

ANNUAL STATEMENT

OF THE

First Allmerica Financial Life Insurance Company

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2021**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2021



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
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 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
(Street and Number)
Brighton, MA, US 02135 508-460-2400
(City or Town, State, Country and Zip Code) (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
(Street and Number)
Brighton, MA, US 02135 508-460-2400
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.globalatlantic.com

Statutory Statement Contact Carrie Jo Thomas 515-393-3690
(Name) (Area Code) (Telephone Number)
carrie.thomas@gafn.com 508-460-2401
(E-mail Address) (FAX Number)

OFFICERS

President Manu Sareen # Chief Financial Officer, Treasurer David Allen Jacoby
SVP, Associate General Counsel, Sec. Kathryn Lauren Freund SVP, Appointed Actuary Robert James Egan

OTHER

<u>Anup Agarwal, Chief Investment Officer</u>	<u>Robert Michael Arena Jr., Co-President, Ind. Markets</u>	<u>Jason Alexander Bickler, MD, Chief Distribution Officer</u>
<u>Padma Elmgart, Chief Technology Officer</u>	<u>Mark Francis Erickson, MD & COO - Investments</u>	<u>Susan Lorraine Fienigo, Managing Director</u>
<u>Risa Beth Gordon #, SVP, Asso. GC, Asst. Sec.</u>	<u>Jane Spanier Grosso, SVP and Controller</u>	<u>Jonathan Hecht, Managing Director</u>
<u>Brian Michael Hendry, Chief Audit Executive</u>	<u>Douglas Robert Jaworski, Senior Vice President</u>	<u>Jason Kao, Managing Director</u>
<u>Kevin Michael Kimmerling, SVP, Assoc. GC, Asst. Sec.</u>	<u>Lori Ann LaForge, Chief Marketing Officer</u>	<u>Donna Marie Lasick, Senior Vice President</u>
<u>Victoria May Lau, Senior Vice President</u>	<u>Kevin Francis Leavey, SVP, Product Actuary</u>	<u>Hanben Kim Lee, Executive Vice President</u>
<u>Emily Anne LeMay, Managing Director</u>	<u>Justin David MacNeil, MD, Asst. Treasurer</u>	<u>Tonya Rachelle Maxwell, Senior Vice President</u>
<u>Juan Ignacio Mazzini, Managing Director</u>	<u>Stephen John McIntyre, Managing Director</u>	<u>Barrie Ribet Moskovich, Managing Director</u>
<u>Paula Genevieve Nelson #, Managing Director</u>	<u>Daniel Patrick O'Shea, Chief Administrative Officer</u>	<u>Sarah Marie Patterson, Managing Director</u>
<u>Peggy Hiu Poon, Senior Vice President</u>	<u>Samuel Ramos, Chief Legal Officer, GC</u>	<u>Jason Michael Roach, Managing Director</u>
<u>Peter John Rugel, Chief Operations Officer</u>	<u>Kelly June Rutherford, Managing Director</u>	<u>Lauren Taylor Scott, Senior Vice President</u>
<u>Andrew Mead Shainberg, Chief Compliance Officer</u>	<u>Philip William Sherrill, MD, Chief Strategy Officer</u>	<u>Gary Phillip Silber, Managing Director</u>
<u>Eric David Todd, Managing Director</u>	<u>Edward Clive Wilson, Chief Risk Officer</u>	

DIRECTORS OR TRUSTEES

Robert Michael Arena Jr. Hanben Kim Lee Paula Genevieve Nelson #
Peter John Rugel # Manu Sareen # Eric David Todd

State of Iowa SS
County of Polk

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.

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Manu Sareen
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Kathryn Lauren Freund
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David Jacoby
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Manu Sareen
President

Kathryn Lauren Freund
SVP, Associate General Counsel, Secretary

David Allen Jacoby
Chief Financial Officer, Treasurer

Subscribed and sworn to before me this 19th day of January, 2022
Jennifer Coggins

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



ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,258,857,468		2,258,857,468	2,067,627,812
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	5,581,714		5,581,714	5,897,583
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 (\$				
45,949,699 , Schedule E - Part 1), cash equivalents				
(\$				
54,544,379 , Schedule E - Part 2) and short-term				
investments (\$	100,648,029		100,648,029	71,872,105
153,950 , Schedule DA)				
6. Contract loans (including \$	41,605,637	4,388,461	37,217,176	44,509,106
premium notes)				
7. Derivatives (Schedule DB)	36,243		36,243	1,528,656
8. Other invested assets (Schedule BA)	5,430,554		5,430,554	12,420,943
9. Receivables for securities	19,904		19,904	1,712,884
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)	2,412,179,549	4,388,461	2,407,791,088	2,205,569,089
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	32,939,322		32,939,322	30,227,470
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	650,269	187,005	463,264	244,516
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	1,979,504		1,979,504	2,108,227
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	41,799,030		41,799,030	34,950,437
16.2 Funds held by or deposited with reinsured companies	593,464,596		593,464,596	588,720,713
16.3 Other amounts receivable under reinsurance contracts	28,876,040	298,891	28,577,149	28,130,200
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	4,444,844		4,444,844	31,278,517
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit	40,583		40,583	119,316
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 (\$	112,286	112,286		
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,482,134		1,482,134	2,786,623
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	3,117,968,157	4,986,643	3,112,981,514	2,924,135,108
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	149,630,413		149,630,413	138,148,491
28. Total (Lines 26 and 27)	3,267,598,570	4,986,643	3,262,611,927	3,062,283,599
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Service fee receivable	110,059		110,059	1,254,752
2502. Pension annuity contract	1,372,075		1,372,075	1,531,871
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,482,134		1,482,134	2,786,623

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 575,519,159 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 17,962,199 Modco Reserve)	575,519,159	453,957,641
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)	287,034,019	295,198,947
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	20,576,098	12,063,762
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 \$ 268,487 and coupons \$ due and unpaid (Exhibit 4, Line 10)	268,487	267,820
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)	114,355	136,295
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)	44,559	38,502
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 \$ 7,065,722 assumed and \$ 33,292,848 ceded	40,358,570	46,348,358
9.4 Interest maintenance reserve (IMR, Line 6)	41,392,876	27,558,769
10. Commissions to agents due or accrued-life and annuity contracts \$ 32,701 accident and health \$ and deposit-type contract funds \$	32,701	11,728
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,036,879	1,751,094
13. Transfers to Separate Accounts due or accrued (net) (including \$ (91,044) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,870,992)	(3,450,308)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	573,332	928,315
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability	3,997,875	769,142
16. Unearned investment income	223	217
17. Amounts withheld or retained by reporting entity as agent or trustee	80,441	83,912
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	15,342,252	17,657,575
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	1,244,285	3,048,014
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)	14,251,008	12,300,365
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	741,514,168	701,175,163
24.04 Payable to parent, subsidiaries and affiliates	2,508,941	1,493,059
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	1,232,838,309	1,222,836,683
24.08 Derivatives		227,995
24.09 Payable for securities	1,828,043	859,133
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	13,794,617	13,314,677
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,991,480,205	2,808,576,857
27. From Separate Accounts Statement	149,630,412	138,148,491
28. Total liabilities (Lines 26 and 27)	3,141,110,617	2,946,725,348
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)	97,062,043	452,977,661
34. Aggregate write-ins for special surplus funds	2,250,000	2,250,000
35. Unassigned funds (surplus)	17,189,257	(344,669,420)
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)	116,501,300	110,558,241
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	121,501,310	115,558,251
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,262,611,927	3,062,283,599
DETAILS OF WRITE-INS		
2501. Funds withheld other liabilities	11,603,539	10,397,278
2502. Other liabilities	2,191,078	1,917,399
2503. Dividends Payable		1,000,000
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	13,794,617	13,314,677
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)	177,405,460	(921,930,887)
2. Considerations for supplementary contracts with life contingencies	282,104	283,633
3. Net investment income (Exhibit of Net Investment Income, Line 17)	97,453,277	105,731,251
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,209,577	5,278,803
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)	9,323,855	(22,666,195)
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	17,649,512	17,831,969
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	14,188,187	33,382,251
9. Total (Lines 1 to 8.3)	320,511,972	(782,089,176)
10. Death benefits	10,203,228	44,025,575
11. Matured endowments (excluding guaranteed annual pure endowments)	1,784	749
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	23,141,215	28,228,934
13. Disability benefits and benefits under accident and health contracts	48,827	262,359
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	12,077,079	28,211,439
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	(399,152)	(654,934)
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	121,561,518	(917,996,799)
20. Totals (Lines 10 to 19)	166,634,499	(817,922,677)
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,216,044	1,554,160
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	2,220,295	4,961,401
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	11,425,353	11,511,446
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	2,764,188	3,051,040
25. Increase in loading on deferred and uncollected premiums	(159,585)	5,619,897
26. Net transfers to or (from) Separate Accounts net of reinsurance	(708,380)	(607,732)
27. Aggregate write-ins for deductions	130,014,344	56,484,604
28. Totals (Lines 20 to 27)	313,406,758	(735,347,861)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,105,214	(46,741,315)
30. Dividends to policyholders and refunds to members	29,641	(46,749)
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	7,075,573	(46,694,566)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(31,598)	(35,625,283)
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)	7,107,171	(11,069,283)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 1,394,626 (excluding taxes of \$ 791,869 transferred to the IMR)	(648,548)	506,133
35. Net income (Line 33 plus Line 34)	6,458,623	(10,563,150)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	115,558,251	245,634,758
37. Net income (Line 35)	6,458,623	(10,563,150)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 169,322	624,571	(6,788,128)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(3,059,412)	(12,128,329)
41. Change in nonadmitted assets	(1,333,037)	2,432,738
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	(1,950,644)	(999,812)
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	(355,915,618)	(100,000,000)
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	5,202,957	(2,029,827)
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	355,915,618	
54. Net change in capital and surplus for the year (Lines 37 through 53)	5,943,059	(130,076,507)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	121,501,310	115,558,251
DETAILS OF WRITE-INS		
08.301. Mortality fee income	28,636,030	33,269,052
08.302. Funds withheld assumed net investment income	989,573	207,919
08.303. FWH assumed realized loss	(1,172,746)	(139,942)
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	(14,264,670)	45,222
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	14,188,187	33,382,251
2701. Net change in deposit liabilities	56,781,988	58,504,878
2702. Funds withheld ceded net investment income	70,661,051	34,578,602
2703. Miscellaneous expense	2,571,305	(36,598,876)
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	130,014,344	56,484,604
5301. Miscellaneous Surplus Adj	355,915,618	
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)	355,915,618	

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	14,617,443	17,030,447
2. Net investment income	85,877,162	95,273,741
3. Miscellaneous income	40,858,833	1,991,200
4. Total (Lines 1 through 3)	141,353,438	114,295,388
5. Benefit and loss related payments	49,399,027	106,139,450
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(1,287,695)	(925,124)
7. Commissions, expenses paid and aggregate write-ins for deductions	132,186,892	115,436,514
8. Dividends paid to policyholders	50,914	190,732
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(24,678,776)	3,329,336
10. Total (Lines 5 through 9)	155,670,362	224,170,908
11. Net cash from operations (Line 4 minus Line 10)	(14,316,924)	(109,875,520)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	377,437,214	323,051,559
12.2 Stocks	1,940,832	.....
12.3 Mortgage loans	252,346	3,780,734
12.4 Real estate .....	.....	.....
12.5 Other invested assets	8,048,787	905,100
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	1,199	(11,488)
12.7 Miscellaneous proceeds	3,295,130	28,234,129
12.8 Total investment proceeds (Lines 12.1 to 12.7)	390,975,508	355,960,034
13. Cost of investments acquired (long-term only):		
13.1 Bonds	324,411,432	140,856,573
13.2 Stocks .....	.....	.....
13.3 Mortgage loans .....	.....	.....
13.4 Real estate .....	.....	.....
13.5 Other invested assets	209,177	508,609
13.6 Miscellaneous applications	(968,910)	691,140
13.7 Total investments acquired (Lines 13.1 to 13.6)	323,651,699	142,056,322
14. Net increase (decrease) in contract loans and premium notes	(6,103,496)	(2,477,118)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	73,427,305	216,380,830
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	.....	.....
16.2 Capital and paid in surplus, less treasury stock .....	.....	(100,000,000)
16.3 Borrowed funds .....	.....	.....
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(8,164,929)	(4,079,237)
16.5 Dividends to stockholders .....	.....	.....
16.6 Other cash provided (applied)	(22,169,528)	(51,926,847)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(30,334,457)	(156,006,084)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	28,775,924	(49,500,774)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	71,872,105	121,372,878
19.2 End of year (Line 18 plus Line 19.1)	100,648,029	71,872,104

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Non-cash tax free exchange on bonds .....	.....	10,258,628
20.0002. Tax free exchange on bonds .....	.....	3,495,390
20.0003. Non-cash premiums ceded on a funds withheld basis .....	.....	927,937,273
20.0004. Assumed premiums from reinsurance transactions	233,088,097	.....
20.0005. Assumed accrued investment income to settle reinsurance transactions	(2,179,187)	.....
20.0006. Bonds received to settle reinsurance transactions	(228,897,261)	.....
20.0007. Preferred stocks received to settle reinsurance transactions	(2,011,649)	.....
20.0008. Ceded premiums from reinsurance transactions	(69,968,351)	.....
20.0009. Non cash ceded commissions	(2,850,000)	.....
20.0010. FWH payable and deposit assets on reinsurance ceded	72,818,351	.....

ANNUAL STATEMENT FOR THE YEAR 2021 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	177,405,460	12,032,325	(123,255)	165,125,117	371,273				
2. Considerations for supplementary contracts with life contingencies	282,104	XXX	XXX	282,104		XXX	XXX		XXX
3. Net investment income	97,453,277	44,777,973	219,620	44,466,044	7,989,640				
4. Amortization of Interest Maintenance Reserve (IMR)	4,209,577	262,392		1,562,706	2,384,479				
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	9,323,856	6,719,690	1,572,693	1,031,473			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	17,649,512	17,589,739			59,773		XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	14,188,185	29,235,521	(532,280)	(14,648,577)	133,521				
9. Totals (Lines 1 to 8.3)	320,511,971	110,617,640	1,136,778	197,818,867	10,938,686				
10. Death benefits	10,203,228	10,132,906	70,322			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	1,784	1,784				XXX	XXX		
12. Annuity benefits	23,141,215	XXX	XXX	6,087,965	17,053,250	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	48,827	48,105	722				XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	12,077,079	(3,624,819)	(497,614)	12,499,204	3,700,308	XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	(399,152)	(427,121)	(22,197)	50,166			XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	121,561,518	(2,208,651)	(84,132)	138,225,271	(14,370,970)		XXX		
20. Totals (Lines 10 to 19)	166,634,499	3,922,204	(532,899)	156,862,606	6,382,588		XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,216,045	1,202,599	13,442	3	1				XXX
22. Commissions and expense allowances on reinsurance assumed	2,220,295	1,507,271		713,024			XXX		
23. General insurance expenses and fraternal expenses	11,425,352	5,474,933	22,419	4,261,457	1,666,543				
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,764,187	2,354,180	67,671	166,880	174,804	652			
25. Increase in loading on deferred and uncollected premiums	(159,585)	(159,585)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(708,380)	427,349		74,102	(1,209,831)		XXX		
27. Aggregate write-ins for deductions	130,014,344	98,486,085		31,528,259					
28. Totals (Lines 20 to 27)	313,406,757	113,215,036	(429,367)	193,606,331	7,014,105	652			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,105,214	(2,597,397)	1,566,145	4,212,537	3,924,581	(652)			
30. Dividends to policyholders and refunds to members	29,641	29,641					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	7,075,573	(2,627,038)	1,566,145	4,212,537	3,924,581	(652)			
32. Federal income taxes incurred (excluding tax on capital gains)	(31,598)	565,560	(6,276)	(332,668)	(258,214)				
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)	7,107,171	(3,192,598)	1,572,421	4,545,205	4,182,795	(652)			
34. Policies/certificates in force end of year	83,709	77,192	1,587	66	4,864		XXX		
DETAILS OF WRITE-INS									
08.301. Mortality fee income	28,636,030	29,157,457	(521,427)						
08.302. Funds withheld assumed net investment income	989,573	1,228,072		(238,499)					
08.303. FWH assumed realized loss	(1,172,746)	(1,172,746)							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	(14,264,672)	22,738	(10,853)	(14,410,077)	133,521				
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	14,188,185	29,235,521	(532,280)	(14,648,577)	133,521				
2701. Net change in deposit liabilities	56,781,988	56,781,988							
2702. Funds withheld ceded net investment income	70,661,051	39,132,792		31,528,259					
2703. Miscellaneous expense	2,571,305	2,571,305							
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	130,014,344	98,486,085		31,528,259					

ANNUAL STATEMENT FOR THE YEAR 2021 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)	12,032,325		2,123,368	184,001	10,688,794	(963,838)						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	44,777,973		4,863,394	1,224,925	21,124,548	16,691,381		873,725				
4. Amortization of Interest Maintenance Reserve (IMR)	262,392				262,392							
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	6,719,690		1,810,937	2,630,445	457,426	1,820,882						
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	17,589,739								17,589,739			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	29,235,521		(846)	23,437	(19,075,130)	42,308,090			5,979,970			
9. Totals (Lines 1 to 8.3)	110,617,640		8,796,853	4,062,808	13,458,030	59,856,515	873,725		23,569,709			
10. Death benefits	10,132,906		4,325,317	3,100,125	(2,556,281)	5,263,745						
11. Matured endowments (excluding guaranteed annual pure endowments)	1,784		1,784									
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	48,105		13,943	(2,167)	1,109	35,220						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	(3,624,819)		(1,562,058)	3,926	920,546	787,367			(3,774,600)			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	(427,121)		(5,647)	(78,415)	(36,744)	(306,315)						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(2,208,651)		(1,782,004)	(469,997)	1,909,030	(1,865,680)						
20. Totals (Lines 10 to 19)	3,922,204		991,335	2,553,472	237,660	3,914,337			(3,774,600)			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,202,599		18,998	219,333	591,222	373,046						XXX
22. Commissions and expense allowances on reinsurance assumed	1,507,271		62,767	4,141	(585,220)	1,088,951			936,632			
23. General insurance expenses	5,474,933		564,019	263,793	4,691,770	(511,291)		350,528	116,114			
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,354,180		480,419	278,302	853,365	333,772		59,305	349,017			
25. Increase in loading on deferred and uncollected premiums	(159,585)		1,498	(161,074)		(9)						
26. Net transfers to or (from) Separate Accounts net of reinsurance	427,349								427,349			
27. Aggregate write-ins for deductions	98,486,085		853,509			79,320,884			18,311,692			
28. Totals (Lines 20 to 27)	113,215,036		2,972,545	3,157,967	5,788,797	84,519,690	409,833		16,366,204			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(2,597,396)		5,824,308	904,841	7,669,233	(24,663,175)	463,892		7,203,505			
30. Dividends to policyholders and refunds to members	29,641		29,641									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(2,627,037)		5,794,667	904,841	7,669,233	(24,663,175)	463,892		7,203,505			
32. Federal income taxes incurred (excluding tax on capital gains)	565,560		757,121	(6,745)	(19,110)	(86,667)	(79,039)					
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)	(3,192,597)		5,037,546	911,586	7,688,343	(24,576,508)	542,931		7,203,505			
34. Policies/certificates in force end of year	77,192		36,770	17,233	8,455	12,671	1,187		876			
DETAILS OF WRITE-INS												
08.301. Mortality fee income	29,157,457					23,789,533			5,367,924			
08.302. Funds withheld assumed net investment income	1,228,071				(15,569,326)	15,844,910			952,487			
08.303. FWH assumed realized loss	(1,172,746)				(2,909,256)	1,927,038			(190,528)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	22,739		(846)	23,437	(596,548)	746,609			(149,913)			
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	29,235,521		(846)	23,437	(19,075,130)	42,308,090			5,979,970			
2701. Net change in deposit liabilities	56,781,988					36,744,899			20,037,089			
2702. Funds withheld ceded net investment income	39,132,792					40,852,499			(1,719,707)			
2703. Miscellaneous expense	2,571,305		853,509			1,723,486			(5,690)			
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	98,486,085		853,509			79,320,884			18,311,692			

(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 2021 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)	(123,255)			(123,255)					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	219,620	222		219,398					
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	1,572,693			1,572,693					
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	(532,280)			50	(532,330)				
9. Totals (Lines 1 to 8.3)	1,136,778	222		1,668,886	(532,330)				
10. Death benefits	70,322			70,322					
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	722			722					
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	(497,614)			34,716	(532,330)				
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	(22,197)			(22,197)					
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(84,132)	42		(84,174)					
20. Totals (Lines 10 to 19)	(532,899)	42		(611)	(532,330)				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	13,442			13,442					XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	22,419	89		22,330					
24. Insurance taxes, licenses and fees, excluding federal income taxes	67,671	15		63,501	4,155				
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)	(429,367)	146		98,662	(528,175)				
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,566,145	76		1,570,224	(4,155)				
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)	1,566,145	76		1,570,224	(4,155)				
32. Federal income taxes incurred (excluding tax on capital gains)	(6,276)	(20)		(6,256)					
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)	1,572,421	96		1,576,480	(4,155)				
34. Policies/certificates in force end of year	1,587			1,306	281				
DETAILS OF WRITE-INS									
08.301. Mortality fee income	(521,427)				(521,427)				
08.302. Miscellaneous income	(10,853)			50	(10,903)				
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)	(532,280)			50	(532,330)				
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 2021 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		
1. Premiums for individual annuity contracts	165,125,117	165,032,117		93,000		
2. Considerations for supplementary contracts with life contingencies	282,104	XXX	XXX	XXX	282,104	XXX
3. Net investment income	44,466,044	43,940,646		80,431	444,967	
4. Amortization of Interest Maintenance Reserve (IMR)	1,562,706	1,562,706				
5. Separate Accounts net gain from operations excluding unrealized gains or losses						
6. Commissions and expense allowances on reinsurance ceded	1,031,473	1,031,473				
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	(14,648,577)	(14,703,818)		55,241		
9. Totals (Lines 1 to 8.3)	197,818,867	196,863,124		228,672	727,071	
10. Death benefits						
11. Matured endowments (excluding guaranteed annual pure endowments)						
12. Annuity benefits	6,087,965	5,375,089		147,118	565,758	
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	12,499,204	12,342,841		149,199	7,164	
16. Group conversions						
17. Interest and adjustments on contract or deposit-type contract funds	50,166	(4,479)		54,645		
18. Payments on supplementary contracts with life contingencies						
19. Increase in aggregate reserves for life and accident and health contracts	138,225,271	138,207,566		(42,295)	60,000	
20. Totals (Lines 10 to 19)	156,862,606	155,921,017		308,667	632,922	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3	3				
22. Commissions and expense allowances on reinsurance assumed	713,024	713,024				
23. General insurance expenses	4,261,457	4,022,520		219,112	19,825	
24. Insurance taxes, licenses and fees, excluding federal income taxes	166,880	171,489		(7,963)	3,354	
25. Increase in loading on deferred and uncollected premiums						
26. Net transfers to or (from) Separate Accounts net of reinsurance	74,102			74,102		
27. Aggregate write-ins for deductions	31,528,259	31,211,817			316,442	
28. Totals (Lines 20 to 27)	193,606,331	192,039,870		593,918	972,543	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,212,536	4,823,254		(365,246)	(245,472)	
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)	4,212,536	4,823,254		(365,246)	(245,472)	
32. Federal income taxes incurred (excluding tax on capital gains)	(332,668)	(328,198)			(4,470)	
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)	4,545,204	5,151,452		(365,246)	(241,002)	
34. Policies/certificates in force end of year	66				66	
DETAILS OF WRITE-INS						
08.301. Funds withheld assumed net investment income	(238,499)	(238,499)				
08.302. Miscellaneous income	57,944	2,703		55,241		
08.303. Net assumed adjustment to IMR	(14,468,022)	(14,468,022)				
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)	(14,648,577)	(14,703,818)		55,241		
2701. Funds withheld ceded net investment income	31,528,259	31,211,817			316,442	
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)	31,528,259	31,211,817			316,442	

(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 2021 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	371,273					371,273	
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	7,989,640					7,989,640	
4. Amortization of Interest Maintenance Reserve (IMR)	2,384,479					2,384,479	
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	59,773					59,773	
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	133,521					133,521	
9. Totals (Lines 1 to 8.3)	10,938,686					10,938,686	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	17,053,250					17,053,250	
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	3,700,308					3,700,308	
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	(14,370,970)					(14,370,970)	
20. Totals (Lines 10 to 19)	6,382,588					6,382,588	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1					1	
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	1,666,543					1,666,543	
24. Insurance taxes, licenses and fees, excluding federal income taxes	174,804					174,804	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,209,831)					(1,209,831)	
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	7,014,105					7,014,105	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,924,581					3,924,581	
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)	3,924,581					3,924,581	
32. Federal income taxes incurred (excluding tax on capital gains)	(258,214)					(258,214)	
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)	4,182,795					4,182,795	
34. Policies/certificates in force end of year	4,864					4,864	
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	133,521					133,521	
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)	133,521					133,521	
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 2021 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	652										652		
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)	652										652		
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(652)										(652)		
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)	(652)										(652)		
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)	(652)										(652)		
34. Policies/certificates in force end of year													
DETAILS OF WRITE-INS													
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.

ANNUAL STATEMENT FOR THE YEAR 2021 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 ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	138,226,002		36,942,959	3,566,070	10,104,106	45,822,893	41,789,974					
2. Tabular net premiums or considerations	11,881,781		1,831,375	290,859	10,688,794	(602,309)	(326,938)					
3. Present value of disability claims incurred	(75,194)		(16,958)	(2,320)	(11,049)	(44,867)						
4. Tabular interest	6,926,184		1,758,347	219,035	2,718,293	1,851,347	379,162					
5. Tabular less actual reserve released	(284,407)		(220,928)	(3,009)	(11,454)	(49,016)						
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)	46,029,239		1,434,719	35,578	74,893,375	(395,402)	(29,939,031)					
8. Totals (Lines 1 to 7)	202,703,605		41,729,514	4,106,213	98,382,065	46,582,646	11,903,167					
9. Tabular cost	58,587,340		3,778,040	(2,127,320)	53,252,009	112,179	3,572,432					
10. Reserves released by death	7,844,986		3,031,315	3,100,125	(2,556,281)	3,514,594	755,233					
11. Reserves released by other terminations (net)	216,905		(1,550,546)	10,358	920,546	723,025	113,522					
12. Annuity, supplementary contract and disability payments involving life contingencies	19,834		872	(2,167)	1,109	20,020						
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	66,669,065		5,259,681	980,996	51,617,383	4,369,818	4,441,187					
15. Reserve December 31 of current year	136,034,540		36,469,833	3,125,217	46,764,682	42,212,828	7,461,980					
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	144,986,456		26,725,559	4,133,488	31,049,865	81,038,899	2,038,645					
17. Amount Available for Policy Loans Based upon Line 16 CSV	29,421,815		17,142,611	9,888		12,269,316						

(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 2021 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
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	3,318,160	10,603			3,307,557				
2. Tabular net premiums or considerations	(123,255)				(123,255)				
3. Present value of disability claims incurred	(41,924)	(66)			(41,858)				
4. Tabular interest	145,547	319			145,228				
5. Tabular less actual reserve released	(43,645)	(385)			(43,260)				
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	41,928	66			41,862				
8. Totals (Lines 1 to 7)	3,296,811	10,537			3,286,274				
9. Tabular cost	(42,978)				(42,978)				
10. Reserves released by death	70,322				70,322				
11. Reserves released by other terminations (net)	34,716				34,716				
12. Annuity, supplementary contract and disability payments involving life contingencies	722				722				
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	62,782				62,782				
15. Reserve December 31 of current year	3,234,029	10,537			3,223,492				
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	4,274,503				4,274,503				
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 2021 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		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	175,889,385	173,525,901				2,363,484	
2. Tabular net premiums or considerations	147,831,895	147,364,818				467,077	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	11,084,927	11,012,112				72,815	
5. Tabular less actual reserve released	808,145	759,640				48,505	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	335,614,352	332,662,471				2,951,881	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	15,235,051	15,228,015				7,036	
12. Annuity, supplementary contract and disability payments involving life contingencies	6,281,836	5,692,193				589,643	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	21,516,887	20,920,208				596,679	
15. Reserve December 31 of current year	314,097,465	311,742,263				2,355,202	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	310,823,199	310,823,199					
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 2021 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		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	136,524,094					136,524,094	
2. Tabular net premiums or considerations	1,364,165					1,364,165	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	6,659,029					6,659,029	
5. Tabular less actual reserve released	2,956,529					2,956,529	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	(3,148,102)					(3,148,102)	
8. Totals (Lines 1 to 7)	144,355,715					144,355,715	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	5,543,650					5,543,650	
12. Annuity, supplementary contract and disability payments involving life contingencies	16,658,942					16,658,942	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	22,202,592					22,202,592	
15. Reserve December 31 of current year	122,153,123					122,153,123	
Cash Surrender Value and Policy Loans							
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) 204,290	202,983
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 97,815,960	99,721,880
1.3 Bonds of affiliates	(a) 256,463	149,377
2.1 Preferred stocks (unaffiliated)	(b) (15,732)	(15,732)
2.11 Preferred stocks of affiliates		
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 235,829	234,697
4. Real estate	(d)	
5. Contract loans	1,841,231	2,712,522
6. Cash, cash equivalents and short-term investments	(e) 351,249	351,249
7. Derivative instruments	(f)	
8. Other invested assets	2,972,103	2,972,103
9. Aggregate write-ins for investment income	23,250	23,250
10. Total gross investment income	103,684,643	106,352,329
11. Investment expenses		(g) 8,841,084
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 57,968
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)		8,899,052
17. Net investment income (Line 10 minus Line 16)		97,453,277
DETAILS OF WRITE-INS		
0901. Miscellaneous Income	23,250	23,250
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)	23,250	23,250
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 \$ 15,675,950 accrual of discount less \$ 8,712,018 amortization of premium and less \$ 3,983,447 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ 63,523 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 \$ 23,954 amortization of premium and less \$ 56,427 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	505,327		505,327		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	3,787,934	(42,064)	3,745,870		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(48,529)		(48,529)	(22,289)	
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	1,683		1,683		
7. Derivative instruments	312,533		312,533	169,757	
8. Other invested assets				646,425	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	4,558,948	(42,064)	4,516,884	793,893	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2021 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	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)
			Life Insurance	4 Individual Annuities		Life Insurance	7 Annuities	Group	9 Credit (Group and Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected												
2. Deferred and accrued	18,380		18,380									
3. Deferred, accrued and uncollected:												
3.1 Direct	176,972		176,972									
3.2 Reinsurance assumed	6,826		6,826									
3.3 Reinsurance ceded	165,418		165,418									
3.4 Net (Line 1 + Line 2)	18,380		18,380									
4. Advance												
5. Line 3.4 - Line 4	18,380		18,380									
6. Collected during year:												
6.1 Direct	78,718		78,718									
6.2 Reinsurance assumed	298,807		5,863	292,944								
6.3 Reinsurance ceded	83,178		76,123	7,055								
6.4 Net	294,347		8,458	285,889								
7. Line 5 + Line 6.4	312,727		26,838	285,889								
8. Prior year (uncollected + deferred and accrued - advance)												
9. First year premiums and considerations:												
9.1 Direct	255,690		255,690									
9.2 Reinsurance assumed	305,633		12,689	292,944								
9.3 Reinsurance ceded	248,596		241,541	7,055								
9.4 Net (Line 7 - Line 8)	312,727		26,838	285,889								
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	5,325,721		5,193,540	93,000			39,182					
10.2 Reinsurance assumed	71,916		71,916									
10.3 Reinsurance ceded	5,235,065		5,195,884	7,055			39,182					
10.4 Net	162,572		69,572	93,000								
RENEWAL												
11. Uncollected	326,449		326,449									
12. Deferred and accrued	1,711,351		1,711,351									
13. Deferred, accrued and uncollected:												
13.1 Direct	9,545,006		9,545,006									
13.2 Reinsurance assumed	2,304,862		2,304,862									
13.3 Reinsurance ceded	9,812,068		9,812,068									
13.4 Net (Line 11 + Line 12)	2,037,801		2,037,801									
14. Advance	44,559		44,559									
15. Line 13.4 - Line 14	1,993,242		1,993,242									
16. Collected during year:												
16.1 Direct	47,535,886		43,652,295	151,559		3,044,322	635,982			51,727		
16.2 Reinsurance assumed	272,617,237		35,184,748	236,919,319		512,419				751		
16.3 Reinsurance ceded	143,155,168		66,833,335	72,324,650		3,679,996	264,709			52,478		
16.4 Net	176,997,954		12,003,708	164,746,228		(123,255)	371,274					
17. Line 15 + Line 16.4	178,991,196		13,996,949	164,746,228		(123,255)	371,274					
18. Prior year (uncollected + deferred and accrued - advance)	2,061,037		2,061,037									
19. Renewal premiums and considerations:												
19.1 Direct	48,596,923		44,713,297	151,559		3,044,322	635,982			51,762		
19.2 Reinsurance assumed	272,354,405		34,921,916	236,919,319		512,419				751		
19.3 Reinsurance ceded	144,021,166		67,699,299	72,324,650		3,679,996	264,709			52,513		
19.4 Net (Line 17 - Line 18)	176,930,162		11,935,915	164,746,228		(123,255)	371,274					
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	54,178,334		50,162,527	244,559		3,044,322	675,164			51,762		
20.2 Reinsurance assumed	272,731,954		35,006,521	237,212,263		512,419				751		
20.3 Reinsurance ceded	149,504,828		73,136,723	72,331,705		3,679,996	303,890			52,513		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	177,405,460		12,032,325	165,125,117		(123,255)	371,274					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE First Allmerica Financial Life Insurance Company

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	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other	55,679		55,679									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	1,403,139			1,403,139								
23.2 Reinsurance assumed												
23.3 Net ceded less assumed	1,403,139			1,403,139								
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed	13,058			13,058								
24.3 Net ceded less assumed	(13,058)			(13,058)								
25. Renewal:												
25.1 Reinsurance ceded	7,920,716		6,719,689	(371,665)		1,572,693						
25.2 Reinsurance assumed	2,207,237		1,507,272	699,965								
25.3 Net ceded less assumed	5,713,480		5,212,417	(1,071,630)		1,572,693						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	9,323,855		6,719,689	1,031,474		1,572,693						
26.2 Reinsurance assumed (Page 6, Line 22)	2,220,295		1,507,272	713,024								
26.3 Net ceded less assumed	7,103,560		5,212,417	318,450		1,572,693						
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	10		10									
28. Single												
29. Renewal	1,216,033		1,202,589	3		13,442						
30. Deposit-type contract funds												
31. Totals (to agree with Page 6, Line 21)	1,216,044		1,202,599	3		13,442						

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE First Allmerica Financial Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	274,504				188,415		462,919
2. Salaries and wages	5,200,883				1,580,328		6,781,211
3.11 Contributions for benefit plans for employees	1,570,852				541,589		2,112,441
3.12 Contributions for benefit plans for agents	(111,819)						(111,819)
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	240,364				24,464		264,828
3.32 Other agent welfare	6,904				480		7,384
4.1 Legal fees and expenses	149,071				170,264		319,335
4.2 Medical examination fees	1,181						1,181
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	987,022				95,151		1,082,173
4.5 Expense of investigation and settlement of policy claims	(761,512)						(761,512)
5.1 Traveling expenses	121,052				13,271		134,323
5.2 Advertising	12,972						12,972
5.3 Postage, express, telegraph and telephone	36,650				76		36,726
5.4 Printing and stationery	251,667				78		251,745
5.5 Cost or depreciation of furniture and equipment	46,256						46,256
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	789,293				1,225,669		2,014,962
6.1 Books and periodicals	167,687				84,643		252,330
6.2 Bureau and association fees	158,273				43,344		201,617
6.3 Insurance, except on real estate	51,181						51,181
6.4 Miscellaneous losses	333,895						333,895
6.5 Collection and bank service charges	266,232				350,027		616,259
6.6 Sundry general expenses	34				18		52
6.7 Group service and administration fees	1,581,260				166,874		1,748,134
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					4,355,965		4,355,965
9.3 Aggregate write-ins for expenses	51,451				428		51,879
10. General expenses incurred	11,425,353				8,841,084	(b)	(a) 20,266,437
11. General expenses unpaid Dec. 31, prior year	1,751,094						1,751,094
12. General expenses unpaid Dec. 31, current year	1,036,879						1,036,879
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)	12,139,568				8,841,084		20,980,652
DETAILS OF WRITE-INS							
09.301. Licensing Fees not paid to governmental or regulatory bodies	51,451				428		51,879
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)	51,451				428		51,879

(a) Includes management fees of \$ 2,150,410 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			
2. State insurance department licenses and fees	(23,087)				(23,087)	
3. State taxes on premiums	2,334,838	652			2,335,490	
4. Other state taxes, including \$ for employee benefits						
5. U.S. Social Security taxes	356,284			57,718	414,002	
6. All other taxes	90,259			250	90,509	
7. Taxes, licenses and fees incurred	2,763,536	652		57,968	2,822,156	
8. Taxes, licenses and fees unpaid Dec. 31, prior year	928,315				928,315	
9. Taxes, licenses and fees unpaid Dec. 31, current year	573,332				573,332	
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,118,519	652		57,968	3,177,139	

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	(28,989)	
3. Applied to provide paid-up additions	84,667	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	55,678	
6. Paid in cash	(47,526)	
7. Left on deposit	21,488	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	29,640	
10. Amount due and unpaid	268,487	
11. Provision for dividends or refunds payable in the following calendar year	114,355	
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	382,842	
16. Total from prior year	404,115	
17. Total dividends or refunds (Lines 9 + 15 - 16)	8,367	
DETAILS OF WRITE-INS		
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 ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. A.E. 3% NLP ANB CNF 1909-1947	1,883,936		1,883,936		
0100002. 41 CSO 2 1/2% NLP ANB CNF 1948-1964	13,471,658		13,471,658		
0100003. 58 CET 2 1/2% NLP ANB CNF 1964-1972	19,483		19,483		
0100004. 58 CSO 2 1/2% NLP ANB CNF 1964-1972	14,118,842		14,118,842		
0100005. 58 CET 3% NLP ANB CNF 1972-1976	107,061		107,061		
0100006. 58 CSO 3% NLP ANB CNF 1972-1987	15,416,687		15,416,687		
0100007. 58 CSO 3% MOD CRVM ANB CNF 1976-1981	4,705,150		4,705,150		
0100008. 58 CSO 4 1/2% CRVM ANB CNF 1980-1991	76,296,980		76,296,980		
0100009. 58 CSO 4%/20/3% NLP ANB CNF 1981-1984	1,790,462		1,790,462		
0100010. 58 CSO 4 1/2%/20/3 1/2% CRVM ANB CNF 1981-1987	23,758,371		23,758,371		
0100011. 58 CSO 4 1/2% NLP ANB CNF 1977-1981	81,898,496		81,898,496		
0100012. 58 CSO 4 1/2% MOD CRVM ANB CNF 1976-1987	21,842,637		21,842,637		
0100013. 58 CET 4%/20/3% NLP ANB CNF 1981-1984	18,470		18,470		
0100014. 58 CET 4 1/2%/20/3 1/2% NLP ANB	336,819		336,819		
0100015. 58 CET 4 1/2% NLP ANB CNF 1980-1986	923,915		923,915		
0100016. 58 CSO 4% CRVM ANB CNF 1964-1987	49,132,409		49,132,409		
0100017. 58 CSO 4% NLP ANB CNF 1964-1987	22,125,016		22,125,016		
0100018. 58 CET 4% NLP ANB CNF 1964-1986	323,717		323,717		
0100019. AE 4 1/2% CRVM ANB CNF 1909-1947	391,121		391,121		
0100020. AE 4 1/2% NLP ANB CNF 1909-1947	149,690		149,690		
0100021. 41 CSO 4% CRVM ANB CNF 1948-1964	18,541,815		18,541,815		
0100022. 41 CSO 4% NLP ANB CNF 1948-1964	5,826,117		5,826,117		
0100023. 58 CSO 5 1/2% NLP ANB CNF 1984-1986	18,342,143		18,342,143		
0100024. 80 CSO 5 1/2% YRT ANB CRF 1987-2003 NB	8,949		8,949		
0100025. 80 CSO 6% YRT ANB CRF 1983-1986	112		112		
0100026. 80 CSO 5%/20/4% CRVM ANB CNF 1988-1994	25,684,446		25,684,446		
0100027. 80 CSO 4.5%/20/4% CRVM ANB CNF 1995	2,302,477		2,302,477		
0100028. 80 CSO 5% CRVM ANB CNF 1994-2003 NB	632,367		632,367		
0100029. 80 CSO 4% CRVM ANB CNF 1986-1993	400,728		400,728		
0100030. 80 CSO 4.5% CRVM ANB CNF 1995-2003 NB	8,015,128		5,655,178		2,359,950
0100031. 1941 CSO ANB 2.50% NL (IPC) 1959-1962	32,062		32,062		
0100032. 1941 CSO ANB 2.50% NJ (IPC) 1959-1962	52,171		52,171		
0100033. 1941 CSO ANB 2.50% CRVM (IPC) 1959-1962	27,477		27,477		
0100034. 1941 CSO ANB 3.00% NL (IPC) 1959-1962	28,275		28,275		
0100035. 1941 CSO ANB 3.00% CRVM (IPC) 1959-1962	39,599		39,599		
0100036. 1941 CET ANB (2.50-3.00%) NL (IPC) 1959-1962	7,668		7,668		
0100037. 1958 CSO ANB 2.50% NL (IPC) 1962-1988	1,248,485		1,248,485		
0100038. 1958 CSO ANB 2.50% NJ (IPC) 1962-1988	1,861,607		1,861,607		
0100039. 1958 CSO ANB 2.50% CRVM (IPC) 1961-1988	46,288		46,288		
0100040. 1958 CSO ANB 2.75% NL (IPC) 1961-1988	124,753		124,753		
0100041. 1958 CSO ANB 2.75% CRVM (IPC) 1961-1988	28,221		28,221		
0100042. 1958 CSO ANB 3.00% NL (IPC) 1960-1988	602,601		602,601		
0100043. 1958 CSO ANB 3.00% NL JOINT (IPC) 1966-1988	5,376		5,376		
0100044. 1958 CSO ANB 3.00% NJ (IPC) 1959-1988	479,305		479,305		
0100045. 1958 CSO ANB 3.00% CRVM (IPC) 1959-1988	201,620		201,620		
0100046. 1958 CSO ANB 3.50% NL (IPC) 1962-1988	26,243		26,243		
0100047. 1958 CSO ANB 4.00% NL (IPC) 1981-1985	3,103		3,103		
0100048. 1958 CSO ANB 4.00% CRVM (IPC) 1980-1988	444,353		444,353		
0100049. 1958 CSO ANB 4.50% NL (IPC) 1980-1988	36,861		36,861		
0100050. 1958 CSO ANB 4.50% NJ (IPC) 1982-1988	476,520		476,520		
0100051. 1958 CSO ALB 4.00% CRVM (ISL) (IPC) 1986-1988					
	305,035		305,035		
0100052. 1958 CSO ALB 4.50% NL (IPC) 1981-1988	69,143		69,143		
0100053. 1958 CSO ALB 4.50% CRVM (IPC) 1981-1988	309,627		309,627		
0100054. 1958 CSO ALB 4.50% CRVM JOINT (IPC) 1981-1988					
0100055. 1958 CSO ANB 5.50% CRVM (ISL) (IPC)	5,023,339		5,023,339		
0100056. 1958 CSO ALB 5.50% CRVM (ISL) (IPC)	10,700		10,700		
0100057. 1958 CSO ANB 6.00% CRVM (ISL) (IPC)	10,467,211		10,467,211		
0100058. 1958 CSO ANB 3.00%/10 YRS/2.50% NL (IPC) 1974-1980	183,496		183,496		
0100059. 1958 CSO ANB 3.50%/20 YRS/3.00% NJ (IPC) 1980-1988	327,713		327,713		
0100060. 1958 CSO ANB 4.00%/20 YRS/3.00% NJ (IPC) 1983-1988	919,963		919,963		
0100061. 1958 CSO ANB 4.50%/20 YRS/3.00% NJ (IPC) 1980-1988					
0100062. 1958 CET ANB (VAR. INT) NL (IPC) 1959-1988	125,297		125,297		
0100063. 1958 CET ALB (VAR. INT) NL (IPC) 1981-1988	1,520		1,520		
0100064. 1980 CSO ANB 4.00% NL (IPC) 1989-NB	6,233		6,233		
0100065. 1980 CSO ANB 4.00% CRVM (IPC) 1996-NB	105,289,852		105,289,852		
0100066. 1980 CSO ANB 4.00% CRVM (ISL) (IPC) 1992-2005					
	259,671,940		259,671,940		
0100067. 1980 CSO ANB 4.00% CRVM JOINT (ISL) (IPC) 1997-NB	104,041		104,041		
0100068. 1980 CSO ALB 4.00% CRVM (IPC) 2006-NB	8,294,411		8,294,411		
0100069. 1980 CSO ALB 4.00% CRVM (ISL) (IPC) 1998-NB	22,241,350		22,241,350		
0100070. 1980 CSO ANB 4.50% NL (IPC) 1989-NB	415,151		415,151		
0100071. 1980 CSO ANB 4.50% NJ (IPC) 1989-2005	2,691,422		2,691,422		
0100072. 1980 CSO ANB 4.50% CRVM (IPC) 1995-2005	26,088,109		26,088,109		
0100073. 1980 CSO ANB 4.50% CRVM (ISL) (IPC) 1992-2003					
	180,922,536		143,456,523		37,466,013
0100074. 1980 CSO ANB 4.50% CRVM JOINT (ISL) (IPC)	12,199,055		12,199,055		
0100075. 1980 CSO ALB 4.50% CRVM (IPC) 1995-2005	49,464,525		49,464,525		
0100076. 1980 CSO ALB 4.50% CRVM (ISL) (IPC) 1987-2005					
	165,480,964		165,480,964		
0100077. 1980 CSO ALB 4.50% CRVM JOINT (ISL) (IPC)	119,981		119,981		
0100078. 1980 CSO ANB 5.00% CRVM (ISL) (IPC)	9,044,810		9,044,810		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100079. 1980 CSO ALB 5.00% CRVM (IPC) 1993-1994	167,763		167,763		
0100080. 1980 CSO ALB 5.00% CRVM (ISL) (IPC) 1993-1994	9,540,828		4,965,732		4,575,096
0100081. 1980 CSO ANB 5.50% CRVM (IPC) 1992-1994	82,814		82,814		
0100082. 1980 CSO ANB 5.50% CRVM (ISL) (IPC) 1993-1997	25,583,130		25,583,130		
0100083. 1980 CSO ALB 5.50% NL (IPC) 1987-1992	251,613		251,613		
0100084. 1980 CSO ALB 5.50% CRVM (IPC) 1987-1992	653,492		653,492		
0100085. 1980 CSO ALB 5.50% CRVM JOINT (IPC) 1987-1992	4,545,074		4,545,074		
0100086. 1980 CSO ALB 5.50% CRVM (ISL) (IPC) 1987-1992	9,162,246		8,960,142		202,104
0100087. 1980 CET ANB (VAR. INT) NL (IPC) 1983-2006	908,355		908,355		
0100088. 1980 CET ALB (VAR. INT) NL (IPC) 1983-1992	339,341		339,341		
0100089. 2001 CSO ANB 3.50% CRVM (IPC)	937,211		937,211		
0100090. 2001 CSO ANB 3.50% CRVM (ISL) (IPC)	13,590,706		13,590,706		
0100091. 2001 CSO ANB 3.50% CRVM JOINT (ISL) (IPC)	1,774,405		1,774,405		
0100092. 2001 CSO ANB 4.00% CRVM (IPC) 2006-NB	28,718,234		28,718,234		
0100093. 2001 CSO ANB 4.00% CRVM (ISL) (IPC) 2006-NB	480,444,588		480,444,588		
0100094. 2001 CSO ANB 4.00% CRVM JOINT (ISL) (IPC)	125,688,850		125,688,850		
0100095. 2001 CSO ALB 4.00% CRVM (ISL) (IPC) 2006-NB	2,931,392		2,931,392		
0100096. 2001 CSO ANB 4.50% CRVM (IPC) 2005	1,491,500		1,491,500		
0100097. 2001 CSO ANB 4.50% CRVM (ISL) (IPC) 2004-2005	500,098		500,098		
0100098. Front End Load UL with RESV-FUND 1984-2004	8,101,160		8,101,160		
0100099. 1958 CET ALB 3.00% NSP CNF 1980-1981	10,374		10,374		
0100100. 1958 CSO ANB 3.00% CRVM CNF 1979-1982, 1984	23,848		23,848		
0100101. 1958 CSO ANB 4.00% CRVM CNF 1981-1982	71,673		71,673		
0100102. 1958 CSO ANB 4.00% NSP CNF 1982, 2005	140		140		
0100103. 1980 CSO ALB 4.00% CRVM CNF 2006-2008	4,816,974		4,816,974		
0100104. 1980 CSO ALB 4.00% NSP CNF 2006-2007	130,806		130,806		
0100105. 1980 CSO ALB 4.50% CRVM CNF 1995-2005	16,130,867		16,130,867		
0100106. 1980 CSO ALB 4.50% NSP CNF 1995-2005, 2009	402,078		402,078		
0100107. 1980 CSO S&U ALB 4.50% CRVM CNF 1994-1998	28,969		28,969		
0100108. 1980 CSO S&U ALB 5.00% CRVM CNF 1993-1994	29,227		29,227		
0100109. 1980 CSO S&U ALB 5.50% CRVM CNF 1992	890		890		
0100110. 2001 CSO ALB 3.50% CRVM CNF 2013, 2015	4,413		4,413		
0100111. 2001 CSO ALB 4.00% CRVM CNF 2008-2009, 2012	682,498		682,498		
0100112. 1980 CSO ALB 4.00% CRVM CNF IPC ISL 2006-2008	331,276		331,276		
0100113. 1980 CSO ALB 4.50% CRVM CNF IPC ISL 1995-2005	2,600,493		2,600,493		
0100114. 1980 CSO ALB 5.00% CRVM CNF IPC ISL 1993-1994	463,448		463,448		
0100115. 1980 CSO ALB 5.50% CRVM CNF IPC ISL 1987-1992	4,646,436		4,646,436		
0100116. 1980 CSO ALB 6.00% CRVM CNF IPC ISL 1984-1986	3,189,665		3,189,665		
0100117. 1958 CSO ANB 4.00% NSP CNF IPC ISL 2005	14,208		14,208		
0199997. Totals (Gross)	2,023,006,297		1,978,403,134		44,603,163
0199998. Reinsurance ceded	1,889,621,285		1,848,172,823		41,448,462
0199999. Life Insurance: Totals (Net)	133,385,012		130,230,311		3,154,701
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. RET ANN 3 1/4% 1968-2003	1,589	XXX	1,589	XXX	
0200002. RET ANN 3% 1927-1968	10,173	XXX	10,173	XXX	
0200003. CIF CARVM VARIOUS DEFERRED 1967-2004	17,280	XXX	17,280	XXX	
0200004. CARVM 3% DEFERRED	39,219	XXX		XXX	39,219
0200005. CARVM 3 1/4% DEFERRED 2010	119,840	XXX		XXX	119,840
0200006. CARVM 3 1/2% DEFERRED	18,773	XXX		XXX	18,773
0200007. CARVM 3 3/4% DEFERRED 2010	31,295	XXX		XXX	31,295
0200008. CARVM 4 3/4% DEFERRED 2003-2004	7,784	XXX		XXX	7,784
0200009. CARVM 5% DEFERRED 1998-2004	3,814,006	XXX		XXX	3,814,006
0200010. CARVM 5 1/4% DEFERRED 1994, 1996-2004	15,205,973	XXX	1,515,718	XXX	13,690,255
0200011. CARVM 5 1/2% DEFERRED 2000-2004	2,154,310	XXX		XXX	2,154,310
0200012. CARVM 5 3/4% DEFERRED 1995-2004	719,837	XXX	682,914	XXX	36,923
0200013. CARVM 6% DEFERRED		XXX		XXX	
0200014. 71 IAM 6% IMM 1979	10,648	XXX	10,648	XXX	
0200015. 83 TABLE A 6 3/4% IMM 1996-1997	13,530	XXX	13,530	XXX	
0200016. 83 TABLE A 8 3/4% IMM 1988-1989		XXX		XXX	
0200017. 71 GAM Proj D 6%	5,032,436	XXX		XXX	5,032,436
0200018. 71 GAM Proj D 7 1/2%	997,421	XXX		XXX	997,421
0200019. 71 GAM Proj D 8%	767,239	XXX		XXX	767,239
0200020. 71 GAM Proj D 9 1/2%	440,997	XXX		XXX	440,997
0200021. 83 GAM Proj H 4 3/4%	360,506	XXX		XXX	360,506
0200022. 83 GAM Proj H 5%	357,013	XXX		XXX	357,013
0200023. 83 GAM Proj H 6%	15,179,856	XXX		XXX	15,179,856
0200024. 83 GAM Proj H 6 1/2%	1,880,713	XXX		XXX	1,880,713
0200025. 83 GAM Proj H 7%	2,656,719	XXX		XXX	2,656,719
0200026. 83 GAM Proj H 7 1/4%	918,497	XXX		XXX	918,497
0200027. 83 GAM Proj H 8%	947,137	XXX		XXX	947,137
0200028. 83 GAM Proj H 8 1/4%	4,386,643	XXX		XXX	4,386,643
0200029. 83 GAM Proj H 8 3/4%	774,634	XXX		XXX	774,634
0200030. 94 GAR Proj AA 4 1/2%	89,200	XXX		XXX	89,200
0200031. 94 GAR Proj AA 4 3/4%	408,530	XXX		XXX	408,530
0200032. 94 GAR Proj AA 5.25%	59,956	XXX		XXX	59,956
0200033. 94 GAR Proj AA 5.50%	387,335	XXX		XXX	387,335
0200034. 94 GAR Proj AA 6%	1,095,322	XXX		XXX	1,095,322
0200035. 94 GAR Proj AA 6 1/4%	898,265	XXX		XXX	898,265
0200036. 94 GAR Proj AA 6 1/2%	1,212,706	XXX		XXX	1,212,706
0200037. 94 GAR Proj AA 6.65%	51,527,958	XXX		XXX	51,527,958

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200038. 94 GAR Proj AA 3.5%	44,252	XXX		XXX	44,252
0200039. 71 GAM Proj D 3.25%	68,806	XXX		XXX	68,806
0200040. 83 GAM Proj H 3.25%	22,942	XXX		XXX	22,942
0200041. 94 GAR Proj AA 3%	534,182	XXX		XXX	534,182
0200042. 83 GAM Proj H 2.75%	109,213	XXX		XXX	109,213
0200043. 94 GAR Proj AA 2.75%	254,978	XXX		XXX	254,978
0200044. 71 GAM Proj D 2.25%	78,142	XXX		XXX	78,142
0200045. 83 GAM Proj H 2.25%	236,468	XXX		XXX	236,468
0200046. 94 GAR Proj AA 2%	138,525	XXX		XXX	138,525
0200047. 94 GAR Proj AA 1.75%	28,332	XXX		XXX	28,332
0200048. 94 GAR Proj AA 1%	201,094	XXX		XXX	201,094
0200049. ANNUITY 2000 TABLE A 3.75% IMM 2017	848,795	XXX		XXX	848,795
0200050. ANNUITY 2000 TABLE A 4.0% IMM 2013	653,574	XXX	27,575	XXX	625,999
0200051. ANNUITY 2000 TABLE A 4.25% IMM 2012	81,950	XXX		XXX	81,950
0200052. ANNUITY 2000 TABLE A 4.5% IMM 2014	211,390	XXX	51,063	XXX	160,327
0200053. ANNUITY 2000 TABLE A 5% IMM 2011	48,002	XXX	18,371	XXX	29,631
0200054. ANNUITY 2000 TABLE A 5.25% IMM 2005-2006	324,086	XXX	22,494	XXX	301,592
0200055. ANNUITY 2000 TABLE A 5.5% IMM 2004	44,356	XXX	27,621	XXX	16,735
0200056. ANNUITY 2000 TABLE A 6% IMM 2003	45,985	XXX	21,619	XXX	24,366
0200057. ANNUITY 2000 TABLE A 6 1/4% IMM 1999	217,639	XXX	6,697	XXX	210,942
0200058. ANNUITY 2000 TABLE A 6.50% IMM 2002	106,701	XXX	43,964	XXX	62,737
0200059. ANNUITY 2000 TABLE A 6.75% IMM 2001	15,628	XXX	15,628	XXX	
0200060. ANNUITY 2000 TABLE A 7% IMM 2000	76,924	XXX	8,955	XXX	67,969
0200061. 71 IAM 4.0% CARVM ALB DEF NFI 1975 - 1978	200,948	XXX	200,948	XXX	
0200062. 71 IAM 5.5% CARVM ALB DEF NFI 1979 - 1981	262,395	XXX	262,395	XXX	
0200063. 71 IAM 8.25% CARVM ALB DEF NFI 1983	44,384	XXX	44,384	XXX	
0200064. 71 IAM 9.25% CARVM ALB DEF NFI 1982	629,274	XXX	629,274	XXX	
0200065. 83a 5.0% CARVM ALB DEF NFI 1998 - 1999	47,088,365	XXX	47,088,365	XXX	
0200066. 83a 5.5% CARVM ALB DEF NFI 1993	962,261	XXX	962,261	XXX	
0200067. 83a 5.25% CARVM ALB DEF NFI 1994 - 1997	72,436,440	XXX	72,436,440	XXX	
0200068. 83a 5.75% CARVM ALB DEF NFI 1995	16,480,757	XXX	16,480,757	XXX	
0200069. 83a 6.0% CARVM ALB DEF NFI 1992	1,755,196	XXX	1,755,196	XXX	
0200070. 83a 6.5% CARVM ALB DEF NFI 1989	2,068,416	XXX	2,068,416	XXX	
0200071. 83a 6.25% CARVM ALB DEF NFI 1987 - 1991	6,405,657	XXX	6,405,657	XXX	
0200072. 83a 6.75% CARVM ALB DEF NFI 1986 - 1988	239,596	XXX	239,596	XXX	
0200073. 83a 8.0% CARVM ALB DEF NFI 1984 - 1985	687,444	XXX	687,444	XXX	
0200074. a-2000 4.5% CARVM ALB DEF NFI 2005 - 2008	199,209,000	XXX	199,209,000	XXX	
0200075. a-2000 4.25% CARVM ALB DEF NFI 2010	85,601	XXX	85,601	XXX	
0200076. a-2000 4.75% CARVM ALB DEF NFI 2003 - 2004	131,101,154	XXX	131,101,154	XXX	
0200077. a-2000 5.0% CARVM ALB DEF NFI 2009	74,339,845	XXX	74,339,845	XXX	
0200078. a-2000 5.5% CARVM ALB DEF NFI 2000	57,043,172	XXX	57,043,172	XXX	
0200079. a-2000 5.25% CARVM ALB DEF NFI 2001 - 2002	202,074,600	XXX	202,074,600	XXX	
0200080. Cash Value Basis 2011 - 2019	831,016	XXX	831,016	XXX	
0200081. 83a 6.25% IMM		XXX		XXX	
0200082. a 2000 5.5% IMM	21,368	XXX	21,368	XXX	
0200083. a 2000 6% IMM	15,374	XXX	15,374	XXX	
0200084. a 2000 6.75% IMM	41,145	XXX	41,145	XXX	
0200085. a 2000 7% IMM	92,038	XXX	92,038	XXX	
0200086. 1971 IAM ANB 4.00% Def CARVM 1980	263,292	XXX	263,292	XXX	
0200087. 1971 IAM ANB 4.50% Def CARVM 1981-1982	1,892,817	XXX	1,892,817	XXX	
0200088. 1983 IAM ANB 8.25% Def CARVM 1983	3,612,530	XXX	3,612,530	XXX	
0200089. 1983 IAM ANB 8.75% Def CARVM 1983	172,705	XXX	172,705	XXX	
0200090. 1983 IAM ANB 8.00% Def CARVM 1984-1985	13,164,887	XXX	13,164,887	XXX	
0200091. 1983 IAM ANB 7.25% Def CARVM 1986	214,850	XXX	214,850	XXX	
0200092. 1983 IAM ANB 6.75% Def CARVM 1986-1991	20,791,636	XXX	20,791,636	XXX	
0200093. 1983 IAM ANB 6.50% Def CARVM 1987-1990	5,899,302	XXX	5,899,302	XXX	
0200094. 1983 IAM ANB 6.25% Def CARVM 1987-1992	16,898,156	XXX	16,898,156	XXX	
0200095. 1983 IAM ANB 7.00% Def CARVM 1988-1989	5,216,714	XXX	5,216,714	XXX	
0200096. 1983 IAM ANB 6.00% Def CARVM 1992-1995	10,936,906	XXX	10,936,906	XXX	
0200097. 1983 IAM ANB 5.75% Def CARVM 1993-1995	2,346,330	XXX	2,346,330	XXX	
0200098. 1983 IAM ANB 5.50% Def CARVM 1993-1997	6,775,533	XXX	6,775,533	XXX	
0200099. 1983 IAM ANB 5.25% Def CARVM 1994-1997	6,568,160	XXX	6,568,160	XXX	
0200100. A2000 ANB 5.75% Def CARVM 2000	533,743	XXX	533,743	XXX	
0200101. A2000 ANB 5.50% Def CARVM 2000-2001	135,183	XXX	135,183	XXX	
0200102. A2000 ANB 5.25% Def CARVM 1998-2002	17,771,581	XXX	17,771,581	XXX	
0200103. A2000 ANB 5.00% Def CARVM 1998-2009	10,516,740	XXX	10,516,740	XXX	
0200104. A2000 ANB 4.75% Def CARVM 2003-2004	13,212,608	XXX	13,212,608	XXX	
0200105. A2000 ANB 4.50% Def CARVM 2005-2008	13,101,866	XXX	13,101,866	XXX	
0200106. A2000 ANB 4.25% Def CARVM 2010-2011	30,478,291	XXX	30,478,291	XXX	
0200107. A2000 ANB 3.75% Def CARVM 2012-2014	10,911,480	XXX	10,911,480	XXX	
0200108. A2000 ANB 3.50% Def CARVM 2013	3,603,405	XXX	3,603,405	XXX	
0200109. 2012 IAR ANB 3.50% Def CARVM 2015-2018	7,903,090	XXX	7,903,090	XXX	
0200110. 2012 IAR ANB 3.75% Def CARVM 2016-2019	7,554,317	XXX	7,554,317	XXX	
0200111. 2012 IAR ANB 3.25% Def CARVM 2020	631,203	XXX	631,203	XXX	
0200112. 2012 IAR ANB 3.00% Def CARVM 2021	865,966	XXX	865,966	XXX	
0299997. Totals (Gross)	1,143,024,041	XXX	1,028,584,576	XXX	114,439,465
0299998. Reinsurance ceded	738,747,671	XXX	716,404,222	XXX	22,343,449
0299999. Annuities: Totals (Net)	404,276,370	XXX	312,180,354	XXX	92,096,016
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. MOD 37 SA IMM 2 1/2% 1945-1978	1,271		1,271		
0300002. MOD 37 SA IMM 3% 1911-1978	48,142		48,142		
0300003. 71 IAM 6% IMM 1979	12,186		12,186		
0300004. 71 IAM 7 1/2% IMM 1980-1984	23,452		23,452		
0300005. 83 TABLE A 6 1/2% IMM 1994	10,522		10,522		
0300006. 83 TABLE A 6 3/4% IMM 1996-1997	3,538		3,538		
0300007. 83 TABLE A 7% IMM 1993	4,551		4,551		
0300008. 83 TABLE A 7 3/4% IMM 1992	9,392		9,392		
0300009. 83 TABLE A 8% IMM 1987	7,989		7,989		
0300010. 83 TABLE A 8 1/4% IMM 1990-1991	12,391		12,391		
0300011. 83 TABLE A 8 3/4% IMM 1988-1989	10,005		10,005		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300012. 83 TABLE A 9 1/4% IMM 1986	29,985		29,985		
0300013. 83 TABLE A 9 1/2% IMM 1984-1985	43,690		43,690		
0300014. 2012 IAR 0.75% IMM 2020	8,456		8,456		
0300015. 2012 IAR 1.5% IMM 2020 - 2021	1,068,667		1,068,667		
0300016. 2012 IAR 1.25% IMM 2020	395,734		395,734		
0300017. 2012 IAR 1.75% IMM 2020 - 2021	999,939		999,939		
0300018. 2012 IAR 2.0% IMM 2020 - 2021	84,071		84,071		
0300019. 2012 IAR 2.5% IMM 2019 - 2021	252,078		252,078		
0300020. 2012 IAR 2.25% IMM 2020 - 2021	308,138		308,138		
0300021. 2012 IAR 2.75% IMM 2019 - 2020	59,822		59,822		
0300022. 2012 IAR 3.0% IMM 2019 - 2020	92,811		92,811		
0300023. 2012 IAR 3.5% IMM 2019	121,807		121,807		
0300024. 2012 IAR 3.25% IMM 2019	63,463		63,463		
0300025. 2012 IAR 3.75% IMM 2017 - 2019	1,931,272		1,931,272		
0300026. 2012 IAR 4.0% IMM 2015 - 2019	2,079,216		2,079,216		
0300027. 2012 IAR 4.25% IMM 2019	10,083		10,083		
0300028. a-2000 4.0% IMM 2013	379,631		379,631		
0300029. a-2000 4.5% IMM 2014	521,342		521,342		
0300030. a-2000 4.25% IMM 2012	123,470		123,470		
0300031. MOD 37 STD ANN 2 1/2%	952				952
0399997. Totals (Gross)	8,718,066		8,717,114		952
0399998. Reinsurance ceded	6,800,000		6,800,000		
0399999. SCWLC: Totals (Net)	1,918,066		1,917,114		952
ACCIDENTAL DEATH BENEFITS:					
0400001. INTERCO DI 2 1/2% 1948-1964	219		219		
0400002. INTERCO DI 4 1/2% 1928-1964	119		119		
0400003. 59 ADB 2 1/2% 1964-1972	1,479		1,479		
0400004. 59 ADB 3% 1972-1986	4,640		4,640		
0400005. 59 ADB 4 1/2% 1964-1987	27,813		27,813		
0400006. 59 ADB 4% 1986					
0400007. 59 ADB 4 1/2% 1995-2005	61		61		
0400008. Miscellaneous	385		385		
0400009. 1959 ADB & 1958 CSO ALB 4.50%	11,163		11,163		
0400010. 1959 DI & 1958 CSO ANB 2.50%	3,948		3,948		
0400011. 1959 DI & 1958 CSO ANB 4.50%	2,090		2,090		
0400012. 1959 ADB 3.00% NL 1984, 1986-1987, 1992-1997, 2000-2009	350,276		350,276		
0499997. Totals (Gross)	402,193		402,193		
0499998. Reinsurance ceded	49,917		49,917		
0499999. Accidental Death Benefits: Totals (Net)	352,276		352,276		
DISABILITY-ACTIVE LIVES:					
0500001. 26 CLASS (3) 2 1/2% 1934-1964	165		165		
0500002. 26 CLASS (3) 4 1/2% 1934-1964	395		395		
0500003. 52 INTERCO DISA 2 1/2% 1964-1972	2,074		2,074		
0500004. 52 INTERCO DISA 3% 1972-1987	14,160		14,160		
0500005. 52 INTERCO DISA 4 1/2% 1964-1987	79,243		79,243		
0500006. 52 INTERCO DISA 5% 1988-1994	10,099		10,099		
0500007. 52 INTERCO DISA 4% 1986	30		30		
0500008. 52 INTERCO DISA 4 1/2% 1995-2005	756		710		46
0500009. E 1973-77 OASDI 80 CSO 4.5% CRVM 1994-2005					
0500010. 1952 Dis Period 3 Ben 5 1958 CSO 3.00%-Waiver					
0500011. 1952 Dis Period 3 Ben 5 1980 CSO 3.00%-Waiver	282		282		
	2,910,700		2,910,700		
0500012. 1952 DIS & 1958 CSO 2.50%	293,558		293,264		294
0500013. 1985 CIDA 5.50% 1984-1987, 1992, 1994-1998, 2000, 2005, 2007	21,609		21,609		
0500014. 1952 DIS 3.00% 1979, 1993-1998	596		596		
0599997. Totals (Gross)	3,333,667		3,333,327		340
0599998. Reinsurance ceded	3,115,130		3,114,791		339
0599999. Disability-Active Lives: Totals (Net)	218,537		218,536		1
DISABILITY-DISABLED LIVES:					
0600001. 26 CLASS (3) 3% 1924-1964	34,369		34,369		
0600002. 52 INTERCO DISA 3% 1964-1991	916,856		916,856		
0600003. 52 INTERCO DISA 5% 1992-1994	234,678		234,678		
0600004. 52 INTERCO DISA 4 1/2% 1995-2005	309,639		309,639		
0600005. 1985 CIDA 4.00% 1982, 1987-1988, 1991, 1993-1996, 2002-2003	157,223		157,223		
0600006. 70 Interco Group Life Disability Table (MOD) 5.25%, 5.5%, 5.75%, 6% (etc.)	5,108,402				5,108,402
0600007. 1952 Dis Period 2 Ben 5 1958 CSO 3.00%					
0600008. 1952 Dis Period 2 Ben 5 1980 CSO 3.00%	387,943		387,943		
0600009. 1970 Intercompany Group Disab. 5.50%	1,080				1,080
0600010. 1926 CL 3 DIS LIVES & 1941 CSO 2.50%	10,805		10,805		
0600011. 1952 Dis Period 2 & 1958 CSO 3.00% & NL	1,930,256		1,761,971		168,285
0600012. GROUP DIS/LIVES - WP	105,375				105,375
0699997. Totals (Gross)	9,196,626		3,813,484		5,383,142
0699998. Reinsurance ceded	8,859,264		3,494,616		5,364,648
0699999. Disability-Disabled Lives: Totals (Net)	337,362		318,868		18,494
MISCELLANEOUS RESERVES:					
0700001. Premium Deposit Funds	31,279,856				31,279,856
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	23,230,676		23,230,676		
0700003. For non-deduction of deferred fractional prems or return of prems at death of the insured.	496,819		496,819		
0700004. Additional Asset Adequacy Reserves	334,300,000		334,300,000		
0700005. Special Class Extra Reserve	262		262		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0700006. For surrender values in excess of reserves otherwise required and carried in this schedule	28,660,827		27,907,413		753,414
0700007. Immediate payment of claims	74		74		
0700008. Substandard	810		810		
0700009. VM21 Reserves	108,345		36,842		71,503
0799997. Totals (Gross)	418,077,669		385,972,896		32,104,773
0799998. Reinsurance ceded	383,046,133		381,058,354		1,987,779
0799999. Miscellaneous Reserves: Totals (Net)	35,031,536		4,914,542		30,116,994
9999999. Totals (Net) - Page 3, Line 1	575,519,159		450,132,001		125,387,158

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$;
 Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$;
 Miscellaneous Reserves \$

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] 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 []
- 2.2 If not, state which kind is issued.
N/A - not currently issuing contracts Yes [] No []
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] 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 []
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 []
- 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 []
- 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 []
- 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 []
- 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 ^(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										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	69										69		
2. Additional contract reserves (b)													
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)	69										69		
8. Reinsurance ceded	69										69		
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	22,696,553		5,300,000								605,430		16,791,123
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	22,696,553		5,300,000								605,430		16,791,123
15. Reinsurance ceded	22,696,553		5,300,000								605,430		16,791,123
16. Totals (Net)													
17. TOTAL (Net)													
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	77,215,498		1,332,327	1,630,309	72,618,811	1,634,051
2. Deposits received during the year	234,737		77,169	40,202	24,366	93,000
3. Investment earnings credited to the account	1,567,848		50,087	27,652	1,424,642	65,467
4. Other net change in reserves	(52,776)				(52,114)	(662)
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	2,679,933		311,069	139,084	2,200,054	29,726
8. Other net transfers to or (from) Separate Accounts	74,102					74,102
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	76,211,272		1,148,514	1,559,079	71,815,651	1,688,028
10. Reinsurance balance at the beginning of the year	217,983,449		(1,229,806)		(71,852,136)	291,065,391
11. Net change in reinsurance assumed	(8,134,153)		(4,479)		(2,347)	(8,127,327)
12. Net change in reinsurance ceded	(973,451)		(183,812)		(788,984)	(655)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	210,822,747		(1,050,473)		(71,065,499)	282,938,719
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	287,034,019		98,041	1,559,079	750,152	284,626,747

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	568,854		429,789					139,065			
1.2 Reinsurance assumed	3,772,148		59,149								3,712,999
1.3 Reinsurance ceded	4,134,893		421,894								3,712,999
1.4 Net	206,109		67,044					139,065			
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	18,885,385		17,054,800				1,830,585				
2.22 Reinsurance assumed	27,440,008		8,385,528	19,054,480							
2.23 Reinsurance ceded	26,296,925		15,021,930	15,243,584			(3,968,589)				
2.24 Net	20,028,468		(b) 10,418,398	(b) 3,810,896		(b)	(b) 5,799,174		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	5,314,321		5,314,240								81
3.2 Reinsurance assumed	10,354,428		1,546,431								8,807,997
3.3 Reinsurance ceded	15,327,228		6,519,150								8,808,078
3.4 Net	341,521		(b) 341,521	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	24,768,560		22,798,829				1,830,585	139,065			81
4.2 Reinsurance assumed	41,566,584		9,991,108	19,054,480							12,520,996
4.3 Reinsurance ceded	45,759,046		21,962,974	15,243,584			(3,968,589)				12,521,077
4.4 Net	20,576,098	(a)	(a) 10,826,963	3,810,896			(a) 5,799,174	139,065			

(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 2021 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	142,920,390		108,793,235	1,448,031			12,282,361	17,971,390			2,425,373
1.2 Reinsurance assumed	87,253,293		54,974,311	28,039,037			2,479,983				1,759,962
1.3 Reinsurance ceded	198,442,371		155,892,433	23,715,240			13,537,478	971,467			4,325,753
1.4 Net (d)	31,731,312		7,875,113	5,771,828			1,224,866	16,999,923			(140,418)
2. Liability December 31, current year from Part 1:											
2.1 Direct	24,768,560		22,798,829				1,830,585	139,065			81
2.2 Reinsurance assumed	41,566,584		9,991,108	19,054,480							12,520,996
2.3 Reinsurance ceded	45,759,046		21,962,974	15,243,584			(3,968,589)				12,521,077
2.4 Net	20,576,098		10,826,963	3,810,896			5,799,174	139,065			
3. Amounts recoverable from reinsurers December 31, current year	41,799,030		35,455,106				5,936,348				407,576
4. Liability December 31, prior year:											
4.1 Direct	34,664,017		34,078,166				500,000	85,738			113
4.2 Reinsurance assumed	39,608,846		8,058,035	17,473,794			500,000				13,577,017
4.3 Reinsurance ceded	62,209,101		35,343,856	13,979,035			(690,920)				13,577,130
4.4 Net	12,063,762		6,792,345	3,494,759			1,690,920	85,738			
5. Amounts recoverable from reinsurers December 31, prior year	34,950,437		33,728,171				674,273				547,994
6. Incurred Benefits											
6.1 Direct	133,024,933		97,513,898	1,448,031			13,612,946	18,024,717			2,425,341
6.2 Reinsurance assumed	89,211,031		56,907,384	29,619,723			1,979,983				703,941
6.3 Reinsurance ceded	188,840,909		144,238,486	24,979,789			15,521,884	971,467			3,129,282
6.4 Net	33,395,055		10,182,796	6,087,965			71,045	17,053,250			

- (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 \$ 341,708 in Line 1.1, \$ 1,784 in Line 1.4.
 \$ 341,708 in Line 6.1, and \$ 1,784 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	4,388,461	3,200,027	(1,188,434)
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)	4,388,461	3,200,027	(1,188,434)
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	187,005	160,805	(26,200)
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	298,891	152,624	(146,267)
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			
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	112,286	139,929	27,643
25. Aggregate write-ins for other than invested assets		221	221
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,986,643	3,653,606	(1,333,037)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	4,986,643	3,653,606	(1,333,037)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Bills Receivable		221	221
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)		221	221

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 #	2021	2020
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 6,458,623	\$ (10,563,150)
(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	\$ 6,458,623	\$ (10,563,150)
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 121,501,310	\$ 115,558,251
(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	\$ 121,501,310	\$ 115,558,251

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 - Not Applicable

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
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - None

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 2021 was 78.13%.
- (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		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$	\$	\$ 5,581,714	\$	\$ 5,581,714
(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. Prior Year							
1. Recorded Investment							
(a) Current	\$	\$	\$	\$	\$ 5,897,583	\$	\$ 5,897,583
(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 Statement of Statutory Accounting Principles ("SSAP") 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 has recognized an OTTI charge on loan-backed securities of \$42,064 and \$0 as of December 31, 2021 and December 31, 2020, respectively.
- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - Not Applicable
- (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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
...45661KAA8...	\$..... 1,695,192	\$..... 1,653,128	\$..... 42,064	\$..... 1,653,128	\$..... 1,653,128	.....03/31/2021.....
Total			<u>\$..... 42,064</u>			

- (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

a. The aggregate amount of unrealized losses:

1. Less than 12 months..... \$..... (634,492)
2. 12 months or longer..... (22,501)

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months..... \$..... 27,266,560
2. 12 months or longer..... 194,759

- (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 e) 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

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 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	11,949,257				11,949,257	11,979,307	(30,050)		11,949,257		
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	\$ 11,949,257	\$	\$	\$	\$ 11,949,257	\$ 11,979,307	\$ (30,050)	\$	\$ 11,949,257	%	%

(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 - Not Applicable

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	8	-
(2) Aggregate amount of investment income	\$ 4,143,049	\$ -

R. Reporting Entity's Share of Cash Pool by Asset type - Not Applicable

Notes to the Financial Statements

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 has no investments in joint venture, partnerships or limited liability companies that exceeded 10% of total admitted assets as of December 31, 2021 and December 31, 2020, respectively.

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 that would justify the carrying value of the investment. The Company did not have any impairments in joint ventures, partnerships, or limited liability companies as of December 31, 2021 and December 31, 2020, respectively.

7. Investment Income

The Company did not have due and accrued income over 90 days past due that was excluded from surplus as of December 31, 2021 and December 31, 2020, 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.
- (2) The Company holds equity futures to hedge general business risks associated with equity markets. The total carrying value of derivative assets were \$36,243 and \$1,300,661 as of December 31, 2021 and December 31, 2020, 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

	2021			2020			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	\$ 18,394,026	\$ 176,943	\$ 18,570,969	\$ 18,890,411	\$ 139,344	\$ 19,029,755	\$ (496,385)	\$ 37,599	\$ (458,786)
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	18,394,026	176,943	18,570,969	18,890,411	139,344	19,029,755	(496,385)	37,599	(458,786)
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 18,394,026	\$ 176,943	\$ 18,570,969	\$ 18,890,411	\$ 139,344	\$ 19,029,755	\$ (496,385)	\$ 37,599	\$ (458,786)
(f) Deferred tax liabilities	22,455,676	113,167	22,568,843	19,440,904	357,993	19,798,897	3,014,772	(244,826)	2,769,946
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ (4,061,650)	\$ 63,776	\$ (3,997,874)	\$ (550,493)	\$ (218,649)	\$ (769,142)	\$ (3,511,157)	\$ 282,425	\$ (3,228,732)

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.

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	2021			2020			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)	10,003,186	-	10,003,186	8,850,570		8,850,570	1,152,616	-	1,152,616
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	10,003,186	-	10,003,186	8,850,570		8,850,570	1,152,616	-	1,152,616
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	18,065,716	XXX	XXX	17,333,738	XXX	XXX	731,978
(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	8,390,840	176,943	8,567,783	10,039,841	139,344	10,179,185	(1,649,001)	37,599	(1,611,402)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a) + 2(b) + 2(c))	\$ 18,394,026	\$ 176,943	\$ 18,570,969	\$ 18,890,411	\$ 139,344	\$ 19,029,755	\$ (496,385)	\$ 37,599	\$ (458,786)

(3) Ratio used as basis of admissibility

	2021	2020
(a) Ratio percentage used to determine recovery period and threshold limitation amount	1,200.000 %	1,286.000 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 135,809,496	\$ 127,926,761

(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

	2021		2020		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)	\$ 18,394,026	\$ 176,943	\$ 18,890,411	\$ 139,344	\$ (496,385)	\$ 37,599
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)	\$ 18,394,026	\$ 176,943	\$ 18,890,411	\$ 139,344	\$ (496,385)	\$ 37,599
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

Current income taxes incurred consist of the following major components:	(1)	(2)	(3)
	2021	2020	Change (1-2)
1. Current Income Tax			
(a) Federal	\$ (31,598)	\$ (35,625,284)	\$ 35,593,686
(b) Foreign	-	-	-
(c) Subtotal	\$ (31,598)	\$ (35,625,284)	\$ 35,593,686
(d) Federal income tax on net capital gains	2,186,495	8,820,303	(6,633,808)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	\$ 2,154,897	\$ (26,804,981)	\$ 28,959,878

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 2021	(2) 2020	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve			
(3) Policyholder reserves	8,371,938	8,691,174	(319,236)
(4) Investments			
(5) Deferred acquisition costs	6,739,340	6,999,288	(259,948)
(6) Policyholder dividends accrual	2,011,895	1,930,243	81,652
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	1,047,195	767,257	279,938
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other (including items less than 5% of total ordinary tax assets)	223,658	502,449	(278,791)
(99) Subtotal	<u>\$ 18,394,026</u>	<u>\$ 18,890,411</u>	<u>\$ (496,385)</u>
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 18,394,026</u>	<u>\$ 18,890,411</u>	<u>\$ (496,385)</u>
(e) Capital			
(1) Investments	\$ 176,943	\$ 139,344	\$ 37,599
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other (including items <5% of total capital tax assets)			
(99) Subtotal	<u>\$ 176,943</u>	<u>\$ 139,344</u>	<u>\$ 37,599</u>
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	176,943	139,344	37,599
(i) Admitted deferred tax assets (2d + 2h)	<u>\$ 18,570,969</u>	<u>\$ 19,029,755</u>	<u>\$ (458,786)</u>
	(1) 2021	(2) 2020	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 14,731,248	\$ 10,447,086	\$ 4,284,162
(2) Fixed assets			
(3) Deferred and uncollected premium	552,252	527,845	24,407
(4) Policyholder reserves	5,175,185	6,468,982	(1,293,797)
(5) Other (including items <5% of total ordinary tax liabilities) [†]	1,996,991	1,996,991	-
(99) Subtotal	<u>\$ 22,455,676</u>	<u>\$ 19,440,904</u>	<u>\$ 3,014,772</u>
(b) Capital			
(1) Investments	\$ 113,167	\$ 357,993	\$ (244,826)
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	<u>\$ 113,167</u>	<u>\$ 357,993</u>	<u>\$ (244,826)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 22,568,843</u>	<u>\$ 19,798,897</u>	<u>\$ 2,769,946</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ (3,997,874)</u>	<u>\$ (769,142)</u>	<u>\$ (3,228,732)</u>
	(1) 2021	(2) 2020	(3) Change (1-2)

[†] Items >5% of total ordinary tax liabilities included in Other

ALACNY Basis Adjustment	\$ 1,755,843	\$ 1,755,843	\$ -
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	2021	2020	Change
Adjusted gross deferred tax assets	\$ 18,570,969	\$ 19,029,756	\$ (458,787)
Total deferred tax liabilities	(22,568,843)	(19,798,895)	\$ (2,769,948)
Net deferred tax assets (liabilities)	\$ (3,997,874)	\$ (769,139)	\$ (3,228,734)
Tax effect of unrealized gains (losses)			169,322
Change in net deferred income tax			<u>\$ (3,059,413)</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

D. Among the More Significant Book to Tax Adjustments

	Tax Year Ended December 31, 2021	Effective Tax Rate
Provision computed at statutory rate	\$1,808,839	21.00%
Permanent Differences		
IMR	2,905,162	33.73%
FTC	105	0.00%
Nondeductible Expenses	11,510	0.13%
Other Permanent Adjustments	(142,321)	-1.65%
Non-Admitted Assets	(279,938)	-3.25%
Statutory Valuation Allowance	0	0.00%
Prior Year True-Up	(22,785)	-0.26%
Prior Year Tax Return Adjustments	0	0.00%
Tax Credits	(500)	-0.01%
Litigation Reserve	0	0.00%
DREs	(110,320)	-1.28%
Ceding Commissions	1,092,621	12.68%
Dividends Received Deduction	(42,000)	-0.49%
Nontaxable Income	(6,064)	-0.07%
Totals	\$5,214,310	60.54%
Federal and foreign income taxes incurred	\$ (31,598)	-0.37%
Realized capital gains (losses) tax	2,186,495	25.38%
Change in net deferred income taxes	3,059,413	35.52%
Total statutory income taxes	\$5,214,310	60.54%

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 IRS Code 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, 2021 and 2020 respectively.

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 III, Inc., Gotham Re, Inc. and Forethought Life Insurance Company for the period ending December 31, 2021. 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. In 2018, the IRS started an audit of the U.S. domiciled insurance entities' for tax years 2014 to 2016; on January 27, 2021 the IRS issued the Revenue Agent's Report, which included agreed upon adjustments for reserves. 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

On February 1, 2021, KKR & Co. Inc. ("KKR") indirectly acquired a majority interest in the Company following the merger of Global Atlantic Financial Group Limited ("GAFGL") and Magnolia Merger Sub Limited, with GAFGL as the surviving entity of the merger transaction. Prior to the merger transaction, Magnolia Merger Sub Limited was a Bermuda exempted company, a direct wholly owned subsidiary of Magnolia Parent LLC (now known as The Global Atlantic Financial Group LLC or "TGAFGL") and an indirect subsidiary of KKR. Accordingly, TGAFGL is now the holding company of GAFGL and KKR is deemed the ultimate controlling person of FAFLIC.

The Company is organized as a stock life insurance company and is a wholly-owned direct subsidiary of Commonwealth Annuity. Commonwealth Annuity is a wholly-owned indirect subsidiary of TGAFGL, a Bermuda Company.

KKR Magnolia Holdings LLC owns a total of approximately 61.5% of the outstanding ordinary shares of TGAFGL; the remaining investors, none of whom own more than 9.8%, own the remaining approximately 38.5% of the outstanding ordinary shares.

Notes to the Financial Statements

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

The Company owns market traded bonds of KKR; one with an NAIC rating of 1, a carrying value of \$5,038,786, and a market value of \$6,464,193; and another with an NAIC rating of 2, a carrying value of \$9,969,166, and a market value of 9,957,176, as of December 31, 2021. The purchase of these securities constituted arms-length transactions.

At December 31, 2020, The Goldman Sachs Group, Inc. (Goldman Sachs) owned a total of approximately 22% of the outstanding ordinary shares of GAFC; the remaining investors, none of whom own more than 7.0%, own the remaining approximately 78% of the outstanding ordinary shares.

The Company owned market traded bonds of Goldman Sachs, with an NAIC rating of 2, a carrying value of \$13,587,112, and a market value of \$17,864,618, as of December 31, 2020. The purchase of these securities constituted arms-length transactions.

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

As of December 31, 2021 no transactions greater than 1/2 of 1% of net admitted assets had occurred.

In December 2020, having received the approval of the Massachusetts Division of Insurance, the Company distributed a \$100,000,000 extraordinary dividend to its parent, Commonwealth Annuity, which was accounted for as a return of capital.

C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

D. Amounts due to or from Related Parties

The Company had a payable due to Goldman Sachs Asset Management L.P. (GSAM) related to portfolio management fees of \$674,314 as of December 31, 2020.

As of December 31, 2021, the Company reported a receivable from parent, subsidiaries and affiliates of \$0 and a payable of \$2,508,941. As of December 31, 2020, the Company reported a receivable from parent, subsidiaries and affiliates of \$0 and a payable of \$1,493,059. Intercompany balances are settled on a monthly basis.

E. Management, Service Contracts, Cost Sharing Arrangements

On February 1, 2021, FAFLIC entered into an investment management agreement with Kohlberg Kravis Roberts & Co. L.P., a Delaware limited partnership and KKR subsidiary. The Company incurred expenses for this agreement of \$8,841,084 for the year ended December 31, 2021.

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 \$2,150,410 and \$2,869,651 for the years ended December 31, 2021 and December 31, 2020, respectively.

The Company has agreements with affiliated parties to receive and pay certain fee income and expenses related to policyholder administration of \$735,085 and \$1,030,650 as of December 31, 2021 and December 31, 2020, respectively and had a net \$240,822 and \$251,369 receivable at December 31, 2021 and December 31, 2020, respectively.

F. 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.

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

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 \$1,244,285 and \$3,048,014 as of December 31, 2021 and December 31, 2020, respectively. There were no expenses recognized in association with this plan for the twelve months and year ended December 31, 2021 and December 31, 2020.

Notes to the Financial Statements

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans (Continued)

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, 2021 and December 31, 2020 was \$331,539 and \$542,953, 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, Dividend Restrictions and Quasi-Reorganizations

A. The Company has 1,000,000 shares authorized, 500,001 shares issued and outstanding, par value \$10.00 per share.

B. The Company has no preferred stock outstanding.

C. 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.

D. In December 2020, having received the approval of the Massachusetts Division of Insurance, the Company distributed a \$100,000,000 extraordinary dividend to its parent, Commonwealth Annuity. The entire \$100,000,000, being in excess of undistributed earnings, was accounted for as a return of capital.

E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders

F. 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.

G. The Company has no surplus advances.

H. Stock Held for Special Purposes

None of the Company's stock is held for special purposes.

I. Changes in Special Surplus Funds - Not Applicable

J. Unassigned Funds (Surplus)

Unassigned funds (surplus) was reset to zero as of June 30, 2021, due to a quasi-reorganization described in footnote 13L. The portion of unassigned funds represented or reduced by cumulative unrealized gains and losses are \$4,151,546 and \$3,526,974, at December 31, 2021 and December 31, 2020, respectively.

K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable

L. Impact of Any Restatement Due to Prior Quasi-Reorganizations

Effective July 30, 2021, the Massachusetts Division of Insurance approved the Company's request to reset gross paid and contributed surplus and unassigned funds under a quasi-reorganization pursuant to SSAP No. 72 with an effective date of June 30, 2021. The Company's unassigned funds (surplus) would be reduced to zero through the restatement of gross paid in and contributed surplus. The Company requested the reset following the February 1, 2021 change in control, in which a majority-owned indirect subsidiary of KKR & Co. acquired the Company's ultimate parent, The Global Atlantic Financial Group LLC.

	Change in Year Surplus	Change in Gross Paid-in and Contributed Surplus
SSAP No. 72 restatement under quasi-reorganization.....	\$ 355,915,618	\$

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

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, 2021 commitments to make additional investments to joint ventures, LLC's, and partnerships total \$4,360,040.

(2) Nature and circumstances of guarantee - None

(3) Aggregate compilation of guarantee obligations - None

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.

Notes to the Financial Statements

14. Liabilities, Contingencies and Assessments (Continued)

(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 \$3.4 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 Court granted final approval on June 23, 2020. 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

Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining full collaterals from counterparties. The Company did not hold over the counter derivative contracts as of December 31, 2021. 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. Transfer 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

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, 2021 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.

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

Derivatives consist of 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, 2021 and December 31, 2020.

(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
a. Assets at fair value					
Derivative Assets	\$ 36,242	\$	\$	\$	\$ 36,242
Separate Accounts	149,630,413				149,630,413
Total assets at fair value/NAV	\$ 149,666,655	\$	\$	\$	\$ 149,666,655
b. Liabilities at fair value					
Derivative Liabilities	\$	\$	\$	\$	\$
Total liabilities at fair value	\$	\$	\$	\$	\$

(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, 2021 and December 31, 2020, 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	\$ 2,602,545,025	\$ 2,258,857,468	\$ 6,500,513	\$ 2,536,758,003	\$ 59,286,509	\$	\$
Mortgage Loans	5,806,311	5,581,714			5,806,311		
Other Invested Assets	154,726	5,430,554			154,726		5,275,829
Preferred Stock		—					
Short-Term Investments	153,834	153,950		153,834			
Cash and Equivalents	100,494,078	100,494,078	100,494,078				
Derivatives	36,242	36,242	36,242				
Total Assets	2,709,190,216	2,370,554,006	107,030,833	2,536,911,837	65,247,546		5,275,829
Derivative Liabilities							
Total Liabilities							

D. Not Practicable to Estimate Fair Value

As of December 31, 2021, the Company owned 2 financial instruments that were not practicable to estimate fair value.

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
BA Common Stock	\$ 3,816,059	%		1
BA Common Stock	1,459,770			1

Explanations

1: For our equity method investments, our carrying amount generally is our share of the net asset value of the funds or the partnerships, which approximates fair value.

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items

A. Unusual or Infrequent Items - Not Applicable

B. Troubled Debt Restructuring - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

C. Other Disclosures

Effective July 1, 2021, the Company entered into a coinsurance agreement with USAA Life Insurance Company whereby it assumed fixed annuity business. The total assumed reserves were \$209,326,019. Subsequently the Company entered into a retrocession agreement where reserves of \$62,797,806 were ceded to a third party.

Assets values of \$11,949,257 and \$11,979,307 as of December 31, 2021 and December 31, 2020, were on deposit with government authorities or trustees as required by law.

The Company previously completed a conversion to a new life insurance administration system. In a limited number of cases, as a result of the conversion, the Company is using estimates for certain policyholder balances recorded in the financial statements. Any variances to the estimates will be recorded in future periods if estimates are revised or no longer utilized.

Effective October 1, 2020, the Company entered into a 90% quota share Funds Withheld Retrocession Reinsurance Agreement with Accordia Life and Annuity Company (Accordia). The business covered under this agreement consists of whole life, term, and universal life policies assumed under the Non NLG, Non-Financed NLG and JANY reinsurance agreements and policies novated from Athene Life Insurance Company of New York (ALICNY). At December 31, 2020, the Company ceded \$940,712,245 of premium revenue, \$889,156,294 of reserves, and \$32,500,000 of commission expense allowance to Accordia.

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, 2021 and December 31, 2020.

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, 2021.

	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 15,591,869	\$ 10,834,989	\$ 15,947,955	\$
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	\$ 15,591,869	\$ 10,834,989	\$ 15,947,955	\$

(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 - Not Applicable

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 – No Type I subsequent events to report.

Type II – No Type II subsequent events to report.

Subsequent events have been considered through February 25, 2022.

COVID-19

The COVID-19 outbreak is currently impacting the United States and many countries around the world. Due to the recent and rapidly evolving nature of these events, the Company is unable to estimate the full impact at this time. However, at this time, the Company does not believe the situation will materially impact the Company's liability or capital position.

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 Reinsurance Reflected in Income and Expenses - 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

H. Reinsurance Credit - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not have any retrospectively rated contracts or contract subject to redetermination.

A. Method Used to Estimate - Not Applicable

B. Method Used to Record - Not Applicable

C. Amount and Percent of Net Retrospective Premiums - Not Applicable

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?
NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable

- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable

- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - Not Applicable

- (5) ACA risk corridors receivable as of reporting date - 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.

Notes to the Financial Statements

25. Change in Incurred Losses and Loss Adjustment Expenses (Continued)

- 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, 2021 was 4.0%.
- B. No change to accounting method for policyholder dividends.
- C. The amount of dividend expense incurred for the year ended December 31, 2021 was \$29,640
- D. There was no additional income allocated to participating policyholders.

30. Premium Deficiency Reserves - Not Applicable

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 \$963,189,145 and \$1,016,369,287 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, 2021 and 2020, respectively. Reserves to cover the above shortfall in premiums totaled \$14,537,177 and \$14,825,076 at 2021 and 2020 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	7,460,156			7,460,156	0.705
c. At fair value			20,718,798	20,718,798	1.958
d. Total with market value adjustment or at fair value (total of a through c)	7,460,156		20,718,798	28,178,954	2.663
e. At book value without adjustment (minimal or no charge or adjustment)	1,020,686,329			1,020,686,329	96.445
(2) Not subject to discretionary withdrawal	9,155,203		286,468	9,441,671	0.892
(3) Total (gross: direct + assumed)	\$ 1,037,301,688	\$	\$ 21,005,266	\$ 1,058,306,954	100.000 %
(4) Reinsurance ceded	723,204,221			723,204,221	
(5) Total (net) (3 - 4)	\$ 314,097,467	\$	\$ 21,005,266	\$ 335,102,733	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ 601,979	\$	\$	\$ 601,979	

Notes to the Financial Statements

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

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	\$	\$ 166,206	\$	\$ 166,206	0.098 %
b. At book value less current surrender charge of 5% or more	22,343			22,343	0.013 %
c. At fair value			54,543,744	54,543,744	32.039 %
d. Total with market value adjustment or at fair value (total of a through c)	22,343	166,206	54,543,744	54,732,293	32.150 %
e. At book value without adjustment (minimal or no charge or adjustment)	19,890,062			19,890,062	11.683 %
(2) Not subject to discretionary withdrawal	94,528,011		1,090,491	95,618,502	56.167 %
(3) Total (gross: direct + assumed)	\$ 114,440,416	\$ 166,206	\$ 55,634,235	\$ 170,240,857	100.000 %
(4) Reinsurance ceded	22,343,449			22,343,449	
(5) Total (net) (3 - 4)	\$ 92,096,967	\$ 166,206	\$ 55,634,235	\$ 147,897,408	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

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			14,847,999	14,847,999	3.968 %
d. Total with market value adjustment or at fair value (total of a through c)			14,847,999	14,847,999	3.968 %
e. At book value without adjustment (minimal or no charge or adjustment)	358,036,281			358,036,281	95.683 %
(2) Not subject to discretionary withdrawal	1,307,432			1,307,432	0.349 %
(3) Total (gross: direct + assumed)	\$ 359,343,713	\$	\$ 14,847,999	\$ 374,191,712	100.000 %
(4) Reinsurance ceded	72,309,694			72,309,694	
(5) Total (net) (3 - 4)	\$ 287,034,019	\$	\$ 14,847,999	\$ 301,882,018	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within 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)	\$ 404,276,369
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net)	1,918,066
(3) Exhibit of Deposit-type Contracts, Line 14, Column 1	287,034,018
(4) Subtotal	\$ 693,228,453
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	76,805,707
(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	14,847,999
(11) Subtotal	\$ 91,653,706
(12) Combined total	\$ 784,882,159

Notes to the Financial Statements

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$ 64,364,054	\$ 69,900,339
b. Universal Life	367,531,743	373,386,914	384,597,689
c. Universal Life with Secondary Guarantees	22,165,835	20,683,638	89,679,236
d. Indexed Universal Life	107,014,586	103,769,041	90,191,493
e. Indexed Universal Life with Secondary Guarantees	308,501,266	294,993,505	790,977,272
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		396,820,954	421,764,143
h. Variable Life			
i. Variable Universal Life	9,156,333	9,118,992	8,638,534
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	167,276,260
b. Accidental Death Benefits	XXX	XXX	402,191
c. Disability – Active Lives	XXX	XXX	3,333,654
d. Disability – Disabled Lives	XXX	XXX	4,082,703
e. Miscellaneous Reserves	XXX	XXX	411,576,322
(3) Total (gross: direct + assumed)	814,369,763	1,263,137,098	2,442,419,836
(4) Reinsurance Ceded	693,824,442	1,108,864,062	2,303,151,284
(5) Total (net) (3) - (4)	\$ 120,545,321	\$ 154,273,036	\$ 139,268,552

B. Separate Account with Guarantees

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)			
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	\$	\$	\$

Notes to the Financial Statements

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics (Continued)

C. Separate Account Nonguaranteed

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life	56,989,110	56,989,110	53,277,298
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	3,707,890
(3) Total (gross: direct + assumed)	56,989,110	56,989,110	56,985,188
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	\$ 56,989,110	\$ 56,989,110	\$ 56,985,188

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 133,385,016
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	352,274
3. Exhibit 5, Disability – Active Lives Section, Total (net)	218,524
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	337,361
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	4,975,377
6. Subtotal	\$ 139,268,552
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2	53,277,298
8. Exhibit 3, Line 0499999, Column 2	
9. Exhibit 3, Line 0599999, Column 2	3,707,890
10. Subtotal (Lines 7 through 9)	\$ 56,985,188
11. Combined Total (Lines 6 and 10)	\$ 196,253,740

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	2,056,180	2,629,774
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals	\$ 2,056,180	\$ 2,629,774

35. Separate Accounts

A. Separate Account Activity

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

- 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 – 132I.

Variable Separate Accounts and Guaranteed Period Accounts

Notes to the Financial Statements

35. Separate Accounts (Continued)

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 \$149,630,413 and \$138,148,491 as of December 2021 and 2020, respectively. The assets legally insulated from the general account as of December 31, 2021 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Annuities	\$ 92,641,192	\$
Variable Life Insurance Products	56,989,221	
Total	<u>\$ 149,630,413</u>	<u>\$</u>

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

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.)

As of December 31, 2021 and 2020, the general account of the Company had a maximum guarantee for separate account liabilities of \$2,364,934 and \$2,451,168, respectively. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

a. 2021	\$ 1,117
b. 2020	\$ 1,388
c. 2019	\$ 1,829
d. 2018	\$ 2,819
e. 2017	\$ 9,931

The general account of the Company has paid \$1,681 and \$44,395 toward separate account guarantees as of December 31, 2021 and 2020, respectively.

(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.

Notes to the Financial Statements

35. Separate Accounts (Continued)

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 12/31/2021	\$	\$	\$	\$ 1,570,593	\$ 1,570,593
(2) Reserves at 12/31/2021 for accounts with assets at:					
a. Fair value		166,206		133,624,688	133,790,894
b. Amortized cost					
c. Total reserves	<u>\$</u>	<u>\$ 166,206</u>	<u>\$</u>	<u>\$ 133,624,688</u>	<u>\$ 133,790,894</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$	\$ 166,206	\$	\$	\$ 166,206
2. At book value without market value adjustment and with current surrender charge of 5% or more					
3. At fair value				132,394,093	132,394,093
4. At book value without market value adjustment and with current surrender charge less than 5%					
5. Subtotal	<u>\$</u>	<u>\$ 166,206</u>	<u>\$</u>	<u>\$ 132,394,093</u>	<u>\$ 132,560,299</u>
b. Not subject to discretionary withdrawal				1,230,595	1,230,595
c. Total	<u>\$</u>	<u>\$ 166,206</u>	<u>\$</u>	<u>\$ 133,624,688</u>	<u>\$ 133,790,894</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)				\$ 1,570,593	
b. Transfers from Separate Accounts (Page 4, Line 10)					12,177,318
c. Net transfers to or (from) Separate Accounts (a - b)					<u>\$ (10,606,725)</u>
(2) Reconciling adjustments					
a. Administration and Policy Fees					\$ (2,473,190)
b. Matured/Deferred Contracts					207,192
c. Reinsurance					12,164,345
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement					
(1c + 2) = (Page 4, Line 26)					\$ (708,378)

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, 2 and 3.
- 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. 0001404912
- 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. 12/31/2019
- 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. 12/31/2019
- 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). 05/26/2021
- 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 depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] 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
REDI Global Technologies LLC	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
KKR Credit Advisors (Singapore) Pte. Ltd.	Singapore	NO	NO	NO	YES
KKR Registered Advisor LLC	New York, NY	NO	NO	NO	YES
Kohlberg Kravis Roberts & Co. L.P.	New York, NY	NO	NO	NO	YES
FS/KKR Advisor, LLC	Philadelphia, PA	NO	NO	NO	YES
KKR Credit Advisors (US) LLC	San Francisco, CA	NO	NO	NO	YES
KKR Capital Markets LLC	New York, NY	NO	NO	NO	YES
MCS Capital Markets LLC	New York, NY	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP 200 Berkeley Sreet, 10th Floor, Boston, MA 02116
- 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 [X]
- 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 [X]
- 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 [X] 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 [X]
- 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 [X] 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 [X]
- 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 [X]
- 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: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 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 25.03) Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto
.....
- 25.03 For securities 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)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions..... \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs..... \$
- 25.06 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]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 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]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
- 25.093 Total payable for securities lending reported on the liability page..... \$

- 26.1 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 25.03)..... Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements..... \$
- 26.22 Subject to reverse repurchase agreements..... \$
- 26.23 Subject to dollar repurchase agreements..... \$
- 26.24 Subject to reverse dollar repurchase agreements..... \$
- 26.25 Placed under option agreements..... \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock..... \$
- 26.27 FHLB Capital Stock..... \$
- 26.28 On deposit with states..... \$ 11,949,257
- 26.29 On deposit with other regulatory bodies..... \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB..... \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements..... \$
- 26.32 Other..... \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108..... Yes [] No []
- 27.42 Permitted accounting practice..... Yes [] No []
- 27.43 Other accounting guidance..... Yes [] No []
- 27.5 By responding YES to 27.41 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.
- 28.1 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 [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year..... \$
29. 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 [X] No []

29.01 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

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No []

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

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

29.05 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.....
Kohlberg Kravis Roberts & Co. L.P.	A.....
Goldman Sachs Asset Management CLO, Corp.	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No []

29.06 For those firms or individuals listed in the table for 29.05 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
1399770	Kohlberg Kravis Roberts & Co. L.P.	K3NEK11EF7N3JVJE7V46		DS.....
107738	Goldman Sachs Asset Management CLO, Corp.	5493000C7DKPYVEOMA87		OS.....

30.1 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 []

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 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

31. 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 (+)
31.1 Bonds	2,259,011,418	2,602,698,859	343,687,441
31.2 Preferred stocks			
31.3 Totals	2,259,011,418	2,602,698,859	343,687,441

31.4 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.

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

34. 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]

35. 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]

36. 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]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 161,643

38.2 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

39.1 Amount of payments for legal expenses, if any?\$ 319,335

39.2 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
MAYER BROWN LLP	95,037

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 4,347

40.2 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	1,647
Life Insurance Council of New York Inc	2,700

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	177,405,460	(921,930,887)
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	69	92
2.5 Reserve Denominator	561,063,721	427,454,232
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)"? \$
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 \$
- 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: \$
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$
- 12.12 Stock \$
- 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 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			
13.32 Paid claims			
13.33 Claim liability and reserve (beginning of year)	23,892,451	23,892,451	
13.34 Claim liability and reserve (end of year)			
13.35 Incurred claims	(23,892,451)	(23,892,451)	

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	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

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

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 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	7,651,672	7,949,146	8,115,693	8,429,784	8,721,115
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	8,419,142	9,397,447	10,309,139	12,103,984	12,261,176
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	601,591	624,976	650,914	685,760	710,682
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	16,672,405	17,971,569	19,075,746	21,219,528	21,692,973
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	6,020	550			
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)	6,020	550			
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	12,032,325	(891,751,276)	41,808,089	22,574,495	27,085,525
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	165,125,117	888,668	1,318,310	302,496	617,030
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	(123,255)	(31,759,414)	(2,358,199)	108,887	84,041
17.2 Group annuities (Line 20.4, Col. 7)	371,274	691,135	584,804	496,702	763,864
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	177,405,460	(921,930,887)	41,353,004	23,482,580	28,550,460
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,112,981,514	2,924,135,108	3,106,053,212	3,152,821,415	3,285,443,793
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,991,480,205	2,808,576,857	2,860,418,454	2,928,795,156	3,045,139,140
23. Aggregate life reserves (Page 3, Line 1)	575,519,159	453,957,641	1,371,954,438	1,371,796,557	1,380,705,276
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	287,034,019	295,198,947	299,278,184	315,612,274	338,946,780
26. Asset valuation reserve (Page 3, Line 24.01)	14,251,008	12,300,365	11,300,553	14,813,938	15,397,327
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)	116,501,300	110,558,241	240,634,748	219,026,249	235,304,643
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(14,316,924)	(109,875,520)	(19,538,361)	(83,097,345)	(72,590,538)
Risk-Based Capital Analysis					
30. Total adjusted capital	135,809,496	127,926,764	257,117,577	238,957,333	255,834,023
31. Authorized control level risk - based capital	11,314,441	9,996,139	16,458,472	16,526,576	17,159,811
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	93.8	93.7	91.1	94.1	90.8
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.2	0.3	0.4	0.4	0.6
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	4.2	3.3	5.0	3.1	5.5
37. Contract loans (Line 6)	1.5	2.0	1.9	1.7	1.6
38. Derivatives (Page 2, Line 7)	0.0	0.1	0.9	0.2	0.9
39. Other invested assets (Line 8)	0.2	0.6	0.6	0.5	0.5
40. Receivables for securities (Line 9)	0.0	0.1	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 2021	2 2020	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	15,007,952	13,587,112	13,656,875	13,723,104	13,785,978
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	15,007,952	13,587,112	13,656,875	13,723,104	13,785,978
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	4,986,643	3,653,606	6,086,344	23,367,267	21,317,946
53. Total admitted assets (Page 2, Line 28, Col. 3)	3,262,611,927	3,062,283,599	3,233,830,907	3,264,605,579	3,420,263,110
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	97,453,277	105,731,251	127,180,170	118,199,435	117,884,239
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(648,548)	506,133	(14,319,954)	5,656,558	3,994,688
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	624,571	(6,788,128)	15,640,667	(20,309,443)	4,777,213
57. Total of above Lines 54, 55 and 56	97,429,300	99,449,256	128,500,883	103,546,550	126,656,140
Benefits and Reserve Increases (Page 6)					
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)	45,472,133	100,729,055	121,243,082	114,990,770	107,335,760
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)	(2,208,651)	(858,813,831)	30,292,381	21,931,712	28,888,483
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	29,641	(46,749)	787,049	184,935	228,974
Operating Percentages					
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	3.1	(4.4)	34.4	29.6	22.7
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	6.9	5.3	10.8	1.5	1.1
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)		1.3			
A & H Claim Reserve Adequacy					
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)					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(3,192,597)	(32,196,998)	4,507,093	(5,476,564)	21,271,846
74. Ordinary - individual annuities (Page 6, Col. 4)	4,545,205	20,589,211	12,515,948	3,235,184	3,140,844
75. Ordinary-supplementary contracts	XXX	XXX	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)	1,572,421	(12,161,151)	(11,286,242)	(624,341)	(3,073,196)
78. Group annuities (Page 6, Col. 5)	4,182,795	12,700,522	2,801,049	1,287,648	(1,062,842)
79. A & H-group (Page 6.5, Col. 3)				(1,631)	(27)
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	(652)	(868)	(386)		
82. Aggregate of all other lines of business (Page 6, Col. 8)				5,132,923	4,451,459
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	7,107,171	(11,069,285)	8,537,462	3,553,219	24,728,084

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 2021 OF THE First Allmerica Financial Life Insurance Company

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

DURING THE YEAR 2021
 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	43,273,927		3,037,100		46,311,027
2. Annuity considerations	323,817		595,906		919,723
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	43,597,744		3,633,006		47,230,751
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,701,465				4,701,465
6.2 Applied to pay renewal premiums	1,679,851				1,679,851
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,728,766				4,728,766
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,110,082				11,110,082
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)	11,110,082				11,110,082
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	108,033,483		12,275,140		120,308,623
10. Matured endowments					
11. Annuity benefits	1,448,031		17,971,390		19,419,421
12. Surrender values and withdrawals for life contracts	20,606,175		9,950,750		30,556,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	130,087,689		40,197,279		170,284,969
DETAILS OF WRITE-INS					
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	489	29,705,024							489	29,705,024
17. Incurred during current year	1,654	101,198,696							1,654	101,198,696
Settled during current year:										
18.1 By payment in full	1,558	110,588,546							1,558	110,588,546
18.2 By payment on compromised claims										
18.3 Totals paid	1,558	110,588,546							1,558	110,588,546
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,558	110,588,546							1,558	110,588,546
19. Unpaid Dec. 31, current year (16+17-18.6)	585	20,315,174							585	20,315,174
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	67,158	11,711,698,307	(a)		1,409	537,099,516			68,567	12,248,797,823
21. Issued during year										
22. Other changes to in force (Net)	(4,845)	(986,196,098)			(44)	(19,056,834)			(4,889)	(1,005,252,932)
23. In force December 31 of current year	62,313	10,725,502,209	(a)		1,365	518,042,682			63,678	11,243,544,891

(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)	40,543	40,543		1,642,848	1,642,848
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)	5,574	5,213		150,277	150,245
25.2 Guaranteed renewable (b)	5,609	5,609		7,355	7,355
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)	11,183	10,822		157,632	157,600
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	51,726	51,365		1,800,480	1,800,448

(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 2021 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			90,528	17,346,593			311	1,651	624,976	17,971,569
2. Issued during year			12	6,020						6,020
3. Reinsurance assumed										
4. Revived during year			59	23,652				1	500	24,152
5. Increased during year (net)			83	28,329					1,392	29,721
6. Subtotals, Lines 2 to 5			154	58,001				1	1,892	59,893
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)			90,682	17,404,594			311	1,652	626,868	18,031,462
Deductions during year:										
10. Death			2,693	161,781			XXX	42	14,641	176,422
11. Maturity			81	1,384			XXX	2	5,502	6,886
12. Disability							XXX			
13. Expiry			190	7,342						7,342
14. Surrender			1,787	355,929			3	8	3,300	359,229
15. Lapse			1,932	803,455			4	9	1,807	805,262
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			5	3,889			4	4	27	3,916
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			6,688	1,333,780			11	65	25,277	1,359,057
21. In force end of year (b) (Line 9 minus Line 20)			83,994	16,070,814			300	1,587	601,591	16,672,405
22. Reinsurance ceded end of year	XXX		XXX	15,799,574	XXX		XXX	XXX	587,535	16,387,109
23. Line 21 minus Line 22	XXX		XXX	271,240	XXX	(a)	XXX	XXX	14,056	285,296
DETAILS OF WRITE-INS										
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	212,711
25. Other paid-up insurance			3,811	72,623
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			13	396
28. Term policies - other			17,320	8,365,530
29. Other term insurance - decreasing	XXX		XXX	105
30. Other term insurance	XXX		XXX	5,447
31. Totals (Lines 27 to 30)			17,333	8,371,478
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	3,459
33. Totals, extended term insurance	XXX	XXX	1,558	44,205
34. Totals, whole life and endowment	12	6,020	65,103	7,651,672
35. Totals (Lines 31 to 34)	12	6,020	83,994	16,070,814

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	6,020		15,410,984	659,829
38. Credit Life (Group and Individual)				
39. Group			601,592	
40. Totals (Lines 36 to 39)	6,020		16,012,576	659,829

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	587,535
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	64,997
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Actual Amount of Insurance
47.2 Actual Amount of Insurance

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			11,421	1,239,574			28	6,042
49. Disability Income			1	143				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	11,422	(a) 1,239,717		(a)	28	(a) 6,042

(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	432	163	1	1
2. Issued during year		2		
3. Reinsurance assumed	39			
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	471	165	1	1
Deductions during year:				
6. Decreased (net)	67	13		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	67	13		
9. In force end of year (line 5 minus line 8)	404	152	1	1
10. Amount on deposit		(a)		(a) 13,006
11. Income now payable	404	152	1	1
12. Amount of income payable	(a) 287,365	(a) 110,744	(a) 156	(a) 648

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	33	23,170	385	5,261
2. Issued during year				2
3. Reinsurance assumed		3,929		
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	33	27,099	385	5,263
Deductions during year:				
6. Decreased (net)	3	1,599	26	400
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3	1,599	26	400
9. In force end of year (line 5 minus line 8)	30	25,500	359	4,863
Income now payable:				
10. Amount of income payable	(a) 71,148	XXX	XXX	(a) 16,745,518
Deferred fully paid:				
11. Account balance	XXX	(a) 315,494,052	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 (line 5 minus line 9)		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	56,473	12,968
2. Issued during year		
3. Reinsurance assumed	(2,811)	
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	53,662	12,968
Deductions During Year:		
6. Decreased (net)	22	719
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	22	719
9. In force end of year (line 5 minus line 8)	53,640	12,249
10. Amount of account balance	(a) 284,626,745	(a) 750,152

(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	27,558,769
2. Current year's realized pre-tax capital gains/(losses) of \$ 3,770,805 transferred into the reserve net of taxes of \$ 791,869	2,978,936
3. Adjustment for current year's liability gains/(losses) released from the reserve	15,064,747
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	45,602,452
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	4,209,577
6. Reserve as of December 31, current year (Line 4 minus Line 5)	41,392,876

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2021	2,895,737	207,094	1,106,745	4,209,577
2. 2022	2,554,230	451,202	2,048,177	5,053,610
3. 2023	2,309,986	416,401	1,921,716	4,648,102
4. 2024	2,060,639	351,134	1,698,371	4,110,144
5. 2025	1,862,231	281,530	1,455,765	3,599,526
6. 2026	1,724,972	206,943	1,209,804	3,141,719
7. 2027	1,652,024	175,188	1,023,126	2,850,338
8. 2028	1,549,102	173,105	872,500	2,594,707
9. 2029	1,422,589	169,646	717,484	2,309,720
10. 2030	1,315,037	171,311	562,029	2,048,377
11. 2031	633,053	171,597	402,059	1,206,709
12. 2032	1,067,539	158,440	303,299	1,529,277
13. 2033	967,600	138,751	277,137	1,383,488
14. 2034	888,931	117,737	250,586	1,257,254
15. 2035	899,257	96,542	220,885	1,216,684
16. 2036	848,853	72,951	192,052	1,113,857
17. 2037	654,867	50,314	168,884	874,065
18. 2038	413,706	30,515	151,685	595,905
19. 2039	174,923	9,106	129,716	313,745
20. 2040	(354,676)	(14,973)	110,513	(259,135)
21. 2041	17,556	(36,711)	88,733	69,578
22. 2042	63,458	(50,100)	70,578	83,936
23. 2043	176,700	(51,629)	51,848	176,919
24. 2044	324,809	(54,300)	36,045	306,554
25. 2045	388,882	(54,604)	19,038	353,316
26. 2046	369,060	(58,528)	(71)	310,460
27. 2047	291,200	(52,705)	(8,389)	230,107
28. 2048	210,649	(41,924)	(6,672)	162,053
29. 2049	129,794	(29,946)	(4,766)	95,082
30. 2050	46,061	(19,165)	(3,175)	23,722
31. 2051 and Later		(5,989)	(953)	(6,943)
32. Total (Lines 1 to 31)	27,558,769	2,978,936	15,064,747	45,602,452

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE First Allmerica Financial Life Insurance Company

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	11,304,280	43,642	11,347,921		952,443	952,443	12,300,365
2. Realized capital gains/(losses) net of taxes - General Account	(32,283)		(32,283)				(32,283)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(7,811)		(7,811)		510,676	510,676	502,865
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	2,934,307	6,140	2,940,447				2,940,447
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	14,198,493	49,782	14,248,274		1,463,119	1,463,119	15,711,394
9. Maximum reserve	15,562,515	41,305	15,603,819		1,050,595	1,050,595	16,654,415
10. Reserve objective	8,977,150	31,816	9,008,966		1,050,595	1,050,595	10,059,561
11. 20% of (Line 10 - Line 8)	(1,044,269)	(3,593)	(1,047,862)		(82,505)	(82,505)	(1,130,366)
12. Balance before transfers (Lines 8 + 11)	13,154,224	46,188	13,200,413		1,380,614	1,380,614	14,581,027
13. Transfers	4,884	(4,884)					
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero					(330,019)	(330,019)	(330,019)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	13,159,108	41,304	13,200,413		1,050,595	1,050,595	14,251,008

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	5,111,935	XXX	XXX	5,111,935	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	136,694,930	XXX	XXX	136,694,930	0.0005	68,347	0.0016	218,712	0.0033	451,093
2.2	1	NAIC Designation Category 1.B	49,150,440	XXX	XXX	49,150,440	0.0005	24,575	0.0016	78,641	0.0033	162,196
2.3	1	NAIC Designation Category 1.C	102,049,644	XXX	XXX	102,049,644	0.0005	51,025	0.0016	163,279	0.0033	336,764
2.4	1	NAIC Designation Category 1.D	157,877,128	XXX	XXX	157,877,128	0.0005	78,939	0.0016	252,603	0.0033	520,995
2.5	1	NAIC Designation Category 1.E	153,673,918	XXX	XXX	153,673,918	0.0005	76,837	0.0016	245,878	0.0033	507,124
2.6	1	NAIC Designation Category 1.F	246,547,633	XXX	XXX	246,547,633	0.0005	123,274	0.0016	394,476	0.0033	813,607
2.7	1	NAIC Designation Category 1.G	345,440,357	XXX	XXX	345,440,357	0.0005	172,720	0.0016	552,705	0.0033	1,139,953
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	1,191,434,049	XXX	XXX	1,191,434,049	XXX	595,717	XXX	1,906,294	XXX	3,931,732
3.1	2	NAIC Designation Category 2.A	427,868,101	XXX	XXX	427,868,101	0.0021	898,523	0.0064	2,738,356	0.0106	4,535,402
3.2	2	NAIC Designation Category 2.B	479,344,829	XXX	XXX	479,344,829	0.0021	1,006,624	0.0064	3,067,807	0.0106	5,081,055
3.3	2	NAIC Designation Category 2.C	142,137,085	XXX	XXX	142,137,085	0.0021	298,488	0.0064	909,677	0.0106	1,506,653
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	1,049,350,015	XXX	XXX	1,049,350,015	XXX	2,203,635	XXX	6,715,840	XXX	11,123,110
4.1	3	NAIC Designation Category 3.A	7,941,150	XXX	XXX	7,941,150	0.0099	78,617	0.0263	208,852	0.0376	298,587
4.2	3	NAIC Designation Category 3.B	4,571,043	XXX	XXX	4,571,043	0.0099	45,253	0.0263	120,218	0.0376	171,871
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	12,512,193	XXX	XXX	12,512,193	XXX	123,871	XXX	329,071	XXX	470,458
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B	449,275	XXX	XXX	449,275	0.0245	11,007	0.0572	25,699	0.0817	36,706
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	449,275	XXX	XXX	449,275	XXX	11,007	XXX	25,699	XXX	36,706
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	2,258,857,468	XXX	XXX	2,258,857,468	XXX	2,934,230	XXX	8,976,904	XXX	15,562,007
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line 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)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A	262	XXX	XXX	262	0.0005		0.0016		0.0033	1
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C	153,688	XXX	XXX	153,688	0.0005	77	0.0016	246	0.0033	507
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	153,950	XXX	XXX	153,950	XXX	77	XXX	246	XXX	508
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	153,950	XXX	XXX	153,950	XXX	77	XXX	246	XXX	508
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
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		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	2,259,011,418	XXX	XXX	2,259,011,418	XXX	2,934,307	XXX	8,977,150	XXX	15,562,515

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	5,581,714		XXX	5,581,714	0.0011	6,140	0.0057	31,816	0.0074	41,305
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	5,581,714		XXX	5,581,714	XXX	6,140	XXX	31,816	XXX	41,305
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	5,581,714		XXX	5,581,714	XXX	6,140	XXX	31,816	XXX	41,305

**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)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line 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	5,275,829	XXX	XXX	5,275,829	0.0000		0.1945	1,026,149	0.1945	1,026,149
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)	5,275,829	XXX	XXX	5,275,829	XXX		XXX	1,026,149	XXX	1,026,149
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	154,726	XXX		154,726	0.0000		0.1580	24,447	0.1580	24,447
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)	154,726	XXX		154,726	XXX		XXX	24,447	XXX	24,447
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	5,430,555			5,430,555	XXX		XXX	1,050,595	XXX	1,050,595

(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
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS**

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE First Allmerica Financial Life Insurance Company

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 %	
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																			
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		652								652									
10. Total other expenses incurred		652								652									
11. Aggregate write-ins for deductions																			
12. Gain from underwriting before dividends or refunds		(652)								(652)									
13. Dividends or refunds																			
14. Gain from underwriting after dividends or refunds		(652)								(652)									
DETAILS OF WRITE-INS																			
1101.																			
1102.																			
1103.																			
1198. Summary of remaining write-ins for Line 11 from overflow page																			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																			

(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
PART 2. - RESERVES AND LIABILITIES									
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

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
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

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	751	73				678			
2. Premiums earned	751	73				678			
3. Incurred claims	(624,698)					(624,698)			
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	51,438	40,616			5,213	5,609			
2. Premiums earned	51,799	40,616			5,574	5,609			
3. Incurred claims	1,927,700				150,245	1,777,455			
4. Commissions									

(a) Includes \$ premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	804,151		1,748,247	2,552,398
2. Beginning Claim Reserves and Liabilities			12,953,916	12,953,916
3. Ending Claim Reserves and Liabilities			13,080,940	13,080,940
4. Claims Paid	804,151		1,621,223	2,425,374
B. Assumed Reinsurance:				
5. Incurred Claims.....	6,478		(631,176)	(624,698)
6. Beginning Claim Reserves and Liabilities	96,522		24,424,827	24,521,349
7. Ending Claim Reserves and Liabilities	103,000		22,033,689	22,136,689
8. Claims Paid			1,759,962	1,759,962
C. Ceded Reinsurance:				
9. Incurred Claims.....	810,629		1,117,071	1,927,700
10. Beginning Claim Reserves and Liabilities	96,522		37,926,737	38,023,259
11. Ending Claim Reserves and Liabilities	103,000		35,522,206	35,625,206
12. Claims Paid	804,151		3,521,602	4,325,753
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities			(547,994)	(547,994)
15. Ending Claim Reserves and Liabilities			(407,577)	(407,577)
16. Claims Paid			(140,417)	(140,417)
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses				
18. Beginning Reserves and Liabilities			(547,994)	(547,994)
19. Ending Reserves and Liabilities			(407,577)	(407,577)
20. Paid Claims and Cost Containment Expenses			(140,417)	(140,417)

ANNUAL STATEMENT FOR THE YEAR 2021 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	CO/G	FA		1,226,331				
84824	04-6145677	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO	MA	COFW/I	OL		282,929,998				284,447,898
0299999. General Account - U.S. Affiliates - Other								284,156,329				284,447,898
0399999. Total General Account - U.S. Affiliates								284,156,329				284,447,898
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates								284,156,329				284,447,898
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	OL	104,860,332	34,851,086	2,983,722	1,291,905		
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	XXXLO	1,970,250	59,354	1,418			
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	DIS		157,223	4,080			
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	ADB		350,276				
60895	35-0145825	01/01/1981	AMERICAN UNITED LIFE INS CO	IN	Yearly renewable term - Individual	OL						
62308	06-0303370	01/01/1982	CONNECTICUT GEN LIFE INS CO	CT	Yearly renewable term - Individual	OL	17,355	881	944			
68276	48-1024691	01/01/1981	EMPLOYERS REASSUR CORP	KS	Yearly renewable term - Individual	OL	66,413	6,794	6,026			
65676	35-0472300	01/01/1977	LINCOLN NATL LIFE INS CO	IN	Yearly renewable term - Individual	OL	31,150	1,386	1,247			
86375	13-3646501	07/01/2012	JOHN HANCOCK LIFE INS CO OF NY	NY	Coinsurance - Individual	FA		822,445,520	2,194,590	19,054,480		
97136	13-3114906	03/01/1985	METROPOLITAN TOWER LIFE INS CO	NE	Yearly renewable term - Individual	OL			14,277			
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	ADB		26				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	AXXX	1,400,562,198	457,992,518	9,645,662	3,939,775		309,016,698
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	DIS		76,499				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	OL		334,300,000				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	XXXL	476,086,687	14,117,515	760,761	121,443		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	ADB		460				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	AXXX	1,547,103,883	404,385,685	11,247,545	3,478,634		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	DIS		46,199				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	XXXL	364,383,177	10,561,683	695,374	90,854		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	ADB		2,875				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	AXXX	92,933,420	13,966,753				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	DIS		881,548				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	OL	670,081,326	92,927,299	6,922,837	799,386		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/I	XXXL	558,457,469	11,837,589	1,386,405	101,830		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/G	DIS		105,380				
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/G	OL	33,165,805	2,886,453	512,419	24,830		
63932	13-1970218	10/01/2013	Aviva Life and Annuity Company of New York	NY	COFW/G	XXXL	50,383,525	5,759,981				
63932	13-1970218	01/01/2019	Aviva Life and Annuity Company of New York	NY	COFW/I	ADB		5				
63932	13-1970218	01/01/2019	Aviva Life and Annuity Company of New York	NY	COFW/I	AXXX	2,000,000	456,490				
63932	13-1970218	01/01/2019	Aviva Life and Annuity Company of New York	NY	COFW/I	DIS		208,636				
63932	13-1970218	01/01/2019	Aviva Life and Annuity Company of New York	NY	COFW/I	OL	126,454,959	16,559,747	30,209	142,451		
63932	13-1970218	01/01/2019	Aviva Life and Annuity Company of New York	NY	COFW/I	XXXL	300,000	1,364	1,306,014			
60228	16-1530706	01/05/2019	USAA LIFE INS CO OF NY	NY	CO/I	FA		1,906,169	269,427			
60228	16-1530706	07/01/2021	USAA LIFE INS CO OF NY	NY	CO/I	FA		210,067,122	234,748,246			
0899999. General Account - U.S. Non-Affiliates							5,428,857,949	2,436,920,516	272,731,203	29,045,588		309,016,698
1099999. Total General Account - Non-Affiliates							5,428,857,949	2,436,920,516	272,731,203	29,045,588		309,016,698
1199999. Total General Account							5,428,857,949	2,721,076,845	272,731,203	29,045,588		593,464,596

ANNUAL STATEMENT FOR THE YEAR 2021 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	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO.	MA	Modified coinsurance with funds withheld - Individual	OL					507,424,949						
1399999. Separate Accounts - U.S. Affiliates - Other												507,424,949					
1499999. Total Separate Accounts - U.S. Affiliates												507,424,949					
1799999. Total Separate Accounts - Non-U.S. Affiliates																	
1899999. Total Separate Accounts - Affiliates												507,424,949					
2199999. Total Separate Accounts - Non-Affiliates																	
2299999. Total Separate Accounts												507,424,949					
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)												5,428,857,949	2,721,076,845	272,731,203	29,045,588	507,424,949	593,464,596
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)																	
9999999 - Totals												5,428,857,949	2,721,076,845	272,731,203	29,045,588	507,424,949	593,464,596

ANNUAL STATEMENT FOR THE YEAR 2021 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	LTD1	678		103,000			
0299999. U.S. Affiliates - Other							678		103,000			
0399999. Total - U.S. Affiliates							678		103,000			
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates							678		103,000			
37958	47-0619971	01/01/1992	ACCEPTANCE INSURANCE COMPANY	NE	QA	SLEL			12,433		8,703	
00000	AA-9995000	01/01/1970	AMERICAN ACCIDENT REINSURANCE - POOL I	NY	QA	SLEL	73				456,406	
00000	AA-9995001	01/01/1980	AMERICAN ACCIDENT REINSURANCE - POOL II	NY	QA	SLEL					160,794	
60895	35-0145825	01/01/1981	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	SLEL					58,085	
00000	AA-9995012	01/01/1987	ASSOCIATED ACCIDENT & HEALTH REINS	PA	QA	SLEL					964,700	
37370	82-0351206	01/01/2001	ASSOCIATED LOGGERS EXCHANGE	ID	QA	SLEL			52,866		37,006	
62308	06-0303370	01/01/1993	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	QA	SLEL			285,471		199,829	
35289	13-5010440	11/01/1994	CONTINENTAL INSURANCE COMPANY	PA	QA	SLEL					242,899	
21415	42-0234980	01/01/1993	EMPLOYERS MUTUAL CASUALTY COMPANY	IA	QA	SLEL			620,520		434,364	
22039	13-2673100	01/01/1994	GENERAL REINSURANCE CORPORATION	DE	QA	SLEL			1,603,385		1,122,366	
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			46,660			
00000	AA-9995096	02/01/1992	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	QA	SLEL			1,981		72,944	
14664	23-6200024	01/01/1992	MUTUAL BENEFIT INSURANCE COMPANY	PA	QA	SLEL			1,553,229		1,087,260	
23787	31-4177100	01/01/1992	NATIONWIDE MUTUAL INSURANCE COMPANY	OH	QA	SLEL			471,097		329,768	
67261	36-1577440	01/01/1996	OLD REPUBLIC LIFE INSURANCE COMPANY	IL	QA	SLEL			2,013,464		1,409,424	
00000	AA-9995050	01/01/1987	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	QA	SLEL					2,461,802	
31089	86-0274508	01/01/1996	REPIWEST INSURANCE COMPANY	AZ	QA	SLEL			1,420,232		994,162	
68810	39-6040276	01/01/1997	SENTRY LIFE INS. CO.	WI	QA	SLEL			1,256,761		879,732	
00000	AA-9995074	01/01/1999	SPECIAL RISK REINSURANCE FACILITY	MA	QA	SLEL					160,867	
00000	AA-9995103	01/01/1994	SPECIAL RISK REINSURANCE FACILITY II	MA	QA	SLEL					120,752	
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INS CO	IA	QA	SLEL					1,096,915	
0899999. U.S. Non-Affiliates							73		9,338,099		12,398,778	
00000	AA-1127101	01/01/2001	LLOYD'S SYNDICATE NUMBER 1101	GBR	QA	SLEL			174,595		122,217	
0999999. Non-U.S. Non-Affiliates									174,595		122,217	
1099999. Total - Non-Affiliates							73		9,512,694		12,520,995	
1199999. Total U.S. (Sum of 0399999 and 0899999)							751		9,441,099		12,398,778	
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)									174,595		122,217	
9999999 - Totals							751		9,615,694		12,520,995	

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		309,249
62200	95-2496321	10/01/2020	ACCORDIA LIFE & ANN INS CO	IA		(6,209,566)
0299999. Life and Annuity - U.S. Affiliates - Other						
0399999. Total Life and Annuity - U.S. Affiliates						(5,900,317)
00000	AA-3191237	04/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU		15,243,584
0599999. Life and Annuity - Non-U.S. Affiliates - Other						
0699999. Total Life and Annuity - Non-U.S. Affiliates						15,243,584
0799999. Total Life and Annuity - Affiliates						
61301	47-0098400	12/01/2015	AMERITAS LIFE INS CORP	NE		10,273,878
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	200,092	156,601
80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI		24,136
80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	37,500	160,611
80659	82-4533188	11/08/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	40,162	
86258	13-2572994	06/01/2002	GENERAL RE LIFE CORPORATION	CT	6,275	47,120
86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	30,178	67,398
86258	13-2572994	11/08/2008	GENERAL RE LIFE CORPORATION	CT	8,033	
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	37,500	160,611
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA		48,270
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	8,385	683,141
93777	38-2341728	01/01/2000	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	MI	395,744	281,105
88536	63-0761690	01/01/1995	PROTECTIVE LIFE & ANNUITY INS CO	AL		1,996
93572	43-1235868	11/01/2001	RGA REINS CO	MO		94,240
93572	43-1235868	03/01/2002	RGA REINS CO	MO		69,567
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	1,605,201	
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	75,898	179,728
93572	43-1235868	06/01/2006	RGA REINSURANCE COMPANY	MO	456,082	
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	295,399	503,183
93572	43-1235868	11/08/2008	RGA REINSURANCE COMPANY	MO	1,208,785	(21,349)
93572	43-1235868	01/01/2018	RGA REINSURANCE COMPANY	MO	171,414	
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	10,028	
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	73,019	89,229
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	3,875,198	449,031
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	8,290,568	1,822,674
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	38,718	92,051
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	48,194	
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	51,596	(36,831)
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	474,596	266,429
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	2,215,210	280,554
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	1,088,650	90,610
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	222,364	89,229
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	143,415	177,201
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	253,934	177,201
82627	06-0839705	01/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	170,199	
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	170,199	
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	75,414	
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	1,225,654	294,831
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	531,903	85,659
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	40,295	56,462
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	456,506	
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	1,630,465	607,559
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	34,559	
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	101,530	
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	2,993	44,931
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	260,618	
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO		78,533
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	37,500	
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	98,703	(71,381)
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	1,968,532	219,929
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	844,839	85,659
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	125,000	
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	2,712,820	3,174,565
70688	36-6071399	07/01/1997	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	171,414	
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	455,389	85,659
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	218,844	
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	154,593	
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	4,489	67,397
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	8,207,501	2,762,515
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	297,391	
70688	36-6071399	08/01/2004	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	31,964	
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY		47,120
0899999. Life and Annuity - U.S. Non-Affiliates						
1099999. Total Life and Annuity - Non-Affiliates					41,391,452	23,767,052
1199999. Total Life and Annuity					41,391,452	23,767,052
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	1,390	39,141
00000	AA-9995012	01/01/1987	ASSOCIATED ACCIDENT & HEALTH REINS	PA	95,666	279,721
62944	13-5570651	01/01/1997	AXA EQUITABLE LIFE INSURANCE COMPANY	NY	2,360	12,432
80659	82-4533188	01/01/1994	US BUSINESS OF CANADA LIFE ASSUR CO	MI	1,324	39,708
62308	06-0303370	01/01/1994	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT		7,188
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	MI		46,458
26921	22-2005057	01/01/1996	EVEREST REINSURANCE COMPANY	DE	781	6,117
97136	13-3114906	01/01/1996	METROPOLITAN TOWER LIFE INS CO	NE		59,832
86258	13-2572994	01/01/1985	GENERAL RE LIFE CORPORATION	CT	1,255	36,402
64246	13-5123390	01/01/1996	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY		728
88072	06-0974148	01/01/1996	HARTFORD LIFE INSURANCE COMPANY	CT		60,580
22292	13-5129825	01/01/2009	HANOVER INSURANCE COMPANY	NH		9,493,650
42374	74-2195939	01/01/1996	HOUSTON CASUALTY COMPANY	TX		147,751
00000	AA-9995096	01/01/1992	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	35	2,929
65676	35-0472300	01/01/1995	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN		8,496
76694	23-2044256	01/01/1993	LONDON LIFE REINS CO	PA	908	8,679
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INSURANCE COMPANY	NY		61
66044	46-0164570	01/01/1993	MIDLAND NATIONAL LIFE INSURANCE COMPANY	IA	1,191	103,423
10227	13-4924125	01/01/1998	MUNICH REINSURANCE AMERICA INC	DE		65
67539	72-0281240	01/01/1993	PAN AMERICAN LIFE INSURANCE COMPANY	LA		25,019
67814	06-0493340	01/01/1993	PHOENIX LIFE INSURANCE COMPANY	NY	1,962	58,118
00000	AA-9995050	01/01/1987	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	246,976	763,355
37257	36-3030511	01/01/1993	PRAETORIAN INSURANCE COMPANY	PA		33,215
10219	23-1641984	01/01/1997	Q.B.E. REINSURANCE CORPORATION	PA	341	412
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	PA		15,720
68381	36-0883760	01/01/1993	RELIANCE STANDARD LIFE INSURANCE COMPANY	IL		60,534
67105	41-0451140	01/01/1987	RELIASTAR LIFE INSURANCE COMPANY	MN		52,590

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
31089	86-0274508	01/01/1993	REPIWEST INSURANCE COMPANY	AZ		5,858
93572	43-1235868	01/01/1993	RGA REINSURANCE COMPANY	MO	1,550	44,599
00000	AA-9995074	01/01/1989	SPECIAL RISK REINSURANCE FACILITY	MA	(1)	60
00000	AA-9995103	01/01/1994	SPECIAL RISK REINSURANCE FACILITY II	MA	(1)	53
80802	38-1082080	01/01/1994	US BR SUN ASSUR CO OF CANADA	MI		26,766
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	1,391	111,495
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INSURANCE COMPANY	IA		53,194
19453	13-5616275	01/01/1998	TRANSATLANTIC REINSURANCE COMPANY	NY	341	412
34894	06-1117063	06/01/1999	TRENNICK AMERICA REINSURANCE CORPORATION	CT		37,709
23680	47-0698507	01/01/1998	ODESSY REINSURANCE COMPANY	CT	100	
1999999. Accident and Health - U.S. Non-Affiliates					357,569	11,642,490
00000	AA-1360182	01/01/1995	ALLIANZ SPA	ITA	2,787	46,883
00000	AA-1126529	01/01/2001	LLOYDS SYNDICATE 529	GBR	6,003	176,962
00000	AA-1127209	01/01/1995	LLOYDS SYNDICATE 718	GBR	3,123	14,833
00000	AA-1127101	01/01/2001	LLOYDS SYNDICATE 1101	GBR	6,000	202,150
00000	AA-1127206	07/01/2004	LLOYDS SYNDICATE 1206	GBR	23,860	214,419
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	7,228	172,385
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	GBR		24,106
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	1,007	26,846
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	GBR		2
2099999. Accident and Health - Non-U.S. Non-Affiliates					50,008	878,586
2199999. Total Accident and Health - Non-Affiliates					407,577	12,521,076
2299999. Total Accident and Health					407,577	12,521,076
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					41,749,021	29,509,225
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					50,008	16,122,170
9999999 Totals - Life, Annuity and Accident and Health					41,799,029	45,631,395

ANNUAL STATEMENT FOR THE YEAR 2021 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		26	25					
62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	AXXX	777,943,758	454,090,769	444,485,956	4,420,614				169,752,397
62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	DIS		76,477	70,488					
62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	OL		334,300,000	259,400,000					
62200	95-2496321	10/01/2013	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	XXXL	113,900,421	13,238,041	13,170,115	(50,859)				139,264,301
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	ADB		15,776	16,789					
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	AXXX	1,250,379,125	425,337,843	413,459,568	372,378				460,004,169
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	DIS		3,022,350	3,937,429					
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	OL	1,110,665,257	401,289,494	408,037,958	351,324				432,550,895
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/I	XXXL	929,844,622	28,910,272	33,173,493	25,311				31,266,547
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/G	ADB		29	35					
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/G	DIS		165,527	548,321					
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/G	OL	20,320,382	8,259,669	8,433,578	(212,703)				
62200	95-2496321	10/01/2020	ACCORDIA LIFE AND ANNUITY COMPANY	IA	COFII/G	XXXL	67,666,636	20,685,959	20,885,540	(532,706)				
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/G	VA		23,563,466	25,735,028	225,478				
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/G	OL	128,191,208	2,504,958	2,434,502	23,970				
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/I	VA		2,252,755	2,741,447	21,557				
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	CO/I	OL	230,446,833	6,886,050	6,975,093	65,892				
0299999. General Account - Authorized U.S. Affiliates - Other							4,629,358,242	1,724,599,461	1,643,505,365	4,710,256				1,232,838,309
0399999. Total General Account - Authorized U.S. Affiliates							4,629,358,242	1,724,599,461	1,643,505,365	4,710,256				1,232,838,309
00000	AA-3191237	05/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU	ACOFII/G	FA		657,956,416	694,180,965	1,755,672				666,369,320
0599999. General Account - Authorized Non-U.S. Affiliates - Other								657,956,416	694,180,965	1,755,672				666,369,320
0699999. Total General Account - Authorized Non-U.S. Affiliates								657,956,416	694,180,965	1,755,672				666,369,320
0799999. Total General Account - Authorized Affiliates							4,629,358,242	2,382,555,877	2,337,686,330	6,465,928				1,899,207,629
66168	41-0417830	07/01/2001	MINNESOTA LIFE INS CO	MN	CO/G	VA		1,223,699	1,150,771	136,040				
88536	63-0761690	01/01/1995	PROTECTIVE LIFE & ANNUITY INS CO	AL	CO/I	OL	1,675,000	15,896	18,947	29,202				
61301	47-0098400	12/01/2015	AMERITAS LIFE INS CORP	NE	CO/I	OL	632,671,416	465,525,889	485,375,291	10,669,433				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	AXXX	90,002	5,553	4,862	1,534				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	DIS		703,296	727,942	47,286				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	OL	9,327,501	92,026	93,438	(191,627)				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	CO/I	XXXL	89,175,252	918,579	1,017,930	584,187				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	1,107,500	13,354	13,585	11,908				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DIS		81	81	173				
80659	82-4533188	09/01/1999	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	OL	682,500	6,301	6,027	4,907				
80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	13,600	217	203	138				
80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	DIS		267	264	417				
80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	OL	432,071	28,733	25,641	11,326				
80659	82-4533188	03/01/2002	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	XXXL	1,313,930	7,181	5,944	5,917				
80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	866,250	4,864	4,353	10,809				
80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	OL	204,642	1,292	1,129	72,226				
80659	82-4533188	08/18/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	XXXL	107,287,582	248,502	243,689	243,366				
80659	82-4533188	11/08/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	AXXX	19,597,011	128,645	116,184	166,463				
80659	82-4533188	11/08/2008	CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	MI	YRT/I	OL	807,110	6,598	5,607	(3,412)				
86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	DIS				213				
86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	CO/I	OL				41,649				
86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	YRT/I	DIS		10,940	252	316				
86258	13-2572994	12/01/1988	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	9,200,885	177,201	154,979	122,238				
86258	13-2572994	06/01/2002	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL			1,940					
86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	39,577,350	329,583	388,501	195,040				
86258	13-2572994	02/01/2003	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	33,308,116	544,962	425,252	230,148				
86258	13-2572994	11/08/2008	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	4,238,260	30,084	27,319	45,943				
86258	13-2572994	11/08/2008	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	159,679	1,319	1,121	(1,036)				
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	AXXX	352,500	1,553	1,032	1,832				
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	129,642	1,224	1,069	13,050				
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORPORATION	CT	YRT/I	XXXL	71,280,397	157,863	160,834	165,075				

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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
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88340	59-2859797	08/16/2010	HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	FL	YRT/I	AXXX	30,940,571	140,186	121,668	143,358				
88340	59-2859797	08/16/2010	HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	FL	YRT/I	DL	2,174,665	6,745	5,140	6,119				
66346	58-0828824	07/01/1983	MUNICH AMER REASSUR CO	GA	CO/I	DL	18,931	30	58,484	(3,684)				
66346	58-0828824	09/01/1985	MUNICH AMER REASSUR CO	GA	YRT/I	DL	278,455	5,630	8,121	3,694				
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	13,600	217	203	138				
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	DIS		251	248	393				
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	DL	661,254	57,138	50,559	25,867				
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	XXXL	1,313,930	7,181	5,944	5,897				
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	1,060,229	5,199	4,888	3,690				
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	DL				32				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	1,882,072	7,888	8,480	18,834				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	DL	13,499,054	22,318	19,708	213,934				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	XXXL	33,333	337	770	1,204				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/G	DL	132,500	431	391	610				
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/G	XXXL			2,357					
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	AXXX	44,998			1,824				
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	DIS				39,378			53,162	
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	DL	86,873,588			756,091			17,405,486	
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	XXXL	50,079,458			258,169			503,551	
93572	43-1235868	07/01/1990	RGA REINSURANCE COMPANY	MO	YRT/I	DIS		1,275	1,275	2,514				
93572	43-1235868	07/01/1990	RGA REINSURANCE COMPANY	MO	YRT/I	DL	1,424,386	13,266	12,429	8,576				
93572	43-1235868	02/01/1992	RGA REINSURANCE COMPANY	MO	YRT/I	DL	365,480	1,209	1,124	994				
93572	43-1235868	11/01/2001	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	100,000	1,274		794				
93572	43-1235868	11/01/2001	RGA REINSURANCE COMPANY	MO	YRT/I	DL				(721)				
93572	43-1235868	12/01/2001	RGA REINSURANCE COMPANY	MO	YRT/I	DL	1,579,865	9,584	8,896	6,926				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	49,119	824	311	903				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DIS		732	723	1,149				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DL	1,422,352	86,710	76,671	38,050				
93572	43-1235868	03/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	XXXL	3,787,210	20,698	17,132	17,101				
93572	43-1235868	04/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	135,000	2,748		3,277				
93572	43-1235868	04/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DL	41,000	126		145				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	10,553,465	106,710	55,285	115,099				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	YRT/I	DL	5,687,703	81,050	63,133	89,498				
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	68,532,255	656,817	920,351	523,663				
93572	43-1235868	02/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	DL	88,459,361	1,832,851	1,510,034	1,496,829				
93572	43-1235868	07/01/2003	RGA REINSURANCE COMPANY	MO	YRT/I	DL	411,062	1,334		182				
93572	43-1235868	06/01/2006	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	15,471,738	46,876	43,270	65,704				
93572	43-1235868	06/01/2006	RGA REINSURANCE COMPANY	MO	YRT/I	DL				(46,394)				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX	88,915,033	508,642	80,145	621,817				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	DL	7,042,065	32,480	4,433	250,936				
93572	43-1235868	08/18/2008	RGA REINSURANCE COMPANY	MO	YRT/I	XXXL	455,732,976	1,028,739	1,061,040	1,067,548				
93572	43-1235868	11/08/2008	RGA REINSURANCE COMPANY	MO	YRT/I	AXXX			394,578					
93572	43-1235868	11/08/2008	RGA REINSURANCE COMPANY	MO	YRT/I	DL	500,000	685	38,342					
93572	43-1235868	01/01/2018	RGA REINSURANCE COMPANY	MO	YRT/I	DL	27,626,401	1,016,513	936,306	1,738,890				
93572	43-1235868	04/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	XXXL			1,046,553					
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	DIS		9,284	9,784					
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	DL				4,592				
93572	43-1235868	06/01/2002	RGA REINSURANCE COMPANY	MO	CO/I	XXXL	714,296,396	8,545,522	13,592,501	1,035,682				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	AXXX	230,625	1,548	1,392	2,246				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	DL	37,500	34	30	(2,822)				
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	XXXL	9,130,342	24,194	22,553	26,242				
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	AXXX	41,269,039	187,079	162,355	209,798				
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	DL	2,904,552	8,993	6,853	9,112				
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DIS			1,510					
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DL	4	6,957	6,957					

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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	08/13/1982	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	387,026	4,889	4,889	13,041				
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		99,251	43,792					
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	5,978,517	185,232	179,005	175,883				
97071	13-3126819	05/01/1984	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	OL				37,515				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS			31,278	1,211				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	21,107,527	654,606	524,158	233,650				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	1,392		7	3				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	DIS			22,596	108				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	OL	71,941,741	2,504,411	2,503,954	2,942,325				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	XXXL	56,003,748	1,230,361	1,174,023	145,376				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS			1,481	217				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL				(10,982)				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL				608,008				
97071	13-3126819	03/01/1999	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	1,356,000	14,665	12,569	4,730				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		149	149	297				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	175,000	1,546	1,392	280				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	25,000		122	65				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	DIS		7,866	9,400	6,926				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	OL	137,472	71,212	67,951	79,568				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	CO/I	XXXL	460,122,921	3,414,879	6,939,190	702,621				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	OL	12,000	645	587					
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/G	XXXL	25,000	676	608					
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	26,693,821	343,025	303,076	576,926				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		46,204	748	22,282				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	554,402,372	11,937,699	11,384,197	5,541,906				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	1,800,000	64,248	52,753	39,890				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	50,000	96		107				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	DIS		3,281	3,134	6,135				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL				(6,727)				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	XXXL	18,422,500	68,014	70,971	32,967				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	26,118,690	242,068	287,196	177,355				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	18,498,264	449,431	360,496	310,605				
97071	13-3126819	02/01/2005	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	1,150,000	52,203	47,561	52,952				
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	5,542,242	13,066	10,400	7,152				
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL				(33,428)				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	1,969,985	9,183	8,644	6,343				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL				42				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	AXXX	22,050,809	154,763	140,007	181,179				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINSURANCE COMPANY	DE	YRT/I	OL	968,531	7,918	6,729	(3,898)				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	AXXX	11,764,223	108,901	120,686	88,208				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	OL	3,531,915	25,836	23,298	18,779				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS				3,956				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	25,114,711	412,137	285,704	468,259				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL	1,392	7		870,505				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	DIS				8				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	OL	6,179,772	199,924	85,876	157,490				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL	60,097,211	2,182,410	2,034,673	158,565				
68713	84-0499703	06/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	9,000	35	32	38				
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	475,000	1,345	1,225	1,026				
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL				142				
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL	25,000	676	608					
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX	48,240,688	718,360	614,212	1,008,748				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS				36,554				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	178,469,274	2,778,304	2,713,188	1,787,427				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL	2,209,000	43,182	42,180	21,513				

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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		
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	365,000	5,401		9,271				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL				(8,751)				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		536	531	239				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	850,000	7,594	7,277	6,331				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX				4,982				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS				(204)				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	225,702	948	868	9,008				
82627	06-0839705	07/01/1980	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	100,000	1,277	1,277					
82627	06-0839705	07/01/1981	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS				411				
82627	06-0839705	07/01/1981	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				75,146				
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		15,737		672				
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	8,064,956	138,890	145,027	110,114				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		394,797	326,311					
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	7,267,963	187,958	176,647	125,212				
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	31,757,465	897,769	916,501	141,176				
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		56,718	33,204	694				
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	23,718,473	466,027	515,452	242,053				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		18,396		217				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	5,714,646	31,926	4,337	30,492				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL				372,313				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS		22,523		8				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	237,500	1,982	1,791	(650)				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	59,586,577	1,852,675	1,684,078	149,113				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	150,000	2,749	2,509	2,795				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	133,333	2,506	2,311	2,307				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	33,333	716	643	647				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		156	153	67				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	600,001	12,698	12,136	3,860				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		13,958	1,373	3,203				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	11,019,700	176,264	123,266	479,949				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	26,392	129	111	242,864				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS		22,551		8				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	6,766,483	315,926	222,279	150,976				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	50,089,025	1,294,665	1,929,969	78,095				
82627	06-0839705	09/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	365,480	1,209	1,124	4,081				
82627	06-0839705	01/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	26,726,401	800,796	830,907	83,992				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	850,000	19,988	18,157	26,903				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	33,030,151	782,515	805,585	111,657				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		157	164	1,818				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	1,742,500	18,184	17,689	26,505				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/G	XXXL	200,000	7,596	7,109	9,467				
82627	06-0839705	03/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	626,011	16,534	14,961	8,019				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	8,799,333	123,146	111,141	58,216				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,934,762	22,465	20,762	11,326				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		10,214	10,645	3,848				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				(75,943)				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	29,322,252	208,656	246,672	345,694				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,104,622	15,014	17,937	2,945				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		26,642		36,678				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	221,354,272	4,458,607	4,379,193	1,631,070				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	2,209,000	43,182	42,181	14,342				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	4,959,007	89,225	97,399	176,129				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	2,582,000	66,297	46,083	135,456				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		2,171	2,460	1,069				

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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	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL			2,512		(90,372)			
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	14,165,346	115,069	314,089		84,116			
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,648,063	16,383	184,891		8,257			
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		266	412		346			
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	5,405,122	58,198	143,389		237,577			
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	211,960	1,687	3,290		852			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	15,737,011	338,181			361,567			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		144						
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	4,650,607	106,411			(128,426)			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	99,000	25,139	22,826		8,492			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		5,172	6,167		4,486			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	90,301	46,777	45,101		53,366			
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	311,721,292	2,301,636	4,697,289		474,759			
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	2,903,332	57,627	40,322		11,460			
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		6,843			7,220			
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	197,068,464	4,311,292	4,131,533		833,555			
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	600,000	21,416	17,584		7,262			
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	4,000	215	196					
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	20,931	363			441			
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		251	248		393			
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	317,183	2,994	2,611		750			
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	1,313,930	7,181	5,944		6,775			
82627	06-0839705	04/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	10,000	26			30			
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,820,654	17,323	262		14,434			
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,576,113	10,603	2,542		5,645			
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	49,950	3,205	2,732		48			
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		1,840	1,939					
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL					(435)			
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	133,093,174	1,476,759	2,646,686		186,653			
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	42,030,059	599,556	620,039		471,301			
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	30,811,783	521,071	418,269		292,365			
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	147,122	348			365			
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	594,000	4,900	474		3,972			
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	162,000	645			539			
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL					(148)			
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	18,127,463	502,899	527,955		45,700			
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	8,420,259	17,496	14,406		21,235			
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL					(29,529)			
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	11,274,476	134,705	142,941		162,114			
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,237,500	10,108	21,212		3,553			
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	116,250	600	42		580			
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	129,642	1,224	227		44,856			
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	26,648,352	53,561	66,864		56,410			
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	102,422,248	540,793	593,025		627,348			
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	8,686,034	28,024	27,511		26,611			
65676	35-0472300	05/09/1969	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL					289			
65676	35-0472300	01/01/1985	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	365,480	1,209	1,124		3,709			
65676	35-0472300	05/01/1989	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	13,354,479	88,574	88,574					
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DIS		31,017			321			
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	23,037,534	357,267	438,217		139,037			
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXXL	1,392	7			25,462			
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL					13,004			
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	6,962,480	151,104	188,617		7,525			
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	150,000	2,749	2,509		3,250			
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	133,333	2,506	2,311		2,683			

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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		
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	DL	33,333	716	643	753				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	18,541,778	379,085	367,798	537,556				
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	DL	7,802,851	154,154	130,269	221,649				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	200,000	4,641	4,164	5,491				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS		12,627	13,766	7,252				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DL	1,937,215	53,584	53,731	(52,698)				
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL	177,844,310	1,304,109	2,653,521	465,683				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS		311,744	312,696	5,499				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DL				(8,268)				
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL	39,714,167	299,929	426,560	88,694				
65676	35-0472300	12/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DL	1,579,865	9,584	8,896	7,484				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	429,371,339	383,084	362,130	633,030				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DL	471,566,768	722,698	739,827	9,225,669				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXXL	62,510	16	70	714,090				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	DL	1,900,000	3,003	4,061	49,211				
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	19,268,604	63,287	60,773	302,322				
70688	36-6071399	07/01/1997	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	28,514,002	822,015	835,114	368,641				
70688	36-6071399	09/01/1998	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL				37,208				
70688	36-6071399	12/01/1999	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	1,825,000	51,662	11,226					
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	5,019,006	89,906	99,049	131,088				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	3,829,500	85,169	63,261	113,191				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		1,664	1,955	(231)				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL			2,512	(72,508)				
70688	36-6071399	01/01/2000	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	11,665,347	79,502	273,203	38,941				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	23,076,898	505,629	456,235	753,277				
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	DL	4,839,897	75,535	76,122	88,976				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	9,900	3,285	3,051	198				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		2,572	3,069	2,285				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL	45,151	23,389	22,550	38,890				
70688	36-6071399	03/01/2001	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	149,941,526	1,107,064	2,344,456	228,095				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	7,996,647	77,545	71,234	72,891				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	4,875,584	62,152	61,059	65,592				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	149,850	9,616	8,195	143				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		5,520	5,816					
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL				(1,306)				
70688	36-6071399	06/01/2002	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	408,424,480	4,526,992	8,151,906	576,443				
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	1,531,623	7,948	64,520	9,412				
70688	36-6071399	02/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	30,087,747	499,799	385,597	514,485				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	50,990,600	645,495	618,731	819,098				
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	DL	39,795,000	839,834	777,796	1,027,473				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	AXXX	135,000	16,089	13,949	1,475				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		52,154	53,215	44,762				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL				(55,720)				
70688	36-6071399	05/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	3,426,881,734	94,742,257	112,526,121	5,765,563				
70688	36-6071399	07/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL			72	(24)				
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS		564	576					
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DL	90,301	46,777	45,101	55,471				
70688	36-6071399	10/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	298,150,007	2,207,567	4,511,779	450,348				
70688	36-6071399	08/01/2004	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	29,427,604	350,875	347,734	307,977				
70688	36-6071399	08/01/2004	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	8,706,498	168,788	149,980	(142,333)				
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	AXXX	4,095,000	42,501	40,189	38,623				
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	DL	504,000	1,549	1,424	1,297				

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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	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL		726	17,986	(240,624)				
70688	36-6071399	06/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL	127,592,071	3,568,058		316,352				
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	DIS			691	441				
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	OL	630,000	19,940		243,987				
70688	36-6071399	07/01/2005	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	XXXL			3,737,659					
86231	39-0989781	05/01/2001	TRANSAMERICA LIFE INS CO	IA	YRT/I	AXXX			6,387					
86231	39-0989781	05/01/2001	TRANSAMERICA LIFE INS CO	IA	YRT/I	OL				104				
86231	39-0989781	04/01/2002	TRANSAMERICA LIFE INS CO	IA	YRT/I	OL				31				
67105	41-0451140	01/01/1987	RELI STAR INSURANCE COMPANY	MN	CO/G	FA		5,108,402	5,400,243					
0899999. General Account - Authorized U.S. Non-Affiliates							11,757,750,879	656,973,078	714,935,886	70,509,146			17,962,199	
00000	AA-1780078	07/01/2016	PARTNER REINSURANCE EUROPE SE	IRL	OTH/I	XXXL				415,730				
0999999. General Account - Authorized Non-U.S. Non-Affiliates										415,730				
1099999. Total General Account - Authorized Non-Affiliates							11,757,750,879	656,973,078	714,935,886	70,924,876			17,962,199	
1199999. Total General Account Authorized							16,387,109,121	3,039,528,955	3,052,622,216	77,390,804			17,962,199	1,899,207,629
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFV/I	FA		63,020,137		70,424,474				72,624,042
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates										63,020,137	70,424,474			72,624,042
2199999. Total General Account - Unauthorized Non-Affiliates										63,020,137	70,424,474			72,624,042
2299999. Total General Account Unauthorized										63,020,137	70,424,474			72,624,042
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														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							16,387,109,121	3,102,549,092	3,052,622,216	147,815,278			17,962,199	1,971,831,671
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	VA				19,411			42,236,891	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	OL				210,467			6,278,629	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	VA				240,759			34,568,815	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	OL				1,166,399			50,706,559	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other										1,637,036			133,790,894	
4899999. Total Separate Accounts - Authorized U.S. Affiliates										1,637,036			133,790,894	
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates										1,637,036			133,790,894	
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized										1,637,036			133,790,894	
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														

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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		
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates											
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates											
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates											
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates											
8999999			Total Separate Accounts Reciprocal Jurisdiction											
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							1,637,036			133,790,894	
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				16,387,109,121	2,381,572,539	2,358,441,251	76,856,438			151,753,093	1,232,838,309
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)					720,976,553	694,180,965	72,595,876				738,993,362
9999999			- Totals				16,387,109,121	3,102,549,092	3,052,622,216	149,452,314			151,753,093	1,971,831,671

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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		
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			944,109				
60895	35-0145825	01/01/1996	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	OH			55,915				
62944	13-5570651	01/01/1997	AXA EQUITABLE LIFE INSURANCE COMPANY	NY	QA	OH			17,760				
80659	82-4533188	01/01/1994	US BUSINESS OF CANADA LIFE ASSUR CO	MI	QA	OH			56,726				
62308	06-0303370	01/01/1993	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	QA	OH			10,268				
26921	22-2005057	01/01/1996	EVEREST REINSURANCE COMPANY	DE	QA	OH			8,739				
97136	13-3114906	01/01/1996	METROPOLITAN TOWER LIFE INS CO	NE	QA	OH			85,474				
86258	13-2572994	01/01/1985	GENERAL RE LIFE CORPORATION	CT	QA	OH			52,002				
64246	13-5123390	01/01/1996	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY	QA	OH			1,040				
88072	06-0974148	01/01/1996	HARTFORD LIFE INSURANCE COMPANY	CT	QA	OH			86,542				
22292	13-5129825	01/01/2009	HANOVER INSURANCE COMPANY	NH	OTH	OM	47,300		17,147,360				
42374	74-2195939	01/01/1996	HOUSTON CASUALTY COMPANY	TX	QA	OH			211,073				
65498	23-1503749	01/01/1993	LIFE INSURANCE COMPANY OF NORTH AMERICA	PA	QA	OH			4,185				
65676	35-0472300	01/01/1995	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	QA	OH			12,137				
76694	23-2044256	01/01/1993	LONDON LIFE REINS CO	PA	QA	OH			12,399				
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INSURANCE COMPANY	NY	OTH	LTDI	5,213	69	605,430				
66044	46-0164570	01/01/1993	MIDLAND NATIONAL LIFE INSURANCE COMPANY	IA	QA	OH			147,748				
10227	13-4924125	01/01/1998	MUNICH REINSURANCE AMERICA INC	DE	QA	OH			93				
67539	72-0281240	01/01/1993	PAN AMERICAN LIFE INSURANCE COMPANY	LA	QA	OH			35,742				
67814	06-0493340	01/01/1993	PHOENIX LIFE INSURANCE COMPANY	NY	QA	OH			83,025				
37257	36-3030511	01/01/1993	PRAETORIAN INSURANCE COMPANY	PA	QA	OH			47,450				
10219	23-1641984	01/01/1998	Q.B.E. REINSURANCE CORPORATION	PA	QA	OH			589				
68381	36-0883760	01/01/1993	RELIANCE STANDARD LIFE INSURANCE COMPANY	IL	QA	OH			86,478				
67105	41-0451140	01/01/1987	RELIASTAR LIFE INSURANCE COMPANY	MN	QA	OH			75,128				
31089	86-0274508	01/01/1993	REPIWEST INSURANCE COMPANY	AZ	QA	OH			8,369				
93572	43-1235868	01/01/1993	RGA REINSURANCE COMPANY	MO	QA	OH			1,273,693				
80802	38-1082080	01/01/1994	US BR SUN LIFE ASSUR CO OF CANADA	MI	QA	OH			38,238				
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	QA	OH			159,278				
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INSURANCE COMPANY	IA	QA	OH			31,156				
19453	13-5616275	01/01/1998	TRANSATLANTIC REINSURANCE COMPANY	NY	QA	OH			589				
34894	06-1117063	06/01/1999	TRENWICK AMERICA REINSURANCE CORPORATION	CT	QA	OH			53,869				
0899999. General Account - Authorized U.S. Non-Affiliates							52,513	69	21,352,604				
00000	AA-1126529	01/01/2001	LLOYDS SYNDICATE 529	GBR	QA	OH			252,803				
00000	AA-1126718	01/01/2001	LLOYDS SYNDICATE 718	GBR	QA	OH			21,190				
00000	AA-1127101	01/01/2001	LLOYDS SYNDICATE 1101	GBR	QA	OH			288,785				
00000	AA-1127206	07/01/2004	LLOYDS SYNDICATE 1206	GBR	QA	OH			306,313				
0999999. General Account - Authorized Non-U.S. Non-Affiliates									869,091				
1099999. Total General Account - Authorized Non-Affiliates							52,513	69	22,221,695				
1199999. Total General Account Authorized							52,513	69	22,221,695				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	MI	QA	OH			66,368				
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	PA	QA	OH			22,458				
1999999. General Account - Unauthorized U.S. Non-Affiliates									88,826				
00000	AA-1360182	01/01/1995	ALLIANZ SPA	ITA	QA	OH			66,976				
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9027	GBR	QA	OH							
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	GBR	QA	OH			3				
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	QA	OH			246,265				
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	GBR	QA	OH			34,437				
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	QA	OH			38,352				

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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		
2099999			General Account - Unauthorized Non-U.S. Non-Affiliates						386,033				
2199999			Total General Account - Unauthorized Non-Affiliates						474,859				
2299999			Total General Account Unauthorized						474,859				
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										
3699999			Total General Account - Reciprocal Jurisdiction U.S. Affiliates										
3999999			Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates										
4099999			Total General Account - Reciprocal Jurisdiction Affiliates										
4399999			Total General Account - Reciprocal Jurisdiction Non-Affiliates										
4499999			Total General Account Reciprocal Jurisdiction										
4599999			Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				52,513	69	22,696,554				
4899999			Total Separate Accounts - Authorized U.S. Affiliates										
5199999			Total Separate Accounts - Authorized Non-U.S. Affiliates										
5299999			Total Separate Accounts - Authorized Affiliates										
5599999			Total Separate Accounts - Authorized Non-Affiliates										
5699999			Total Separate Accounts Authorized										
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates										
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates										
6399999			Total Separate Accounts - Unauthorized Affiliates										
6699999			Total Separate Accounts - Unauthorized Non-Affiliates										
6799999			Total Separate Accounts Unauthorized										
7099999			Total Separate Accounts - Certified U.S. Affiliates										
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates										
7499999			Total Separate Accounts - Certified Affiliates										
7799999			Total Separate Accounts - Certified Non-Affiliates										
7899999			Total Separate Accounts Certified										
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates										
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates										
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates										
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates										
8999999			Total Separate Accounts Reciprocal Jurisdiction										
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified										
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				52,513	69	21,441,430				
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)						1,255,124				
9999999			- Totals				52,513	69	22,696,554				

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ANNUAL STATEMENT FOR THE YEAR 2021 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														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
00000	98-1535388	07/01/2021	Ivy Re Limited	63,020,137			63,020,137		XXX		75,144,848			63,020,137
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates														
1099999. Total General Account - Life and Annuity Non-Affiliates														
1199999. Total General Account Life and Annuity														
1499999. Total General Account - Accident and Health U.S. Affiliates														
1799999. Total General Account - Accident and Health Non-U.S. Affiliates														
1899999. Total General Account - Accident and Health Affiliates														
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	66,368	46,458		112,826					275,555		112,826
24457	23-0580680	01/01/1999	REL IANCE INSURANCE COMPANY	22,458	15,720		38,178					93,243		38,178
1999999. General Account - Accident and Health U.S. Non-Affiliates														
00000	AA-1360182	01/01/1995	ALLIANZ SPA	66,976	49,670		116,646		XXX			284,887		116,646
00000	AA-1123000	01/01/2001	LLOYDS SYNDICATE 9118	3	2		5					12		5
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	246,265	179,613		425,878					1,040,126		425,878
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	34,437	24,106		58,543					142,979		58,543
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	38,352	27,853		66,205					161,694		66,205
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates														
2199999. Total General Account - Accident and Health Non-Affiliates														
2299999. Total General Account Accident and Health														
2399999. Total General Account														
2699999. Total Separate Accounts - U.S. Affiliates														
2999999. Total Separate Accounts - Non-U.S. Affiliates														
3099999. Total Separate Accounts - Affiliates														
3399999. Total Separate Accounts - Non-Affiliates														
3499999. Total Separate Accounts														
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)														
9999999 - Totals														

(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
				NONE	

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

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

	1 2021	2 2020	3 2019	4 2018	5 2017
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	149,505	1,017,571	84,900	87,273	85,109
2. Commissions and reinsurance expense allowances	9,324	(22,666)	12,422	11,337	12,064
3. Contract claims	188,841	164,982	140,973	133,972	130,159
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	48,724				
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	9,977	8,901	2,534	6,635	3,306
9. Aggregate reserves for life and accident and health contracts	3,125,246	3,076,522	2,275,088	2,290,092	2,194,813
10. Liability for deposit-type contracts					
11. Contract claims unpaid	45,759	62,209	49,800	44,083	41,560
12. Amounts recoverable on reinsurance	41,799	34,950	21,915	10,995	10,955
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		2			
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	75,145			798,802	864,041
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)	1,998	1,998	2,000	12,998	12,956
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	2,407,791,088		2,407,791,088
2. Reinsurance (Line 16)	663,840,775	(663,840,775)	
3. Premiums and considerations (Line 15)	2,442,768	9,977,486	12,420,254
4. Net credit for ceded reinsurance	XXX	3,752,558,357	3,752,558,357
5. All other admitted assets (balance)	38,906,883		38,906,883
6. Total assets excluding Separate Accounts (Line 26)	3,112,981,514	3,098,695,068	6,211,676,582
7. Separate Account assets (Line 27)	149,630,413		149,630,413
8. Total assets (Line 28)	3,262,611,927	3,098,695,068	6,361,306,995
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	575,519,159	3,052,936,022	3,628,455,181
10. Liability for deposit-type contracts (Line 3)	287,034,019		287,034,019
11. Claim reserves (Line 4)	20,576,098	45,759,046	66,335,144
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	382,842		382,842
13. Premium & annuity considerations received in advance (Line 8)	44,559		44,559
14. Other contract liabilities (Line 9)	81,751,446		81,751,446
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)	741,514,168		741,514,168
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)	1,284,657,914		1,284,657,914
20. Total liabilities excluding Separate Accounts (Line 26)	2,991,480,205	3,098,695,068	6,090,175,273
21. Separate Account liabilities (Line 27)	149,630,412		149,630,412
22. Total liabilities (Line 28)	3,141,110,617	3,098,695,068	6,239,805,685
23. Capital & surplus (Line 38)	121,501,310	XXX	121,501,310
24. Total liabilities, capital & surplus (Line 39)	3,262,611,927	3,098,695,068	6,361,306,995
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	3,052,936,022		
26. Claim reserves	45,759,046		
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	663,840,775		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	3,762,535,843		
34. Premiums and considerations	9,977,486		
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	9,977,486		
41. Total net credit for ceded reinsurance	3,752,558,357		

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7
		Life Contracts		4	5	6	
	Active Status (a)	2	3				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
		Life Insurance Premiums	Annuity Considerations				
1. Alabama	AL	L	65,083				65,083
2. Alaska	AK	L	6,179				6,179
3. Arizona	AZ	L	185,255		96		185,351
4. Arkansas	AR	L	14,141				14,141
5. California	CA	L	658,749	11,717	189		670,655
6. Colorado	CO	L	455,155		260		455,415
7. Connecticut	CT	L	931,478		1,363		932,842
8. Delaware	DE	L	118,160	480			118,641
9. District of Columbia	DC	L	15,991				15,991
10. Florida	FL	L	2,391,868	10,543			2,402,412
11. Georgia	GA	L	250,390	7,739	276		258,404
12. Hawaii	HI	L	18,735				18,735
13. Idaho	ID	L	12,269				12,269
14. Illinois	IL	L	433,360		188		433,548
15. Indiana	IN	L	159,413		1,929		161,342
16. Iowa	IA	L	24,906				24,906
17. Kansas	KS	L	14,683				14,683
18. Kentucky	KY	L	70,261				70,261
19. Louisiana	LA	L	151,489	10,188	335		162,012
20. Maine	ME	L	190,016				190,016
21. Maryland	MD	L	315,673				315,673
22. Massachusetts	MA	L	526,778	17,178	103		544,060
23. Michigan	MI	L	1,095,567	93,000			1,188,567
24. Minnesota	MN	L	1,416,539		1,673		1,418,212
25. Mississippi	MS	L	35,153				35,153
26. Missouri	MO	L	55,226		111		55,338
27. Montana	MT	L	9,763				9,763
28. Nebraska	NE	L	58,979				58,979
29. Nevada	NV	L	71,813				71,813
30. New Hampshire	NH	L	119,563		275		119,838
31. New Jersey	NJ	L	1,910,576	100,000			2,010,576
32. New Mexico	NM	L	23,953				23,953
33. New York	NY	L	31,159,304	317,884	44,303		31,521,491
34. North Carolina	NC	L	483,395				483,395
35. North Dakota	ND	L	1,888				1,888
36. Ohio	OH	L	216,112		47		216,158
37. Oklahoma	OK	L	16,061				16,061
38. Oregon	OR	L	51,095				51,095
39. Pennsylvania	PA	L	733,193	211,500			944,693
40. Rhode Island	RI	L	72,927				72,927
41. South Carolina	SC	L	285,529				285,529
42. South Dakota	SD	L	9,655				9,655
43. Tennessee	TN	L	213,569				213,569
44. Texas	TX	L	376,354	3,454			379,808
45. Utah	UT	L	34,504				34,504
46. Vermont	VT	L	41,853				41,853
47. Virginia	VA	L	404,406		83		404,489
48. Washington	WA	L	66,982				66,982
49. West Virginia	WV	L	11,976				11,976
50. Wisconsin	WI	L	126,632		48		126,680
51. Wyoming	WY	L	25,270				25,270
52. American Samoa	AS	L					
53. Guam	GU	L					
54. Puerto Rico	PR	N	82,604	136,040	446		219,090
55. U.S. Virgin Islands	VI	L	2,104				2,104
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	5,920				5,920
58. Aggregate Other Alien	OT	XXX	82,529				82,529
59. Subtotal	XXX		46,311,027	919,723	51,726		47,282,477
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		4,728,766				4,728,766
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		536,949				536,949
94. Aggregate or other amounts not allocable by State	XXX		392,134				392,134
95. Totals (Direct Business)	XXX		51,968,876	919,723	51,726		52,940,326
96. Plus reinsurance assumed	XXX		35,774,945	237,212,263	751		272,987,959
97. Totals (All Business)	XXX		87,743,821	238,131,986	52,477		325,928,285
98. Less reinsurance ceded	XXX		75,785,338	72,635,596	52,477		148,473,411
99. Totals (All Business) less Reinsurance Ceded	XXX		11,958,483	165,496,390	(c)		177,454,874
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX		82,529				82,529
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		82,529				82,529
9401. Non-pay settlement adjustments	XXX		392,134				392,134
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		392,134				392,134

(a) Active Status Counts:

- L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 54
- E - Eligible - Reporting entities eligible or approved to write surplus lines in the state 3
- N - None of the above - Not allowed to write business in the state 3
- R - Registered - Non-domiciled RRGs 54
- Q - Qualified - Qualified or accredited reinsurer 52,477

(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.

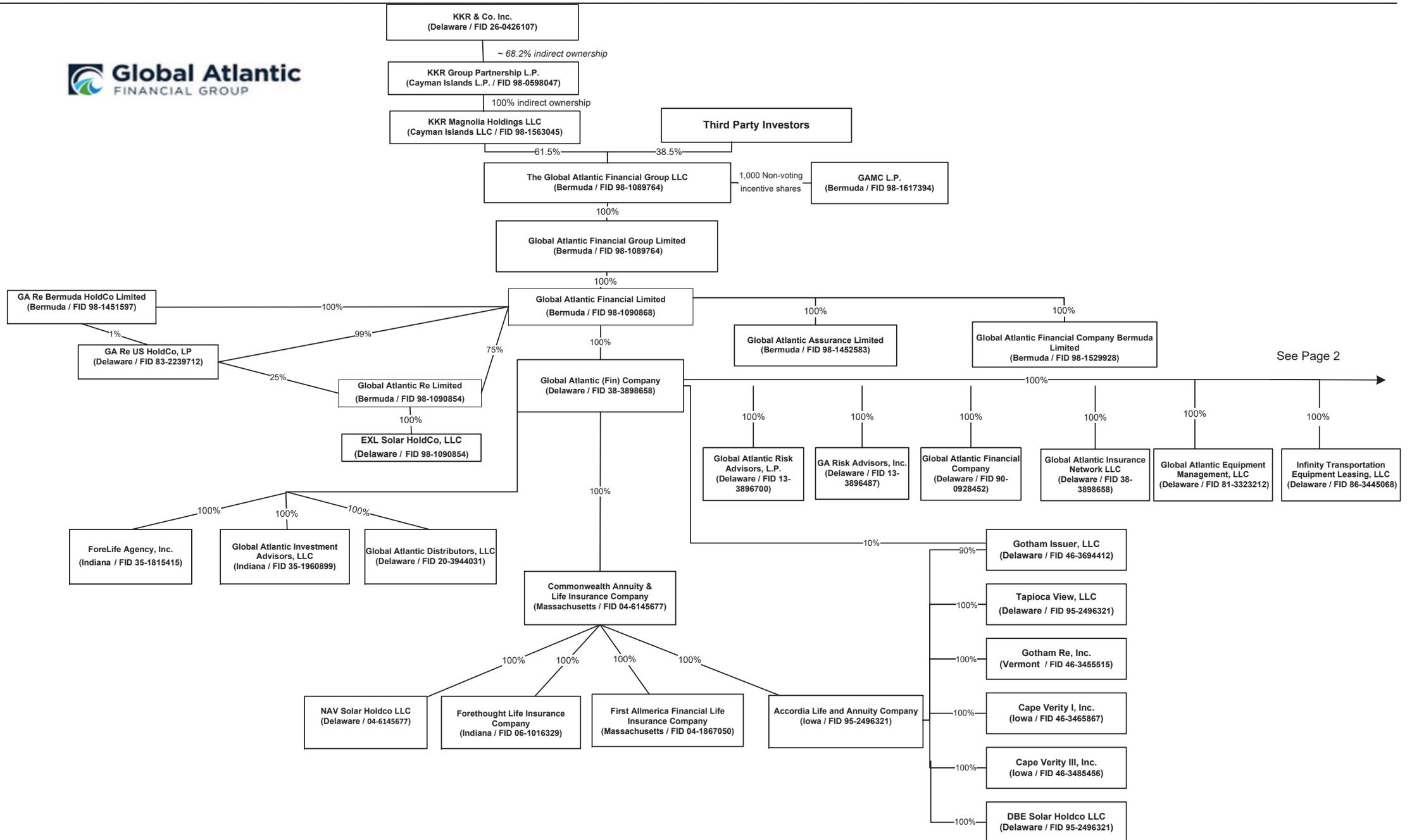
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

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

Allocated by States and Territories

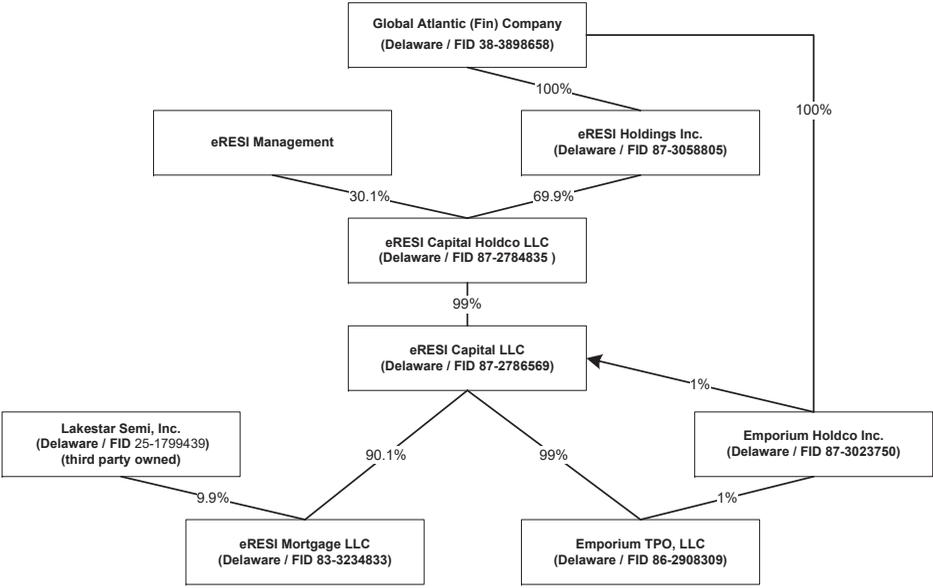
		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	65,083					65,083
2. Alaska	AK	6,179					6,179
3. Arizona	AZ	185,255					185,255
4. Arkansas	AR	14,141					14,141
5. California	CA	658,749	11,717	96			670,562
6. Colorado	CO	455,155		260			455,415
7. Connecticut	CT	931,478					931,478
8. Delaware	DE	118,160	480				118,641
9. District of Columbia	DC	15,991					15,991
10. Florida	FL	2,391,868	10,543				2,402,412
11. Georgia	GA	250,390	7,739				258,129
12. Hawaii	HI	18,735					18,735
13. Idaho	ID	12,269					12,269
14. Illinois	IL	433,360		147			433,507
15. Indiana	IN	159,413					159,413
16. Iowa	IA	24,906					24,906
17. Kansas	KS	14,683					14,683
18. Kentucky	KY	70,261					70,261
19. Louisiana	LA	151,489	10,188				161,677
20. Maine	ME	190,016					190,016
21. Maryland	MD	315,673					315,673
22. Massachusetts	MA	526,778	17,178	103			544,059
23. Michigan	MI	1,095,567	93,000				1,188,567
24. Minnesota	MN	1,416,539					1,416,539
25. Mississippi	MS	35,153					35,153
26. Missouri	MO	55,226					55,226
27. Montana	MT	9,763					9,763
28. Nebraska	NE	58,979					58,979
29. Nevada	NV	71,813					71,813
30. New Hampshire	NH	119,563		275			119,838
31. New Jersey	NJ	1,910,576	100,000				2,010,576
32. New Mexico	NM	23,953					23,953
33. New York	NY	31,159,304	317,884	4,393			31,481,580
34. North Carolina	NC	483,395					483,395
35. North Dakota	ND	1,888					1,888
36. Ohio	OH	216,112					216,112
37. Oklahoma	OK	16,061					16,061
38. Oregon	OR	51,095					51,095
39. Pennsylvania	PA	733,193	211,500				944,693
40. Rhode Island	RI	72,927					72,927
41. South Carolina	SC	285,529					285,529
42. South Dakota	SD	9,655					9,655
43. Tennessee	TN	213,569					213,569
44. Texas	TX	376,354	3,454				379,808
45. Utah	UT	34,504					34,504
46. Vermont	VT	41,853					41,853
47. Virginia	VA	404,406					404,406
48. Washington	WA	66,982					66,982
49. West Virginia	WV	11,976					11,976
50. Wisconsin	WI	126,632					126,632
51. Wyoming	WY	25,270					25,270
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	82,604	136,040	300			218,944
55. U.S. Virgin Islands	VI	2,104					2,104
56. Northern Mariana Islands	MP						
57. Canada	CAN	5,920					5,920
58. Aggregate Other Alien	OT	82,529					82,529
59. Total		46,311,027	919,723	5,574			47,236,325

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART**



See Page 2

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART**



52.1

ANNUAL STATEMENT FOR THE YEAR 2021 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? (Yes/No)	*
			98-1089764				Global Atlantic Financial Group Limited	BMJ	NIA	The Global Atlantic Financial Group LLC	Ownership	100.000	KKR & Co. Inc.		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			38-3898658				Global Atlantic (Fin) Company	DE	NIA	Global Atlantic Financial Limited	Ownership	100.000	KKR & Co. Inc.		
			98-1090868				Global Atlantic Financial Limited	BMJ	NIA	Global Atlantic Financial Group Limited	Ownership	100.000	KKR & Co. Inc.		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	Global Atlantic Financial Limited	Ownership	75.000	KKR & Co. Inc.		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	GA Re US HoldCo, LP	Ownership	25.000	KKR & Co. Inc.		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			38-3898658				Global Atlantic Insurance Network, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			13-3896487				GA Risk Advisors, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			98-1529928				Global Atlantic Financial Company Bermuda Limited	BMJ	NIA	Global Atlantic Financial Limited	Ownership	100.000	KKR & Co. Inc.		
			98-1089764	4520225			The Global Atlantic Financial Group LLC	BMJ	NIA	KKR Magnolia Holdings LLC	Ownership	61.000	KKR & Co. Inc.		
			98-1089764	4520225			The Global Atlantic Financial Group LLC	BMJ	NIA	Third Party Investors	Ownership	39.000	KKR & Co. Inc.		
			98-1563045				KKR Magnolia Holdings LLC	CYM	NIA	KKR Group Partnership L.P.	Ownership	100.000	KKR & Co. Inc.		
			98-0598047				KKR Group Partnership L.P.	CYM	NIA	KKR & Co. Inc.	Ownership	67.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	69140	04-1867050	2578101	793699		First Allmerica Financial Life Insurance Company	MA	RE	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	84824	04-6145677	3958278	1391312		Commonwealth Annuity and Life Insurance Company	MA	IA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	62200	95-2496321				Accordia Life and Annuity Company	IA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
			46-3694412				Gotham Issuer, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	10.000	KKR & Co. Inc.		
			46-3694412				Gotham Issuer, LLC	DE	NIA	Accordia Life and Annuity Company	Ownership	90.000	KKR & Co. Inc.		
			95-2496321				DBE Solar Holdco LLC	DE	NIA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	15333	46-3455515				Gotham Re, Inc.	VT	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
			95-2496321				Tapioca View, LLC	DE	NIA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	15475	46-3465867				Cape Verity I, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	15473	46-3485456				Cape Verity III, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
			35-1960899				Global Atlantic Investment Advisors, LLC	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			20-3944031				Global Atlantic Distributors, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			35-1815415				ForeLife Agency, Inc	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
3891	Global Atlantic Grp	91642	06-1016329		1554348		Forethought Life Insurance Company	IN	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
			81-3323212				Global Atlantic Equipment Management, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			98-1452583				Global Atlantic Assurance Limited	BMJ	NIA	Global Atlantic Financial Limited	Ownership	100.000	KKR & Co. Inc.		
			98-1451597				GA Re Bermuda HoldCo Limited	BMJ	NIA	Global Atlantic Financial Limited	Ownership	100.000	KKR & Co. Inc.		
			83-2239712				GA Re US HoldCo, LP	DE	NIA	Global Atlantic Financial Limited	Ownership	99.000	KKR & Co. Inc.		
			83-2239712				GA Re US HoldCo, LP	DE	NIA	GA Re Bermuda HoldCo Limited	Ownership	1.000	KKR & Co. Inc.		
			98-1090854				EXL Solar HoldCo, LLC	DE	NIA	Global Atlantic Re Limited	Ownership	100.000	KKR & Co. Inc.		
			04-6145677				Nav Solar Holdco LLC	DE	NIA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
			87-3058805				eRESI Holdings Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			87-2784835				eRESI Capital Holdco LLC	DE	NIA	eRESI Holdings Inc.	Ownership	69.900	KKR & Co. Inc.		
			87-2784835				eRESI Capital Holdco LLC	DE	NIA	eRESI Management	Ownership	30.100	KKR & Co. Inc.		
			87-2786569				eRESI Capital LLC	DE	NIA	eRESI Capital Holdco LLC	Ownership	99.000	KKR & Co. Inc.		
			87-2786569				eRESI Capital LLC	DE	NIA	Emporium Holdco Inc.	Ownership	1.000	KKR & Co. Inc.		
			87-3023750				Emporium Holdco Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			83-3234833				eRESI Mortgage LLC	DE	NIA	eRESI Capital LLC	Ownership	90.100	KKR & Co. Inc.		
			83-3234833				Emporium TPO, LLC	DE	NIA	eRESI Capital LLC	Ownership	99.000	KKR & Co. Inc.		
			83-3234833				Emporium TPO, LLC	DE	NIA	Emporium Holdco Inc.	Ownership	1.000	KKR & Co. Inc.		

NON O N E

53.1

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)
	98-1089764	Global Atlantic Financial Group Limited		(250,000,000)							(250,000,000)	
	38-3898658	Global Atlantic (Fin) Company		(640,000,000)			(773,761)			375,000,000	(265,773,761)	
	98-1451597	GA Re Bermuda Holdco Limited					(193,440)				(193,440)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		265,000,000	28,978,369		(141,820,004)	(79,542,721)			72,615,644	17,351,315,030
	98-1090854	Global Atlantic Re Limited		50,000,000	(17,418,374)		(29,984,717)	(32,919,992)		(375,000,000)	(405,323,083)	(36,405,595,265)
69140	04-1867050	First Allmerica Financial Life Insurance Company					10,546,864	(14,915,129)			(4,368,265)	1,772,719,924
62200	95-2496321	Accordia Life and Annuity Company			(152,752,308)		(141,731,348)	(80,581,600)			(375,065,256)	5,137,622,159
	90-0928452	Global Atlantic Financial Company					432,186,166				432,186,166	
15333	46-3455515	Gotham Re, Inc.						268,172			268,172	(467,405,311)
	95-2496321	Tapioca View, LLC					343,980				343,980	
15475	46-3465867	Cape Verity I, Inc.			10,876,595			9,448,028			20,324,623	(1,440,626,687)
15473	46-3485456	Cape Verity III, Inc.			34,697,775			75,704,250			110,402,025	(4,577,852,937)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,420,542)				(2,420,542)	
	20-3944031	Global Atlantic Distributors, LLC					(50,935,511)				(50,935,511)	
91642	06-1016329	Forethought Life Insurance Company		375,000,000	116,154,692		(207,385,699)	122,538,992			406,307,985	18,629,823,087
	81-3323212	Global Atlantic Equipment Management, LLC					(12,488,931)				(12,488,931)	
	98-1452583	Global Atlantic Assurance Limited		200,000,000	(20,536,749)		(16,440,205)				163,023,046	
	98-1529928	Global Atlantic Financial Company Bermuda Limited					2,411,531				2,411,531	
	20-1283596	KKR Credit Advisors (US) LLC					158,685,617				158,685,617	
9999999 Control Totals												
												XXX

