts also offer guarantee period accounts (a GPA), which provides for the accumulation of interest at a guaranteed interest rate for a stated period (the Guarantee Period). Assets in a GPA are invested by the Company in accordance with the investment restrictions applicable to the General Account. If the investment proceeds of a GPA at the end of the guarantee period are insufficient to cover its stated rate of return, the difference will be remitted by the General account. Transfers or withdrawals from a GPA on any date other than on the day following the expiration of the GPA's Guarantee Period is subject to a market value adjustment, which may be positive or negative; however, in no event will the guaranteed interest rate be less than 3%. If the investment proceeds of a Guarantee Period Account at the end of the guarantee period are insufficient to cover principal and this minimum rate of return, the difference will be remitted by the General Account.

Variable Product Guarantees

The Company's variable annuity products provide certain optional riders that a policy owner could elect at issue for a separate charge. The availability of these riders varies by product, but includes certain enhanced death benefit riders, a minimum enhanced earning rider, and a minimum guaranteed annuity payment benefit rider, and a guarantee lifetime withdrawal rider. Under some products, a separate charge for a rider is made against the annuity contract's accumulated value. Under other products, the rider charge is assessed against separate account assets. If proceeds from the investment options are insufficient to provide the guaranteed benefits, any difference will be funded by the Company's General Account. The reserves for these riders are set forth in Exhibit 5, Miscellaneous Reserves Section G of the Company's general account Annual Statement.

The Company issued variable annuity products that offer an EDB rider for which the charge is assessed as a daily charge against separate account assets. In addition, these products offer a guaranteed lifetime withdrawal rider for which the charge is made through reductions of a variable annuity contract's accumulations units in the sub-accounts. In each case, if proceeds from the separate account are insufficient to provide the guaranteed benefits, any difference will be funded by the Company's General Account. The reserve for these riders is set forth in Exhibit 5, Miscellaneous Reserves Section G of the Company's general account Annual Statement.

(2) Separate account assets legally insulated from the general account claims

In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

Pursuant to Section 175 M.G.L. 132G, that portion of the assets of the separate accounts equal to the reserves and other contract liabilities with respect to the respective separate account are not to be chargeable with liabilities arising out of any other business the Company may conduct.

The Company separate account statement includes legally insulated assets of \$127,777,696 and \$111,784,164 as of December 2019 and 2018, respectively. The assets legally insulated from the general account as of December 31, 2019 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Annuities .....	\$ 83,989,581	\$ .....
Variable Life Insurance Products .....	43,788,114	.....
Total	\$ 127,777,695	\$ .....

(3) Separate account products that have guarantees backed by the general account

As of December 31, 2019 and 2018, the general account of the Company had a maximum guarantee for separate account liabilities of \$7,086,436 and \$7,086,436, respectively. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

In accordance with the products/transaction recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

a. 2019 .....	\$ 1,829
b. 2018 .....	\$ 2,819
c. 2017 .....	\$ 9,931
d. 2016 .....	\$ 10,116
e. 2015 .....	\$ 20,691

The general account of the Company has paid \$19,376 and \$18,906 toward separate account guarantees as of December 31, 2019 and 2018, respectively.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

Annual Statement for the Year 2019 of the First Allmerica Financial Life Insurance Company

**Notes to the Financial Statements**

**35. Separate Accounts (Continued)**

(4) The Company does not engage in securities lending transactions within any separate account.

**B. General Nature and Characteristics of Separate Accounts Business**

For individual insurance, the separate accounts held by the Company generally relate to variable annuities or life insurance of a non-guaranteed return nature. The net investment return of the separate account is credited directly to the policyholder and can be positive or negative. The variable annuities generally provide a minimum guaranteed death benefit, the nature of which has varied over time. In 1996, the company began offering a minimum guaranteed death benefit which is adjusted annually to the current account value. The assets and liabilities of these accounts are carried at market, and the business has been included in column 4 of the table below.

In 1997, the Company began offering annuities with market value adjustments. While there are guarantees associated with these annuities, returns above this guaranteed level may be subject to market value adjustments which can be positive or negative. The assets and liabilities of these annuities are carried at market, and the business has been included in column 2 below.

For group insurance, the separate accounts held by the Company relate to group annuity contracts, which fund defined contribution and defined benefit pension plans. The assets and liabilities of these accounts are carried primarily at market value.

Information regarding the separate accounts of the Company is as follows:

	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for period ending 12/31/2019	\$	\$	\$	\$ 1,700,876	\$ 1,700,876
(2) Reserves at 12/31/2019 for accounts with assets at:					
a. Fair value		212,132		113,936,943	114,149,075
b. Amortized cost					
c. Total reserves	<u>\$</u>	<u>\$ 212,132</u>	<u>\$</u>	<u>\$ 113,936,943</u>	<u>\$ 114,149,075</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$	\$ 212,132	\$	\$	\$ 212,132
2. At book value without market value adjustment and with current surrender charge of 5% or more					
3. At fair value				112,178,505	112,178,505
4. At book value without market value adjustment and with current surrender charge less than 5%					
5. Subtotal	<u>\$</u>	<u>\$ 212,132</u>	<u>\$</u>	<u>\$ 112,178,505</u>	<u>\$ 112,390,637</u>
b. Not subject to discretionary withdrawal				1,758,438	1,758,438
c. Total	<u>\$</u>	<u>\$ 212,132</u>	<u>\$</u>	<u>\$ 113,936,943</u>	<u>\$ 114,149,075</u>
(4) Reserves for asset default risk in lieu of AVR	\$	\$	\$	\$	\$

**C. Reconciliation of Net Transfers To or (From) Separate Accounts**

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 1,654,266
b. Transfers from Separate Accounts (Page 4, Line 10)	\$ 10,556,548
c. Net transfers to or (from) Separate Accounts (a - b)	\$ (8,902,282)

(2) Reconciling adjustments

a. Administration and Policy Fees	\$ (2,567,250)
b. Matured/Deferred Contracts	\$ 8,073
c. Reinsurance	\$ 12,673,528

(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement

(1c + 2) = (Page 4, Line 26)	\$ 1,212,069
------------------------------	--------------

**36. Loss/Claim Adjustment Expenses - Not Applicable**

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes  No   
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes  No  N/A
- 1.3 State Regulating? ..... Massachusetts
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes  No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes  No
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2014
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 05/27/2016
- 3.4 By what department or departments?  
Massachusetts Division of Insurance .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes  No  N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes  No  N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes  No   
4.12 renewals? ..... Yes  No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes  No   
4.22 renewals? ..... Yes  No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes  No   
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes  No
- 6.2 If yes, give full information: .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes  No
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... 100.0 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Bermuda .....	Corporation .....

## GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes  No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
The Goldman Sachs Group, Inc. ....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes  No
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
The Goldman Sachs Group, Inc .....	New York, NY .....	YES	NO	NO	YES
Goldman Sachs & Co. ....	New York, NY .....	NO	YES	NO	YES
Goldman Sachs Execution & Clearing, L.P .....	Jersey City, NJ .....	NO	YES	NO	YES
Goldman Sachs Financial Markets, L.P .....	New York, NY .....	NO	NO	NO	YES
REDI Global Technologies LLC .....	New York, NY .....	NO	NO	NO	YES
The Goldman Sachs Trust Company. N.A .....	New York, NY .....	NO	YES	YES	NO
Goldman Sachs Bank USA .....	Salt Lake City, UT .....	YES	NO	YES	NO
Goldman Sachs Asset Management, L.P .....	New York, NY .....	NO	NO	NO	YES
Mercer Allied Company, L.P .....	Saratoga Springs, NY .....	NO	NO	NO	YES
Global Atlantic Investment Advisors, LLC .....	Indianapolis, Indiana .....	NO	NO	NO	YES
Global Atlantic Distributors, LLC .....	Simsbury, Connecticut .....	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers, LLP, 101 Seaport Boulevard, Boston, MA 02210
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes  No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes  No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes  No  N/A
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Robert Egan, Chief Actuary, 20 Guest St., Brighton, MA 02135 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes  No
- 12.11 Name of real estate holding company .....
- 12.12 Number of parcels involved .....
- 12.13 Total book/adjusted carrying value ..... \$ .....
- 12.2 If, yes provide explanation:  
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes  No
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes  No
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes  No  N/A
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes  No
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes  No
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes  No
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

## GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

### BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [ X ] No [ ]

### FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |  |   |          |
|--|---|----------|
|  | 20.11 To directors or other officers.....               | \$ ..... |
|  | 20.12 To stockholders not officers.....                 | \$ ..... |
|  | 20.13 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |  |   |          |
|--|---|----------|
|  | 20.21 To directors or other officers.....               | \$ ..... |
|  | 20.22 To stockholders not officers.....                 | \$ ..... |
|  | 20.23 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |  |                                 |          |
|--|---------------------------------|----------|
|  | 21.21 Rented from others.....   | \$ ..... |
|  | 21.22 Borrowed from others..... | \$ ..... |
|  | 21.23 Leased from others .....  | \$ ..... |
|  | 21.24 Other .....               | \$ ..... |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 22.2 If answer is yes:
- |  |   |          |
|--|---|----------|
|  | 22.21 Amount paid as losses or risk adjustment \$ ..... |          |
|  | 22.22 Amount paid as expenses .....                     | \$ ..... |
|  | 22.23 Other amounts paid .....                          | \$ ..... |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ .....

### INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto  
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ .....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [ X ]

## GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.103 Total payable for securities lending reported on the liability page .....	\$ .....

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) ..... Yes  No

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements .....	\$ .....
25.22 Subject to reverse repurchase agreements .....	\$ .....
25.23 Subject to dollar repurchase agreements .....	\$ .....
25.24 Subject to reverse dollar repurchase agreements .....	\$ .....
25.25 Placed under option agreements .....	\$ .....
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	\$ .....
25.27 FHLB Capital Stock .....	\$ .....
25.28 On deposit with states .....	\$ 12,106,207
25.29 On deposit with other regulatory bodies .....	\$ .....
25.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	\$ .....
25.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	\$ .....
25.32 Other .....	\$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes  No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No  N/A   
If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes  No

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 .....	Yes <input type="checkbox"/> No <input type="checkbox"/>
26.42 Permitted accounting practice .....	Yes <input type="checkbox"/> No <input type="checkbox"/>
26.43 Other accounting guidance .....	Yes <input type="checkbox"/> No <input type="checkbox"/>

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes  No

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes  No

27.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes  No

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
U.S Bank N.A .....	1025 Connecticut Avenue, NM Suite 517, Washington DC 20036 .....
Bank of New York Mellon .....	One Wall Street, New York, NY 10286 .....

## GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [  ] No [  ]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Internal Global Atlantic Investment Team .....	I.....
Goldman Sachs Asset Management CLO, Corp. ....	A.....
Hartford Investment Management Company .....	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [  ] No [  ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [  ] No [  ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107738 .....	Goldman Sachs Asset Management CLO, Corp. ....	5493000C7DKPYE0MA87 .....	.....	OS.....
106699 .....	Hartford Investment Management Company .....	FE0BULMG7PY8B4MG7C65 .....	.....	NO.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [  ] No [  ]

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation



## GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	2,215,950,223	2,485,446,690	269,496,467
30.2 Preferred stocks .....			
30.3 Totals	2,215,950,223	2,485,446,690	269,496,467

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are generally derived using external independent pricing vendors and validated by comparing to broker quotes, recent open market trades and/or internally developed pricing models. ....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ ] No [ X ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

32.2 If no, list exceptions:  
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 b. Issuer or obligor is current on all contracted interest and principal payments.  
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
 Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
 a. The shares were purchased prior to January 1, 2019.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
 d. The fund only or predominantly holds bonds in its portfolio.  
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

### OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....185,116

36.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM Best Rating Services, Inc .....	61,054
.....	

## GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any? .....\$ .....245,352

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Debevoise & Plimpton LLP .....	65,332

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....5,719

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers .....	1,696
Life Insurance Council of New York Inc .....	4,023

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only ..... \$ .....
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ .....
- 1.31 Reason for excluding:  
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$ .....
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. .... \$ .....
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned ..... \$ .....
- 1.62 Total incurred claims ..... \$ .....
- 1.63 Number of covered lives ..... .....
- All years prior to most current three years
- 1.64 Total premium earned ..... \$ .....
- 1.65 Total incurred claims ..... \$ .....
- 1.66 Number of covered lives ..... .....
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned ..... \$ .....
- 1.72 Total incurred claims ..... \$ .....
- 1.73 Number of covered lives ..... .....
- All years prior to most current three years
- 1.74 Total premium earned ..... \$ .....
- 1.75 Total incurred claims ..... \$ .....
- 1.76 Number of covered lives ..... .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	41,353,004	23,482,580
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	350	110
2.5 Reserve Denominator .....	1,307,630,962	1,300,720,911
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ X ] No [ ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ X ] No [ ] N/A [ ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$ .....
- 3.4 State the authority under which Separate Accounts are maintained:  
Section 132F and 132G, Chapter 175, Massachusetts General Law .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ X ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ X ] No [ ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? ..... \$ .....114,727
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: ..... \$ .....
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written ..... \$ .....
- 7.2 Total Incurred Claims ..... \$ .....
- 7.3 Number of Covered Lives .....

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

### Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$ ..... 7,903,737
- 9.22 Received ..... \$ .....
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 ..... \$ .....
- 10.22 Page 4, Line 1 ..... \$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ ..... 552,977,661
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ ..... 291,854,809
- 12.12 Stock ..... \$ ..... 264,858,539
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ X ] No [ ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ X ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- |   | 1<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium .....                                  | 75                          | 75                        |                      |
| 13.32 Paid claims .....                                     | 1,985,502                   | 1,985,502                 |                      |
| 13.33 Claim liability and reserve (beginning of year) ..... | 29,888,121                  | 29,888,121                |                      |
| 13.34 Claim liability and reserve (end of year) .....       | 26,694,515                  | 26,694,515                |                      |
| 13.35 Incurred claims .....                                 | (1,208,104)                 | (1,208,104)               |                      |

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	500,000
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	75	26,194,515

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? ..... \$ .....75

**Fraternal Benefit Societies Only:**

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
- 15. How often are meetings of the subordinate branches required to be held?  
.....
- 16. How are the subordinate branches represented in the supreme or governing body?  
.....
- 17. What is the basis of representation in the governing body?  
.....
- 18.1 How often are regular meetings of the governing body held?  
.....
- 18.2 When was the last regular meeting of the governing body held? .....
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 18.4 How many members of the governing body attended the last regular meeting? .....
- 18.5 How many of the same were delegates of the subordinate branches? .....
- 19. How are the expenses of the governing body defrayed?  
.....
- 20. When and by whom are the officers and directors elected?  
.....
- 21. What are the qualifications for membership?  
.....
- 22. What are the limiting ages for admission?  
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?  
.....
- 24. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 26.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
- 27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year ..... %  
27.12 Subsequent Years ..... %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 28.2 If so, what amount and for what purpose? ..... \$ .....
- 29.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 29.2 If yes, at what age does the benefit commence? .....
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 30.2 If yes, when?  
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]
- 32.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 32.3 If yes, explain  
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	8,115,693	8,429,784	8,721,115	9,016,136	9,087,724
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	10,309,139	12,103,984	12,261,176	12,332,723	12,437,883
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	650,914	685,760	710,682	734,597	763,471
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	19,075,746	21,219,528	21,692,973	22,083,456	22,289,078
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....				XXX	XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....					
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....					
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	41,808,089	22,574,495	27,085,525	26,923,225	(538,471,154)
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	1,318,310	302,496	617,030	594,395	792,497
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	(2,358,199)	108,887	84,041	140,843	1,867,007
17.2 Group annuities (Line 20.4, Col. 7) .....	584,804	496,702	763,864	752,031	682,522
18.1 A & H-group (Line 20.4, Col. 8) .....					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....					
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	41,353,004	23,482,580	28,550,460	28,410,494	(535,129,128)
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	3,106,053,212	3,152,821,415	3,285,443,793	3,310,475,279	3,419,323,170
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	2,860,418,454	2,928,795,156	3,045,139,140	3,125,710,249	3,181,682,046
23. Aggregate life reserves (Page 3, Line 1) .....	1,371,954,438	1,371,796,557	1,380,705,276	1,396,166,619	1,396,833,640
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....					
25. Deposit-type contract funds (Page 3, Line 3) .....	299,278,184	315,612,274	338,946,780	354,668,341	369,827,352
26. Asset valuation reserve (Page 3, Line 24.01) .....	11,300,553	14,813,938	15,397,327	14,742,578	14,393,630
27. Capital (Page 3, Lines 29 and 30) .....	5,000,010	5,000,010	5,000,010	5,000,010	5,000,010
28. Surplus (Page 3, Line 37) .....	240,634,748	219,026,249	235,304,643	179,765,020	232,641,114
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(19,538,361)	(83,097,345)	(72,590,538)	(72,431,893)	(151,060,271)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	257,117,577	238,957,333	255,834,023	199,648,874	252,240,792
31. Authorized control level risk - based capital .....	16,458,472	16,526,576	17,159,811	17,973,865	18,627,497
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	91.1	94.1	90.8	93.8	96.0
33. Stocks (Lines 2.1 and 2.2) .....					
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....	0.4	0.4	0.6	0.7	0.7
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	5.0	3.1	5.5	3.0	1.5
37. Contract loans (Line 6) .....	1.9	1.7	1.6	1.5	1.4
38. Derivatives (Page 2, Line 7) .....	0.9	0.2	0.9	0.8	0.3
39. Other invested assets (Line 8) .....	0.6	0.5	0.5	0.3	0.2
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	13,656,875	13,723,104	13,785,978	13,845,668	
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	13,656,875	13,723,104	13,785,978	13,845,668	
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	6,086,344	23,367,267	21,317,946	2,979,325	719,322
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	3,233,830,907	3,264,605,579	3,420,263,110	3,435,046,095	3,559,483,894
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	127,180,170	118,199,435	117,884,239	130,577,189	138,903,750
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(14,319,954)	5,656,558	3,994,688	(11,997,164)	(4,417,977)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	15,640,667	(20,309,443)	4,777,213	15,168,957	(5,425,818)
57. Total of above Lines 54, 55 and 56 .....	128,500,883	103,546,550	126,656,140	133,748,982	129,059,955
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	121,243,082	114,990,770	107,335,760	140,241,032	193,669,618
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	30,292,381	21,931,712	28,888,483	31,533,062	(470,803,899)
61. Increase in A & H reserves (Line 19, Col. 6) .....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....	787,049	184,935	228,974	192,101	2,304,193
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	34.4	29.6	22.7	48.6	(3.0)
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	10.8	1.5	1.1	0.2	0.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....					
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	4,507,093	(5,476,564)	21,271,846	6,946,596	11,494,839
74. Ordinary - individual annuities (Page 6, Col. 4) .....	12,515,948	3,235,184	3,140,844	6,844,264	12,380,925
75. Ordinary-supplementary contracts .....	XXX				
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	(11,286,242)	(624,341)	(3,073,196)	5,440,009	(3,224,792)
78. Group annuities (Page 6, Col. 5) .....	2,801,049	1,287,648	(1,062,842)	(2,108,164)	(3,355,967)
79. A & H-group (Page 6.5, Col. 3) .....		(1,631)	(27)	(1,639)	(2,616)
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	(386)				
82. Aggregate of all other lines of business (Page 6, Col. 8) .....		5,132,923	4,451,459	3,432,798	9,404,359
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	8,537,462	3,553,219	24,728,084	20,553,864	26,696,748

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]  
 If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company**

DIRECT BUSINESS IN THE STATE OF Grand Total  
 NAIC Group Code 3891

DURING THE YEAR 2019  
 NAIC Company Code 69140

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	48,446,846		1,292,593		49,739,439
2. Annuity considerations	168,402		1,378,980		1,547,382
3. Deposit-type contract funds	57,362	XXX		XXX	57,362
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	48,672,610		2,671,573		51,344,183
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	6,391,249				6,391,249
6.2 Applied to pay renewal premiums	2,060,843				2,060,843
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,865,603				5,865,603
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,317,695				14,317,695
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,317,695				14,317,695
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	87,525,129		6,010,612		93,535,741
10. Matured endowments					
11. Annuity benefits	1,201,640		22,003,532		23,205,171
12. Surrender values and withdrawals for life contracts	27,531,427		9,951,572		37,482,999
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	116,258,196		37,965,716		154,223,912
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	480	15,726,550							480	15,726,550
17. Incurred during current year	1,926	96,493,954							1,926	96,493,954
18. Settled during current year:										
18.1 By payment in full	1,905	87,151,164							1,905	87,151,164
18.2 By payment on compromised claims										
18.3 Totals paid	1,905	87,151,164							1,905	87,151,164
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,905	87,151,164							1,905	87,151,164
19. Unpaid Dec. 31, current year (16+17-18.6)	501	25,069,340							501	25,069,340
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	75,894	13,780,885,646	(a)		1,528	579,524,032			77,422	14,360,409,677
21. Issued during year										
22. Other changes to in force (Net)	(4,418)	(1,301,206,079)			(54)	(18,317,928)			(4,472)	(1,319,524,007)
23. In force December 31 of current year	71,476	12,479,679,567	(a)		1,474	561,206,104			72,950	13,040,885,670

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	82,316	82,316		1,473,717	1,273,717
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	4,561	5,007		219,059	219,018
25.2 Guaranteed renewable (b)	8,933	8,933		32,227	32,227
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,494	13,940		251,286	251,245
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	95,810	96,256		1,725,003	1,524,962

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....			105,833	20,533,768			332	1,809	685,760	21,219,528
2. Issued during year .....										
3. Reinsurance assumed .....			1,049	158,686						158,686
4. Revived during year .....			17	1,390						1,390
5. Increased during year (net) .....				37,937					901	38,838
6. Subtotals, Lines 2 to 5 .....			1,066	198,013					901	198,914
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			106,899	20,731,781			332	1,809	686,661	21,418,442
Deductions during year:										
10. Death .....			2,617	135,324			XXX	52	25,098	160,422
11. Maturity .....			82	3,029			XXX			3,029
12. Disability .....							XXX			
13. Expiry .....			244	10,966						10,966
14. Surrender .....			2,315	390,051			5	19	5,934	395,985
15. Lapse .....			4,374	1,716,016			5	5	726	1,716,742
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....			197	51,563				7	3,989	55,552
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			9,829	2,306,949			10	83	35,747	2,342,696
21. In force end of year (b) (Line 9 minus Line 20) .....			97,070	18,424,832			322	1,726	650,914	19,075,746
22. Reinsurance ceded end of year .....	XXX		XXX	15,024,091	XXX		XXX	XXX	551,441	15,575,532
23. Line 21 minus Line 22 .....	XXX		XXX	3,400,741	XXX	(a)	XXX	XXX	99,473	3,500,214
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....										
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) .....										

Life, Accident and Health Companies Only:

(a) Group \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ....., Amount \$ .....

Additional accidental death benefits included in life certificates were in amount \$ ....., Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

.....

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	221,519
25. Other paid-up insurance .....			3,922	66,959
26. Debit ordinary insurance .....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....			19	529
28. Term policies - other .....			21,878	10,257,072
29. Other term insurance - decreasing .....	XXX		XXX	134
30. Other term insurance .....	XXX		XXX	7,702
31. Totals (Lines 27 to 30) .....			21,897	10,265,437
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	5,477
33. Totals, extended term insurance .....	XXX	XXX	1,409	38,226
34. Totals, whole life and endowment .....			73,764	8,115,693
35. Totals (Lines 31 to 34) .....			97,070	18,424,833

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....			17,678,739	746,093
38. Credit Life (Group and Individual) .....				
39. Group .....			650,914	
40. Totals (Lines 36 to 39) .....			18,329,653	746,093

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	551,441
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	77,242
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contracts containing Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders, including above.	<b>NONE</b>
47.1 .....	
47.2 .....	

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			13,754	1,470,278			35	8,241
49. Disability Income .....			1	143				
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	13,755	(a) 1,470,421		(a)	35	(a) 8,241

(a) See the Annual Audited Financial Reports section of the annual statement instructions

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	415	185	1	1
2. Issued during year .....		14		
3. Reinsurance assumed .....	63			
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	478	199	1	1
Deductions during year:				
6. Decreased (net) .....	40	22		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	40	22		
9. In force end of year .....	438	177	1	1
10. Amount on deposit .....		(a)		(a) 13,006
11. Income now payable .....	438	177	1	1
12. Amount of income payable .....	(a) 368,564	(a) 113,509	(a) 156	(a) 648

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	41	26,990	418	6,347
2. Issued during year .....				13
3. Reinsurance assumed .....		12		
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	41	27,002	418	6,360
Deductions during year:				
6. Decreased (net) .....	5	2,092	18	548
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	5	2,092	18	548
9. In force end of year .....	36	24,910	400	5,812
Income now payable:				
10. Amount of income payable .....	(a) 87,627	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 186,736,403	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a)	XXX	(a)

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....						
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....		XXX		XXX		XXX
Deductions during year:						
6. Conversions .....		XXX		XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX		XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....		XXX		XXX		XXX
10. In force end of year .....	(a)		(a)			(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	64,814	14,540
2. Issued during year .....		
3. Reinsurance assumed .....	(4,435)	
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	60,379	14,540
Deductions During Year:		
6. Decreased (net) .....	4	821
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	4	821
9. In force end of year .....	60,375	13,719
10. Amount of account balance .....	(a) 295,176,175	(a) 2,186,224

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	57,434,565
2. Current year's realized pre-tax capital gains/(losses) of \$ .....653,834 transferred into the reserve net of taxes of \$ .....137,305 .....	516,529
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	57,951,094
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	5,625,354
6. Reserve as of December 31, current year (Line 4 minus Line 5)	52,325,740

**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. 2019 .....	5,657,396	(32,042)		5,625,354
2. 2020 .....	4,754,377	57,782		4,812,159
3. 2021 .....	4,221,501	170,788		4,392,289
4. 2022 .....	3,800,228	144,467		3,944,695
5. 2023 .....	3,454,722	116,841		3,571,563
6. 2024 .....	3,152,143	90,073		3,242,216
7. 2025 .....	2,972,629	68,455		3,041,084
8. 2026 .....	2,840,997	56,351		2,897,348
9. 2027 .....	2,769,085	42,847		2,811,932
10. 2028 .....	2,691,455	29,017		2,720,472
11. 2029 .....	2,612,408	14,509		2,626,917
12. 2030 .....	2,523,998	3,835		2,527,833
13. 2031 .....	1,846,267	(3,585)		1,842,682
14. 2032 .....	2,245,966	(11,670)		2,234,296
15. 2033 .....	2,110,714	(19,575)		2,091,139
16. 2034 .....	2,011,372	(28,560)		1,982,812
17. 2035 .....	2,011,705	(31,894)		1,979,810
18. 2036 .....	1,895,828	(31,349)		1,864,479
19. 2037 .....	1,548,667	(31,119)		1,517,548
20. 2038 .....	1,125,644	(30,158)		1,095,486
21. 2039 .....	708,018	(29,490)		678,527
22. 2040 .....	(21,604)	(25,133)		(46,737)
23. 2041 .....	197,667	(18,715)		178,952
24. 2042 .....	111,629	(10,645)		100,984
25. 2043 .....	99,553	(2,842)		96,711
26. 2044 .....	109,324	4,621		113,945
27. 2045 .....	44,874	8,362		53,236
28. 2046 .....	(16,774)	6,655		(10,119)
29. 2047 .....	(30,150)	4,778		(25,371)
30. 2048 .....	(15,072)	2,901		(12,171)
31. 2049 and Later		1,024		1,024
32. Total (Lines 1 to 31)	57,434,565	516,529		57,951,094

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	12,801,357	81,163	12,882,520		1,931,418	1,931,418	14,813,938
2. Realized capital gains/(losses) net of taxes - General Account .....	(4,888,815)		(4,888,815)				(4,888,815)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....					(1,179,410)	(1,179,410)	(1,179,410)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	2,856		2,856				2,856
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	2,594,106	17,386	2,611,492				2,611,492
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	10,509,504	98,549	10,608,053		752,008	752,008	11,360,060
9. Maximum reserve .....	14,081,703	89,136	14,170,840		2,992,954	2,992,954	17,163,793
10. Reserve objective .....	8,001,089	68,481	8,069,570		2,992,954	2,992,954	11,062,523
11. 20% of (Line 10 - Line 8) .....	(501,683)	(6,014)	(507,697)		448,189	448,189	(59,507)
12. Balance before transfers (Lines 8 + 11) .....	10,007,821	92,535	10,100,356		1,200,197	1,200,197	11,300,553
13. Transfers .....	3,399	(3,399)					
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	10,011,220	89,136	10,100,356		1,200,197	1,200,197	11,300,553

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	6,103,364	XXX	XXX	6,103,364	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	1,282,333,748	XXX	XXX	1,282,333,748	0.0005	641,167	0.0016	2,051,734	0.0033	4,231,701
3.	2	High Quality .....	926,871,643	XXX	XXX	926,871,643	0.0021	1,946,430	0.0064	5,931,979	0.0106	9,824,839
4.	3	Medium Quality .....	641,469	XXX	XXX	641,469	0.0099	6,351	0.0263	16,871	0.0376	24,119
5.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
6.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
7.	6	In or Near Default .....		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 (Sum of Lines 1 through 8)	2,215,950,223	XXX	XXX	2,215,950,223	XXX	2,593,948	XXX	8,000,583	XXX	14,080,660
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
20.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
21.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
22.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
23.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....	316,206	XXX	XXX	316,206	0.0005	158	0.0016	506	0.0033	1,043
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 .....	316,206	XXX	XXX	316,206	XXX	158	XXX	506	XXX	1,043
34.		Total (Lines 9 + 17 + 25 + 33)	2,216,266,429	XXX	XXX	2,216,266,429	XXX	2,594,106	XXX	8,001,089	XXX	14,081,703

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other .....			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	7,380,583		XXX	7,380,583	0.0011	8,119	0.0057	42,069	0.0074	54,616
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	2,316,775		XXX	2,316,775	0.0040	9,267	0.0114	26,411	0.0149	34,520
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)	9,697,358		XXX	9,697,358	XXX	17,386	XXX	68,481	XXX	89,136
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	9,697,358		XXX	9,697,358	XXX	17,386	XXX	68,481	XXX	89,136

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
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.		<b>Total Common Stock (Sum of Lines 1 through 16)</b>					XXX		XXX		XXX	
<b>REAL ESTATE</b>												
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.		<b>Total Real Estate (Sum of Lines 18 through 20)</b>					XXX		XXX		XXX	
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
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.		<b>Total with Bond Characteristics (Sum of Lines 22 through 28)</b>		XXX	XXX		XXX		XXX		XXX	



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

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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....	15,387,936	XXX	XXX	15,387,936	0.0000		0.1945	2,992,954	0.1945	2,992,954
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)	15,387,936	XXX	XXX	15,387,936	XXX		XXX	2,992,954	XXX	2,992,954
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	
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
82.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
83.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
84.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....		XXX			XXX		XXX		XXX	
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	15,387,936			15,387,936	XXX		XXX	2,992,954	XXX	2,992,954

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

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

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

Asset Valuation Reserve - Replications (Synthetic) Assets

**NONE**

Schedule F - Claims

**NONE**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts										
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																			
1. Premiums written .....		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	
2. Premiums earned .....		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX	
3. Incurred claims .....																			
4. Cost containment expenses .....																			
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....																			
6. Increase in contract reserves .....																			
7. Commissions (a) .....																			
8. Other general insurance expenses .....																			
9. Taxes, licenses and fees .....	385		385																
10. Total other expenses incurred .....	385		385																
11. Aggregate write-ins for deductions .....																			
12. Gain from underwriting before dividends or refunds .....	(385)		(385)																
13. Dividends or refunds .....																			
14. Gain from underwriting after dividends or refunds .....	(385)		(385)																
<b>DETAILS OF WRITE-INS</b>																			
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) .....																			

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

**NONE**

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Lines 1.1 and 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

**NONE**

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	1,506						1,506		
2. Premiums earned	1,506						1,506		
3. Incurred claims	(1,366,011)		(1,359,219)				(6,792)		
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	97,316	82,316			4,561	10,439			
2. Premiums earned	97,762	82,316			5,007	10,439			
3. Incurred claims	154,106	(93,851)			219,018	21,704	7,235		
4. Commissions									

(a) Includes \$ ..... premium deficiency reserve.

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	54,620		1,465,500	1,520,120
2. Beginning Claim Reserves and Liabilities .....	200,000		15,501,551	15,701,551
3. Ending Claim Reserves and Liabilities .....			15,296,670	15,296,670
4. Claims Paid	254,620		1,670,381	1,925,001
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....	(6,792)		(1,359,221)	(1,366,013)
6. Beginning Claim Reserves and Liabilities .....	130,457		29,707,614	29,838,071
7. Ending Claim Reserves and Liabilities .....	120,161		25,390,621	25,510,782
8. Claims Paid	3,504		2,957,772	2,961,276
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....	47,828		106,279	154,107
10. Beginning Claim Reserves and Liabilities .....	330,457		45,567,628	45,898,085
11. Ending Claim Reserves and Liabilities .....	120,161		41,181,946	41,302,107
12. Claims Paid	258,124		4,491,961	4,750,085
<b>D. Net:</b>				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities .....			(358,463)	(358,463)
15. Ending Claim Reserves and Liabilities .....			(494,655)	(494,655)
16. Claims Paid			136,192	136,192
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....				
18. Beginning Reserves and Liabilities .....			(358,463)	(358,463)
19. Ending Reserves and Liabilities .....			(494,657)	(494,657)
20. Paid Claims and Cost Containment Expenses			136,194	136,194

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
84824	04-6145677	04/01/2006	COMMONWEALTH ANN AND LIFE INS CO.	MA	LAH - Coinsurance - Group	FA		1,424,356				
84824	04-6145677	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO.	MA	LAH - Coinsurance with funds withheld - Individual	OL		293,586,226				293,605,247
0299999. General Account - U.S. Affiliates - Other								295,010,582				293,605,247
0399999. Total General Account - U.S. Affiliates								295,010,582				293,605,247
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates								295,010,582				293,605,247
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	OL	123,349,487	39,130,649	4,031,492	817,738		
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	XXXLO	2,392,750	59,525				
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	DIS		153,070				
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	ADB	23,791,870	388,047				
60895	35-0145825	01/01/1981	AMERICAN UNITED LIFE INS CO	IN	LAH - Yearly renewable term - Individual	OL				(551)		
62308	06-0303370	01/01/1982	CONNECTICUT GEN LIFE INS CO	CT	LAH - Yearly renewable term - Individual	OL	16,718	1,028	789			
68276	48-1024691	01/01/1981	EMPLOYERS REASSUR CORP	KS	LAH - Yearly renewable term - Individual	OL	105,786	5,901	5,750			
65676	35-0472300	01/01/1977	LINCOLN NATL LIFE INS CO	IN	LAH - Yearly renewable term - Individual	OL	37,701	1,298	1,132			
86375	13-3646501	07/01/2012	JOHN HANCOCK LIFE INS CO OF NY	NY	LAH - Coinsurance - Individual	FA		936,700,000	905,626			
97136	13-3114906	03/01/1985	METROPOLITAN TOWER LIFE INS CO	NE	LAH - Yearly renewable term - Individual	OL				12,551		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		335				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	1,512,400,450	431,461,325	11,465,879	7,268,513		276,737,261
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		71,659				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL		259,400,000				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	512,131,687	13,919,276	878,541	234,488		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		480				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	1,602,669,152	356,882,248	12,650,514	6,018,265		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		51,860				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	450,191,177	10,253,440	843,054	172,732		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		4,140				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	144,105,423	23,229,958	1,525,159	391,338		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		1,192,173				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL	714,239,760	94,212,072	9,074,395	1,933,413		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	733,643,991	20,097,722	1,157,464	338,572		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	DIS		120,769				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	OL	34,937,071	2,863,878	662,929	48,246		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	XXXL	54,771,601	5,692,031				
63932	13-1970218	04/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		61				
63932	13-1970218	04/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	2,000,000	363,928				
63932	13-1970218	04/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		118,253				
63932	13-1970218	04/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL	146,094,469	20,555,965	65,706			
63932	13-1970218	04/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL		26,382,713				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
60228	16-1530706	01/05/2019	USAA LIFE INS CO OF NY	NY	LAH - Coinsurance with funds withheld - Individual	FA		1,118,850	1,125,185			
0899999. General Account - U.S. Non-Affiliates							6,056,879,093	2,218,049,941	70,788,328	17,223,305		276,737,261
1099999. Total General Account - Non-Affiliates							6,056,879,093	2,218,049,941	70,788,328	17,223,305		276,737,261
1199999. Total General Account							6,056,879,093	2,513,060,523	70,788,328	17,223,305		570,342,508
84824	04-6145677	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO.	MA	LAH - Modified coinsurance with funds withheld - Individual	OL					437,508,801	
1399999. Separate Accounts - U.S. Affiliates - Other											437,508,801	
1499999. Total Separate Accounts - U.S. Affiliates											437,508,801	
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates											437,508,801	
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts											437,508,801	
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							6,056,879,093	2,513,060,523	70,788,328	17,223,305	437,508,801	570,342,508
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals							6,056,879,093	2,513,060,523	70,788,328	17,223,305	437,508,801	570,342,508



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
84824	04-6145677	04/01/2006	COMMONWEALTH ANNUITY LIFE INSURANCE COMPANY	MA	QA	LTDI	1,505		120,161			
0299999. U.S. Affiliates - Other							1,505		120,161			
0399999. Total - U.S. Affiliates							1,505		120,161			
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates							1,505		120,161			
37958	47-0619971	01/01/1992	ACCEPTANCE INSURANCE COMPANY	NE	QA	SLEL			17,731		12,412	
00000	AA-9995000	01/01/1970	AMERICAN ACCIDENT REINSURANCE - POOL I	NY	QA	SLEL	71				498,534	
00000	AA-9995001	01/01/1980	AMERICAN ACCIDENT REINSURANCE - POOL II	NY	QA	SLEL					200,928	
19380	13-5124990	01/01/1994	AMERICAN HOME ASSURANCE COMPANY	NY	QA	SLEL						
32220	13-3333609	01/01/1990	21ST CENTURY N AMER INS CO	NY	QA	SLEL					(2)	
19704	35-0145400	01/01/1992	AMERICAN STATES INSURANCE COMPANY	IN	QA	SLEL						
60895	35-0145825	01/01/1981	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	SLEL					86,371	
00000	AA-9995012	01/01/1987	ASSOCIATED ACCIDENT & HEALTH REINS	PA	QA	SLEL					1,233,950	
37370	82-0351206	01/01/2001	ASSOCIATED LOGGERS EXCHANGE	ID	QA	SLEL			64,936		45,455	
61263	36-0770740	01/01/1996	BANKER'S LIFE & CASUALTY COMPANY	IL	QA	SLEL			254		177	
20532	52-0266645	01/01/1992	CLARENDON NATIONAL INSURANCE COMPANY	TX	QA	SLEL					500,000	
62308	06-0303370	01/01/1993	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	QA	SLEL			287,669		201,368	
35289	13-5010440	11/01/1994	CONTINENTAL INSURANCE COMPANY	PA	QA	SLEL					857,947	
21415	42-0234980	01/01/1993	EMPLOYERS MUTUAL CASUALTY COMPANY	IA	QA	SLEL			622,421		435,695	
22039	13-2673100	01/01/1994	GENERAL REINSURANCE CORPORATION	DE	QA	SLEL			1,661,981		1,168,484	
00000	AA-9995098	01/01/1998	GLOBAL ACCIDENT LINE SLIP	CA	QA	SLEL					100,000	
68322	84-0467907	01/01/1990	GREAT WEST LIFE AND ANNUITY INS COMPAY	CO	OTH	OM			59,057			
24422	23-1892289	01/01/2001	LEGION INSURANCE COMPANY	PA	QA	SLEL						
00000	AA-9995096	02/01/1992	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	QA	SLEL	5		8,907		195,527	
23612	31-1169435	01/01/1992	MIDWEST EMPLOYERS CASUALTY COMPANY	DE	QA	SLEL						
14664	23-6200024	01/01/1992	MUTUAL BENEFIT INSURANCE COMPANY	PA	QA	SLEL			1,640,751		1,148,526	
23787	31-4177100	01/01/1992	NATIONWIDE MUTUAL INSURANCE COMPANY	OH	QA	SLEL			1,087,090		760,963	
67261	36-1577440	01/01/1996	OLD REPUBLIC LIFE INSURANCE COMPANY	IL	QA	SLEL			1,655,515		1,158,858	
00000	AA-9995050	01/01/1987	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	QA	SLEL					2,590,021	
31089	86-0274508	01/01/1996	REPIWEST INSURANCE COMPANY	AZ	QA	SLEL			1,711,360		1,197,952	
12505	25-1048690	01/01/1993	ROCKWOOD INSURANCE COMPANY	PA	QA	SLEL						
68810	39-6040276	01/01/1997	SENTRY LIFE INS. CO.	WI	QA	SLEL			1,328,154		929,708	
00000	AA-9995074	01/01/1999	SPECIAL RISK REINSURANCE FACILITY	MA	QA	SLEL					225,040	
00000	AA-9995103	01/01/1994	SPECIAL RISK REINSURANCE FACILITY II	MA	QA	SLEL					154,141	
37753	95-3285088	01/01/1994	SUPERIOR NATIONAL INSURANCE COMPANY	CA	QA	SLEL						
25534	94-1517098	01/01/1994	TIG INSURANCE COMPANY	CA	QA	SLEL			421,304		294,913	
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INS CO	IA	QA	SLEL					1,365,796	
16535	36-4233459	01/01/1991	ZURICH AMERICAN INSURANCE COMPANY	NY	QA	SLEL						
62235	01-0278678	01/01/1990	UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	QA	SLEL						
0899999. U.S. Non-Affiliates							76		10,567,130		15,362,764	
00000	AA-1126582	01/01/2001	LLOYD'S SYNDICATE NUMBER 582	GBR	QA	SLEL			104		73	
00000	AA-1127101	01/01/2001	LLOYD'S SYNDICATE NUMBER 1101	GBR	QA	SLEL			239,897		167,928	
00000	AA-1127206	07/01/2003	LLOYD'S SYNDICATE NUMBER 1206	GBR	QA	SLEL			62		43	
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	QA	SLEL						
0999999. Non-U.S. Non-Affiliates									240,063		168,044	
1099999. Total - Non-Affiliates							76		10,807,193		15,530,808	
1199999. Total U.S. (Sum of 0399999 and 0899999)							1,581		10,687,291		15,362,764	
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)									240,063		168,044	
9999999 - Totals							1,581		10,927,354		15,530,808	

### SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
84824	04-6145677	04/01/2006	COMMONWEALTH ANN & LIFE INS CO	MA		174,752
0299999. Life and Annuity - U.S. Affiliates - Other						
0399999. Total Life and Annuity - U.S. Affiliates						
00000	AA-3191237	04/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU		174,752
0599999. Life and Annuity - Non-U.S. Affiliates - Other						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
61301	47-0098400	12/01/2015	AMERITAS LIFE INS CORP	NE		7,179,666
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	162,674	210,150
80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	56,812	1,068,263
86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	98,477	357,834
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	56,812	367,763
66346	58-0828824	07/01/1983	MUNICH AMER REASSUR CO	GA	24,954	
93777	38-2341728	01/01/2000	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	MI	507,864	484,191
88536	63-0761690	01/01/1995	PROTECTIVE LIFE & ANNUITY INS CO	AL		2,317
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO		9,107
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	549,843	
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	262,606	954,219
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	397,681	3,555,039
93572	43-1235868	01/01/2018	RGA REINSURANCE COMPANY	MO	163,467	233,169
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	DE		350,250
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE		40,021
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	10,978	127,128
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	353,544	4,303,737
97071	13-3126819	03/01/1999	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	40,072	
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	2,830,482	2,352,904
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	50,000	238,555
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	44,895	(49,797)
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	247,465	1,556,377
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	1,854,072	102,989
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	65,023	1,191,197
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	125,577	578,804
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	136,555	954,912
82627	06-0839705	01/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	163,466	233,169
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	163,466	233,169
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	250,000	105,075
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	2,765,433	383,189
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO		210,150
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	188,886	374,487
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	758,329	591,383
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	96,933	
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	50,000	238,554
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO		182,874
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	56,812	
82627	06-0839705	08/16/2010	SWISS RE LIFE & HLTH AMER INC	MO	31,218	
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	10,978	127,128
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	1,760,506	481,454
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN		175,125
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	2,824,549	2,352,621
70688	36-6071399	07/01/1997	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	163,466	233,169
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY		210,150
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	123,112	187,244
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	290,800	
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	75,000	357,834
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	3,269,439	756,540
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	337,820	374,487
0899999. Life and Annuity - U.S. Non-Affiliates					21,420,066	33,976,597
1099999. Total Life and Annuity - Non-Affiliates					21,420,066	33,976,597
1199999. Total Life and Annuity					21,420,066	34,151,349
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
60895	35-0145825	01/01/1995	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	184	49,416
00000	AA-9995012	01/01/1987	ASSOCIATED ACCIDENT & HEALTH REINS	PA	84,736	353,866
62944	13-5570651	01/01/1997	AXA EQUITABLE LIFE INSURANCE COMPANY	NY	166	17,195
80659	82-4533188	01/01/1994	US BUSINESS OF CANADA LIFE ASSUR CO	MI	10	47,267
62308	06-0303370	01/01/1994	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT		7,410
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	MI		54,533
26921	22-2005057	01/01/1996	EVEREST REINSURANCE COMPANY	DE	3,627	7,413
97136	13-3114906	01/01/1996	METROPOLITAN TOWER LIFE INS CO	NE		76,738
86258	13-2572994	01/01/1985	GENERAL RE LIFE CORPORATION	CT	560	66,595
64246	13-5123390	01/01/1996	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY		4,185
88072	06-0974148	01/01/1996	HARTFORD LIFE INSURANCE COMPANY	CT		70,962
22292	13-5129825	01/01/2009	HANOVER INSURANCE COMPANY	NH		11,796,074
42374	74-2195939	01/01/1996	HOUSTON CASUALTY COMPANY	TX	90	197,036
00000	AA-9995096	01/01/1992	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	45	3,167
65676	35-0472300	01/01/1995	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN		19,680
76694	23-2044256	01/01/1993	LONDON LIFE REINS CO	PA	64	15,349
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INSURANCE COMPANY	NY		150
66044	46-0164570	01/01/1993	MIDLAND NATIONAL LIFE INSURANCE COMPANY	IA	4,935	119,466
10227	13-4924125	01/01/1998	MUNICH REINSURANCE AMERICA INC	DE		1,952
67539	72-0281240	01/01/1993	PAN AMERICAN LIFE INSURANCE COMPANY	LA		28,587
67814	06-0493340	01/01/1993	PHOENIX LIFE INSURANCE COMPANY	NY	3,313	70,727
00000	AA-9995050	01/01/1987	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	247,440	794,999
37257	36-3030511	01/01/1993	PRAETORIAN INSURANCE COMPANY	PA		39,585
10219	23-1641984	01/01/1997	Q.B.E. REINSURANCE CORPORATION	PA	158	1,318
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	PA		17,668
68381	36-0883760	01/01/1993	RELIANCE STANDARD LIFE INSURANCE COMPANY	IL		70,548
67105	41-0451140	01/01/1987	RELIASTAR LIFE	MN		60,097
31089	86-0274508	01/01/1993	REPIWEST INSURANCE COMPANY	AZ		6,334
93572	43-1235868	01/01/1993	RGA REINSURANCE COMPANY	MO	104	58,607
00000	AA-9995074	01/01/1989	SPECIAL RISK REINSURANCE FACILITY	MA	5	59
00000	AA-9995103	01/01/1994	SPECIAL RISK REINSURANCE FACILITY II	MA	4	52
80802	38-1082080	01/01/1994	US BR SUN ASSUR CO OF CANADA	MI		33,640
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	18,300	128,516
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INSURANCE COMPANY	IA		56,911
19453	13-5616275	01/01/1998	TRANSATLANTIC REINSURANCE COMPANY	NY	54	1,318
34894	06-1117063	06/01/1999	TRENWICK AMERICA REINSURANCE CORPORATION	CT		38,323
62235	01-0278678	01/01/1982	UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	605	38,494
23680	47-0698507	01/01/1998	ODYSSEY REINS CO	CT	32	
1999999. Accident and Health - U.S. Non-Affiliates					364,432	14,354,237
00000	AA-1360182	01/01/1995	ALLIANZ SPA	ITA	45,793	50,750
00000	AA-1126456	01/01/2001	LLOYDS SYNDICATE 456	GBR	144	12,831

### SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
00000	AA-1126529	01/01/2001	LLOYDS SYNDICATE 529	GBR	54,760	186,255
00000	AA-1126683	01/01/2001	LLOYDS SYNDICATE 683	GBR		
00000	AA-1127209	01/01/1995	LLOYDS SYNDICATE 718	GBR	3,123	23,472
00000	AA-1126582	01/01/1995	LLOYD'S SYNDICATE 861	GBR	247	21,942
00000	AA-1126957	01/01/1997	LLOYDS SYNDICATE 957	GBR	301	26,733
00000	AA-1126960	01/01/2001	LLOYDS SYNDICATE 960	GBR	301	26,730
00000	AA-1127007	01/01/2001	LLOYDS SYNDICATE 1007	GBR		
00000	AA-1127101	01/01/2001	LLOYDS SYNDICATE 1101	GBR	799	260,739
00000	AA-1127206	07/01/2004	LLOYDS SYNDICATE 1206	GBR	5,030	240,808
00000	AA-1127207	01/01/2001	LLOYDS SYNDICATE 1207	GBR	181	16,038
00000	AA-1126718	01/01/2001	LLOYDS SYNDICATE 1209	GBR	186	16,553
00000	AA-1127224	01/01/2001	LLOYDS SYNDICATE 1224	GBR	60	5,345
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9027	GBR	120	10,693
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	GBR	90	8,022
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	799	213,305
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	GBR		28,963
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	18,290	27,546
2099999. Accident and Health - Non-U.S. Non-Affiliates					130,224	1,176,725
2199999. Total Accident and Health - Non-Affiliates					494,656	15,530,962
2299999. Total Accident and Health					494,656	15,530,962
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					21,784,498	48,505,586
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					130,224	1,176,725
9999999 Totals - Life, Annuity and Accident and Health					21,914,722	49,682,311

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
.62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	ADB		335	402					
.62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	AXXX	821,819,457	428,213,377	411,976,744	6,858,340				137,472,960
.62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	DIS		71,670	91,857					
.62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	DL		259,399,999	163,500,000					
.62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	XXXL	122,426,671	13,144,434	15,250,720	(1,050,765)				139,264,301
.84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/G	VA		24,850,917	26,957,496	703,408				
.84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/G	DL	133,484,414	2,348,741	2,172,491	66,481				
.84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/I	VA		2,664,051	2,683,946	75,406				
.84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/I	DL	252,317,272	7,867,732	7,650,122	222,697				
0299999. General Account - Authorized U.S. Affiliates - Other							1,330,047,814	738,561,256	630,283,778	6,875,567				276,737,261
0399999. Total General Account - Authorized U.S. Affiliates							1,330,047,814	738,561,256	630,283,778	6,875,567				276,737,261
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							1,330,047,814	738,561,256	630,283,778	6,875,567				276,737,261
.66168	41-0417830	07/01/2001	MINNESOTA LIFE INS CO	MIN	CO/G	VA		1,103,076	1,364,484	151,526				
.88536	63-0761690	01/01/1995	PROTECTIVE LIFE & ANNUITY INS CO	AL	CO/I	DL	1,975,000	16,346	17,626	35,219				
.61301	47-0098400	12/01/2015	AMERITAS LIFE INS CORP	NE	CO/I	DL	701,785,278	497,624,407	515,917,692	12,810,557				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	AXXX	90,002	3,854	2,814	1,086				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	DIS		796,445	953,970	64,338				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	DL	11,532,501	94,035	94,695	123,880				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	XXXL	108,959,752	1,186,193	1,657,018	494,557				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	1,307,500	12,990	11,922	7,559				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DIS		81	53	174				
.80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DL	682,500	6,059	5,699	4,335				
.80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	13,600	193	181	87				
.80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DIS		256	291	583				
.80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DL	977,370	19,113	9,053	(17,126)				
.80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	XXXL	1,322,430	6,734	9,821	3,703				
.80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	866,250	3,745	3,454	6,393				
.80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DL	10,114,104	995	882	134,428				
.80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	XXXL	120,640,430	240,258	328,000	191,616				
.80659	82-4533188	11/08/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	21,462,489	119,032	100,014	115,972				
.80659	82-4533188	11/08/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DL	682,110	4,389	4,527	4,294				
.86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	DIS		388	548	107				
.86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	DL	880,000	2,315	2,267	18,360				
.86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	YRT/I	DIS		10,447	10,220	522				
.86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	YRT/I	DL	9,249,822	150,868	142,541	106,351				
.86258	13-2572994	06/01/2002	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX			2,334					
.86258	13-2572994	06/01/2002	GENERAL RE LIFE CORPORATION	CT	YRT/I	DL	1,514,004	1,866		137				
.86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	56,792,279	411,365	456,557	257,854				
.86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	YRT/I	DIS		1,822	1,806					
.86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	YRT/I	DL	26,878,102	381,257	320,443	311,970				
.86258	13-2572994	11/08/2008	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	4,533,856	24,596	20,807	28,068				
.86258	13-2572994	11/08/2008	GENERAL RE LIFE CORPORATION	CT	YRT/I	DL	134,679	877	905	969				
.86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	330,000	931	811	837				
.86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	DL	7,235,355	942	834	43,534				
.86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	XXXL	82,533,495	163,567	198,229	145,597				
.88340	59-2859797	08/16/2010	HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	FL	YRT/I	AXXX	31,359,922	99,076	82,733	84,362				
.88340	59-2859797	08/16/2010	HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	FL	YRT/I	DL	2,322,103	4,560	4,155	12,022				
.88340	59-2859797	08/16/2010	HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	FL	YRT/I	XXXL			41,599					
.66346	58-0828824	07/01/1983	MUNICH AMER REASSUR CO	GA	CO/I	DL	548,358	60,583	62,193	7,012				
.66346	58-0828824	09/01/1985	MUNICH AMER REASSUR CO	GA	YRT/I	DL	658,862	7,541	7,143	8,341				
.66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	13,600	193	181	87				
.66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	DIS		241	274	549				
.66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	DL	1,292,851	37,315	16,885	(4,115)				
.66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	XXXL	1,322,430	6,734	9,821	3,688				

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**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	1,157,339	4,665	4,546	2,180				
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	OL				(5)				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	3,014,956	8,929		28,774				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	OL	16,162,333	18,427		243,877				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	XXXL	621,117	1,024		47,828				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/G	OL	33,333	356		845				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/G	XXXL	453,000	2,357						
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	AXXX	44,998			1,058				
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	DIS				46,182			62,450	
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	OL	103,869,543			1,189,938			17,686,169	
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	XXXL	58,838,291			216,812			673,650	
93572	43-1235868	07/01/1990	RGA REINSURANCE COMPANY	MO	YRT/I	DIS		1,275	709	2,572				
93572	43-1235868	07/01/1990	RGA REINSURANCE COMPANY	MO	YRT/I	OL	1,849,386	11,386	24,966	15,565				
93572	43-1235868	02/01/1992	RGA REINSURANCE COMPANY	MO	YRT/I	OL	365,480	1,046	969	848				
93572	43-1235868	12/01/2001	RGA REINSURANCE COMPANY	MO	YRT/I	OL	2,262,262	8,244	9,359	8,005				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	20,800	296	277	130				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DIS		701	795	1,595				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	OL	3,012,844	57,028	27,574	(45,980)				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	XXXL	3,811,710	19,410	28,343	10,693				
93572	43-1235868	04/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	OL	3,291,000			11,713				
93572	43-1235868	04/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	XXXL	37,587,925	1,072,570	1,291,619	73,893				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	DIS		9,977	10,379					
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	OL	18,751,960			67,742				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	XXXL	719,815,195	18,262,826	22,300,112	808,793				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	6,335,247	83,389	78,538	61,507				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DIS			27	54				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	OL	4,334,942	54,010	49,005	68,256				
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	115,414,657	948,561	1,103,901	498,269				
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	DIS		4,858		4,816				
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	OL	74,164,761	1,352,086	1,155,673	975,165				
93572	43-1235868	06/01/2006	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	16,423,622	68,033	67,589	67,258				
93572	43-1235868	06/01/2006	RGA REINSURANCE COMPANY	MO	YRT/I	OL				64				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	12,612,126	72,189	60,620	73,216				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	OL	40,821,047	3,575	3,550	566,051				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	XXXL	522,639,057	1,044,690	1,368,252	980,828				
93572	43-1235868	11/08/2008	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	85,641,209	363,543	313,471	320,100				
93572	43-1235868	11/08/2008	RGA REINSURANCE COMPANY	MO	YRT/I	OL	8,261,333	33,322	27,326	33,166				
93572	43-1235868	01/01/2018	RGA REINSURANCE COMPANY	MO	YRT/I	OL	29,939,401	926,463	877,927	922,625				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	AXXX	230,625	1,207	1,170	1,333				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	OL	882,500	27	24	11,659				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	XXXL	10,138,967	21,570	36,174	18,726				
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	AXXX	41,828,176	132,194	110,390	115,193				
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	OL	3,101,134	6,080	5,540	2,288				
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DIS		1,536	1,558					
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	OL	2,400,000	8,278	16,451					
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	XXXL								
97071	13-3126819	01/01/1971	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL				3,354				
97071	13-3126819	08/13/1982	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	1,322,973	19,792	21,641	21,973				
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		97,214	95,829					
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	6,803,330	168,551	157,723	177,706				
97071	13-3126819	05/01/1984	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	OL				32,148				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		33,246	33,999	1,746				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	23,859,155	575,801	538,909	193,301				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS				195				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	5,398,153			50,731				

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1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL				656,969				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	DIS		24,073	23,852					
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	DL	85,367,618	2,493,673	2,441,249	3,259,618				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	XXXL	61,854,221	1,284,924	1,307,161	117,121				
97071	13-3126819	03/01/1999	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	1,356,000	11,453	103,316	20,077				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		147	146	295				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	175,000	1,256	1,138	230				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	50,000	140	127	58				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DIS		9,479	9,743	11,071				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DL	28,153,093	75,235	92,499	821,635				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	XXXL	670,003,026	10,795,670	15,489,297	856,708				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	24,451,051	229,353	182,222	339,520				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		42,834	35,363	24,312				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	615,746,069	10,745,959	10,377,141	6,469,256				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	450,000	10,802		7,520				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	DL	72,000	3,972	491					
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	XXXL	25,000	546	3,793					
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		3,075	3,065	6,062				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	1,150,000			(12,626)				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	22,312,500	69,852	68,378	43,798				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	38,629,388	288,029	302,485	135,290				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		1,215	1,204					
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	13,161,982	335,901	305,438	253,406				
97071	13-3126819	02/01/2005	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	1,150,000	42,605	39,257	22,099				
97071	13-3126819	02/01/2005	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL								
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	5,900,239	38,447	33,462	30,418				
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL				26				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	2,115,653	8,158	8,057	3,712				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL				(14)				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	23,739,383	127,471	107,318	112,435				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DL	818,531	5,266	5,433	5,011				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	AXXX	15,563,758	113,458	110,530	51,479				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	DL	3,742,886	26,009	25,334	19,499				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	CO/I	DIS				846			(348)	
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	CO/I	DL				60,440			(33,864)	
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX				3,374			(2,364)	
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS		33,083	33,844	4,055				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DL	27,847,167	337,274	479,582	702,905				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL				463,524				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	DIS		24,379	23,817	5				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	DL	7,389,578	175,874	163,420	117,891				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL	64,247,685	2,003,153	1,974,100	71,052				
68713	84-0499703	06/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX				3,383			(1,273)	
68713	84-0499703	06/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DL	9,000	30	1,945	(378)				
68713	84-0499703	06/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	DL				526			(374)	
68713	84-0499703	03/01/1995	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	CO/I	DIS				194			(63)	
68713	84-0499703	03/01/1995	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	CO/I	DL				26,308			(6,281)	
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX				5,685			(2,105)	
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS				285			(84)	
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DL	475,000	1,129	73,353	1,387				
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL				2,535			(518)	
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL	25,000	546	491					
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX	44,911,588	569,989	610,642	569,170				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS		34,419	23,891	31,159				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DL	209,129,166	2,490,650	2,455,210	1,776,729				

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Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL	2,229,001	41,910	11,510	16,534				
68713	84-0499703	12/01/2001	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL			9,359	(5,470)				
82627	06-0839705	05/09/1969	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	33,992							
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		509	481	425				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	1,150,000	7,678	15,041	12,159				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	365,000	4,522	4,152	5,556				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		8	8					
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	675,702	15,024	13,910	19,105				
82627	06-0839705	07/01/1980	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS								
82627	06-0839705	07/01/1980	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS								
82627	06-0839705	07/01/1980	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	3,630,000	713	35,958					
82627	06-0839705	07/01/1980	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL								
82627	06-0839705	07/01/1981	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS				1,391				
82627	06-0839705	07/01/1981	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				90,858				
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		14,625	13,983	611				
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	11,391,258	149,545	180,080	149,385				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		389,109	385,896					
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	11,154,718	210,735	195,362	173,440				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS		15	15	32				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	35,829,495	880,207	855,121	151,750				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL			3,958					
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		66,159	64,240	1,006				
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	28,575,897	515,821	500,381	319,093				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		20,028	20,810	195				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	7,041,559	30,407	35,808	49,185				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL				181,573				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS		22,208	21,966	5				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	982,374	1,621	1,554	(18)				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	62,520,384	1,673,720	1,670,999	60,258				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		147	194	72				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	1,216,666	14,728	26,308	9,619				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	183,333	3,715	3,383	2,672				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	133,333	2,083	1,917	1,979				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	33,333	591	526	547				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		14,228	13,704	3,427				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	12,412,156	163,542	157,014	95,187				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	50,000	140	127	283,531				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS		24,026	23,805	5				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	8,126,290	301,719	278,500	100,732				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	58,491,769	1,795,043	1,722,916	34,919				
82627	06-0839705	09/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	365,480	1,046	969	3,502				
82627	06-0839705	01/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	30,339,401	961,233	944,010	138,295				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		206	8,675	2,041				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	3,140,000	21,261	66,011	51,415				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/G	OL								
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	200,000	6,640	6,189	6,161				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	925,000	16,450	14,875	18,442				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	36,568,151	929,922	916,436	141,178				
82627	06-0839705	03/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	626,010	12,512	12,144	1,813				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		11,481	13,853	8,595				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	81,638,172			1,528,625				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	74,135,081	457,992	2,180,643	579,104				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	8,949,933	102,258	92,638	34,269				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,934,762	19,108	24,041	9,345				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,184,622	17,093	13,058	4,029				

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Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		35,067	24,063					
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	248,411,179	3,941,844	4,420,230			1,540,124		
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL	2,247,430	44,885	20,880			12,027		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		3,392	3,529			4,582		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	8,973,342	10,002	9,544			59,980		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXL	154,702,488	1,074,397	2,405,184			225,775		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	5,154,007	88,396	80,220			113,472		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	2,282,000	41,857	39,207			81,365		
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL								
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	11,705,816	179,446	142,623			119,499		
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		414	486			697		
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	8,196,439	126,229	137,863			102,799		
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL	741,117	5,688	4,066			2,188		
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	99,000	20,511	16,725			4,989		
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		6,220	6,392			7,171		
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	18,824,269	49,798	61,304			603,809		
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXL	447,584,503	7,276,989	10,475,964			572,107		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,460,235	19,888	9,409			3,553		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		6,488	4,327			7,244		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	220,233,895	3,923,304	3,786,244			870,620		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL	150,000	3,601				604		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	24,000	1,324				164		
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXL						1,101		
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		241	274			549		
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	966,320	4,978	4,688			(30,922)		
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL	1,322,430	6,734	9,821			4,229		
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	49,950	2,385	1,902			34		
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		1,977	2,057					
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	3,700,010					13,482		
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXL	140,422,468	3,559,242	4,351,086			158,411		
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	59,750	248	235			220		
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	823,998	2,359	2,177			2,231		
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	60,842,839	644,196	766,011			353,167		
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		1,215	1,204					
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	30,123,640	393,828	328,076			297,952		
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	1,045,500					4,559		
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXL	21,946,463	658,289	755,538			47,116		
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	225,000	437	736			224		
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL						(287)		
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	8,778,256	41,984	36,720			31,594		
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL						32		
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	13,768,454	129,843	116,934			113,405		
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,310,970	17,129	15,301			22,810		
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	37,500	37	33			21		
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	2,165,892	227	187			8,791		
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL	32,687,450	64,906	69,603			61,946		
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	112,545,878	518,345	441,601			450,160		
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	9,722,828	24,446	22,184			27,704		
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXL			41,599					
65676	35-0472300	05/09/1969	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL						1,200		
65676	35-0472300	01/01/1985	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	365,480	1,046	3,586			(2,965)		
65676	35-0472300	05/01/1989	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	27,157,269	72,448	65,738			74,449		
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DIS		32,950	33,826			556		
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	30,403,112	472,059	461,694			265,532		
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXL						16,938		

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL								
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	8,302,480	173,015	157,077	8,540				
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	183,333	3,715	3,383	3,108				
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	133,333	2,083	1,917	2,301				
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL	33,333	591	526	636				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS		15,260	25,219	(6,185)				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL	66,144,436	69,824	129,203	1,211,271				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL	397,823,828	4,671,074	8,163,274	804,724				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	19,679,785	342,987	414,985	312,475				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DIS		426	426					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	7,477,381	117,588	110,301	199,663				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL								
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	200,000	3,807	3,388	3,573				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS		324,444	279,171	9,106				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL				2,236				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL	43,065,834	537,014	664,823	52,384				
65676	35-0472300	12/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	2,262,262	8,244	9,359	8,516				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	457,180,467	338,678	317,482	371,766				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	538,487,710	719,815	682,136	9,057,898				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXXL	82,510	64	180	545,382				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL	2,650,000	5,125	5,010	101,121				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	21,095,850	60,467	58,863	214,010				
70688	36-6071399	07/01/1997	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	32,127,002	950,620	933,240	135,738				
70688	36-6071399	09/01/1998	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL				416,725				
70688	36-6071399	12/01/1999	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL		11,226	141,868					
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		2,907	3,072	3,632				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL	8,973,342	10,002	9,544	73,243				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	128,062,492	840,950	1,972,812	189,486				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	5,424,006	89,904	81,600	62,606				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	3,529,500	57,825	54,276	77,684				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	9,900	2,689	2,419	139				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		3,095	3,181	3,615				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL	9,111,907	24,899	30,333	265,917				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	229,169,053	3,671,495	5,246,840	292,642				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	24,611,157	428,340	387,045	457,626				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DIS		61	61	143				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	4,313,487	65,099	61,814	70,795				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	149,850	7,156	5,706	103				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		5,931	6,170					
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL	11,100,030			40,445				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	430,412,362	10,970,146	13,398,534	488,314				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	9,953,015	107,974	102,231	74,682				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	5,070,848	53,606	45,668	62,214				
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	14,934,272	106,247	169,152	50,698				
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DIS		1,822	1,806					
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	23,904,584	338,833	278,608	237,098				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	135,000	11,696	10,918	1,037				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		53,378	55,572	45,090				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL	68,574,500			154,423				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	3,637,089,034	125,018,683	138,770,334	4,883,018				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	56,548,080	556,776	508,523	486,645				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DIS		146	146	344				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	39,570,000	611,080	552,894	703,281				
70688	36-6071399	07/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	20,000	66	61	88				
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		596	604					

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Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL	18,225,269	49,798	61,305	548,118					
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	437,862,202	7,036,174	10,411,778	555,071					
70688	36-6071399	08/01/2004	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	40,450,718	379,959	364,707	212,962					
70688	36-6071399	08/01/2004	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	8,673,996	235,735	196,863	211,122					
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL	630,000	12,559	9,955	3,982					
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	4,509,000	37,891	37,210	22,553					
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	315,000	583	547	(2,325)					
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		651	607	441					
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL	7,318,500			25,602					
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	133,325,071	3,825,262	4,431,103	260,731					
86231	39-0989781	05/01/2001	TRANSAMERICA LIFE INS CO	IA	YRT/I	AXXX	123,998	5,714	5,206	.81					
86231	39-0989781	05/01/2001	TRANSAMERICA LIFE INS CO	IA	YRT/I	DL									
67105	41-0451140	01/01/1987	RELIASTAR INSURANCE COMPANY	MIN	CO/G	FA		5,906,080	6,311,421						
0999999	General Account - Authorized U.S. Non-Affiliates						14,245,484,509	761,886,837	824,153,924	74,656,716			18,422,269		
00000	AA-1780078	07/01/2016	PARTNER REINSURANCE EUROPE SE	IRL	OTH/I	XXX				925,375					
00000	AA-3191237	05/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU	ACOFW/G	FA		749,360,000	806,800,000	724,501				741,366,608	
0999999	General Account - Authorized Non-U.S. Non-Affiliates							749,360,000	806,800,000	1,649,876					
1099999	Total General Account - Authorized Non-Affiliates						14,245,484,509	1,511,246,837	1,630,953,924	76,306,592			18,422,269	741,366,608	
1199999	Total General Account Authorized						15,575,532,323	2,249,808,093	2,261,237,702	83,182,159			18,422,269	1,018,103,869	
1499999	Total General Account - Unauthorized U.S. Affiliates														
1799999	Total General Account - Unauthorized Non-U.S. Affiliates														
1899999	Total General Account - Unauthorized Affiliates														
2199999	Total General Account - Unauthorized Non-Affiliates														
2299999	Total General Account Unauthorized														
2599999	Total General Account - Certified U.S. Affiliates														
2899999	Total General Account - Certified Non-U.S. Affiliates														
2999999	Total General Account - Certified Affiliates														
3299999	Total General Account - Certified Non-Affiliates														
3399999	Total General Account Certified														
3499999	Total General Account Authorized, Unauthorized and Certified						15,575,532,323	2,249,808,093	2,261,237,702	83,182,159			18,422,269	1,018,103,869	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	VA				41,684			42,237,824		
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	DL				212,684			4,547,778		
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	VA				100,250			28,137,571		
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	DL				1,267,126			39,225,902		
3699999	Separate Accounts - Authorized U.S. Affiliates - Other									1,621,744			114,149,075		
3799999	Total Separate Accounts - Authorized U.S. Affiliates									1,621,744			114,149,075		
4099999	Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999	Total Separate Accounts - Authorized Affiliates									1,621,744			114,149,075		
4499999	Total Separate Accounts - Authorized Non-Affiliates														
4599999	Total Separate Accounts Authorized									1,621,744			114,149,075		
4899999	Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999	Total Separate Accounts - Unauthorized Affiliates														
5599999	Total Separate Accounts - Unauthorized Non-Affiliates														
5699999	Total Separate Accounts Unauthorized														
5999999	Total Separate Accounts - Certified U.S. Affiliates														
6299999	Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999	Total Separate Accounts - Certified Affiliates														
6699999	Total Separate Accounts - Certified Non-Affiliates														
6799999	Total Separate Accounts Certified														
6899999	Total Separate Accounts Authorized, Unauthorized and Certified									1,621,744			114,149,075		

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)								15,575,532,323	1,500,448,093	1,454,437,702	83,154,027			132,571,344	276,737,261
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)									749,360,000	806,800,000	1,649,876				741,366,608
9999999 - Totals								15,575,532,323	2,249,808,093	2,261,237,702	84,803,903			132,571,344	1,018,103,869

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
00000	AA-9995055	01/01/1990	AMERICAN DISABILITY REINS UNDERWRITERS SYN	ME	QA	OH			1,907,959				
60895	35-0145825	01/01/1996	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	OH			70,594				
62944	13-5570651	01/01/1997	AXA EQUITABLE LIFE INSURANCE COMPANY	NY	QA	OH			24,564				
80659	82-4533188	01/01/1994	US BUSINESS OF CANADA LIFE ASSUR CO	MI	QA	OH			67,525				
62308	06-0303370	01/01/1993	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	QA	OH			10,586				
26921	22-2005057	01/01/1996	EVEREST REINSURANCE COMPANY	DE	QA	OH			10,591				
97136	13-3114906	01/01/1996	METROPOLITAN TOWER LIFE INS CO	NE	QA	OH			109,626				
86258	13-2572994	01/01/1985	GENERAL RE LIFE CORPORATION	CT	QA	OH			95,135				
64246	13-5123390	01/01/1996	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY	QA	OH			5,979				
88072	06-0974148	01/01/1996	HARTFORD LIFE INSURANCE COMPANY	CT	QA	OH			101,374				
22292	13-5129825	01/01/2009	HANOVER INSURANCE COMPANY	NH	OTH	OM	93,277		16,881,623				
42374	74-2195939	01/01/1996	HOUSTON CASUALTY COMPANY	TX	QA	OH			281,479				
65498	23-1503749	01/01/1993	LIFE INSURANCE COMPANY OF NORTH AMERICA	PA	QA	OH			4,524				
65676	35-0472300	01/01/1995	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	QA	OH			28,115				
76694	23-2044256	01/01/1993	LONDON LIFE REINS CO	PA	QA	OH			21,928				
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INSURANCE COMPANY	NY	OTH	LTDI	5,007	349	820,828				
66044	46-0164570	01/01/1993	MIDLAND NATIONAL LIFE INSURANCE COMPANY	IA	QA	OH			170,665				
10227	13-4924125	01/01/1998	MUNICH REINSURANCE AMERICA INC	DE	QA	OH			2,789				
67539	72-0281240	01/01/1993	PAN AMERICAN LIFE INSURANCE COMPANY	LA	QA	OH			40,838				
67814	06-0493340	01/01/1993	PHOENIX LIFE INSURANCE COMPANY	NY	QA	OH			101,038				
37257	36-3030511	01/01/1993	PRAETORIAN INSURANCE COMPANY	PA	QA	OH			56,549				
10219	23-1641984	01/01/1998	Q. B. E. REINSURANCE CORPORATION	PA	QA	OH			1,883				
68381	36-0883760	01/01/1993	RELIANCE STANDARD LIFE INSURANCE COMPANY	IL	QA	OH			100,783				
67105	41-0451140	01/01/1987	RELIASTAR LIFE INSURANCE COMPANY	MN	QA	OH			85,854				
31089	86-0274508	01/01/1993	REPIWEST INSURANCE COMPANY	AZ	QA	OH			9,048				
93572	43-1235868	01/01/1993	RGA REINSURANCE COMPANY	MO	QA	OH			2,104,246				
80802	38-1082080	01/01/1994	US BR SUN LIFE ASSUR CO OF CANADA	MI	QA	OH			48,058				
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	QA	OH			183,595				
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INSURANCE COMPANY	IA	QA	OH			36,466				
19453	13-5616275	01/01/1998	TRANSATLANTIC REINSURANCE COMPANY	NY	QA	OH			1,883				
34894	06-1117063	06/01/1999	TRENWICK AMERICA REINSURANCE CORPORATION	CT	QA	OH			54,748				
62235	01-0278678	01/01/1982	UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	QA	OH			54,992				
0899999. General Account - Authorized U.S. Non-Affiliates							98,284	349	23,495,865				
00000	AA-1126456	01/01/2001	LLOYDS SYNDICATE 456	GBR	QA	OH			18,329				
00000	AA-1126529	01/01/2001	LLOYDS SYNDICATE 529	GBR	QA	OH			266,078				
00000	AA-1126683	01/01/2001	LLOYDS SYNDICATE 683	GBR	QA	OH							
00000	AA-1126718	01/01/2001	LLOYDS SYNDICATE 718	GBR	QA	OH			33,531				
00000	AA-1126861	01/01/2001	LLOYDS SYNDICATE 861	GBR	QA	OH			31,346				
00000	AA-1126957	01/01/1997	LLOYDS SYNDICATE 957	GBR	QA	OH			38,190				
00000	AA-1126960	01/01/2001	LLOYDS SYNDICATE 960	GBR	QA	OH			38,186				
00000	AA-1127007	01/01/2001	LLOYDS SYNDICATE 1007	GBR	QA	OH							
00000	AA-1127101	01/01/2001	LLOYDS SYNDICATE 1101	GBR	QA	OH			372,484				
00000	AA-1127206	07/01/2004	LLOYDS SYNDICATE 1206	GBR	QA	OH			344,011				
00000	AA-1127207	01/01/2001	LLOYDS SYNDICATE 1207	GBR	QA	OH			22,911				
00000	AA-1127209	01/01/1995	LLOYDS SYNDICATE 1209	GBR	QA	OH			23,647				
00000	AA-1127224	01/01/2001	LLOYDS SYNDICATE 1224	GBR	QA	OH			7,636				
0999999. General Account - Authorized Non-U.S. Non-Affiliates									1,196,349				
1099999. Total General Account - Authorized Non-Affiliates							98,284	349	24,692,214				
1199999. Total General Account Authorized							98,284	349	24,692,214				
1499999. Total General Account - Unauthorized U.S. Affiliates													
00000	AA-1360182	01/01/1995	ALLIANZ SPA	ITA	QA	OH			72,500				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9027	GBR	QA	OH			15,275				
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	GBR	QA	OH			11,460				
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	QA	OH			304,722				
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	GBR	QA	OH			41,375				
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	QA	OH			39,352				
1699999. General Account - Unauthorized Non-U.S. Affiliates - Other									484,684				
1799999. Total General Account - Unauthorized Non-U.S. Affiliates									484,684				
1899999. Total General Account - Unauthorized Affiliates									484,684				
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	MI	QA	OH			77,904				
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	PA	QA	OH			25,241				
1999999. General Account - Unauthorized U.S. Non-Affiliates									103,145				
2199999. Total General Account - Unauthorized Non-Affiliates									103,145				
2299999. Total General Account Unauthorized									587,829				
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3499999. Total General Account Authorized, Unauthorized and Certified									98,284	349	25,280,043		
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)									98,284	349	23,599,010		
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)											1,681,033		
9999999 - Totals									98,284	349	25,280,043		

44.1

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates						XXX					
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates						XXX					
0799999			Total General Account - Life and Annuity Affiliates						XXX					
1099999			Total General Account - Life and Annuity Non-Affiliates						XXX					
1199999			Total General Account Life and Annuity						XXX					
1499999			Total General Account - Accident and Health U.S. Affiliates						XXX					
1799999			Total General Account - Accident and Health Non-U.S. Affiliates						XXX					
1899999			Total General Account - Accident and Health Affiliates						XXX					
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	77,904	54,533		132,437					248,828		132,437
24457	23-0580680	01/01/1999	REL IANCE INSURANCE COMPANY	25,241	17,668		42,909					80,620		42,909
1999999			General Account - Accident and Health U.S. Non-Affiliates	103,145	72,201		175,346		XXX			329,448		175,346
00000	AA-1360182	01/01/1995	ALL IANZ SPA	72,500	96,543		169,043					317,607		169,043
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9027	15,275	10,813		26,088					49,015		26,088
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	11,460	8,112		19,572					36,774		19,572
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	304,722	214,104		518,826					974,795		518,826
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	41,375	28,963		70,338					132,154		70,338
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	39,352	45,837		85,189					160,056		85,189
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	484,684	404,372		889,056		XXX			1,670,401		889,056
2199999			Total General Account - Accident and Health Non-Affiliates	587,829	476,573		1,064,402		XXX			1,999,849		1,064,402
2299999			Total General Account Accident and Health	587,829	476,573		1,064,402		XXX			1,999,849		1,064,402
2399999			Total General Account	587,829	476,573		1,064,402		XXX			1,999,849		1,064,402
2699999			Total Separate Accounts - U.S. Affiliates						XXX					
2999999			Total Separate Accounts - Non-U.S. Affiliates						XXX					
3099999			Total Separate Accounts - Affiliates						XXX					
3399999			Total Separate Accounts - Non-Affiliates						XXX					
3499999			Total Separate Accounts						XXX					
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	103,145	72,201		175,346		XXX			329,448		175,346
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	484,684	404,372		889,056		XXX			1,670,401		889,056
9999999			Totals	587,829	476,573		1,064,402		XXX			1,999,849		1,064,402

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
<b>NONE</b>				

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Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	84,900	87,273	85,109	85,089	657,351
2. Commissions and reinsurance expense allowances .....	12,422	11,337	12,064	10,040	17,084
3. Contract claims .....	140,973	133,972	130,159	120,378	128,562
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	2,534	6,635	3,306	3,262	2,989
9. Aggregate reserves for life and accident and health contracts .....	2,275,088	2,290,092	2,194,813	2,270,984	2,328,763
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	49,800	44,083	41,560	50,220	63,369
12. Amounts recoverable on reinsurance .....	21,915	10,995	10,955	14,603	3,394
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....		798,802	864,041	933,164	1,007,039
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....	2,000	12,998	12,956	13,593	12,942
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					



**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	2,431,149,510		2,431,149,510
2. Reinsurance (Line 16) .....	616,997,836	(616,997,836)	
3. Premiums and considerations (Line 15) .....	13,686,993	2,534,353	16,221,346
4. Net credit for ceded reinsurance .....	XXX	2,866,706,392	2,866,706,392
5. All other admitted assets (balance) .....	44,218,873		44,218,873
6. Total assets excluding Separate Accounts (Line 26) .....	3,106,053,212	2,252,242,909	5,358,296,121
7. Separate Account assets (Line 27) .....	127,777,695		127,777,695
8. Total assets (Line 28) .....	3,233,830,907	2,252,242,909	5,486,073,816
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	1,371,954,438	2,202,443,333	3,574,397,771
10. Liability for deposit-type contracts (Line 3) .....	299,278,184		299,278,184
11. Claim reserves (Line 4) .....	12,745,540	49,799,576	62,545,116
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	641,597		641,597
13. Premium & annuity considerations received in advance (Line 8) .....	342,103		342,103
14. Other contract liabilities (Line 9) .....	91,021,935		91,021,935
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	741,366,608		741,366,608
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	343,068,049		343,068,049
20. Total liabilities excluding Separate Accounts (Line 26) .....	2,860,418,454	2,252,242,909	5,112,661,363
21. Separate Account liabilities (Line 27) .....	127,777,695		127,777,695
22. Total liabilities (Line 28) .....	2,988,196,149	2,252,242,909	5,240,439,058
23. Capital & surplus (Line 38) .....	245,634,758	XXX	245,634,758
24. Total liabilities, capital & surplus (Line 39) .....	3,233,830,907	2,252,242,909	5,486,073,816
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	2,202,443,333		
26. Claim reserves .....	49,799,576		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	616,997,836		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	2,869,240,745		
34. Premiums and considerations .....	2,534,353		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	2,534,353		
41. Total net credit for ceded reinsurance .....	2,866,706,392		

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	58,500			58,500	
2. Alaska	AK	L	6,421			6,421	
3. Arizona	AZ	L	210,741	29,560	192	240,492	
4. Arkansas	AR	L	15,854			15,854	
5. California	CA	L	712,367	8,516	155	721,038	
6. Colorado	CO	L	530,130		362	530,491	
7. Connecticut	CT	L	635,001	130,260	1,363	766,625	
8. Delaware	DE	L	123,339	3,879		127,218	
9. District of Columbia	DC	L	23,730			23,730	
10. Florida	FL	L	2,452,275	840		2,453,115	
11. Georgia	GA	L	299,771	196,023	551	496,344	
12. Hawaii	HI	L	21,025			21,025	
13. Idaho	ID	L	13,881			13,881	
14. Illinois	IL	L	470,603		698	471,301	
15. Indiana	IN	L	172,492		1,929	174,421	
16. Iowa	IA	L	50,062		177	50,239	
17. Kansas	KS	L	23,042			23,042	
18. Kentucky	KY	L	72,650			72,650	
19. Louisiana	LA	L	179,359	18,049	358	197,766	
20. Maine	ME	L	174,946		4,978	179,924	
21. Maryland	MD	L	407,196	1,000		408,196	
22. Massachusetts	MA	L	613,438	3,985	106	617,529	
23. Michigan	MI	L	227,013	20,374		247,387	
24. Minnesota	MN	L	760,563		2,371	762,934	
25. Mississippi	MS	L	34,791			34,791	
26. Missouri	MO	L	92,838		223	93,061	
27. Montana	MT	L	13,898			13,898	
28. Nebraska	NE	L	65,946			65,946	
29. Nevada	NV	L	76,489			76,489	
30. New Hampshire	NH	L	152,497		327	152,824	
31. New Jersey	NJ	L	2,055,669	64,382		2,120,051	
32. New Mexico	NM	L	38,812			38,812	
33. New York	NY	L	35,721,066	456,177	78,422	36,255,666	57,362
34. North Carolina	NC	L	337,270			337,270	
35. North Dakota	ND	L	2,598			2,598	
36. Ohio	OH	L	266,547		93	266,640	
37. Oklahoma	OK	L	18,030			18,030	
38. Oregon	OR	L	58,433			58,433	
39. Pennsylvania	PA	L	755,026	242,927	1,064	999,017	
40. Rhode Island	RI	L	80,331	10,084		90,415	
41. South Carolina	SC	L	299,214			299,214	
42. South Dakota	SD	L	8,260			8,260	
43. Tennessee	TN	L	219,240			219,240	
44. Texas	TX	L	283,890	7,403	1,622	292,915	
45. Utah	UT	L	22,869			22,869	
46. Vermont	VT	L	52,119			52,119	
47. Virginia	VA	L	428,168	202,398	83	630,649	
48. Washington	WA	L	68,116			68,116	
49. West Virginia	WV	L	13,080			13,080	
50. Wisconsin	WI	L	96,157		280	96,437	
51. Wyoming	WY	L	16,238			16,238	
52. American Samoa	AS	L					
53. Guam	GU	L					
54. Puerto Rico	PR	N	96,508	151,526	453	248,487	
55. U.S. Virgin Islands	VI	L					
56. Northern Mariana Islands	MP	N	9,439			9,439	
57. Canada	CAN	N	4,544			4,544	
58. Aggregate Other Alien	OT	XXX	96,963			96,963	
59. Subtotal	XXX		49,739,439	1,547,382	95,810	51,382,631	57,362
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		5,865,603			5,865,603	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		615,195			615,195	
94. Aggregate or other amounts not allocable by State	XXX		342,149			342,149	
95. Totals (Direct Business)	XXX		56,562,386	1,547,382	95,810	58,205,578	57,362
96. Plus reinsurance assumed	XXX		70,846,515	2,030,811	1,582	72,876,389	
97. Totals (All Business)	XXX		127,408,901	3,578,193	97,392	131,081,967	57,362
98. Less reinsurance ceded	XXX		87,224,845	1,675,079	97,392	88,994,797	57,362
99. Totals (All Business) less Reinsurance Ceded	XXX		40,184,056	1,903,114	(c)	42,087,170	
<b>DETAILS OF WRITE-INS</b>							
58001. ZZZ Other Alien	XXX		96,963			96,963	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		96,963			96,963	
9401. Non-pay settlement adjustments	XXX		342,149			342,149	
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		342,149			342,149	

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 54 R - Registered - Non-domiciled RRGs .....  
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state ..... Q - Qualified - Qualified or accredited reinsurer .....  
 N - None of the above - Not allowed to write business in the state ..... 3

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums, annuity considerations and accident and health premiums are allocated based on the policy or contract holder's state of residence.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

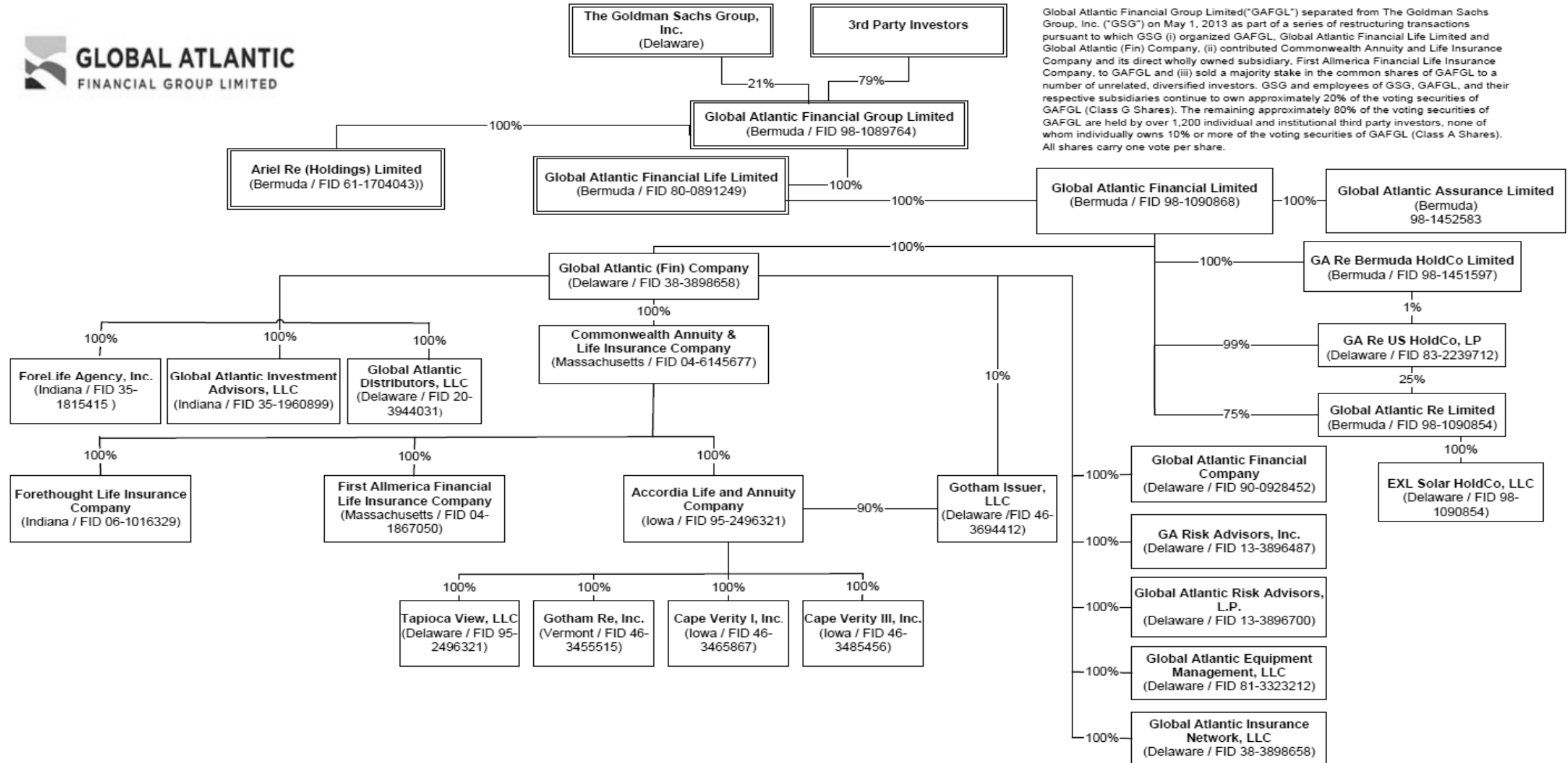
		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	58,500					58,500
2. Alaska	AK	6,421					6,421
3. Arizona	AZ	210,741	29,560				240,301
4. Arkansas	AR	15,854					15,854
5. California	CA	712,367	8,516				720,883
6. Colorado	CO	530,130					530,130
7. Connecticut	CT	635,001	130,260				765,261
8. Delaware	DE	123,339	3,879				127,218
9. District of Columbia	DC	23,730					23,730
10. Florida	FL	2,452,275	840				2,453,115
11. Georgia	GA	299,771	196,023				495,793
12. Hawaii	HI	21,025					21,025
13. Idaho	ID	13,881					13,881
14. Illinois	IL	470,603					470,603
15. Indiana	IN	172,492					172,492
16. Iowa	IA	50,062					50,062
17. Kansas	KS	23,042					23,042
18. Kentucky	KY	72,650					72,650
19. Louisiana	LA	179,359	18,049				197,408
20. Maine	ME	174,946					174,946
21. Maryland	MD	407,196	1,000				408,196
22. Massachusetts	MA	613,438	3,985				617,423
23. Michigan	MI	227,013	20,374				247,387
24. Minnesota	MN	760,563					760,563
25. Mississippi	MS	34,791					34,791
26. Missouri	MO	92,838					92,838
27. Montana	MT	13,898					13,898
28. Nebraska	NE	65,946					65,946
29. Nevada	NV	76,489					76,489
30. New Hampshire	NH	152,497					152,497
31. New Jersey	NJ	2,055,669	64,382				2,120,051
32. New Mexico	NM	38,812					38,812
33. New York	NY	35,721,066	456,177		57,362		36,234,605
34. North Carolina	NC	337,270					337,270
35. North Dakota	ND	2,598					2,598
36. Ohio	OH	266,547					266,547
37. Oklahoma	OK	18,030					18,030
38. Oregon	OR	58,433					58,433
39. Pennsylvania	PA	755,026	242,927				997,953
40. Rhode Island	RI	80,331	10,084				90,415
41. South Carolina	SC	299,214					299,214
42. South Dakota	SD	8,260					8,260
43. Tennessee	TN	219,240					219,240
44. Texas	TX	283,890	7,403				291,293
45. Utah	UT	22,869					22,869
46. Vermont	VT	52,119					52,119
47. Virginia	VA	428,168	202,398				630,566
48. Washington	WA	68,116					68,116
49. West Virginia	WV	13,080					13,080
50. Wisconsin	WI	96,157					96,157
51. Wyoming	WY	16,238					16,238
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	96,508	151,526				248,033
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP	9,439					9,439
57. Canada	CAN	4,544					4,544
58. Aggregate Other Alien	OT	96,963					96,963
59. Total		49,739,439	1,547,382		57,362		51,344,183

# SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

## PART 1 - ORGANIZATIONAL CHART



Global Atlantic Financial Group Limited ("GAFGL") separated from The Goldman Sachs Group, Inc. ("GSG") on May 1, 2013 as part of a series of restructuring transactions pursuant to which GSG (i) organized GAFGL, Global Atlantic Financial Life Limited and Global Atlantic (Fin) Company, (ii) contributed Commonwealth Annuity and Life Insurance Company and its direct wholly owned subsidiary, First Allmerica Financial Life Insurance Company, to GAFGL and (iii) sold a majority stake in the common shares of GAFGL to a number of unrelated, diversified investors. GSG and employees of GSG, GAFGL, and their respective subsidiaries continue to own approximately 20% of the voting securities of GAFGL (Class G Shares). The remaining approximately 80% of the voting securities of GAFGL are held by over 1,200 individual and institutional third party investors, none of whom individually owns 10% or more of the voting securities of GAFGL (Class A Shares). All shares carry one vote per share.



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			80-0891249				Global Atlantic Financial Life Limited	BMJ	NIA	Global Atlantic Financial Group Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			38-3898658				Global Atlantic (Fin) Company	DE	NIA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1090868				Global Atlantic Financial Limited	BMJ	NIA	Global Atlantic Financial Life Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	Global Atlantic Financial Limited	Ownership	75.000	Global Atlantic Financial Group Limited		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	GA Re US HoldCo, LP	Ownership	25.000	Global Atlantic Financial Group Limited		
			61-1704043				Ariel Re (Holdings) Limited	BMJ	NIA	Global Atlantic Financial Group Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			38-3898658				Global Atlantic Insurance Network, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			13-3896487				GA Risk Advisors, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1089764	4520225			Global Atlantic Financial Group Limited	BMJ	NIA	The Goldman Sachs Group, Inc.	Ownership	21.000	The Goldman Sachs Group, Inc.		
			98-1089764	4520225			Global Atlantic Financial Group Limited	BMJ	NIA	Third Party Investors	Ownership	79.000	Third Party Investors		
3891	Goldman Sachs Grp	69140	04-1867050	2578101	793699		First Allmerica Financial Life Insurance Company	MA	RE	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	84824	04-6145677	3958278	1086664		Commonwealth Annuity and Life Insurance Company	MA	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	62200	95-2496321				Accordia Life and Annuity Company	IA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			46-3694412				Gotham Issuer, LLC	DE	IA	Global Atlantic (Fin) Company	Ownership	10.000	Global Atlantic Financial Group Limited		
			46-3694412				Gotham Issuer, LLC	DE	IA	Accordia Life and Annuity Company	Ownership	90.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15333	46-3455515				Gotham Re, Inc.	VT	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			95-2496321				Tapioca View, LLC	DE	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15475	46-3465867				Cape Verity I, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15473	46-3485456				Cape Verity III, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			35-1960899				Global Atlantic Investment Advisors, LLC	IN	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			20-3944031				Global Atlantic Distributors, LLC	DE	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			35-1815415				ForeLife Agency, Inc	IN	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	91642	06-1016329				Forethought Life Insurance Company	IN	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			81-3323212				Global Atlantic Equipment Management, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1452583				Global Atlantic Assurance Limited	BMJ	IA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
			98-1451597				GA Re Bermuda HoldCo Limited	BMJ	NIA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			83-2239712				GA Re US HoldCo, LP	DE	NIA	Global Atlantic Financial Limited	Ownership	99.000	Global Atlantic Financial Group Limited		
			83-2239712				GA Re US HoldCo, LP	DE	NIA	GA Re Bermuda HoldCo Limited	Ownership	1.000	Global Atlantic Financial Group Limited		
			98-1090854				Eastern Star HoldCo LLC	DE	NIA	Atlantic Re Limited	Ownership	100.000	Global Atlantic Financial Group Limited		

**NONE**

Asterisk	Explanation

**SCHEDULE Y**  
**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	80-0891249	Global Atlantic Financial Life Limited								(4,550,104)	(4,550,104)	
	38-3898658	Global Atlantic (Fin) Company		(132,000,000)			(6,133,188)			(85,955,396)	(224,088,584)	
	98-1090868	Commonwealth Re Midco Limited					(3,211,797)				(3,211,797)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		(365,000,000)	606,080,505		(57,204,270)	(23,695,556)		289,858,333	450,039,012	58,262,187
	AA-3191237	Global Atlantic Re Limited					(18,031,013)	259,035,220		131,363,139	372,367,346	(15,966,035,394)
69140	04-1867050	First Allmerica Financial Life Insurance Company			(41,240,245)		(273,676)	(27,369,900)			(68,883,821)	933,565,265
62200	95-2496321	Accordia Life and Annuity Company		100,000,000	(887,327,183)		(12,448,880)	43,612,867		(400,462,736)	(1,156,625,932)	5,482,585,606
	90-0928452	Global Atlantic Financial Company		10,000,000	(15,410,176)		426,493,970				421,083,794	
15333	46-3455515	Gotham Re, Inc.			(5,628,487)		(171,920)	12,697,960			6,897,553	(441,429,815)
15475	46-3465867	Cape Verity I, Inc.			(15,427,723)		323,122	(4,086,129)			(19,190,730)	(1,369,659,939)
15473	46-3485456	Cape Verity III, Inc.			111,050,529			(39,526,738)			71,523,791	(4,112,925,667)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,904,483)				(2,904,483)	
	20-3944031	Global Atlantic Distributors, LLC					(46,658,223)				(46,658,223)	
91642	06-1016329	Forethought Life Insurance Company		365,000,000	247,902,780		(260,835,330)	(220,667,724)		69,746,764	201,146,490	15,415,637,757
	13-3575636	Goldman Sachs Asset Management, L.P. (GSAM fees)					12,025,127				12,025,127	
	81-3323212	Global Atlantic Equipment Management, LLC										
		Global Atlantic Assurance Limited		22,000,000			(19,607,698)				2,392,302	
							(11,361,741)				(11,361,741)	
9999999 Control Totals												
									XXX			

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## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
<b>AUGUST FILING</b>	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	SEE EXPLANATION



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... SEE EXPLANATION
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... SEE EXPLANATION
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... SEE EXPLANATION
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... SEE EXPLANATION
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... YES
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... SEE EXPLANATION

**APRIL FILING**

- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... NO
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ... NO
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 45. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... YES
- 46. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... YES
- 47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... YES
- 48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES
- 49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... YES

**AUGUST FILING**

- 50. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... NO

Explanations:

- 12.
- 13.
- 14.
- 18.
- 19.
- 20.
- 21.
- 22.
- 23.
- 26. Variable block of business has been ceded out
- 27.
- 28.
- 29. Variable block of business has been ceded out
- 30. Variable block of business has been ceded out
- 31. Variable block of business has been ceded out
- 32. Variable block of business has been ceded out
- 36.
- 37.
- 38.
- 39.
- 40. The Company does not write new business life insurance
- 42.
- 43.
- 50.

Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]



- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 14. Trusteed Surplus Statement [Document Identifier 490]



- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]

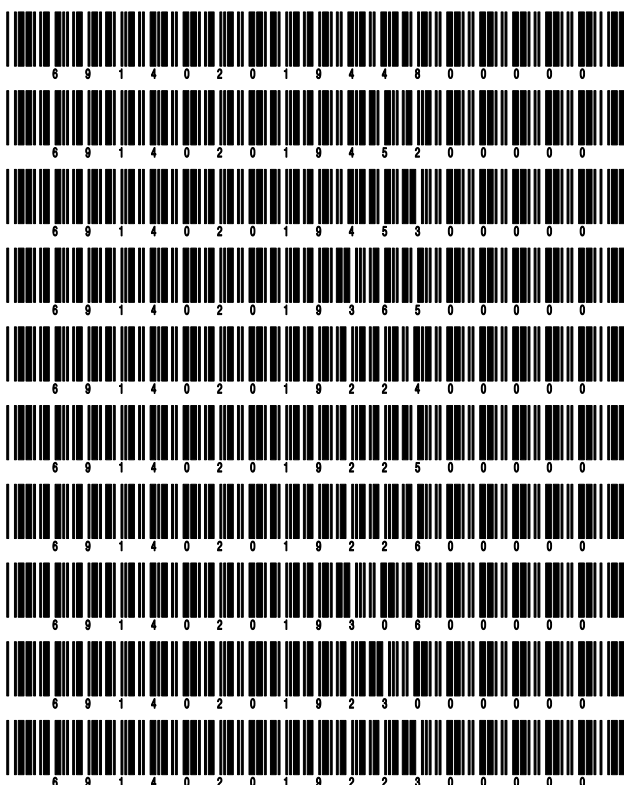


- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 42. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 43. Credit Insurance Experience Exhibit [Document Identifier 230]
- 50. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



## OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. ....				
2505. ....				
2597. Summary of remaining write-ins for Line 25 from overflow page				

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. ....		
2597. Summary of remaining write-ins for Line 25 from overflow page		

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Miscellaneous income .....	241,207	337,678
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	241,207	337,678

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous expense .....	2,018,200	796,017
2797. Summary of remaining write-ins for Line 27 from overflow page	2,018,200	796,017

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Miscellaneous income .....	241,207	21,249		53,842	166,116				
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	241,207	21,249		53,842	166,116				

Additional Write-ins for Analysis of Operations - Summary Line 27

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Miscellaneous expense .....	2,018,200	2,018,200							
2797. Summary of remaining write-ins for Line 27 from overflow page	2,018,200	2,018,200							

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304. Miscellaneous income .....	21,249		(802)	(434)	(112)	5,818			16,779			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	21,249		(802)	(434)	(112)	5,818			16,779			

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	6,111,098	0.251	6,111,098		6,111,098	0.251
1.02 All other governments .....	27,113,251	1.113	27,113,251		27,113,251	1.115
1.03 U.S. states, territories and possessions, etc. guaranteed .....	49,316,607	2.025	49,316,607		49,316,607	2.029
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	45,928,659	1.886	45,928,659		45,928,659	1.889
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	219,452,720	9.012	219,452,720		219,452,720	9.027
1.06 Industrial and miscellaneous .....	1,854,371,013	76.151	1,854,371,013		1,854,371,013	76.275
1.07 Hybrid securities .....		0.000				0.000
1.08 Parent, subsidiaries and affiliates .....	13,656,875	0.561	13,656,875		13,656,875	0.562
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated Bank loans .....		0.000				0.000
1.11 Total long-term bonds .....	2,215,950,223	91.000	2,215,950,223		2,215,950,223	91.148
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....		0.000				0.000
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Total common stocks .....		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....		0.000				0.000
4.03 Commercial mortgages .....	9,697,358	0.398	9,697,358		9,697,358	0.399
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total mortgage loans .....	9,697,358	0.398	9,697,358		9,697,358	0.399
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	17,522,653	0.720	17,522,653		17,522,653	0.721
6.02 Cash equivalents (Schedule E, Part 2) .....	103,850,225	4.265	103,850,225		103,850,225	4.272
6.03 Short-term investments (Schedule DA) .....		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments .....	121,372,878	4.984	121,372,878		121,372,878	4.992
7. Contract loans .....	50,186,251	2.061	46,215,298		46,215,298	1.901
8. Derivatives (Schedule DB) .....	22,363,206	0.918	22,363,206		22,363,206	0.920
9. Other invested assets (Schedule BA) .....	15,387,936	0.632	15,387,936		15,387,936	0.633
10. Receivables for securities .....	162,611	0.007	162,611		162,611	0.007
11. Securities Lending (Schedule DL, Part 1) .....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	2,435,120,463	100.000	2,431,149,510		2,431,149,510	100.000

## 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 .....	10,065,886
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	
3.2	Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	3,684
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9 .....	
5.2	Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	314,255
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	57,957
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) .....	9,697,358
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	9,697,358
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	9,697,358

## SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	13,246,481
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) .....	5,093,946
		5,093,946
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 .....	(1,492,924)
5.2	Totals, Part 3, Column 9 .....	(1,492,924)
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	1,459,567
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) .....	15,387,936
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	15,387,936

## SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	2,323,997,224
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	379,989,540
3.	Accrual of discount .....	23,251,526
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 .....	
4.4	Part 4, Column 11 .....	
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(5,534,539)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	499,412,429
7.	Deduct amortization of premium .....	11,932,135
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 .....	5,591,036
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	2,215,950,223
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	2,215,950,223

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	6,111,098	7,301,590	6,113,369	6,117,590
	2. Canada .....				
	3. Other Countries	27,113,251	29,180,097	27,332,360	22,500,000
	4. Totals	33,224,349	36,481,687	33,445,729	28,617,590
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	49,316,607	57,784,368	50,411,943	40,450,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	45,928,659	53,655,086	46,808,705	39,480,000
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	219,452,720	262,700,059	219,452,532	211,820,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	1,519,918,436	1,694,245,167	1,522,029,478	1,552,924,892
	9. Canada .....	37,926,072	40,653,902	38,255,355	35,112,000
	10. Other Countries	296,526,505	323,708,328	297,767,511	285,602,222
	11. Totals	1,854,371,013	2,058,607,397	1,858,052,344	1,873,639,114
Parent, Subsidiaries and Affiliates	12. Totals	13,656,875	16,218,093	13,923,757	11,675,000
	13. Total Bonds	2,215,950,223	2,485,446,690	2,222,095,010	2,205,681,704
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	2,215,950,223	2,485,446,690	2,222,095,010	



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	2,542	2,239,475	249,081	3,620,000		XXX	6,111,098	0.3	5,126,903	0.2	6,111,098	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	2,542	2,239,475	249,081	3,620,000		XXX	6,111,098	0.3	5,126,903	0.2	6,111,098	
<b>2. All Other Governments</b>												
2.1 NAIC 1				12,841,920	14,271,331	XXX	27,113,251	1.2	27,224,044	1.2		27,113,251
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals				12,841,920	14,271,331	XXX	27,113,251	1.2	27,224,044	1.2		27,113,251
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1				23,298,927	12,688,664	XXX	35,987,591	1.6	36,284,352	1.6	35,987,591	
3.2 NAIC 2		1,164,150	5,440,795	6,724,071		XXX	13,329,016	0.6	13,280,589	0.6	13,329,016	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals		1,164,150	5,440,795	30,022,998	12,688,664	XXX	49,316,607	2.2	49,564,941	2.1	49,316,607	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1			2,000,291	28,176,550	12,489,240	XXX	42,666,081	1.9	46,627,147	2.0	42,666,081	
4.2 NAIC 2				3,262,579		XXX	3,262,579	0.1	3,248,750	0.1	3,262,579	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals			2,000,291	31,439,129	12,489,240	XXX	45,928,660	2.1	49,875,897	2.1	45,928,660	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1		12,354,125	5,400,037	51,275,723	135,874,197	XXX	204,904,082	9.2	233,524,165	10.0	193,649,491	11,254,591
5.2 NAIC 2					14,548,639	XXX	14,548,639	0.7	14,587,634	0.6	14,548,639	
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals		12,354,125	5,400,037	51,275,723	150,422,836	XXX	219,452,721	9.9	248,111,799	10.7	208,198,130	11,254,591

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	60,508,055	168,483,711	184,421,253	116,956,250	441,285,739	XXX	971,655,008	43.8	995,097,845	42.8	762,699,703	208,955,305
6.2 NAIC 2	6,475,283	41,979,566	185,002,499	171,500,592	477,116,594	XXX	882,074,534	39.8	917,284,959	39.5	769,784,907	112,289,627
6.3 NAIC 3	149,032	323,191	120,561	48,685		XXX	641,469	0.0			641,469	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	67,132,370	210,786,468	369,544,313	288,505,527	918,402,333	XXX	1,854,371,011	83.7	1,912,382,804	82.3	1,533,126,079	321,244,932
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX			6,161,520	0.3		
7.2 NAIC 2						XXX			11,826,215	0.5		
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX			17,987,735	0.8		
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1						XXX						
8.2 NAIC 2				13,656,875		XXX	13,656,875	0.6	13,723,104	0.6	13,656,875	
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals				13,656,875		XXX	13,656,875	0.6	13,723,104	0.6	13,656,875	
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 60,510,597	183,077,311	192,070,662	236,169,370	616,609,171		1,288,437,111	58.1	XXX	XXX	1,041,113,964	247,323,147
11.2 NAIC 2	(d) 6,475,283	43,143,716	190,443,294	195,144,117	491,665,233		926,871,643	41.8	XXX	XXX	814,582,016	112,289,627
11.3 NAIC 3	(d) 149,032	323,191	120,561	48,685			641,469	0.0	XXX	XXX	641,469	
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)								XXX	XXX		
11.7 Totals	67,134,912	226,544,218	382,634,517	431,362,172	1,108,274,404		(b) 2,215,950,223	100.0	XXX	XXX	1,856,337,449	359,612,774
11.8 Line 11.7 as a % of Col. 7	3.0	10.2	17.3	19.5	50.0		100.0	XXX	XXX	XXX	83.8	16.2
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	57,251,170	199,826,574	183,278,702	261,783,782	647,905,748		XXX	XXX	1,350,045,976	58.1	1,064,913,623	285,132,353
12.2 NAIC 2	38,997,570	47,944,233	141,246,145	158,525,785	587,237,518		XXX	XXX	973,951,251	41.9	817,224,731	156,726,520
12.3 NAIC 3							XXX	XXX				
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX				
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	96,248,740	247,770,807	324,524,847	420,309,567	1,235,143,266		XXX	XXX	(b) 2,323,997,227	100.0	1,882,138,354	441,858,873
12.8 Line 12.7 as a % of Col. 9	4.1	10.7	14.0	18.1	53.1		XXX	XXX	100.0	XXX	81.0	19.0
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	48,657,532	128,543,944	110,650,343	203,298,851	549,963,295		1,041,113,965	47.0	1,064,913,623	45.8	1,041,113,965	XXX
13.2 NAIC 2	1,426,420	33,173,128	175,061,412	186,594,004	418,327,052		814,582,016	36.8	817,224,731	35.2	814,582,016	XXX
13.3 NAIC 3	149,032	323,191	120,561	48,685			641,469	0.0			641,469	XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	50,232,984	162,040,263	285,832,316	389,941,540	968,290,347		1,856,337,450	83.8	1,882,138,354	81.0	1,856,337,450	XXX
13.8 Line 13.7 as a % of Col. 7	2.7	8.7	15.4	21.0	52.2		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	2.3	7.3	12.9	17.6	43.7		83.8	XXX	XXX	XXX	83.8	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	11,853,065	54,533,367	81,420,319	32,870,519	66,645,876		247,323,146	11.2	285,132,353	12.3	XXX	247,323,146
14.2 NAIC 2	5,048,863	9,970,588	15,381,882	8,550,113	73,338,181		112,289,627	5.1	156,726,520	6.7	XXX	112,289,627
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	16,901,928	64,503,955	96,802,201	41,420,632	139,984,057		359,612,773	16.2	441,858,873	19.0	XXX	359,612,773
14.8 Line 14.7 as a % of Col. 7	4.7	17.9	26.9	11.5	38.9		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	0.8	2.9	4.4	1.9	6.3		16.2	XXX	XXX	XXX	XXX	16.2

(a) Includes \$ 342,298,101 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.  
 (c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations		2,234,283	249,081	3,620,000		XXX	6,103,364	0.3	5,115,810	0.2	6,103,364	
1.02 Residential Mortgage-Backed Securities	2,542	5,192				XXX	7,734	0.0	11,093	0.0	7,734	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	2,542	2,239,475	249,081	3,620,000		XXX	6,111,098	0.3	5,126,903	0.2	6,111,098	
<b>2. All Other Governments</b>												
2.01 Issuer Obligations				12,841,920	14,271,331	XXX	27,113,251	1.2	27,224,044	1.2		27,113,251
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals				12,841,920	14,271,331	XXX	27,113,251	1.2	27,224,044	1.2		27,113,251
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations		1,164,150	5,440,795	30,022,998	12,688,664	XXX	49,316,607	2.2	49,564,941	2.1	49,316,607	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals		1,164,150	5,440,795	30,022,998	12,688,664	XXX	49,316,607	2.2	49,564,941	2.1	49,316,607	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations			2,000,291	31,439,129	12,489,240	XXX	45,928,660	2.1	49,875,897	2.1	45,928,660	
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals			2,000,291	31,439,129	12,489,240	XXX	45,928,660	2.1	49,875,897	2.1	45,928,660	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations		1,099,534	5,400,037	51,275,723	150,422,836	XXX	208,198,130	9.4	218,122,804	9.4	208,198,130	
5.02 Residential Mortgage-Backed Securities						XXX						
5.03 Commercial Mortgage-Backed Securities		11,254,591				XXX	11,254,591	0.5	11,160,138	0.5		11,254,591
5.04 Other Loan-Backed and Structured Securities						XXX			18,828,855	0.8		
5.05 Totals		12,354,125	5,400,037	51,275,723	150,422,836	XXX	219,452,721	9.9	248,111,797	10.7	208,198,130	11,254,591
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	9,391,959	82,634,217	232,143,491	237,247,376	846,191,212	XXX	1,407,608,255	63.5	1,367,935,611	58.9	1,205,662,389	201,945,866
6.02 Residential Mortgage-Backed Securities	50,153,228	108,543,895	63,082,838	37,207,384	10,837,301	XXX	269,824,646	12.2	304,285,391	13.1	222,793,745	47,030,901
6.03 Commercial Mortgage-Backed Securities	30,175		29,554,821	2,661,619	15,088,869	XXX	47,335,484	2.1	15,937,024	0.7	45,411,490	1,923,994
6.04 Other Loan-Backed and Structured Securities	7,557,008	19,608,356	44,763,162	11,389,148	46,284,951	XXX	129,602,625	5.8	224,224,780	9.6	59,258,456	70,344,169
6.05 Totals	67,132,370	210,786,468	369,544,312	288,505,527	918,402,333	XXX	1,854,371,010	83.7	1,912,382,806	82.3	1,533,126,080	321,244,930
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations						XXX			17,987,735	0.8		
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX			17,987,735	0.8		
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations				13,656,875		XXX	13,656,875	0.6	13,723,104	0.6	13,656,875	
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals				13,656,875		XXX	13,656,875	0.6	13,723,104	0.6	13,656,875	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	9,391,959	87,132,184	245,233,695	380,104,021	1,036,063,283	XXX	1,757,925,142	79.3	XXX	XXX	1,528,866,025	229,059,117
11.02 Residential Mortgage-Backed Securities	50,155,770	108,549,087	63,082,838	37,207,384	10,837,301	XXX	269,832,380	12.2	XXX	XXX	222,801,479	47,030,901
11.03 Commercial Mortgage-Backed Securities	30,175	11,254,591	29,554,821	2,661,619	15,088,869	XXX	58,590,075	2.6	XXX	XXX	45,411,490	13,178,585
11.04 Other Loan-Backed and Structured Securities	7,557,008	19,608,356	44,763,162	11,389,148	46,284,951	XXX	129,602,625	5.8	XXX	XXX	59,258,456	70,344,169
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
11.08 Totals	67,134,912	226,544,218	382,634,516	431,362,172	1,108,274,404		2,215,950,222	100.0	XXX	XXX	1,856,337,450	359,612,772
11.09 Line 11.08 as a % of Col. 7	3.0	10.2	17.3	19.5	50.0		100.0	XXX	XXX	XXX	83.8	16.2
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	38,723,704	68,410,410	183,991,573	298,898,583	1,159,525,676	XXX	XXX	XXX	1,749,549,946	75.3	1,519,811,652	229,738,294
12.02 Residential Mortgage-Backed Securities	41,672,997	111,354,139	68,284,772	65,546,847	17,437,729	XXX	XXX	XXX	304,296,484	13.1	267,429,662	36,866,822
12.03 Commercial Mortgage-Backed Securities	2,350,197	11,185,158	11,641,643	1,920,164	15,943,971	XXX	XXX	XXX	27,097,162	1.2	14,016,860	13,080,302
12.04 Other Loan-Backed and Structured Securities	13,501,842	56,821,100	60,606,860	53,943,971	58,179,862	XXX	XXX	XXX	243,053,635	10.5	80,880,181	162,173,454
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Totals	96,248,740	247,770,807	324,524,848	420,309,565	1,235,143,267		XXX	XXX	2,323,997,227	100.0	1,882,138,355	441,858,872
12.09 Line 12.08 as a % of Col. 9	4.1	10.7	14.0	18.1	53.1		XXX	XXX	100	XXX	81.0	19.0
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	1,341,997	58,966,482	204,542,946	350,300,134	913,714,466	XXX	1,528,866,025	69.0	1,519,811,652	65.4	1,528,866,025	XXX
13.02 Residential Mortgage-Backed Securities	46,946,086	96,664,984	41,142,818	27,514,632	10,532,958	XXX	222,801,478	10.1	267,429,662	11.5	222,801,478	XXX
13.03 Commercial Mortgage-Backed Securities	30,175	11,254,591	29,554,821	737,626	15,088,869	XXX	45,411,491	2.0	14,016,860	0.6	45,411,491	XXX
13.04 Other Loan-Backed and Structured Securities	1,914,726	6,408,796	10,591,730	11,389,148	28,954,055	XXX	59,258,455	2.7	80,880,181	3.5	59,258,455	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	50,232,984	162,040,262	285,832,315	389,941,540	968,290,348		1,856,337,449	83.8	1,882,138,355	81.0	1,856,337,449	XXX
13.09 Line 13.08 as a % of Col. 7	2.7	8.7	15.4	21.0	52.2		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	2.3	7.3	12.9	17.6	43.7		83.8	XXX	XXX	XXX	83.8	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	8,049,962	28,165,702	40,690,749	29,803,887	122,348,817	XXX	229,059,117	10.3	229,738,294	9.9	XXX	229,059,117
14.02 Residential Mortgage-Backed Securities	3,209,684	11,884,103	21,940,020	9,692,752	304,343	XXX	47,030,902	2.1	36,866,822	1.6	XXX	47,030,902
14.03 Commercial Mortgage-Backed Securities		11,254,591		1,923,993		XXX	13,178,584	0.6	13,080,302	0.6	XXX	13,178,584
14.04 Other Loan-Backed and Structured Securities	5,642,282	13,199,560	34,171,432	17,330,896	17,330,896	XXX	70,344,170	3.2	162,173,454	7.0	XXX	70,344,170
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Totals	16,901,928	64,503,956	96,802,201	41,420,632	139,984,056		359,612,773	16.2	441,858,872	19.0	XXX	359,612,773
14.09 Line 14.08 as a % of Col. 7	4.7	17.9	26.9	11.5	38.9		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	0.8	2.9	4.4	1.9	6.3		16.2	XXX	XXX	XXX	XXX	16.2

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**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 .....					
2. Cost of short-term investments acquired .....					
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....					
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other than temporary impairment recognized .....					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

**NONE**

(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 9, prior year) .....	4,619,355
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12 .....	13,888,743
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14 .....	13,888,743
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17 .....	8,474,464
3.2 Section 2, Column 19 .....	10,830,576
4. SSAP No. 108 Adjustments .....	
5. Total gain (loss) on termination recognized, Section 2, Column 22 .....	1,436,633
6. Considerations received/(paid) on terminations, Section 2, Column 15 .....	16,886,565
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) .....	22,363,206
11. Deduct nonadmitted assets .....	
12. Statement value at end of current period (Line 10 minus Line 11) .....	22,363,206

## SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	88,509
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 .....	(780,780)
3.12 Section 1, Column 15, prior year .....	88,509
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 .....	(869,289)
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) .....	(869,289)
4.1 Cumulative variation margin on terminated contracts during the year (Section 2, Column 15) .....	(8,739,851)
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) .....	(8,739,851)
4.23 SSAP No. 108 Adjustments .....	(8,739,851)
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) .....	(780,780)
7. Deduct total nonadmitted amounts .....	
8. Statement value at end of current period (Line 6 minus Line 7) .....	(780,780)

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.....	22,363,206
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	(780,780)
3. Total (Line 1 plus Line 2) .....	21,582,426
4. Part D, Section 1, Column 5 .....	22,363,206
5. Part D, Section 1, Column 6 .....	(780,780)
6. Total (Line 3 minus Line 4 minus Line 5) .....	
	Fair Value Check
7. Part A, Section 1, Column 16 .....	22,363,206
8. Part B, Section 1, Column 13 .....	(780,780)
9. Total (Line 7 plus Line 8) .....	21,582,426
10. Part D, Section 1, Column 8 .....	22,363,206
11. Part D, Section 1, Column 9 .....	(780,780)
12. Total (Line 9 minus Line 10 minus Line 11) .....	
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	
14. Part B, Section 1, Column 20 .....	831,600
15. Part D, Section 1, Column 11 .....	831,600
16. Total (Line 13 plus Line 14 minus Line 15) .....	

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

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	61,170,159		61,170,159	
2. Cost of cash equivalents acquired .....	875,980,710		875,980,710	
3. Accrual of discount .....				
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	(305)		(305)	
6. Deduct consideration received on disposals .....	833,300,339		833,300,339	
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) .....	103,850,225		103,850,225	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	103,850,225		103,850,225	

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE B - PART 1**

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		City	State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
80515352		Chicago	IL		07/31/2015	7.460	2,316,775		(35,336)				4,300,000	07/01/2019
80515354		Carmel	IN		07/31/2015	4.420	3,877,669		(22,621)				17,800,000	10/09/2019
80515355		North Salt Lake	UT		07/31/2015	4.540	3,502,914		3,684				9,000,000	09/16/2019
0599999. Mortgages in good standing - Commercial mortgages-all other							9,697,358		(54,273)				31,100,000	XXX
0899999. Total Mortgages in good standing							9,697,358		(54,273)				31,100,000	XXX
1699999. Total - Restructured Mortgages														XXX
2499999. Total - Mortgages with overdue interest over 90 days														XXX
3299999. Total - Mortgages in the process of foreclosure														XXX
3399999 - Totals							9,697,358		(54,273)				31,100,000	XXX

General Interrogatory:

- Mortgages in good standing \$ ..... unpaid taxes \$ ..... interest due and unpaid.
- Restructured mortgages \$ ..... unpaid taxes \$ ..... interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure \$ ..... unpaid taxes \$ ..... interest due and unpaid.
- Mortgages in process of foreclosure \$ ..... unpaid taxes \$ ..... interest due and unpaid.

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**SCHEDULE B - PART 2**

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						
<b>NONE</b>								
3399999 - Totals								

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consid- eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value
80515352	Chicago	IL		.07/31/2015		2,420,814								.68,704			
80515354	Carmel	IN		.07/31/2015		4,058,335								158,045			
80515355	North Salt Lake	UT		.07/31/2015		3,586,737								87,506			
0299999. Mortgages with partial repayments						10,065,886								314,255			
0599999 - Totals						10,065,886								314,255			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE BA - PART 1**

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation and Admini- strative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encum- brances	Change in Book/Adjusted Carrying Value					18 Invest- ment Income	19 Commit- ment for Additional Invest- ment	20 Percent- age of Own- ership
			City	State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	15 Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	16 Capital- ized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN END FUND			DE	Magnetar Financial LLC		05/26/2015	8,811,790	8,811,790	8,811,790	(362,160)					825,706		1.113	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN END			DE	GSO Energy Select Opportunities Associat		10/28/2015	4,747,447	4,747,447	4,747,447	(1,119,962)					1,276,358	5,050,030	0.342	
000000-00-0	RABBI TRUST				Various		05/01/2014	1,828,699	1,828,699	1,828,699	(10,802)							100.000	
1999999. Joint Venture Interests - Common Stock - Unaffiliated								15,387,936	15,387,936	15,387,936	(1,492,924)				2,102,064	5,050,030	XXX		
4899999. Total - Unaffiliated								15,387,936	15,387,936	15,387,936	(1,492,924)				2,102,064	5,050,030	XXX		
4999999. Total - Affiliated																		XXX	
5099999 - Totals								15,387,936	15,387,936	15,387,936	(1,492,924)				2,102,064	5,050,030	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN END F		DE	Magnetar Financial LLC	05/26/2015			5,008,560		1.113
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN END		DE	GSO Energy Select Opportunities Associat	10/28/2015			85,386		0.342
1999999. Joint Venture Interests - Common Stock - Unaffiliated								5,093,946		XXX
4899999. Total - Unaffiliated								5,093,946		XXX
4999999. Total - Affiliated										XXX
5099999 - Totals								5,093,946		XXX



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Temporary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	03/11/2019	227,840							227,840					227,840	
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	03/20/2019	648,281							648,281	395,664				252,617	
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	05/23/2019	52,307							52,307	52,307					
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	07/17/2019	716,228							716,228	485,639				230,589	
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	08/28/2019	77,665							77,665	77,665					
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	11/12/2019	56,875							56,875					56,875	
BGA03Y-56-5	MTP ENERGY OPPORTUNITIES FUND OPEN_END F		DE	Capital Distribution	05/26/2015	11/26/2019	57,786							57,786					57,786	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	03/28/2019	76,383							76,383					76,383	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	06/11/2019	295,776							295,776					295,776	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	08/01/2019	60,813							60,813					60,813	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	08/29/2019	33,807							33,807					33,807	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	10/23/2019	42,678							42,678					42,678	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	12/19/2019	691,818							691,818					691,818	
BGA065-V0-1	GSO ENERGY SELECT OPPORTUNITIE OPEN_END		DE	Capital Distribution	10/28/2015	12/19/2019	299,450							299,450	224,367				75,082	
000000-00-0	RABBI TRUST		DE	Capital Distribution	05/01/2014	12/19/2019	223,925							223,925	223,925					
1999999. Joint Venture Interests - Common Stock - Unaffiliated							3,561,632							3,561,632	1,459,567				2,102,064	
4899999. Total - Unaffiliated							3,561,632							3,561,632	1,459,567				2,102,064	
4999999. Total - Affiliated																				
5099999 - Totals							3,561,632							3,561,632	1,459,567				2,102,064	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912810-0B-7	UNITED STATES TREASURY GOVT BND	SD			1	3,620,000		131,8050	3,620,000	3,620,000					4.250	4.250	MM	19,865	153,850	05/27/2011	05/15/2039
912828-5M-8	UNITED STATES TREASURY SENIORGOVTBND	SD			1	50,473		110,0270	50,000	50,429		(41)			3.125	3.014	MM	202	1,563	11/30/2018	11/15/2028
912828-P4-6	UNITED STATES TREASURY SENIOR GOVT BND	SD			1	197,915		99,1210	200,000	198,652		207			1.625	1.742	FA	1,228	3,250	05/11/2016	02/15/2026
912828-VS-6	UNITED STATES TREASURY SENIORGOVTBND	SD			1	1,248,239		102,9960	1,240,000	1,245,466		(1,429)			2.500	2.372	FA	11,709	31,000	01/10/2018	08/15/2023
912828-VY-6	UNITED STATES TREASURY SENIOR GOVT BND	SD			1	988,750		99,1910	1,000,000	988,817		67			1.500	1.738	MM	1,311		12/19/2019	11/30/2024
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						6,105,377	XXX	7,293,657	6,110,000	6,103,364		(1,196)			XXX	XXX	XXX	34,315	189,663	XXX	XXX
36203N-6W-3	GNMA POOL # 354685				1	7,992		104,5270		7,734		(26)			7.000	5.709	MM	44		12/30/2005	11/15/2023
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						7,992	XXX	7,933		7,734		(26)			XXX	XXX	XXX		531	XXX	XXX
0599999. Total - U.S. Government Bonds						6,113,369	XXX	7,301,590	6,117,590	6,111,098		(1,222)			XXX	XXX	XXX	34,359	190,194	XXX	XXX
268317-AC-8	ELECTRICITE DE FRANCE SA CORP BND 144A	D			1FE	13,057,142		145,4710	9,550,000	12,841,920		(109,797)			6.950	4.286	JJ	285,770	663,725	12/29/2017	01/26/2039
268317-AK-0	ELECTRICITE DE FRANCE SA SENIOR CORP BND	D			1FE	325,137		114,8080	300,000	322,881		(530)			4.875	4.360	JJ	5,459	14,625	05/08/2015	01/22/2044
268317-AL-8	ELECTRICITE DE FRANCE SA ELECTRICITE DE	D			1FE	13,950,081		118,1280	12,650,000	13,948,450		(467)			6.000	5.348	JJ	335,225	759,000	08/03/2015	01/22/2114
0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations						27,332,360	XXX	29,180,097	22,500,000	27,113,251		(110,794)			XXX	XXX	XXX	627,454	1,437,350	XXX	XXX
1099999. Total - All Other Government Bonds						27,332,360	XXX	29,180,097	22,500,000	27,113,251		(110,794)			XXX	XXX	XXX	627,454	1,437,350	XXX	XXX
13063A-5E-0	CALIFORNIA STATE OF MUNI BND GO				1FE	2,857,003		150,5840	2,750,000	2,831,815		(3,222)			7.500	7.163	AO	51,563	206,250	04/29/2009	04/01/2034
13063A-5G-5	CALIFORNIA STATE OF MUNI BND GO				1FE	20,140,440		160,4020	13,700,000	19,339,389		(183,925)			7.550	4.366	AO	258,588	1,034,350	08/03/2015	04/01/2039
13063B-BU-5	CALIFORNIA STATE OF MUNITAX BND GO				1FE	1,149,410		153,6120	1,000,000	1,127,724		(3,203)			7.350	6.220	MM	12,250	73,500	07/07/2011	11/01/2039
13063B-FR-8	CALIFORNIA STATE OF MUNI BND GO				1FE	6,199,300		160,1230	4,225,000	5,983,037		(52,832)			7.625	4.472	MS	107,385	322,156	08/03/2015	03/01/2040
13063B-JC-7	CALIFORNIA STATE OF MUNI BND GO				1FE	7,029,487		165,0710	4,800,000	6,705,626		(53,579)			7.600	4.613	MM	60,800	364,800	03/19/2013	11/01/2040
452151-LF-8	ILLINOIS STATE OF MUNITAX BND GO				2FE	9,038,303		107,8030	9,975,000	9,329,016		48,427			5.100	5.995	JD	42,394	508,725	08/03/2015	06/01/2033
452152-BM-2	ILLINOIS STATE OF MUNI BND GO				2FE	4,000,000		117,2540	4,000,000	4,000,000					6.630	6.629	FA	110,500	265,200	01/28/2010	02/01/2035
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						50,411,943	XXX	57,784,368	40,450,000	49,316,607		(248,334)			XXX	XXX	XXX	643,480	2,774,981	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						50,411,943	XXX	57,784,368	40,450,000	49,316,607		(248,334)			XXX	XXX	XXX	643,480	2,774,981	XXX	XXX
167486-HM-4	CHICAGO CITY OF CHICAGO ILL				2FE	3,208,233		110,1250	3,700,000	3,262,579		(13,829)			6.207	7.487	JJ	114,830	229,659	08/03/2015	01/01/2036
167560-PL-9	CHICAGO ILL MET WTR RECLAMATIO MUNI BND				1FE	1,801,875		130,8320	1,500,000	1,765,415		(8,905)			5.720	4.339	JD	7,150	85,800	08/03/2015	12/01/2038
54438C-PA-4	LOS ANGELES CALIF CMNTY COLLEGE LOS ANGEL				1FE	12,764,952		164,1750	9,225,000	12,489,240		(51,659)			6.750	4.558	FA	259,453	622,888	08/03/2015	08/01/2049
544646-ZR-6	LOS ANGELES CALIF UNI SCH DIST LOS ANGEL				1FE	5,541,700		137,8620	5,000,000	5,409,609		(17,468)			6.758	5.909	JJ	168,950	337,900	05/25/2010	07/01/2034
592112-DR-4	MET GOVT NASHVILLE & DAVIDSON MET GOVT N				1FE	2,400,800		126,9840	2,000,000	2,333,166		(16,449)			5.707	4.165	JJ	57,070	114,140	08/03/2015	07/01/2034
64966H-AK-3	NEW YORK N Y MUNITAX BND GO				1FE	16,785,225		128,4670	14,055,000	16,414,890		(88,973)			5.517	4.165	AO	193,854	775,414	08/03/2015	10/01/2037
718814-ZZ-2	PHOENIX AZ PHOENIX ARIZ				1FE	2,305,240		121,1320	2,000,000	2,253,469		(12,581)			5.269	4.101	JJ	52,690	105,380	08/03/2015	07/01/2034
797646-NG-7	SAN FRANCISCO CALIF CITY & CNT SAN FRANCC				1FE	2,000,680		128,0690	2,000,000	2,000,291		(22)			6.030	6.028	JD	5,360	120,600	03/10/2010	06/15/2029
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						46,808,705	XXX	53,655,086	39,480,000	45,928,659		(182,228)			XXX	XXX	XXX	859,357	2,391,581	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						46,808,705	XXX	53,655,086	39,480,000	45,928,659		(182,228)			XXX	XXX	XXX	859,357	2,391,581	XXX	XXX
072024-ND-0	BAY AREA TOLL AUTHORITY MUNI BND REV				1FE	4,000,000		152,7460	4,000,000	4,000,000					6.263	6.263	AO	62,630	250,520	10/28/2009	04/01/2049
072024-MU-2	BAY AREA TOLL AUTHORITY BAY AREA TOLL AU				1FE	3,780,784		146,4190	2,880,000	3,681,286		(23,163)			6.918	4.761	AO	49,810	199,238	08/03/2015	04/01/2040
072024-NV-0	BAY AREA TOLL AUTHORITY MUNITAX BND REV				1FE	15,476,786		162,3360	11,115,000	15,251,821		(60,891)			7.043	4.719	AO	195,707	782,829	03/03/2017	04/01/2050
072024-PY-2	BAY AREA TOLL AUTHORITY MUNITAX BND REV				1FE	4,869,506		161,3850	3,435,000	4,808,387		(20,465)			6.907	4.494	AO	59,314	237,255	02/08/2017	10/01/2050
167725-AC-4	CHICAGO ILL TRANSIT AUTH SALES MUNI BND				1FE	12,988,675		135,0920	11,150,000	12,664,442		(77,630)			6.899	5.434	JD	64,103	769,239	08/03/2015	12/01/2040
452252-FH-7	ILLINOIS ST TOLL HIWY AUTH MUNI BND REV				1FE	2,000,000		132,7420	2,000,000	2,000,000					6.184	6.184	JJ	61,840	123,680	05/12/2009	01/01/2034
59164G-CX-8	METRO WASTEWR RECLAMATION DIS MUNITAX B				1FE	3,000,000		121,2680	3,000,000	3,000,000					5.775	5.773	AO	43,313	173,250	08/13/2009	04/01/2029
59259N-ZH-9	METROPOLITAN TRANSP AUTHORITY MUNI BND				1FE	1,997,398		126,4550	1,750,000	1,958,183		(5,165)			7.336	6.280	MM	16,404	128,380	02/02/2010	11/15/2039
59259Y-BY-4	METROPOLITAN TRANSP AUTHORITY MUNI BND				1FE	780,414		141,9310	600,000	755,684		(6,040)			6.668	4.468	MM	5,112	40,008	08/03/2015	11/15/2039
59259Z-BZ-1	METROPOLITAN TRANSP AUTHORITY METROPOLI				1FE	1,973,145		139,2070	1,500,000	1,920,526		(12,880)			6.648	4.499	MM	12,742	99,720	08/03/2015	11/15/2039
59259Y-DC-0	METROPOLITAN TRANSP AUTHORITY METROPOLI				1FE	5,850,782		140,7230	4,520,000	5,712,427		(33,228)			6.687	4.689	MM	38,621	302,252	08/03/2015	11/15/2040
592643-AA-8	METROPOLITAN WASH D C ARPTS AU METROPOLI				2FE	4,222,530		161,1320	3,000,000	4,166,160		(20,954)			7.462	4.852	AO	55,965	223,860	03/03/2017	10/01/2046
610751-GR-3	MONROE CNTY N Y INDL DEV CORP MUNITAX BN				1FE	1,075,390		122,0720	1,000,000	1,062,202		(3,241)			5.311	4.684	JJ	26,555	53,110	08/03/2015	07/01/2033
626207-YM-0	GEORGIA MUNICIPAL ELEC AUTH MUNI BND REV				1FE	2,006,095		137,7410	1,835,000	1,999,870		(1,163)			6.655	6.046	AO	30,530	122,119	07/01/2013	04/01/2057
646136-XR-7	NEW JERSEY ST TRANSN TR FD AUT MUNI BND				2FE	10,461,438		131,9930	9,630,000	10,382,479		(18,040)			6.561	5.904	JD	28,081	631,824	08/03/2015	12/15/2040
646139-W3-5	NEW JERSEY ST TURNPIKE AUTH MUNI BND REV				1FE	2,107,948		156,8660	1,505,000	2,042,606		(16,018)			7.414	4.651	JJ	55,790	111,581	08/03/2015	01/01/2040
646139-X8-3	NEW JERSEY ST TURNPIKE AUTH MUNI BND				1FE	5,625,080		152,5040	4,170,000	5,449,366		(43,016)			7.102	4.616	JJ	148,077	296,153	08/03/2015	01/01/2041

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
66285W-FB-7	NORTH TEXAS TOLLWAY AUTHORITY MUNI BND R			1	1FE	3,100,175		156,8930	2,500,000	3,039,759					6.718	5.159	JJ	83,975	167,950	07/02/2013	01/01/2049
709223-VZ-1	PENNSYLVANIA ST TURNPIKE COMMI PENNSYLV			1	1FE	4,000,000		134,6580	4,000,000	4,000,000					6.105	6.105	JD	20,350	244,200	06/22/2009	12/01/2039
73358W-CI-2	PORT AUTH NY & NJ PORT AUTH N Y & N J FO			1	1FE	4,716,160		133,4850	4,000,000	4,641,177		(18,370)			5.647	4.458	MN	37,647	225,880	08/03/2015	11/01/2040
73358W-CX-0	PORT AUTH NY & NJ MUNI BND REV			4	1FE	7,061,160		133,4850	6,000,000	6,929,272		(32,183)			5.647	4.410	MN	56,470	338,820	08/03/2015	11/01/2040
73358W-JA-3	PORT AUTH NY & NJ MUNITAX BND REV			1	1FE	61,958,311		122,5600	62,075,000	61,962,381		681			4.458	4.467	AO	691,826	2,767,304	03/03/2017	10/01/2062
796253-T9-3	SAN ANTONIO TX SAN ANTONIO TEX ELEC & GA			1	1FE	2,595,900		137,6350	2,752,700	2,521,942		(17,919)			5.985	4.014	FA	49,875	119,700	08/03/2015	02/01/2039
797400-FN-3	SAN DIEGO COUNTY REG TRANSP SAN DIEGO C			1	1FE	1,949,940		144,3370	1,500,000	1,918,722		(7,611)			5.911	4.212	AO	22,166	88,665	08/03/2015	04/01/2048
79765R-SV-2	SAN FRANCISCO CALIF CITY & CNT SAN FRANC			1	1FE	3,723,570		129,8130	3,894,390	3,617,842		(17,674)			6.000	4.470	MN	30,000	180,000	03/19/2013	11/01/2040
79765R-TL-3	SAN FRANCISCO CALIF CITY & CNT SAN FRANC			1	1FE	9,807,172		152,0340	10,497,948	9,563,945		(38,577)			6.950	4.600	MN	79,983	479,898	09/28/2012	11/01/2050
88059F-DM-1	TENNESSEE VALLEY AUTHORITY TVA		SD		1	7,600,080		144,5010	6,000,000	6,991,660		(71,558)			7.125	5.052	MN	71,250	427,500	04/15/2009	05/01/2030
88059F-BA-8	TENNESSEE VALLEY AUTHORITY TVA		@		1	10,851,388		58,7870	27,000,000	13,062,602		513,856			0.000	4.055	N/A			08/03/2015	01/15/2038
913366-DF-4	UNIVERSITY CALIF REGTS MED CTR MUNI BND			1	1FE	1,000,000		143,9810	1,000,000	1,000,000					6.583	6.583	MN	8,412	65,830	12/04/2009	05/15/2049
914126-HA-6	UNIVERSITY OF CALIFORNIA UNIVERSITY CALI			1	1FE	2,832,840		123,2820	3,000,000	2,833,376		76			4.858	5.146	MN	18,622	145,740	08/03/2015	05/15/2112
93976A-AH-5	WASHINGTON ST CONV CENTER PUBL MUNITAX B			1	1FE	5,373,615		135,7750	4,250,000	5,260,012		(27,998)			6.790	4.934	JJ	144,288	288,575	08/03/2015	07/01/2040
<b>2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						208,786,282	XXX	250,818,919	200,320,000	208,198,129		(69,859)			XXX	XXX	XXX	2,269,458	10,085,080	XXX	XXX
30290M-AQ-0	FHLMC FHLMC 12-K19			4	1FML	10,666,250		103,3140	11,500,000	11,254,591		94,453			4.023	5.228	MON	38,557	469,867	10/11/2012	05/25/2045
<b>2799999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities</b>						10,666,250	XXX	11,881,140	11,500,000	11,254,591		94,453			XXX	XXX	XXX	38,557	469,867	XXX	XXX
<b>3199999. Total - U.S. Special Revenues Bonds</b>						219,452,532	XXX	262,700,059	211,820,000	219,452,720		24,594			XXX	XXX	XXX	2,308,015	10,554,947	XXX	XXX
002824-BH-2	ABBOTT LABORATORIES SENIOR CORP BND			1	1FE	4,900,588		131,4260	4,900,000	4,934,757					4.900	4.899	MN	20,675	240,100	11/30/2016	11/30/2046
00817Y-AF-5	AETNA INC CORP BND			1	2FE	2,463,674		135,0740	2,000,000	2,400,253		(15,610)			6.625	4.846	JD	5,889	132,500	08/03/2015	06/15/2036
00817Y-AZ-1	AETNA INC SENIOR CORP BND			1	2FE	6,977,740		101,7220	7,000,000	6,978,761		423			3.875	3.893	FA	102,472	271,250	08/07/2017	08/15/2047
020002-AQ-4	ALLSTATE CORPORATION THE ALLSTATE CORP			1	1FE	1,615,839		124,5000	1,500,000	1,589,862		(4,701)			5.350	4.741	JD	6,688	80,250	09/30/2013	06/01/2033
023135-AQ-9	AMAZON.COM INC SENIOR CORP BND			1	1FE	518,960		131,0420	500,000	517,382					4.950	4.709	JD	1,788	24,750	05/07/2015	12/05/2044
023135-BC-9	AMAZON.COM INC SENIOR CORP BND 144A			1	1FE	6,489,162		105,9780	6,500,000	6,490,956		1,031			3.150	3.171	FA	73,369	204,750	06/08/2018	08/22/2027
023767-AA-4	AMERICAN AIRLINES INC CORP BND			1	1FE	1,131,278		102,8440	1,111,373	1,098,552		(13,585)			5.250	3.422	JJ	23,797	56,734	08/01/2017	01/31/2021
025816-BF-5	AMERICAN EXPRESS COMPANY SENIOR CORP BND			1	1FE	1,824,398		117,8240	1,950,000	1,830,513		2,939			4.050	4.480	JD	5,143	78,975	11/16/2018	12/03/2042
03040W-AU-9	AMERICAN WATER CAPITAL CORP SENIOR CORP			1	2FE	4,987,661		105,7880	4,900,000	4,983,496		(4,165)			3.450	3.234	JD	14,088	92,978	06/06/2019	06/01/2029
03073E-AN-5	AMERISOURCEBERGEN CORPORATION SENIOR COR			1	2FE	2,313,501		102,8520	2,300,000	2,312,630		(287)			4.250	4.214	MS	32,583	97,750	05/04/2016	03/01/2045
031162-BA-7	AMGEN INC CORP BND			1	2FE	1,808,078		135,0700	1,500,000	1,773,522		(8,495)			6.400	4.916	FA	40,000	96,000	08/03/2015	02/01/2039
031162-BE-9	AMGEN INC SENIOR CORP BND			1	2FE	4,388,120		119,1230	4,000,000	4,354,259		(9,669)			4.950	4.318	AO	49,500	198,000	04/11/2016	10/01/2041
031162-BH-2	AMGEN INC SENIOR CORP BND			1	2FE	1,179,080		126,8780	1,000,000	1,160,896		(4,233)			5.650	4.490	JD	2,511	56,500	04/28/2015	06/15/2042
032654-AK-1	ANALOG DEVICES INC SENIOR CORP BND			1	2FE	1,942,244		122,6640	1,950,000	1,942,726		128			5.300	5.327	JD	4,593	103,350	12/03/2015	12/15/2045
03522A-AJ-9	ANHEUSER-BUSCH COMPANIES LLC CORP BND			2	2FE	8,020,280		118,6120	8,500,000	8,026,208		5,929			4.900	5.297	FA	173,542	208,250	05/15/2019	02/01/2046
03523T-BF-4	ANHEUSER-BUSCH INBEV WORLDWIDE CORP BND			1	2FE	11,584,183		158,1590	7,500,000	11,228,715		(124,375)			8.200	4.334	JJ	283,583	615,000	12/29/2017	01/15/2039
03523T-BT-4	ANHEUSER-BUSCH INBEV WORLDWIDE SENIOR CO			1	2FE	1,346,000		112,1610	1,346,000	1,346,000					4.439	4.439	AO	14,107	59,749	08/21/2017	10/06/2048
035240-AG-5	ANHEUSER-BUSCH INBEV WORLDWIDE SENIOR CO			1	2FE	209,878		118,3730	200,000	209,198		(237)			4.950	4.615	JJ	4,565	9,900	12/16/2016	01/15/2042
035240-AN-0	ANHEUSER-BUSCH INBEV WORLDWIDE SENIOR CO			1	2FE	1,740,095		114,4400	1,750,000	1,740,402		162			4.600	4.635	AO	16,994	80,500	03/20/2018	04/15/2048
03524B-AF-3	ANHEUSER-BUSCH INBEV FINANCE I SENIOR CO			1	2FE	523,320		113,4250	500,000	521,235		(493)			4.625	4.339	FA	9,635	23,125	05/07/2015	02/01/2044
037735-CM-7	APPALACHIAN POWER CO CORP BND			1	2FE	1,413,920		142,0520	1,100,000	1,376,541		(9,209)			7.000	4.900	AO	19,250	77,000	08/03/2015	04/01/2038
037833-BX-7	APPLE INC SENIOR CORP BND			1	1FE	8,833,729		125,4750	8,000,000	8,781,167		(17,204)			4.650	4.035	FA	132,267	372,000	07/31/2017	02/23/2046
037833-BZ-2	APPLE INC SENIOR CORP BND			1	1FE	928,240		101,4280	1,000,000	948,362		6,899			2.450	3.329	FA	10,004	24,500	12/21/2016	08/04/2026
037833-CD-0	APPLE INC SENIOR CORP BND			1	1FE	7,280,655		112,7800	7,300,000	7,281,907		384			3.850	3.865	FA	114,762	281,050	07/28/2016	08/04/2046
038222-AM-7	APPLIED MATERIALS INC SENIOR CORP BND			1	1FE	2,682,250		120,8520	2,500,000	2,673,945		(3,626)			4.350	3.927	AO	27,188	108,750	08/09/2017	04/01/2047
039483-AU-6	ARCHER DANIELS MIDLAND CO CORP BND			1	1FE	2,271,054		124,8640	2,000,000	2,229,994		(10,027)			5.375	4.356	MS	31,653	107,500	08/03/2015	09/15/2035
040555-CU-6	ARIZONA PUBLIC SERVICE COMPANY SENIOR CO			1	1FE	4,985,650		105,3080	5,000,000	4,986,707		291			3.750	3.766	MN	23,958	187,500	05/03/2016	05/15/2046
05568B-AA-6	BNSF RAILWAY COMPANY CORP BND			4	1FE	520,484		106,5970	439,834	465,564		(7,313)			5.720	2.434	JJ	11,601	25,159	09/24/2012	01/15/2024
057224-AZ-0	BAKER HUGHES A GE COMPANY LLC CORP BND			1	1FE	5,803,375		117,8290	5,500,000	5,772,613		(7,612)			5.125	4.746	MS	82,997	281,875	08/03/2015	09/15/2040
06051G-EN-5	BANK OF AMERICA CORP BND MTN			1	1FE	3,366,345		142,0840	2,875,000	3,320,528		(11,234)			5.875	4.736	FA	67,563	168,906	08/03/2015	02/07/2042
06051G-FC-8	BANK OF AMERICA CORP SENIOR CORP BND			1	1FE	6,782,380		130,4310	6,000,000	6,724,372		(17,279)			5.000	4.196	JJ	133,333	300,000	07/08/2016	01/21/2044
06051G-FQ-7	BANK OF AMERICA CORP SUB CORP BND																				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
075887-BG-3	BECTON DICKINSON AND COMPANY SENIOR CORP	1		2FE		800,000	117.0310	936,248	800,000	800,000					4.685	4.685	JD	1,666	37,480	12/04/2014	12/15/2044
075887-BV-0	BECTON DICKINSON AND COMPANY SENIOR CORP	1		2FE		5,127,100	104.1540	5,207,700	5,000,000	5,113,617	(13,483)				3.363	2.791	JD	11,677	84,075	06/13/2019	06/06/2024
075887-BX-6	BECTON DICKINSON AND COMPANY SENIOR CORP	1		2FE		5,273,620	119.2200	6,259,050	5,250,000	5,273,009	(426)				4.669	4.640	JD	17,022	245,123	03/28/2018	06/06/2047
09062X-AD-5	BIOMEN INC SENIOR CORP BND	1		1FE		906,816	120.7750	966,200	800,000	898,463	(2,106)				5.200	4.388	MS	12,249	41,600	04/11/2016	09/15/2045
09256B-AG-2	BLACKSTONE HOLDINGS FINANCE CO SENIOR CO	1		1FE		6,081,600	121.2680	7,276,080	6,000,000	6,076,062	(1,624)				5.000	4.910	JD	13,333	300,000	08/03/2015	06/15/2044
097023-BS-3	BOEING CO SENIOR CORP BND	1		1FE		725,438	97.7320	732,990	750,000	727,228	512				3.375	3.553	JD	1,125	25,313	05/16/2016	06/15/2046
097023-BZ-7	BOEING CO SENIOR CORP BND	1		1FE		6,602,337	103.2970	6,507,711	6,300,000	6,601,056	(1,281)				3.625	3.358	MS	76,125		10/11/2019	03/01/2048
100743-AJ-2	BOSTON GAS COMPANY CORP BND 144A	1		1FE		820,984	114.0480	912,384	800,000	818,929	(503)				4.487	4.320	FA	13,561	35,896	08/03/2015	02/15/2042
103730-AE-0	BP CAPITAL MARKETS AMERICA INC SENIOR CO	1		1FE		2,099,300	113.1050	2,262,100	2,000,000	2,091,430	(7,871)				4.234	3.610	MN	12,937	84,680	02/06/2019	11/06/2028
115637-AP-5	BROWN-FORMAN CORPORATION SENIOR CORP BND	1		1FE		2,230,420	122.8100	2,456,200	2,000,000	2,213,178	(5,003)				4.500	3.834	JJ	41,500	90,000	05/05/2016	07/15/2045
12189L-AX-9	BURLINGTON NORTHERN SANTA FE L SENIOR CO	1		1FE		5,645,400	122.0200	6,101,000	5,000,000	5,598,904	(13,717)				4.700	3.945	MS	78,333	235,000	05/25/2016	09/01/2045
12189L-AZ-4	BURLINGTON NORTHERN SANTA FE L SENIOR CO	1		1FE		2,231,978	109.8440	2,471,490	2,250,000	2,233,425	348				3.900	3.945	FA	36,563	87,750	05/09/2016	08/01/2046
12189P-AH-5	BURLINGTON NORTHERN AND SANTA SECURED CO	4		2FE		2,892	100.0750	2,401	2,399	2,403	(77)				7.908	4.519	JJ	88	226	10/01/2019	01/15/2020
124857-AN-3	CBS CORP SENIOR CORP BND	1		2FE		2,886,690	110.8780	3,326,340	3,000,000	2,892,780	2,163				4.600	4.848	JJ	63,633	138,000	02/01/2017	01/15/2045
125523-BG-4	HALFMOON PARENT INC SENIOR CORP BND 144A	1		2FE		1,047,262	117.2260	1,172,260	1,000,000	1,047,309	(223)				5.375	5.016	FA	20,306		10/11/2019	02/15/2042
125896-BO-2	CMS ENERGY CORPORATION SENIOR CORP BND	1		2FE		6,599,958	102.7780	6,809,043	6,625,000	6,608,252	2,348				3.000	3.044	MN	25,396	198,750	05/02/2016	05/15/2026
12626P-AF-0	CRH AMERICA INC SENIOR CORP BND	1		2FE		1,192,636	128.8750	1,288,750	1,000,000	1,159,998	(8,029)				6.400	4.800	AO	13,511	64,000	08/03/2015	10/15/2033
12626P-AN-3	CRH AMERICA INC SENIOR CORP BND 144A	1		2FE		1,580,432	116.7770	1,868,432	1,600,000	1,581,860	338				5.125	5.206	MN	9,794	82,000	05/12/2015	05/18/2045
126408-GY-3	CSX CORP SENIOR CORP BND	1		2FE		2,015,798	109.1450	2,182,900	2,000,000	2,014,754	(705)				4.100	4.035	MS	24,144	82,000	07/06/2016	03/15/2044
126408-HF-3	CSX CORP SENIOR CORP BND	1		2FE		1,988,620	104.7540	2,095,080	2,000,000	1,989,338	225				3.800	3.832	MN	12,667	76,000	10/13/2016	11/01/2046
126408-HJ-5	CSX CORP SENIOR CORP BND	1		2FE		2,917,410	109.1370	3,274,110	3,000,000	2,925,877	7,573				3.800	4.160	MS	38,000	114,000	11/16/2018	03/01/2028
126650-CN-8	CVS PASSTHROUGH TRUST SENIOR CORP BND	1		2FE		3,575,670	118.6320	3,558,960	3,000,000	3,534,830	(12,268)				5.125	3.992	JJ	68,760	153,750	09/20/2016	07/20/2045
14040H-BK-0	CAPITAL ONE FINANCIAL CORPORAT SUB CORP	2		2FE		2,491,125	105.3670	2,634,175	2,500,000	2,493,798	816				3.750	3.793	JJ	39,844	93,750	07/25/2016	07/28/2026
14149Y-AW-8	CARDINAL HEALTH INC SENIOR CORP BND	1		2FE		1,057,680	100.3720	1,003,720	1,000,000	1,053,263	(1,329)				4.600	4.237	MS	13,544	46,000	06/08/2016	03/15/2043
141781-BF-0	CARGILL INC SENIOR BND CORP	1		1FE		3,417,606	122.4590	4,004,409	3,270,000	3,407,011	(2,760)				4.760	4.485	MN	16,430	155,652	11/23/2015	11/23/2045
141781-BK-9	CARGILL INC SENIOR CORP BND 144A	1		1FE		1,533,150	105.3890	1,580,835	1,500,000	1,531,577	(1,573)				3.250	2.985	MN	5,146	24,375	06/14/2019	05/23/2029
14310F-AA-0	CARLYLE HOLDINGS FINANCE LLC CORP BND 14	1		2FE		4,448,160	117.6610	4,706,440	4,000,000	4,403,287	(9,165)				5.625	4.894	MS	56,875	225,000	07/02/2014	03/30/2043
149123-CF-6	CATERPILLAR INC SENIOR CORP BND	1		1FE		12,814,445	100.4130	12,551,625	12,500,000	12,813,043	(1,402)				3.250	3.119	MS	115,104		10/11/2019	09/19/2049
15189W-AH-3	CENTERPOINT ENERGY RESOURCES C SENIOR CO	1		2FE		2,016,572	127.5030	2,231,303	1,750,000	1,989,222	(6,723)				5.850	4.796	JJ	47,206	102,375	08/03/2015	01/15/2041
161175-BA-1	CHARTER COMMUNICATIONS HOLDING SENIOR CO	1		2FE		1,291,054	123.9730	1,425,690	1,150,000	1,284,287	(2,363)				6.484	5.614	AO	14,085	74,566	12/03/2016	10/23/2045
161175-BL-7	CHARTER COMMUNICATIONS HOLDING SENIOR CO	1		2FE		999,705	112.1910	1,121,910	1,000,000	999,758	4				5.375	5.377	MN	8,958	53,750	11/28/2017	05/01/2047
161175-BN-3	CHARTER COMMUNICATION OPER LLC SECURED CO	1		2FE		2,275,220	116.7920	2,335,840	2,000,000	2,274,257	(963)				5.750	4.846	AO	28,750		10/11/2019	04/01/2048
166754-AS-0	CHEVRON PHILLIPS CHEMICAL CO L SENIOR COR	1		1FE		4,885,200	105.8950	5,294,750	5,000,000	4,896,550	10,159				3.700	3.992	JD	15,417	185,000	11/16/2018	06/01/2028
171340-AL-6	CHURCH & DWIGHT CO INC SENIORCORPBND	1		2FE		4,697,950	109.1280	5,456,000	5,000,000	4,708,096	5,432				3.950	4.314	FA	82,292	197,500	02/07/2018	08/01/2047
17275R-BL-5	CISCO SYSTEMS INC SENIOR CORP BND	1		1FE		1,883,540	101.9570	2,039,140	2,000,000	1,915,965	(11,045)				2.500	3.200	MS	14,028	50,000	12/19/2016	09/20/2026
172967-BU-4	CITIGROUP INC - LT GTD CORP BND	2		2FE		557,172	125.6440	628,220	500,000	547,016	(2,500)				5.875	4.896	FA	10,526	29,375	08/03/2015	02/22/2033
172967-DR-9	CITIGROUP INC - LT GTD CORP BND	2		2FE		4,641,240	130.2510	5,210,040	4,000,000	4,555,173	(21,185)				6.125	4.896	FA	85,750	245,000	08/03/2015	08/25/2036
172967-EW-7	CITIGROUP INC - LT GTD SENIOR CORP BND	2		1FE		7,572,550	166.9460	8,347,300	5,000,000	7,326,020	(72,929)				8.125	4.516	JJ	187,326	406,250	05/25/2016	07/15/2039
172967-FX-4	CITIGROUP INC - LT GTD CORP BND	2		1FE		3,346,522	140.7760	4,012,116	2,850,000	3,300,035	(11,394)				5.875	4.716	JJ	70,231	167,438	08/03/2015	01/30/2042
172967-HS-3	CITIGROUP INC - LT GTD SUB CORP BND	2		2FE		4,884,574	127.5820	5,996,354	4,700,000	4,870,622	(3,561)				5.300	5.039	MN	38,057	249,100	08/27/2015	05/06/2044
195869-AJ-1	COLONIAL PIPELINE CO COLONIAL PIPELN	1		1FE		1,161,722	133.9270	1,339,270	1,000,000	1,132,587	(7,281)				6.580	5.142	FA	22,482	65,800	08/03/2015	08/28/2032
20030N-AC-5	COMCAST CORPORATION CORP BND	1		1FE		14,603,135	143.4760	15,782,360	11,000,000	13,706,076	(146,724)				7.050	4.551	MS	228,342	775,500	08/03/2015	03/15/2033
20030N-AY-7	COMCAST CORPORATION SENIOR CORP BND	1		1FE		631,410	142.4800	712,400	500,000	616,386	(3,579)				6.550	4.712	JJ	16,375	32,750	06/05/2015	07/01/2039
20030N-BU-4	COMCAST CORPORATION SENIOR CORP BND	1		1FE		5,762,118	101.4970	6,089,820	6,000,000	5,774,189	4,890				3.400	3.620	JJ	94,607	204,000	07/31/2017	07/15/2046
20030N-CR-0	COMCAST CORPORATION SENIOR CORP BND	1		1FE		2,046,680	106.6590	2,133,180	2,000,000	2,039,147	(7,533)				3.200	3.199	AO	15,622	76,056	02/27/2019	04/15/2024
205887-AX-0	CONAGRA BRANDS INC SENIOR CORP BND	1		2FE		1,973,735	140.3660	2,105,490	1,500,000	1,871,187	(25,353)				8.750	5.205	MS	36,438	123,750	08/03/2015	09/15/2030
209111-FN-8	CONSOLIDATED EDISON CO OF NEW SENIOR COR	1		1FE		4,990,442	107.2230	4,846,480	4,520,000	4,989,144	(1,298)				4.000	3.500	MN	23,102	90,400	10/03/2019	11/15/2057

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
254687-FB-7	WALT DISNEY CO SENIOR CORP BND			2	1FE	2,146,736	127.7060	2,554,120	2,000,000	2,146,447	(289)				4.750	4.284	MM	12,139		11/26/2019	11/15/2046
25746U-AN-9	DOMINION ENERGY INC CORP BND			1	2FE	1,728,206	130.3730	1,955,595	1,500,000	1,677,324	(9,249)				6.300	5.062	MS	27,825	94,500	09/30/2013	03/15/2033
25746U-BM-0	DOMINION ENERGY INC CORP BND			1	2FE	3,874,457	117.3460	4,459,148	3,800,000	3,867,064	(1,816)				4.900	4.766	FA	77,583	186,200	08/03/2015	08/01/2041
260543-CV-3	DOW CHEMICAL COMPANY THE SENIOR CORP BND			2	2FE	2,261,170	115.6830	2,429,343	2,100,000	2,260,892	(278)				4.800	4.332	MM	12,880		11/25/2019	05/15/2049
26078J-AD-2	DUPONT DE NEMOURS INC SENIOR CORP BND			1	2FE	2,011,460	113.5440	2,270,880	2,000,000	2,010,283	(1,011)				4.725	4.652	MM	12,075	91,088	11/20/2018	11/15/2028
26139E-AY-5	KEURIG DR PEPPER INC SENIOR CORP BND			1	2FE	724,398	107.7870	781,456	725,000	724,431	11				4.420	4.425	JD	1,424	32,045	12/05/2016	12/15/2046
26441C-AP-0	DUKE ENERGY CORP SENIOR CORP BND			1	2FE	1,012,745	118.5970	1,019,934	860,000	1,001,985	(3,272)				4.800	3.784	JD	1,835	41,280	07/14/2016	12/15/2045
26441C-AT-2	DUKE ENERGY CORP SENIOR CORP BND			1	2FE	7,772,351	103.4450	8,275,600	8,000,000	7,783,258	4,549				3.750	3.915	MS	100,000	300,000	07/31/2017	09/01/2046
26441C-BE-4	DUKE ENERGY CORP SENIOR CORP BND			1	2FE	11,532,444	104.5310	12,073,331	11,550,000	11,533,359	915				3.400	3.418	JD	17,453	205,077	06/04/2019	06/15/2029
277432-AL-4	EASTMAN CHEMICAL COMPANY SENIOR CORP BND			1	2FE	2,975,416	108.6890	3,070,464	2,825,000	2,959,255	(3,495)				4.800	4.460	MS	45,200	135,600	04/28/2015	09/01/2042
277432-AP-5	EASTMAN CHEMICAL COMPANY SENIOR CORP BND			1	2FE	774,060	107.6330	807,248	750,000	771,907	(493)				4.650	4.452	AO	7,363	34,875	03/10/2015	10/15/2044
278865-AM-2	ECOLAB INC SENIOR CORP BND			1	1FE	153,081	131.7120	179,128	136,000	151,464	(398)				5.500	4.666	JD	478	7,480	08/03/2015	12/08/2041
278865-AW-0	ECOLAB INC SENIOR CORP BND			1	1FE	273,760	103.6740	285,104	275,000	273,840	25				3.700	3.725	MM	1,696	10,175	10/13/2016	11/01/2046
278865-BA-7	ECOLAB INC SENIORCORPBND144A			1	1FE	1,074,810	111.7050	1,238,808	1,109,000	1,075,898	622				3.950	4.131	JD	3,650	43,806	04/18/2018	12/01/2047
278865-BD-1	ECOLAB INC SENIOR CORP BND			1	1FE	1,280,111	105.7140	1,427,139	1,350,000	1,287,713	6,588				3.250	3.934	JD	3,656	43,875	11/02/2018	12/01/2027
292480-AJ-9	ENABLE MIDSTREAM PARTNERS LP SENIOR CORP			1	2FE	3,804,324	91.7930	5,438,735	5,925,000	3,895,157	25,352				5.000	8.297	MM	37,854	296,250	12/29/2015	05/15/2044
29273R-AZ-2	ENERGY TRANSFER OPERATING LP SENIOR CORP			1	2FE	3,429,592	111.7030	3,881,679	3,475,000	3,433,043	779				5.950	6.046	AO	51,691	206,763	08/03/2015	10/01/2043
293791-AP-4	ENTERPRISE PRODUCTS OPERATING ENTERPRISE			1	2FE	4,048,926	135.9670	4,738,450	3,485,000	3,964,578	(20,944)				6.650	5.296	AO	48,926	231,753	08/03/2015	10/15/2034
29379V-AV-5	ENTERPRISE PRODUCTS OPERATING SENIOR COR			1	2FE	547,695	129.0420	645,210	500,000	543,354	(1,048)				5.700	5.045	FA	10,767	28,500	06/05/2015	02/15/2042
294429-AC-9	EQUIFAX INC CORP BND			1	2FE	1,235,110	122.2490	1,222,480	1,000,000	1,169,409	(16,053)				6.900	4.481	JJ	34,500	69,000	08/03/2015	07/01/2028
30161N-AS-0	EXELON CORPORATION SENIOR CORP BND			1	2FE	1,107,950	120.6090	1,206,090	1,000,000	1,100,558	(2,172)				5.100	4.430	JD	2,267	51,000	05/19/2016	06/15/2045
30161N-AV-3	EXELON CORPORATION SENIOR CORP BND			1	2FE	2,810,593	112.4280	3,176,091	2,825,000	2,811,554	264				4.450	4.481	AO	26,539	125,713	04/04/2016	04/15/2046
313309-AP-1	FEDERAL EXPRESS CORP FEDERAL EXPRESS COR			1	2FE	6,447,600	142.1280	7,106,400	5,000,000	6,442,953	(919)				7.600	5.883	JJ	190,000	380,000	01/07/2014	07/01/2097
31428X-BE-5	FEDEX CORP SENIOR CORP BND			1	2FE	3,350,910	105.3140	3,159,420	3,000,000	3,329,497	(7,371)				4.750	4.052	MM	18,208	142,500	08/09/2017	11/15/2045
31428X-BG-0	FEDEX CORP SENIOR CORP BND			1	2FE	852,280	102.8620	797,181	775,000	847,396	(1,594)				4.550	3.968	AO	8,816	35,263	10/12/2016	04/01/2046
316773-CH-1	FIFTH THIRD BANKCORP CORP BND			2	2FE	5,749,882	152.8040	6,112,160	4,000,000	5,542,158	(51,182)				8.250	4.996	MS	110,000	330,000	08/03/2015	03/01/2038
33616C-AB-6	FIRST REPUBLIC BANK SUB CORP BND			2	2FE	1,548,114	110.4850	1,740,139	1,575,000	1,549,693	487				4.375	4.479	FA	28,711	68,906	07/26/2016	08/01/2046
33616C-AC-4	FIRST REPUBLIC BANK SUB CORP BND			2	2FE	836,715	114.1280	970,088	850,000	837,341	227				4.625	4.723	FA	15,070	39,313	02/06/2017	02/13/2047
33738K-AA-3	FIRST UNION NATIONAL BANK CORP BND			1	1FE	1,157,418	127.7610	1,277,610	1,000,000	1,135,519	(5,391)				6.180	4.950	FA	23,347	61,800	08/03/2015	02/15/2036
337738-AR-9	FISERV INC SENIORCORPBND			1	2FE	1,978,980	110.9250	2,218,500	2,000,000	1,981,084	1,803				4.200	4.331	AO	21,000	85,400	11/01/2018	10/01/2028
340711-AT-7	FLORIDA GAS TRANSMISSION CO CORP BND 144			1	2FE	2,320,747	101.6810	2,033,620	2,000,000	2,024,715	(44,807)				5.450	3.119	JJ	50,261	109,000	09/24/2012	07/15/2020
34959J-AG-3	FORTIVE CORP FORTIVE CORP			1	2FE	1,046,582	102.3380	1,074,549	1,050,000	1,047,451	350				3.150	3.192	JD	1,470	33,075	06/20/2017	06/15/2026
34959J-AH-1	FORTIVE CORP SENIOR CORP BOND			1	2FE	1,580,113	103.5450	1,553,175	1,500,000	1,575,948	(1,696)				4.300	3.982	JD	2,867	64,500	06/20/2017	06/15/2046
349631-AN-1	BEAM SUNTORY INC CORP BND			1	2FE	2,187,302	114.6680	2,293,360	2,000,000	2,161,555	(6,367)				5.875	5.130	JJ	54,181	117,500	08/03/2015	01/15/2036
361448-AU-7	GATX CORPORATION SENIOR CORP BND			1	2FE	772,050	115.2680	864,510	750,000	770,273	(439)				5.200	5.004	MS	11,483	39,000	06/05/2015	03/15/2044
361448-BE-2	GATX CORPORATION SRUNSEC CORP BND			1	2FE	2,508,863	111.4940	2,759,477	2,475,000	2,506,693	(2,170)				4.700	4.525	AO	29,081	77,873	02/08/2019	04/01/2029
36962G-3P-7	GENERAL ELECTRIC CO CORP BND			2	2FE	4,220,864	121.5560	4,185,173	3,443,000	4,120,459	(24,462)				5.875	4.296	JJ	93,834	202,276	08/03/2015	01/14/2038
36962G-4B-7	GENERAL ELECTRIC CO CORP BND MTN			2	2FE	782,581	133.6540	765,837	573,000	757,490	(6,120)				6.875	4.366	JJ	18,712	39,394	08/03/2015	01/10/2039
36962G-XZ-2	GENERAL ELECTRIC CO CORP BND			1	2FE	599,502	128.4710	644,924	502,000	575,994	(4,277)				6.750	5.112	MS	9,977	33,885	09/30/2013	03/15/2032
370334-CE-2	GENERAL MILLS INC SENIORCORPBND			1	2FE	798,264	105.3800	843,040	800,000	798,765	298				3.700	3.744	AO	6,084	29,600	04/03/2018	10/17/2023
370334-CG-7	GENERAL MILLS INC SENIORCORPBND			1	2FE	324,344	111.4720	362,284	325,000	324,437	56				4.200	4.225	AO	2,806	13,650	04/03/2018	04/17/2028
370334-CJ-1	GENERAL MILLS INC SENIORCORPBND			1	2FE	474,088	119.3070	566,708	475,000	474,113	15				4.700	4.712	AO	4,589	22,325	04/03/2018	04/17/2048
375558-AX-1	GILEAD SCIENCES INC SENIOR CORP BND			1	1FE	3,908,905	120.1780	4,536,720	3,775,000	3,897,382	(2,828)				4.800	4.574	AO	45,300	181,200	08/03/2015	04/01/2044
375558-BD-4	GILEAD SCIENCES INC SENIOR CORP BND			1	1FE	4,408,048	120.2540	4,810,160	4,000,000	4,388,485	(8,384)				4.750	4.133	MS	63,333	190,000	07/31/2017	03/01/2046
384802-AC-8	IW GRAINGER INC SENIOR CORP BND			1	1FE	2,483,050	103.1340	2,578,350	2,500,000	2,484,234	344				3.750	3.788	MM	11,979	93,750	05/09/2016	05/15/2046
406216-AS-0	HALLIBURTON COMPANY CORP BND 144A			1	2FE	6,965,150	138.6430	6,932,150	5,000,000	6,956,528	(1,704)				7.600	5.437	FA	143,556	380,000	01/16/2014	08/15/2096
406216-AY-7	HALLIBURTON COMPANY CORP BND			1	2FE	2,718,142	144.3950	2,887,900	2,000,000	2,641,003	(18,991)				7.450	4.896	MS	43,872	149,000	08/03/2015	09/15/2039
413875-AN-5	HARRIS CORPORATION CORP BND			1	2FE	9,043,504	133.0950	10,647,60													

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
455434-BH-2	INDIANAPOLIS POWER & LIGHT CO CORP BND 1	1		1	1FE	1,249,509	129.2770	1,292,770	1,000,000	1,214,115	(8,623)			6,050	4.250	AO	15,125	60,500	08/03/2015	10/01/2036	
459200-AP-6	INTERNATIONAL BUSINESS MACHINE	1		1	1FE	6,917,030	156.5820	7,829,100	5,000,000	6,909,588	(1,961)			7,125	5.126	JD	29,688	356,250	08/03/2015	12/01/2096	
460146-CE-1	INTERNATIONAL PAPER CO CORP BND	1		1	2FE	782,088	108.5100	737,868	680,000	698,994	(10,887)			7,500	5.672	FA	19,267	51,000	05/19/2010	08/15/2021	
460146-CF-8	INTERNATIONAL PAPER CO CORP BND	1		1	2FE	14,202,356	138.5500	15,240,500	11,000,000	13,782,332	(78,891)			7,300	5.232	MN	102,606	803,000	08/03/2015	11/15/2039	
460146-CK-7	INTERNATIONAL PAPER CO SENIOR CORP BND	1		1	2FE	4,358,161	109.9040	4,419,240	4,021,000	4,334,291	(7,333)			4,800	4.277	JD	8,578	193,008	07/26/2016	06/15/2044	
460146-CN-1	INTERNATIONAL PAPER CO SENIOR CORP BND	1		1	2FE	519,230	115.0760	604,149	525,000	519,621	93			5,150	5.222	MN	3,455	27,038	06/03/2015	05/15/2046	
460146-CQ-4	INTERNATIONAL PAPER CO SENIOR CORP BND	1		1	2FE	1,997,980	107.1050	2,142,100	2,000,000	1,998,102	35			4,400	4.406	FA	33,244	88,000	08/02/2016	08/15/2047	
460146-CS-0	INTERNATIONAL PAPER CO SENIOR CORP BND	1		1	2FE	855,262	106.4750	905,038	850,000	855,231	(31)			4,350	4.312	FA	13,968	18,488	08/02/2019	08/15/2048	
46625H-HF-0	JPMORGAN CHASE & CO CORP BND	1		1	1FE	1,798,695	144.9170	2,173,755	1,500,000	1,753,457	(8,279)			6,400	4.985	MN	12,267	96,000	10/16/2013	05/15/2038	
46625H-HU-7	JPMORGAN CHASE & CO CORP BND	1		1	1FE	1,001,160	101.7770	1,017,770	1,000,000	1,000,123	(151)			4,250	4.234	AO	8,972	42,500	08/12/2011	10/15/2020	
46625H-LL-2	JPMORGAN CHASE & CO SUB CORP BND	1		1	1FE	15,305,321	127.2860	19,697,509	15,475,000	15,318,274	(2,868)			4,950	5.020	JD	63,834	766,013	09/09/2015	06/01/2045	
46625H-RV-4	JPMORGAN CHASE & CO SENIOR CORP BND	1		1	1FE	1,895,800	103.0600	2,061,200	2,000,000	1,924,329	(9,747)			2,950	3.586	AO	14,750	59,000	12/19/2016	10/01/2026	
46647P-AA-4	JPMORGAN CHASE & CO SENIOR CORP BND	1		1	1FE	5,500,000	118.1910	6,500,505	5,500,000	5,500,000				4,260	4.260	FA	83,958	234,300	02/14/2017	02/22/2048	
48250A-AA-1	KKR GROUP FINANCE CO III LLC CORP BND 14	1		1	1FE	5,044,520	118.4420	5,922,100	5,000,000	5,040,459	(876)			5,125	5.066	JD	21,354	256,250	07/02/2014	06/01/2044	
485134-BM-1	KANSAS CITY POWER & LIGHT COMP SENIOR CO	1		1	1FE	1,207,059	126.5000	1,391,500	1,100,000	1,196,435	(2,618)			5,300	4.646	AO	14,575	58,300	08/03/2015	10/01/2041	
485134-BS-8	KANSAS CITY POWER & LIGHT COMP SECURED C	1		1	1FE	6,390,905	113.4730	6,524,698	5,750,000	6,389,703	(1,202)			4,125	3.499	AO	59,297	33,733	11/21/2019	04/01/2049	
487836-AT-5	KELLOGG COMPANY CORP BND	1		1	2FE	1,255,527	139.7850	1,397,850	1,000,000	1,202,526	(13,081)			7,450	5.066	AO	18,625	74,500	08/03/2015	04/01/2031	
487836-BQ-0	KELLOGG COMPANY SENIOR CORP BND	1		1	2FE	2,229,379	111.6400	2,483,990	2,225,000	2,229,165	(80)			4,500	4.488	AO	25,031	100,125	02/25/2016	04/01/2046	
487836-BU-1	KELLOGG COMPANY SENIOR CORP BND	1		1	2FE	4,986,550	104.5110	5,225,550	5,000,000	4,989,054	(1,192)			3,400	3.432	MN	21,722	170,000	11/07/2017	11/15/2027	
49337H-AJ-9	KEYSPAN CORP SENIOR CORP BND	1		1	2FE	1,578,122	121.5040	1,701,056	1,400,000	1,551,292	(6,607)			5,803	4.796	AO	20,311	81,242	08/03/2015	04/01/2035	
494550-AH-6	KINDER MORGAN ENERGY PARTNERS CORP BND	1		1	2FE	3,064,795	132.4880	3,842,152	2,900,000	3,048,091	(4,243)			6,950	6.466	JJ	92,937	201,550	08/03/2015	01/15/2038	
494550-BD-7	KINDER MORGAN ENERGY PARTNERS SENIOR COR	1		1	2FE	1,505,999	126.5900	1,898,850	1,500,000	1,505,556	(137)			6,500	6.466	MS	32,500	97,500	08/03/2015	09/01/2039	
50540R-AU-6	LABORATORY CORP OF AMER HLDGS SENIOR COR	1		1	2FE	6,490,185	105.6640	6,868,160	6,500,000	6,492,231	865			3,600	3.618	MS	78,000	234,000	08/15/2017	09/01/2027	
539830-BL-2	LOCKHEED MARTIN CORPORATION SENIOR CORP	1		1	1FE	3,635,239	127.1570	4,005,446	3,150,000	3,604,786	(10,168)			4,700	3.817	MN	18,918	148,050	12/21/2017	05/15/2046	
548661-DA-2	LOWES COMPANIES INC SENIOR CORP BND	1		1	2FE	4,112,372	115.6210	4,393,598	3,800,000	4,082,505	(6,897)			5,000	4.479	MS	55,944	190,000	08/03/2015	09/15/2043	
548661-DO-7	LOWES COMPANIES INC SENIOR CORP BND	1		1	2FE	1,266,891	108.0340	1,377,434	1,275,000	1,267,281	(151)			4,050	4.087	MN	8,319	51,638	04/19/2017	05/03/2047	
548661-DR-5	LOWES COMPANIES INC SENIOR CORP BND	1		1	2FE	1,497,885	106.9520	1,604,280	1,500,000	1,498,017	(132)			3,650	3.667	AO	13,079	27,375	04/03/2019	04/05/2029	
55336V-AN-0	MPLX LP SENIORCORP BND	1		1	2FE	4,917,650	101.8940	5,094,700	5,000,000	4,920,774	(1,298)			4,700	4.803	AO	49,611	235,000	02/08/2018	04/15/2048	
56585A-AD-4	MARATHON PETROLEUM CORP SENIOR CORP BND	1		1	2FE	1,068,441	103.5400	1,035,400	1,000,000	1,010,117	(8,296)			5,125	4.226	MS	17,083	51,250	11/14/2011	03/01/2021	
56585A-BE-1	MARATHON PETROLEUM CORP SENIOR CORP BND	2		2	2FE	787,873	106.4080	851,264	800,000	788,040	167			4,500	4.595	AO	9,000	18,000	05/23/2019	04/01/2048	
571676-AF-2	MARS INC SENIOR CORP BND 144A	2		2	1FE	5,910,564	113.2000	5,896,400	5,200,000	5,908,540	(2,024)			3,950	3.220	AO	51,350	23,963	11/21/2019	04/01/2049	
571903-AS-2	MARRIOTT INTERNATIONAL INC SENIOR CORP B	1		1	2FE	15,946,720	103.6930	16,590,880	16,000,000	15,963,806	(4,979)			3,125	3.164	JD	22,222	500,000	06/07/2016	06/15/2026	
575718-AA-9	MASSACHUSETTS INSTITUTE OF TEC MASSACHUS	1		1	1FE	3,766,730	152.7340	4,582,020	3,000,000	3,764,410	(599)			5,600	4.446	JJ	84,000	168,000	08/03/2015	07/01/2111	
579780-AN-7	MCCORMICK & COMPANY INCORPORAT SENIOR CO	1		1	2FE	4,084,776	104.2980	4,250,144	4,075,000	4,082,575	(954)			3,400	3.370	FA	52,341	138,550	08/11/2017	08/15/2027	
58013M-EF-7	MCDONALDS CORPORATION SENIOR CORP BND MT	1		1	2FE	2,705,793	135.4630	3,027,598	2,235,000	2,648,539	(14,064)			6,300	4.766	MS	46,935	140,805	08/03/2015	03/01/2038	
58013M-FA-7	MCDONALDS CORPORATION SENIOR CORP BND	1		1	2FE	9,717,370	120.5610	10,639,508	8,825,000	9,662,979	(19,046)			4,875	4.249	JD	26,291	430,219	08/09/2017	12/09/2045	
59022C-AJ-2	BANK OF AMERICA CORP CORP BND	1		1	2FE	10,528,363	135.1730	12,435,916	9,200,000	10,359,633	(42,193)			6,110	5.003	JJ	237,340	562,120	08/28/2015	01/29/2037	
59156R-AE-8	METLIFE INC METLIFE INC	1		1	1FE	1,250,830	140.9530	1,409,530	1,000,000	1,203,931	(11,453)			6,500	4.416	JD	2,889	65,000	08/03/2015	12/15/2032	
594918-BL-7	MICROSOFT CORPORATION SENIOR CORP BND	1		1	1FE	2,007,594	125.2200	2,253,960	1,800,000	1,992,070	(4,453)			4,450	3.791	MN	12,905	80,100	04/28/2016	11/03/2045	
594918-BR-4	MICROSOFT CORPORATION SENIOR CORP BND	1		1	1FE	1,868,920	101.1850	2,023,700	2,000,000	1,905,916	(12,610)			2,400	3.196	FA	19,067	48,000	12/19/2016	08/08/2026	
60871R-AH-3	MOLSON COORS BREWING CO SENIOR CORP BND	1		1	2FE	3,076,425	99.8150	3,284,635	2,900,000	3,064,323	(3,666)			4,200	3.852	JJ	56,163	121,800	07/08/2016	07/15/2046	
617446-HD-4	MORGAN STANLEY CORP BND	1		1	1FE	1,313,462	143.1000	1,431,000	1,000,000	1,251,843	(15,076)			7,250	4.546	AO	18,125	72,500	08/03/2015	04/01/2032	
61746B-EG-7	MORGAN STANLEY SENIOR CORP BND	1		1	1FE	7,245,560	119.9280	8,394,960	7,000,000	7,234,965	(4,626)			4,375	4.167	JJ	135,260	306,250	08/08/2017	01/22/2047	
61747Y-DY-8	MORGAN STANLEY SENIOR CORP BND	1		1	1FE	5,418,145	117.6320	6,469,760	5,500,000	5,426,523	(1,065)			4,300	4.379	JJ	101,169	236,500	09/23/2016	01/27/2045	
61748Z-V9-2	MORGAN STANLEY SENIOR CORP BND	1		1	1FE	5,096,677	147.4250	6,228,706	4,225,000	5,014,734	(18,766)			6,375	4.983	JJ	117,464	269,344	08/03/2015	07/24/2042	
61761J-3R-8	MORGAN STANLEY SENIOR CORP BND	1		1	1FE	1,897,180	103.2540	2,065,080	2,000,000	1,925,740	(9,786)			3,125	3.736	JJ	26,736	62,500	12/19/2016	07/27/2026	
61945C-AE-3	MOSAIC CO MOSAIC CO	1		1	2FE	5,404,070	117.5990	5,732,951	4,875,000	5,357,845	(11,058)			5,625	4.904	MN	35,039	274,219	08/03/2015	11/15/2043	
63946B-AG-5	NECLUNIVERSAL MEDIA LLC SENIOR CORP BND	1		1																	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
666807-AW-2	NORTHROP GRUMMAN CORP CORP BND			1	2FE	4,683,299		143,7340	3,500,000	4,428,340					7.750	4.666	FA	102,472	271,250	08/03/2015	02/15/2031
666807-BH-4	NORTHROP GRUMMAN CORP SENIORCORPBND			1	2FE	465,584		120,8700	400,000	462,319					4.750	3.745	JD	1,583	19,000	12/15/2017	06/01/2043
666807-BN-1	NORTHROP GRUMMAN CORP SENIOR CORP BND			1	2FE	2,797,800		104,3670	3,000,000	2,818,651					3.250	4.142	JJ	44,958	97,500	11/16/2018	01/15/2028
666807-BP-6	NORTHROP GRUMMAN CORP SENIOR CORP BND			1	2FE	1,907,640		111,7090	2,000,000	1,910,503					4.030	4.308	AO	17,016	80,600	03/28/2018	10/15/2047
674599-DF-9	OCCIDENTAL PETROLEUM CORPORATI SENIOR CO			1	2FE	2,220,665		122,8420	2,000,000	2,218,369					6.450	5.446	MS	37,983		09/18/2019	09/15/2036
677415-CR-0	OHIO POWER CO SENIOR CORP BND			1	1FE	5,132,385		112,3230	4,500,000	5,131,084					4.000	3.248	JD	15,000	94,500	11/21/2019	06/01/2049
68268N-AM-5	ONEOK PARTNERS LP SENIOR CORP BND			1	2FE	2,972,072		126,6430	3,070,000	2,978,714					6.200	6.446	MS	56,045	190,340	08/03/2015	09/15/2043
68389X-AM-7	ORACLE CORPORATION CORP BND			1	1FE	1,119,661		129,9840	1,000,000	1,107,035					5.375	4.566	JJ	24,785	53,750	08/03/2015	07/15/2040
68389X-BF-1	ORACLE CORPORATION SENIOR CORP BND			1	1FE	10,034,115		113,0010	10,000,000	10,032,019					4.125	4.104	MN	52,708	412,500	03/30/2016	05/15/2045
68389X-BM-6	ORACLE CORPORATION SENIOR CORP BND			1	1FE	1,878,680		102,2990	2,000,000	1,912,940					2.650	3.398	JJ	24,439	53,000	12/19/2016	07/15/2026
68389X-BO-7	ORACLE CORPORATION SENIOR CORP BND			1	1FE	5,443,300		111,8770	5,000,000	5,440,756					4.000	3.497	MN	25,556	100,000	09/17/2019	11/15/2047
69349L-AR-9	PNC BANK NATIONAL ASSOCIATION SUBCORPBND			1	1FE	1,970,000		109,7660	2,000,000	1,973,054					4.050	4.239	JJ	34,875	81,000	11/01/2018	07/26/2028
693627-AY-7	DUKE ENERGY INDIANA LLC CORP BND			1	1FE	4,901,944		132,0150	4,000,000	4,766,923					6.120	4.420	AO	51,680	244,800	08/03/2015	10/15/2035
694476-AA-0	PACIFIC LIFE CORP CORP BND 144A			1	1FE	5,578,749		130,8190	4,500,000	5,392,072					6.600	4.630	MS	87,450	297,000	08/03/2015	09/15/2033
695156-AV-1	PACKAGING CORP OF AMERICA SENIOR CORP BN			1	2FE	4,814,633		103,9620	4,700,000	4,814,359					4.050	3.910	JD	21,150		11/21/2019	12/15/2049
701094-AN-4	PARKER HANNIFIN CORPORATION SENIOR CORP			1	2FE	10,171,270		104,4760	10,100,000	10,167,922					3.250	3.165	JD	15,501	164,125	06/13/2019	06/14/2029
70213H-AC-2	PARTNERS HEALTHCARE SYSTEM INC SENIOR CO			1	1FE	3,811,800		111,9590	4,000,000	3,821,101					4.117	4.366	JJ	82,340	164,680	02/19/2015	07/01/2055
717081-EA-7	PFIZER INC SENIOR CORP BND			1	1FE	1,951,600		105,1090	2,000,000	1,964,699					3.000	3.286	JD	2,667	60,000	12/19/2016	12/15/2026
717081-ED-1	PFIZER INC SENIORCORPBND			1	1FE	823,898		116,2810	750,000	820,853					4.125	3.576	JD	1,375	30,938	12/21/2017	12/15/2046
718172-AC-3	PHILIP MORRIS INTERNATIONAL INC CORP BND			1	1FE	4,304,717		138,1840	3,500,000	4,197,627					6.375	4.737	MN	27,891	223,125	08/03/2015	05/16/2038
718172-AW-9	PHILIP MORRIS INTL INC SENIOR CORP BND			1	1FE	4,723,015		107,4150	5,000,000	4,748,149					4.125	4.476	MS	67,031	206,250	08/03/2015	03/04/2043
718172-BD-0	PHILIP MORRIS INTL INC SENIOR CORP BND			1	1FE	779,835		119,5820	750,000	777,261					4.875	4.622	MN	4,672	36,563	06/03/2015	11/15/2043
718172-BL-2	PHILIP MORRIS INTL INC SENIOR CORP BND			1	1FE	297,306		110,5720	300,000	297,541					4.250	4.304	MN	54	12,750	05/08/2015	11/10/2044
718546-AH-7	PHILLIPS 66 SENIOR CORP BND			1	1FE	5,162,617		135,1190	4,125,000	5,019,570					5.875	4.348	MN	40,391	242,344	01/18/2013	05/01/2042
72650R-AM-4	PLAINS ALL AMERICAN PIPELINE L CORP BND			1	2FE	3,423,538		115,0200	3,000,000	3,369,221					6.700	5.546	MN	25,683	201,000	08/03/2015	05/15/2036
72650R-AR-3	PLAINS ALL AMERICAN PIPELINE L SENIOR CO			1	2FE	291,238		118,1780	250,000	285,979					6.650	5.352	JJ	7,666	16,625	06/05/2015	01/15/2037
731020-AA-4	POLAR TANKERS INC SENIOR CORP BND 144A			1	1FE	1,137,163		126,1420	1,000,000	1,106,654					5.951	4.678	MN	8,431	59,510	08/03/2015	05/10/2037
740189-AH-8	PRECISION CASTPARTS CORP SENIOR CORP BND			1	1FE	3,762,868		108,3610	4,000,000	3,785,332					3.900	4.268	JJ	71,933	156,000	08/03/2015	01/15/2043
74251V-AA-0	PRINCIPAL FINANCIAL GROUP INC CORP BND			1	1FE	3,080,621		129,7870	2,700,000	3,015,796					6.050	5.011	AO	34,485	163,350	09/30/2013	10/15/2036
743263-AE-5	PROGRESS ENERGY INC PROGRESS ENERGY INC			1	2FE	3,110,634		140,8300	2,960,000	3,065,090					7.750	7.280	MS	76,467	229,400	04/20/2009	03/01/2031
744560-BB-1	PUBLIC SERVICE ELECTRIC & GAS SECURED CO			1	1FE	1,043,190		109,5510	1,005,000	1,039,757					3.800	3.575	JJ	19,095	38,190	04/27/2016	01/01/2043
74834L-BA-7	QUEST DIAGNOSTICS INCORPORATED SENIOR CO			1	2FE	498,535		110,4760	500,000	498,603					4.200	4.236	JD	58	16,800	03/07/2019	06/30/2029
760719-BH-6	HSBC USA INC REPUBLICAN NEW YORK CORPORATI			1	1FE	17,053,306		152,4040	15,000,000	17,050,099					7.200	6.328	JJ	498,000	1,080,000	10/28/2013	07/15/2097
760759-AF-7	REPUBLIC SERVICES INC REPUBLICAN SERVICES			1	2FE	3,319,915		126,7350	3,000,000	3,259,979					6.086	5.251	MS	53,760	162,580	09/30/2013	03/15/2035
760759-AN-0	REPUBLIC SERVICES INC CORP BND			1	2FE	3,418,431		129,6110	3,000,000	3,376,340					5.700	4.746	MN	21,850	171,000	08/03/2015	05/15/2041
761713-BB-1	REYNOLDS AMERICAN INC SENIOR CORP BND			1	2FE	12,490,792		114,7690	10,200,000	12,366,787					5.850	4.433	FA	225,420	596,700	12/29/2017	08/15/2045
773903-AJ-8	ROCKWELL AUTOMATION INC SENIOR CORP BND			1	1FE	2,701,896		116,8340	2,575,000	2,700,165					4.200	3.916	MS	36,050	54,075	03/22/2019	03/01/2049
824348-AQ-9	SHERWIN-WILLIAMS COMPANY THE SENIOR CORP			1	2FE	2,802,572		103,1670	3,000,000	2,820,891					4.000	4.416	JD	5,333	120,000	08/03/2015	12/15/2042
824348-AX-4	SHERWIN-WILLIAMS COMPANY THE SENIOR CORP			1	2FE	8,055,154		113,6680	7,850,000	8,050,037					4.500	4.337	JD	29,438	322,875	08/02/2019	06/01/2047
832696-AP-3	J M SMUCKER CO SENIOR CORP BND			1	2FE	2,030,634		107,9530	1,800,000	2,013,850					4.375	3.650	MS	23,188	78,750	07/14/2016	03/15/2045
842400-FF-5	SOUTHERN CALIFORNIA EDISON CO. CORP BND			1	1FE	4,463,271		120,8330	3,800,000	4,371,466					5.550	4.296	JJ	97,248	210,900	08/03/2015	01/15/2037
842400-FH-1	SOUTHERN CALIFORNIA EDISON CO. CORP BND			1	2FE	2,464,044		126,8610	2,000,000	2,404,478					5.950	4.326	FA	49,583	119,000	08/03/2015	02/01/2038
842587-CX-3	SOUTHERN COMPANY THE SENIOR CORP BND			1	2FE	3,143,200		110,9070	3,000,000	3,135,071					4.400	4.115	JD	66,000	132,000	07/31/2017	07/01/2046
84756N-AE-9	SPECTRA ENERGY PARTNERS LP SENIOR CORP B			1	2FE	10,323,911		125,6880	9,700,000	10,274,377					5.950	5.496	MS	153,907	586,850	08/03/2015	09/25/2043
854502-AH-4	STANLEY BLACK & DECKER INC SENIOR CORP B			1	1FE	5,237,450		112,8240	5,000,000	5,218,817					4.250	3.654	MN	27,153	217,813	02/07/2019	11/15/2028
854502-AJ-0	STANLEY BLACK & DECKER INC SENIOR CORP B			1	1FE	2,886,041		123,0280	2,800,000	2,884,939					4.850	4.352	MN	17,352	139,195	03/22/2019	11/15/2048
855244-AS-8	STARBUCKS CORPORATION SENIOR CORP BND			1	2FE	7,688,210		116,5140	8,000,000	7,693,653					4.500	4.744	MN	46,000	360,000	02/07/2019	11/15/2048
863667-AJ-0	STRYKER CORPORATION SENIOR CORP BND			1	1FE	1,483,410		120,4740	1,500,000	1,484,481					4.625	4.694	MS	20,427	69,375	03/03/2016	03/15/2046
86765B-AK-5	SUNOCO LOGISTICS PARTNERS OPER SUNOCO LO			1	2FE	1,178,256		112,1220	1,150,000	1,175,492					6.100	5.919	FA	26,501	70,150	12/06/2013	02/15/2042
87165B-AD-5	SYNCHRONY FINANCIAL SENIOR CORP BND			1	2FE	4,765,310		106,7350	4,750,000	4,757,552					4.250	4.209	FA	76,264			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
883556-BR-2	THERMO FISHER SCIENTIFIC INC SENIOR CORP	1		2FE	2FE	1,481,805		1,028,840	1,542,600	1,500,000	1,477,177		1,693		2.950	3.092	MS	12,538	44,250	09/14/2016	09/19/2026
883556-BX-9	THERMO FISHER SCIENTIFIC INC SENIOR CORP	1		2FE	2FE	7,047,673		104,646	7,100,000	7,100,000	7,058,633		4,704		3.200	3.287	FA	85,831	227,200	08/10/2017	08/15/2027
883556-BY-7	THERMO FISHER SCIENTIFIC INC SENIOR CORP	1		2FE	2FE	1,482,375		113,387	1,700,805	1,500,000	1,483,120		321		4.100	4.169	FA	23,233	61,500	08/10/2017	08/15/2047
88579Y-BD-2	3M CO SENIOR CORP BND MTM	1		1FE	1FE	5,865,184		110,413	5,741,476	5,200,000	5,864,431		(753)		4.000	3.300	MS	61,822		12/09/2019	09/14/2048
88579Y-BK-6	3M CO SENIOR CORP BND	1		1FE	1FE	1,993,460		97,337	1,946,740	2,000,000	1,993,517		57		3.250	3.267	FA	22,569		09/25/2019	08/26/2049
88732J-AJ-7	TIME WARNER CABLE LLC SENIOR CORP BND	1		2FE	2FE	2,035,140		122,674	2,453,480	2,000,000	2,031,556		(973)		6.550	6.398	MM	21,833	131,000	09/10/2015	05/01/2037
88732J-AU-2	TIME WARNER CABLE LLC SENIOR CORP BND	1		2FE	2FE	267,970		126,350	315,875	250,000	266,237		(423)		6.750	6.172	JD	750	16,875	06/05/2015	06/15/2039
88732J-BB-3	TIME WARNER CABLE LLC SENIOR CORP BND	1		2FE	2FE	1,188,003		111,710	1,396,388	1,250,000	1,193,371		1,271		5.500	5.872	MS	22,917	68,750	06/05/2015	09/01/2041
893521-AB-0	TRANSATLANTIC HOLDINGS INC TRANSATLANTIC	1		2FE	2FE	5,334,414		148,728	5,949,120	4,000,000	5,203,205		(32,669)		8.000	5.496	MM	27,556	320,000	08/03/2015	11/30/2039
89420G-AE-9	TRAVELERS PROPERTY CASUALTY CORP BND	1		1FE	1FE	1,516,546		138,035	1,725,438	1,250,000	1,455,373		(11,017)		6.375	4.692	MS	23,464	79,688	09/30/2013	03/15/2033
902494-BD-4	TYSON FOODS INC SENIOR CORP BND	1		2FE	2FE	8,294,250		114,493	8,873,208	7,750,000	8,270,975		114,493		4.550	4.134	JD	28,406	352,625	12/21/2017	06/02/2047
902494-BH-5	TYSON FOODS INC SENIOR CORP BND	1		2FE	2FE	3,892,040		125,916	5,036,640	4,000,000	3,893,678		1,638		5.100	5.281	MS	52,700	204,000	02/08/2019	09/28/2048
902494-BK-8	TYSON FOODS INC SENIOR CORP BND	1		2FE	2FE	788,718		113,360	878,540	775,000	787,814		(903)		4.350	4.127	MS	11,238	17,980	03/08/2019	03/01/2029
90261A-AB-8	UBS AG STAMFORD BRANCH CORP BND	1		2FE	2FE	1,454,250		112,731	1,578,234	1,400,000	1,418,279		(6,129)		7.625	7.072	FA	39,775	106,750	09/26/2012	08/17/2022
906548-CQ-3	UNION ELECTRIC CO SECURED CORP BND	1		1FE	1FE	1,093,412		99,319	1,092,509	1,100,000	1,093,445		33		3.250	3.282	AO	8,938		09/25/2019	10/01/2049
907818-EG-9	UNION PACIFIC CORPORATION SENIOR CORP BN	1		1FE	1FE	3,617,600		110,081	4,183,078	3,800,000	3,621,902		1,115		4.375	4.622	MM	21,243	166,250	02/29/2016	11/15/2065
907818-EM-6	UNION PACIFIC CORPORATION SENIOR CORP BN	1		1FE	1FE	1,524,275		106,238	1,593,570	1,500,000	1,523,202		(878)		3.799	3.715	AO	14,246	56,985	12/22/2016	10/01/2051
907818-EW-4	UNION PACIFIC CORPORATION SENIORCORPBND	1		2FE	2FE	5,848,700		118,124	5,906,200	5,000,000	5,843,776		(4,924)		4.500	3.548	MS	69,375		09/17/2019	09/10/2048
907818-FC-7	UNION PACIFIC CORPORATION SENIOR CORP BN	2		2FE	2FE	6,264,005		115,566	6,355,580	5,500,000	6,259,710		(4,285)		4.300	3.530	MS	78,833		09/17/2019	03/01/2049
91324P-BQ-4	UNITEDHEALTH GROUP INC SENIOR CORP BND	1		1FE	1FE	7,546,773		135,782	8,622,157	6,350,000	7,415,685		(30,271)		5.950	4.672	FA	142,734	377,825	08/03/2015	02/15/2041
91324P-BW-1	UNITEDHEALTH GROUP INC SENIOR CORP BND	1		1FE	1FE	3,467,501		115,590	3,987,855	3,450,000	3,464,420		(588)		4.375	4.340	MS	44,443	150,938	08/03/2015	03/15/2042
91324P-OR-1	UNITEDHEALTH GROUP INC SENIOR CORP BND	1		1FE	1FE	2,099,177		123,144	2,493,666	2,025,000	2,093,356		(1,420)		4.750	4.525	JJ	44,353	96,188	08/03/2015	07/15/2045
91324P-DK-5	UNITEDHEALTH GROUP INC SENIORCORPBND	1		1FE	1FE	398,756		110,349	441,396	400,000	398,882		111		3.850	3.889	JD	684	15,400	11/20/2018	06/15/2028
91324P-DQ-2	UNITEDHEALTH GROUP INC SENIOR CORP BND	2		1FE	1FE	5,822,200		119,690	5,980,450	5,000,000	5,817,713		(4,487)		4.450	3.534	JD	9,889	111,250	09/17/2019	12/15/2048
91324P-DU-3	UNITEDHEALTH GROUP INC SENIOR CORP BND	2		1FE	1FE	5,208,750		107,487	5,374,350	5,000,000	5,207,763		(987)		3.700	3.472	FA	80,167		09/17/2019	08/15/2049
920253-AE-1	VALMONT INDUSTRIES INC SENIOR CORP BND	1		2FE	2FE	1,480,200		99,788	1,496,820	1,500,000	1,481,104		185		5.250	5.330	AO	19,688	78,750	09/08/2014	10/01/2054
92343V-BG-8	VERIZON COMMUNICATIONS INC SENIOR CORP B	1		2FE	2FE	2,141,411		108,063	2,755,607	2,550,000	2,182,345		8,592		3.850	4.907	MM	16,363	89,175	08/03/2015	11/01/2042
92343V-CX-0	VERIZON COMMUNICATIONS INC SENIOR CORP B	1		2FE	2FE	3,365,626		119,950	4,079,830	3,400,000	3,367,593		537		4.522	4.582	MS	45,270	153,748	03/28/2016	09/15/2048
92343V-DD-3	VERIZON COMMUNICATIONS INC SENIOR CORP B	1		2FE	2FE	1,366,185		101,560	1,523,400	1,500,000	1,403,174		12,669		2.625	3.734	FA	14,875	39,375	12/19/2016	08/15/2026
92343V-DS-0	VERIZON COMMUNICATIONS INC SENIOR CORP B	1		2FE	2FE	2,636,896		128,210	2,970,672	2,317,000	2,631,797		(3,783)		5.012	4.201	AO	24,516	64,755	05/08/2019	04/15/2049
927804-FB-5	VIRGINIA ELECTRIC AND POWER CO CORP BND	1		2FE	2FE	1,244,296		135,159	1,351,590	1,000,000	1,211,201		(8,069)		6.000	4.266	MM	7,667	60,000	08/03/2015	05/15/2037
927804-GC-2	VIRGINIA ELECTRIC AND POWER CO SENIOR CO	1		1FE	1FE	8,178,422		100,972	8,279,704	8,200,000	8,178,449		27		3.300	3.314	JD	19,543		11/21/2019	12/01/2049
931427-AH-1	WALGREENS BOOTS ALLIANCE INC SENIOR CORP	1		2FE	2FE	1,995,380		104,240	2,084,800	2,000,000	1,997,527		453		3.800	3.828	MM	9,078	76,000	11/06/2014	11/18/2024
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC SENIOR CORP	1		2FE	2FE	7,996,010		101,744	8,139,520	8,000,000	7,997,173		349		3.450	3.455	JD	23,000	276,000	05/27/2016	06/01/2026
94973V-BB-2	ANTHEM INC SENIOR CORP BND	1		2FE	2FE	3,257,576		112,830	3,863,299	3,424,000	3,271,774		3,472		4.650	4.976	JJ	73,416	159,216	08/03/2015	01/15/2043
949746-SH-5	WELLS FARGO & COMPANY SENIOR CORP BND	1		1FE	1FE	1,885,700		102,490	2,049,800	2,000,000	1,916,629		10,583		3.000	3.698	AO	11,333	60,000	12/19/2016	10/23/2026
94974B-FP-0	WELLS FARGO & COMPANY SUB CORP BND	1		1FE	1FE	10,618,797		128,432	12,618,444	9,825,000	10,554,396		(16,004)		5.375	4.846	MM	86,549	528,094	08/03/2015	11/02/2043
961548-AV-6	WESTROCK MIV LLC DEB	1		2FE	2FE	16,557,897		137,962	17,127,982	12,415,000	15,255,878		(210,375)		8.200	5.240	JD	469,425	1,018,030	10/02/2012	01/15/2030
963320-AV-8	WHIRLPOOL CORPORATION SENIOR CORP BND	1		2FE	2FE	2,373,713		103,760	2,385,169	2,300,000	2,388,796		(1,512)		4.500	4.304	JD	8,625	103,500	06/07/2016	06/01/2046
96950F-AP-9	WILLIAMS COMPANIES INC SENIOR CORP BND	1		2FE	2FE	4,961,450		107,930	5,398,650	5,000,000	4,965,049		695		4.900	4.949	JJ	112,972	245,000	06/24/2014	01/15/2045
98419M-AK-6	XYLEM INC INDIANA SENIOR CORP BND	1		2FE	2FE	1,106,779		109,021	1,199,231	1,100,000	1,106,398		(134)		4.375	4.337	MM	8,021	48,125	10/03/2016	11/01/2046
98978V-AH-6	ZOETIS INC SENIOR CORP BND	1		2FE	2FE	5,202,704		119,252	6,558,860	5,500,000	5,227,549		6,117		4.700	5.066	FA	107,708	258,500	08/03/2015	02/01/2043
0778FP-AB-5	BELL CANADA SENIOR CORP BND	A		2FE	2FE	934,601		113,278	962,863	850,000	934,076		(525)		4.300	3.739	JJ	23,148		08/02/2019	07/29/2049
136375-CV-2	CANADIAN NATIONAL RAILWAY COMP SENIORCOR	A		1FE	1FE	2,999,580		124,891	3,746,730	3,000,000	2,999,989		409		4.450	4.450	JJ	59,704		10/31/2018	01/20/2049
67077M-AQ-1	NUTRIEN LTD CORP BND	A		2FE	2FE	1,938,331		123,344	2,010,507	1,630,000	1,924,345		(8,329)		6.125	4.740	JJ	46,036	99,838	04/10/2018	01/15/2041
67077M-AT-5	NUTRIEN LTD SENIOR CORP BND	A		2FE	2FE	5,005,788		110,189	5,233,978	4,750,000	4,993,260		(12,528)		4.200	3.531	AO	49,875	99,750	06/06/2019	04/01/2029
87425E-AN-3	REPSOL OIL & GAS CANADA INC SENIOR CORP	A		2FE	2FE	7,948,500		108,644	7,605,080	7,000,000	7,815,489		(21,153)								



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
055451-AV-0	BHP BILLITON FINANCE USA LTD SENIOR CORP	D	1		1FE	6,858,154		128,070	5,382,000	6,840,887			(14,671)		5.000	3.326	MS	68,023	153,300	08/22/2019	09/30/2043
05583J-AE-2	BPCE SA SENIORCORPBND1444A	D	1		1FE	5,056,600		112,110	5,000,000	5,052,153		(4,447)			4.625	4.478	MS	70,017	231,250	02/07/2019	09/12/2028
05600L-AB-2	BMW FIN N.V. SENIOR CORP BND 1444	D	1		1FE	9,990,200		100,438	10,000,000	9,990,906		706			2.400	2.421	FA	91,333		08/07/2019	08/14/2024
09659W-2D-5	BNP PARIBAS SA SRBN CORP BND 1444 MTM	D	1		1FE	5,024,550		103,864	5,000,000	5,022,434		(2,116)			3.375	3.277	JJ	80,625	84,375	06/14/2019	01/09/2025
09659W-2G-8	BNP PARIBAS SA SRBN CORP BND 1444 MTM	D	2		1FE	7,000,000		108,355	7,000,000	7,000,000					4.705	4.705	JJ	156,441	164,675	01/03/2019	01/10/2025
111021-AE-1	BRITISH TELECOMMUNICATIONS PLC CORP BND	D	1		2FE	3,944,928		153,794	2,400,000	3,471,886		(74,567)			9.625	4.434	JD	10,267	231,000	09/28/2012	12/15/2030
111021-AN-1	BRITISH TELECOMMUNICATIONS PLC SENIOR CO	D	1		2FE	1,453,741		102,928	1,450,000	1,453,741					4.250	4.234	MN	9,073		11/21/2019	11/08/2049
2027AO-HR-3	COMMONWEALTH BANK OF AUSTRALIA SUB CORP	D	1		2FE	7,414,980		108,148	7,500,000	7,444,892		7,890			4.500	4.643	JD	20,625	337,500	12/04/2015	12/09/2025
21684A-AD-8	COOPERATIVE RABOBANK UA SUB CORP BND	D	1		2FE	6,491,142		127,970	6,300,000	6,478,028		(3,352)			5.250	5.052	FA	135,056	330,750	08/28/2015	08/04/2045
21684A-AF-3	COOPERATIVE RABOBANK UA SUB CORP BND	D	1		2FE	1,990,920		104,190	2,000,000	1,993,670		835			3.750	3.805	JJ	33,333	75,000	07/14/2016	07/21/2026
21685W-CJ-4	COOPERATIVE RABOBANK UA CORP BND MTN	D	1		1FE	1,582,410		136,700	1,500,000	1,572,168		(1,880)			5.250	4.885	MN	8,094	78,750	10/16/2013	05/24/2041
225433-AF-8	CREDIT SUISSE GROUP FUNDING GU SENIOR CO	D	1		2FE	1,498,200		126,250	1,500,000	1,498,413		31			4.875	4.882	MN	9,344	73,125	01/15/2016	05/15/2045
25156P-AR-4	DEUTSCHE TELEKOM INTERNATIONAL CORP BND	D	1		2FE	1,172,850		118,058	1,000,000	1,158,832		(4,483)			4.875	3.808	MS	15,573	48,750	09/23/2016	03/06/2042
25156P-BB-8	DEUTSCHE TELEKOM INTERNATIONAL SENIORCOR	D	2		2FE	3,924,080		111,683	4,000,000	3,913,424		6,480			4.375	4.622	JD	4,861	175,000	11/16/2018	06/21/2028
29278G-AC-2	ENEL FINANCE INTERNATIONAL NV SENIOR COR	D	1		2FE	4,842,289		112,628	4,850,000	4,842,612		129			4.750	4.760	MN	23,038	230,375	05/22/2017	05/25/2047
35177P-AL-1	ORANGE SA CORP BND	D	1		2FE	1,416,239		154,903	1,000,000	1,329,331		(21,438)			9.000	5.096	MS	30,000	90,000	08/03/2015	03/01/2031
35177P-AX-5	ORANGE SA SENIOR CORP BND	D	1		2FE	3,717,510		128,815	3,000,000	3,656,256		(18,577)			5.375	3.887	JJ	75,250	161,250	07/27/2016	01/13/2042
36164Q-NA-2	GE CAPITAL INTERNATIONAL FUNDI SENIOR CO	D	1		2FE	7,814,370		106,973	8,359,940	7,814,791		9			4.418	4.418	MN	44,117	345,267	07/08/2016	11/15/2035
404280-AF-6	HSBC HOLDINGS PLC CORP BND	D	1		1FE	1,282,949		139,226	1,000,000	1,230,058		(13,065)			7.625	5.096	MN	9,319	76,250	08/03/2015	05/17/2032
404280-AG-4	HSBC HOLDINGS PLC SENIOR CORP BND	D	1		1FE	1,440,098		136,666	1,225,000	1,403,675		(6,831)			6.500	5.167	MN	13,050	79,625	12/06/2015	05/02/2036
404280-AH-2	HSBC HOLDINGS PLC CORP BND	D	1		1FE	6,260,418		138,254	5,200,000	6,129,367		(32,152)			6.500	4.970	MS	99,522	338,000	08/03/2015	09/15/2037
404280-AQ-2	HSBC HOLDINGS PLC SUB CORP BND	D	1		1FE	8,124,407		126,493	7,850,000	8,103,424		(5,286)			5.250	5.018	MS	122,493	412,125	09/09/2015	03/14/2044
423012-AG-8	HEINEKEN NV SENIOR CORP BND 1444	D	1		2FE	6,931,989		112,139	6,975,000	6,934,024		767			4.350	4.387	MS	77,539	303,413	03/21/2017	03/29/2047
43475D-AA-5	HOLCIM CAPITAL CORPORATION LTD SENIOR HO	D	1		2FE	10,675,277		125,187	9,200,000	10,560,904		(28,263)			6.500	5.384	MS	181,061	598,000	08/03/2015	09/12/2043
44962L-AC-1	IHS MARKIT LTD SENIOR CORP BND 1444	D	1		2FE	4,005,960		105,446	4,000,000	4,005,567		(393)			4.000	3.974	MS	53,333	80,000	04/15/2019	03/01/2026
44962L-AH-0	IHS MARKIT LTD SENIOR CORP BND	D	1		2FE	3,416,961		103,905	3,425,000	3,418,102		1,141			3.625	3.676	MN	20,693	70,010	04/03/2019	05/01/2024
456873-AD-0	INGERSOLL-RAND LUXEMBOURG FINA SENIOR CO	D	1		2FE	6,442,438		107,366	6,250,000	6,433,053		(9,384)			3.800	3.418	MS	65,972	118,750	06/06/2019	03/21/2029
45687A-AG-7	INGERSOLL-RAND GLOBAL HOLDING SENIOR COR	C	1		2FE	1,159,586		127,600	1,125,000	1,156,414		(642)			5.750	5.536	JD	2,875	64,688	06/10/2014	06/15/2043
478375-AS-7	JOHNSON CONTROLS INTERNATIONAL SENIORCOR	D	1		2FE	2,194,580		116,837	2,000,000	2,187,921		(3,954)			5.125	4.498	MS	30,465	102,500	04/05/2018	09/14/2045
50247V-AB-5	LYB INTERNATIONAL FINANCE BY SENIOR CORP	D	1		2FE	5,009,201		118,124	4,950,000	5,004,651		(1,174)			5.250	5.168	JJ	119,831	259,875	08/03/2015	07/15/2043
50247V-AC-3	LYB INTERNATIONAL FINANCE BY SENIOR CORP	D	1		2FE	1,051,290		112,680	1,000,000	1,046,548		(1,075)			4.875	4.552	MS	14,354	48,750	03/10/2015	03/15/2044
53944V-AS-8	LLOYDS BANK PLC SENIOR CORP BND	D	1		1FE	14,951,550		100,496	15,000,000	14,957,517		5,967			2.250	2.362	FA	128,438		08/07/2019	08/14/2022
552081-AM-3	LYONDELBASELL INDUSTRIES NV SENIOR CORP	D	1		2FE	3,368,948		105,226	3,919,669	3,382,286		3,268			4.625	5.194	FA	59,820	172,281	08/03/2015	02/26/2055
606822-AA-2	MITSUBISHI UFJ FINANCIAL GROUP SENIOR CO	D	1		1FE	1,592,680		101,097	1,598,000	1,595,181		680			2.950	2.995	MS	15,694	47,082	02/23/2016	03/01/2021
606822-AH-7	MITSUBISHI UFJ FINANCIAL GROUP SENIOR CO	D	1		1FE	5,000,000		101,095	5,000,000	5,000,000					2.527	2.527	MS	37,905	126,350	09/06/2016	09/13/2023
606822-AJ-3	MITSUBISHI UFJ FINANCIAL GROUP SENIOR CO	D	1		1FE	1,866,700		101,346	2,000,000	1,903,417		12,551			2.757	3.574	MS	16,542	55,140	12/19/2016	09/13/2026
60687Y-AG-4	MIZUHO FINANCIAL GROUP INC SENIOR CORP B	D	1		1FE	1,880,080		101,219	2,000,000	1,913,117		11,290			2.839	3.574	MS	17,034	56,780	12/19/2016	09/13/2026
65557F-AD-8	NORDEA BANK AB SUB CORP BND 1444	D	1		1FE	8,037,653		104,994	8,100,000	8,080,280		6,685			4.250	4.346	MS	95,625	344,250	09/28/2012	09/21/2022
685218-AB-5	ORANGE SA SENIOR CORP BND	D	1		2FE	5,835,112		132,762	5,200,000	5,790,812		(13,822)			5.500	4.692	FA	115,194	286,000	08/09/2017	02/06/2044
714264-AK-4	PERNOD-RICARD SA PERNOD-RICARD SA	D	1		2FE	21,623,036		123,536	18,950,000	21,260,712		(59,555)			5.500	4.612	JJ	480,593	1,042,250	08/03/2015	01/15/2042
76720A-AD-8	RIO TINTO FINANCE USA PLC SENIOR CORP BN	D	1		1FE	14,392,863		122,498	14,975,000	14,447,366		12,691			4.750	5.015	MS	195,611	711,313	08/03/2015	03/22/2042
76720A-AG-1	RIO TINTO FINANCE USA PLC SENIOR CORP BN	D	1		1FE	1,338,350		114,714	1,350,000	1,339,591		272			4.125	4.178	FA	20,109	55,688	03/11/2015	08/21/2042
82481L-AB-5	SHIRE ACQUISITIONS INVESTMENTS SENIOR CO	D	1		2FE	9,989,200		100,569	10,000,000	9,996,122		2,173			2.400	2.423	MS	65,333	240,000	09/19/2016	09/23/2021
82481L-AD-1	SHIRE ACQUISITIONS INVESTMENTS SENIOR CO	D	1		2FE	9,988,100		103,060	10,000,000	9,991,586		1,104			3.200	3.214	MS	87,111	320,000	09/19/2016	09/23/2026
82620K-AT-0	SIEMENS FINANCIERINGSMAATSCHAP SENIOR CO	D	1		1FE	9,111,988		119,144	8,750,000	9,094,856		(6,954)			4.200	3.962	MS	107,188	367,500	05/19/2017	03/16/2047
86562M-AK-6	SUMITOMO MITSUI FIN GRP INC SENIOR CORP	D	1		1FE	1,898,400		102,478	2,000,000	1,926,006		9,436			3.010	3.629	AO	12,040	60,200	12/19/2016	10/19/2026
902133-AG-2	TYCO ELECTRONICS GROUP SA CORP BND	D	1		1FE	1,323,881		147,006	1,000,000	1,283,214		(9,990)			7.125	4.746	AO	17,813	71,250	08/03/2015	10/01/2037
90351D-AA-5	UBS GROUP FUNDING SWITZERLAND SENIOR COR	D	1		1FE	3,005,370		100,699	3,000,000	3,001,099		(1,469)			2.950	2.899	MS	23,846	88,500	12/09/2016	09/24/2020
927320-AA-9	VINCI SA SENIOR CORP BND 1444	D	1		1FE	1,496,280		109,152	1,500,												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation and Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest			Dates					
		3 Code	4 C r e d i t i o n	5 B o n d C h a r			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) Accretion	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date		
008684-AA-0	AMERICAN HOME MORTGAGE ASSETS CMO_06-6 A					7,191,933	86,6530	8,677,841	10,014,530	7,488,990			281,047				1.982	8.332	MON	3,308	249,726	09/25/2013	12/25/2046
02660X-AD-6	AHMA 06-2 RMBS 06-2 2A1					1,346,129	94,4880	1,679,079	1,777,027	1,402,789			44,679				1.982	11.291	MON	587	44,292	11/15/2012	09/25/2046
07387U-FW-6	BSABS 2006-1M1 A ABS					6,244,150	112,7740	6,954,890	6,167,084	6,291,728			2,547				2.352	1.465	MON	2,418	177,168	06/17/2015	04/25/2036
07401N-AA-7	BSMF 2006-AR5 1A RMBS 06-AR5 1A1					5,408,352	97,8140	6,058,580	6,193,983	5,477,130			49,474				1.952	5.038	MON	2,015	153,980	06/03/2014	12/25/2046
07401T-AA-4	BSMF 2007-AR2 A1 BSMF 07-AR2					2,976,300	93,9190	3,975,756	4,233,174	3,058,491			61,199				1.982	9.205	MON	1,384	104,746	02/19/2010	03/25/2037
07401Y-AA-3	BSMF 2007-AR4 1A BSMF 07-AR4					3,034,756	94,8800	3,422,202	3,606,856	3,079,085			40,038				1.982	6.459	MON	1,197	90,350	11/19/2012	09/25/2047
12566Q-AG-8	CITIMORTGAGE ALTERNATIVE LOAN CMLT_07-A					969,290	99,8320	1,124,634	1,126,532	1,006,938			22,296				6.000	7.174	MON	5,633	67,592	07/27/2010	01/25/2037
12566X-AK-4	CMLT 2007-A7 2A CMO 07-A7-11A1					311,506	81,2920	311,612	383,324	329,870			16,068				2.192	3.523	MON	140	10,242	10/23/2009	07/25/2037
12667G-L8-4	CWALT 2005-27 1A CWALT_05-27					479,590	100,2910	479,590	936,718	501,073			35,496				3.639	31.665	MON	2,841	35,534	03/13/2009	08/25/2035
12667G-MF-7	CWALT 2005-16 A4 RMBS 05-16 A4					453,567	95,4980	869,034	910,006	502,558			42,860				2.272	27.706	MON	345	25,372	03/13/2009	06/25/2035
12667G-NS-8	COUNTRYWIDE ALTERNATIVE LOAN T CMO_05-24					1,132,794	85,1420	1,385,478	1,627,257	1,118,586			(7,246)				3.550	13.865	MON	4,814	59,697	10/09/2012	07/20/2035
12667G-YS-8	CWALT 2005-38 A1 CMO 05-38 A1					845,107	100,0840	1,045,878	1,045,005	859,291			11,415				3.740	9.445	MON	3,257	40,687	10/16/2012	09/25/2035
12667G-Z3-0	COUNTRYWIDE ALTERNATIVE LOAN T CMO_05-38					1,405,337	99,0990	1,795,028	1,811,341	1,433,678			23,547				2.492	9.292	MON	752	54,543	10/15/2012	09/25/2035
12668A-EV-3	COUNTRYWIDE ALTERNATIVE LOAN T CMO_2005-					4,706,139	96,4500	6,183,762	6,411,363	4,825,195			100,541				2.095	10.592	MON	4,850	187,343	10/09/2012	11/20/2035
12668A-GN-9	CWALT 2005-56 1A CMO 05-56 1A1					1,127,091	102,2410	2,378,252	2,326,128	1,158,933			5,811				3.252	28.349	MON	1,261	83,801	03/13/2009	11/25/2035
12668A-TN-5	COUNTRYWIDE ALTERNATIVE LOAN T CWALT_05-					5,053,095	90,4440	6,074,567	6,716,374	5,003,817			(55,734)				2.092	5.362	MON	2,342	195,422	10/16/2012	12/25/2035
126694-D7-0	CWHL 06-HY2 CWHL_06-HY2					16,458	96,0880	126,010	131,141	29,458			(303)				3.448	228.752	MON	377	4,580	03/17/2009	04/22/2036
17312V-AD-0	CMLTI 2007-6 1A2 RMBS 07-6 1A2A					1,585,352	90,4340	3,584,527	3,963,698	1,555,557			(33,998)				3.556	26.630	MON	11,747	148,933	03/17/2009	03/25/2037
17312V-AE-8	CMLTI 2007-6 1A3 WHOLE CMO 07-6					428,947	91,4450	1,133,724	1,239,784	527,531			82,948				3.403	43.106	MON	3,516	43,430	03/17/2009	03/25/2037
23242G-AE-4	CWALT 2006-0A16 CWALT_06-016					107,820	96,7360	159,517	164,899	112,721			4,435				1.982	14.866	MON	54	4,113	02/09/2010	10/25/2046
23245Q-AA-7	COUNTRYWIDE ALTERNATIVE LOAN T CMO_06-0A					1,384,571	85,9960	1,901,891	2,211,611	1,396,935			4,600				1.955	14.923	MON	1,441	55,282	11/20/2012	03/20/2047
23332J-GM-0	DSLA MORTGAGE LOAN TRUST DLSA_WHOLE CMO					4,140,697	100,1390	4,846,440	4,839,695	4,193,670			32,840				3.180	7.336	MON	12,825	161,340	10/18/2012	04/19/2047
32029G-AC-8	FIRST FRANKLIN MTG LOAN ASSET SENIOR ABS					12,253,223	63,9330	13,756,437	21,517,099	11,828,000			(338,374)				1.892	6.408	MON	6,785	517,027	12/12/2016	03/25/2037
3622EB-AE-5	GSAA HOME EQUITY TRUST GSAA_06 GSAA_06-1					2,496,396	44,7700	2,529,290	5,649,541	2,292,497			(177,985)				6.192	6.549	MON	29,150	140,650	10/04/2012	09/25/2036
3622EB-AF-2	GSAA HOME EQUITY TRUST GSAA_06 GSAA_06-1					3,189,658	44,7960	3,252,117	7,259,813	2,930,005			(226,690)				5.876	6.696	MON	35,547	180,739	10/18/2012	09/25/2036
3622EQ-AC-9	GSAA HOME EQUITY TRUST GSAA_07 SENIORABS					6,918,662	74,7960	6,478,818	8,662,016	6,585,381			(251,632)				1.852	3.023	MON	2,674	204,499	01/11/2018	02/25/2037
39538W-EA-2	GMF 2005-AR5 1A GMF_05-AR5					2,465,804	88,0480	2,525,858	2,868,737	2,460,513			(6,820)				2.062	4.028	MON	986	81,926	12/20/2013	11/25/2045
39538W-HF-8	GREENPOINT MORTGAGE FUNDING TR GMF_06-A					3,654,794	95,8230	4,747,792	4,954,733	3,706,450			51,402				2.212	10.249	MON	1,827	127,962	10/18/2012	04/25/2036
41161P-L4-3	HVMLT 2006-4 2A1 HVMLT_06-4					493,670	70,5530	776,808	1,101,028	504,164			3,895				2.164	20.174	MON	860	29,163	02/05/2016	05/19/2046
41161P-UC-3	HARBORVIEW MORTGAGE LOAN TRUST CMO_05-13					359,673	87,9830	393,392	447,121	343,341			(13,182)				3.304	5.373	MON	533	17,296	03/20/2014	02/19/2036
41161Q-AB-7	HVMLT 2006-3 2A1 HVMLT_06-3					794,267	64,3400	1,013,075	1,574,566	766,704			(27,563)				4.169	15.268	MON	5,471	73,595	03/17/2009	06/19/2036
41162C-AC-5	HARBORVIEW MORTGAGE LOAN TRUST CMO_06-10					8,467,600	100,2850	10,222,338	10,193,243	8,617,933			8,617,933				1.944	7.420	MON	7,155	249,476	12/14/2015	11/19/2036
411640-AA-3	HARBORVIEW MORTGAGE LOAN TRUST SENIORABS					19,512,992	94,9770	20,062,470	21,123,490	19,650,425			185,624				2.792	3.439	MON	9,534	713,963	01/09/2018	10/25/2037
456612-AA-8	INDA 2006-AR6 ABS AR6_1A					6,101,859	95,0860	6,328,004	6,655,061	6,237,013			133,432				3.160	4.525	MON	17,525	220,508	12/11/2018	06/25/2046
45661E-AA-2	INDYMAC INDEX MORTGAGE LOAN TRU CMO_2006-					4,080,775	94,3830	4,813,703	5,100,157	4,122,370			29,855				2.012	6.742	MON	1,710	128,755	09/24/2013	04/25/2046
45661E-AV-6	INDYMAC INDEX MORTGAGE LOAN TR CMO_2006-A					2,355,342	98,1850	2,783,283	2,834,725	2,400,898			35,921				2.002	6.737	MON	946	71,276	10/02/2012	05/25/2046
466302-AG-1	JP MORGAN ALTERNATIVE LOAN TRU JPALT_06-					6,719,842	98,8750	11,273,717	11,402,005	7,841,241			984,068				5.960	24.638	MON	56,630	509,395	03/25/2009	12/25/2036
466306-AA-5	JPALT 2008-R2 A1 WHOLE CMO 08-R2					2,834,126	80,2000	3,610,712	4,512,255	2,751,160			(80,710)				6.000	10.526	MON	22,561	270,686	02/06/2013	11/25/2036
52522D-AL-5	LXS 2006-16N A31 WHOLE CMO					11,577,138	95,3160	12,832,301	13,462,889	11,848,003			244,671				2.002	7.042	MON	4,492	338,505	04/06/2015	11/25/2046
52522D-AM-3	LXS 2006-16N A4A LXS_06-16N					312,086	94,8350	371,690	391,933	318,992			5,652				1.982	8.263	MON	129	9,775	02/01/2011	11/25/2046
52524G-AA-0	LXS 2007-7N 1A1A CMO 07-7N 1A1A					5,538,292	90,8220	6,234,849	6,864,932	5,891,614			281,869				2.012	5.612	MON	2,302	173,258	10/25/2012	06/25/2047
550279-BA-0	LUMINENT MORTGAGE TRUST LUM_06 CMO_06-2					2,372,621	88,0620	3,159,630	3,587,948	2,429,731			42,302				2.192	11.156	MON	1,311	92,222	10/02/2012	02/25/2046
55275T-AE-8	MABS 2007-WMC1 A5 MAB_07-WM1					1,114,957	40,2100	4,581,731	11,394,591	1,025,143			(137,146)				2.022	55.018	MON	3,840	181,974	10/18/2012	01/25/2037
59025E-AT-3	MANA 2007-QAR4 A MLA_07-QA4					526,227	95,6540	1,072,437	1,121,165	602,810			62,463				2.242	25.007	MON	419	30,697	03/05/2009	08/25/2037
61751D-AG-9	MORGAN STANLEY MORTGAGE LOAN T MSM_06-17					2,841,093	39,3680	2,605,377	6,618,051	2,686,846			(150,903)				5.867	5.176	MON	32,355	134,801	11/15/2	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest			Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Design	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
75115F-AD-2	RESI ACCREDIT INC RALI_06-Q08 RFMSI_06-Q			4	1FIM	20,743,812	96.7160	28,187,460	29,144,713	22,057,122		1,258,513			1.992	18.280	MON	9,676	726,216	10/03/2012	10/25/2046
75116C-AA-4	RESIDENTIAL ACCREDIT LOANS IN RALI_07-QS			4	1FIM	1,495,848	77.3940	1,867,665	2,413,191	1,539,481		33,364			2.122	7.989	MON	853	62,789	07/06/2011	04/25/2037
76111X-P6-4	RFMS2_06-S3 RMBS_06-S3 AB			4	3FIM	640,501	96.2000	680,273	707,142	641,469		600			5.500	6.112	MON	3,241	38,904	10/04/2016	03/25/2036
86358E-RW-8	STRUCTURED ASSET INVESTMENT SA SAIL_05-3			4	1FIM	1,190,030	100.0760	1,315,683	1,314,679	1,246,189		51,287			2.452	10.695	MON	537	39,052	03/07/2012	04/25/2035
86358R-R4-1	STRUCTURED ASSET SECURITIES CO SASC_02-1			4	1FIM	6,567	99.0200	14,450	14,593						4.635	0.000	MON	56	710	03/17/2009	07/25/2032
86361B-AJ-6	SARM 2006-7 4A1 SARM_06-7			4	1FIM	277,550	40.1050	421,923	1,052,052	245,371		(32,180)			3.965	26.144	MON	3,476	41,912	03/17/2009	08/25/2036
86364D-AA-8	SARM 2007-7 1A1 RMBS_07-7 1A1			4	1FIM	3,456,444	94.8100	4,181,788	4,410,700	3,419,316		(51,392)			2.092	7.502	MON	1,538	114,927	09/28/2012	08/25/2037
885220-BR-3	TMST 2002-3 A3 THR_02-3			4	1FIM	197,803	101.6560	218,020	214,468	198,882		322			3.841	5.557	MON	686	8,748	04/02/2009	09/25/2042
885220-EC-3	TMST 2003-5 2A TMST_03-5			4	1FIM	1,190,795	102.4680	1,642,829	1,603,260	1,203,386		3,930			4.022	11.338	MON	5,373	68,879	04/02/2009	10/25/2043
885220-GZ-0	TMST 2005-1 A1 TMST_05-1			4	1FIM	76,612	102.0790	244,753	239,768	46,894		(31,586)			3.944	115.731	MON	788	9,982	03/17/2009	04/25/2045
89171U-AL-3	TPMT_15-4 RMBS_15-4 A1B 144A			4	1FIM	3,676,314	103.8970	4,155,864	4,000,000	3,726,205		18,092			4.235	5.074	MON	14,116	169,495	03/07/2017	04/26/2055
89171Y-AE-1	TPMT_15-2 ABS_152 1B2 144A			4	1FIM	3,631,007	102.2740	4,090,964	4,000,000	3,684,542		25,514			3.799	4.764	MON	12,662	151,396	03/07/2017	11/25/2060
92927B-AA-0	WAMU MORTGAGE PASS-THROUGH CER CMO 07-0A			4	1FIM	9,144,214	90.1010	10,116,662	11,228,075	9,172,858		32,468			3.050	8.462	MON	28,538	319,307	10/10/2012	07/25/2047
93064A-AB-8	WAMU 2007-0A3 2A WAMU_07-0A3			4	1FIM	4,789,506	92.6080	5,447,120	5,881,904	5,007,328		206,207			3.010	8.911	MON	14,754	172,355	10/10/2012	04/25/2047
930936-DH-3	WAMU 2002-AR14 A2 WAMU_02-A14			4	1FIM	7,443	96.1350	8,915	9,273	7,714		207			4.170	13.319	MON	14	408	03/17/2009	11/25/2032
930934F-OP-0	WASHINGTON MUTUAL MORTGAGE PAS WHOLE CMO			4	1FIM	664,742	86.7010	1,076,201	1,241,283	705,184		40,442			3.210	22.607	MON	3,320	33,997	03/04/2009	05/25/2046
930935-AF-4	WASHINGTON MUTUAL MORTGAGE PAS WMLT_06-			4	1FIM	2,359,441	45.6950	2,546,108	5,571,917	2,261,618		(148,599)			4.239	7.438	MON	19,681	115,877	11/09/2012	09/25/2036
94985K-AA-5	WFA_07-PA6 WHOLE CMO 07-PA6			4	1FIM	2,100,387	99.4040	2,449,300	2,464,066	2,077,932		(36,699)			4.477	7.500	MON	9,122	114,672	09/26/2012	12/28/2037
94989G-AO-6	WFMLT 2012-RR2 3 WFMLT_12-RR2			4	1FIM	12,240,831	86.9030	16,155,409	18,590,075	14,089,779		(233,045)			1.833	6.617	MON	28,396	451,539	04/05/2016	03/27/2047
<b>3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities</b>						264,601,602	XXX	319,209,655	367,630,211	269,824,648		2,523,941			XXX	XXX	XXX	591,548	9,965,645	XXX	XXX
015271-AG-4	ALEXANDRIA REAL ESTATE EQUITIE ALEXANDRIA			1	2FE	2,722,602	112.7830	3,073,337	2,725,000	2,723,327		137			4.500	4.508	JJ	51,434	122,625	07/09/2014	07/30/2029
05525M-AG-1	BAMLL_14-520M BAMLL_14-520M			4	1FIM	1,905,874	104.7110	2,094,223	2,000,000	1,923,993		3,829			4.214	4.680	MON	4,682	85,449	08/01/2014	08/15/2046
22545X-AF-0	CSMC_07-C1 CSMC_07-C1			4	1FIM	27,353	98.6480	29,950	30,360	30,175		(172)			5.416	(129.946)	MON	137	1,644	07/01/2019	02/15/2040
26441Y-AZ-0	DUKE REALTY LP SENIOR CORP BND			1	2FE	4,227,482	103.6110	4,299,857	4,150,000	4,203,033		(7,582)			3.250	3.024	JD	375	134,875	09/15/2016	06/30/2026
313747-AV-9	FEDERAL REALTY INVESTMENT TRUS SENIOR CO			1	1FE	6,703,481	115.4520	7,735,284	6,700,000	6,703,481					4.500	4.496	JD	25,125	301,500	08/03/2015	12/01/2044
40414L-AE-9	HCP INC HCP INC			1	2FE	3,456,448	140.9080	3,734,062	2,650,000	3,335,535		(19,278)			6.750	4.764	FA	74,531	178,875	09/28/2012	02/01/2041
46644U-BF-4	JPMBB_15-C30 SUB CMB5_15-C30 B			4	1FIM	11,573,019	105.9670	12,594,149	11,885,000	11,674,140		32,497			4.288	4.738	MON	42,273	514,650	05/23/2016	07/15/2048
49427R-AK-8	KILROY REALTY LP SENIOR CORP BND			1	2FE	7,564,473	109.1720	8,351,658	7,650,000	7,589,168		4,995			4.250	4.352	FA	122,825	325,125	07/30/2014	08/15/2029
49446R-AM-1	KIMCO REALTY CORPORATION SENIOR CORP BND			1	2FE	2,546,882	106.0720	2,757,872	2,600,000	2,550,616		1,055			4.250	4.375	AO	27,625	110,500	05/04/2016	04/01/2045
74340X-BE-0	PROLOGIS LP SENIOR CORP BND			1	1FE	3,453,888	108.2720	3,464,704	3,200,000	3,365,153		(27,004)			3.750	2.747	MN	20,000	120,000	08/03/2016	11/01/2025
756109-AT-1	REALTY INCOME CORPORATION SENIOR CORP BN			1	1FE	2,499,200	121.2510	3,031,275	2,500,000	2,499,237		14			4.650	4.652	MS	34,229	116,250	03/08/2017	03/15/2047
828807-CE-5	SIMON PROPERTY GROUP LP SENIOR CORP BND			1	1FE	758,193	146.7070	800,242	600,000	737,626		(4,036)			6.750	4.923	FA	16,875	40,500	05/07/2015	02/01/2040
<b>3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities</b>						47,438,895	XXX	52,046,613	46,690,360	47,335,484		(15,545)			XXX	XXX	XXX	420,111	2,051,993	XXX	XXX
03330H-AA-5	ANCHORAGE CREDIT FUNDING ABS CHF_9-A 1			2	1FE	9,005,625	102.5880	9,232,956	9,000,000	9,000,699		(4,926)			3.793	3.789	AO	62,585		11/21/2019	10/25/2037
04769H-AA-7	ATLANTA ASSET HOLDINGS LLC TERM LOAN			1	1FE	8,656,313	100.0000	8,656,313	8,656,313	8,656,313					0.000	6.980	MON	36,150	608,324	03/26/2018	11/30/2066
09539H-AD-9	BLUE EAGLE_18-1 EQUITY TERM LOAN			2	2PL	2,022,426	98.4900	1,991,888	2,022,426	2,022,426					6.751	6.805	JAJO	59,164	19,063	08/29/2019	05/23/2034
26362F-AA-1	DUBLIN ASSET HOLDINGS GLOBAL GOVT BONDS			1	1FE	11,269,682	100.0000	11,269,682	11,269,682	11,269,682					0.000	6.260	MON	94,450	712,576	12/08/2017	11/30/2067
26362F-AB-9	DUBLIN ASSET HOLDINGS GLOBAL GOVT BONDS			1	1FE	8,331,831	100.0000	8,331,831	8,331,831	8,331,831					0.000	6.260	MON	526,721	526,721	06/06/2018	11/30/2067
281378-AB-5	EDSTH_9 SUB ABS 9 144A			4	1FE	4,767,129	93.7430	4,827,747	5,150,000	4,823,677		11,765			3.292	3.947	MON	2,826	196,847	02/21/2018	10/25/2056
456736-AA-7	INFINITY AIRCRAFT HOLDINGS LLC SENIOR SE			4	1FE	8,674,583	100.0000	8,674,583	8,674,583	8,674,583					0.000	6.510	MON	55,850	228,277	10/15/2018	12/15/2067
64032X-AB-1	NSLT 2012-3A B NSLT_12-3A			4	1FE	7,060,000	96.5720	7,725,732	8,000,000	7,746,938		4,755			2.792	2.899	MON	3,723	265,229	04/08/2014	08/25/2045
67102S-AQ-7	OP_14-5A ABS2014-5A			4	1FE	11,000,000	94.2620	10,368,798	11,000,000	10,998,581		(50,166)			3.736	3.462	JAJO	74,194	485,245	02/09/2018	04/25/2031
69343F-AB-3	PHEAA_16-1A ABS 2016-1A			4	1FE	4,799,482	94.8360	4,741,781	5,000,000	4,868,861		1,975			3.292	3.254	MON	2,743	187,460	02/21/2018	09/25/2065
69433V-AB-8	PHEAA_16-2A SUB ABS 16-2-B 144A			4	1FE	6,438,645	97.0580	6,794,049	7,000,000	6,522,394		19,775			3.292	4.153	MON	3,841	267,538	02/21/2018	11/25/2065
78443C-AM-4	SLJM PRIVATE CREDIT STUDENT LOA ABS 2006-			4	1FE	4,420,678	97.7390	4,674,211	4,782,343	4,499,132		17,286			2.194	5.242	MSJD	4,663	134,450	10/05/2016	06/15/2039
78443D-AD-4	SLJM STUDENT LOAN TRUST SLMA_07 SENIOR AB			4	1FE	4,670,316	97.1410	5,135,624	5,286,760	4,890,686		(4,746)			2.134	4.415	MSJD	5,013	145,424	03/23/2017	12/16/2041
91754R-ZE-0	UTAH ST BRD REGENTS ABS 2016-1_B			4	1FE	9,298,306	94.6580	9,891,761	10,450,000	9,525,434		44,998									

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Design- ation and Admini- strative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor- tization) Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
3599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					127,782,173	XXX	130,090,929	133,035,702	129,602,626		52,204			XXX	XXX	XXX	499,550	5,000,496	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					1,858,052,344	XXX	2,058,607,397	1,873,639,114	1,854,371,013		235,861			XXX	XXX	XXX	18,230,963	74,608,790	XXX	XXX
4899999	Total - Hybrid Securities						XXX								XXX	XXX	XXX			XXX	XXX
38141G-FD-1	GOLDMAN SACHS GROUP INC/THE CORP BND			1	2FE	13,923,757	138.9130	16,218,093	11,675,000	13,656,875		(66,229)			6.750	5.266	AO	197,016	788,063	08/03/2015	10/01/2037
4999999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations					13,923,757	XXX	16,218,093	11,675,000	13,656,875		(66,229)			XXX	XXX	XXX	197,016	788,063	XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					13,923,757	XXX	16,218,093	11,675,000	13,656,875		(66,229)			XXX	XXX	XXX	197,016	788,063	XXX	XXX
6099999	Subtotal - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
6599999	Subtotal - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
7699999	Total - Issuer Obligations					1,771,598,098	XXX	1,972,210,420	1,646,817,841	1,757,925,140		(3,003,379)			XXX	XXX	XXX	21,350,834	75,257,374	XXX	XXX
7799999	Total - Residential Mortgage-Backed Securities					264,609,594	XXX	319,217,588	367,637,801	269,832,382		2,523,915			XXX	XXX	XXX	591,592	9,966,176	XXX	XXX
7899999	Total - Commercial Mortgage-Backed Securities					58,105,145	XXX	63,927,753	58,190,360	58,590,075		78,908			XXX	XXX	XXX	458,668	2,521,860	XXX	XXX
7999999	Total - Other Loan-Backed and Structured Securities					127,782,173	XXX	130,090,929	133,035,702	129,602,626		52,204			XXX	XXX	XXX	499,550	5,000,496	XXX	XXX
8099999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
8199999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8299999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
8399999	Total Bonds					2,222,095,010	XXX	2,485,446,690	2,205,681,704	2,215,950,223		(348,352)			XXX	XXX	XXX	22,900,644	92,745,906	XXX	XXX

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-YY-6	UNITED STATES TREASURY SENIOR GOVT BND		12/19/2019	BNP PARIBAS		988,750	1,000,000	820
<b>0599999</b>	<b>Subtotal - Bonds - U.S. Governments</b>					988,750	1,000,000	820
03040W-AU-9	AMERICAN WATER CAPITAL CORP SENIOR CORP		06/06/2019	MORGAN STANLEY & CO. INC		4,987,661	4,900,000	12,679
03330H-AA-5	ANCHORAGE CREDIT FUNDING LTA ABS CHF 9-A 1		11/21/2019	SANDLER ONEIL & PARTNERS		9,005,625	9,000,000	23,706
03522A-AJ-9	ANHEUSER-BUSCH COMPANIES LLC CORP BND		05/15/2019	Tax Free Exchange		8,020,280	8,500,000	120,322
075887-BV-0	BECTON DICKINSON AND COMPANY SENIOR CORP		06/13/2019	CITICORP SECURITIES MARKETS		5,127,100	5,000,000	5,138
09539#-AD-9	BLUE EAGLE 18-1 EQUITY TERM LOAN		08/29/2019	CREDIT		2,022,426	2,022,426	
097023-BZ-7	BOEING CO SENIOR CORP BND		10/11/2019	BA SECURITIES		6,602,337	6,300,000	28,547
10373Q-AE-0	BP CAPITAL MARKETS AMERICA INC SENIOR CO		02/06/2019	MERRILL LYNCH & CO.		2,099,300	2,000,000	22,346
12189P-AH-5	BURLINGTON NORTHERN AND SANTA SECURED CO		10/01/2019	Interest Capitalization		39	39	
125523-BG-4	HALFMOON PARENT INC SENIOR CORP BND 144A		10/11/2019	Tax Free Exchange		1,047,262	1,000,000	8,361
141781-BK-9	CARGILL INC SENIOR CORP BND 144A		06/14/2019	J.P. MORGAN SECURITIES INC		1,533,150	1,500,000	3,385
149123-CF-6	CATERPILLAR INC SENIOR CORP BND		10/11/2019	Various		12,814,445	12,500,000	24,808
161175-BN-3	CHARTER COMMUNICATION OPER LLC SECURED CO		10/11/2019	JANE STREET CAPITAL		2,275,220	2,000,000	4,792
20030N-CR-0	COMCAST CORPORATION SENIOR CORP BND		02/27/2019	BARCLAYS CAPITAL		2,046,680	2,000,000	29,394
209111-FN-8	CONSOLIDATED EDISON CO OF NEW SENIOR COR		10/03/2019	SEAPORT GROUP		4,990,442	4,520,000	71,316
209111-FQ-1	CONSOLIDATED EDISON CO OF NEW SENIOR COR		10/04/2019	JEFFRIES & CO. INC.		7,869,680	6,500,000	116,188
209111-FV-0	CONSOLIDATED EDISON CO OF NEW SENIOR COR		05/06/2019	J.P. MORGAN SECURITIES INC		999,650	1,000,000	
22545X-AF-0	CSMC 07-C1 CSMC 07-C1 5.416% 02/15/40		07/01/2019	Interest Capitalization				
254687-DV-5	WALT DISNEY CO SENIOR CORP BND		11/26/2019	Tax Free Exchange		1,181,848	1,000,000	12,918
254687-FB-7	WALT DISNEY CO SENIOR CORP BND		11/26/2019	Tax Free Exchange		2,146,736	2,000,000	2,903
260543-CV-3	DOW CHEMICAL COMPANY THE SENIOR CORP BND		11/25/2019	Tax Free Exchange		2,261,170	2,100,000	2,800
26441C-BE-4	DUKE ENERGY CORP SENIOR CORP BND		06/04/2019	Mitsubishi Securities USA		11,532,444	11,550,000	
361448-BE-2	GATX CORPORATION SRUNSEC CORP BND		02/08/2019	Various		2,508,863	2,475,000	3,052
44701Q-BE-1	HUNTSMAN INTERNATIONAL LLC SENIOR CORP B		06/14/2019	UBS WARBURG LLC		5,307,224	5,200,000	61,750
460146-CS-0	INTERNATIONAL PAPER CO SENIOR CORP BND		08/02/2019	MORGAN STANLEY & CO. INC		855,262	850,000	17,563
485134-BS-8	KANSAS CITY POWER & LIGHT COMP SECURED C		11/21/2019	Various		6,390,905	5,750,000	25,678
548661-DR-5	LOWES COMPANIES INC SENIOR CORP BND		04/03/2019	BARCLAYS CAPITAL		1,497,885	1,500,000	
56585A-BE-1	MARATHON PETROLEUM CORP SENIOR CORP BND		05/23/2019	Tax Free Exchange		787,873	800,000	5,200
571676-AF-2	MARS INC SENIOR CORP BND 144A		11/21/2019	Various		5,910,564	5,200,000	47,137
64828G-AS-9	NEWRESIDENTIALMORTGAGELOAN RMBS 019-6A 1		11/26/2019	AMHERST PIERPONT SECUI		12,479,845	11,755,420	41,797
64828G-BB-5	NEWRESIDENTIALMORTGAGELOAN WHOLECM019-6A		11/26/2019	AMHERST PIERPONT SECUI		6,894,041	6,479,287	24,477
651639-AV-8	NEWMONT GOLDCORP CORP SENIOR CORP BND		08/09/2019	Tax Free Exchange		4,785,718	5,000,000	45,417
674599-DF-9	OCCIDENTAL PETROLEUM CORPORATI SENIOR CO		09/18/2019	Tax Free Exchange		2,220,665	2,000,000	1,075
677415-CR-0	OHIO POWER CO SENIOR CORP BND		11/21/2019	JEFFRIES & CO. INC.		5,132,385	4,500,000	91,500
68389X-BQ-7	ORACLE CORPORATION SENIOR CORP BND		09/17/2019	J.P. MORGAN SECURITIES INC		5,443,300	5,000,000	68,889
695156-AV-1	PACKAGING CORP OF AMERICA SENIOR CORP BN		11/21/2019	BA SECURITIES		4,814,633	4,700,000	2,115
701094-AN-4	PARKER HANNIFIN CORPORATION SENIOR CORP		06/13/2019	Various		10,171,270	10,100,000	2,438
74834L-BA-7	QUEST DIAGNOSTICS INCORPORATED SENIOR CO		03/07/2019	MORGAN STANLEY & CO. INC		498,535	500,000	
773903-AJ-8	ROCKWELL AUTOMATION INC SENIOR CORP BND		03/22/2019	MERRILL LYNCH & CO.		2,701,896	2,575,000	7,510
824348-AX-4	SHERWIN-WILLIAMS COMPANY THE SENIOR CORP		08/02/2019	Various		1,459,539	1,350,000	8,844
854502-AH-4	STANLEY BLACK & DECKER INC SENIOR CORP B		02/07/2019	Various		5,237,450	5,000,000	56,076
854502-AJ-0	STANLEY BLACK & DECKER INC SENIOR CORP B		03/22/2019	CITICORP SECURITIES MARKETS		887,416	800,000	15,089
855244-AS-8	STARBUCKS CORPORATION SENIOR CORP BND		02/07/2019	CITICORP SECURITIES MARKETS		4,904,750	5,000,000	53,750
88579Y-BD-2	3M CO SENIOR CORP BND MTM		12/09/2019	CREDIT SUISSE FINANCIAL PRODUC		5,865,184	5,200,000	50,267
88579Y-BK-6	3M CO SENIOR CORP BND 3.250% 08/26/49		09/25/2019	RBC DOMINION SECURITIES INC.		1,993,460	2,000,000	5,597
902494-BH-5	TYSON FOODS INC SENIOR CORP BND		02/08/2019	CREDIT SUISSE FIRST BOSTON COR		3,892,040	4,000,000	75,933
902494-BK-8	TYSON FOODS INC SENIOR CORP BND		03/08/2019	CORESTATES CAPITAL MARKETS		788,718	775,000	2,154
906548-CQ-3	UNION ELECTRIC CO SECURED CORP BND		09/25/2019	Various		1,093,412	1,100,000	
907818-EW-4	UNION PACIFIC CORPORATION SENIOR CORP BND		09/17/2019	J.P. MORGAN SECURITIES INC		5,848,700	5,000,000	5,625
907818-FC-7	UNION PACIFIC CORPORATION SENIOR CORP BN		09/17/2019	J.P. MORGAN SECURITIES INC		6,264,005	5,500,000	11,825
91324P-DQ-2	UNITEDHEALTH GROUP INC SENIOR CORP BND		09/17/2019	J.P. MORGAN SECURITIES INC		5,822,200	5,000,000	58,097
91324P-DU-3	UNITEDHEALTH GROUP INC SENIOR CORP BND		09/17/2019	J.P. MORGAN SECURITIES INC		5,208,750	5,000,000	27,750
92343V-DS-0	VERIZON COMMUNICATIONS INC SENIOR CORP B		05/08/2019	J.P. MORGAN SECURITIES INC		2,314,225	2,050,000	7,135
927804-GC-2	VIRGINIA ELECTRIC AND POWER CO SENIOR CO		11/21/2019	Various		8,178,422	8,200,000	
B6A00Z-AJ-5	INFINITY LD ASSET HOLDINGS LLC INFINITY		11/27/2019	INFIN		9,352,542	9,352,542	
0778FP-AB-5	BELL CANADA SENIOR CORP BND	A.	08/02/2019	BA SECURITIES		934,601	850,000	8,427
67077M-AT-5	NUTRIEN LTD SENIOR CORP BND	A.	06/06/2019	MIZUHO INTERNATIONAL PLC		5,005,788	4,750,000	38,238
87971M-BK-8	TELUS CORPORATION SENIOR CORP BND	A.	08/02/2019	WELLS FARGO SECURITIES		933,368	850,000	6,904
055451-AV-0	BHP BILLITON FINANCE USA LTD SENIOR CORP	D.	08/22/2019	DEUTSCHE BANK AG		6,068,337	4,632,000	93,927
05583J-AE-2	BPCE SA SENIOR CORP BND 144A	D.	02/07/2019	Various		5,056,600	5,000,000	95,712
05600L-AB-2	BMW FIN N.V. SENIOR CORP BND 144A	D.	08/07/2019	BARCLAYS CAPITAL		9,990,200	10,000,000	
09659W-2D-5	BNP PARIBAS SA SRBN CORP BND 144A MTM	D.	06/14/2019	BNP PARIBAS		5,024,550	5,000,000	74,531

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
09659H-2G-8	BNP PARIBAS SA SRBN CORP BND 144A MTM	D.	.01/03/2019	BNP PARIBAS		7,000,000	7,000,000	
111021-AN-1	BRITISH TELECOMMUNICATIONS PLC SENIOR CO	D.	.11/21/2019	CITICORP SECURITIES MARKETS		1,453,741	1,450,000	2,910
44962L-AC-1	IHS MARKIT LTD SENIOR CORP BND 144A	D.	.04/15/2019	BARCLAYS CAPITAL		4,005,960	4,000,000	20,444
44962L-AH-0	IHS MARKIT LTD SENIOR CORP BND	D.	.04/03/2019	Various		3,416,961	3,425,000	
456873-AD-0	INGERSOLL-RAND LUXEMBOURG FINA SENIOR CO	D.	.06/06/2019	J.P. MORGAN SECURITIES INC		6,442,438	6,250,000	52,118
53944V-AS-8	LLOYDS BANK PLC SENIOR CORP BND	D.	.08/07/2019	J.P. MORGAN SECURITIES INC		14,951,550	15,000,000	
927320-AA-9	VINCI SA SENIOR CORP BND 144A	D.	.04/03/2019	HUTCHINSON SHOCKEY ERLEY & CO		1,496,280	1,500,000	
92857H-BM-1	VODAFONE GROUP PLC SENIOR CORP BND	D.	.06/28/2019	Various		4,615,199	4,500,000	88,565
92857H-BS-8	VODAFONE GROUP PLC SENIOR CORP BND	D.	.12/09/2019	Various		9,001,396	7,950,000	149,906
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					321,472,141	307,261,714	1,945,025
8399997	Total - Bonds - Part 3						322,460,891	1,945,845
8399998	Total - Bonds - Part 5					57,528,649	54,365,652	376,099
8399999	Total - Bonds					379,989,540	362,627,366	2,321,944
8999997	Total - Preferred Stocks - Part 3						XXX	
8999998	Total - Preferred Stocks - Part 5						XXX	
8999999	Total - Preferred Stocks						XXX	
9799997	Total - Common Stocks - Part 3						XXX	
9799998	Total - Common Stocks - Part 5						XXX	
9799999	Total - Common Stocks						XXX	
9899999	Total - Preferred and Common Stocks						XXX	
9999999	Totals					379,989,540	XXX	2,321,944

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
36203N-6W-3	GNMA POOL # 354685 7.000% 11/15/23		12/01/2019	Paydown		3,261	3,261	3,434	3,334			(73)	(73)		3,261				109	11/15/2023
<b>0599999 Subtotal - Bonds - U.S. Governments</b>																				
235241-LT-1	DALLAS AREA RAPID TRANSIT DALLAS TX AREA		06/01/2019	Call	100.0000	3,000,000	3,000,000	3,000,000	3,000,000				(73)		3,000,000				93,735	12/01/2034
626207-YM-0	GEORGIA MUNICIPAL ELEC AUTH MUNI BND REV		04/01/2019	Call	100.0000	12,000	12,000	13,119	13,086		(80)		(80)		13,006		(1,006)	(1,006)	399	04/01/2057
646139-W3-5	NEW JERSEY ST TURNPIKE AUTH MUNI BND REV		03/01/2019	Various		7,931,605	5,500,000	6,971,436	6,841,726		(6,556)		(6,556)		6,835,170		1,096,435	1,096,435	275,245	01/01/2040
<b>3199999 Subtotal - Bonds - U.S. Special Revenues</b>																				
00213V-AA-2	ARCFI_13-1 ARLFR_13-1 0.000% 12/31/56		12/27/2019	Penn Mutual		45,219,978	42,098,276	55,996,042	49,973,671		2,637,454		2,637,454		52,611,125		(7,391,147)	(7,391,147)		12/31/2056
00213V-AA-2	ARCFI_13-1 ARLFR_13-1 0.000% 12/31/56		10/03/2019	Paydown		5,662,777	5,927,180	7,644,762	7,248,161		(1,585,383)		(1,585,383)		5,662,778					12/31/2056
002824-BH-2	ABBOTT LABORATORIES SENIOR CORP BND		03/01/2019	CITICORP SECURITIES		2,188,120	2,000,000	2,000,240	2,000,240						2,000,240		187,880	187,880	25,589	11/30/2046
00287Y-AS-8	ABBVIE INC SENIOR CORP BND		06/21/2019	BA SECURITIES		8,114,724	7,950,000	7,800,642	7,809,315		1,290		1,290		7,810,605		304,119	304,119	229,380	05/14/2045
008684-AA-0	AMERICAN HOME MORTGAGE ASSETS CMO_06-6 A		12/26/2019	Paydown		1,068,024	1,327,514	953,354	955,476		112,548		112,548		1,068,024				19,208	12/25/2046
02209S-AV-5	ALTRIA GROUP INC SENIOR CORP BND		10/10/2019	Various		6,959,472	7,800,000	7,875,262	7,872,100		(1,215)		(1,215)		7,870,885		(911,413)	(911,413)	326,598	09/16/2046
023135-BJ-4	AMAZON.COM INC SENIOR CORP BND 144A		10/11/2019	PBC DOMINION SECURITIES INC.		4,717,680	4,000,000	4,323,346	4,319,829		(5,302)		(5,302)		4,314,527		403,153	403,153	186,300	08/22/2047
023767-AA-4	AMERICAN AIRLINES INC CORP BND		07/31/2019	Redemption		216,976	216,976	227,144	223,301		(943)		(943)		222,357		(5,381)	(5,381)	8,540	01/31/2021
02660X-AD-6	AHMA_06-2 RMBS_06-2 2A1		12/26/2019	Paydown		308,613	323,943	245,392	247,576		61,036		61,036		308,613				4,988	09/25/2046
032511-AY-3	ANADARKO PETROLEUM CORPORATION CORP BND		09/18/2019	Tax Free Exchange		2,220,665	2,000,000	2,249,917	2,226,220		(5,555)		(5,555)		2,220,665				132,075	09/15/2036
03522A-AF-7	ANHEUSER-BUSCH INBEV FINANCE I SENIOR CO		05/15/2019	Tax Free Exchange		8,020,280	8,500,000	8,015,483	8,016,972		3,308		3,308		8,020,280				328,572	02/01/2046
04769F-AA-7	ATLANTAASSETHOLDINGSLLC TERMILOAN		05/15/2019	Redemption		165,801	165,801	165,801	165,801						165,801				1,335	11/30/2066
05523U-AJ-9	BAE SYSTEMS HOLDINGS INC CORP BND 144A		06/01/2019	Maturity		20,750,000	20,750,000	24,385,572	21,001,259		(251,259)		(251,259)		20,750,000				661,406	06/01/2019
05568B-AA-6	BNSF RAILWAY COMPANY CORP BND		07/15/2019	Redemption		85,304	85,304	100,945	91,712		(102)		(102)		91,610		(6,307)	(6,307)	2,450	01/15/2024
05990T-AV-9	BAFC_15-R2 SUBWHOLECMO15-R2144A		01/01/2019	CITIGROUP GLOBAL MKT INC		4,380	4,977	5,089	5,199		4,877		4,877		10,076		(5,696)	(5,696)	(4,847)	02/27/2037
05990T-AV-9	BAFC_15-R2 SUBWHOLECMO15-R2144A		01/01/2019	Paydown			(4,977)	(5,089)	(5,199)		5,199		5,199							02/27/2037
07324S-CR-1	BAYVIEW COMMERCIAL ASSET TRUST CMBS 05-4		01/09/2019	J.P. MORGAN SECURITIES INC		2,482,957	2,634,001	2,372,247	2,494,900		1,054		1,054		2,495,955		(12,997)	(12,997)	3,285	01/25/2036
07387U-FW-6	BSABS 2006-1M1 A ABS 2.352% 04/25/36		12/26/2019	Paydown		941,922	973,474	985,639	992,747		(50,824)		(50,824)		941,922				15,677	04/25/2036
07401N-AA-7	BSMF 2006-AR5 1A RMBS_06-AR5 1A1		12/26/2019	Paydown		749,051	749,051	654,043	656,377		92,673		92,673		749,051				9,440	12/25/2046
07401T-AA-4	BSMF 2007-AR2 A1 BSMF_07-AR2		12/26/2019	Paydown		506,384	506,384	356,033	358,544		147,840		147,840		506,384				7,893	03/25/2037
07401Y-AA-3	BSMF 2007-AR4 1A BSMF_07-AR4		12/26/2019	Paydown		486,073	486,073	408,975	409,553		76,520		76,520		486,073				8,322	09/25/2047
12189P-AH-5	BURLINGTON NORTHERN AND SANTA SECURED CO		07/15/2019	Redemption		12,589	12,589	15,217	13,017		(30)		(30)		12,987		(398)	(398)	534	01/15/2020
125509-BT-5	CIGNA HOLDING CO CIGNA CORPORATION		10/11/2019	Tax Free Exchange		1,047,262	1,000,000	1,051,782	1,048,178		(916)		(916)		1,047,262				63,111	02/15/2042
125660-AG-8	CITIMORTGAGE ALTERNATIVE LOAN CMLT_07-A		12/01/2019	Paydown		149,051	192,178	165,353	167,972		(18,921)		(18,921)		149,051				5,721	01/25/2037
12566X-AK-4	CMLT 2007-A7 2A CMO_07-A7-11A1		12/25/2019	Paydown		44,781	69,407	56,404	56,819		(12,038)		(12,038)		44,781				965	07/25/2037
126650-BJ-8	CVS PASSTHROUGH TRUST CORP BND		06/21/2019	MILLENNIUM ADVISORS, LLC		1,174,130	1,000,000	939,780	963,153		1,599		1,599		964,753		209,377	209,377	35,417	06/01/2027
126650-BW-9	CVS PASSTHROUGH TRUST CORP BND		08/15/2019	Call	103.3320	516,660	500,000	509,975	502,575		(727)		(727)		501,848		(1,848)	(1,848)	32,129	05/15/2021
12667G-LB-4	CWALT 2005-27 1A CWALT_05-27		12/01/2019	Paydown		189,763	189,763	96,838	94,318		95,445		95,445		189,763				4,779	08/25/2035
12667G-MF-7	CWALT 2005-16 A4 RMBS_05-16 A4		12/26/2019	Paydown		142,649	142,649	71,099	72,061		70,589		70,589		142,649				2,191	06/25/2035
12667G-NS-8	COUNTRYWIDE ALTERNATIVE LOAN T CMO_05-24		12/01/2019	Paydown		378,285	408,334	284,256	282,510		95,775		95,775		378,285				10,960	07/20/2035
12667G-Y9-8	CWALT 2005-38 A1 CMO_05-38 A1		12/01/2019	Paydown		164,219	164,219	132,805	133,240		30,978		30,978		164,219				3,748	09/25/2035
12667G-Z3-0	COUNTRYWIDE ALTERNATIVE LOAN T CMO_05-38		12/26/2019	Paydown		284,645	284,645	220,843	221,597		63,049		63,049		284,645				5,247	09/25/2035
12668A-EV-3	COUNTRYWIDE ALTERNATIVE LOAN T CMO_2005-		12/19/2019	Paydown		1,003,176	1,003,176	736,362	739,259		263,917		263,917		1,003,176				15,988	11/20/2035
12668A-GN-9	CWALT 2005-56 1A CMO_05-56 1A1		12/26/2019	Paydown		450,031	450,031	218,056	222,929		227,101		227,101		450,031				9,000	11/25/2035
12668A-TN-5	COUNTRYWIDE ALTERNATIVE LOAN T CWALT_05-		12/26/2019	Paydown		729,610	729,610	548,925	549,627		179,983		179,983		729,610				11,506	12/25/2035
126694-D7-0	CWHL_06-HY2 CWHL_06-HY2		12/01/2019	Paydown		46,854	44,741	7,559	10,153		36,700		36,700		46,854				485	04/22/2036
172973-3P-2	CMSI 2005-7 3A1 CMO_05-7 3A1		08/01/2019	Paydown		10,406	10,406	10,378	10,386		20		20		10,406				342	10/25/2035
17312V-AD-0	CMLTI 2007-6 1A2 RMBS_07-6 1A2A		12/01/2019	Paydown		597,373	707,036	282,526	283,542		313,831		313,831		597,373				15,008	03/25/2037
17312V-AE-8	CMLTI 2007-6 1A3 WHOLE CMO_07-6		12/01/2019	Paydown		178,520	210,787	72,929	75,588		102,932		102,932		178,520				4,383	03/25/2037
190750-80-5	COBANK ACB PFD STK		04/23/2019	Cobank		4,140,000	40,000	4,076,250	4,076,250						4,076,250		63,750	63,750	125,000	



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
210805-CT-2	CONTINENTAL AIRLINES INC 99-2		09/16/2019	Redemption		139,194	139,194	151,025	143,443		(305)		(305)		143,138		(3,944)	(3,944)	5,067	03/15/2020
22545X-AF-0	CSMC 07-C1 CSMC 07-C1 5.416% 02/15/40		10/01/2019	Paydown		2,235,984	2,235,984	2,014,482	2,235,035		949		949		2,235,984				1,511	02/15/2040
23242G-AE-4	CWALT 2006-0A16 CWALT_06-016		12/26/2019	Paydown		24,841	24,841	16,242	16,312		8,528		8,528		24,841				350	10/25/2046
232450-AA-7	COUNTRYWIDE ALTERNATIVE LOAN T CMO_06-0A		12/20/2019	Paydown		418,340	418,340	261,900	263,369		154,971		154,971		418,340				5,906	03/20/2047
23332U-GM-0	DSL A MORTGAGE LOAN TRUST DSL A_ WHOLE CMO		12/01/2019	Paydown		870,630	870,630	744,885	748,507		122,123		122,123		870,630				16,517	04/19/2047
26362F-AA-1	DUBLIN ASSET HOLDINGS GLOBAL GOVT BONDS		11/30/2019	Redemption		647,745	647,745	647,745	647,745						647,745				12,723	11/30/2067
26362F-AB-9	DUBLIN ASSET HOLDINGS GLOBAL GOVT BONDS		11/30/2019	Various		478,906	478,906	478,906	478,906						478,906				9,523	11/30/2067
26884L-AA-7	EQT CORP CORP BND 8.125% 06/01/19		06/01/2019	Maturity		17,250,000	17,250,000	20,735,931	17,499,165		(249,165)		(249,165)		17,250,000				700,781	06/01/2019
32029A-AD-9	FIRST FRANKLIN MTG LOAN ASSET ABS 06-FF1		11/06/2019	INC.		9,358,256	10,172,018	5,386,426	5,357,546		2,214,278		2,214,278		7,571,824		1,786,432	1,786,432	3,026,472	12/25/2037
32029A-AD-9	FIRST FRANKLIN MTG LOAN ASSET ABS 06-FF1		10/25/2019	Paydown		562,520	4,455,862	2,359,529	2,346,878		(1,784,358)		(1,784,358)		562,520				1,166,443	12/25/2037
32029G-AC-8	FIRST FRANKLIN MTG LOAN ASSET SENIOR ABS		12/26/2019	Paydown		1,445,189	1,445,189	822,984	817,151		628,038		628,038		1,445,189				22,492	03/25/2037
345370-BR-0	FORD MOTOR COMPANY FORD MOTOR COMPANY		08/01/2019	SEAPORT GROUP		5,707,300	5,000,000	6,037,500	5,966,123		(8,308)		(8,308)		5,957,815		(250,515)	(250,515)	281,611	11/01/2046
345370-CQ-1	FORD MOTOR COMPANY SENIOR CORP BND		09/10/2019	Various		13,121,750	15,000,000	14,798,594	14,815,416		2,447		2,447		14,817,863		(1,696,113)	(1,696,113)	805,521	01/15/2043
345370-CR-9	FORD MOTOR COMPANY SENIOR CORP BND		10/10/2019	SUMRIDGE PARTNERS, LLC		497,515	500,000	499,270	499,401		51		51		499,452		(1,937)	(1,937)	18,531	12/08/2026
34959J-AG-3	FORTIVE CORP FORTIVE CORP		09/16/2019	Forethought Life		646,640	650,000	647,884	648,205		154		154		648,359		(1,719)	(1,719)	15,470	06/15/2026
3622EB-AE-5	GSAA HOME EQUITY TRUST GSAA_06 GSAA_06-1		12/01/2019	Paydown		339,334	339,334	149,944	148,387		190,947		190,947		339,334				4,302	09/25/2036
3622EB-AF-2	GSAA HOME EQUITY TRUST GSAA_06 GSAA_06-1		12/01/2019	Paydown		436,054	436,054	191,584	189,604		246,450		246,450		436,054				5,528	09/25/2036
3622EQ-AC-9	GSAA HOME EQUITY TRUST GSAA_07 SENIORABS		12/26/2019	Paydown		1,306,239	1,306,239	1,043,340	1,031,027		275,212		275,212		1,306,239				18,232	02/25/2037
38538W-EA-2	GPMF 2005-AR5 1A GPMF_05-AR5		12/26/2019	Paydown		315,572	315,572	271,248	271,416		44,156		44,156		315,572				4,950	11/25/2045
39538W-HF-8	GREENPOINT MORTGAGE FUNDING TR GPMF_06-A		12/26/2019	Paydown		745,905	745,905	550,207	550,245		195,660		195,660		745,905				10,770	04/25/2036
40429C-GD-8	HSBC FINANCE CORP CORP BND		02/20/2019	INC		3,509,416	3,359,000	3,009,013	3,258,043		6,532		6,532		3,264,576		244,840	244,840	135,171	01/15/2021
41161P-L4-3	HVMLT 2006-4 2A1 HVMLT_06-4		12/19/2019	Paydown		166,434	217,492	98,401	98,821		67,613		67,613		166,434				2,991	05/19/2046
41161P-NC-3	HARBORVIEW MORTGAGE LOAN TRUST CMO_05-13		12/19/2019	Paydown		79,201	79,201	63,711	63,153		16,048		16,048		79,201				1,791	02/19/2036
411610-AB-7	HVMLT 2006-3 2A1 HVMLT_06-3		12/01/2019	Paydown		156,558	169,763	85,634	85,634		70,924		70,924		156,558				5,119	06/19/2036
41162C-AC-5	HARBORVIEW MORTGAGE LOAN TRUST CMO_06-10		12/19/2019	Paydown		1,680,034	1,680,034	1,395,617	1,398,662		281,372		281,372		1,680,034				22,438	11/19/2036
411640-AA-3	HARBORVIEW MORTGAGE LOAN TRUST SENIORABS		12/26/2019	Paydown		3,318,858	3,821,826	3,530,442	3,521,723		(202,865)		(202,865)		3,318,858				69,620	10/25/2037
42217K-AS-5	WELTOWER INC CORP BND		03/18/2019	Call	103.3698	9,303,284	9,000,000	10,453,298	9,276,718		(44,958)		(44,958)		9,231,760		(231,760)	(231,760)	537,566	04/15/2020
42225U-AC-8	HEALTHCARE TRUST OF AMERICA HO SENIOR CO		09/20/2019	Call	102.4810	4,329,822	4,225,000	4,191,411	4,211,980		3,578		3,578		4,215,558		9,442	9,442	273,162	07/15/2021
428236-BR-3	HP INC CORP BND 6.000% 09/15/41		12/10/2019	Various		11,122,290	10,075,000	10,087,194	10,088,670		(417)		(417)		10,088,254		1,034,036	1,034,036	747,229	09/15/2041
456612-AA-8	INDA 2006-AR6 ABS AR6_1A		12/01/2019	Paydown		810,258	949,496	870,570	870,815		(60,558)		(60,558)		810,258				17,458	06/25/2046
45661E-AA-2	INDYMAC INDX MORTGAGE LOAN TRU CMO 2006-		12/26/2019	Paydown		758,510	606,905	608,651	608,651		149,859		149,859		758,510				11,524	04/25/2046
45661E-AV-6	INDYMAC INDX MORTGAGE LOAN TR CMO 2006-A		12/26/2019	Paydown		412,468	412,468	342,716	344,117		68,351		68,351		412,468				5,969	05/25/2046
456738-AA-7	INFINITY AIRCRAFT HOLDINGS LLC SENIOR SE		11/30/2019	Various		10,662,951	10,662,951	10,662,951	10,662,951						10,662,951				249,667	12/15/2067
458140-BG-4	INTEL CORPORATION 3.734% 12/08/47		10/11/2019	INC		5,970,267	5,452,000	5,522,716	5,521,983		(1,130)		(1,130)		5,520,853		449,414	449,414	174,172	12/08/2047
466302-AG-1	JP MORGAN ALTERNATIVE LOAN TRU JPALT_06-		12/01/2019	Paydown		1,469,225	1,832,123	1,079,773	1,101,840		367,385		367,385		1,469,225				159,366	12/25/2036
466306-AA-5	JPALT 2008-R2 A1 WHOLE CMO 08-R2		12/01/2019	Paydown		457,725	570,505	358,331	358,046		99,679		99,679		457,725				20,130	11/25/2036
500760-AE-6	KRAFT HEINZ FOODS CO SENIOR CORP BND		08/09/2019	WELLS FARGO SECURITIES		4,057,080	4,000,000	4,073,294	4,068,587		(990)		(990)		4,067,597		(10,517)	(10,517)	138,333	06/04/2042
500760-AR-7	KRAFT HEINZ FOODS CO SENIOR CORP BND		08/13/2019	WELLS FARGO SECURITIES		1,808,752	1,500,000	1,812,420	1,786,405		(5,086)		(5,086)		1,781,320		27,433	27,433	108,490	01/26/2039
50077L-AM-8	KRAFT HEINZ FOODS CO SENIOR CORP BND		08/12/2019	WELLS FARGO SECURITIES		1,237,320	1,200,000	1,379,150	1,371,128		(2,260)		(2,260)		1,368,868		(131,548)	(131,548)	67,427	07/15/2045
52522D-AL-5	LXS 2006-16N A31 WHOLE CMO		12/26/2019	Paydown		2,154,448	2,212,786	1,902,840	1,907,145		247,302		247,302		2,154,448				34,032	11/25/2046
52522D-AM-3	LXS 2006-16N A4A LXS_06-16N		12/26/2019	Paydown		62,636	62,636	49,876	50,076		12,560		12,560		62,636				964	11/25/2046
52524G-AA-0	LXS 2007-7N 1A1A CMO 07-7N 1A1A		12/26/2019	Paydown		1,015,157	1,348,690	1,088,057	1,102,095		(86,938)		(86,938)		1,015,157				21,157	06/25/2047
550279-BA-0	LUMINENT MORTGAGE TRUST LUM_06 CMO_06-2		12/26/2019	Paydown		554,224	592,738	391,963	394,409		159,815		159,815		554,224				10,142	02/25/2046
55275T-AE-8	MABS 2007-WMC1 A5 MAB_07-WM1		12/26/2019	Paydown		528,043	528,043	51,669	53,862		474,181		474,181		528,043				4,350	01/25/2037
55313K-AG-6	MLCFC 07-7 MLCFC 07-7 5.902% 06/12/50		08/14/2019	Call	100.0000															06/12/2050
55313K-AG-6	MLCFC 07-7 MLCFC 07-7 5.902% 06/12/50		08/14/2019	Paydown		82,284	82,284	82,284	109,834		(27,551)		(27,551)		82,284				6,628	06/12/2050
56585A-AS-1	MARATHON PETROLEUM CORP SENIORCORPBND 14		01/30/2019	BARCLAYS CAPITAL		568,374	600,000	570,965	571,581		208		208		571,789		(3,415)	(3,415)	7,600	04/01/2028
56585A-AT-9	MARATHON PETROLEUM CORP SENIORCORPBND 14		05/23/2019	Tax Free Exchange		787,873	800,000	787,744	787,793		80		80		787,873				23,200	04/01/2048
571903-AS-2	MARRIOTT INTERNATIONAL INC SENIOR CORP B		09/16/2019	Forethought Life		3,535,595	3,500,000	3,488,345	3,490,993		772		772		3,491,765		43,830	43,830	82,639	06/15/2026
585055-AQ-9	MEDTRONIC INC CORP BND		03/11/2019	Call	132.2570	2,645,140	2,000,000	2,551,836	2,503,749		(2,959)		(2,959)							

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
59025E-AT-3	MANA 2007-OAR4 A NLA 07-0A4		12/26/2019	Paydown		156,614	212,042	99,524	102,194			54,420	54,420		156,614				3,305	08/25/2037
594918-BT-0	MICROSOFT CORPORATION SENIOR CORP BND		10/11/2019	Various		7,019,075	6,500,000	6,468,475	6,469,914		383		383		6,470,297		548,778	548,778	240,294	08/08/2046
594918-CB-8	MICROSOFT CORPORATION SENIOR CORP BOND		03/01/2019	INC		2,166,600	2,000,000	1,994,100	1,994,205		10		10		1,994,216		172,384	172,384	52,000	02/06/2057
61751D-AG-9	MORGAN STANLEY MORTGAGE LOAN T MSM 06-17		12/01/2019	Paydown		289,877		124,505	124,296		165,581		165,581		289,877					10/25/2046
61752J-AA-8	MSM 07-1XS ABS 07-1XS 5.965% 09/25/46		12/01/2019	Paydown		213,705	213,705	110,061	110,395		103,310		103,310		213,705				2,055	09/25/2046
61756V-AC-3	MSM 2007-14AR 1A WHOLE CMO 07-14AR		12/01/2019	Paydown		21,147	21,147	5,122	5,331		15,816		15,816		21,147				390	10/25/2037
637432-CT-0	NATIONAL RURAL UTILITIES COOP MTNC		07/16/2019	SEAPORT GROUP		4,003,478	2,750,000	3,734,627	3,538,168		(23,560)		(23,560)		3,514,608		488,869	488,869	193,722	03/01/2032
64033E-AB-2	NELNET STUDENT LOAN TRUST NSLT ABS 13-2		01/11/2019	Various		6,006,328	6,000,000	6,000,000	6,000,000		1,027		1,027		6,001,027		5,302	5,302	13,354	08/26/2052
64128X-AE-0	NEUBERGER BERMAN GROUP LLC/NEU SENIOR CO		06/21/2019	INC		634,311	675,000	638,719	640,763		300		300		641,062		(6,751)	(6,751)	22,852	04/15/2045
64829J-AN-3	NRZT 17-1A ABS 17-1A B1 144A		12/01/2019	Paydown		209,402	209,402	216,571	215,715		(6,313)		(6,313)		209,402				5,089	02/25/2057
655044-AE-5	NOBLE ENERGY INC CORP BND		06/21/2019	BARCLAYS CAPITAL		2,541,398	2,250,000	2,562,818	2,537,289		(3,613)		(3,613)		2,533,676		7,721	7,721	110,250	03/01/2041
65535V-MY-1	NAA 2005-AR4 4A1 NAA 05-AR4		12/01/2019	Paydown		1,018,284	1,018,284	628,770	626,254		392,030		392,030		1,018,284				31,467	08/25/2035
65538D-AA-3	NOMURA ASSET ACCEPTANCE CORP RBMS 06-A		12/26/2019	Paydown		735,201	772,449	510,495	518,272		216,929		216,929		735,201				11,174	12/25/2036
65538D-AE-5	NAA 2006-AR4 A4A NAA 06-AR4		12/26/2019	Paydown		849,262	892,356	597,392	606,602		242,659		242,659		849,262				13,282	12/25/2036
67102S-AN-4	OPC 14-5A ABS2014-5A 3.336% 04/26/31		08/14/2019	Various		8,456,896	8,780,000	8,780,000	8,817,440		(24,498)		(24,498)		8,792,942		(336,046)	(336,046)	286,230	04/26/2031
67112C-AC-1	OZLM LTD OZLM 17-19A ABS 2017-19A A2 144		08/07/2019	INC		15,895,790	16,270,000	16,287,474	16,364,694		(48,854)		(48,854)		16,315,840		(420,050)	(420,050)	564,328	11/22/2030
694308-GE-1	PACIFIC GAS AND ELECTRIC CO CORP BND		02/21/2019	Various		2,385,620	2,500,000	2,275,780	2,316,400		2,116		2,116		2,318,516		67,104	67,104		03/01/2034
74922H-AA-0	RALI 2007-QH1 A1 WHOLE CMO 07-QH1 A1		12/26/2019	Paydown		773,655	773,655	623,733	623,787		149,869		149,869		773,655				9,468	02/25/2037
74922T-AA-4	RALI 2007-QH4 A1 RBMS 07-QH4 A1		12/26/2019	Paydown		1,104,386	1,104,386	870,577	874,379		230,007		230,007		1,104,386				16,824	05/25/2037
75115F-AD-2	RESI ACCREDIT INC RALI 06-008 RFMSI 06-0		12/26/2019	Paydown		6,525,626	6,598,605	4,696,572	4,708,978		1,816,648		1,816,648		6,525,626				88,250	10/25/2046
75116C-AA-4	RESIDENTIAL ACCREDIT LOANS IN RALI 07-0S		12/25/2019	Paydown		287,803	396,481	245,764	247,451		40,351		40,351		287,803				5,964	04/25/2037
76111X-P6-4	RFMS2 06-S3 RBMS 06-S3 A8		12/01/2019	Paydown		131,830	145,565	131,843	131,923		(93)		(93)		131,830				4,949	03/25/2036
78413K-AB-8	SES GLOBAL AMERICAS HOLDING GP SENIOR CO		03/01/2019	IMPERIAL CAPITAL LLC		1,710,548	1,975,000	1,982,552	1,982,258		(24)		(24)		1,982,234		(271,686)	(271,686)	46,231	03/25/2044
78443C-CM-4	SLM PRIVATE CREDIT STUDENT LOA ABS 2006-		12/16/2019	Paydown		1,026,458	1,026,458	948,832	961,961		64,497		64,497		1,026,458				18,287	06/15/2039
78443D-AD-4	SLM STUDENT LOAN TRUST SLMA 07 SENIOR AB		12/16/2019	Paydown		1,057,240	1,057,240	933,964	978,983		78,257		78,257		1,057,240				20,781	12/16/2041
816851-AP-4	SEMPRA ENERGY SEMPRA ENERGY		07/16/2019	BOSTON COR		1,823,085	1,500,000	1,780,874	1,757,757		(4,082)		(4,082)		1,753,675		69,410	69,410	68,250	10/15/2039
816851-BJ-7	SEMPRA ENERGY SENIORCORP BND		07/16/2019	BARCLAYS CAPITAL		762,709	775,000	764,569	764,762		102		102		764,865		(2,156)	(2,156)	29,881	02/01/2048
86358E-RH-8	STRUCTURED ASSET INVESTMENT SA SAIL 05-3		12/26/2019	Paydown		970,829	970,829	878,782	882,380		88,450		88,450		970,829				16,868	04/25/2035
86358R-R4-1	STRUCTURED ASSET SECURITIES CO SASC 02-1		12/01/2019	Paydown		24,242	24,242	10,909			24,242		24,242		24,242				327	07/25/2032
86361B-AJ-6	SARM 2006-7 4A1 SARM 06-7		12/01/2019	Paydown		85,131	104,713	27,625	27,625		57,506		57,506		85,131				3,550	08/25/2036
86364D-AA-8	SARM 2007-7 1A1 RBMS 07-7 1A1		12/26/2019	Paydown		1,095,471	1,095,471	858,465	862,008		233,463		233,463		1,095,471				18,391	08/25/2037
885220-BR-3	TMST 2002-3 A3 THR 02-3		12/01/2019	Paydown		54,180	54,180	49,970	50,161		4,019		4,019		54,180				1,680	09/25/2042
885220-EC-3	TMST 2003-5 2A TMST 03-5		12/01/2019	Paydown		279,053	279,053	207,262	208,769		70,283		70,283		279,053				9,660	10/25/2043
885220-GZ-0	TMST 2005-1 A1 TMST 05-1		12/01/2019	Paydown		82,096	82,096	26,232	26,871		55,225		55,225		82,096				1,317	04/25/2045
89172R-AE-5	TPMT 15-6 RBMS 156-B1 4.019% 04/25/55		10/29/2019	SANDLER ONEIL & PARTNERS		13,241,448	12,641,000	12,823,430	12,832,511		(9,797)		(9,797)		12,822,714		418,733	418,733	464,751	04/25/2055
90131H-BD-6	21ST CENTURY FOX AMERICA INC SENIOR CORP		03/20/2019	Tax Free Exchange		1,188,519	1,000,000	1,220,440	1,190,597		(2,078)		(2,078)		1,188,519				34,660	03/15/2033
90131H-BG-7	21ST CENTURY FOX AMERICA INC 21ST CENTUR		03/20/2019	Tax Free Exchange		1,011,917	1,000,000	1,012,755	1,011,975		(58)		(58)		1,011,917				37,729	02/15/2041
90131H-BT-1	21ST CENTURY FOX AMERICA INC SENIOR CORP		03/20/2019	Tax Free Exchange		4,399,603	3,360,000	4,400,991	4,399,721		(118)		(118)		4,399,603				121,170	10/17/2096
90131H-CD-5	21ST CENTURY FOX AMERICA INC SENIOR CORP		03/20/2019	Tax Free Exchange		2,148,865	2,000,000	2,153,260	2,149,504		(638)		(638)		2,148,865				34,986	11/15/2046
902917-AH-6	WASTE MANAGEMENT INC WASTE MANAGEMENT IN		05/23/2019	Call		1,020,732	795,000	725,525	748,293		1,330		1,330		749,623		45,377	45,377	273,344	07/15/2028
92343V-CM-4	VERIZON COMMUNICATIONS INC SENIOR CORP B		05/01/2019	Call		2,337,031	2,075,000	2,097,057	2,096,810		(76)		(76)		2,096,734		(21,734)	(21,734)	334,253	08/21/2054
92927B-AA-0	WAMU MORTGAGE PASS-THROUGH CER CMO 07-0A		12/01/2019	Paydown		1,858,843	1,858,843	1,513,854	1,513,220		345,623		345,623		1,858,843				30,580	07/25/2047
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC SENIOR CORP		09/16/2019	Forethought Life		1,019,490	1,000,000	999,685	999,744		19		19		999,763		19,727	19,727	27,408	06/01/2026
93364A-AB-8	WAMU 2007-0A3 2A WAMU 07-0A3		12/01/2019	Paydown		729,652	868,093	706,869	708,583		21,068		21,068		729,652				13,765	04/25/2047
939336-DH-3	WAMU 2002-AR14 A2 WAMU 02-A14		12/01/2019	Paydown		1,775	1,775	1,425	1,437		338		338		1,775				45	11/25/2032
93934F-OP-0	WASHINGTON MUTUAL MORTGAGE PAS WHOLE CMO		12/01/2019	Paydown		177,375	209,574	112,233	112,233		65,142		65,142		177,375				3,791	05/25/2046
93935H-AF-4	WASHINGTON MUTUAL MORTGAGE PAS WMLT 06-		12/01/2019	Paydown		338,132	338,132	144,022	146,264		191,868		191,868		338,132				3,611	09/25/2036
94988X-AA-5	WFA 07-PA6 WHOLE CMO 07-PA6		12/01/2019	Paydown		790,347	811,864	691,686	696,731		93,616		93,616		790,347				20,325	12/28/2037
94988G-AQ-6	WFMLT 2012-RR2 3 WFMLT 12-RR2		12/02/2019	Paydown		3,634,596	3,651,682	2,404,489	2,813,458		821,137		821,137		3,634,596				56,722	03/27/2047
380956-AE-2	GOLDCORP INC SENIOR CORP BND		04/22/2019	Tax Free Exchange		4,784,237	5,000,000	4,771,590	4,783,113		1,124		1,124		4,784,237					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
033292-AS-2	ANHC 13-1A ABS 2013-1A A2 144A	D	08/07/2019	BNP PARIBAS		14,330,495	14,500,000	14,617,204	14,656,320		(54,952)		(54,952)		14,601,367		(270,872)	(270,872)	508,231	10/13/2030
033296-AA-2	ANCF 2015-1A A ABS 4.300% 07/28/30	D	07/29/2019	Call 100.0000		10,000,000	10,000,000	10,000,000	10,000,000						10,000,000				618,010	07/28/2030
12549J-BE-0	CIFC 144RR ABS2014-1A 3.853% 01/18/31	D	05/29/2019	CREDIT SUISSE ZURICH		14,224,350	14,725,000	14,752,138	14,814,195		(23,628)		(23,628)		14,790,567		(566,217)	(566,217)	410,343	01/18/2031
780641-AH-9	KONINKLIJKE KPN NV CORP BND	D	03/06/2019	BNP PARIBAS		1,255,170	1,000,000	1,316,889	1,265,830		(3,048)		(3,048)		1,262,782		(7,612)	(7,612)	36,524	10/01/2030
78413H-AB-5	SES SA SENIOR CORP BND 144A	D	12/10/2019	IMPERIAL CAPITAL LLC		5,052,251	5,675,000	5,705,721	5,705,414		(522)		(522)		5,704,892		(652,641)	(652,641)	172,390	04/04/2043
784309-AA-4	SKY AVIATION LEASING JETS 17-1 ABS 2017-	D	12/15/2019	Paydown		496,333	496,333	496,332	496,331		2		2		496,333				11,991	08/15/2042
87938W-AC-7	TELEFONICA EMISIONES SAU CORP BND	D	08/28/2019	Various		2,057,482	1,500,000	1,850,728	1,815,879		(7,542)		(7,542)		1,808,337		249,145	249,145	73,224	06/20/2036
89640R-AL-3	TRNTS 14-2A TRNTS 14-2A	D	03/05/2019	NOMURA SECURITIES INTL INC		4,931,250	5,000,000	5,000,000	5,005,049		(1,305)		(1,305)		5,003,743		(72,493)	(72,493)	106,684	07/15/2026
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					427,122,372	421,715,439	433,598,507	420,301,379		11,757,892		11,757,892		432,059,282		(6,942,699)	(6,942,699)	18,328,841	XXX
8399997	Total - Bonds - Part 4					438,069,238	430,230,700	443,586,496	430,159,525		11,751,183		11,751,183		441,910,719		(5,847,270)	(5,847,270)	18,698,329	XXX
8399998	Total - Bonds - Part 5					61,343,191	54,365,652	57,528,649			(83,437)		(83,437)		57,445,213		312,731	312,731	4,977,512	XXX
8399999	Total - Bonds					499,412,429	484,596,352	501,115,145	430,159,525		11,667,746		11,667,746		499,355,932		(5,534,539)	(5,534,539)	23,675,841	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX
8999998	Total - Preferred Stocks - Part 5						XXX													XXX
8999999	Total - Preferred Stocks						XXX													XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX
9799998	Total - Common Stocks - Part 5						XXX													XXX
9799999	Total - Common Stocks						XXX													XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX
9999999	Totals					499,412,429	XXX	501,115,145	430,159,525		11,667,746		11,667,746		499,355,932		(5,534,539)	(5,534,539)	23,675,841	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE D - PART 5**

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
00912X-BA-1	AIR LEASE CORPORATION SENIOR CORP BND		04/16/2019	SUNTRUST ROBINSON HUMP	09/16/2019	Forethought Life	5,000,000	4,830,250	5,026,550	4,841,151		10,901		10,901			185,399	185,399	88,472	21,215	
03027X-AG-5	AMERICAN TOWER CORPORATION SENIOR CORP B		04/04/2019	MERRILL LYNCH & CO.	09/16/2019	Forethought Life	1,500,000	1,546,515	1,587,390	1,543,376		(3,139)		(3,139)			44,014	44,014	47,667	21,167	
254687-DU-7	WALT DISNEY CO SENIOR CORP BND 144A		03/20/2019	TWDC ENTERPRISES 18 CORP SENIOR CORP BND	11/26/2019	Tax Free Exchange	1,000,000	1,188,519	1,181,848	1,181,848		(6,670)		(6,670)					44,758		
254687-E0-5	WALT DISNEY CO SENIOR CORP BND 144A		03/20/2019	Tax Free Exchange	09/18/2019	Call 144,8720	1,000,000	1,011,917	1,448,720	1,011,715		(202)		(202)			(11,715)	(11,715)	479,128		
254687-FA-9	WALT DISNEY CO SENIOR CORP BND 144A		03/20/2019	Tax Free Exchange	11/26/2019	Tax Free Exchange	2,000,000	2,148,865	2,146,736	2,146,736		(2,130)		(2,130)					64,917		
254687-FE-1	WALT DISNEY CO SENIOR CORP BND 144A		03/20/2019	Tax Free Exchange	09/18/2019	Call 193,3490	3,360,000	4,399,603	6,496,526	4,399,546		(58)		(58)			(1,039,546)	(1,039,546)	3,273,586		
260543-CU-5	DOW CHEMICAL COMPANY THE SENIOR CORP BND		08/02/2019	Various	11/25/2019	Tax Free Exchange	2,100,000	2,262,087	2,261,170	2,261,170		(917)		(917)					51,800	15,447	
548661-DR-5	LOWES COMPANIES INC SENIOR CORP BND		04/03/2019	BARCLAYS CAPITAL	04/04/2019	RBC DOMINION SECURITIES INC.	1,500,000	1,497,885	1,495,260	1,497,886		1		1			(2,626)	(2,626)	456		
617446-7Y-9	MORGAN STANLEY SUB CORP BND MTM		04/16/2019	MORGAN STANLEY & CO. INC	09/16/2019	Forethought Life	5,000,000	5,172,950	5,353,400	5,164,647		(8,303)		(8,303)			188,753	188,753	114,188	24,167	
64828G-AS-9	NEWRESIDENTIALMORTGAGELOAN RMBS 019-6A 1		11/26/2019	AMHERST PIERPONT SECUI	12/25/2019	Paydown	37,580	39,895	37,580	37,580		(2,316)		(2,316)					125	134	
64828G-BB-5	NEWRESIDENTIALMORTGAGELOAN WHOLECOM19-6A		11/26/2019	AMHERST PIERPONT SECUI	12/26/2019	Paydown	20,713	22,039	20,713	20,713		(1,326)		(1,326)					61	78	
651639-AU-0	NEWMONT GOLDCORP CORP SENIOR CORP BND 14		04/22/2019	Tax Free Exchange	08/09/2019	Tax Free Exchange	5,000,000	4,784,237	4,785,718	4,785,718		1,481		1,481					181,667	100,674	
960413-AT-9	WESTLAKE CHEMICAL CORP SENIORCORPBND		04/17/2019	J.P. MORGAN SECURITIES INC	09/16/2019	Forethought Life	2,000,000	1,962,820	2,034,500	1,964,686		1,866		1,866			69,814	69,814	42,400	13,400	
B6A00Z-AJ-5	INFINITY LD ASSET HOLDINGS LLC INFINITY		11/27/2019	INFINITY	11/30/2019	Redemption 100.0000	22,360	22,360	22,360	22,360											
00774M-AK-1	AERCAP IRELAND CAPITAL DAC SENIOR CORP B	D	03/27/2019	MORGAN STANLEY & CO. INC	09/16/2019	Forethought Life	2,350,000	2,440,851	2,515,793	2,432,827		(8,024)		(8,024)			82,965	82,965	76,693	24,504	
05578Q-AD-5	BPCE SA SRSUB CORP BND 144A MTM	D	04/15/2019	CREDIT SUISSE FINANCIAL PRODUC	09/16/2019	Forethought Life	5,000,000	5,075,000	5,259,100	5,070,456		(4,544)		(4,544)			188,644	188,644	113,750	20,000	
44962L-AC-1	IHS MARKIT LTD SENIOR CORP BND 144A	D	04/15/2019	BARCLAYS CAPITAL	09/16/2019	Forethought Life	1,000,000	1,001,490	1,045,000	1,001,449		(41)		(41)			43,551	43,551	21,778	5,111	
44962L-AH-0	IHS MARKIT LTD SENIOR CORP BND	D	04/03/2019	Various	09/16/2019	Forethought Life	1,675,000	1,671,502	1,721,565	1,671,802		300		300			49,763	49,763	26,817		
552081-AK-7	LYONDELLBASELL INDUSTRIES NV SENIOR CORP	D	04/16/2019	J.P. MORGAN SECURITIES INC	09/16/2019	Forethought Life	5,000,000	5,469,050	5,590,950	5,431,163		(37,887)		(37,887)			159,787	159,787	121,389	2,396	
62947Q-AX-6	NXP BV SENIOR CORP BND 144A	D	04/16/2019	RBC DOMINION SECURITIES INC.	09/16/2019	Forethought Life	5,000,000	5,400,950	5,543,100	5,379,979		(20,971)		(20,971)			163,121	163,121	145,639	34,924	
87938W-AX-1	TELEFONICA EMISIONES SAU SENIOR CORP BND	D	08/02/2019	Various	08/22/2019	MORGAN STANLEY & CO. INC	4,800,000	5,579,864	5,769,212	5,578,405		(1,458)		(1,458)			190,807	190,807	82,221	92,882	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							54,365,652	57,528,649	61,343,191	57,445,213		(83,437)		(83,437)			312,731	312,731	4,977,512	376,099
8399998	Total - Bonds							54,365,652	57,528,649	61,343,191	57,445,213		(83,437)		(83,437)			312,731	312,731	4,977,512	376,099
8999998	Total - Preferred Stocks																				
9799998	Total - Common Stocks																				
9899999	Total - Preferred and Common Stocks																				
9999999	Totals							57,528,649	61,343,191	57,445,213		(83,437)		(83,437)			312,731	312,731	4,977,512	376,099	

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Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23														
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)														
0079999999. Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX																			XXX	XXX		
0149999999. Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX																						
SPX/AVGCS/200210/10/27 07.88-2998.44	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/08/2019	02/10/2020	259	702,224	2707.88	24,999		72,069	XXX	72,069	47,070																				
SPX/AVGCS/200225/25/27 96.11-3094.73	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/25/2019	02/25/2020	182	509,448	2796.11	16,710		39,345	XXX	39,345	22,635																				
SPX/AVGCS/200310/10/27 43.07-2979.54	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	03/08/2019	03/10/2020	333	913,071	2743.07	31,684		77,929	XXX	77,929	46,245																				
SPX/CS/200210/2707.88- 2944.82	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/08/2019	02/10/2020	2,296	6,218,091	2707.88	264,269		529,155	XXX	529,155	264,886																				
SPX/CS/200210/2707.88- 2971.83	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/08/2019	02/10/2020	3,055	8,271,772	2707.88	379,674		782,334	XXX	782,334	402,659																				
SPX/CS/200210/2707.88- 3032.83	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/08/2019	02/10/2020	235	635,565	2707.88	33,113		73,380	XXX	73,380	40,267																				
SPX/CS/200225/2796.11- 3040.79	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/25/2019	02/25/2020	1,812	5,066,236	2796.11	214,302		414,527	XXX	414,527	200,225																				
SPX/CS/200225/2796.11- 3068.73	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	02/25/2019	02/25/2020	1,789	5,001,220	2796.11	226,555		453,315	XXX	453,315	226,759																				
SPX/CS/200325/2798.36- 3043.22	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	03/25/2019	03/25/2020	2,173	6,080,826	2798.36	264,516		481,320	XXX	481,320	216,804																				
SPX/CS/200625/2917.38- 3172.65	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	06/25/2019	06/25/2020	2,214	6,459,250	2917.38	271,934		442,446	XXX	442,446	170,511																				
SPX/CS/200625/2917.38- 3238.29	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	B4TYDEB6GKMZ0031MB27	06/25/2019	06/25/2020	252	736,227	2917.38	35,560		61,528	XXX	61,528	25,969																				
SPX/CS/200710/2993.07- 3225.06	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	BNP PARIBAS	213800RKFY7V2D0CW37	07/10/2019	07/10/2020	1,912	5,723,998	2993.07	220,374		328,311	XXX	328,311	107,937																				
SPX/AVGCS/200124/25/26 64.76-2948.17	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	E58DKGJMYJYLN8C3868	01/25/2019	01/24/2020	213	567,942	2664.76	21,298		60,286	XXX	60,286	38,988																				
SPX/AVGCS/201210/10/31 32.52-3365.34	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	E58DKGJMYJYLN8C3868	12/10/2019	12/10/2020	248	776,653	3132.52	25,241		31,257	XXX	31,257	6,016																				
SPX_INDU_NDX/ARBGS/200 310/10/0.00%-5.75%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	E58DKGJMYJYLN8C3868	03/08/2019	03/10/2020	573,759	573,759	5.75%	17,787		32,439	XXX	32,439	14,653																				
SPX_INDU_NDX/ARBGS/201 210/10/0.00%-5.25%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	E58DKGJMYJYLN8C3868	12/10/2019	12/10/2020	508,035	508,035	5.25%	14,327		12,446	XXX	12,446	(1,881)																				
SPX/CS/200325/2798.36- 3015.23	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	784F5XIIPLTWKTBV3E584	03/25/2019	03/25/2020	2,214	6,196,318	2798.36	246,617		437,060	XXX	437,060	190,443																				
SPX/CS/200325/2798.36- 3022.23	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	784F5XIIPLTWKTBV3E584	03/25/2019	03/25/2020	235	656,756	2798.36	26,796		47,732	XXX	47,732	20,936																				
SPX/CS/200522/2826.06- 3136.93	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	784F5XIIPLTWKTBV3E584	05/24/2019	05/22/2020	245	692,866	2826.06	34,782		63,478	XXX	63,478	28,696																				
SPX/CS/200710/2993.07- 3322.31	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	784F5XIIPLTWKTBV3E584	07/10/2019	07/10/2020	174	521,824	2993.07	24,787		39,820	XXX	39,820	15,033																				
SPX/AVGCS/200910/10/29 79.39-3198.97	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	E571P3U3RHI GC71XBUI1	09/10/2019	09/10/2020	309	919,313	2979.39	28,866		48,795	XXX	48,795	19,928																				

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
SPX/CS/200610/2886.73-3139.32	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	06/10/2019	06/10/2020	2,197	6,343,290	2886.73		265,784		448,094		448,094	182,310						
SPX/CS/200710/2993.07-3254.96	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	07/10/2019	07/10/2020	1,747	5,227,672	2993.07		217,994		332,824		332,824	114,830						
SPX/CS/201125/3133.64-3345.16	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	11/25/2019	11/25/2020	1,269	3,976,146	3133.64		143,539		165,630		165,630	22,092						
SPX/CS/201125/3133.64-3352.99	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	11/25/2019	11/25/2020	537	1,682,699	3133.64		62,428		72,282		72,282	9,853						
SPX/CS/201125/3133.64-3368.93	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	11/25/2019	11/25/2020	2,504	7,846,586	3133.64		307,586		357,228		357,228	49,642						
SPX/CL/200310/10/2.7%-3368.93	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Royal Bank of Canada	03/08/2019	03/10/2020	501,778	501,778	2.7%		19,921		46,774		46,774	26,853						
SPX/AVGCS/200925/25/2984.87-3207.49	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	09/25/2019	09/25/2020	407	1,213,648	2984.87		39,686		65,919		65,919	26,233						
SPX/CS/200110/2596.64-2824.07	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	01/10/2019	01/10/2020	4,414	11,462,029	2596.64		487,480		1,002,869		1,002,869	515,389						
SPX/CS/200424/2926.17-3182.21	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	04/25/2019	04/24/2020	1,657	4,849,334	2926.17		209,394		343,788		343,788	134,394						
SPX/CS/200610/2886.73-3110.76	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	06/10/2019	06/10/2020	2,482	7,164,459	2886.73		277,265		453,285		453,285	176,021						
SPX/CS/200610/2886.73-3204.27	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	06/10/2019	06/10/2020	276	797,251	2886.73		38,794		68,993		68,993	30,198						
SPX/CS/200724/3003.67-3236.64	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	07/25/2019	07/24/2020	2,148	6,451,506	3003.67		250,641		365,201		365,201	114,560						
SPX/CS/200724/3003.67-3266.49	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	07/25/2019	07/24/2020	2,010	6,036,941	3003.67		254,759		378,848		378,848	124,089						
SPX/CS/201023/3022.55-3226.57	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	10/25/2019	10/23/2020	1,595	4,819,872	3022.55		172,600		228,698		228,698	56,099						
SPX/CS/201023/3022.55-3249.39	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	10/25/2019	10/23/2020	2,097	6,339,729	3022.55		245,791		330,896		330,896	85,105						
SPX/CS/201110/3093.08-3301.86	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	11/08/2019	11/10/2020	3,461	10,706,277	3093.08		383,820		471,294		471,294	87,474						
SPX/CS/201110/3093.08-3309.60	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	11/08/2019	11/10/2020	502	1,552,912	3093.08		57,396		70,549		70,549	13,153						
SPX/CS/201110/3093.08-3325.25	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	11/08/2019	11/10/2020	2,163	6,690,061	3093.08		259,775		322,617		322,617	62,842						
SPX/CS/200110/2596.64-2849.81	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	01/10/2019	01/10/2020	3,195	8,297,230	2596.64		382,502		808,080		808,080	425,578						
SPX/CS/200310/2743.07-2955.66	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	03/08/2019	03/10/2020	2,892	7,932,583	2743.07		315,717		578,520		578,520	262,804						
SPX/CS/200310/2743.07-2983.09	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	03/08/2019	03/10/2020	2,170	5,952,115	2743.07		258,917		487,979		487,979	229,062						
SPX/CS/200409/2888.21-3112.07	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/10/2019	04/09/2020	2,325	6,715,410	2888.21		264,587		445,756		445,756	181,169						
SPX/CS/200424/2926.17-3153.24	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/25/2019	04/24/2020	2,169	6,347,018	2926.17		251,977		404,111		404,111	152,135						
SPX/CS/200508/2881.40-3104.71	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	05/10/2019	05/08/2020	1,934	5,572,039	2881.40		222,882		362,688		362,688	139,806						
SPX/CS/200508/2881.40-3133.52	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	05/10/2019	05/08/2020	1,910	5,504,111	2881.40		241,080		400,491		400,491	159,411						
SPX/CS/200522/2826.06-3045.31	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	05/24/2019	05/22/2020	2,489	7,034,896	2826.06		279,285		467,338		467,338	188,052						
SPX/CS/200522/2826.06-3073.34	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	05/24/2019	05/22/2020	1,573	4,446,692	2826.06		192,986		330,502		330,502	137,516						
SPX/CS/200625/2917.38-3143.64	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	06/25/2019	06/25/2020	3,336	9,733,612	2917.38		375,717		597,518		597,518	221,801						

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**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

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SPX/CS/200810/2918.65-3144.94	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.08/09/2019	.08/10/2020	1,769	5,163,640	2918.65		201,382	310,309		310,309	108,927								
SPX/CS/200810/2918.65-3174.03	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.08/09/2019	.08/10/2020	1,741	5,082,813	2918.65		217,036	341,157		341,157	124,121								
SPX/CS/200825/2847.11-3067.76	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.08/23/2019	.08/25/2020	2,184	6,217,119	2847.11		248,685	383,419		383,419	134,734								
SPX/CS/200825/2847.11-3096.23	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.08/23/2019	.08/25/2020	2,824	8,040,966	2847.11		351,390	555,911		555,911	204,521								
SPX/CS/200910/2979.39-3180.50	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/10/2019	.09/10/2020	1,493	4,448,539	2979.39		159,258	222,264		222,264	63,007								
SPX/CS/200910/2979.39-3187.95	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/10/2019	.09/10/2020	528	1,571,840	2979.39		58,158	81,195		81,195	23,037								
SPX/CS/200910/2979.39-3203.14	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/10/2019	.09/10/2020	2,003	5,968,005	2979.39		232,155	328,604		328,604	96,449								
SPX/CS/200925/2984.87-3186.35	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/25/2019	.09/25/2020	2,917	8,706,260	2984.87		317,778	430,532		430,532	112,754								
SPX/CS/200925/2984.87-3193.81	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/25/2019	.09/25/2020	462	1,379,826	2984.87		52,019	70,542		70,542	18,522								
SPX/CS/200925/2984.87-3209.08	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.09/25/2019	.09/25/2020	1,685	5,030,538	2984.87		200,215	274,185		274,185	73,970								
SPX/CS/201210/3132.52-3243.97	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.12/10/2019	.12/10/2020	2,526	7,913,028	3132.52		286,452	328,563		328,563	42,112								
SPX/CS/201210/3132.52-3351.80	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.12/10/2019	.12/10/2020	947	2,965,962	3132.52		110,334	127,034		127,034	16,700								
SPX/CS/201210/3132.52-3367.74	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	YDOJBGJWY9T8XKCSX06	.12/10/2019	.12/10/2020	1,854	5,807,390	3132.52		228,230	263,796		263,796	35,566								
SPX/AVGCS/200409/10/2888.21-3141.66	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.04/10/2019	.04/09/2020	186	537,465	2888.21		17,091	32,121		32,121	15,030								
SPX/AVGCS/200424/25/2926.17-3183.38	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.04/25/2019	.04/24/2020	187	547,699	2926.17		17,033	27,615		27,615	10,581								
SPX/AVGCS/200610/10/2886.73-3143.97	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.06/10/2019	.06/10/2020	205	591,998	2886.73		19,536	42,042		42,042	22,507								
SPX/AVGCS/201009/10/2938.13-3157.95	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.10/10/2019	.10/09/2020	313	918,777	2938.13		31,055	53,778		53,778	22,724								
SPX/AVGCS/201110/10/3093.08-3325.53	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.11/08/2019	.11/10/2020	182	563,882	3093.08		17,029	24,586		24,586	7,557								
SPX/CS/200124/2664.76-2897.93	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.01/25/2019	.01/24/2020	4,438	11,825,947	2664.76		510,881	1,023,827		1,023,827	512,946								
SPX/CS/200124/2664.76-2924.57	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.01/25/2019	.01/24/2020	3,079	8,204,396	2664.76		383,966	790,883		790,883	406,918								
SPX/CS/200409/2888.21-3140.93	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.04/10/2019	.04/09/2020	1,629	4,703,531	2888.21		201,311	348,643		348,643	147,331								
SPX/CS/200409/2888.21-3205.91	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.04/10/2019	.04/09/2020	287	829,477	2888.21		40,644	75,043		75,043	34,398								
SPX/CS/201009/2938.13-3136.45	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	KB1H1DSPRFMYMCFXT09	.10/10/2019	.10/09/2020	2,619	7,694,988	2938.13		280,867	389,718		389,718	108,851								



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)		
SPX/CS/201009/2938.13-3143.80	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	10/10/2019	10/09/2020	415	1,217,997	2938.13		45,797		63,822		63,822	18,025								
SPX/CS/201009/2938.13-3158.91	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	10/10/2019	10/09/2020	1,315	3,865,074	2938.13		153,830		216,329		216,329	62,499								
SPX/CS/201023/3022.55-3234.13	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	10/25/2019	10/23/2020	336	1,016,647	3022.55		37,514		49,853		49,853	12,339								
SPX/CS/201224/3223.38-3440.96	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	12/24/2019	12/24/2020	1,841	5,933,462	3223.38		212,418		214,193		214,193	1,775								
SPX/CS/201224/3223.38-3449.02	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	12/24/2019	12/24/2020	379	1,221,247	3223.38		45,186		45,353		45,353	167								
SPX/CS/201224/3223.38-3465.51	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	12/24/2019	12/24/2020	2,455	7,912,340	3223.38		306,999		310,145		310,145	3,146								
015999999. Subtotal - Purchased Options - Hedging Other - Call Options and Warrants											13,888,743		22,363,206	XXX	22,363,206	8,474,464					XXX	XXX		
021999999. Subtotal - Purchased Options - Hedging Other											13,888,743		22,363,206	XXX	22,363,206	8,474,464						XXX	XXX	
028999999. Subtotal - Purchased Options - Replications														XXX								XXX	XXX	
035999999. Subtotal - Purchased Options - Income Generation														XXX								XXX	XXX	
042999999. Subtotal - Purchased Options - Other														XXX								XXX	XXX	
043999999. Total Purchased Options - Call Options and Warrants											13,888,743		22,363,206	XXX	22,363,206	8,474,464						XXX	XXX	
044999999. Total Purchased Options - Put Options														XXX								XXX	XXX	
045999999. Total Purchased Options - Caps														XXX								XXX	XXX	
046999999. Total Purchased Options - Floors														XXX								XXX	XXX	
047999999. Total Purchased Options - Collars														XXX								XXX	XXX	
048999999. Total Purchased Options - Other														XXX								XXX	XXX	
049999999. Total Purchased Options											13,888,743		22,363,206	XXX	22,363,206	8,474,464						XXX	XXX	
056999999. Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX									XXX	XXX
063999999. Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX									XXX	XXX
070999999. Subtotal - Written Options - Hedging Other														XXX									XXX	XXX
077999999. Subtotal - Written Options - Replications														XXX									XXX	XXX
084999999. Subtotal - Written Options - Income Generation														XXX									XXX	XXX
091999999. Subtotal - Written Options - Other														XXX									XXX	XXX
092999999. Total Written Options - Call Options and Warrants														XXX									XXX	XXX
093999999. Total Written Options - Put Options														XXX									XXX	XXX
094999999. Total Written Options - Caps														XXX									XXX	XXX
095999999. Total Written Options - Floors														XXX									XXX	XXX
096999999. Total Written Options - Collars														XXX									XXX	XXX
097999999. Total Written Options - Other														XXX									XXX	XXX
098999999. Total Written Options														XXX									XXX	XXX
104999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX									XXX	XXX
110999999. Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX									XXX	XXX
116999999. Subtotal - Swaps - Hedging Other														XXX									XXX	XXX
122999999. Subtotal - Swaps - Replication														XXX									XXX	XXX
128999999. Subtotal - Swaps - Income Generation														XXX									XXX	XXX
134999999. Subtotal - Swaps - Other														XXX									XXX	XXX
135999999. Total Swaps - Interest Rate														XXX									XXX	XXX
136999999. Total Swaps - Credit Default														XXX									XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
1379999999	Total Swaps - Foreign Exchange													XXX							XXX	XXX
1389999999	Total Swaps - Total Return													XXX							XXX	XXX
1399999999	Total Swaps - Other													XXX							XXX	XXX
1409999999	Total Swaps													XXX							XXX	XXX
1479999999	Subtotal - Forwards													XXX							XXX	XXX
1509999999	Subtotal - SSAP No. 108 Adjustments													XXX							XXX	XXX
1689999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108													XXX							XXX	XXX
1699999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108													XXX							XXX	XXX
1709999999	Subtotal - Hedging Other										13,888,743		22,363,206	XXX	22,363,206	8,474,464					XXX	XXX
1719999999	Subtotal - Replication													XXX							XXX	XXX
1729999999	Subtotal - Income Generation													XXX							XXX	XXX
1739999999	Subtotal - Other													XXX							XXX	XXX
1749999999	Subtotal - Adjustments for SSAP No. 108 Derivatives													XXX							XXX	XXX
1759999999	Totals										13,888,743		22,363,206	XXX	22,363,206	8,474,464					XXX	XXX

(a)	Code	Description of Hedged Risk(s)
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(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25																	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/(Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)																	
007999999. Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																	XXX																							XXX	
014999999. Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108																	XXX																								XXX
SPX/CS/190208/2619.55-2933.90	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	02/09/2018	02/08/2019	02/08/2019	Expiration	(271)	709,549	2619.55	40,657		23,926				34,491							16,732																
SPX/CS/190710/2793.84-3038.33	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	07/10/2018	07/10/2019	07/10/2019	Expiration	(2,021)	5,645,823	2793.84	247,287		402,606				194,091							155,319																
SPX/CS/190925/2915.56-3199.83	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	09/25/2018	09/25/2019	09/25/2019	Expiration	(1,891)	5,513,867	2915.56	260,805		131,078				221,835							129,728																
SPX/CS/190225/2747.30-2987.69	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	02/23/2018	02/25/2019	02/25/2019	Expiration	(2,011)	5,525,179	2747.30	239,240		98,163				225,374							141,077																
SPX/CS/191210/2637.72-2668.54	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	12/10/2018	12/10/2019	12/10/2019	Expiration	(3,244)	8,557,663	2637.72	367,723		748,859				118,391							381,136																
SPX/CS/190110/2748.23-2988.90	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	01/10/2018	01/10/2019	01/10/2019	Expiration	(3,778)	10,381,872	2748.23	421,504						421,344							421,504																
SPX_INDUL_NDX/ARBCS/190125/25/0.00%-6.50%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	01/25/2018	01/25/2019	01/25/2019	Expiration	(615,841)	615,841	6.50%	18,414						18,366							18,414																
SPX/CS/190425/2639.40-2896.74	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/25/2018	04/25/2019	04/25/2019	Expiration	(1,371)	3,618,087	2639.40	170,412		352,761				105,415							182,350																
SPX/CS/190725/2846.07-3122.67	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	07/25/2018	07/25/2019	07/25/2019	Expiration	(2,099)	5,972,522	2846.07	274,198		330,726				228,603							56,528																
SPX/CS/190308/2786.57-3058.26	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	03/09/2018	03/08/2019	03/08/2019	Expiration	(2,478)	6,905,549	2786.57	322,351						307,548							322,351																
SPX/CS/190425/2639.40-2870.60	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/25/2018	04/25/2019	04/25/2019	Expiration	(2,279)	6,014,965	2639.40	262,854		526,885				158,581							264,031																
SPX/AVGCS/190925/25/2915.56-3227.25	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	09/25/2018	09/25/2019	09/25/2019	Expiration	(399)	1,162,124	2915.56	37,304						37,035							37,304																
SPX/CS/191108/2781.01-3052.16	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	11/09/2018	11/08/2019	11/08/2019	Expiration	(2,524)	7,019,549	2781.01	338,342		684,410				219,644							346,068																
SPX/CS/191125/2632.56-2862.91	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Morgan Stanley	11/23/2018	11/25/2019	11/25/2019	Expiration	(2,452)	6,455,119	2632.56	282,734		564,825				94,009							282,091																
SPX/CS/190610/2779.03-3022.47	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	06/08/2018	06/10/2019	06/10/2019	Expiration	(2,689)	7,474,167	2779.03	319,969		289,658				256,164							30,311																
SPX/CS/190308/2786.57-3030.39	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	03/09/2018	03/08/2019	03/08/2019	Expiration	(2,944)	8,203,402	2786.57	356,848						339,591							356,848																
SPX/CS/190410/2656.87-2975.69	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	04/10/2018	04/10/2019	04/10/2019	Expiration	(291)	774,370	2656.87	42,358		67,426				31,015							25,068																
SPX/CS/190524/2721.33-2959.57	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	05/25/2018	05/24/2019	05/24/2019	Expiration	(2,479)	6,747,231	2721.33	290,131		259,666				212,261							30,465																
SPX/CS/190610/2779.03-3112.51	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	06/08/2018	06/10/2019	06/10/2019	Expiration	(245)	680,340	2779.03	34,901		26,366				28,557							18,535																
SPX/CS/190809/2833.28-3109.26	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	08/10/2018	08/09/2019	08/09/2019	Expiration	(1,860)	5,270,387	2833.28	243,492		158,803				195,741							84,689																
SPX/CLD/190308/10/3%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	03/09/2018	03/08/2019	03/08/2019	Expiration	(519,073)	519,073	3%	22,735						22,537							22,735																
SPX/AVGCS/191010/10/2785.68-3089.03	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	10/10/2018	10/10/2019	10/10/2019	Expiration	(209)	583,048	2785.68	21,514		9,135				19,729							12,379																

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/(Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
SPX/CS/190524/2721.33-2986.66	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	05/25/2018	05/24/2019	05/24/2019	Expiration	(2,348)	6,389,709	2721.33	293,927	245,907					217,562			(48,020)			
SPX/CS/191010/2785.68-3057.28	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse Bank of America, National Association-NY	10/10/2018	10/10/2019	10/10/2019	Expiration	(2,122)	5,911,781	2785.68	288,495	323,530					198,075			35,035			
SPX/AVGCS/190308/10/2786.57-3079.95	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	03/09/2018	03/08/2019	03/08/2019	Expiration	(361)	1,005,186	2786.57	33,674						33,667			(33,674)			
SPX/CS/190410/2656.87-2889.37	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/10/2018	04/10/2019	04/10/2019	Expiration	(2,270)	6,030,437	2656.87	265,339	525,085					183,111			259,745			
SPX/CS/190625/2717.07-3043.12	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	MorganStanley	06/25/2018	06/25/2019	06/25/2019	Expiration	(356)	966,454	2717.07	52,768	71,250					37,387			18,481			
SPX/CS/190125/2839.25-3087.69	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	01/25/2018	01/25/2019	01/25/2019	Expiration	(4,173)	11,848,869	2839.25	490,543						489,167			1,490,543			
SPX/AVGCS/190410/10/2656.87-2944.08	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	04/10/2018	04/10/2019	04/10/2019	Expiration	(200)	531,200	2656.87	20,451	21,062					13,136			611			
SPX/CS/190510/2723.07-2961.47	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	05/10/2018	05/10/2019	05/10/2019	Expiration	(2,035)	5,540,503	2723.07	232,701	322,147					175,799			89,446			
SPX/CS/190823/2874.69-3126.23	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	08/24/2018	08/23/2019	08/23/2019	Expiration	(2,363)	6,792,564	2874.69	292,080						242,977			(292,080)			
SPX/CS/190325/2588.26-2840.62	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	03/23/2018	03/25/2019	03/25/2019	Expiration	(1,841)	4,766,116	2588.26	231,061	386,886					130,969			155,824			
SPX/CS/190410/2656.87-2915.91	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	04/10/2018	04/10/2019	04/10/2019	Expiration	(1,923)	5,110,245	2656.87	243,248	444,961					171,482			201,714			
SPX/CS/190325/2588.26-2821.20	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	03/23/2018	03/25/2019	03/25/2019	Expiration	(235)	609,295	2588.26	27,967	49,459					15,461			21,492			
SPX/CS/190610/2779.03-3049.99	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	06/08/2018	06/10/2019	06/10/2019	Expiration	(1,664)	4,623,541	2779.03	211,851	179,183					171,054			(32,667)			
SPX/CS/190823/2874.69-3154.97	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Goldman Sachs International	08/24/2018	08/23/2019	08/23/2019	Expiration	(2,921)	8,396,233	2874.69	385,387						322,048			(385,387)			
SPX/CS/190524/2721.33-3047.89	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	05/25/2018	05/24/2019	05/24/2019	Expiration	(227)	618,036	2721.33	31,767	23,785					23,978			(7,982)			
SPX/CS/190809/2833.28-3081.19	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	08/10/2018	08/09/2019	08/09/2019	Expiration	(1,776)	5,033,159	2833.28	216,929	151,655					173,225			(65,274)			
SPX/CS/190725/2846.07-3095.10	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	07/25/2018	07/25/2019	07/25/2019	Expiration	(1,978)	5,629,896	2846.07	241,232	311,742					199,936			70,510			
SPX/CS/190510/2723.07-2988.57	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	05/10/2018	05/10/2019	05/10/2019	Expiration	(1,949)	5,306,537	2723.07	239,325	308,543					182,981			69,218			
SPX/CLQ/190125/25/3%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	01/25/2018	01/25/2019	01/25/2019	Expiration	(607,611)	607,611	3%	25,155						25,155			(25,155)			
SPX/AVGCS/190125/25/2839.25-3140.27	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	01/25/2018	01/25/2019	01/25/2019	Expiration	(317)	900,990	2839.25	26,669						26,669			(26,669)			
SPX/CS/191025/2705.57-2969.36	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	10/25/2018	10/25/2019	10/25/2019	Expiration	(2,269)	6,139,947	2705.57	297,173	598,638					155,868			301,464			
SPX/CS/191125/2632.56-2888.70	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	MorganStanley	11/23/2018	11/25/2019	11/25/2019	Expiration	(2,814)	7,408,342	2632.56	351,896	720,809					120,151			368,913			
SPX/CS/190725/2846.07-3187.60	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	07/25/2018	07/25/2019	07/25/2019	Expiration	(188)	534,432	2846.07	27,400	29,594					23,047			2,194			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
SPX/CS/190625/2717.07-2981.98	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	06/25/2018	06/25/2019	06/25/2019	Expiration	(2,185)	5,937,798	2717.07	286,796	437,751					198,180		150,955				
SPX/CS/190925/2915.56-3170.89	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	09/25/2018	09/25/2019	09/25/2019	Expiration	(3,610)	10,525,787	2915.56	465,240	250,224					394,120		(215,016)				
SPX/AVGCS/191108/10/2781.01-3079.79	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	11/09/2018	11/08/2019	11/08/2019	Expiration	(186)	518,408	2781.01	19,803	13,854					17,609		(5,949)				
SPX/CS/190325/2588.26-2814.73	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	03/23/2018	03/25/2019	03/25/2019	Expiration	(2,598)	6,723,165	2588.26	301,063	545,748					164,283		244,684				
SPX/CS/191025/2705.57-2942.39	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	10/25/2018	10/25/2019	10/25/2019	Expiration	(2,677)	7,243,072	2705.57	323,765	633,990					166,600		310,225				
SPX/CS/191108/2781.01-3024.37	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	11/09/2018	11/08/2019	11/08/2019	Expiration	(3,726)	10,362,848	2781.01	461,147	906,830					295,017		445,683				
SPX/CS/190910/2877.13-3157.65	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	09/10/2018	09/10/2019	09/10/2019	Expiration	(1,806)	5,196,846	2877.13	247,890	184,708					205,228		(63,181)				
SPX/CS/191210/2637.72-2894.90	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Morgan Stanley	12/10/2018	12/10/2019	12/10/2019	Expiration	(2,236)	5,898,431	2637.72	276,400	575,102					92,209		298,702				
SPX/AVGCS/190208/10/2619.55-2900.64	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Bank of America, National Association-NY	02/09/2018	02/08/2019	02/08/2019	Expiration	(265)	693,640	2619.55	31,630	33,631					4,551		2,001				
SPX_INDU_NDX/ARBCS/190308/10/0.00%-6.50%	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	03/09/2018	03/08/2019	03/08/2019	Expiration	(631,417)	631,417	6.50%	20,837	17,906					17,906		(20,837)				
SPX/AVGCS/190910/10/2877.13-3183.80	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank	09/10/2018	09/10/2019	09/10/2019	Expiration	(350)	1,006,914	2877.13	34,014	33,516					33,516		(34,014)				
SPX/CS/191224/2351.10-2556.82	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	12/24/2018	12/24/2019	12/24/2019	Expiration	(3,524)	8,284,371	2351.10	346,287	724,878					(90,098)		378,591				
SPX/CS/190110/2748.23-3016.18	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	01/10/2018	01/10/2019	01/10/2019	Expiration	(3,058)	8,404,251	2748.23	360,963	403,860					360,833		(360,963)				
SPX/CS/190125/2839.25-3116.08	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Deutsche Bank (London)	01/25/2018	01/25/2019	01/25/2019	Expiration	(3,225)	9,157,825	2839.25	403,860	403,860					402,800		(403,860)				
SPX/CS/190225/2747.30-3014.53	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	UBS	02/23/2018	02/25/2019	02/25/2019	Expiration	(2,272)	6,240,950	2747.30	288,956	110,880					273,026		(178,076)				
SPX/AVGCS/190225/25/2747.30-3043.18	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	02/23/2018	02/25/2019	02/25/2019	Expiration	(304)	834,095	2747.30	29,193	29,193					29,193		(29,193)				
SPX/CS/191010/2785.68-3029.43	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse	10/10/2018	10/10/2019	10/10/2019	Expiration	(2,876)	8,012,580	2785.68	362,970	438,499					246,522		75,529				
SPX/CS/190625/2717.07-2954.95	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	06/25/2018	06/25/2019	06/25/2019	Expiration	(3,600)	9,780,254	2717.07	438,155	721,028					297,981		282,872				
SPX/CS/191224/2351.10-2580.33	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	12/24/2018	12/24/2019	12/24/2019	Expiration	(3,554)	8,355,824	2351.10	379,354	814,685					(103,711)		435,330				
SPX/CS/190710/2793.84-3066.24	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Wells Fargo Bank, National Association	07/10/2018	07/10/2019	07/10/2019	Expiration	(1,943)	5,428,653	2793.84	254,604	387,120					201,468		132,516				
SPX/CS/190208/2619.55-2848.76	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	02/09/2018	02/08/2019	02/08/2019	Expiration	(2,244)	5,878,268	2619.55	265,698	198,212					215,885		(67,485)				
SPX/CS/190208/2619.55-2874.88	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	02/09/2018	02/08/2019	02/08/2019	Expiration	(3,051)	7,991,542	2619.55	392,385	269,471					323,733		(122,914)				
SPX/CS/190910/2877.13-3128.88	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	SunTrust Bank	09/10/2018	09/10/2019	09/10/2019	Expiration	(1,978)	5,691,485	2877.13	252,702	202,289					207,996		(50,413)				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25					
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)					
SPX/AVGCS/191025/25/2705.57-3000.20	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse E58DKGMJYYJLNBC3868	10/25/2018	10/25/2019	10/25/2019	Expiration	(200)	542,097	2705.57	21,955		21,770				18,245			(184)								
SPX/AVGCS/190425/25/2639.40-2925.85	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Credit Suisse E58DKGMJYYJLNBC3868	04/25/2018	04/25/2019	04/25/2019	Expiration	(237)	626,540	2639.40	23,370		25,252				16,700			1,882								
SPX/AVGCS/190610/10/2779.03-3083.49	Indexed Universal Life Insurance	Annual Exh 5 Reserves	Equity	Scotia Bank L319ZG2KFGZ61BM/R72	06/08/2018	06/10/2019	06/10/2019	Expiration	(208)	578,589	2779.03	18,081		1,114				17,616			(16,967)								
015999999	Subtotal - Purchased Options - Hedging Other - Call Options and Warrants														XXX	10,830,576			1,436,633						XXX				
021999999	Subtotal - Purchased Options - Hedging Other														XXX	10,830,576			1,436,633							XXX			
028999999	Subtotal - Purchased Options - Replications														XXX												XXX		
035999999	Subtotal - Purchased Options - Income Generation														XXX												XXX		
042999999	Subtotal - Purchased Options - Other														XXX												XXX		
043999999	Total Purchased Options - Call Options and Warrants											15,449,930		16,886,565		XXX	10,830,576			1,436,633					XXX				
044999999	Total Purchased Options - Put Options														XXX												XXX		
045999999	Total Purchased Options - Caps														XXX												XXX		
046999999	Total Purchased Options - Floors														XXX												XXX		
047999999	Total Purchased Options - Collars														XXX												XXX		
048999999	Total Purchased Options - Other														XXX												XXX		
049999999	Total Purchased Options											15,449,930		16,886,565		XXX	10,830,576			1,436,633						XXX			
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX													XXX	
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX													XXX	
070999999	Subtotal - Written Options - Hedging Other														XXX													XXX	
077999999	Subtotal - Written Options - Replications														XXX													XXX	
084999999	Subtotal - Written Options - Income Generation														XXX													XXX	
091999999	Subtotal - Written Options - Other														XXX													XXX	
092999999	Total Written Options - Call Options and Warrants														XXX													XXX	
093999999	Total Written Options - Put Options														XXX													XXX	
094999999	Total Written Options - Caps														XXX													XXX	
095999999	Total Written Options - Floors														XXX													XXX	
096999999	Total Written Options - Collars														XXX													XXX	
097999999	Total Written Options - Other														XXX													XXX	
098999999	Total Written Options														XXX													XXX	
104999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX													XXX	
110999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX													XXX	
116999999	Subtotal - Swaps - Hedging Other														XXX													XXX	
122999999	Subtotal - Swaps - Replication														XXX													XXX	
128999999	Subtotal - Swaps - Income Generation														XXX														XXX
134999999	Subtotal - Swaps - Other														XXX														XXX
135999999	Total Swaps - Interest Rate														XXX														XXX
136999999	Total Swaps - Credit Default														XXX														XXX
137999999	Total Swaps - Foreign Exchange														XXX														XXX
138999999	Total Swaps - Total Return														XXX														XXX
139999999	Total Swaps - Other														XXX														XXX
140999999	Total Swaps														XXX														XXX
147999999	Subtotal - Forwards														XXX														XXX
150999999	Subtotal - SSAP No. 108 Adjustments														XXX														XXX
168999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX														XXX
169999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX														XXX
170999999	Subtotal - Hedging Other											15,449,930		16,886,565		XXX	10,830,576			1,436,633								XXX	
171999999	Subtotal - Replication														XXX														XXX
172999999	Subtotal - Income Generation														XXX														XXX
173999999	Subtotal - Other														XXX														XXX
174999999	Subtotal - Adjustments for SSAP No. 108 Derivatives														XXX														XXX
175999999	Totals											15,449,930		16,886,565		XXX	10,830,576			1,436,633								XXX	

E19.3

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART B - SECTION 1**

Futures Contracts Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	Highly Effective Hedges			18	19	20	21	22																		
														15	16	17																							
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Reporting Date Price	Fair Value	Book/ Adjusted Carrying Value	Cumulative Variation Margin	Deferred Variation Margin	Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item	Cumulative Variation Margin for All Other Hedges	Change in Variation Margin Gain (Loss) Recognized in Current Year	Potential Exposure	Hedge Effectiveness at Inception and at Year-end (b)	Value of One (1) Point																		
1579999999. Subtotal - Long Futures																																						XXX	XXX
ESHO Index	132	21,325,260	MAR 20 EMINI S&P500	General Business	N/A	Equity/Index	03/20/2020	CTN						(780,780)	(780,780)	(780,780)			831,600		50																		
1609999999. Subtotal - Short Futures - Hedging Other																																							
1649999999. Subtotal - Short Futures																																							
1679999999. Subtotal - SSAP No. 108 Adjustments																																							
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																																							
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108																																							
1709999999. Subtotal - Hedging Other																																							
1719999999. Subtotal - Replication																																							
1729999999. Subtotal - Income Generation																																							
1739999999. Subtotal - Other																																							
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives																																							
1759999999 - Totals																																							

Broker Name	Beginning Cash Balance	Cumulative Cash Change	Ending Cash Balance
Total Net Cash Deposits			

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART B - SECTION 2**

Future Contracts Terminated December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Change in Variation Margin			19	20	
															16	17	18			
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Termination Date	Termination Price	Indicate Exercise, Expiration, Maturity or Sale	Cumulative Variation Margin at Termination	Gain (Loss) Recognized in Current Year	Gain (Loss) Used to Adjust Basis of Hedged Item	Deferred	Hedge Effectiveness at Inception and at Termination (b)	Value of One (1) Point	
157999999. Subtotal - Long Futures																			XXX	XXX
ESM9 Index	70	10,225,950	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	06/07/2019	2,856,000	06/19/2019	2,922,000	Closing Purchase	(231,700)	(231,700)				50	
ESM9 Index	20	2,921,700	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	05/15/2019	2,818,000	06/19/2019	2,922,000	Closing Purchase	(103,950)	(103,950)				50	
ESM9 Index	15	2,191,275	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	05/08/2019	2,876,000	06/19/2019	2,922,000	Closing Purchase	(34,275)	(34,275)				50	
ESM9 Index	40	5,843,400	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	04/26/2019	2,942,000	06/19/2019	2,922,000	Closing Purchase	40,173	40,173				50	
ESM9 Index	297	43,387,245	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	06/19/2019	2,922,000	Closing Purchase	(1,850,414)	(1,850,414)				50	
ESM9 Index	30	4,327,875	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	06/19/2019	2,885,000	Closing Purchase	(132,143)	(132,143)				50	
ESM9 Index	25	3,427,163	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	06/03/2019	2,742,000	Closing Purchase	69,281	69,281				50	
ESM9 Index	15	2,056,298	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	06/03/2019	2,742,000	Closing Purchase	41,568	41,568				50	
ESM9 Index	15	2,148,375	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	05/17/2019	2,865,000	Closing Purchase	(50,509)	(50,509)				50	
ESM9 Index	10	1,463,750	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	03/13/2019	2,797,000	04/26/2019	2,928,000	Closing Purchase	(65,173)	(65,173)				50	
ESM9 Index	37	5,354,825	ESM9 Index	General Business	N/A	Equity/Index	06/21/2019	CTN	06/21/2019	2,797,000	04/10/2019	2,895,000	Closing Purchase	(180,088)	(180,088)				50	
ESU9 Index	30	4,509,450	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	09/06/2019	2,979,000	09/19/2019	3,006,000	Closing Purchase	(41,325)	(41,325)				50	
ESU9 Index	50	7,515,750	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	08/05/2019	2,887,000	09/19/2019	3,006,000	Closing Purchase	(298,875)	(298,875)				50	
ESU9 Index	262	39,382,530	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	06/19/2019	2,926,000	09/19/2019	3,006,000	Closing Purchase	(1,052,166)	(1,052,166)				50	
ESU9 Index	60	8,955,750	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	06/19/2019	2,926,000	09/09/2019	2,985,000	Closing Purchase	(177,633)	(177,633)				50	
ESU9 Index	40	5,768,350	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	06/19/2019	2,926,000	08/26/2019	2,884,000	Closing Purchase	83,725	83,725				50	
ESU9 Index	40	6,015,500	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	06/19/2019	2,926,000	07/12/2019	3,008,000	Closing Purchase	(163,425)	(163,425)				50	
ESU9 Index	40	5,906,000	ESU9 Index	General Business	N/A	Equity/Index	09/20/2019	CTN	06/19/2019	2,926,000	06/21/2019	2,953,000	Closing Purchase	(53,925)	(53,925)				50	
ESZ9 Index	20	3,111,100	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	12/03/2019	3,090,000	12/05/2019	3,111,000	Closing Purchase	(21,659)	(21,659)				50	
ESZ9 Index	40	6,222,200	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	11/27/2019	3,145,000	12/05/2019	3,111,000	Closing Purchase	66,710	66,710				50	
ESZ9 Index	40	6,222,200	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	10/03/2019	2,902,000	12/05/2019	3,111,000	Closing Purchase	(418,790)	(418,790)				50	
ESZ9 Index	25	3,888,875	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	10/02/2019	2,922,000	12/05/2019	3,111,000	Closing Purchase	(237,056)	(237,056)				50	
ESZ9 Index	57	8,866,635	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/25/2019	2,971,000	12/05/2019	3,111,000	Closing Purchase	(398,708)	(398,708)				50	
ESZ9 Index	3	471,525	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/25/2019	2,971,000	11/27/2019	3,144,000	Closing Purchase	(25,883)	(25,883)				50	
ESZ9 Index	17	2,671,975	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	11/27/2019	3,144,000	Closing Purchase	(114,784)	(114,784)				50	
ESZ9 Index	50	7,701,875	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	11/05/2019	3,081,000	Closing Purchase	(181,333)	(181,333)				50	
ESZ9 Index	55	8,410,875	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	11/01/2019	3,059,000	Closing Purchase	(137,733)	(137,733)				50	
ESZ9 Index	40	6,048,500	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	10/31/2019	3,024,000	Closing Purchase	(31,670)	(31,670)				50	
ESZ9 Index	40	6,000,000	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	10/17/2019	3,000,000	Closing Purchase	16,830	16,830				50	
ESZ9 Index	20	2,965,000	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	10/14/2019	2,965,000	Closing Purchase	43,415	43,415				50	
ESZ9 Index	40	5,882,500	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	10/07/2019	2,941,000	Closing Purchase	134,330	134,330				50	
ESZ9 Index	30	4,467,750	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	09/26/2019	2,979,000	Closing Purchase	44,873	44,873				50	
ESZ9 Index	30	4,453,956	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	09/25/2019	2,969,000	Closing Purchase	58,667	58,667				50	
ESZ9 Index	20	3,015,250	ESZ9 Index	General Business	N/A	Equity/Index	12/20/2019	CTN	09/19/2019	3,008,000	09/20/2019	3,015,000	Closing Purchase	(6,835)	(6,835)				50	
ESH0 Index	30	4,840,125	ESH0 Index	General Business	N/A	Equity/Index	03/20/2020	CTN	12/05/2019	3,113,000	12/20/2019	3,227,000	Closing Purchase	(171,256)	(171,256)				50	
ESH0 Index	20	3,144,250	ESH0 Index	General Business	N/A	Equity/Index	03/20/2020	CTN	12/05/2019	3,113,000	12/09/2019	3,144,000	Closing Purchase	(31,495)	(31,495)				50	
ESH9 Index	40	5,584,200	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	03/04/2019	2,791,000	03/13/2019	2,792,000	Closing Purchase	(2,409)	(2,409)				50	
ESH9 Index	25	3,490,125	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	03/04/2019	2,815,000	03/13/2019	2,792,000	Closing Purchase	27,944	27,944				50	
ESH9 Index	95	13,262,475	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	02/08/2019	2,696,000	03/13/2019	2,792,000	Closing Purchase	(455,139)	(455,139)				50	
ESH9 Index	50	6,980,250	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	02/01/2019	2,705,000	03/13/2019	2,792,000	Closing Purchase	(218,159)	(218,159)				50	
ESH9 Index	75	10,470,375	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	01/18/2019	2,669,000	03/13/2019	2,792,000	Closing Purchase	(460,856)	(460,856)				50	
ESH9 Index	50	6,980,250	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	01/14/2019	2,579,000	03/13/2019	2,792,000	Closing Purchase	(532,863)	(532,863)				50	
ESH9 Index	30	4,188,150	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	12/28/2018	2,474,000	03/13/2019	2,792,000	Closing Purchase	(477,618)	(477,618)				50	
ESH9 Index	64	8,934,720	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	12/19/2018	2,538,000	03/13/2019	2,792,000	Closing Purchase	(815,282)	(815,282)				50	
ESH9 Index	20	2,729,750	ESH9 Index	General Business	N/A	Equity/Index	03/15/2019	CTN	12/19/2018	2,538,000	03/08/2019	2,730,000	Closing Purchase	(192,238)	(192,238)				50	
160999999. Subtotal - Short Futures - Hedging Other															(8,739,851)	(8,739,851)			XXX	XXX
164999999. Subtotal - Short Futures															(8,739,851)	(8,739,851)			XXX	XXX
167999999. Subtotal - SSAP No. 108 Adjustments																			XXX	XXX
168999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																			XXX	XXX
169999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108																			XXX	XXX
170999999. Subtotal - Hedging Other															(8,739,851)	(8,739,851)			XXX	XXX
171999999. Subtotal - Replication																			XXX	XXX
172999999. Subtotal - Income Generation																			XXX	XXX
173999999. Subtotal - Other																			XXX	XXX

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**SCHEDULE DB - PART B - SECTION 2**

Future Contracts Terminated December 31 of Current Year

1 Ticker Symbol	2 Number of Contracts	3 Notional Amount	4 Description	5 Description of Item(s) Hedged, Used for Income Generation or Replicated	6 Schedule/ Exhibit Identifier	7 Type(s) of Risk(s) (a)	8 Date of Maturity or Expira- tion	9 Exchange	10 Trade Date	11 Transaction Price	12 Termina- tion Date	13 Termination Price	14 Indicate Exercise, Expiration, Maturity or Sale	15 Cumulative Variation Margin at Termination	Change in Variation Margin			19 Hedge Effectiveness at Inception and at Termination (b)	20 Value of One (1) Point
															16 Gain (Loss) Recognized in Current Year	17 Gain (Loss) Used to Adjust Basis of Hedged Item	18 Deferred		
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives																		XXX	XXX
1759999999 - Totals															(8,739,851)	(8,739,851)		XXX	XXX

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE First Allmerica Financial Life Insurance Company

**SCHEDULE DB - PART D - SECTION 2**

Collateral for Derivative Instruments Open December 31 of Current Year

Collateral Pledged by Reporting Entity

1 Exchange, Counterparty or Central Clearinghouse	2 Type of Asset Pledged	3 CUSIP Identification	4 Description	5 Fair Value	6 Par Value	7 Book/Adjusted Carrying Value	8 Maturity Date	9 Type of Margin (I, V or IV)
<b>NONE</b>								
0199999999 - Total							XXX	XXX

Collateral Pledged to Reporting Entity

1 Exchange, Counterparty or Central Clearinghouse	2 Type of Asset Pledged	3 CUSIP Identification	4 Description	5 Fair Value	6 Par Value	7 Book/Adjusted Carrying Value	8 Maturity Date	9 Type of Margin (I, V or IV)
Bank of America, National Association-NY	Cash	B4TYDEB6GKMZ0031MB27		3,450,000		XXX		IV
Goldman Sachs International	Cash	784F5XWPLTWKTBV3E584		480,000		XXX		IV
Scotia Bank	Cash	L319ZG2KFGXZ61BMYR72		4,087,000		XXX		IV
SunTrust Bank	Cash	IYDQJBGJWY9T8XKCSX06		8,600,000		XXX		IV
Credit Suisse	Cash	ES8DKGMJYYJLNBC3868		150,000		XXX		IV
Wells Fargo Bank, National Association	Cash	KB1H1DSPRFMYMCFXT09		3,710,000		XXX		IV
Royal Bank of Canada	Cash	ES71P3U3RFH1G671XBU11		1,310,000		XXX		IV
BNP PARIBAS	Cash	213800RK6FY7V2D0C/37		260,000		XXX		IV
0299999999 - Total				22,047,000		XXX	XXX	XXX



Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

### SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York ..... New York, NY					183,197	XXX
UM Bank ..... Kansas City, MO					(671,489)	XXX
Citibank ..... New York, NY					10,821,016	XXX
Wells Fargo ..... Lincoln, NE					(2,041,377)	XXX
US Bank ..... New York, NY					7,438,338	XXX
JP Morgan ..... New York, NY					1,792,968	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			17,522,653	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			17,522,653	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			17,522,653	XXX

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

1. January.....	20,503,066	4. April.....	19,156,803	7. July.....	22,415,030	10. October.....	7,878,060
2. February.....	17,191,089	5. May.....	13,917,850	8. August.....	10,767,954	11. November.....	10,051,448
3. March.....	33,721,129	6. June.....	12,791,978	9. September.....	9,069,328	12. December.....	17,522,653





**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B For protection of policyholders in state			50,000	65,903
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS	B For protection of policyholders in state			100,000	131,805
18. Kentucky	KY	B For protection of policyholders in state			500,000	659,025
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B For protection of all policyholders	8,886,685	10,832,752		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B For protection of policyholders in state			249,081	253,256
33. New York	NY					
34. North Carolina	NC	B For protection of policyholders in state			400,441	498,411
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B For protection of policyholders in state			600,000	790,830
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B For protection of policyholders in state			820,000	1,080,801
55. U.S. Virgin Islands	VI	B For protection of policyholders in state			500,000	659,025
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	8,886,685	10,832,752	3,219,522	4,139,056
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

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