

ANNUAL STATEMENT

OF THE

Commonwealth Annuity and Life Insurance Company

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2022**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2022



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022 OF THE CONDITION AND AFFAIRS OF THE

Commonwealth Annuity and Life Insurance Company

NAIC Group Code 3891 (Current) 3891 (Prior) NAIC Company Code 84824 Employer's ID Number 04-6145677

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

Country of Domicile United States of America

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

Incorporated/Organized 12/30/2002 Commenced Business 01/31/1967

Statutory Home Office 20 Guest Street Brighton, MA, US 02135

Main Administrative Office 20 Guest Street Brighton, MA, US 02135

800-457-8803 (Area Code) (Telephone Number)

Mail Address 20 Guest Street Brighton, MA, US 02135

Primary Location of Books and Records 20 Guest Street Brighton, MA, US 02135

800-457-8803 (Area Code) (Telephone Number)

Internet Website Address www.globalatlantic.com

Statutory Statement Contact Carrie Jo Thomas 515-393-3690

carrie.thomas@gafg.com (E-mail Address) 508-460-2401 (FAX Number)

OFFICERS

President Manu Sareen SVP, Associate General Counsel, Secretary Kathryn Lauren Freund Co-President, Chairman Robert Michael Arena Jr. Chief Financial Officer David Allen Jacoby

OTHER

- List of other officers including Anup Agarwal, Jason Alexander Bickler, Robert James Egan, Susan Lorraine Fiengo, etc.

DIRECTORS OR TRUSTEES

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

State of Iowa County of Polk SS

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.

DocuSigned by: Manu Sareen President

DocuSigned by: Kathryn Lauren Freund SVP, Associate General Counsel, Secretary

DocuSigned by: David Allen Jacoby Chief Financial Officer

Subscribed and sworn to before me this 25th day of January, 2023 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.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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)	40,672,070,950		40,672,070,950	38,840,212,273
2. Stocks (Schedule D):				
2.1 Preferred stocks	40,723,543		40,723,543	49,194,497
2.2 Common stocks	3,726,159,550		3,726,159,550	3,455,769,034
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	12,087,842,085		12,087,842,085	8,633,558,980
3.2 Other than first liens	352,897,531		352,897,531	
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 (\$228,321,597, Schedule E - Part 1), cash equivalents (\$2,047,854,429, Schedule E - Part 2) and short-term investments (\$101,517,015, Schedule DA)	2,377,693,042		2,377,693,042	1,369,106,603
6. Contract loans (including \$ premium notes)	340,447,245		340,447,245	341,692,043
7. Derivatives (Schedule DB)	170,322,737	39,912,239	130,410,498	167,740,179
8. Other invested assets (Schedule BA)	1,715,789,739		1,715,789,739	338,778,387
9. Receivables for securities	53,651,017		53,651,017	357,241,785
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)	61,537,597,439	39,912,239	61,497,685,200	53,553,293,781
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	431,394,261		431,394,261	334,919,056
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	187,144		187,144	163,429
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	1,902,158		1,902,158	2,123,715
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,387,795		3,387,795	7,089,882
16.2 Funds held by or deposited with reinsured companies	156,020,840		156,020,840	138,702,330
16.3 Other amounts receivable under reinsurance contracts	975,811,376		975,811,376	583,797,602
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	86,908,441		86,908,441	135,360,803
18.2 Net deferred tax asset	376,066,121		376,066,121	216,354,850
19. Guaranty funds receivable or on deposit	480,327		480,327	530,103
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,824,534,388	361,011	2,824,173,377	2,804,960,275
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	66,394,290,290	40,273,250	66,354,017,040	57,777,295,826
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,721,641,458		1,721,641,458	2,360,858,465
28. Total (Lines 26 and 27)	68,115,931,748	40,273,250	68,075,658,498	60,138,154,291
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. Deposit Accounting Receivable	2,779,392,471		2,779,392,471	2,773,218,555
2502. Amounts recoverable from distribution channels	43,840,177		43,840,177	31,741,720
2503. Accounts receivable- Misc	955,647	14,918	940,729	
2598. Summary of remaining write-ins for Line 25 from overflow page	346,093	346,093		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,824,534,388	361,011	2,824,173,377	2,804,960,275

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 15,208,416,518 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 1,273,369,658 Modco Reserve)	15,208,416,518	7,447,969,530
2. Aggregate reserve for accident and health contracts (including \$ 302,747,710 Modco Reserve)	198,372,034	215,501,151
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	778,869,120	796,350,283
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,066,343	6,416,650
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	3,703,151	3,411,170
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
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)	399,237	420,802
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)	350,779	233,837
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 \$ 181,292,145 assumed and \$ 700,674,717 ceded	881,966,862	700,151,417
9.4 Interest maintenance reserve (IMR, Line 6)	56,407,568	66,607,955
10. Commissions to agents due or accrued-life and annuity contracts \$ 277,733 accident and health \$ 2,150 and deposit-type contract funds \$	279,882	336,341
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	8,352,673	7,824,826
13. Transfers to Separate Accounts due or accrued (net) (including \$ (6,912,063) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(14,186,250)	(22,183,171)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	568,094	1,386,132
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	117,256	140,057
17. Amounts withheld or retained by reporting entity as agent or trustee	783,383	384,583
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	15,068,395	19,073,482
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
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)	287,351,271	185,802,942
24.02 Reinsurance in unauthorized and certified (\$) companies	1,748,113	1,065,784
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	40,926,264,863	40,825,037,483
24.04 Payable to parent, subsidiaries and affiliates	20,040,836	21,070,577
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	270,649,346	284,447,898
24.08 Derivatives	167,956,377	72,157,211
24.09 Payable for securities	284,270,795	99,104,344
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	3,062,357,561	3,156,427,750
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	62,162,174,207	53,889,139,035
27. From Separate Accounts Statement	1,721,641,457	2,360,858,465
28. Total liabilities (Lines 26 and 27)	63,883,815,664	56,249,997,500
29. Common capital stock	2,526,000	2,526,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	820,000,000	820,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	3,300,011,004	2,500,011,004
34. Aggregate write-ins for special surplus funds	44,999	44,999
35. Unassigned funds (surplus)	69,260,831	565,574,788
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)	4,189,316,834	3,885,630,791
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	4,191,842,834	3,888,156,791
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	68,075,658,498	60,138,154,291
DETAILS OF WRITE-INS		
2501. Deposit contracts payable	2,976,048,647	2,970,761,729
2502. FwH payable - IMR		42,506,977
2503. Derivatives collateral	84,355,000	139,859,341
2598. Summary of remaining write-ins for Line 25 from overflow page	1,953,914	3,299,703
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,062,357,561	3,156,427,750
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. Annuity mortality fluctuation reserve	44,999	44,999
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)	44,999	44,999

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)	8,177,938,299	(710,084,744)
2. Considerations for supplementary contracts with life contingencies	3,588,423	2,954,517
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,127,303,082	1,436,797,461
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,205,261	23,227,423
5. Separate Accounts net gain from operations excluding unrealized gains or losses	147,716,206	60,827,298
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	147,716,206	60,827,298
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	36,172,477	37,436,514
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	241,863,014	68,246,616
9. Total (Lines 1 to 8.3)	10,736,786,762	919,405,085
10. Death benefits	54,326,592	50,330,009
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	198,273,180	188,634,052
13. Disability benefits and benefits under accident and health contracts	29,001,871	52,152,791
14. Coupons, guaranteed annual pure endowments and similar benefits	37,918	39,979
15. Surrender benefits and withdrawals for life contracts	500,538,729	384,292,308
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	16,181,279	(544,002)
18. Payments on supplementary contracts with life contingencies	2,390	2,487
19. Increase in aggregate reserves for life and accident and health contracts	7,743,317,871	(1,194,804,017)
20. Totals (Lines 10 to 19)	8,541,679,830	(519,896,393)
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	4,197,434	5,092,336
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	491,748,146	178,750,400
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	213,500,102	128,181,623
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	7,339,145	5,018,191
25. Increase in loading on deferred and uncollected premiums	(55,171)	(59,065)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(65,746,222)	(64,470,856)
27. Aggregate write-ins for deductions	1,485,915,229	1,100,195,216
28. Totals (Lines 20 to 27)	10,678,578,493	832,811,452
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	58,208,270	86,593,632
30. Dividends to policyholders and refunds to members	965,212	1,047,926
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	57,243,058	85,545,706
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	127,967,244	64,116,404
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)	(70,724,186)	21,429,302
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	55,633,474	(40,277,782)
35. Net income (Line 33 plus Line 34)	(491,824,565)	(18,848,480)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	3,888,156,791	3,366,452,692
37. Net income (Line 35)	(491,824,565)	(18,848,480)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(25,980,113)	1,197,233
39. Change in net unrealized foreign exchange capital gain (loss)	(630,219)	(82,499)
40. Change in net deferred income tax	133,731,157	35,158,234
41. Change in nonadmitted assets	(39,750,453)	1,930,825
42. Change in liability for reinsurance in unauthorized and certified companies	(682,328)	1,568,054
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(101,548,329)	(94,371,310)
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	(1,137,194)	554,751
47. Other changes in surplus in Separate Accounts Statement	1,137,194	(554,751)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	7,869,774	
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	800,000,000	640,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(5,046,948)	(45,851,933)
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	325,659	1,003,976
54. Net change in capital and surplus for the year (Lines 37 through 53)	303,686,043	521,704,100
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	4,191,842,834	3,888,156,791
DETAILS OF WRITE-INS		
08.301. FwH net assumed/ceded activity	740,078,546	2,397,360
08.302. Net ceded adjustment to IMR	(555,436,450)	7,424,217
08.303. Mortality fees	36,714,648	37,275,816
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	20,506,270	21,149,223
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	241,863,014	68,246,616
2701. Ceded funds withheld net investment income	1,620,839,778	1,112,364,060
2702. FwH ceded realized losses	(171,827,248)	(53,222,618)
2703. Net change in deposit liabilities	58,144,230	71,795,016
2798. Summary of remaining write-ins for Line 27 from overflow page	(21,241,531)	(30,741,242)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,485,915,229	1,100,195,216
5301. Funds withheld gain adjustment	325,659	1,003,976
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)	325,659	1,003,976

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	9,172,540,831	4,988,326,888
2. Net investment income	2,008,627,662	1,467,384,733
3. Miscellaneous income	819,195,954	(56,477,370)
4. Total (Lines 1 through 3)	12,000,364,447	6,399,234,251
5. Benefit and loss related payments	587,193,381	301,020,426
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(73,743,143)	(66,448,940)
7. Commissions, expenses paid and aggregate write-ins for deductions	2,218,365,826	1,403,189,051
8. Dividends paid to policyholders	986,778	1,078,328
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(22,424,938)	81,427,822
10. Total (Lines 5 through 9)	2,710,377,904	1,720,266,687
11. Net cash from operations (Line 4 minus Line 10)	9,289,986,543	4,678,967,564
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	17,748,464,939	27,036,830,348
12.2 Stocks	2,691,400	31,308,306
12.3 Mortgage loans	1,752,888,753	786,377,499
12.4 Real estate		
12.5 Other invested assets	1,058,429,665	130,212,737
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	488,757,218	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	21,051,231,975	27,984,728,890
13. Cost of investments acquired (long-term only):		
13.1 Bonds	18,315,247,809	24,806,269,770
13.2 Stocks	150,520,747	423,697,689
13.3 Mortgage loans	5,582,853,104	6,353,783,109
13.4 Real estate		
13.5 Other invested assets	1,758,284,857	247,824,516
13.6 Miscellaneous applications	311,434,897	489,725,815
13.7 Total investments acquired (Lines 13.1 to 13.6)	26,118,341,414	32,321,300,899
14. Net increase (decrease) in contract loans and premium notes	(15,969,525)	(16,709,238)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,051,139,914)	(4,319,862,771)
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	800,000,000	640,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(17,481,162)	18,020,542
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(4,012,779,028)	(1,273,842,812)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,230,260,190)	(615,822,270)
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)	1,008,586,439	(256,717,477)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,369,106,603	1,625,824,080
19.2 End of year (Line 18 plus Line 19.1)	2,377,693,042	1,369,106,603

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

20.0001. Paid in Kind Interest -bonds	(17,477,086)	(10,730,677)
20.0002. Paid in kind interest mortgages	(199,407)	
20.0003. Paid in kind interest other invested assets	(1,677,324)	
20.0004. Reclass of residual tranches	(720,378,504)	
20.0005. Non cash investment transactions - bonds	(2,940,143,613)	
20.0006. Non cash investment transactions - mortgages	(973,925,802)	
20.0007. Non cash investment transactions - OIA	(336,284,279)	
20.0008. Bonds received to settle reinsurance transactions	(2,697,956,213)	(11,165,696,126)
20.0009. Assumed premiums from reinsurance transactions	2,758,789,237	11,942,658,790
20.0010. Assumed accrued investment income to settle reinsurance transactions	(27,108,297)	(72,217,884)
20.0011. Mortgages received to settle reinsurance transactions		(522,245,297)
20.0012. Non cash assumed commissions	(19,000,000)	(49,248,169)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

20.0013. Non cash assumed reinsurance receivable		(133,251,314)
20.0014. Assumed contract loans from reinsurance transactions	(14,724,727)	
20.0015. Ceded premiums from reinsurance transactions	(3,948,143,841)	(17,836,943,393)
20.0016. FIH payable and deposit assets on reinsurance ceded	3,977,853,214	17,829,747,458
20.0017. Non Cash Ceded Commission		7,195,935
20.0018. Non cash ceded reinsurance receivable	(29,709,373)	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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	8,177,938,299	8,547,801	161,210	8,012,484,394	150,184,001	6,560,893			
2. Considerations for supplementary contracts with life contingencies	3,588,423	XXX	XXX	3,565,612	22,811	XXX	XXX		XXX
3. Net investment income	2,127,303,082	95,976,593	87,627,737	1,183,337,467	359,894,808	276,724,069		123,742,408	
4. Amortization of Interest Maintenance Reserve (IMR)	2,205,261	3,939,532	(247,478)	11,553,352	(14,978,752)	(4,043,612)		5,982,219	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	147,716,206	9,327,508	4,324,398	53,520,322	23,420,271	53,527,734	XXX	3,595,973	
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	36,172,477	22,584,897	43,757	12,914,614	277,743		XXX	351,466	
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	241,863,014	34,484,141	2,914,174	167,902,904	(5,226,899)	30,576,249		11,212,445	
9. Totals (Lines 1 to 8.3)	10,736,786,762	174,860,472	94,823,798	9,445,278,665	513,593,983	363,345,333		144,884,511	
10. Death benefits	54,326,592	54,264,203	62,389			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	198,273,180	XXX	XXX	163,910,048	34,073,380	XXX	XXX	289,752	XXX
13. Disability benefits and benefits under accident and health contracts	29,001,871	28,709,890				291,981	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits	37,918	37,918					XXX		
15. Surrender benefits and withdrawals for life contracts	500,538,729	33,961,553	220,866	448,128,505	18,300,023	XXX	XXX	(72,218)	
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	16,181,279	764,202	789	(99,363)	12,472		XXX	15,503,179	
18. Payments on supplementary contracts with life contingencies	2,390	2,390					XXX		
19. Increase in aggregate reserves for life and accident and health contracts	7,743,317,871	(15,422,131)	(262,474)	7,639,342,376	136,789,217	(17,129,117)	XXX		
20. Totals (Lines 10 to 19)	8,541,679,830	102,318,025	21,570	8,251,281,566	189,175,092	(16,837,136)	XXX	15,720,713	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,197,434	235,886	4,156	3,949,897	4,933	2,562			XXX
22. Commissions and expense allowances on reinsurance assumed	491,748,146	5,994,441	4,163,188	421,288,618	2,839,147	52,971,432	XXX	4,491,320	
23. General insurance expenses and fraternal expenses	213,500,102	8,344,701	2,657,988	184,352,004	13,989,604	6,083,874		(1,928,069)	
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,339,145	1,768,452	73,506	4,847,381	366,048	258,924		24,834	
25. Increase in loading on deferred and uncollected premiums	(55,171)	(55,171)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(65,746,222)	(42,757,108)	(206,766)	(21,206,309)	(1,576,039)		XXX		
27. Aggregate write-ins for deductions	1,485,915,229	129,772,341	86,054,443	594,923,979	337,894,777	278,817,766		58,451,923	
28. Totals (Lines 20 to 27)	10,678,578,493	205,621,567	92,768,085	9,439,437,136	542,693,562	321,297,422		76,760,721	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	58,208,268	(30,761,095)	2,055,713	5,841,529	(29,099,579)	42,047,911		68,123,789	
30. Dividends to policyholders and refunds to members	965,212	965,212					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	57,243,056	(31,726,307)	2,055,713	5,841,529	(29,099,579)	42,047,911		68,123,789	
32. Federal income taxes incurred (excluding tax on capital gains)	127,967,244	2,978,260	22,379	117,938,686	5,372,149	1,655,770			
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)	(70,724,188)	(34,704,567)	2,033,334	(112,097,157)	(34,471,728)	40,392,141		68,123,789	
34. Policies/certificates in force end of year	38,774	25,787	10,636	2,030	189	132	XXX		
DETAILS OF WRITE-INS									
08.301. FWH net assumed/ceded activity	740,078,546	3,211,451	9,227,074	458,754,909	141,888,952	103,733,192		23,262,968	
08.302. Net ceded adjustment to IMR	(555,436,450)	(8,008,415)	(6,416,390)	(308,681,212)	(147,122,967)	(73,156,943)		(12,050,523)	
08.303. Mortality fees	36,714,648	36,714,648							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	20,506,270	2,566,457	103,490	17,829,207	7,116				
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	241,863,014	34,484,141	2,914,174	167,902,904	(5,226,899)	30,576,249		11,212,445	
2701. Ceded funds withheld net investment income	1,620,839,778	72,802,652	83,483,585	783,924,514	346,291,393	276,041,316		58,296,318	
2702. FWH ceded realized losses	(171,827,248)	738,220		(167,887,928)	(8,396,616)	3,563,471		155,605	
2703. Net change in deposit liabilities	58,144,230	55,375,834	2,568,369			200,027			
2798. Summary of remaining write-ins for Line 27 from overflow page	(21,241,531)	855,635	2,489	(21,112,607)	855,635	(987,048)			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,485,915,229	129,772,341	86,054,443	594,923,979	337,894,777	278,817,766		58,451,923	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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)	8,547,801		6,411,552			3,217,111		(1,232,671)	151,809			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	95,976,593		11,449,964	16,257	(2,531)	64,848,936			19,663,967			
4. Amortization of Interest Maintenance Reserve (IMR)	3,939,532		726,748	978		2,874,573			337,233			
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	9,327,508		994,195			5,444,036			2,889,277			
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	22,584,897					16,495		548,072	22,020,330			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	34,484,141		(167,141)	(2,717)		18,928,140		5,866,976	9,858,883			
9. Totals (Lines 1 to 8.3)	174,860,472		19,415,318	14,518	(2,531)	95,329,291		5,182,377	54,921,499			
10. Death benefits	54,264,203		13,468,618			10,369,979		1,401,929	29,023,677			
11. Matured endowments (excluding guaranteed annual pure endowments)												
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	28,709,890		232,638			94,491			28,382,761			
14. Coupons, guaranteed annual pure endowments and similar benefits	37,918		37,918									
15. Surrender benefits and withdrawals for life contracts	33,961,553		2,994,085			3,384,271		4,597,030	22,986,167			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	764,202		207,188			82,403		40,157	434,454			
18. Payments on supplementary contracts with life contingencies	2,390		2,390									
19. Increase in aggregate reserves for life and accident and health contracts	(15,422,131)		(6,989,370)	(472,187)		(4,521,165)			(3,439,409)			
20. Totals (Lines 10 to 19)	102,318,025		9,953,467	(472,187)		9,409,979		6,039,116	77,387,650			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	235,886		951			4,170		475	230,290			XXX
22. Commissions and expense allowances on reinsurance assumed	5,994,441		77,794			2,931,587		(950,161)	3,935,221			
23. General insurance expenses	8,344,701		1,804,532	42,997		4,976,188		186,961	1,334,023			
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,768,452		210,183	7,073		951,895		82,903	516,398			
25. Increase in loading on deferred and uncollected premiums	(55,171)		(55,796)			625						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(42,757,108)					(162,856)		(3,120,541)	(39,473,711)			
27. Aggregate write-ins for deductions	129,772,340		6,490,859			93,716,059		2,043,009	27,522,413			
28. Totals (Lines 20 to 27)	205,621,566		18,481,990	(422,117)		111,827,647		4,281,762	71,452,284			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(30,761,094)		933,328	436,635	(2,531)	(16,498,356)		900,615	(16,530,785)			
30. Dividends to policyholders and refunds to members	965,212		965,212									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(31,726,306)		(31,884)	436,635	(2,531)	(16,498,356)		900,615	(16,530,785)			
32. Federal income taxes incurred (excluding tax on capital gains)	2,978,260		1,109,813	43,178		1,088,951			736,318			
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)	(34,704,566)		(1,141,697)	393,457	(2,531)	(17,587,307)		900,615	(17,267,103)			
34. Policies/certificates in force end of year	25,787		13,243	981		11,520			43			
DETAILS OF WRITE-INS												
08.301. FWH net assumed/ceded activity	3,211,451		2,012,432			1,601,525			(402,506)			
08.302. Net assumed adjustment to IMR	(8,008,415)		(2,180,917)	(2,717)		(5,039,061)			(785,720)			
08.303. Mortality fees	36,714,648					22,371,408		5,393,765	8,949,475			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	2,566,457		1,344			(5,732)		473,211	2,097,634			
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	34,484,141		(167,141)	(2,717)		18,928,140		5,866,976	9,858,883			
2701. Ceded funds withheld net investment income	72,802,652		6,490,859			54,304,111			12,007,682			
2702. FWH ceded realized losses	738,220					662,012			76,208			
2703. Net change in deposit liabilities	55,375,834					38,751,246			16,624,588			
2798. Summary of remaining write-ins for Line 27 from overflow page	855,634					(1,310)		2,043,009	(1,186,065)			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	129,772,340		6,490,859			93,716,059		2,043,009	27,522,413			

(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 2022 OF THE Commonwealth Annuity and 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)	161,210					161,210			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	87,627,737			87,473,848		153,889			
4. Amortization of Interest Maintenance Reserve (IMR)	(247,478)			(251,645)		4,167			
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	4,324,398			4,324,398					
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	43,757					43,757			
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	2,914,174			2,822,943		91,231			
9. Totals (Lines 1 to 8.3)	94,823,798			94,369,544		454,254			
10. Death benefits	62,389	10,000				52,389			
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									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	220,866					220,866			
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	789	375				414			
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(262,474)			(1,901)		(260,573)			
20. Totals (Lines 10 to 19)	21,570	10,375		(1,901)		13,096			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,156			2,561		1,595			XXX
22. Commissions and expense allowances on reinsurance assumed	4,163,188			4,155,780		7,408			
23. General insurance expenses	2,657,988			2,624,440		33,548			
24. Insurance taxes, licenses and fees, excluding federal income taxes	73,506			73,672		(166)			
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(206,766)					(206,766)			
27. Aggregate write-ins for deductions	86,054,443			86,054,443					
28. Totals (Lines 20 to 27)	92,768,085	10,375		92,908,995		(151,285)			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,055,713	(10,375)		1,460,549		605,539			
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)	2,055,713	(10,375)		1,460,549		605,539			
32. Federal income taxes incurred (excluding tax on capital gains)	22,379			276		22,103			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,033,334	(10,375)		1,460,273		583,436			
34. Policies/certificates in force end of year	10,636			8		10,628			
DETAILS OF WRITE-INS									
08.301. FwH net assumed/ceded activity	9,227,075			9,227,075					
08.302. Net ceded adjustment to IMR	(6,416,391)			(6,404,132)		(12,259)			
08.303. Service Fee Revenue	59,689					59,689			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	43,801			43,801		43,801			
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,914,174			2,822,943		91,231			
2701. Ceded funds withheld net investment income	83,483,585			83,483,585					
2702. Net change in deposit liabilities	2,568,369			2,568,369					
2703. Other expenses	2,489			2,489					
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	86,054,443			86,054,443					

(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 2022 OF THE Commonwealth Annuity and Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - 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
1. Premiums for individual annuity contracts	8,012,484,394	5,644,573,933	1,696,143,203	63,356,929	608,410,329	
2. Considerations for supplementary contracts with life contingencies	3,565,612	XXX	XXX	XXX	3,565,612	XXX
3. Net investment income	1,183,337,467	635,024,190	428,758,589	14,660,773	3,124,688	101,769,227
4. Amortization of Interest Maintenance Reserve (IMR)	11,553,352	23,172,627	(22,265,338)	1,336,274	247,008	9,062,781
5. Separate Accounts net gain from operations excluding unrealized gains or losses						
6. Commissions and expense allowances on reinsurance ceded	53,520,322	28,542,466	8,751,167	546,483	559,266	15,120,940
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	12,914,614			12,914,614		
8.2 Charges and fees for deposit-type contracts						
8.3 Aggregate write-ins for miscellaneous income	167,902,904	140,378,101	(28,327,289)	22,428,632	526,983	32,896,477
9. Totals (Lines 1 to 8.3)	9,445,278,665	6,471,691,317	2,083,060,332	115,243,705	4,457,945	770,825,366
10. Death benefits						
11. Matured endowments (excluding guaranteed annual pure endowments)						
12. Annuity benefits	163,910,048	97,913,264	16,524,704	4,314,027	45,158,053	
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	448,128,505	338,261,890	59,019,462	50,863,686	(16,533)	
16. Group conversions						
17. Interest and adjustments on contract or deposit-type contract funds	(99,363)	(42,349)		52,371	(109,385)	
18. Payments on supplementary contracts with life contingencies						
19. Increase in aggregate reserves for life and accident and health contracts	7,639,342,376	5,221,221,928	1,750,739,213	(1,643,586)	669,024,821	
20. Totals (Lines 10 to 19)	8,251,281,566	5,657,354,733	1,826,283,379	53,586,498	714,056,956	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,949,897	337,959	4,744	3,037,837	560,218	9,139
22. Commissions and expense allowances on reinsurance assumed	421,288,618	186,733,734	161,230,778	55,081,332	18,242,774	18,242,774
23. General insurance expenses	184,352,004	125,149,511	36,907,090	10,929,920	1,506,779	9,858,704
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,847,381	2,750,291	844,134	161,858	42,031	1,049,067
25. Increase in loading on deferred and uncollected premiums						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(21,206,309)			(21,590,084)	383,775	
27. Aggregate write-ins for deductions	594,923,979	200,113,066	360,772,047	(56,238,693)	90,277,559	
28. Totals (Lines 20 to 27)	9,439,437,136	6,172,439,294	2,386,042,172	44,968,668	2,492,803	833,494,199
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	5,841,529	299,252,023	(302,981,840)	70,275,037	1,965,142	(62,668,833)
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)	5,841,529	299,252,023	(302,981,840)	70,275,037	1,965,142	(62,668,833)
32. Federal income taxes incurred (excluding tax on capital gains)	117,938,686	79,982,203	28,593,883	(211,781)	9,574,381	
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)	(112,097,157)	219,269,820	(331,575,723)	70,486,818	1,965,142	(72,243,214)
34. Policies/certificates in force end of year	2,030	1,841			189	
DETAILS OF WRITE-INS						
08.301. FwH net assumed/ceded activity	458,754,909	281,438,244	116,549,866	11,406,530	1,159,781	48,200,488
08.302. Net ceded adjustment to IMR	(308,681,212)	(143,238,193)	(145,499,367)	(3,979,775)	(659,866)	(15,304,011)
08.303. Service Fee Revenue	6,991,129			6,991,129		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	10,838,078	2,178,050	622,212	8,010,748	27,068	
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	167,902,904	140,378,101	(28,327,289)	22,428,632	526,983	32,896,477
2701. Ceded funds withheld net investment income	783,924,515	309,645,507	363,508,282	20,027,027	90,743,699	
2702. FwH ceded realized losses	(167,887,928)	(108,091,418)	(2,736,235)	(57,060,275)		
2703. Ceded dividends received deduction	1,587,948			1,587,948		
2798. Summary of remaining write-ins for Line 27 from overflow page	(22,700,556)	(1,441,023)		(20,793,393)	(466,140)	
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	594,923,979	200,113,066	360,772,047	(56,238,693)	90,277,559	

(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 2022 OF THE Commonwealth Annuity and 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	150,184,001	19,088,733		171,705		130,923,563	
2. Considerations for supplementary contracts with life contingencies	22,811	XXX	XXX	XXX	XXX	22,811	XXX
3. Net investment income	359,894,808	72,610,335	104,775,498	6,175,589		176,333,386	
4. Amortization of Interest Maintenance Reserve (IMR)	(14,978,752)	14,877,044	(30,770,907)	726,533		188,578	
5. Separate Accounts net gain from operations excluding unrealized gains or losses				13,056,007		1,533,320	
6. Commissions and expense allowances on reinsurance ceded	23,420,271	8,830,944					
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	277,743			277,743			
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	(5,226,899)	55,581,378	(88,197,112)	16,827,198		10,561,637	
9. Totals (Lines 1 to 8.3)	513,593,983	170,988,434	(14,192,521)	37,234,775		319,563,295	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	34,073,380	5,967,428				28,105,952	
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	18,300,023	14,761,810		3,127,902		410,311	
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	12,472					12,472	
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	136,789,217	7,208,686		9,095,302		120,485,229	
20. Totals (Lines 10 to 19)	189,175,092	27,937,924		12,223,204		149,013,964	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,933			1,239		3,694	
22. Commissions and expense allowances on reinsurance assumed	2,839,147	9,318,248		(9,872,413)		3,393,312	
23. General insurance expenses	13,989,604	677,809	128	1,868,412		11,443,255	
24. Insurance taxes, licenses and fees, excluding federal income taxes	366,048	22,202		66,906		276,940	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,576,039)			(1,576,039)			
27. Aggregate write-ins for deductions	337,894,777	66,662,990	99,848,753	4,643,776		166,739,258	
28. Totals (Lines 20 to 27)	542,693,562	104,619,173	99,848,881	7,355,085		330,870,423	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(29,099,579)	66,369,261	(114,041,402)	29,879,690		(11,307,128)	
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)	(29,099,579)	66,369,261	(114,041,402)	29,879,690		(11,307,128)	
32. Federal income taxes incurred (excluding tax on capital gains)	5,372,149	1,731,428				3,640,721	
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)	(34,471,728)	64,637,833	(114,041,402)	29,879,690		(14,947,849)	
34. Policies/certificates in force end of year	189	28				161	
DETAILS OF WRITE-INS							
08.301. FwH net assumed/ceded activity	141,888,952	78,638,157		23,744,688		39,506,107	
08.302. Net ceded adjustment to IMR	(147,122,967)	(23,063,984)	(88,197,112)	(6,917,341)		(28,944,530)	
08.303. Other Income	6,277	7,205		(928)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	839			779		60	
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(5,226,899)	55,581,378	(88,197,112)	16,827,198		10,561,637	
2701. Ceded funds withheld net investment income	346,291,393	65,954,077	108,907,756	4,581,734		166,847,826	
2702. FwH ceded realized losses	(8,396,616)	709,310	(9,059,003)	61,645		(108,568)	
2703. Other expenses		(397)		397			
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	337,894,777	66,662,990	99,848,753	4,643,776		166,739,258	

(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 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

	1 Total	Comprehensive (Hospital & Medical)		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	6,560,893										6,560,893		
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	276,724,069										276,724,069		
4. Amortization of Interest Maintenance Reserve (IMR)	(4,043,612)										(4,043,612)		
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	53,527,734										53,527,734		
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	30,576,249										30,576,249		
9. Totals (Lines 1 to 8.3)	363,345,333										363,345,333		
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	291,981										285,848		6,133
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	(17,129,117)										(17,122,386)		(6,731)
20. Totals (Lines 10 to 19)	(16,837,136)										(16,836,538)		(598)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,562										2,562		
22. Commissions and expense allowances on reinsurance assumed	52,971,432										52,971,432		
23. General insurance expenses	6,083,874										6,083,874		
24. Insurance taxes, licenses and fees, excluding federal income taxes	258,924										258,790		134
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	278,817,766										278,817,766		
28. Totals (Lines 20 to 27)	321,297,422										321,297,886		(464)
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	42,047,911										42,047,447		464
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)	42,047,911										42,047,447		464
32. Federal income taxes incurred (excluding tax on capital gains)	1,655,770										1,655,770		
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)	40,392,141										40,391,677		464
34. Policies/certificates in force end of year	132										132		
DETAILS OF WRITE-INS													
08.301. FwH net assumed/ceded activity	103,733,192										103,733,192		
08.302. Net ceded adjustment to IMR	(73,156,943)										(73,156,943)		
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)	30,576,249										30,576,249		
2701. Ceded funds withheld net investment income	276,041,314										276,041,314		
2702. FwH ceded realized losses	3,563,471										3,563,471		
2703. Net change in deposit liabilities	200,027										200,027		
2798. Summary of remaining write-ins for Line 27 from overflow page	(987,046)										(987,046)		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	278,817,766										278,817,766		

(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 2022 OF THE Commonwealth Annuity and 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	372,237,053		139,952,166	5,645,170		134,984,657			91,655,060			
2. Tabular net premiums or considerations	13,212,960		6,021,256	2,183,036		13,263,279			(8,254,611)			
3. Present value of disability claims incurred												
4. Tabular interest	15,359,457		5,978,892	222,195		5,311,420			3,846,950			
5. Tabular less actual reserve released	(298,057)		190,638	53,441		(542,136)						
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)	14,118,498		1,275,690	62,277		5,739,311			7,041,220			
8. Totals (Lines 1 to 7)	414,629,911		153,418,642	8,166,119		158,756,531			94,288,619			
9. Tabular cost	46,120,609		7,176,299	2,418,701		21,452,879			15,072,730			
10. Reserves released by death	14,854,487		9,320,429	90,161		3,496,537			1,947,360			
11. Reserves released by other terminations (net)	10,546,096		3,959,120	484,273		3,343,622			2,759,081			
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts	(13,706,203)								(13,706,203)			
14. Total Deductions (Lines 9 to 13)	57,814,989		20,455,848	2,993,135		28,293,038			6,072,968			
15. Reserve December 31 of current year	356,814,922		132,962,794	5,172,984		130,463,493			88,215,651			
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	348,867,978		139,004,006	538,089		129,283,644			80,042,239			
17. Amount Available for Policy Loans Based upon Line 16 CSV	313,981,181		125,103,606	484,280		116,355,280			72,038,015			

(a) Indicate if blocks of business in run-off that comprise less than 5% of premium 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 2022 OF THE Commonwealth Annuity and 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	Universal Life	Variable 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	2,943,656			34,975		2,908,681			
2. Tabular net premiums or considerations	(243,828)			3,964		(247,792)			
3. Present value of disability claims incurred									
4. Tabular interest	122,540			7,060		115,480			
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	462,171			(3,310)		465,481			
8. Totals (Lines 1 to 7)	3,284,539			42,689		3,241,850			
9. Tabular cost	460,881			8,419		452,462			
10. Reserves released by death	58,457					58,457			
11. Reserves released by other terminations (net)	84,019			1,195		82,824			
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	603,357			9,614		593,743			
15. Reserve December 31 of current year	2,681,182			33,075		2,648,107			
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	502,026			33,523		468,503			
17. Amount Available for Policy Loans Based upon Line 16 CSV	451,823			30,171		421,652			

(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 2022 OF THE Commonwealth Annuity and 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	6,565,959,597	4,361,167,774	1,674,994,438	51,748,954		478,048,431	
2. Tabular net premiums or considerations	9,687,198,994	6,167,541,415	2,654,162,437	2,196,265		863,298,877	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	271,501,927	196,886,218	43,918,738	1,901,083		28,795,888	
5. Tabular less actual reserve released	(55,582,732)	(45,891,385)	(1,132,644)	(2,959,852)		(5,598,851)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	(80,959,511)	7,795,442	(146,831,037)			58,076,084	
8. Totals (Lines 1 to 7)	16,388,118,275	10,687,499,464	4,225,111,932	52,886,450		1,422,620,429	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	1,934,576,409	936,742,800	761,696,961			236,136,648	
12. Annuity, supplementary contract and disability payments involving life contingencies	248,369,765	168,496,834	37,681,319	2,781,083		39,410,529	
13. Net transfers to or (from) Separate Accounts	(129,872)	(129,872)					
14. Total Deductions (Lines 9 to 13)	2,182,816,302	1,105,109,762	799,378,280	2,781,083		275,547,177	
15. Reserve December 31 of current year	14,205,301,973	9,582,389,702	3,425,733,652	50,105,367		1,147,073,252	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	12,785,494,014	9,395,378,448	3,340,733,423	49,382,143			
17. Amount Available for Policy Loans Based upon Line 16 CSV	86,263,013	86,263,013					

(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 2022 OF THE Commonwealth Annuity and 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	506,829,225	191,132,338			315,696,887	
2. Tabular net premiums or considerations	756,667,339	603,539,896		9,349,296	143,778,147	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	15,269,598	7,479,523		145,552	7,644,523	
5. Tabular less actual reserve released	(98,135)	(1,169,786)		1,070,440	1,211	
6. Increase in reserve on account of change in valuation basis						
7. Other increases (net)						
8. Totals (Lines 1 to 7)	1,278,668,027	800,981,971		10,565,288	467,120,768	
9. Tabular cost						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	605,028,522	602,305,357			2,723,165	
12. Annuity, supplementary contract and disability payments involving life contingencies	30,021,063	335,590		1,469,986	28,215,487	
13. Net transfers to or (from) Separate Accounts						
14. Total Deductions (Lines 9 to 13)	635,049,585	602,640,947		1,469,986	30,938,652	
15. Reserve December 31 of current year	643,618,442	198,341,024		9,095,302	436,182,116	
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	198,174,592	198,174,592				
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) 8,284,925	7,663,492
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,152,091,270	1,170,731,575
1.3 Bonds of affiliates	(a) 321,457,082	383,704,375
2.1 Preferred stocks (unaffiliated)	(b) 2,220,856	2,220,856
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 492,258,220	513,134,617
4. Real estate	(d)	
5. Contract loans	22,374,979	22,019,555
6. Cash, cash equivalents and short-term investments	(e) 32,442,053	32,442,053
7. Derivative instruments	(f) (6,137)	(6,137)
8. Other invested assets	164,127,209	165,224,017
9. Aggregate write-ins for investment income	3,990,320	3,990,320
10. Total gross investment income	2,199,240,777	2,301,124,723
11. Investment expenses		(g) 173,179,485
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 642,156
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)		173,821,641
17. Net investment income (Line 10 minus Line 16)		2,127,303,082
DETAILS OF WRITE-INS		
0901. Ticking and OID Fees	3,990,320	3,990,320
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)	3,990,320	3,990,320
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 \$ 161,532,364 accrual of discount less \$ 142,723,787 amortization of premium and less \$ 96,351,561 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ 56,086 amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 19,611,181 accrual of discount less \$ 12,602,679 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 \$ 75,709 accrual of discount less \$ 568,717 amortization of premium and less \$ 1,174,187 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	(63,952,874)		(63,952,874)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(659,698,603)	(38,195,377)	(697,893,980)	102,140	
1.3 Bonds of affiliates	(20,189,623)	(4,391,803)	(24,581,426)	28,141,960	(53,685)
2.1 Preferred stocks (unaffiliated)				(8,609,957)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates				125,064,858	
3. Mortgage loans	(20,021,930)		(20,021,930)	(9,969,694)	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(73,495)		(73,495)		
7. Derivative instruments	(308,776,935)		(308,776,935)	(118,384,163)	(576,534)
8. Other invested assets	4,729,405	(5,575,311)	(845,906)	(41,082,962)	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(1,067,984,056)	(48,162,491)	(1,116,146,547)	(24,737,818)	(630,219)
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 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
FIRST YEAR (other than single)													
1. Uncollected													
2. Deferred and accrued													
3. Deferred, accrued and uncollected:													
3.1 Direct													
3.2 Reinsurance assumed													
3.3 Reinsurance ceded													
3.4 Net (Line 1 + Line 2)													
4. Advance													
5. Line 3.4 - Line 4													
6. Collected during year:													
6.1 Direct													
6.2 Reinsurance assumed	7,312,351,196			7,312,351,196									
6.3 Reinsurance ceded	53,649,297		(1,011)	53,650,308									
6.4 Net	7,258,701,898		1,011	7,258,700,888									
7. Line 5 + Line 6.4	7,258,701,898		1,011	7,258,700,888									
8. Prior year (uncollected + deferred and accrued - advance)													
9. First year premiums and considerations:													
9.1 Direct													
9.2 Reinsurance assumed	7,312,351,196			7,312,351,196									
9.3 Reinsurance ceded	53,649,297		(1,011)	53,650,308									
9.4 Net (Line 7 - Line 8)	7,258,701,898		1,011	7,258,700,888									
SINGLE													
10. Single premiums and considerations:													
10.1 Direct	12,834,117		1,885,619	10,948,499									
10.2 Reinsurance assumed	1,946,569,475		23,574	658,812,878			1,287,733,023						
10.3 Reinsurance ceded	1,204,788,869		1,463,773	46,508,283			1,156,816,813						
10.4 Net	754,614,724		445,420	623,253,094			130,916,210						
RENEWAL													
11. Uncollected	222,945		222,945										
12. Deferred and accrued	2,324,576		2,324,576										
13. Deferred, accrued and uncollected:													
13.1 Direct	1,198,424		1,200,508								(2,083)		
13.2 Reinsurance assumed	2,447,864		2,447,864										
13.3 Reinsurance ceded	1,098,767		1,100,851								(2,083)		
13.4 Net (Line 11 + Line 12)	2,547,521		2,547,521										
14. Advance	350,779		350,779										
15. Line 13.4 - Line 14	2,196,743		2,196,743										
16. Collected during year:													
16.1 Direct	52,579,251		36,866,267	15,421,280		106,226					185,479		
16.2 Reinsurance assumed	3,131,258,141		10,052,034	1,943,070,735		209,523	959,229,440				218,696,409		
16.3 Reinsurance ceded	3,018,845,828		38,447,043	1,827,961,602		154,539	939,961,649				212,320,995		
16.4 Net	164,991,564		8,471,257	130,530,413		161,210	19,267,791				6,560,893		
17. Line 15 + Line 16.4	167,188,307		10,668,000	130,530,413		161,210	19,267,791				6,560,893		
18. Prior year (uncollected + deferred and accrued - advance)	2,566,630		2,566,630										
19. Renewal premiums and considerations:													
19.1 Direct	52,507,822		36,796,920	15,421,280		106,226					183,396		
19.2 Reinsurance assumed	3,130,894,506		9,688,399	1,943,070,735		209,523	959,229,440				218,696,409		
19.3 Reinsurance ceded	3,018,780,651		38,383,950	1,827,961,602		154,539	939,961,649				212,318,912		
19.4 Net (Line 17 - Line 18)	164,621,677		8,101,370	130,530,413		161,210	19,267,791				6,560,893		
TOTAL													
20. Total premiums and annuity considerations:													
20.1 Direct	65,341,939		38,682,539	26,369,778		106,226					183,396		
20.2 Reinsurance assumed	12,389,815,177		9,711,973	9,914,234,809		209,523	2,246,962,463				218,696,409		
20.3 Reinsurance ceded	4,277,218,817		39,846,711	1,928,120,193		154,539	2,096,778,462				212,318,912		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	8,177,938,299		8,547,801	8,012,484,394		161,210	150,184,002				6,560,893		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)													
21. To pay renewal premiums	185,688		185,688										
22. All other	376,462		376,462										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED													
23. First year (other than single):													
23.1 Reinsurance ceded	17,822,602		2,432,933	15,246,022			61,649					81,999	
23.2 Reinsurance assumed	22,267,907			21,800,407								467,500	
23.3 Net ceded less assumed	(4,445,305)		2,432,933	(6,554,386)			61,649					(385,501)	
24. Single:													
24.1 Reinsurance ceded	18,143			18,143									
24.2 Reinsurance assumed	290,600,182			290,299,757								300,425	
24.3 Net ceded less assumed	(290,582,039)			(290,281,615)								(300,425)	
25. Renewal:													
25.1 Reinsurance ceded	129,875,461		6,894,576	38,256,157		4,324,398	23,358,622			53,527,734		3,513,973	
25.2 Reinsurance assumed	178,880,056		5,994,441	109,188,453		4,163,188	2,839,146			52,971,432		3,723,396	
25.3 Net ceded less assumed	(49,004,595)		900,135	(70,932,296)		161,210	20,519,476			556,303		(209,422)	
26. Totals:													
26.1 Reinsurance ceded (Page 6, Line 6)	147,716,206		9,327,509	53,520,322		4,324,398	23,420,271			53,527,734		3,595,973	
26.2 Reinsurance assumed (Page 6, Line 22)	491,748,146		5,994,441	421,288,618		4,163,188	2,839,146			52,971,432		4,491,320	
26.3 Net ceded less assumed	(344,031,939)		3,333,068	(367,768,296)		161,210	20,581,124			556,303		(895,348)	
COMMISSIONS INCURRED (direct business only)													
27. First year (other than single)	5,988			5,988									
28. Single													
29. Renewal	4,191,446		235,887	3,943,908		4,156	4,933			2,562			
30. Deposit-type contract funds													
31. Totals (to agree with Page 6, Line 21)	4,197,434		235,887	3,949,897		4,156	4,933			2,562			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	6,123,544		335,942		1,738,883		8,198,369
2. Salaries and wages	60,681,940		2,446,088		15,506,012		78,634,040
3.11 Contributions for benefit plans for employees	27,202,460		207,309		2,969,021		30,378,790
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	2,554,149		54,494		133,069		2,741,712
3.32 Other agent welfare	125,720		8,027				133,747
4.1 Legal fees and expenses	(3,217,032)		986,586		461,769		(1,768,677)
4.2 Medical examination fees	2,160		121				2,281
4.3 Inspection report fees	2,726						2,726
4.4 Fees of public accountants and consulting actuaries	23,439,524		752,833		1,532,316		25,724,673
4.5 Expense of investigation and settlement of policy claims	241,965		15,406				257,371
5.1 Traveling expenses	3,338,674		95,210		225,701		3,659,585
5.2 Advertising	134,035		9,136				143,171
5.3 Postage, express, telegraph and telephone	267,850		13,609		239		281,698
5.4 Printing and stationery	1,997,207		98,277		1,396		2,096,880
5.5 Cost or depreciation of furniture and equipment	578,900						578,900
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	8,864,440		386,075		10,926,931		20,177,446
6.1 Books and periodicals	2,733,232		167,208		435,648		3,336,088
6.2 Bureau and association fees	1,376,024		14,669		1,133,820		2,524,513
6.3 Insurance, except on real estate	1,356,736						1,356,736
6.4 Miscellaneous losses							
6.5 Collection and bank service charges	531,537		30,573		2,739,569		3,301,679
6.6 Sundry general expenses	2,286		113				2,399
6.7 Group service and administration fees	12,686,724		454,832		(490,542)		12,651,014
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					135,863,726		135,863,726
9.3 Aggregate write-ins for expenses	56,391,429		7,364		1,927		56,400,720
10. General expenses incurred	207,416,230		6,083,872		173,179,485	(b)	(a) 386,679,587
11. General expenses unpaid Dec. 31, prior year	7,824,826						7,824,826
12. General expenses unpaid Dec. 31, current year	8,352,673						8,352,673
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)	206,888,383		6,083,872		173,179,485		386,151,740
DETAILS OF WRITE-INS							
09.301. Licensing Fees not paid to governmental or regulatory bodies	151,920		7,078		1,927		160,925
09.302. Interest Expense	56,239,509		286				56,239,795
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)	56,391,429		7,364		1,927		56,400,720

(a) Includes management fees of \$ 181,247,828 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	508,649	8,901			517,550	
3. State taxes on premiums	2,437,165	118,580			2,555,745	
4. Other state taxes, including \$ for employee benefits	1,352				1,352	
5. U.S. Social Security taxes	3,907,158	131,456		642,156	4,680,770	
6. All other taxes	92,619	(14)			92,605	
7. Taxes, licenses and fees incurred	7,080,222	258,923		642,156	7,981,301	
8. Taxes, licenses and fees unpaid Dec. 31, prior year	(1,897,755)		3,283,887		1,386,132	
9. Taxes, licenses and fees unpaid Dec. 31, current year	(6,643,802)		7,211,896		568,094	
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	11,826,269	258,923	(3,928,009)	642,156	8,799,339	

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	185,688
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	376,462	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	562,150	
6. Paid in cash	122,409	
7. Left on deposit	280,653	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	965,212	
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	399,237	
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	399,237	
16. Total from prior year	420,802	
17. Total dividends or refunds (Lines 9 + 15 - 16)	943,647	
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
0100001. AE 2.50% NSP CNF 1948-1949, 1952	2,946		2,946		
0100002. AE 3.00% NLP CNF 1947	18,850		18,850		
0100003. AE 3.00% NLP CRF 1942, 1947-1949, 1952-1953	3,344		3,344		
0100004. AE 3.00% NSP CNF 1944-1947, 1955, 1962, 1964- 1965, 1968, 1970	44,181		44,181		
0100005. AE 3.00% NSP CRF 1946-1954, 1963-1970, 1976	71,931		71,931		
0100006. AE 3.50% NLP CNF 1944-1947	8,988		8,988		
0100007. AE 3.50% NLP CRF 1935, 1940, 1942, 1944	2,290		2,290		
0100008. AE 3.50% NSP CNF 1930-1947, 1958-1959	239,377		239,377		
0100009. AE 3.50% NSP CRF 1931-1933, 1935-1939, 1941- 1947, 1949, 1951-1953, 1955, 1957, 1959, 1962- 1966, 1968, 1976	84,119		84,119		
0100010. 1941 CET 3.00% NSP CRF 1951, 1956- 1957, 1959, 1961-1963, 1965-1966, 1979-1980, 1988	7,374		7,374		
0100011. 1941 CSO 2.50% CRVM CNF 1962-1963	11,779		11,779		
0100012. 1941 CSO 2.50% NJ CRF 1951-1953, 1955, 1957- 1965	134,400		134,400		
0100013. 1941 CSO 2.50% NLP CNF 1943, 1945, 1947, 1949- 1961	278,138		278,138		
0100014. 1941 CSO 2.50% NSP CNF 1927, 1945, 1947-1965	994,047		994,047		
0100015. 1941 CSO 2.50% NSP CRF 1935, 1950- 1969, 1971, 1976	1,008,116		1,008,116		
0100016. 1941 CSO 2.75% CRVM CNF 1957, 1960, 1962, 1964	60,719		60,719		
0100017. 1941 CSO 2.75% NLP CRF 1961-1963	12,724		12,724		
0100018. 1941 CSO 2.75% NSP CNF 1960, 1963-1964	36,230		36,230		
0100019. 1941 CSO 3.00% CRVM CNF 1949-1950, 1952, 1955- 1963	209,772		209,772		
0100020. 1941 CSO 3.00% CRVM CRF 1950-1968, 1971- 1978, 1980-1981, 1983-1984	515,846		515,846		
0100021. 1941 CSO 3.00% NLP CNF 1959-1964	118,127		118,127		
0100022. 1941 CSO 3.00% NLP CRF 1964	6,297		6,297		
0100023. 1941 CSO 3.00% NSP CNF 1944, 1948-1964, 1972- 1973, 1975-1976, 1978, 1980	1,128,202		1,128,202		
0100024. 1941 CSO 3.00% NSP CRF 1949-1971, 1976- 1977, 1979-1985, 1990, 2001-2002	1,682,558		1,682,558		
0100025. 1941 CSO 3.50% CRVM CRF 1943-1952, 1955, 1958- 1959, 1962-1963	62,901		62,901		
0100026. 1941 CSO 3.50% NLP CNF 1964	11,375		11,375		
0100027. 1941 CSO 3.50% NLP CRF 1959, 1963- 1965, 1967, 1973	8,453		8,453		
0100028. 1941 CSO 3.50% NSP CNF 1960-1962, 1964-1965	15,666		15,666		
0100029. 1941 CSO 3.50% NSP CRF 1952, 1955- 1962, 1965, 1967, 1973, 1976	87,232		87,232		
0100030. 1941 CSO 4.50% NSP CNF 1950, 1962, 1989	5,459		5,459		
0100031. 1941 STD IND 2.50% NSP CRF 1945-1947, 1951- 1953, 1976	11,950		11,950		
0100032. 1958 CET ALB 2.50% NSP CNF 1965	4,693		4,693		
0100033. 1958 CET ALB 3.00% NSP CNF 1973-1974	1,815		1,815		
0100034. 1958 CET ALB 3.25% NSP CNF 1971-1976	29,770		29,770		
0100035. 1958 CET ALB 3.50% NSP CNF 1962, 1965- 1969, 1974-1984, 1986-1988, 1994-1996, 1998, 2000- 2005, 2007	60,427		60,427		
0100036. 1958 CET ANB 2.50% NSP CNF 1965-1966, 1969- 1970, 1972-1975, 1977, 1979	12,834		12,834		
0100037. 1958 CET ANB 2.75% NSP CNF 1961-1982	113,192		113,192		
0100038. 1958 CET ANB 3.00% NSP CNF 1962- 1982, 1984, 1986	136,331		136,331		
0100039. 1958 CET ANB 3.00% NSP CRF 1963- 1972, 1977, 1979-1981, 1983-1987, 1989-1991, 1993	42,472		42,472		
0100040. 1958 CET ANB 3.50% NSP CNF 1963-1966, 1968- 1971, 1974-1975, 1979, 1981, 1983-1984	48,952		48,952		
0100041. 1958 CET ANB 4.00% NSP CNF 1980, 1985- 1986, 1988	6,638		6,638		
0100042. 1958 CET ANB 4.00% NSP CRF 1980	824		824		
0100043. 1958 CET ANB 4.50% NSP CNF 1967, 1969-1970	1,204		1,204		
0100044. 1958 CET ANB 4.50% NSP CRF 1988	1,054		1,054		
0100045. 1958 CSO ALB 2.50% NSP CNF 1962, 1964-1976	612,219		612,219		
0100046. 1958 CSO ALB 2.50% NSP CRF 1960, 1962, 1965- 1969, 1976	113,336		113,336		
0100047. 1958 CSO ALB 3.00% CRVM CNF 1974, 1978, 1984- 1985	43,813		43,813		
0100048. 1958 CSO ALB 3.00% NJ CRF 1964-1969	146,555		146,555		
0100049. 1958 CSO ALB 3.00% NLP CNF 1965- 1966, 1968, 1970-1975, 1981, 1985-1986, 1988	442,419		442,419		
0100050. 1958 CSO ALB 3.00% NSP CNF 1965- 1968, 1981, 1984, 1988	24,869		24,869		
0100051. 1958 CSO ALB 3.00% NSP CRF 1957, 1964- 1969, 1976	95,943		95,943		
0100052. 1958 CSO ALB 3.25% NLP CNF 1970-1976	180,706		180,706		
0100053. 1958 CSO ALB 3.25% NSP CNF 1969, 1971-1976	163,776		163,776		
0100054. 1958 CSO ALB 3.50% CRVM CNF 1964-1989, 1991- 1992, 1994	2,896,019		2,896,019		
0100055. 1958 CSO ALB 3.50% CRVM CRF 1972					
0100056. 1958 CSO ALB 3.50% NLP CNF 1970-2009	12,825,745		12,825,745		
0100057. 1958 CSO ALB 3.50% NLP CRF 1968	19,883		19,883		
0100058. 1958 CSO ALB 3.50% NSP CNF 1964- 1998, 2000, 2003	1,837,509		1,837,509		
0100059. 1958 CSO ALB 4.50% CRVM CNF 1980-1987	2,179,970		2,179,970		
0100060. 1958 CSO ALB 4.50% NLP CNF 1983-1988	74,968		74,968		
0100061. 1958 CSO ALB 5.50% CRVM CNF 1987-1988	1,206,489		1,206,489		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100062. 1958 CSO ALB 6.00% CRVM CNF 1983-1986	6,226,002		6,226,002		
0100063. 1958 CSO ANB 2.50% CRVM CNF 1971, 1975	6,847		6,847		
0100064. 1958 CSO ANB 2.50% NJ CRF 1963-1979	703,445		703,445		
0100065. 1958 CSO ANB 2.50% NLP CNF 1961-1983	797,719		797,719		
0100066. 1958 CSO ANB 2.50% NSP CNF 1958-1960, 1962-1980, 1982	177,521		177,521		
0100067. 1958 CSO ANB 2.50% NSP CRF 1963-1980, 1985	231,466		231,466		
0100068. 1958 CSO ANB 2.75% NJ CRF 1970-1972, 1974, 1977-1979, 1981, 1983, 1985	46,280		46,280		
0100069. 1958 CSO ANB 2.75% NLP CNF 1962-1965, 1967-1981	318,036		318,036		
0100070. 1958 CSO ANB 2.75% NSP CNF 1959, 1961-1981, 1983-1984	1,127,218		1,127,218		
0100071. 1958 CSO ANB 2.75% NSP CRF 1969-1986, 1988	386,850		386,850		
0100072. 1958 CSO ANB 3.00% CRVM CNF 1962-1988, 1991-1992	2,375,406		2,375,406		
0100073. 1958 CSO ANB 3.00% CRVM CNF 1962, 1964-1971, 1974-1976, 1980, 1982-1983, 1985-1986, 2005-2006	72,964		72,964		
0100074. 1958 CSO ANB 3.00% NJ CNF 1964, 1966, 1993	25,212		25,212		
0100075. 1958 CSO ANB 3.00% NJ CRF 1961-1979, 1982, 1985, 1987-1988, 1991, 1993-1994, 1996, 1998	810,659		810,659		
0100076. 1958 CSO ANB 3.00% NLP CNF 1958, 1963-1988	4,878,017		4,878,017		
0100077. 1958 CSO ANB 3.00% NLP CRF 1978, 1980-1987, 1993, 1995	40,666		40,666		
0100078. 1958 CSO ANB 3.00% NSP CNF 1961-1989	1,791,039		1,791,039		
0100079. 1958 CSO ANB 3.00% NSP CRF 1960-1979, 1981-1994, 1997-1998	704,679		704,679		
0100080. 1958 CSO ANB 3.25% NLP CNF 1971-1972	14,501		14,501		
0100081. 1958 CSO ANB 3.25% NSP CNF 1970	3,933		3,933		
0100082. 1958 CSO ANB 3.50% CRVM CNF 1965-1967, 1969-1971, 1974-1975, 1977-1987	456,879		456,879		
0100083. 1958 CSO ANB 3.50% CRVM CNF 1981, 1986					
0100084. 1958 CSO ANB 3.50% NLP CNF 1965-1967, 1969-1970, 1978, 1982	109,097		109,097		
0100085. 1958 CSO ANB 3.50% NLP CRF 1969-1970	45,204		45,204		
0100086. 1958 CSO ANB 3.50% NSP CNF 1963, 1965-1966, 1969, 1975-1984	514,859		514,859		
0100087. 1958 CSO ANB 3.50% NSP CRF 1971	4,657		4,657		
0100088. 1958 CSO ANB 4.00% CRVM CNF 1975-1983	357,916		357,916		
0100089. 1958 CSO ANB 4.00% CRVM CNF 1981-1988	15,748		15,748		
0100090. 1958 CSO ANB 4.00% NLP CNF 1983					
0100091. 1958 CSO ANB 4.00% NLP CRF 1979-2013	2,485,925		2,485,925		
0100092. 1958 CSO ANB 4.00% NSP CNF 1977-1983, 2004-2008	273,155		273,155		
0100093. 1958 CSO ANB 4.00% NSP CRF 1957-1962, 1979-1986, 1988, 1994, 2000-2009	255,441		255,441		
0100094. 1958 CSO ANB 4.50% CRVM CNF 1966-1971, 1981-1988	812,825		812,825		
0100095. 1958 CSO ANB 4.50% CRVM CNF 1984-1985	12,605		12,605		
0100096. 1958 CSO ANB 4.50% NLP CNF 1981-1987, 1990, 1992	299,917		299,917		
0100097. 1958 CSO ANB 4.50% NLP CRF 1977-1989	4,133,248		4,133,248		
0100098. 1958 CSO ANB 4.50% NSP CNF 1965-1970, 1980, 1982-1987, 1997-1998	211,640		211,640		
0100099. 1958 CSO ANB 4.50% NSP CRF 1979-1988	669,325		669,325		
0100100. 1980 CET ALB 4.50% NSP CNF 2003-2004	166		166		
0100101. 1980 CET ALB 4.50% NSP CRF 1988-1989, 1991-1995, 1997-1998, 2003	50,585		50,585		
0100102. 1980 CET ALB 5.50% NSP CRF 1989	793		793		
0100103. 1980 CET ALB 6.00% NSP CRF 1986, 1989, 1991, 1994-1995	8,151		8,151		
0100104. 1980 CET ANB 4.00% NSP CNF 2006	593		593		
0100105. 1980 CET ANB 4.50% NSP CNF 1996, 2000, 2002	11,973		11,973		
0100106. 1980 CET ANB 5.00% NSP CNF 1989, 1992	19,189		19,189		
0100107. 1980 CET ANB 5.50% NSP CNF 1989-1992	47,318		47,318		
0100108. 1980 CSO ALB 4.00% CRVM CNF 1995-2008	10,108,225		10,108,225		
0100109. 1980 CSO ALB 4.00% CRVM CNF 2006	122,827		122,827		
0100110. 1980 CSO ALB 4.00% NSP CNF 2006-2008	321,504		321,504		
0100111. 1980 CSO ALB 4.00% NSP CRF 1996, 1999, 2006	3,706		3,706		
0100112. 1980 CSO ALB 4.50% CRVM CNF 1988-2005	33,708,135		33,690,178		17,957
0100113. 1980 CSO ALB 4.50% CRVM CNF 1989-1993, 1995-2005	19,040,010		19,040,010		
0100114. 1980 CSO ALB 4.50% NLP CNF 1989-1998, 2000	172,596		172,596		
0100115. 1980 CSO ALB 4.50% NLP CRF 1989-1991, 1994, 1996	1,874		1,874		
0100116. 1980 CSO ALB 4.50% NSP CNF 1988-1989, 1992-2005, 2009, 2014, 2017	1,775,363		1,775,363		
0100117. 1980 CSO ALB 4.50% NSP CRF 1992-2005	51,414		51,414		
0100118. 1980 CSO ALB 4.75% CRVM CNF 1993-1994	5,623,545		5,623,545		
0100119. 1980 CSO ALB 5.00% CRVM CNF 1987-1994	8,072,579		8,072,579		
0100120. 1980 CSO ALB 5.00% CRVM CNF 1993	152,801		152,801		
0100121. 1980 CSO ALB 5.00% NSP CNF 1993-1994	28,154		28,154		
0100122. 1980 CSO ALB 5.00% NSP CRF 1994	1,709		1,709		
0100123. 1980 CSO ALB 5.50% CRVM CNF 1987-1992	4,471,259		4,471,259		
0100124. 1980 CSO ALB 5.50% CRVM CNF 1991-1992	390,138		390,138		
0100125. 1980 CSO ALB 5.50% NSP CNF 1987-1990, 1992	107,465		107,465		
0100126. 1980 CSO ALB 6.00% CRVM CNF 1984-1986	3,808,933		3,808,933		
0100127. 1980 CSO ALB 6.00% NSP CNF 1985-1986	92,285		92,285		
0100128. 1980 CSO ALB 6.50% NSP CRF 1987-1989	10,500		10,500		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100129. 1980 CSO ANB 4.00% CRVM CNF 2006-2008	1,380,635		1,380,635		
0100130. 1980 CSO ANB 4.00% NLP CNF 2006-2008	1,472		1,472		
0100131. 1980 CSO ANB 4.00% NSP CNF 2006-2008	110,938		110,938		
0100132. 1980 CSO ANB 4.50% CRVM CNF 1995-2005	4,950,818		4,950,818		
0100133. 1980 CSO ANB 4.50% NLP CNF 2000-2005	609		609		
0100134. 1980 CSO ANB 4.50% NSP CNF 1995, 1999, 2002-2005	430,344		430,344		
0100135. 1980 CSO ANB 5.00% CRVM CNF 1987-1998, 2003	2,538,634		2,538,634		
0100136. 1980 CSO ANB 5.00% NSP CNF 1991-1992, 1994	14,290		14,290		
0100137. 1980 CSO ANB 5.50% CRVM CNF 1984-1998, 2000-2003	973,209		973,209		
0100138. 1980 CSO ANB 5.50% CRVM CRF 1986-1989	5,895,431		5,895,431		
0100139. 1980 CSO ANB 5.50% NLP CNF 1984-1990	64,711		64,711		
0100140. 1980 CSO ANB 5.50% NLP CRF 1989-1997	365,175		365,175		
0100141. 1980 CSO ANB 5.50% NSP CNF 1988-1996	56,996		56,996		
0100142. 1980 CSO ANB 5.50% NSP CRF 1989-1990, 1992-1997	57,714		57,714		
0100143. 1980 CSO ANB 6.00% CRVM CNF 1984-1986	2,909		2,909		
0100144. 1980 CSO ANB 6.00% CRVM CRF 1986	12,329		12,329		
0100145. 1980 CSO ANB 6.00% NSP CNF 1987	16,147		16,147		
0100146. 1980 CSO S&U ALB 4.00% CRVM CNF 2006-2007	1,683,555		1,683,555		
0100147. 1980 CSO S&U ALB 4.50% CRVM CNF 2003-2005	15,163		15,163		
0100148. 2001 CSO ALB 3.50% CRVM CNF 2014-2019	119,778		119,778		
0100149. 2001 CSO ALB 4.00% CRVM CNF 1988-1995, 1997-1998, 2006-2007, 2009, 2011-2014	2,034,003		2,034,003		
0100150. 2001 CSO ALB 4.00% NSP CNF 2006-2007, 2009	252,983		252,983		
0100151. 2001 CSO ALB 4.50% CRVM CNF 2005	109,411		109,411		
0100152. 2001 CSO ALB 4.50% NSP CNF 2004-2005	59,479		59,479		
0100153. 2001 CSO ALB 5.00% NSP CNF 2009	116		116		
0100154. AE 3% NLP CRF 1935-1947	710,172		710,172		
0100155. AE 2 1/2% NLP CRF to 1946-1947	286,489		286,489		
0100156. 41 CSO 2 1/2% NLP CRF 1948-1961	22,270,210		22,270,210		
0100157. 58 CSO 2 1/2% NLP 1961-1984	47,070,257		47,070,257		
0100158. 58 CSO 3% NLP 1963-1975	2,573,098		2,573,098		
0100159. 58 CSO 3 1/2% NLP 1968-1984	13,527,395		13,527,395		
0100160. 58 CSO 4% NLP 1979-1987	45,051				45,051
0100161. 58 CSO 3 1/2% CRVM 1975-1984	338,266		338,266		
0100162. 58 CSO 3% MOD 1975-1984	1,342,154		1,342,154		
0100163. 58 CSO 3 1/2% MOD 1975-1984	8,407,231		8,407,231		
0100164. 58 CSO 3 1/2%/20/3% MOD 1975-1988	1,353,424		1,353,424		
0100165. 58 CSO 4 1/2% CRVM 1980-1988	35,019,364		35,019,364		
0100166. 58 CSO 4 1/2% NLP 1981-1988	11,194		11,194		
0100167. 80 CSO 4% MOD 1984-1992	7,616,992		7,616,992		
0100168. 80 CSO 4% CRVM 1988-1992	1,445,555		1,445,555		
0100169. 80 CSO 4 1/2% CRVM 1992, 1995-2005	564,111		545,654		18,457
0100170. 80 CSO 5% CRVM 1993-1994					
0100171. 80 CSO 5 1/2% CRVM 1984-1992	53,244,059		53,244,059		
0100172. 80 CSO 5 1/2% NLP 1987-1992	147,935		147,935		
0100173. 80 CSO 6% NLP 1985-1986	84,799		84,799		
0100174. 80 CSO 6% CRVM 1984-1986	30,518,243		30,518,243		
0100175. 58 CSO 3% CRVM ANB CRF 1949-1986					
0100176. 58 CSO 3% NLP ANB CRF 1956-1986					
0100177. 58 CSO 3.5% NLP ANB CNF 1971-1978	8,115		8,115		
0100178. 58 CSO 3.5% CRVM ANB CNF 1973-1987	192,766		192,766		
0100179. 58 CET 3.5% NLP ANB CNF 1971-1982	64,535		64,535		
0100180. 58 CSO 4.5% CRVM ANB CNF 1981-1991	113,129,704		113,129,704		
0100181. 80 CSO 4.5% CRVM ANB CNF 1985-2002	61,586,110		58,894,451		2,691,659
0100182. 80 CSO 4.5% CRVM CNF 1985-2002	35,009		35,009		
0100183. 80 CSO 4% CRVM ANB CNF 1986-1993	103,489,838		103,489,838		
0100184. 80 CSO 5.5% CRVM ANB CNF 1987-1993	8,860,767		8,860,767		
0100185. 80 CSO 5% CRVM ANB CNF 1990-1994	18,667,387		18,667,387		
0100186. 80 CSO 4.5% NLP	680,450		680,450		
0199997. Totals (Gross)	704,246,036		701,472,912		2,773,124
0199998. Reinsurance ceded	369,787,498		369,549,105		238,393
0199999. Life Insurance: Totals (Net)	334,458,538		331,923,807		2,534,731
0200001. 71 IAM 3.5% CARVM DEF 1924-1974	8,570	XXX	8,570	XXX	
0200002. 71 IAM 4% CARVM DEF 1975-1979	4,910	XXX	4,910	XXX	
0200003. 71 IAM 4.5% CARVM DEF 1980-1982	19,690	XXX	19,690	XXX	
0200004. 71 IAM 8% CARVM DEF 1984	87,107	XXX	87,107	XXX	
0200005. 71 IAM 8.25% CARVM DEF 1983	31,274	XXX	31,274	XXX	
0200006. 83a 5% CARVM DEF 1998-1999	178,491	XXX	178,491	XXX	
0200007. 83a 5.25% CARVM DEF 1990, 1994, 1996-1997	687,359	XXX	687,359	XXX	
0200008. 83a 5.5% CARVM DEF 1993	73,623	XXX	73,623	XXX	
0200009. 83a 5.75% CARVM DEF 1995	169,216	XXX	169,216	XXX	
0200010. 83a 6% CARVM DEF 1992	125,229	XXX	125,229	XXX	
0200011. 83a 6.25% CARVM DEF 1987, 1990-1991	1,663,752	XXX	1,663,752	XXX	
0200012. 83a 6.5% CARVM DEF 1989	16,311	XXX	16,311	XXX	
0200013. 83a 6.75% CARVM DEF 1986, 1988	66,217	XXX	66,217	XXX	
0200014. 83a 8% CARVM DEF 1985	16,133	XXX	16,133	XXX	
0200015. a 2000 4.5% CARVM DEF 2004-2006	23,147	XXX	23,147	XXX	
0200016. a 2000 4.75% CARVM DEF 2003-2004	131,684	XXX	131,684	XXX	
0200017. a 2000 5.25% CARVM DEF 2001-2002	19,046	XXX	19,046	XXX	
0200018. a 2000 5.5% CARVM DEF 2000	52,297	XXX	52,297	XXX	
0200019. 83a 6.25% IMM	19,566	XXX	19,566	XXX	
0200020. 83a 6.5% IMM		XXX		XXX	
0200021. 83a 6.75% IMM	8,723	XXX	8,723	XXX	
0200022. 83a 8.25% IMM	514	XXX	514	XXX	
0200023. 83a 8.75% IMM	2,064	XXX	2,064	XXX	
0200024. a 2000 3.75% IMM	260,344	XXX	260,344	XXX	
0200025. a 2000 4% IMM	168,580	XXX	168,580	XXX	
0200026. a 2000 5% IMM	2,189	XXX	2,189	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200027. a 2000 5.25% IMM	309,257	XXX	309,257	XXX	
0200028. a 2000 5.5% IMM	69,892	XXX	69,892	XXX	
0200029. a 2000 6% IMM	14,776	XXX	14,776	XXX	
0200030. a 2000 6.5% IMM		XXX		XXX	
0200031. a 2000 6.75% IMM		XXX		XXX	
0200032. a 2000 7% IMM	41,522	XXX	41,522	XXX	
0200033. 37 SA 3 1/2% TO 1962	4,116	XXX		XXX	4,116
0200034. 71 IAM 6% 1975-1979	19,834	XXX		XXX	19,834
0200035. 71 IAM 7 1/2% 1980-1982	130,538	XXX		XXX	130,538
0200036. 71 IAM 9 1/2% 1983-1984		XXX		XXX	
0200037. 83 TABLE A 8 3/4% 1988-1989	1,498,406	XXX		XXX	1,498,406
0200038. 83 TABLE A 8 1/4% 1990-1991	338,523	XXX	2,130	XXX	336,393
0200039. 83 TABLE A 7 3/4% 1992		XXX		XXX	
0200040. 83 TABLE A 9 1/4% 1992		XXX		XXX	
0200041. 51 GAM 3 1/2% 1963-1974	17,794	XXX		XXX	17,794
0200042. 71 GAM 6% 1975-1979	2,418	XXX		XXX	2,418
0200043. 71 GAM 7 1/2% 1980-1982	20,264	XXX		XXX	20,264
0200044. 83 GAM 8 3/4% 1988-1989		XXX		XXX	
0200045. Flexible Premium Annuities 5.5%		XXX		XXX	
0200046. Flexible Premium Annuities 6%	9,406	XXX	9,406	XXX	
0200047. Flexible Premium Annuities 6 1/4%	1,769,979	XXX	1,769,979	XXX	
0200048. Flexible Premium Annuities 6 1/2%	96,351	XXX		XXX	
0200049. Flexible Premium Annuities 6 3/4%	664,294	XXX	664,294	XXX	
0200050. Flexible Premium Annuities 8%	246,439	XXX	246,439	XXX	
0200051. ANNUITY 2000 TABLE 2.25%	51,559	XXX		XXX	51,559
0200052. ANNUITY 2000 TABLE 5%	20,973	XXX		XXX	20,973
0200053. ANNUITY 2000 TABLE 5 1/4%	21,530	XXX		XXX	21,530
0200054. ANNUITY 2000 TABLE 6 1/4%	6,851	XXX		XXX	6,851
0200055. ANNUITY 2000 TABLE 8 1/4%	46,522	XXX		XXX	46,522
0200056. ANNUITY 2000 TABLE 7 3/4%	3,552	XXX		XXX	3,552
0200057. ANNUITY 2000 TABLE 8 3/4%	26,042	XXX		XXX	26,042
0200058. VM-21 Base Reserves/CSV 1968-2022	914,082,906	XXX	623,222,852	XXX	290,860,054
0200059. Deferred Annuity Base Reserves / AV 1968-2022	64,959,158	XXX	64,959,158	XXX	
0200060. CIF CARVM VARIOUS DEFERRED 1967-2004		XXX		XXX	
0200061. CARVM 3% DEFERRED		XXX		XXX	
0200062. CARVM 3.25% DEFERRED		XXX		XXX	
0200063. CARVM 3.5% DEFERRED 2013		XXX		XXX	
0200064. CARVM 3.75% DEFERRED 2012, 2013		XXX		XXX	
0200065. CARVM 4% DEFERRED 2014		XXX		XXX	
0200066. CARVM 4.25% DEFERRED 2005		XXX		XXX	
0200067. CARVM 4.5% DEFERRED 2005		XXX		XXX	
0200068. CARVM 4.75% DEFERRED 2003-2004		XXX		XXX	
0200069. CARVM 5% DEFERRED 1998-2004		XXX		XXX	
0200070. CARVM 5 1/4% DEFERRED 1994, 1996-2004		XXX		XXX	
0200071. CARVM 5 1/2% DEFERRED 1993-2004		XXX		XXX	
0200072. CARVM 5 3/4% DEFERRED 1993-2004		XXX		XXX	
0200073. CARVM 6% DEFERRED 1992-2004		XXX		XXX	
0200074. CARVM 6 1/4% DEFERRED 1991-2004		XXX		XXX	
0200075. 71 IAM 6% IMM 1979		XXX		XXX	
0200076. 71 IAM 7 1/2% IMM 1980-1984	7,674	XXX	7,674	XXX	
0200077. 83 TABLE A 6 1/4% IMM 1998	179,211	XXX	179,211	XXX	
0200078. 83 TABLE A 6 1/2% IMM 1994	163,932	XXX	163,932	XXX	
0200079. 83 TABLE A 6 3/4% IMM 1996-1997	1,617,190	XXX	1,601,113	XXX	16,077
0200080. 83 TABLE A 7% IMM 1993	357,814	XXX	357,814	XXX	
0200081. 83 TABLE A 7 1/4% IMM 1995	242,837	XXX	242,837	XXX	
0200082. 83 TABLE A 7 3/4% IMM 1992	121,785	XXX	121,785	XXX	
0200083. 83 TABLE A 8% IMM 1987	30,113	XXX	30,113	XXX	
0200084. 83 TABLE A 8 1/4% IMM 1990-1991	272,578	XXX	272,578	XXX	
0200085. 83 TABLE A 8 3/4% IMM 1988-1989	111,344	XXX	111,344	XXX	
0200086. 83 TABLE A 9 1/4% IMM 1986	61,486	XXX	61,486	XXX	
0200087. 83 TABLE A 9 1/2% IMM 1984-1985	2,148	XXX	2,148	XXX	
0200088. ANNUITY 2000 TABLE 3.75% IMM 2017	10,525,490	XXX	9,751,881	XXX	773,609
0200089. ANNUITY 2000 TABLE 4% IMM 2013	38,505,227	XXX	38,016,125	XXX	489,102
0200090. ANNUITY 2000 TABLE 4 1/4% IMM 2012	5,044,843	XXX	5,012,766	XXX	32,077
0200091. ANNUITY 2000 TABLE 4.5% IMM 2014	3,052,753	XXX	2,987,309	XXX	65,444
0200092. ANNUITY 2000 TABLE 5% IMM 2011	11,647,498	XXX	11,619,871	XXX	27,627
0200093. ANNUITY 2000 TABLE 5 1/4% IMM 2005, 2006	15,403,908	XXX	15,171,280	XXX	232,628
0200094. ANNUITY 2000 TABLE 5 1/2% IMM 2004, 2007, 2008	2,146,705	XXX	2,136,767	XXX	9,938
0200095. ANNUITY 2000 TABLE 6% IMM 2003	1,921,709	XXX	1,902,393	XXX	19,316
0200096. ANNUITY 2000 TABLE 6 1/4% IMM 1999	771,461	XXX	568,749	XXX	202,712
0200097. ANNUITY 2000 TABLE 6 1/2% IMM 2002	1,363,123	XXX	1,303,362	XXX	59,761
0200098. ANNUITY 2000 TABLE 6 3/4% IMM 2001	1,135,737	XXX	1,135,737	XXX	
0200099. ANNUITY 2000 TABLE 7% IMM 2000	678,520	XXX	610,542	XXX	67,978
0200100. 4.50% CARVM DEF (81,05-08)	90,023,302	XXX	90,023,302	XXX	
0200101. 4.75% CARVM DEF (03-04,07-08)	303,995,995	XXX	303,995,995	XXX	
0200102. 5.00% CARVM DEF (98-99,03,09)	66,453,538	XXX	66,453,538	XXX	
0200103. 5.25% CARVM DEF (94,96-99,01-02,05)	4	XXX	4	XXX	
0200104. 5.50% CARVM DEF (93-94,96,00-02,06-07)	4	XXX	4	XXX	
0200105. 5.75% CARVM DEF (93,95,00,04,08)	8	XXX	8	XXX	
0200106. 6.00% CARVM DEF (92,95,09)	1	XXX	1	XXX	
0200107. 6.25% CARVM DEF (87,90-92,09)	1	XXX	1	XXX	
0200108. 3.75% CARVM DEF (12,13)	91,161	XXX	68,447	XXX	22,714
0200109. 4.00% CARVM DEF (14)	11,345	XXX	11,345	XXX	
0200110. 4.50% CARVM DEF (10)	21,364	XXX		XXX	21,364
0200111. 4.75% CARVM DEF (03,07)	4,116,184	XXX	4,108,410	XXX	7,774
0200112. 5.00% CARVM DEF (98-99,03,09)	27,492,552	XXX	27,476,547	XXX	16,005
0200113. 5.25% CARVM DEF (94,97-99,01-02)	45,041,218	XXX	37,154,936	XXX	7,886,282
0200114. 5.50% CARVM DEF (81-82,93-94,96-97,00-02)	127,476,103	XXX	125,957,610	XXX	1,518,493
0200115. 5.75% CARVM DEF (93,95,00)	43,192,646	XXX	38,620,091	XXX	4,572,555

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200116. 6.00% CARVM DEF (92,95,03)	30,857,247	XXX	30,857,247	XXX	
0200117. 6.25% CARVM DEF (87,90-92,99)	21,657,686	XXX	21,657,686	XXX	
0200118. 6.50% CARVM DEF (87,89-90)	35,116,686	XXX	35,116,686	XXX	
0200119. 6.75% CARVM DEF (88,91,94,96,02)	32,385,448	XXX	32,385,448	XXX	
0200120. 7.00% CARVM DEF (88-89)	53,448,150	XXX	53,448,150	XXX	
0200121. 7.25% CARVM DEF (86,93,95,00)	67,452	XXX	67,452	XXX	
0200122. 7.50% CARVM DEF (95)	22,332	XXX	22,332	XXX	
0200123. 8.00% CARVM DEF (92)	8,129,303	XXX	8,129,303	XXX	
0200124. 8.25% CARVM DEF (90-91)	135,080	XXX	135,080	XXX	
0200125. 8.50% CARVM DEF (84-85,87,90)	15,819,929	XXX	15,819,929	XXX	
0200126. 8.75% CARVM DEF (83,89,91)	8,991,096	XXX	8,991,096	XXX	
0200127. 9.00% CARVM DEF (89)	4,715,944	XXX	4,715,944	XXX	
0200128. 9.25% CARVM DEF (88)	7,573,752	XXX	7,573,752	XXX	
0200129. 9.50% CARVM DEF (86)	60,908	XXX	60,908	XXX	
0200130. 11.50% CARVM DEF (85)	863,793	XXX	863,793	XXX	
0200131. 11.75% CARVM DEF (83-84)	922,467	XXX	922,467	XXX	
0200132. 3.00% MVRM DEF (2021)	91,863,586	XXX	91,863,586	XXX	
0200133. 3.25% MVRM DEF (2020)	267,247,186	XXX	267,247,186	XXX	
0200134. 3.75% MVRM DEF (2019)	205,070,122	XXX	205,070,122	XXX	
0200135. 3.50% MVRM DEF (2018)	106,277,827	XXX	106,277,827	XXX	
0200136. 3.50% MVRM DEF (2017)	23,815,717	XXX	23,815,717	XXX	
0200137. 3.50% MVRM DEF (2015)	94,135	XXX	94,135	XXX	
0200138. 3.75% MVRM DEF (2016)	19,004,044	XXX	19,004,044	XXX	
0200139. 3.75% MVRM DEF (2015)	287,045	XXX	287,045	XXX	
0200140. CARVM	119,760,674	XXX	119,760,674	XXX	
0200141. CARVM	22,344,341	XXX	22,344,341	XXX	
0200142. CARVM	18,297,349	XXX	18,297,349	XXX	
0200143. CARVM	1,602,186	XXX	1,602,186	XXX	
0200144. CARVM	846,726	XXX	846,726	XXX	
0200145. CARVM	6,591,632	XXX	6,591,632	XXX	
0200146. CARVM	5,442,708	XXX	5,442,708	XXX	
0200147. CARVM	122,272,582	XXX	122,272,582	XXX	
0200148. CARVM	175,193,573	XXX	175,193,573	XXX	
0200149. A-2000 3.75% 2013		XXX		XXX	
0200150. A-2000 4.00% 2014		XXX		XXX	
0200151. IAR-2012 3.75% 2015		XXX		XXX	
0200152. IAR-2012 3.75% 2016		XXX		XXX	
0200153. IAR-2012 3.50% 2017		XXX		XXX	
0200154. IAR-2012 3.50% 2018		XXX		XXX	
0200155. IAR-2012 3.75% 2019		XXX		XXX	
0200156. IAR-2012 3.25% 2020		XXX		XXX	
0200157. IAR-2012 3.00% 2021		XXX		XXX	
0200158. IAR-2012 4.00% 2015	90,053	XXX	90,053	XXX	
0200159. IAR-2012 3.75% 2017	429,987	XXX	429,987	XXX	
0200160. IAR-2012 VM-22 Non-Jumbo 3.00% 2018	188,915	XXX	188,915	XXX	
0200161. IAR-2012 VM-22 Non-Jumbo 2.50% 2019	115,908	XXX	115,908	XXX	
0200162. IAR-2012 VM-22 Non-Jumbo 2.25% 2020	346,254	XXX	346,254	XXX	
0200163. IAR-2012 VM-22 Non-Jumbo 2.75% 2022	73,715	XXX	73,715	XXX	
0200164. 1971 IAM 3.50% 1966, 1970, 1972-1973	23,976	XXX	23,976	XXX	
0200165. 1971 IAM 4.00% 1974-1979	9,965,951	XXX	9,965,951	XXX	
0200166. 1971 IAM 4.50% 1980-1982	22,015,915	XXX	22,015,915	XXX	
0200167. 1971 IAM 8.50% 1984	10,403,326	XXX	10,403,326	XXX	
0200168. 1971 IAM 8.75% 1983	6,536,733	XXX	6,536,733	XXX	
0200169. 1983 IAM 5.25% 1998-1999	1,414,654	XXX	1,414,654	XXX	
0200170. 1983 IAM 5.50% 1994, 1996-1997	5,941,878	XXX	5,941,878	XXX	
0200171. 1983 IAM 5.75% 1993	3,582,820	XXX	3,582,820	XXX	
0200172. 1983 IAM 6.00% 1995	2,764,577	XXX	2,764,577	XXX	
0200173. 1983 IAM 6.25% 1992	5,859,058	XXX	5,859,058	XXX	
0200174. 1983 IAM 6.50% 1987, 1990	12,967,708	XXX	12,967,708	XXX	
0200175. 1983 IAM 6.75% 1991	7,613,400	XXX	7,613,400	XXX	
0200176. 1983 IAM 7.00% 1988-1989	14,838,316	XXX	14,838,316	XXX	
0200177. 1983 IAM 7.25% 1986	3,275,003	XXX	3,275,003	XXX	
0200178. 1983 IAM 8.50% 1985	4,286,516	XXX	4,286,516	XXX	
0200179. ANNUITY 2000 4.00% 2005	4,249,926	XXX	4,249,926	XXX	
0200180. ANNUITY 2000 4.20% 2004	8,210,734	XXX	8,210,734	XXX	
0200181. ANNUITY 2000 4.50% 2003, 2006	27,754,162	XXX	27,754,162	XXX	
0200182. ANNUITY 2000 4.75% 2005-2008	32,475,501	XXX	32,475,501	XXX	
0200183. ANNUITY 2000 5.25% 2006	21,458,072	XXX	21,458,072	XXX	
0200184. ANNUITY 2000 5.50% 2001-2002, 2007	62,218,099	XXX	62,218,099	XXX	
0200185. ANNUITY 2000 5.75% 2000	12,712,129	XXX	12,712,129	XXX	
0200186. CARVM 1983 IAM 5.50% 80	128,584	XXX	61,103	XXX	67,481
0200187. CARVM 1983 IAM 6.00% 94, 96	107,316,342	XXX	50,996,726	XXX	56,319,616
0200188. CARVM 1983 IAM 6.25% 93	50,014,219	XXX	23,766,757	XXX	26,247,462
0200189. CARVM 1983 IAM 6.50% 95	41,711,283	XXX	19,821,202	XXX	21,890,081
0200190. CARVM 1983 IAM 6.75% 92	12,908,700	XXX	6,134,214	XXX	6,774,486
0200191. CARVM 1983 IAM 7.25% 87-90,91	28,845,997	XXX	13,707,618	XXX	15,138,379
0200192. CARVM 1983 IAM 7.50% 89	9,860,760	XXX	4,685,833	XXX	5,174,927
0200193. CARVM 1983 IAM 7.75% 88	9,121,942	XXX	4,334,747	XXX	4,787,195
0200194. CARVM 1983 IAM 8.00% 86	592,361	XXX	281,490	XXX	310,871
0200195. CARVM 1983 IAM 9.50% 85	1,589,962	XXX	755,550	XXX	834,412
0200196. CARVM 1983 IAM 9.75% 83-84	828,592	XXX	393,747	XXX	434,845
0200197. CARVM Annuity 2000 3.75% 13, 15	1,953,152	XXX	928,138	XXX	1,025,014
0200198. CARVM Annuity 2000 4.00% 12, 14	17,508,296	XXX	8,319,942	XXX	9,188,354
0200199. CARVM Annuity 2000 4.50% 11	12,024,390	XXX	5,713,990	XXX	6,310,400
0200200. CARVM Annuity 2000 4.75% 05-06, 10	399,023,760	XXX	189,616,091	XXX	209,407,669
0200201. CARVM Annuity 2000 5.00% 04, 07-08	802,849,956	XXX	381,514,299	XXX	421,335,657
0200202. CARVM Annuity 2000 5.50% 99, 03, 09	415,517,548	XXX	197,453,939	XXX	218,063,609
0200203. CARVM Annuity 2000 5.75% 98	16,598,670	XXX	7,887,688	XXX	8,710,982
0200204. CARVM Annuity 2000 6.00% 97, 01-02	219,752,298	XXX	104,426,292	XXX	115,326,006
0200205. CARVM Annuity 2000 6.25% 00	70,849,583	XXX	33,667,722	XXX	37,181,861
0200206. CARVM IAR-2012 2.75% 21-22	132,064	XXX	62,757	XXX	69,307

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200207. CARVM IAR-2012 3.25% 20	108,205	XXX	51,419	XXX	56,786
0200208. CARVM IAR-2012 3.75% 17-19	300,202	XXX	142,656	XXX	157,546
0200209. CARVM IAR-2012 4.00% 16	101,340	XXX	48,157	XXX	53,183
0200210. CARVM 1971 IAM 3.50% 52, 57, 69-70, 72	41,432	XXX	41,432	XXX	
0200211. CARVM 1971 IAM 6.00% 75, 78-79	1,405,256	XXX	1,405,256	XXX	
0200212. CARVM 1971 IAM 7.50% 80-82	8,403,318	XXX	8,403,318	XXX	
0200213. CARVM 1983 IAM 4.25% 12	756,385	XXX	756,385	XXX	
0200214. CARVM 1983 IAM 4.50% 14	208,943	XXX	208,943	XXX	
0200215. CARVM 1983 IAM 5.00% 11	1,109,392	XXX	1,109,392	XXX	
0200216. CARVM 1983 IAM 5.25% 05-06, 10	134,116,862	XXX	134,116,862	XXX	
0200217. CARVM 1983 IAM 5.50% 04, 07-08	210,503,409	XXX	210,503,409	XXX	
0200218. CARVM 1983 IAM 6.00% 03, 09	133,355,606	XXX	133,355,606	XXX	
0200219. CARVM 1983 IAM 6.25% 98-99	79,967,564	XXX	79,967,564	XXX	
0200220. CARVM 1983 IAM 6.50% 94, 02	114,606,220	XXX	114,606,220	XXX	
0200221. CARVM 1983 IAM 6.75% 96-97, 01	259,832,586	XXX	259,832,586	XXX	
0200222. CARVM 1983 IAM 7.00% 93, 00	94,772,414	XXX	94,772,414	XXX	
0200223. CARVM 1983 IAM 7.25% 95	37,193,553	XXX	37,193,553	XXX	
0200224. CARVM 1983 IAM 7.75% 92	6,883,615	XXX	6,883,615	XXX	
0200225. CARVM 1983 IAM 8.00% 87	813,382	XXX	813,382	XXX	
0200226. CARVM 1983 IAM 8.25% 90-91	3,815,200	XXX	3,815,200	XXX	
0200227. CARVM 1983 IAM 8.75% 88-89	1,546,014	XXX	1,546,014	XXX	
0200228. CARVM 1983 IAM 9.25% 86	719,301	XXX	719,301	XXX	
0200229. CARVM 1983 IAM 11.00% 85	4,377,937	XXX	4,377,937	XXX	
0200230. CARVM 1983 IAM 11.25% 83-84	8,001,356	XXX	8,001,356	XXX	
0200231. CARVM Annuity 2000 4.00% 13, 15	38,615,420	XXX	38,615,420	XXX	
0200232. CARVM Annuity 2000 4.25% 12	26,951,307	XXX	26,951,307	XXX	
0200233. CARVM Annuity 2000 4.50% 14	23,298,848	XXX	23,298,848	XXX	
0200234. CARVM Annuity 2000 5.00% 11	46,477,231	XXX	46,477,231	XXX	
0200235. CARVM Annuity 2000 5.25% 05-06, 10	45,614,427	XXX	45,614,427	XXX	
0200236. CARVM Annuity 2000 5.50% 04, 07-08	158,016,529	XXX	158,016,529	XXX	
0200237. CARVM Annuity 2000 6.00% 03, 09	41,006,579	XXX	41,006,579	XXX	
0200238. CARVM Annuity 2000 6.25% 98-99	4,042,621	XXX	4,042,621	XXX	
0200239. CARVM Annuity 2000 6.50% 02	5,722,452	XXX	5,722,452	XXX	
0200240. CARVM Annuity 2000 6.75% 97, 01	7,475,856	XXX	7,475,856	XXX	
0200241. CARVM Annuity 2000 7.00% 00	5,928,733	XXX	5,928,733	XXX	
0200242. CARVM IAR-2012 1.00% 20-21	492,415	XXX	492,415	XXX	
0200243. CARVM IAR-2012 1.25% 21-22	152,334	XXX	152,334	XXX	
0200244. CARVM IAR-2012 1.50% 20-21	12,360,925	XXX	12,360,925	XXX	
0200245. CARVM IAR-2012 1.75% 20-22	15,568,083	XXX	15,568,083	XXX	
0200246. CARVM IAR-2012 2.00% 20-22	5,971,203	XXX	5,971,203	XXX	
0200247. CARVM IAR-2012 2.25% 18-22	7,598,632	XXX	7,598,632	XXX	
0200248. CARVM IAR-2012 2.50% 19-22	10,040,792	XXX	10,040,792	XXX	
0200249. CARVM IAR-2012 2.75% 18-22	9,222,083	XXX	9,222,083	XXX	
0200250. CARVM IAR-2012 3.00% 18-20, 22	12,266,869	XXX	12,266,869	XXX	
0200251. CARVM IAR-2012 3.25% 18-19	3,916,575	XXX	3,916,575	XXX	
0200252. CARVM IAR-2012 3.50% 18-19, 22	11,958,127	XXX	11,958,127	XXX	
0200253. CARVM IAR-2012 3.75% 17, 18-19, 22	46,752,535	XXX	46,752,535	XXX	
0200254. CARVM IAR-2012 4.00% 16, 18-19, 22	36,008,405	XXX	36,008,405	XXX	
0200255. CARVM IAR-2012 4.25% 19, 22	4,702,546	XXX	4,702,546	XXX	
0200256. 1994 GAR ANB, Non-Jumbo, Issued 12-06-2018	26,708,893	XXX		XXX	26,708,893
0200257. 1994 GAR ANB, Non-Jumbo, Issued 03-20-2019	89,954,504	XXX		XXX	89,954,504
0200258. 1994 GAR ANB, Non-Jumbo, Issued 06-27-2019	61,903,813	XXX		XXX	61,903,813
0200259. 1994 GAR ANB, Non-Jumbo, Issued 10-23-2019	76,619,351	XXX		XXX	76,619,351
0200260. 1994 GAR ANB, Non-Jumbo, Issued 11-05-2019	36,941,011	XXX		XXX	36,941,011
0200261. 1994 GAR ANB, Non-Jumbo, Issued 08-26-2020	37,176,648	XXX		XXX	37,176,648
0200262. 1995 GAR ANB, Non-Jumbo, Issued 09-16-2020	43,405,383	XXX		XXX	43,405,383
0200263. 1996 GAR ANB, Non-Jumbo, Issued 09-17-2020	92,306,551	XXX		XXX	92,306,551
0200264. 1994 GAR ANB, Non-Jumbo, Issued 04-20-2021	35,988,667	XXX		XXX	35,988,667
0200265. 1994 GAR ANB, Non-Jumbo, Issued 09-15-2021	39,415,551	XXX		XXX	39,415,551
0200266. 1994 GAR ANB, Non-Jumbo, Issued 11-15-2021	181,989,258	XXX		XXX	181,989,258
0200267. 1994 GAR ANB, Non-Jumbo, Issued 11-29-2021	54,689,641	XXX		XXX	54,689,641
0200268. 1983 IND ANNUITY 5% 1998	19,252,023	XXX	19,123,857	XXX	128,166
0200269. 1983 IND ANNUITY 5.25% 1994-1997	170,005,409	XXX	162,886,368	XXX	7,119,041
0200270. 1983 IND ANNUITY 5.5% 1993	49,099,961	XXX	46,539,842	XXX	2,560,119
0200271. 1983 IND ANNUITY 5.75% 1995	55,413,255	XXX	55,177,865	XXX	235,390
0200272. 1983 IND ANNUITY 6% 1992	31,674,910	XXX	27,657,846	XXX	4,017,064
0200273. 1983 IND ANNUITY 6.25% 1990-1991	19,840,964	XXX	16,797,838	XXX	3,043,126
0200274. 1983 IND ANNUITY 6.5% 1989	4,693,044	XXX	4,693,044	XXX	
0200275. 1983 IND ANNUITY 6.75% 1988	779,966	XXX	779,966	XXX	
0200276. ANNUITY 2000 3.5% 2013	816,804	XXX	804,644	XXX	12,160
0200277. ANNUITY 2000 3.75% 2012-2014	17,668,926	XXX	17,668,926	XXX	
0200278. ANNUITY 2000 4.25% 2010-2011	22,317,170	XXX	22,280,684	XXX	36,486
0200279. ANNUITY 2000 4.5% 2005-2008	377,988,226	XXX	377,988,226	XXX	
0200280. ANNUITY 2000 4.75% 2003-2004	139,298,903	XXX	139,298,903	XXX	
0200281. ANNUITY 2000 5% 1999-2009	195,885,259	XXX	195,613,763	XXX	271,496
0200282. ANNUITY 2000 5.25% 2001-2002	149,542,242	XXX	149,542,242	XXX	
0200283. ANNUITY 2000 5.5% 2000	12,443,589	XXX	12,385,545	XXX	58,044
0200284. ANNUITY 2012 3.25% 2020-2021	1,720,414	XXX	1,695,119	XXX	25,295
0200285. ANNUITY 2012 3.5% 2015-2018	1,836,753	XXX	1,822,975	XXX	13,778
0200286. ANNUITY 2012 3.75% 2016-2019	2,103,356	XXX	2,103,356	XXX	
0200287. 2012 IAR ANB 3.75% Def CARVM 2019	110,066,151	XXX	110,066,151	XXX	
0200288. 2012 IAR ANB 3.25% Def CARVM 2020	527,249,593	XXX	527,249,593	XXX	
0200289. 2012 IAR ANB 3.00% Def CARVM 2021	1,410,167,039	XXX	1,410,167,039	XXX	
0200290. 2012 IAR ANB 3.25% Def CARVM 2022	3,340,549,083	XXX	3,340,549,083	XXX	
0200291. 1994 GAR ANB, Jumbo, Issued 08-06-2019	61,751,438	XXX		XXX	61,751,438
0200292. 1994 GAR ANB, Jumbo, Issued 08-22-2019	110,621,124	XXX		XXX	110,621,124
0200293. 1994 GAR ANB, Jumbo, Issued 09-20-2019	81,227,268	XXX		XXX	81,227,268
0200294. 1994 GAR ANB, Jumbo, Issued 09-26-2019	48,722,243	XXX		XXX	48,722,243
0200295. 1994 GAR ANB, Jumbo, Issued 11-07-2019	99,875,214	XXX		XXX	99,875,214
0200296. 1994 GAR ANB, Jumbo, Issued 11-13-2019	234,176,203	XXX		XXX	234,176,203
0200297. 1994 GAR ANB, Jumbo, Issued 12-05-2019	91,765,167	XXX		XXX	91,765,167

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200298. 1994 GAR ANB, Non-Jumbo, Issued 02-26-2020	102,353,888	XXX		XXX	102,353,888
0200299. 1994 GAR ANB, Non-Jumbo, Issued 03-11-2020	53,711,009	XXX		XXX	53,711,009
0200300. 1994 GAR ANB, Jumbo, Issued 06-25-2020	35,748,321	XXX		XXX	35,748,321
0200301. 1994 GAR ANB, Jumbo, Issued 08-04-2020	222,077,948	XXX		XXX	222,077,948
0200302. 1994 GAR ANB, Jumbo, Issued 09-24-2020	124,502,871	XXX		XXX	124,502,871
0200303. 1994 GAR ANB, Jumbo, Issued 09-30-2020	190,483,256	XXX		XXX	190,483,256
0200304. 1994 GAR ANB, Jumbo, Issued 10-16-2020	109,838,518	XXX		XXX	109,838,518
0200305. 1994 GAR ANB, Jumbo, Issued 11-19-2020	96,627,805	XXX		XXX	96,627,805
0200306. 1994 GAR ANB, Jumbo, Issued 01-14-2021	132,962,876	XXX		XXX	132,962,876
0200307. 1994 GAR ANB, Jumbo, Issued 03-24-2021	76,757,143	XXX		XXX	76,757,143
0200308. 1994 GAR ANB, Jumbo, Issued 03-25-2021	90,431,790	XXX		XXX	90,431,790
0200309. 1994 GAR ANB, Jumbo, Issued 04-28-2021	496,659,732	XXX		XXX	496,659,732
0200310. 1994 GAR ANB, Jumbo, Issued 07-21-2021	458,852,803	XXX		XXX	458,852,803
0200311. 1994 GAR ANB, Jumbo, Issued 09-03-2021	101,108,893	XXX		XXX	101,108,893
0200312. 1994 GAR ANB, Jumbo, Issued 10-14-2021	114,689,511	XXX		XXX	114,689,511
0200313. 1994 GAR ANB, Jumbo, Issued 10-20-2021	150,926,070	XXX		XXX	150,926,070
0200314. 1994 GAR ANB, Jumbo, Issued 05-18-2022	126,615,845	XXX		XXX	126,615,845
0200315. 1994 GAR ANB, Jumbo, Issued 07-19-2022	349,961,878	XXX		XXX	349,961,878
0200316. 1994 GAR ANB, Jumbo, Issued 07-27-2022	171,091,955	XXX		XXX	171,091,955
0200317. 1994 GAR ANB, Jumbo, Issued 08-17-2022	114,920,497	XXX		XXX	114,920,497
0200318. 1994 GAR ANB, Jumbo, Issued 10-14-2022	108,038,688	XXX		XXX	108,038,688
0200319. 1994 GAR ANB, Jumbo, Issued 10-27-2022	206,247,251	XXX		XXX	206,247,251
0200320. 1994 GAR ANB, Jumbo, Issued 12-07-2022	109,580,000	XXX		XXX	109,580,000
0200321. 1994 GAR ANB, Jumbo, Issued 12-12-2022	255,420,000	XXX		XXX	255,420,000
0200322. 71 IAM 4% DEF CARVM 73-82	507,520	XXX	507,520	XXX	
0200323. 71 IAM 4.5% DEF CARVM 83-84	365,516	XXX	365,516	XXX	
0200324. 71 IAM 5.5% DEF CARVM 94,96-97	5,836,536	XXX	5,836,536	XXX	
0200325. 71 IAM 5.75% DEF CARVM 93	24,791,158	XXX	24,791,158	XXX	
0200326. 71 IAM 6% DEF CARVM 95	1,400	XXX	1,400	XXX	
0200327. 71 IAM 6.25% DEF CARVM 92	7,794,253	XXX	7,794,253	XXX	
0200328. 71 IAM 6.5% DEF CARVM 87,90	19,655,284	XXX	19,655,284	XXX	
0200329. 71 IAM 6.75% DEF CARVM 91	21,106,594	XXX	21,106,594	XXX	
0200330. 71 IAM 7% DEF CARVM 88-89	21,569,620	XXX	21,569,620	XXX	
0200331. 71 IAM 7.25% DEF CARVM 86	9,190,163	XXX	9,190,163	XXX	
0200332. 71 IAM 8.5% DEF CARVM 85	1,328,542	XXX	1,328,542	XXX	
0200333. 71 GAM 5.75% DEF CARVM 93	8,558	XXX	8,558	XXX	
0200334. 71 GAM 6.25% DEF CARVM 92	429,645	XXX	429,645	XXX	
0200335. 71 GAM 6.5% DEF CARVM 87,90	516,500	XXX	516,500	XXX	
0200336. 71 GAM 6.75% DEF CARVM 91	185,410	XXX	185,410	XXX	
0200337. 71 GAM 7% DEF CARVM 88-89	387,326	XXX	387,326	XXX	
0200338. 83a 5.25% DEF CARVM 98-99	5,244,360	XXX	5,244,360	XXX	
0200339. 83a 5.5% DEF CARVM 94,96-97	12,827,006	XXX	12,827,006	XXX	
0200340. 83a 5.75% DEF CARVM 93,99	117,384	XXX	117,384	XXX	
0200341. 83a 6% DEF CARVM 95	5,504,819	XXX	5,504,819	XXX	
0200342. 83a 6.25% DEF CARVM 92	669,225	XXX	669,225	XXX	
0200343. 83a 6.5% DEF CARVM 87,90	2,156,789	XXX	2,156,789	XXX	
0200344. 83a 6.75% DEF CARVM 91	1,807,646	XXX	1,807,646	XXX	
0200345. 83a 7% DEF CARVM 88-89	1,451,841	XXX	1,451,841	XXX	
0200346. 83 GAM 5.25% DEF CARVM 98-99	172,151	XXX	172,151	XXX	
0200347. 83 GAM 5.5% DEF CARVM 94,96-97	350,055	XXX	350,055	XXX	
0200348. 83 GAM 5.75% DEF CARVM 00	85,905	XXX	85,905	XXX	
0200349. 83 GAM 6% DEF CARVM 95	326	XXX	326	XXX	
0200350. 1994 GAR 3.75% DEF CARVM 12	70,528	XXX	70,528	XXX	
0200351. 1994 GAR 4.25% DEF CARVM 11	59,226	XXX	59,226	XXX	
0200352. 1994 GAR 4.5% DEF CARVM 05-06,10	2,408,936	XXX	2,408,936	XXX	
0200353. 1994 GAR 4.75% DEF CARVM 04,07	1,641,446	XXX	1,641,446	XXX	
0200354. 1994 GAR 5% DEF CARVM 03,09	518,997	XXX	518,997	XXX	
0200355. 1994 GAR 5.25% DEF CARVM 02	197,143	XXX	197,143	XXX	
0200356. 1994 GAR 5.5% DEF CARVM 01,08	370,814	XXX	370,814	XXX	
0200357. a-2000 3.75% DEF CARVM 12	7,071,717	XXX	7,071,717	XXX	
0200358. a-2000 4.25% DEF CARVM 11	15,582,094	XXX	15,582,094	XXX	
0200359. a-2000 4.5% DEF CARVM 05-06	74,751,186	XXX	74,751,186	XXX	
0200360. a-2000 4.75% DEF CARVM 04,07-08	55,989,829	XXX	55,989,829	XXX	
0200361. a-2000 5% DEF CARVM 03	54,327,807	XXX	54,327,807	XXX	
0200362. a-2000 5.25% DEF CARVM 98-99	33,448,014	XXX	33,448,014	XXX	
0200363. a-2000 5.5% DEF CARVM 94,96-97,01-02	41,818,692	XXX	41,818,692	XXX	
0200364. a-2000 5.75% DEF CARVM 93,00	8,575,366	XXX	8,575,366	XXX	
0200365. a-2000 6% DEF CARVM	3,538	XXX	3,538	XXX	
0200366. 1994 GAR 3.25% DEF CARVM 15	20,905	XXX	20,905	XXX	
0200367. 1994 GAR 3.25% DEF CARVM 20	8,612	XXX	8,612	XXX	
0200368. 1994 GAR 3.5% DEF CARVM 17-18	67,247	XXX	67,247	XXX	
0200369. 1994 GAR 3.75% DEF CARVM 16,19	70,953	XXX	70,953	XXX	
0200370. a-2000 3.25% DEF CARVM 20	127,267	XXX	127,267	XXX	
0200371. a-2000 3.5% DEF CARVM 17-18	915,544	XXX	915,544	XXX	
0200372. a-2000 3.75% DEF CARVM 15	137,763	XXX	137,763	XXX	
0200373. a-2000 3.75% DEF CARVM 16,19	871,988	XXX	871,988	XXX	
0200374. a-2000 3.5% DEF CARVM	105,175	XXX	105,175	XXX	
0200375. a-2000 3.25% DEF CARVM	25,371	XXX	25,371	XXX	
0200376. 1994 GAR 3.5% DEF CARVM	39,304	XXX	39,304	XXX	
0200377. 1994 GAR 3.25% DEF CARVM	9,146	XXX	9,146	XXX	
0200378. 2012 IAR 3.25 CARVM ALB CRF DEF 22	837,534,315	XXX	837,534,315	XXX	
0200379. 2012 IAR 0.03 CARVM ALB CRF DEF 20-21 NB	1,544,364,166	XXX	1,544,364,166	XXX	
0200380. 2012 IAR 3.00% - 4.00% 2016 - 2022	1,420,144,686	XXX	1,420,144,686	XXX	
0200381. 2012 IAR 3.25% CARVM ANB CNF, 2020	102,053,815	XXX		XXX	
0200382. 2012 IAR 3.00% CARVM ANB CNF, 2021	68,672,197	XXX		XXX	
0200383. 2012 IAR 3.50% CARVM ANB CNF, 2022	142,789,044	XXX		XXX	
0200384. 2012 IAR 3.25% - 4.00% 2016 - 2020	3,134,811,994	XXX	3,134,811,994	XXX	
0200385. 71 IAM 4.50% - 8.75% 1979 - 1983	92,997,440	XXX		XXX	
0200386. 83IAM 5.25% - 7.25% 1986 - 1997	576,317,840	XXX		XXX	
0200387. A2000 3.75% - 5.50% 2001 - 2015	775,877,556	XXX		XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200388. Immediate 2012 IAR VM-22 Non-Jumbo 1.0% - 1.49%		XXX		XXX	
0200389. Immediate 2012 IAR VM-22 Non-Jumbo 1.5% - 1.99%	17,113,327	XXX	17,113,327	XXX	
0200390. Immediate 2012 IAR VM-22 Non-Jumbo 2% - 2.49%	162,689,819	XXX	162,689,819	XXX	
0200391. Immediate 2012 IAR VM-22 Non-Jumbo 2.5% - 2.99%	147,669,877	XXX	147,669,877	XXX	
0200392. Immediate 2012 IAR VM-22 Non-Jumbo 3.0% - 3.49%	113,575,917	XXX	113,575,917	XXX	
0200393. Immediate 2012 IAR VM-22 Non-Jumbo 3.5% - 3.99%	1,285,949	XXX	1,285,949	XXX	
0200394. Immediate 2012 IAR VM-22 Non-Jumbo 4.0% - 4.49%	328,179,300	XXX	328,179,300	XXX	
0200395. Deferred 2012 IAR VM-22 Non-Jumbo 2% - 2.49%	71,696,271	XXX	71,696,271	XXX	
0200396. Deferred 2012 IAR VM-22 Non-Jumbo 2.5% - 2.99%	43,780,470	XXX	43,780,470	XXX	
0200397. Deferred 2012 IAR VM-22 Non-Jumbo 3.0% - 3.49%	25,906,983	XXX	25,906,983	XXX	
0200398. Deferred 2012 IAR VM-22 Non-Jumbo 4.0% - 4.49%	109,338,334	XXX	109,338,334	XXX	
0200399. 2012 IAR 3% CARVM DEF ALB CNF 21 NB	144,222,003	XXX	144,222,003	XXX	
0200400. 2012 IAR 3.25% CARVM DEF ALB CNF 20 NB	55,769,024	XXX	55,769,024	XXX	
0200401. 2012 IAR 3.5% CARVM DEF ALB CNF 17-18, 22 NB	307,363,727	XXX	307,363,727	XXX	
0200402. 2012 IAR 3.00% CARVM 21	261,394,832	XXX	261,394,832	XXX	
0200403. 2012 IAR 3.25% CARVM 22	1,278,674,062	XXX	1,278,674,062	XXX	
0200404. A2000 ANB 5.00% Def CARVM 1999-2009	332,333,476	XXX	332,333,476	XXX	
0200405. A2000 ANB 5.50% Def CARVM 2000	23,839,457	XXX	23,839,457	XXX	
0200406. A2000 ANB 5.25% Def CARVM 2001	189,169,588	XXX	189,169,588	XXX	
0200407. A2000 ANB 4.75% Def CARVM 2003-2004	295,616,205	XXX	295,616,205	XXX	
0200408. A2000 ANB 4.50% Def CARVM 2005-2008	461,498,300	XXX	461,498,300	XXX	
0200409. A2000 ANB 4.25% Def CARVM 2010-2011	853,776,716	XXX	853,776,716	XXX	
0200410. A2000 ANB 3.75% Def CARVM 2012-2014	272,069,015	XXX	272,069,015	XXX	
0200411. A2000 ANB 3.50% Def CARVM 2013	242,485,687	XXX	242,485,687	XXX	
0200412. 1949 ANNUITY 3.5% 1965-1974	17,053	XXX	17,053	XXX	
0200413. 1971 IND ANNUITY 4% 1975-1979	3,972,496	XXX	3,972,496	XXX	
0200414. 1971 IND ANNUITY 5.5% 1980-1982	28,052,706	XXX	28,052,706	XXX	
0200415. 1971 IND ANNUITY 8.5% 1984	15,584,943	XXX	15,584,943	XXX	
0200416. 1971 IND ANNUITY 8.75% 1983	9,978,141	XXX	9,978,141	XXX	
0200417. 1983 IND ANNUITY 5.25% 1998	44,338,197	XXX	13,284,218	XXX	31,053,979
0200418. 1983 IND ANNUITY 5.5% 1994-1997	546,980,698	XXX	280,172,024	XXX	266,808,674
0200419. 1983 IND ANNUITY 5.75% 1993	160,004,324	XXX	45,954,726	XXX	114,049,598
0200420. 1983 IND ANNUITY 6% 1995	121,805,658	XXX	48,885,574	XXX	72,920,084
0200421. 1983 IND ANNUITY 6.25% 1992	158,302,478	XXX	69,569,354	XXX	88,733,124
0200422. 1983 IND ANNUITY 6.5% 1987-1990	704,350,237	XXX	86,975,231	XXX	617,375,006
0200423. 1983 IND ANNUITY 6.75% 1991	282,697,296	XXX	86,894,177	XXX	195,803,119
0200424. 1983 IND ANNUITY 7% 1988-1989	720,908,170	XXX	47,026,952	XXX	673,881,218
0200425. 1983 IND ANNUITY 7.25% 1986	11,171,531	XXX	11,171,531	XXX	
0200426. 1983 IND ANNUITY 8.5% 1985	19,580,932	XXX	19,580,932	XXX	
0200427. ANNUITY 2000 3.75% 2012-2013	75,286,688	XXX	75,286,688	XXX	
0200428. ANNUITY 2000 4% 2014	48,134,453	XXX	48,134,453	XXX	
0200429. ANNUITY 2000 4.25% 2011	32,844,105	XXX	32,844,105	XXX	
0200430. ANNUITY 2000 4.5% 2005-2010	194,073,858	XXX	192,329,569	XXX	1,744,289
0200431. ANNUITY 2000 4.75% 2004-2008	502,447,116	XXX	499,522,158	XXX	2,924,958
0200432. ANNUITY 2000 5% 2003-2009	504,997,117	XXX	497,480,722	XXX	7,516,395
0200433. ANNUITY 2000 5.25% 1999	26,013,742	XXX	20,287,986	XXX	5,725,756
0200434. ANNUITY 2000 5.5% 2001-2002	259,210,245	XXX	244,323,264	XXX	14,886,981
0200435. ANNUITY 2000 5.75% 2000	41,205,616	XXX	30,710,152	XXX	10,495,464
0200436. ANNUITY 2012 3.25% 2020	37,185,948	XXX	37,185,948	XXX	
0200437. ANNUITY 2012 3.5% 2017-2018	105,965,712	XXX	105,965,712	XXX	
0200438. ANNUITY 2012 3.75% 2015-2019	446,756,066	XXX	446,756,066	XXX	
0200439. 71 IAM 4% 1975-1983	53,106	XXX	53,106	XXX	
0200440. 71 IAM 6% 1977-1979	8,687	XXX	8,687	XXX	
0200441. 83 INDIV ANNUITY 6.5% 1994	5,499,862	XXX	5,499,862	XXX	
0200442. 83 INDIV ANNUITY 6.75% 1996-1997	20,511,691	XXX	20,511,691	XXX	
0200443. 83 INDIV ANNUITY 7% 1993	4,538,696	XXX	4,538,696	XXX	
0200444. 83 INDIV ANNUITY 7.25% 1995	8,294,433	XXX	8,294,433	XXX	
0200445. 83 INDIV ANNUITY 7.75% 1992	5,615,318	XXX	5,615,318	XXX	
0200446. 83 INDIV ANNUITY 8% 1987	1,217,389	XXX	1,217,389	XXX	
0200447. 83 INDIV ANNUITY 8.25% 1990-1991	6,996,979	XXX	6,996,979	XXX	
0200448. 83 INDIV ANNUITY 8.75% 1988-1989	5,710,543	XXX	5,710,543	XXX	
0200449. 83 INDIV ANNUITY 9.25% 1986	887,876	XXX	887,876	XXX	
0200450. 83 INDIV ANNUITY 11% 1985	138,634	XXX	138,634	XXX	
0200451. 83 INDIV ANNUITY 11.25% 1984	36,744	XXX	36,744	XXX	
0200452. ANNUITY 2000 4% 2013	44,425,994	XXX	44,425,994	XXX	
0200453. ANNUITY 2000 4.25% 2012	44,988,868	XXX	44,988,868	XXX	
0200454. ANNUITY 2000 4.5% 2014	45,746,812	XXX	45,746,812	XXX	
0200455. ANNUITY 2000 5% 2011	52,080,680	XXX	52,080,680	XXX	
0200456. ANNUITY 2000 5.25% 2005-2010	111,991,320	XXX	111,991,320	XXX	
0200457. ANNUITY 2000 5.5% 2004-2008	69,826,041	XXX	69,826,041	XXX	
0200458. ANNUITY 2000 6% 2003-2009	53,379,832	XXX	53,379,832	XXX	
0200459. ANNUITY 2000 6.25% 1998-1999	22,389,553	XXX	22,389,553	XXX	
0200460. ANNUITY 2000 6.5% 2002	29,793,062	XXX	29,793,062	XXX	
0200461. ANNUITY 2000 6.75% 2001	25,149,009	XXX	25,149,009	XXX	
0200462. ANNUITY 2000 7% 2000	17,268,479	XXX	17,268,479	XXX	
0200463. ANNUITY 2012 3.75% 2017	61,408,843	XXX	61,408,843	XXX	
0200464. ANNUITY 2012 4% 2015-2016	106,203,763	XXX	106,203,763	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200465. ANNUITY 2012 VM22 Non-Jumbo 1% - 1.49% 2020-2021	106,325	XXX	106,325	XXX	
0200466. ANNUITY 2012 VM22 Non-Jumbo 1.5% - 1.99% 2020-2021	7,269,928	XXX	7,269,928	XXX	
0200467. ANNUITY 2012 VM22 Non-Jumbo 2% - 2.49% 2018-2021	21,959,510	XXX	21,959,510	XXX	
0200468. ANNUITY 2012 VM22 Non-Jumbo 2.5% - 2.99% 2018-2021	24,885,233	XXX	24,885,233	XXX	
0200469. ANNUITY 2012 VM22 Non-Jumbo 3% - 3.49% 2018-2020	56,671,478	XXX	56,671,478	XXX	
0200470. ANNUITY 2012 VM22 Non-Jumbo 3.5% - 3.99% 2018-2019	46,940,597	XXX	46,940,597	XXX	
0200471. ANNUITY 2012 VM22 Non-Jumbo 4% - 4.5% 2018-2019	49,983,878	XXX	49,983,878	XXX	
0200472. A-1949 3.25% Inc. Pay. & Def.	1,787	XXX	1,787	XXX	
0200473. 1971 IAM 5.50% Inc. Pay. & Def.	127,705	XXX	127,705	XXX	
0200474. 1971 IAM 6.00% Inc. Pay. & Def.	4,419	XXX	4,419	XXX	
0200475. 1983a IAM 11.00% Inc. Pay. & Def.	51,327	XXX	51,327	XXX	
0200476. 1983a IAM 5.00% Inc. Pay. & Def.	89,680	XXX	89,680	XXX	
0200477. 1983a IAM 5.40% Inc. Pay. & Def.	15,562	XXX	15,562	XXX	
0200478. 1983a IAM 5.50% Inc. Pay. & Def.	17,979	XXX	17,979	XXX	
0200479. 1983a IAM 5.70% Inc. Pay. & Def.	5,037	XXX	5,037	XXX	
0200480. 1983a IAM 5.75% Inc. Pay. & Def.	74,673	XXX	74,673	XXX	
0200481. 1983a IAM 6.00% Inc. Pay. & Def.	53,956	XXX	53,956	XXX	
0200482. 1983a IAM 6.15% Inc. Pay. & Def.	67,209	XXX	67,209	XXX	
0200483. 1983a IAM 6.25% Inc. Pay. & Def.	789,502	XXX	789,502	XXX	
0200484. 1983a IAM 6.40% Inc. Pay. & Def.	9,664	XXX	9,664	XXX	
0200485. 1983a IAM 6.50% Inc. Pay. & Def.	92,410	XXX	92,410	XXX	
0200486. 1983a IAM 6.65% Inc. Pay. & Def.	123,855	XXX	123,855	XXX	
0200487. 1983a IAM 6.75% Inc. Pay. & Def.	1,433,312	XXX	1,433,312	XXX	
0200488. 1983a IAM 6.90% Inc. Pay. & Def.	37,648	XXX	37,648	XXX	
0200489. 1983a IAM 7.00% Inc. Pay. & Def.	147,033	XXX	147,033	XXX	
0200490. 1983a IAM 7.25% Inc. Pay. & Def.	310,571	XXX	310,571	XXX	
0200491. 1983a IAM 7.40% Inc. Pay. & Def.	7,396	XXX	7,396	XXX	
0200492. 1983a IAM 7.75% Inc. Pay. & Def.	35,281	XXX	35,281	XXX	
0200493. 1983a IAM 7.85% Inc. Pay. & Def.	20,585	XXX	20,585	XXX	
0200494. 1983a IAM 8.00% Inc. Pay. & Def.	10,180	XXX	10,180	XXX	
0200495. 1983a IAM 8.10% Inc. Pay. & Def.	26,637	XXX	26,637	XXX	
0200496. 1983a IAM 8.25% Inc. Pay. & Def.	341,942	XXX	341,942	XXX	
0200497. 1983a IAM 8.75% Inc. Pay. & Def.	425,278	XXX	425,278	XXX	
0200498. 1983a IAM 9.25% Inc. Pay. & Def.	101,609	XXX	101,609	XXX	
0200499. 1994 GAR 1.25% Inc. Pay. & Def.	25,313	XXX		XXX	25,313
0200500. 1994 GAR 1.75% Inc. Pay. & Def.	294,481	XXX		XXX	294,481
0200501. 1994 GAR 2.25% Inc. Pay. & Def.	83,463	XXX		XXX	83,463
0200502. 1994 GAR 2.50% Inc. Pay. & Def.	152,035	XXX		XXX	152,035
0200503. 1994 GAR 2.75% Inc. Pay. & Def.	258,840	XXX		XXX	258,840
0200504. 1994 GAR 3.75% Inc. Pay. & Def.	50,469	XXX		XXX	50,469
0200505. 1994 GAR 4.00% Inc. Pay. & Def.	603,356	XXX		XXX	603,356
0200506. 1994 GAR 4.25% Inc. Pay. & Def.	283,218	XXX		XXX	283,218
0200507. 2000A 0.50% Inc. Pay. & Def.	264,749	XXX	264,749	XXX	
0200508. 2000A 0.63% Inc. Pay. & Def.	58,049	XXX	58,049	XXX	
0200509. 2000A 0.75% Inc. Pay. & Def.	145,059	XXX	145,059	XXX	
0200510. 2000A 1.00% Inc. Pay. & Def.	72,633	XXX	72,633	XXX	
0200511. 2000A 1.25% Inc. Pay. & Def.	262,318	XXX	262,318	XXX	
0200512. 2000A 1.28% Inc. Pay. & Def.	9,737	XXX	9,737	XXX	
0200513. 2000A 1.31% Inc. Pay. & Def.	80,512	XXX	80,512	XXX	
0200514. 2000A 1.48% Inc. Pay. & Def.	14,744	XXX	14,744	XXX	
0200515. 2000A 1.50% Inc. Pay. & Def.	321,351	XXX	321,351	XXX	
0200516. 2000A 1.51% Inc. Pay. & Def.	17,242	XXX	17,242	XXX	
0200517. 2000A 1.62% Inc. Pay. & Def.	12,607	XXX	12,607	XXX	
0200518. 2000A 1.66% Inc. Pay. & Def.	87,604	XXX	87,604	XXX	
0200519. 2000A 1.67% Inc. Pay. & Def.	83,262	XXX	83,262	XXX	
0200520. 2000A 1.73% Inc. Pay. & Def.	30,879	XXX	30,879	XXX	
0200521. 2000A 1.75% Inc. Pay. & Def.	503,747	XXX	503,747	XXX	
0200522. 2000A 1.99% Inc. Pay. & Def.	27,988	XXX	27,988	XXX	
0200523. 2000A 2.00% Inc. Pay. & Def.	2,110,539	XXX	2,110,539	XXX	
0200524. 2000A 2.01% Inc. Pay. & Def.	27,407	XXX	27,407	XXX	
0200525. 2000A 2.25% Inc. Pay. & Def.	770,553	XXX	770,553	XXX	
0200526. 2000A 2.30% Inc. Pay. & Def.	140,255	XXX	140,255	XXX	
0200527. 2000A 2.32% Inc. Pay. & Def.	12,641	XXX	12,641	XXX	
0200528. 2000A 2.35% Inc. Pay. & Def.	588,092	XXX	588,092	XXX	
0200529. 2000A 2.36% Inc. Pay. & Def.	17,725	XXX	17,725	XXX	
0200530. 2000A 2.37% Inc. Pay. & Def.	38,607	XXX	38,607	XXX	
0200531. 2000A 2.38% Inc. Pay. & Def.	64,760	XXX	64,760	XXX	
0200532. 2000A 2.45% Inc. Pay. & Def.	225,826	XXX	225,826	XXX	
0200533. 2000A 2.48% Inc. Pay. & Def.	45,556	XXX	45,556	XXX	
0200534. 2000A 2.50% Inc. Pay. & Def.	4,358,895	XXX	4,358,895	XXX	
0200535. 2000A 2.55% Inc. Pay. & Def.	466,820	XXX	466,820	XXX	
0200536. 2000A 2.60% Inc. Pay. & Def.	46,232	XXX	46,232	XXX	
0200537. 2000A 2.62% Inc. Pay. & Def.	21,201	XXX	21,201	XXX	
0200538. 2000A 2.65% Inc. Pay. & Def.	146,544	XXX	146,544	XXX	
0200539. 2000A 2.68% Inc. Pay. & Def.	68,926	XXX	68,926	XXX	
0200540. 2000A 2.69% Inc. Pay. & Def.	71,855	XXX	71,855	XXX	
0200541. 2000A 2.70% Inc. Pay. & Def.	187,182	XXX	187,182	XXX	
0200542. 2000A 2.71% Inc. Pay. & Def.	106,622	XXX	106,622	XXX	
0200543. 2000A 2.75% Inc. Pay. & Def.	4,282,795	XXX	4,282,795	XXX	
0200544. 2000A 2.78% Inc. Pay. & Def.	20,198	XXX	20,198	XXX	
0200545. 2000A 2.80% Inc. Pay. & Def.	66,154	XXX	66,154	XXX	
0200546. 2000A 2.89% Inc. Pay. & Def.	248,540	XXX	248,540	XXX	
0200547. 2000A 2.90% Inc. Pay. & Def.	66,563	XXX	66,563	XXX	
0200548. 2000A 2.92% Inc. Pay. & Def.	22,214	XXX	22,214	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200549. 2000A 2.93% Inc. Pay. & Def.	40,069	XXX	40,069	XXX	
0200550. 2000A 3.00% Inc. Pay. & Def.	5,002,124	XXX	5,002,124	XXX	
0200551. 2000A 3.04% Inc. Pay. & Def.	38,661	XXX	38,661	XXX	
0200552. 2000A 3.05% Inc. Pay. & Def.	85,148	XXX	85,148	XXX	
0200553. 2000A 3.06% Inc. Pay. & Def.	12,629	XXX	12,629	XXX	
0200554. 2000A 3.09% Inc. Pay. & Def.	32,579	XXX	32,579	XXX	
0200555. 2000A 3.10% Inc. Pay. & Def.	57,460	XXX	57,460	XXX	
0200556. 2000A 3.11% Inc. Pay. & Def.	15,696	XXX	15,696	XXX	
0200557. 2000A 3.15% Inc. Pay. & Def.	83,691	XXX	83,691	XXX	
0200558. 2000A 3.16% Inc. Pay. & Def.	84,710	XXX	84,710	XXX	
0200559. 2000A 3.20% Inc. Pay. & Def.	57,689	XXX	57,689	XXX	
0200560. 2000A 3.21% Inc. Pay. & Def.	93,690	XXX	93,690	XXX	
0200561. 2000A 3.22% Inc. Pay. & Def.	31,684	XXX	31,684	XXX	
0200562. 2000A 3.24% Inc. Pay. & Def.	18,419	XXX	18,419	XXX	
0200563. 2000A 3.25% Inc. Pay. & Def.	2,334,276	XXX	2,334,276	XXX	
0200564. 2000A 3.27% Inc. Pay. & Def.	114,518	XXX	114,518	XXX	
0200565. 2000A 3.28% Inc. Pay. & Def.	232,522	XXX	232,522	XXX	
0200566. 2000A 3.29% Inc. Pay. & Def.	87,327	XXX	87,327	XXX	
0200567. 2000A 3.32% Inc. Pay. & Def.	37,357	XXX	37,357	XXX	
0200568. 2000A 3.34% Inc. Pay. & Def.	74,393	XXX	74,393	XXX	
0200569. 2000A 3.35% Inc. Pay. & Def.	73,711	XXX	73,711	XXX	
0200570. 2000A 3.36% Inc. Pay. & Def.	29,602	XXX	29,602	XXX	
0200571. 2000A 3.39% Inc. Pay. & Def.	34,464	XXX	34,464	XXX	
0200572. 2000A 3.50% Inc. Pay. & Def.	6,955,178	XXX	6,955,178	XXX	
0200573. 2000A 3.54% Inc. Pay. & Def.	368,802	XXX	368,802	XXX	
0200574. 2000A 3.55% Inc. Pay. & Def.	187,759	XXX	187,759	XXX	
0200575. 2000A 3.60% Inc. Pay. & Def.	29,770	XXX	29,770	XXX	
0200576. 2000A 3.63% Inc. Pay. & Def.	49,079	XXX	49,079	XXX	
0200577. 2000A 3.65% Inc. Pay. & Def.	71,658	XXX	71,658	XXX	
0200578. 2000A 3.66% Inc. Pay. & Def.	34,161	XXX	34,161	XXX	
0200579. 2000A 3.67% Inc. Pay. & Def.	48,263	XXX	48,263	XXX	
0200580. 2000A 3.68% Inc. Pay. & Def.	68,800	XXX	68,800	XXX	
0200581. 2000A 3.70% Inc. Pay. & Def.	67,572	XXX	67,572	XXX	
0200582. 2000A 3.73% Inc. Pay. & Def.	55,237	XXX	55,237	XXX	
0200583. 2000A 3.75% Inc. Pay. & Def.	4,698,647	XXX	4,698,647	XXX	
0200584. 2000A 3.79% Inc. Pay. & Def.	25,286	XXX	25,286	XXX	
0200585. 2000A 3.80% Inc. Pay. & Def.	254,971	XXX	254,971	XXX	
0200586. 2000A 3.81% Inc. Pay. & Def.	9,004	XXX	9,004	XXX	
0200587. 2000A 3.87% Inc. Pay. & Def.	9,227	XXX	9,227	XXX	
0200588. 2000A 3.90% Inc. Pay. & Def.	217,106	XXX	217,106	XXX	
0200589. 2000A 3.93% Inc. Pay. & Def.	240,826	XXX	240,826	XXX	
0200590. 2000A 3.95% Inc. Pay. & Def.	142,828	XXX	142,828	XXX	
0200591. 2000A 3.99% Inc. Pay. & Def.	63,741	XXX	63,741	XXX	
0200592. 2000A 4.00% Inc. Pay. & Def.	1,498,095	XXX	1,498,095	XXX	
0200593. 2000A 4.02% Inc. Pay. & Def.	38,101	XXX	38,101	XXX	
0200594. 2000A 4.04% Inc. Pay. & Def.	15,869	XXX	15,869	XXX	
0200595. 2000A 4.05% Inc. Pay. & Def.	215,897	XXX	215,897	XXX	
0200596. 2000A 4.10% Inc. Pay. & Def.	141,448	XXX	141,448	XXX	
0200597. 2000A 4.15% Inc. Pay. & Def.	44,601	XXX	44,601	XXX	
0200598. 2000A 4.16% Inc. Pay. & Def.	227,898	XXX	227,898	XXX	
0200599. 2000A 4.17% Inc. Pay. & Def.	154,405	XXX	154,405	XXX	
0200600. 2000A 4.20% Inc. Pay. & Def.	23,614	XXX	23,614	XXX	
0200601. 2000A 4.23% Inc. Pay. & Def.	8,287	XXX	8,287	XXX	
0200602. 2000A 4.25% Inc. Pay. & Def.	1,979,032	XXX	1,979,032	XXX	
0200603. 2000A 4.27% Inc. Pay. & Def.	123,728	XXX	123,728	XXX	
0200604. 2000A 4.29% Inc. Pay. & Def.	43,221	XXX	43,221	XXX	
0200605. 2000A 4.30% Inc. Pay. & Def.	109,033	XXX	109,033	XXX	
0200606. 2000A 4.35% Inc. Pay. & Def.	124,123	XXX	124,123	XXX	
0200607. 2000A 4.38% Inc. Pay. & Def.	58,816	XXX	58,816	XXX	
0200608. 2000A 4.40% Inc. Pay. & Def.	68,811	XXX	68,811	XXX	
0200609. 2000A 4.45% Inc. Pay. & Def.	75,357	XXX	75,357	XXX	
0200610. 2000A 4.50% Inc. Pay. & Def.	2,637,367	XXX	2,637,367	XXX	
0200611. 2000A 4.55% Inc. Pay. & Def.	179,208	XXX	179,208	XXX	
0200612. 2000A 4.60% Inc. Pay. & Def.	73,723	XXX	73,723	XXX	
0200613. 2000A 4.65% Inc. Pay. & Def.	454,687	XXX	454,687	XXX	
0200614. 2000A 4.70% Inc. Pay. & Def.	364,620	XXX	364,620	XXX	
0200615. 2000A 4.75% Inc. Pay. & Def.	44,297	XXX	44,297	XXX	
0200616. 2000A 4.80% Inc. Pay. & Def.	466,417	XXX	466,417	XXX	
0200617. 2000A 4.85% Inc. Pay. & Def.	303,185	XXX	303,185	XXX	
0200618. 2000A 4.90% Inc. Pay. & Def.	550,417	XXX	550,417	XXX	
0200619. 2000A 4.93% Inc. Pay. & Def.	25,580	XXX	25,580	XXX	
0200620. 2000A 4.95% Inc. Pay. & Def.	450,098	XXX	450,098	XXX	
0200621. 2000A 5.00% Inc. Pay. & Def.	399,669	XXX	399,669	XXX	
0200622. 2000A 5.05% Inc. Pay. & Def.	61,380	XXX	61,380	XXX	
0200623. 2000A 5.08% Inc. Pay. & Def.	8,920	XXX	8,920	XXX	
0200624. 2000A 5.15% Inc. Pay. & Def.	48,739	XXX	48,739	XXX	
0200625. 2000A 5.25% Inc. Pay. & Def.	107,723	XXX	107,723	XXX	
0200626. 2000A 5.50% Inc. Pay. & Def.	432,152	XXX	432,152	XXX	
0200627. 2000A 5.75% Inc. Pay. & Def.	1,193,766	XXX	1,193,766	XXX	
0200628. 2000A 6.00% Inc. Pay. & Def.	266,608	XXX	266,608	XXX	
0200629. 2000A 6.25% Inc. Pay. & Def.	1,350,617	XXX	1,350,617	XXX	
0200630. 2000A 6.50% Inc. Pay. & Def.	853,943	XXX	853,943	XXX	
0200631. 2000A 6.75% Inc. Pay. & Def.	1,089,094	XXX	1,089,094	XXX	
0200632. 2000A 7.00% Inc. Pay. & Def.	1,825,536	XXX	1,825,536	XXX	
0200633. 2012IAR 0.25% Inc. Pay. & Def.	511,356	XXX	511,356	XXX	
0200634. 2012IAR 0.35% Inc. Pay. & Def.	97,199	XXX	97,199	XXX	
0200635. 2012IAR 0.50% Inc. Pay. & Def.	85,318	XXX	85,318	XXX	
0200636. 2012IAR 0.75% Inc. Pay. & Def.	4,468,727	XXX	4,468,727	XXX	
0200637. 2012IAR 1.00% Inc. Pay. & Def.	2,407,642	XXX	2,407,642	XXX	
0200638. 2012IAR 1.25% Inc. Pay. & Def.	676,226	XXX	676,226	XXX	
0200639. 2012IAR 1.50% Inc. Pay. & Def.	2,832,307	XXX	2,832,307	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200640. 2012IAR 1.75% Inc. Pay. & Def.	1,877,665	XXX	1,877,665	XXX	
0200641. 2012IAR 2.00% Inc. Pay. & Def.	4,087,166	XXX	4,087,166	XXX	
0200642. 2012IAR 2.25% Inc. Pay. & Def.	6,404,967	XXX	6,404,967	XXX	
0200643. 2012IAR 2.50% Inc. Pay. & Def.	10,405,559	XXX	10,405,559	XXX	
0200644. 2012IAR 2.75% Inc. Pay. & Def.	21,343,947	XXX	21,343,947	XXX	
0200645. 2012IAR 3.00% Inc. Pay. & Def.	13,992,763	XXX	13,992,763	XXX	
0200646. 2012IAR 3.25% Inc. Pay. & Def.	15,760,400	XXX	15,760,400	XXX	
0200647. 2012IAR 3.50% Inc. Pay. & Def.	29,877,809	XXX	29,877,809	XXX	
0200648. 2012IAR 3.75% Inc. Pay. & Def.	29,974,152	XXX	29,974,152	XXX	
0200649. 2012IAR 4.00% Inc. Pay. & Def.	30,313,464	XXX	30,313,464	XXX	
0200650. 2012IAR 4.25% Inc. Pay. & Def.	9,077,620	XXX	9,077,620	XXX	
0200651. Fixed Indexed Annuity Var%	725,705,613	XXX	725,705,613	XXX	
0200652. Dep. Adm. Funds at Various Rates	1,301,591,460	XXX	700,139,715	XXX	601,451,745
0200653. 37 SA 3.00% Inc. Pay. & Def.	2,633	XXX	2,633	XXX	
0200654. 37 SA 3.25% Inc. Pay. & Def.	646	XXX	646	XXX	
0200655. 37 SA 3.50% Inc. Pay. & Def.	6,173	XXX	6,173	XXX	
0200656. A-1949 4.00% Inc. Pay. & Def.	1,992	XXX	1,992	XXX	
0200657. 1971 IAM 8.50% Inc. Pay. & Def.	1,019	XXX	1,019	XXX	
0200658. 1983a IAM 6.70% Inc. Pay. & Def.	1,557	XXX	1,557	XXX	
0200659. 1983a IAM 7.70% Inc. Pay. & Def.	4,156	XXX	4,156	XXX	
0200660. 2012IAR 0.40% Inc. Pay. & Def.	17,441	XXX	17,441	XXX	
0200661. 71 GAM (Proj D) 6%, 7 1/2%, 9 1/2%, 8%	1,162,056	XXX		XXX	1,162,056
0299997. Totals (Gross)	42,755,308,701	XXX	33,050,684,008	XXX	9,704,624,693
0299998. Reinsurance ceded	27,909,598,872	XXX	18,848,554,586	XXX	9,061,044,286
0299999. Annuities: Totals (Net)	14,845,709,829	XXX	14,202,129,422	XXX	643,580,407
0300001. 83a 6.25% IMM	2,444		2,444		
0300002. 83a 6.5% IMM	2,013		2,013		
0300003. 83a 6.75% IMM	16,780		16,780		
0300004. a 2000 6.25% IMM	6,106		6,106		
0300005. a 2000 6.5% IMM	2,611		2,611		
0300006. 1937 Standard Annuity 3 1/2% to 1962	20,247		20,247		
0300007. 1983 Table a 8% 1987	1,350		1,350		
0300008. 1983 Table a 8 3/4% 1988-1989	10,314		10,314		
0300009. 1983 Table a 8 1/4% 1990-1991	17,180		17,180		
0300010. Annuity 2000 Table 5 1/4%	23,071		23,071		
0300011. Annuity 2000 Table 6%	11,534		11,534		
0300012. Annuity 2000 Table 5 1/2%	12,622		12,622		
0300013. 2000 IAM 7 1/2% 1980-1982	5,531		5,531		
0300014. 83a 8.25%	6,398		6,398		
0300015. 83a 7.25%	116,122		116,122		
0300016. 83a 7.00%	115,991		115,991		
0300017. 83a 6.75%	196,276		196,276		
0300018. 83a 6.50%	63,178		63,178		
0300019. 83a 6.25%	119,335		119,335		
0300020. 83a 6.00%	120,085		120,085		
0300021. 83a 5.50%	259,273		259,273		
0300022. 83a 5.25%	732,840		732,840		
0300023. 83a 5.00%	180,334		180,334		
0300024. 83a 4.50%	493,256		493,256		
0300025. 83a 4.25%	239,212		239,212		
0300026. 83a 4.00%	700,353		700,353		
0300027. 2000 Annuity 6.50%	36,499		36,499		
0300028. 2000 Annuity 6.25%	21,415		21,415		
0300029. 2000 Annuity 6.00%	126,490		126,490		
0300030. 2000 Annuity 5.50%	259,822		259,822		
0300031. 2000 Annuity 5.25%	66,628		66,628		
0300032. 2000 Annuity 5.00%	210,130		210,130		
0300033. 2000 Annuity 4.50%	261,846		261,846		
0300034. 2000 Annuity 4.25%	162,275		162,275		
0300035. 2000 Annuity 4.00%	178,000		178,000		
0300036. 2012 IAR 4.25%	87,403		87,403		
0300037. 2012 IAR 4.00%	2,599,153		2,599,153		
0300038. 2012 IAR 3.75%	292,094		292,094		
0300039. 2012 IAR 3.50%	119,448		119,448		
0300040. 2012 IAR 3.25%	210,881		210,881		
0300041. 2012 IAR 3.00%	1,573,484		1,573,484		
0300042. 2012 IAR 2.75%	108,295		108,295		
0300043. 2012 IAR 2.50%	302,690		302,690		
0300044. 2012 IAR 2.25%	2,035,808		2,035,808		
0399997. Totals (Gross)	12,126,817		12,126,817		
0399998. Reinsurance ceded	9,677,491		9,677,491		
0399999. SCWLC: Totals (Net)	2,449,326		2,449,326		
0400001. 1959 ADB 3.00% NLP 1967, 1970, 1972, 1974, 1977, 1979-1980, 1982, 1985- 2006, 2009	37,932		37,932		
0400002. 1959 ADB WITH 1958 CSO 2.50% 1963, 1970- 1977, 1979-1982, 1985, 1987-1988, 2002- 2006, 2009, 2012	17,026		17,026		
0400003. 1959 ADB WITH 1958 CSO 3.00% 1946, 1949- 1951, 1959-1965, 1967, 1969, 1971-2000, 2002-2009	344,067		344,067		
0400004. 1959 ADB WITH 1958 CSO 3.50% 1958-1962, 1964- 1983, 1988-2008	4,807		4,807		
0400005. Intercompany/AE 3% Issues to 35	6,693		6,693		
0400006. Intercompany/41 CSO Mod. 2 1/2% 48-61	3,036		3,036		
0400007. 1959 ADB/58 CSO Mod. 2 1/2% 61-88	1,139		1,139		
0400008. 1959 ADB/80 CSO Mod. 5 1/2% 83-NB	1,518		1,518		
0400009. 1959 ADB/80 CSO Mod. 6 % 85	34		34		
0400010. 59 ADB 3% 73-84	1,315		1,315		
0400011. 59 ADB 4 1/2% 81-86	951		951		
0400012. 59 ADB 5 1/2% 85-86	92		92		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0400013. 59 ADB 5% 87-94	1,832		1,832		
0400014. 59 ADB 4 1/2% 95-04 NB	412		412		
0499997. Totals (Gross)	420,854		420,854		
0499998. Reinsurance ceded	13,691		13,691		
0499999. Accidental Death Benefits: Totals (Net)	407,163		407,163		
0500001. 1952 DISABILITY WITH 1958 CSO 2.50%/3.00% 1972-1976, 1978-1979, 1981-1982, 1984- 1987, 2005, 2007	7,400		7,400		
0500002. 1952 DISABILITY WITH 1958 CSO 3.00% 1964- 1967, 1977-2013	105,150		105,150		
0500003. 1952 DISABILITY WITH 1958 CSO 3.50% 1975, 1978-1980, 1982-1983, 1988-1991, 1993-2008	15,092		15,092		
0500004. 1952 DISABILITY WITH 1980 CSO 4.00% 1986- 1989, 1993-2008	79,422		79,422		
0500005. 1952 DISABILITY WITH 1980 CSO 5.5% 1972, 1975, 1979-1993, 1996, 2001-2008	22,284		22,284		
0500006. 1952 Intercompany Disab. (2-5) 2 1/2% 56-88	5,874		5,874		
0500007. 1952 Intercompany Disab. (2-5) 5 1/2% 83-NB	21,103		21,103		
0500008. 1952 Intercompany Disab. (2-5) 6 % 84-86	2,665		2,665		
0500009. 52 INTERCO DISA 3% 73-95	257,896		257,896		
0500010. 52 INTERCO DISA 4 1/2% 81-86	6,195		6,195		
0500011. 52 INTERCO DISA 4 1/2% 95-04 NB	16,219		15,770		449
0599997. Totals (Gross)	539,300		538,851		449
0599998. Reinsurance ceded	286,566		286,566		
0599999. Disability-Active Lives: Totals (Net)	252,734		252,285		449
0600001. 1926 CLASS(3) & 1941 CSO 2.50% 1978, 1984-1985	29,501		29,501		
0600002. 1952 Disability Period 2 3.00% 1978, 1981- 1982, 1984, 1987, 1989	124,693		124,693		
0600003. 1952 DISABILITY WITH 1958 CSO 3.00% 1966, 1971, 1985-1988, 1990-1993, 1996- 1997, 1999, 2002	105,280		105,280		
0600004. 1952 DISABILITY WITH 1958 CSO 3.50% 1963, 1970-1972, 1980-1984, 1986- 1989, 1991, 1993, 1995-1996, 2002, 2004-2005, 2007	470,068		470,068		
0600005. Jt. Commision 3% 30-47	270		270		
0600006. 1926 Class (3) 2 1/2% 48-61	13,950		13,950		
0600007. 1952 Intercompany Disab. (2-5) 2 1/2% 56-NB	1,852,792		1,852,792		
0600008. Group Waiver of Premium	12,084				12,084
0600009. 1952 Intercompany Disab. (2-5) 5 1/2% 83-NB	517,931		517,931		
0600010. 1952 Intercompany Disab. (2-5) 6 % 84-86	55,725		55,725		
0600011. 52 INTERCO DISA 3% 79-95	441,256		441,256		
0600012. 52 INTERCO DISA 6% 86					
0600013. 52 INTERCO DISA 5 1/2% 87-92	19,714		19,714		
0600014. 52 INTERCO DISA 4 1/2% 95-04	16,441,214		16,441,214		
0600015. 70 INTERCO DISA 5 1/2% NLP ANB CRF	27,776				27,776
0699997. Totals (Gross)	20,112,254		20,072,394		39,860
0699998. Reinsurance ceded	6,535,752		6,498,309		37,443
0699999. Disability-Disabled Lives: Totals (Net)	13,576,502		13,574,085		2,417
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state	2,510,061		2,510,061		
0700002. For non-deduction of deferred fractional prems. or return of prems. at death of the insured	59,209		59,209		
0700003. For surrender values in excess of reserves otherwise required and carried in this schedule	10,360,123		10,216,536		143,587
0700004. Special Class Extra	12,217		12,217		
0700005. Immediate payment of claims	319,410		319,410		
0700006. Substandard	6,126		6,126		
0700007. VM21 Reserve	112,267,641		111,599,392		668,249
0799997. Totals (Gross)	125,534,787		124,722,951		811,836
0799998. Reinsurance ceded	113,972,361		113,342,149		630,212
0799999. Miscellaneous Reserves: Totals (Net)	11,562,426		11,380,802		181,624
9999999. Totals (Net) - Page 3, Line 1	15,208,416,518		14,562,116,890		646,299,628

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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	16,801,749										16,801,749		
2. Additional contract reserves (b)	140,176,349										140,176,349		
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)	156,978,098										156,978,098		
8. Reinsurance ceded	152,273,434										152,273,434		
9. Totals (Net)	4,704,664										4,704,664		
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	6,459,504,581										6,459,411,831		92,750
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	6,459,504,581										6,459,411,831		92,750
15. Reinsurance ceded	6,265,837,211										6,265,744,461		92,750
16. Totals (Net)	193,667,370										193,667,370		
17. TOTAL (Net)	198,372,034										198,372,034		
18. TABULAR FUND INTEREST	1,769										1,769		
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.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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	370,701,459	1,528,331	16,107,393	4,291,001	35,226,509	313,548,225
2. Deposits received during the year	1,800,198		1,655,823	18,258	131,554	(5,437)
3. Investment earnings credited to the account	8,070,919	63,940	882,417	73,972	165,992	6,884,598
4. Other net change in reserves	(124,683)		(4,202)	(120,481)		
5. Fees and other charges assessed	6,828,542					6,828,542
6. Surrender charges						
7. Net surrender or withdrawal payments	6,876,076	1,579	4,049,726	269,866	2,554,905	
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	366,743,275	1,590,692	14,591,705	3,992,884	32,969,150	313,598,844
10. Reinsurance balance at the beginning of the year	425,648,824	(1,222,664)	157,853,142	12,034,243	(26,083,751)	283,067,854
11. Net change in reinsurance assumed	(113,322,659)		(47,327,389)	(37,512,220)	(93,210)	(28,389,840)
12. Net change in reinsurance ceded	(99,799,680)	49,889	(49,843,264)	(33,999,492)	(1,805,887)	(14,200,926)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	412,125,845	(1,272,553)	160,369,017	8,521,515	(24,371,074)	268,878,940
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	778,869,120	318,139	174,960,722	12,514,399	8,598,076	582,477,784

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$
2. Reported as Annuities Certain (captured in column 3)	\$
3. Reported as Supplemental Contracts (captured in column 4)	\$
4. Reported as Dividend Accumulations or Refunds (captured in column 5)	\$
5. Reported as Premium or Other Deposit Funds (captured in column 6)	\$ 313,579,958
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ 313,579,958

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	213,419		213,092				327				
1.2 Reinsurance assumed	210,104		210,104								
1.3 Reinsurance ceded	83,662		83,662								
1.4 Net	339,861		339,534				327				
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	14,594,512		14,058,271				536,241				
2.22 Reinsurance assumed	7,991,165		3,785,006	4,206,159							
2.23 Reinsurance ceded	22,919,735		19,554,807	3,364,928							
2.24 Net	(334,058)		(b) (1,711,530)	(b) 841,231		(b)	(b) 536,241		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	5,309,294		5,301,597								7,697
3.2 Reinsurance assumed	124,514,636		1,076,259	1,138							123,437,239
3.3 Reinsurance ceded	124,060,239		4,317,430	1,024							119,741,785
3.4 Net	5,763,691		(b) 2,060,426	(b) 114		(b)	(b)		(b)	(b)	(b) 3,703,151
4. TOTALS											
4.1 Direct	20,117,225		19,572,960				536,568				7,697
4.2 Reinsurance assumed	132,715,905		5,071,369	4,207,297							123,437,239
4.3 Reinsurance ceded	147,063,636		23,955,899	3,365,952							119,741,785
4.4 Net	5,769,494	(a)	(a) 688,430	841,345			(a) 536,568				3,703,151

(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 2022 OF THE Commonwealth Annuity and 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	216,289,160		95,110,416	119,441,312			55,297				1,682,135
1.2 Reinsurance assumed	2,479,734,578		71,667,864	1,081,855,484			300,001	459,266,740			866,644,489
1.3 Reinsurance ceded	2,414,065,856		83,432,821	1,037,073,052			40,000	425,193,359			868,326,624
1.4 Net	(d) 281,957,882		83,345,459	164,223,744			315,298	34,073,381			
2. Liability December 31, current year from Part 1:											
2.1 Direct	20,117,225		19,572,960				536,568				7,697
2.2 Reinsurance assumed	132,715,905		5,071,369	4,207,297							123,437,239
2.3 Reinsurance ceded	147,063,636		23,955,899	3,365,952							119,741,785
2.4 Net	5,769,494		688,430	841,345			536,568				3,703,151
3. Amounts recoverable from reinsurers December 31, current year	3,387,795		3,387,795								
4. Liability December 31, prior year:											
4.1 Direct	21,400,515		20,576,665				789,476				34,374
4.2 Reinsurance assumed	123,529,645		5,498,326	4,326,798							113,704,521
4.3 Reinsurance ceded	135,102,340		21,313,107	3,461,508							110,327,725
4.4 Net	9,827,820		4,761,884	865,290			789,476				3,411,170
5. Amounts recoverable from reinsurers December 31, prior year	7,089,882		7,089,882								
6. Incurred Benefits											
6.1 Direct	215,005,870		94,106,711	119,441,312			(197,611)				1,655,458
6.2 Reinsurance assumed	2,488,920,838		71,240,907	1,081,735,983			300,001	459,266,740			876,377,207
6.3 Reinsurance ceded	2,422,325,065		82,373,526	1,036,977,496			40,000	425,193,359			877,740,684
6.4 Net	281,601,643		82,974,092	164,199,799			62,390	34,073,381			291,981

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ 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			
7. Derivatives (Schedule DB)	39,912,239		(39,912,239)
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)	39,912,239		(39,912,239)
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			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	361,011	522,797	161,786
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	40,273,250	522,797	(39,750,453)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	40,273,250	522,797	(39,750,453)
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. Bill receivable	346,093	512,972	166,879
2502. Prepaid expenses		2,292	2,292
2503. Accounts receivable- Misc	14,918	7,533	(7,385)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	361,011	522,797	161,786

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Commonwealth Annuity and Life Insurance Company ("Commonwealth Annuity" or "the Company") is a stock life insurance company organized under the laws of the Commonwealth of Massachusetts, and is a wholly-owned indirect subsidiary of Global Atlantic Financial Group Limited ("GAFGL") effective April 30, 2013. The Company insures and reinsures blocks of fixed and variable annuities, universal and variable universal life insurance, and traditional life insurance. The Company owns life insurance companies that insure and sell fixed and variable annuities and fixed universal and variable life insurance.

The financial statements of Commonwealth Annuity 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.

A reconciliation of the Company's net income (loss) and statutory surplus between practices prescribed by the Commonwealth of Massachusetts and the NAIC SAP is shown below.

	SSAP #	F/S Page	F/S Line #	2022	2021
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (491,824,565)	\$ (18,848,480)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (491,824,565)</u>	<u>\$ (18,848,480)</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 4,191,842,834	\$ 3,888,156,791
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 4,191,842,834</u>	<u>\$ 3,888,156,791</u>

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as income when received. Deposits on deposit-type contracts are entered directly as a liability when received. Treaties that do not meet the definition of risk transfer are recorded under the rules of deposit accounting as prescribed in Statement of Statutory Accounting Principles ("SSAP") No. 61 R - *Life, Deposit-Type and Accident and Health Reinsurance*. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

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 for controlled subsidiaries and affiliates which are carried on the equity basis.
- (4) Preferred stocks are stated at cost or amortized cost except those rated NAIC class 4 or lower quality, which are carried at the lower of cost or fair value.
- (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. 43-R - *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 carries its insurance subsidiaries as an equity investment in its statutory surplus. In accordance with SSAP No. 97 - *Investments in Subsidiary, Controlled, and Affiliated Entities*, dividends or distributions received from an investee shall be recognized in investment income when declared to the extent that they are not in excess of the undistributed accumulated earnings attributable to the investee. Dividends or distributions declared in excess of the undistributed accumulated earnings attributable to the investee shall reduce the carrying amount of the investment.
- (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. Swap coupon payments are reflected in net income.
- (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.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

(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.

2. Accounting Changes and Corrections of Errors

In 2022, the Company updated its accounting for ceding IMR gains and losses after the inception of the treaty where gains and losses transferred to a counterparty are now assessed on an accrual basis whereas previously we assessed that transfer on a cash basis. Since both are acceptable interpretations of the standard, the Company has accounted for this as a change in accounting principle and has applied an adjustment to IMR for all such ceded gains, whereas previously we made no adjustment to IMR and instead set up a different liability. There was an impact to surplus arising from the change due to the IMR liability being stated at an after tax amount whereas the other liability had been stated without an adjustment for tax. An adjustment to surplus of \$7,869,744 has been captured as the cumulative impact of the change in accounting principle.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

1. The Company purchased a 100% interest of Accordia Life and Annuity Company ("Accordia") in 2013 and purchased a 95% interest of both Forethought Life Insurance Company ("FLIC") and Forethought National Life Insurance Company ("FNLIC") in 2014. In 2017, the Company became owner of the remaining 5% of FLIC and FNLIC, through a capital contribution.
2. Both initial purchases were accounted for as statutory purchases.
3. The cost of Accordia was \$12,600,000, resulting in \$2,000,000 of goodwill. The cost of FLIC and FNLIC was \$584,300,000, resulting in \$74,065,370 of goodwill.
4. Goodwill amortization totaled \$7,606,537 and \$7,606,537 for the periods ended December 31, 2022 and December 31, 2021, respectively.

	1	2	3	4	5	6	7	8	9
Purchased entity	Acquisition date	Cost of acquired entity	Original amount of goodwill	Original amount of admitted goodwill	Admitted goodwill as of the reporting date	Amount of goodwill amortized during the reporting period	Book Value of SCA	Admitted goodwill as a % of SCA BACV, gross of admitted goodwill	Col. 6/Col. 8
Accordia Life and Annuity Company	01/01/2013	\$ 12,600,000	\$	\$ 2,000,000	\$ 150,000	\$ 200,000	\$ 958,787,852	0.016	%
Forethought Life Insurance Company	01/01/2014	584,300,000		74,065,370	7,406,537	7,406,537	2,675,960,451	0.277	%
Total	XXX	\$ 596,900,000	\$	\$ 76,065,370	\$ 7,556,537	\$ 7,606,537	\$ 3,634,748,303	XXX	

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

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	3,819,563,833	XXX
Less:		
(2) Admitted Positive Goodwill	9,458,171	XXX
(3) Admitted EDP Equipment & Operating System Software		XXX
(4) Admitted Net Deferred Taxes	337,810,623	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	3,472,295,038	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	347,229,504	XXX
(7) Current period reported Admitted Goodwill	XXX	7,556,537
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	0.218 %

4. Discontinued Operations - Not Applicable

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for mortgage loans during 2022 were 18.00% and 2.875%, respectively.
- (2) Maximum percentage of any one loan to the value of security at the time of the loan, exclusive of guaranteed or purchase money mortgages was 100.00%.
- (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - Not Applicable

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		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$ 3,912,562,053	\$	\$ 8,125,425,559	\$ 352,897,531	\$ 12,390,885,143
(b) 30 - 59 days past due			24,893,191				24,893,191
(c) 60 - 89 days past due			4,739,271				4,739,271
(d) 90 - 179 days past due			11,616,636				11,616,636
(e) 180+ days past due			8,605,374				8,605,374
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	\$	\$	\$ 2,360,777,069	\$	\$ 6,250,583,796	\$	\$ 8,611,360,865
(b) 30 - 59 days past due			11,619,442				11,619,442
(c) 60 - 89 days past due			1,694,848				1,694,848
(d) 90 - 179 days past due			1,682,426				1,682,426
(e) 180+ days past due			7,201,399				7,201,399
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	\$	\$	\$	\$	\$	\$	\$

Notes to the Financial Statements

5. Investments (Continued)

- (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

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. With allowance for credit losses	\$	\$	\$ 48,408,649	\$	\$	\$	\$ 48,408,649
2. No allowance for credit losses			166,080				166,080
3. Total (1+2)	\$	\$	\$ 48,574,729	\$	\$	\$	\$ 48,574,729
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan							
	\$	\$	\$	\$	\$	\$	\$
b. Prior Year							
1. With allowance for credit losses	\$	\$	\$ 57,845,425	\$	\$	\$	\$ 57,845,425
2. No allowance for credit losses							
3. Total (1+2)	\$	\$	\$ 57,845,425	\$	\$	\$	\$ 57,845,425
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan							
	\$	\$	\$	\$	\$	\$	\$

- (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

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. Average recorded investment	\$	\$	\$ 83,040	\$	\$	\$	\$ 83,040
2. Interest income recognized			13,706				13,706
3. Recorded investments on nonaccrual status			20,222,010				20,222,010
4. Amount of interest income recognized using a cash-basis method of accounting			275,312				275,312
b. Prior Year							
1. Average recorded investment	\$	\$	\$	\$	\$	\$	\$
2. Interest income recognized							
3. Recorded investments on nonaccrual status			8,883,825				8,883,825
4. Amount of interest income recognized using a cash-basis method of accounting			116,511				116,511

- (7) Allowance for credit losses

	2022	2021
a. Balance at beginning of period	\$ 548,787	\$
b. Additions charged to operations	10,001,080	548,787
c. Direct write-downs charged against the allowances	31,386	
d. Recoveries of amounts previously charged off		
e. Balance at end of period (a+b-c-d)	\$ 10,518,481	\$ 548,787

- (8) Mortgage loans derecognized as a result of foreclosure

	2022
a. Aggregate amount of mortgage loans derecognized	\$ 8,605,374
b. Real estate collateral recognized	
c. Other collateral recognized	
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	

- (9) The Company recognizes interest income on its impaired loans upon receipt.

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 recognized \$39,902,380 OTTI charges on loan-backed securities as of December 31, 2022 and \$4,295,874 OTTI charges were recognized as of December 31, 2021.
- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - None
- (3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities

(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
..00256DAB8	\$ 389,575	\$ 220,635	\$ 168,940	\$ 220,635	\$ 220,635	03/31/2022
..026932AA1	19,216,891	19,032,830	184,061	19,032,830	19,032,830	03/31/2022
..026936AA2	20,064,363	19,978,907	85,456	19,978,907	19,978,907	03/31/2022
..05609MDE2	4,419,101	4,292,215	126,886	4,292,215	4,292,215	03/31/2022
..12649FEG9	14,069,527	13,790,067	279,460	13,790,067	13,790,067	03/31/2022
..17326CAY0	17,123,734	16,993,928	129,806	16,993,928	16,993,928	03/31/2022
..22541SEG9	854,778	752,982	101,796	752,982	752,982	03/31/2022
..23307GAJ5	15,906,190	15,796,403	109,787	15,796,403	15,796,403	03/31/2022
..30259AAA0	35,000,000	34,941,473	58,527	34,941,473	34,941,473	03/31/2022
..32029GAC8	10,018,508	9,915,970	102,538	9,915,970	9,915,970	03/31/2022
..34963WAJ2	8,580,000	8,404,614	175,386	8,404,614	8,404,614	03/31/2022
..36249XAG7	3,316,217	3,196,092	120,125	3,196,092	3,196,092	03/31/2022
..36249XAH5	3,113,966	3,021,171	92,795	3,021,171	3,021,171	03/31/2022
..41164YAA9	17,008,189	16,725,169	283,020	16,725,169	16,725,169	03/31/2022
..440405AE8	1,620,479	1,479,990	140,489	1,479,990	1,479,990	03/31/2022
..45660L5C9	2,415,756	2,341,765	73,991	2,341,765	2,341,765	03/31/2022
..45660NS48	4,325,259	4,218,605	106,654	4,218,605	4,218,605	03/31/2022
..46644YAU4	22,228,210	22,109,105	119,105	22,109,105	22,109,105	03/31/2022
..61768HAE6	3,347,917	3,077,756	270,161	3,077,756	3,077,756	03/31/2022
..643528AD4	5,626,520	5,297,035	329,485	5,297,035	5,297,035	03/31/2022
..65539CBF2	8,433,903	8,298,930	134,973	8,298,930	8,298,930	03/31/2022
..65540XAR8	3,459,108	3,217,611	241,497	3,217,611	3,217,611	03/31/2022
..86360UAF3	5,271,888	5,177,331	94,557	5,177,331	5,177,331	03/31/2022
..90276RAL2	4,173,650	3,967,320	206,330	3,967,320	3,967,320	03/31/2022
..05604LAJ1	4,569,562	2,353,000	2,216,562	2,353,000	2,353,000	03/31/2022
..026932AA1	8,826,355	8,717,615	108,740	8,717,615	8,717,615	06/30/2022
..026936AA2	20,615,164	20,441,871	173,293	20,441,871	20,441,871	06/30/2022
..04301YAA1	1,965,581	1,638,708	326,873	1,638,708	1,638,708	06/30/2022
..05533JAY9	16,717,969	16,587,770	130,199	16,587,770	16,587,770	06/30/2022
..05549GAG6	6,781,848	6,692,108	89,740	6,692,108	6,692,108	06/30/2022
..05946XYP2	1,896,938	1,829,592	67,346	1,829,592	1,829,592	06/30/2022
..12566XAK4	1,448,645	1,428,575	20,070	1,428,575	1,428,575	06/30/2022
..12649FEG9	13,563,910	13,257,533	306,377	13,257,533	13,257,533	06/30/2022
..126670ZC5	10,184,857	10,064,819	120,038	10,064,819	10,064,819	06/30/2022
..19260MAA4	6,501,407	6,376,035	125,372	6,376,035	6,376,035	06/30/2022
..251508AB3	2,474,926	2,446,534	28,392	2,446,534	2,446,534	06/30/2022
..25156WAE8	4,559,910	4,373,948	185,962	4,373,948	4,373,948	06/30/2022
..32029GAC8	9,614,274	9,502,183	112,091	9,502,183	9,502,183	06/30/2022
..36185MEX6	2,653,345	2,547,804	105,541	2,547,804	2,547,804	06/30/2022
..362244AA3	1,199,488	1,139,145	60,343	1,139,145	1,139,145	06/30/2022
..36259AAS8	9,926,877	9,909,710	17,167	9,909,710	9,909,710	06/30/2022
..40131YAK9	3,937,520	3,885,040	52,480	3,885,040	3,885,040	06/30/2022
..41164LAA7	13,909,239	13,760,988	148,251	13,760,988	13,760,988	06/30/2022
..41164YAA9	15,100,050	14,894,365	205,685	14,894,365	14,894,365	06/30/2022
..428357AA5	25,390,702	25,013,807	376,895	25,013,807	24,280,961	06/30/2022
..456612AA8	9,259,118	9,113,715	145,403	9,113,715	9,113,715	06/30/2022
..45667SAK3	16,734,653	16,213,494	521,159	16,213,494	16,213,494	06/30/2022

Notes to the Financial Statements

5. Investments (Continued)

(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
..46643NAF2	20,769,440	20,623,137	146,303	20,623,137	20,623,137	06/30/2022
..525161AA3	5,545,184	5,407,568	137,616	5,407,568	5,407,568	06/30/2022
..52519BAC4	4,298,681	3,714,135	584,546	3,714,135	3,714,135	06/30/2022
..525227AK0	10,239,530	10,136,120	103,410	10,136,120	10,136,120	06/30/2022
..525229AG5	5,255,335	5,081,744	173,591	5,081,744	5,081,744	06/30/2022
..61762UAH6	7,827,925	7,647,326	180,599	7,647,326	7,647,326	06/30/2022
..61767CAC2	1,041,030	904,946	136,084	904,946	904,946	06/30/2022
..61768HAE6	2,803,438	2,529,120	274,318	2,529,120	2,529,120	06/30/2022
..643528AD4	6,125,110	5,722,837	402,273	5,722,837	5,722,837	06/30/2022
..643528AE2	1,412,943	1,208,579	204,364	1,208,579	1,208,579	06/30/2022
..65539CBF2	7,907,669	7,753,364	154,305	7,753,364	7,753,364	06/30/2022
..69700TAL8	8,387,175	8,274,351	112,824	8,274,351	8,274,351	06/30/2022
..86360KBJ6	1,861,014	1,664,516	196,498	1,664,516	1,664,516	06/30/2022
..88522XAA9	12,594,458	12,107,492	486,966	12,107,492	12,107,492	06/30/2022
..89641GAL6	7,665,723	7,128,367	537,356	7,128,367	7,128,367	06/30/2022
..90276RAL2	3,781,413	3,654,334	127,079	3,654,334	3,654,334	06/30/2022
..026936AA2	23,969,296	23,792,428	176,868	23,792,428	22,888,977	09/30/2022
..05530NAA5	7,553,285	7,422,164	131,121	7,422,164	7,422,163	09/30/2022
..05608RAL9	17,692,527	17,637,872	54,655	17,637,872	16,248,790	09/30/2022
..05609KAN9	78,090,205	77,864,769	225,436	77,864,769	71,635,503	09/30/2022
..05609RAQ7	16,159,093	16,107,560	51,533	16,107,560	14,425,696	09/30/2022
..05609WAN3	16,706,786	16,668,953	37,833	16,668,953	15,647,464	09/30/2022
..05610FAE7	20,636,644	20,553,606	83,038	20,553,606	19,658,354	09/30/2022
..05610FAF4	20,176,840	20,100,792	76,048	20,100,792	18,733,023	09/30/2022
..05610HAJ2	22,426,790	22,328,920	97,870	22,328,920	20,727,415	09/30/2022
..05610HAL7	22,529,874	22,442,142	87,732	22,442,142	20,816,423	09/30/2022
..05610HAN3	27,598,787	27,501,183	97,604	27,501,183	25,273,361	09/30/2022
..05610JAJ8	12,564,589	12,511,957	52,632	12,511,957	11,749,740	09/30/2022
..12434DAS1	15,069,371	14,949,132	120,239	14,949,132	13,024,826	09/30/2022
..16678WAA4	6,128,863	5,977,838	151,025	5,977,838	5,977,838	09/30/2022
..17323FAB6	2,190,427	2,173,981	16,446	2,173,981	1,852,231	09/30/2022
..29478JAS9	42,379,593	42,263,373	116,220	42,263,373	38,279,802	09/30/2022
..32029GAC8	9,496,881	9,371,284	125,597	9,371,284	8,487,312	09/30/2022
..362351AB4	6,002,096	5,881,580	120,516	5,881,580	5,322,724	09/30/2022
..362367AC8	5,977,810	5,898,332	79,478	5,898,332	5,464,848	09/30/2022
..36249XAG7	8,425,611	8,300,641	124,970	8,300,641	7,625,666	09/30/2022
..36249XAH5	2,838,089	2,827,884	10,205	2,827,884	2,490,609	09/30/2022
..38175JAG2	6,281,764	6,145,427	136,337	6,145,427	5,770,798	09/30/2022
..41161PA60	4,525,650	4,415,130	110,520	4,415,130	4,415,130	09/30/2022
..41161XAC0	7,570,057	7,421,856	148,201	7,421,856	7,421,856	09/30/2022
..41162DAD1	4,511,773	4,264,916	246,857	4,264,916	4,264,916	09/30/2022
..41164LAA7	9,072,950	9,027,406	45,544	9,027,406	7,847,039	09/30/2022
..41164YAA9	8,778,113	8,434,969	343,144	8,434,969	8,270,595	09/30/2022
..41164YAC5	10,194,786	10,062,611	132,175	10,062,611	10,062,611	09/30/2022
..428357AA5	17,606,593	17,518,647	87,946	17,518,647	15,555,265	09/30/2022
..456612AA8	9,005,793	8,961,681	44,112	8,961,681	8,479,822	09/30/2022
..46593EAL9	27,698,200	27,628,381	69,819	27,628,381	26,102,793	09/30/2022
..52519BAC4	5,234,535	4,840,267	394,268	4,840,267	4,840,267	09/30/2022
..525227AK0	10,042,454	9,965,452	77,002	9,965,452	9,503,626	09/30/2022
..525229AG5	5,255,335	5,142,025	113,310	5,142,025	4,858,588	09/30/2022
..525245AC0	6,639,953	6,514,369	125,584	6,514,369	6,510,889	09/30/2022
..52604AAB4	6,071,957	5,932,942	139,015	5,932,942	5,743,503	09/30/2022
..576433G83	22,189,202	21,775,578	413,624	21,775,578	21,775,578	09/30/2022
..59024FAF1	5,736,650	5,373,188	363,462	5,373,188	5,373,188	09/30/2022
..61768HAE6	2,803,438	2,651,906	151,532	2,651,906	2,651,906	09/30/2022
..62475WAJ4	12,556,579	12,497,947	58,632	12,497,947	11,926,123	09/30/2022
..62479WAQ4	9,179,378	9,115,990	63,388	9,115,990	8,061,135	09/30/2022
..62955MAA4	5,800,244	5,411,152	389,092	5,411,152	5,302,572	09/30/2022

Notes to the Financial Statements

5. Investments (Continued)

(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
..69377EAC3	15,097,928	15,034,129	63,799	15,034,129	14,608,585	09/30/2022
..74969XAC5	1,465,008	1,292,282	172,726	1,292,282	1,292,282	09/30/2022
..75114PAC3	8,161,342	8,045,009	116,333	8,045,009	8,045,009	09/30/2022
..78472UAL2	6,281,123	6,261,942	19,181	6,261,942	5,833,253	09/30/2022
..78472UAN8	16,028,067	15,981,589	46,478	15,981,589	14,533,959	09/30/2022
..83613FAC5	7,777,509	7,742,150	35,359	7,742,150	7,043,315	09/30/2022
..90276RAL2	3,781,413	3,610,961	170,452	3,610,961	3,610,961	09/30/2022
..92927XAF1	2,773,214	2,750,535	22,679	2,750,535	2,625,608	09/30/2022
..93363PAB6	5,959,973	5,853,983	105,990	5,853,983	5,593,247	09/30/2022
..41164LAA7	12,907,922	12,862,393	45,529	12,862,393	10,784,398	12/31/2022
..026932AA1	8,469,800	8,336,187	133,613	8,336,187	7,947,929	12/31/2022
..55283WAD3	4,216,155	3,005,945	1,210,210	3,005,945	2,581,456	12/31/2022
..24381VAD2	4,407,781	2,974,466	1,433,315	2,974,466	2,762,444	12/31/2022
..36168KAE7	6,874,528	4,842,420	2,032,108	4,842,420	4,521,790	12/31/2022
..36169KAD8	12,282,677	10,486,148	1,796,529	10,486,148	8,464,833	12/31/2022
..31573EAC5	9,274,028	9,045,682	228,346	9,045,682	8,989,737	12/31/2022
..52519BAC4	4,953,820	4,705,999	247,821	4,705,999	4,705,999	12/31/2022
..05543DBE3	5,874,328	5,827,843	46,485	5,827,843	5,121,292	12/31/2022
..41161PJX2	1,637,890	1,557,472	80,418	1,557,472	1,497,518	12/31/2022
..59024FAD6	5,753,804	5,659,404	94,400	5,659,404	5,653,621	12/31/2022
..86360KBJ6	2,521,182	2,418,558	102,624	2,418,558	2,418,558	12/31/2022
..45660NS48	3,740,082	3,608,003	132,079	3,608,003	3,266,133	12/31/2022
..026936AA2	26,529,306	26,274,196	255,110	26,274,196	24,527,922	12/31/2022
..05608FAQ4	12,564,030	12,443,432	120,598	12,443,432	11,689,132	12/31/2022
..29426VBT2	4,795,449	4,765,858	29,591	4,765,858	4,184,324	12/31/2022
..69377EAC3	14,914,349	14,774,850	139,499	14,774,850	14,459,467	12/31/2022
..64831UAC8	11,492,877	11,380,296	112,581	11,380,296	11,298,841	12/31/2022
..61768HAE6	2,651,906	2,510,806	141,100	2,510,806	2,510,806	12/31/2022
..90276RAL2	3,610,961	3,442,154	168,807	3,442,154	3,442,154	12/31/2022
..03837PAB3	2,536,824	2,403,159	133,665	2,403,159	2,403,159	12/31/2022
..25156WAE8	4,593,313	4,459,372	133,941	4,459,372	4,107,823	12/31/2022
..39539LAD3	2,271,373	2,167,730	103,643	2,167,730	2,100,140	12/31/2022
..06744YAD5	10,222,629	9,218,274	1,004,355	9,218,274	8,564,965	12/31/2022
..12665WAF7	14,173,277	13,243,109	930,168	13,243,109	12,310,677	12/31/2022
..87265XAD6	8,055,456	6,859,480	1,195,976	6,859,480	6,250,202	12/31/2022
..17326CAY0	16,751,597	15,888,195	863,402	15,888,195	14,307,244	12/31/2022
..362367AC8	5,890,928	5,801,331	89,597	5,801,331	4,768,736	12/31/2022
..362351AB4	5,833,597	5,641,589	192,008	5,641,589	4,912,044	12/31/2022
..59024FAF1	5,324,838	5,105,873	218,965	5,105,873	5,105,873	12/31/2022
..61754HAC6	6,747,015	6,634,186	112,829	6,634,186	5,803,813	12/31/2022
..05604LAJ1	2,353,000	948,799	1,404,201	948,799	941,200	12/31/2022
..52524LAG6	4,209,580	4,099,692	109,888	4,099,692	4,099,692	12/31/2022
..52524HAF7	16,266,001	15,311,521	954,480	15,311,521	15,311,521	12/31/2022
..01450BAA6	7,577,856	7,522,910	54,946	7,522,910	7,313,577	12/31/2022
..36167HAE5	980,930	947,177	33,753	947,177	604,346	12/31/2022
..55284TAD9	12,915,693	12,320,893	594,800	12,320,893	10,076,078	12/31/2022
..12661NAF1	14,365,761	14,280,401	85,360	14,280,401	10,496,854	12/31/2022
..36169KAC0	8,146,630	7,813,664	332,966	7,813,664	7,319,200	12/31/2022
..429827AS7	10,572,000	9,321,365	1,250,635	9,321,365	9,321,365	12/31/2022
..25253YAC0	9,782,214	9,150,392	631,822	9,150,392	8,254,931	12/31/2022
..643528AD4	4,883,943	4,764,461	119,482	4,764,461	3,439,605	12/31/2022
..86359DUT2	6,315,375	6,107,696	207,679	6,107,696	6,107,696	12/31/2022
..525221CW5	2,340,931	2,248,278	92,653	2,248,278	2,238,385	12/31/2022
..933635AA2	1,662,894	1,648,201	14,693	1,648,201	1,553,104	12/31/2022
..36242DUR2	1,334,968	1,173,089	161,879	1,173,089	1,076,030	12/31/2022
..22239EAA4	2,698,294	2,611,496	86,798	2,611,496	2,593,806	12/31/2022
..41162DAA7	3,243,122	3,110,214	132,908	3,110,214	3,110,214	12/31/2022
..456673AA0	3,472,181	3,320,827	151,354	3,320,827	3,139,657	12/31/2022

Notes to the Financial Statements

5. Investments (Continued)

(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
..05946XYP2	1,834,741	1,763,733	71,008	1,763,733	1,642,078	12/31/2022
..41162DAD1	4,179,200	4,079,000	100,200	4,079,000	4,040,110	12/31/2022
Total			<u>\$ 39,902,380</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 \$ (1,547,057,354)
2. 12 months or longer (301,282,566)

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

1. Less than 12 months \$ 14,180,269,590
2. 12 months or longer 1,665,954,380

(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

Repurchase agreements are accounted for in accordance with SSAP No. 103 – *Transfers and Servicing of Financial Assets and Extinguishment of Liabilities*. The transactions are accounted for as collateralized borrowings in which the underlying securities continue to be reported as investments by the Company and the proceeds from the sale are recorded as a liability. There were no repurchase agreements and/or Securities Lending Transactions for the company as of December 31, 2022 and December 31, 2021.

(1) Policy for requiring collateral or security - Not Applicable

(2) Carrying amount and classification of assets pledged as collateral and not reclassified and separately reported - Not Applicable

(3) Collateral received - Not Applicable

(4) Securities lending transactions administered by an affiliated agent - Not Applicable

(5) Collateral reinvestment - Not Applicable

(6) Collateral not permitted by contract or custom to sell or repledge - Not Applicable

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date - 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 Restricted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts	35,663,105				35,663,105	48,350,000	(12,686,895)		35,663,105	0.052	0.052
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock											
i. FHLB capital stock	17,520,000				17,520,000	22,520,000	(5,000,000)		17,520,000	0.026	0.026
j. On deposit with states	128,259,859				128,259,859	127,486,989	772,870		128,259,859	0.188	0.188
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing funding agreements)	470,346,329				470,346,329	475,753,753	(5,407,424)		470,346,329	0.691	0.691
m. Pledged as collateral not captured in other categories											
n. Other restricted assets											
o. Total restricted assets (Sum of a through n)	\$ 651,789,293	\$	\$	\$	\$ 651,789,293	\$ 674,110,742	\$ (22,321,449)	\$	\$ 651,789,293	0.957 %	0.957 %

(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

Notes to the Financial Statements

5. Investments (Continued)

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

Collateral Assets	(1) Book/Adjusted Carrying Value (BACV)	(2) Fair Value	(3) % of BACV to Total Assets (Admitted and Nonadmitted)	(4) % of BACV to Total Admitted Assets
General Account:				
a. Cash, cash equivalents and short-term investments	\$ 84,355,000	\$ 84,355,000	0.127 %	0.127 %
b. Schedule D, Part 1				
c. Schedule D, Part 2, Section 1				
d. Schedule D, Part 2, Section 2				
e. Schedule B				
f. Schedule A				
g. Schedule BA, Part 1				
h. Schedule DL, Part 1				
i. Other				
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 84,355,000	\$ 84,355,000	0.127 %	0.127 %
Separate Account:				
k. Cash, cash equivalents and short-term investments	\$	\$	%	%
l. Schedule D, Part 1				
m. Schedule D, Part 2, Section 1				
n. Schedule D, Part 2, Section 2				
o. Schedule B				
p. Schedule A				
q. Schedule BA, Part 1				
r. Schedule DL, Part 1				
s. Other				
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$	\$	%	%
			(1)	(2)
			Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)			\$ 84,355,000	0.136 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)			\$	%

M. Working Capital Finance Investments - Not Applicable

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

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2022	2021	2022	2021	2022	2021
(1) Bonds - amortized cost	1	1	\$	\$ 1,873,099	\$	\$ 1,415,501
(2) LB & SS - amortized cost	15	5	98,842,358	18,443,569	73,996,505	18,027,312
(3) Preferred stock - amortized cost						
(4) Preferred stock - fair value						
(5) Total (1+2+3+4)	15	6	\$ 98,842,358	\$ 20,316,668	\$ 73,996,505	\$ 19,442,813

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	19	
(2) Aggregate amount of investment income	\$ 3,622,130	\$

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

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, 2022, and December 31, 2021, 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, 2022, and December 31, 2021, respectively.

Notes to the Financial Statements

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, 2022, and December 31, 2021, respectively.

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives

- (1) The Company's derivative instruments are primarily used to hedge a wide range of risks including interest rate risk, equity market risk and foreign currency exchange rate risk. The Company receives collateral from its derivative counterparties to limit credit risk.
- (2) The Company manages its equity market risk by entering into certain OTC derivatives, primarily equity options and swaps, as well as exchange traded equity options and futures. The Company trades exchange-traded fixed income future contracts, OTC swaps and swaptions to protect against interest rate risk. The Company entered into currency forwards to limit its currency exposure from foreign currency denominated assets. The total net carrying value of derivative assets, net of derivative liabilities, was (\$37,545,883) and \$95,582,968 as of December 31, 2022, and December 31, 2021, respectively.
- (3) Under SSAP No. 86, Derivatives, the Company has elected to account for its derivatives using the fair value method of accounting, with changes in fair value recorded as unrealized investment gains or losses. The realized gains or losses are recorded upon the derivative contract expiry. The Company also has elected fair value method of accounting on its bond forward purchases to protect the Company against adverse fluctuations in interest rates by reducing its exposure to variability in cash flows relating to forecasted purchases of securities. The Company is hedging the risk of changes in its cash flows attributable to changes in the US Treasury interest rate.
- (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) During 2022, the Company has designated bond forwards to hedge the interest rate risk associated with the planned purchase of AFS debt securities in a cash flow hedge. Regression analysis is used to assess the effectiveness of this hedge. For the period ended December 31, 2022, the bond forwards were recorded at cost. Following the qualifying purchases of AFS securities, the fair value of the portion of the bond forward associated with each purchase will be adjusted to the AFS book values, and accretion or amortization will be recognized over the life of the securities using the effective interest method. This arrangement is hedging purchases from 2021 through 2027 and is expected to affect earnings until 2051. There were \$167,523,572 of securities purchased through December 31, 2022, and the fair value \$24,832,176 of the hedge associated with each purchase was adjusted to the AFS security book values.
- (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

	2022			2021			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	\$ 466,560,457	\$ 81,330,489	\$ 547,890,946	\$ 338,357,334	\$ 25,029,586	\$ 363,386,920	\$ 128,203,123	\$ 56,300,903	\$ 184,504,026
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	466,560,457	81,330,489	547,890,946	338,357,334	25,029,586	363,386,920	128,203,123	56,300,903	184,504,026
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 466,560,457	\$ 81,330,489	\$ 547,890,946	\$ 338,357,334	\$ 25,029,586	\$ 363,386,920	\$ 128,203,123	\$ 56,300,903	\$ 184,504,026
(f) Deferred tax liabilities	161,694,833	10,129,993	171,824,826	142,165,692	4,866,378	147,032,070	19,529,141	5,263,615	24,792,756
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 304,865,624	\$ 71,200,496	\$ 376,066,120	\$ 196,191,642	\$ 20,163,208	\$ 216,354,850	\$ 108,673,982	\$ 51,037,288	\$ 159,711,270

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.

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	2022			2021			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	\$	81,330,489	\$ 81,330,489	\$		\$		\$ 81,330,489	\$ 81,330,489
(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)	294,735,631		294,735,631	72,394,016	157,500,000	229,894,016	222,341,615	(157,500,000)	64,841,615
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	294,735,631	76,830,175	371,565,806	72,394,016	30,935,673	103,329,689	222,341,615	45,894,502	268,236,117
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	571,233,027	XXX	XXX	538,763,654	XXX	XXX	32,469,373
(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	171,824,826		171,824,826	265,963,318	(132,470,414)	133,492,904	(94,138,492)	132,470,414	38,331,922
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a) + 2(b) + 2(c))	\$ 466,560,457	\$ 81,330,489	\$ 547,890,946	\$ 338,357,334	\$ 25,029,586	\$ 363,386,920	\$ 128,203,123	\$ 56,300,903	\$ 184,504,026

(3) Ratio used as basis of admissibility

	2022	2021
(a) Ratio percentage used to determine recovery period and threshold limitation amount	760.360 %	801.220 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 5,029,807,652	\$ 4,581,529,437

(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

	2022		2021		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)	\$ 466,560,457	\$ 81,330,489	\$ 338,357,334	\$ 25,029,586	\$ 128,203,123	\$ 56,300,903
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	14.702 %	— %	2.900 %	— %	11.802 %	— %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 466,560,457	\$ 81,330,489	\$ 338,357,334	\$ 25,029,586	\$ 128,203,123	\$ 56,300,903
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	14.702 %	— %	2.900 %	— %	11.802 %	— %

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

Does the company's tax-planning strategies include the use of reinsurance? YES

B. Regarding Deferred Tax Liabilities That Are Not Recognized

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

C. Major Components of Current Income Taxes Incurred

	(1) 2022	(2) 2021	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal	\$ 127,967,243	\$ 64,116,405	\$ 63,850,838
(b) Foreign	—	—	—
(c) Subtotal (1a+1b)	\$ 127,967,243	\$ 64,116,405	\$ 63,850,838
(d) Federal income tax on net capital gains	(102,009,250)	(102,674,067)	664,817
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 25,957,993	\$ (38,557,662)	\$ 64,515,655

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 2022	(2) 2021	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve			
(3) Policyholder reserves	130,207,844	58,064,511	72,143,333
(4) Investments	21,531,726	3,147,110	18,384,616
(5) Deferred acquisition costs	305,323,084	275,789,371	29,533,713
(6) Policyholder dividends accrual	83,840	88,369	(4,529)
(7) Fixed assets	-	5	(5)
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted			
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	9,413,964	1,267,968	8,145,996
(99) Subtotal (sum of 2a1 through 2a13)	\$ 466,560,457	\$ 338,357,334	\$ 128,203,123
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 466,560,457	\$ 338,357,334	\$ 128,203,123
(e) Capital			
(1) Investments	\$ 44,631,100	\$ 25,029,586	\$ 19,601,514
(2) Net capital loss carry-forward	36,699,389		36,699,389
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 81,330,489	\$ 25,029,586	\$ 56,300,903
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	81,330,489	25,029,586	56,300,903
(i) Admitted deferred tax assets (2d + 2h)	\$ 547,890,946	\$ 363,386,920	\$ 184,504,026
	(1) 2022	(2) 2021	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 158,982,179	\$ 138,648,936	\$ 20,333,243
(2) Fixed assets			
(3) Deferred and uncollected premium	534,979	588,098	(53,119)
(4) Policyholder reserves	2,177,674	2,928,658	(750,984)
(5) Other			
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 161,694,833	\$ 142,165,692	\$ 19,529,141
(b) Capital			
(1) Investments	\$ 6,045,627	\$ 784,575	\$ 5,261,052
(2) Real estate			
(3) Other	4,084,366	4,081,803	2,563
(99) Subtotal (3b1+3b2+3b3)	\$ 10,129,993	\$ 4,866,378	\$ 5,263,615
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 171,824,826	\$ 147,032,070	\$ 24,792,756
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 376,066,120	\$ 216,354,850	\$ 159,711,270

Notes to the Financial Statements

9. Income Taxes (Continued)

Other deferred tax liabilities of \$4,084,366, consists primarily of ITC basis of \$4,084,366 for year ended December 31, 2022. Other deferred tax liabilities of \$4,081,803, consists primarily of ITC basis of \$4,081,803 for year ended December 31, 2021.

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

	2022			2021			Change
	Ordinary	Capital	Total	Ordinary	Capital	Total	
Adjusted gross deferred tax assets	466,560,457	81,330,489	547,890,946	338,357,334	25,029,586	363,386,920	184,504,026
Total deferred tax liabilities	(161,694,833)	(10,129,993)	(171,824,826)	(142,165,692)	(4,866,378)	(147,032,070)	(24,792,756)
Net deferred tax assets (liabilities)	304,865,624	71,200,496	376,066,120	196,191,642	20,163,208	216,354,850	159,711,270
Tax effect of unrealized gains (losses)							(25,980,113)
Change in net deferred income tax							<u>133,731,157</u>

D. Among the More Significant Book to Tax Adjustments

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

	Tax Year Ended December 31, 2022	Effective Tax Rate
Provision computed at statutory rate	(\$83,927,796)	21.00%
Permanent Differences		
IMR	(12,605,092)	3.15%
FTC	10,500	0.00%
Nondeductible Expenses	127,343	-0.03%
Other Permanent Adjustments	(4,044,316)	1.01%
Non-admitted DTA	(8,347,595)	2.09%
Statutory Valuation Allowance	0	0.00%
Nontaxable Income	(2,112,677)	0.53%
Tax Credits	(50,000)	0.01%
Litigation Reserve	0	0.00%
DREs	0	0.00%
Ceding Commissions	(1,059,859)	0.27%
Dividends Received Deduction	(630,000)	0.16%
Prior Year Tax Return Adjustments	4,858,674	-1.22%
Deferred Validation	7,653	0.00%
Other 6	0	0.00%
Other 7	0	0.00%
Totals	(\$107,773,164)	26.97%
Federal and foreign income taxes incurred	\$ 127,967,243	-32.02%
Realized capital gains (losses) tax	(102,009,250)	25.52%
Change in net deferred income taxes	(133,731,157)	33.46%
Total statutory income taxes	(\$107,773,164)	26.97%

Notes to the Financial Statements

9. Income Taxes (Continued)

	Tax Year Ended December 31, 2021	Effective Tax Rate
Provision computed at statutory rate	(\$12,055,290)	21.00%
Permanent Differences		
IMR	(38,655,222)	67.34%
FTC	63,000	-0.11%
Nondeductible Expenses	85,156	-0.15%
Other Permanent Adjustments	(5,267,055)	9.18%
Non-admitted DTA	405,473	-0.71%
Statutory Valuation Allowance	0	0.00%
Nontaxable Income	(504,111)	0.88%
Tax Credits	(300,000)	0.52%
Litigation Reserve	0	0.00%
DREs	(8,952,279)	15.59%
Ceding Commissions	(9,628,906)	16.77%
Dividends Received Deduction	(840,000)	1.46%
Prior Year Tax Return Adjustments	1,933,337	-3.37%
Dividend Income from Subs	0	0.00%
Totals	(\$73,715,896)	128.41%
Federal and foreign income taxes incurred	\$ 64,116,405	-111.69%
Realized capital gains (losses) tax	(102,674,067)	178.86%
Change in net deferred income taxes	(35,158,234)	61.24%
Total statutory income taxes	(\$73,715,896)	128.41%

E. Operating Loss and Tax Credit Carryforwards

(1) At December 31, 2022, the Company has \$175 million of capital loss carryforwards and no operating loss, foreign tax credit or any business credit carryforwards.

(2) Income tax expense available for recoupment

As a result of tax reform (TCJA) the Company can no longer carry back future net operating losses (capital losses are still eligible for carry back), 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, 2022 and 2021, respectively.

F. Consolidated Federal Income Tax Return

(1) The Company will file in a consolidated life/non-life federal income tax return with its parent, Global Atlantic (Fin) Company, and its affiliates for the period ending December 31, 2022. 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. The Company believes that its income tax filing positions and deductions will be sustained on audit, and does not anticipate any adjustments that will result in a material, adverse effect on the Company's financial condition, results of operations, or cash flow. Therefore, no reasonable estimate can be made for tax loss contingencies and none has been recorded.

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

H. Repatriation Transition Tax (RTT) - Not Applicable

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

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

A. Nature of Relationships

The Company is organized as a stock life insurance company, and is a wholly-owned subsidiary of Global Atlantic (Fin) Company ("Finco"), which is a wholly owned indirect subsidiary of Global Atlantic Financial Group Limited ("TGAFGL"), a Bermuda Company.

The Company directly owns all of the outstanding shares of Accordia Life and Annuity Company ("Accordia"), an Iowa domiciled company, and First Allmerica Financial Life Insurance Company ("FAFLIC"), a Massachusetts domiciled company, and Forethought Life Insurance Company ("FLIC"), an Indiana domiciled insurance company.

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 Commonwealth Annuity.

KKR Magnolia Holdings LLC ("KKR Magnolia") owns a total of approximately 63.3% of the outstanding ordinary shares of TGAFGL; the remaining investors, none of whom own more than 9.0%, own the remaining approximately 36.7% of the outstanding ordinary shares.

The Company insures and reinsures blocks of fixed and variable annuities, universal and variable universal life insurance, traditional life insurance and group retirement products.

Notes to the Financial Statements

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

The Company invests in asset backed securities and similar investments, some of which are issues by affiliated entities. Those investments are disclosed in investment schedules, and in footnote 10B. As applicable; affiliated entities and transactions are disclosed in Schedule Y. Commencing in 2022, following clarifying guidance issued by the SAPWG, the company modified its affiliated entity listing to include SPV entities which were previously classified as unaffiliated. Investments in these entities are also reflected as affiliated investments, commencing in 2022.

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

On December 27, 2022, the Company received a \$475,000,000 capital contribution from Finco.

In September 2022, the Company sold \$280,015,499 of commercial mortgage loans to FLIC, an affiliated insurance company, in exchange for cash.

In September 2022, the Company purchased \$274,039,948 of commercial loans from FLIC, an affiliated insurance company, in exchange for cash.

In July 2022, the Company sold \$300,790,213 of commercial mortgage loans to FLIC, an affiliated insurance company, in exchange for cash.

In June 2022, the Company purchased \$552,999,739 of investment grade liquid bonds from FLIC, an affiliated insurance company, in exchange for cash.

On Mar 22, 2022, the Company entered into an investment transaction with KKR Multi-Asset Tactical Designated Activity Company, an entity indirectly controlled by KKR & Co. Inc., whereby the Company agreed to transact an amount not to exceed \$470,200,000. As of December 31, 2022, the Company had \$394,198,110 outstanding with KKR Multi-Asset Tactical Designated Activity Company.

On March 3, 2022, the Company agreed to purchase \$1,611,400,000 of notes from Lightning 2022-1 Financing L.P. ("Lightning"), and Thunderbird 2022-1 Financing L.P. ("Thunderbird"), entities which are indirectly under the control of KKR. As of December 31, 2022, the Company owned \$519,166,752 of notes from these entities.

On December 31, 2021, the Company received a \$375,000,000 cash contribution from Finco.

On December 31, 2021, the Company made a \$375,000,000 cash contribution to FLIC.

On July 12, 2021, the Company entered into a Credit Agreement with Bobcat Funded 2021-A Financing L.P., an affiliated entity, in which the Company committed to make investments in an aggregate total of \$264 million to Bobcat Funded 2021-A Financing L.P. The Company and Bobcat Funded 2021-A Financing L.P. are both indirect subsidiaries of KKR & Co. Inc., the Company's ultimate controlling person. The Company had outstanding investments of \$301,152,542 and \$252,628,034 for the periods ended December 31, 2022 and December 31, 2021, respectively.

On July 9, 2021, the Company received a \$265,000,000 capital contribution from Finco, its direct parent.

On January 14, 2021, the Company purchased \$537,000,000 in long duration corporate bonds, in exchange for \$533,000,000 shorter duration bonds and \$4,000,000 cash from Goldman Sachs & Co. LLC, an affiliate at the time of purchase.

C. Transactions With Related Party Who Are Not Reported on Schedule Y - Not Applicable

D. Amounts due to or from Related Parties

The Company reported \$20,040,836 and \$21,070,577 in a net payable to affiliates for the periods ended December 31, 2022 and December 31, 2021, respectively.

E. Management, Service Contracts, Cost Sharing Arrangements

On February 1 2021, the Company entered into an investment management agreement with Kohlberg Kravis Roberts & Co. L.P., a Delaware limited partnership and KKR subsidiary. KKR provides investment management services across the Company. The Company recorded expenses for these agreements of \$119,500,242 and \$66,007,644 for the periods ended December 31, 2022 and December 31, 2021, respectively.

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, and distribution services. The Company had a \$20,042,055 and \$21,071,796 net payable and recorded expenses for these agreements of \$300,748,069 and \$151,158,265 for the periods ended December 31, 2022 and December 31, 2021, respectively.

The Company has agreements with affiliated parties to receive certain fee income related to policyholder administration. The Company had a receivable of \$4,978,609 and \$5,292,891 and recorded income of \$37,779,793 and \$31,682,586 for the periods ended December 31, 2022 and December 31, 2021, respectively related to these agreements.

F. Guarantees or Contingencies - Not Applicable

G. Nature of Relationships that Could Affect Operations

The Company has entered into a Services and Expenses Agreement, as amended, with Global Atlantic Finance Company ("GAFC"), an affiliated entity, 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

(1) Description

Notes to the Financial Statements

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

The Company's subsidiary Accordia follows Iowa Administrative Code ("AIC") Section 191-97, Accounting for Certain Derivative Instruments Used to Hedge the Growth in Interest Credited for Indexed Insurance Products and Accounting for the Indexed Insurance Products Reserve, which reflects a departure from NAIC SAP. As a result, Accordia's net income from operations increased by \$57,638,130 for the period ended December 31, 2022 and Accordia's statutory surplus increased by \$26,345,025 as of December 31, 2022.

The Company's subsidiary FLIC, with the permission of the Commissioner of Insurance in the State of Indiana, uses the Plan Type A discount rate with a guaranteed duration of less than 5 years under Actuarial Guideline 33 ("AG33") on the entire in-force block of annuities with Guaranteed Minimum Withdrawal Benefits issued prior to October 1, 2013. As a result, FLIC's net income from operations decreased by \$3,333,935 for the period ended December 31, 2022 and FLIC's statutory surplus increased by \$20,326,780 as of December 31, 2022.

(2) The monetary effect on net income and surplus

SCA Entity (Investments in Insurance SCA Entities)	Monetary Effect on NAIC SAP		Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA had Completed Statutory Financial Statements*
Accordia Life and Annuity Company	\$ 57,638,130	\$ 26,345,025	\$ 958,787,852	\$ 932,442,827
Forethought Life Insurance Company	(3,333,935)	20,326,780	2,675,960,451	2,655,633,671

* Per AP&P Manual (without permitted or prescribed practices)

(3) RBC Impact

Had Accordia not used this prescribed practice, the NAIC SAP basis RBC levels would not have triggered a regulatory event. Had FLIC not used this permitted practice, the NAIC SAP basis RBC levels would not have triggered a regulatory event.

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

(1) The Company is a member of the Federal Home Loan Bank (FHLB) Boston. Through its membership, the Company has conducted business activity (borrowings with the FHLB). It is part of the Company's strategy to utilize these funds as a key source of liquidity and to promote liability-driven duration management. The Company has determined the actual/estimated maximum borrowing capacity as \$315,000,000. The Company calculated this amount in accordance with current and potential acquisitions of FHLB capital stock.

(2) FHLB capital stock

(a) Aggregate totals

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Current Year			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	5,000,000	5,000,000	.....
(c) Activity stock	12,520,000	12,520,000	.....
(d) Excess stock	.....	.....	.....
(e) Aggregate total (a+b+c+d)	\$ 17,520,000	\$ 17,520,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 315,000,000		
2. Prior Year-End			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	10,000,000	10,000,000	.....
(c) Activity stock	12,520,000	12,520,000	.....
(d) Excess stock	.....	.....	.....
(e) Aggregate total (a+b+c+d)	\$ 22,520,000	\$ 22,520,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 362,710,000		

(b) Membership stock (class A and B) eligible and not eligible for redemption

Membership Stock	Eligible for Redemption					
	(1) Current Year Total (2+3+4+5+6)	(2) Not Eligible for Redemption	(3) Less Than 6 Months	(4) 6 Months to Less Than 1 Year	(5) 1 to Less Than 3 Years	(6) 3 to 5 Years
1. Class A	\$	\$	\$	\$	\$	\$
2. Class B	\$ 5,000,000	\$ 5,000,000	\$	\$	\$	\$

Notes to the Financial Statements

11. Debt (Continued)

(3) Collateral pledged to FHLB

(a) Amount pledged as of reporting date

	(1) Fair Value	(2) Carrying Value	(3) Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3)	\$ 436,332,911	\$ 470,346,329	\$ 313,000,000
2. Current year general account total collateral pledged	436,332,911	470,346,329	313,000,000
3. Current year separate accounts total collateral pledged			
4. Prior year-end total general and separate accounts total collateral pledged	553,384,493	475,753,753	313,000,000

(b) Maximum amount pledged during reporting period

	(1) Fair Value	(2) Carrying Value	(3) Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	\$ 484,676,923	\$ 474,229,999	\$ 313,000,000
2. Current year general account maximum collateral pledged	484,676,923	474,229,999	313,000,000
3. Current year separate accounts maximum collateral pledged			
4. Prior year-end total general and separate accounts maximum collateral pledged	558,322,488	479,804,114	313,000,000

(4) Borrowing from FHLB

(a) Amount as of the reporting date

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts	(4) Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	313,000,000	313,000,000		\$ 313,579,958
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 313,000,000</u>	<u>\$ 313,000,000</u>	<u>\$</u>	<u>\$ 313,579,958</u>
2. Prior Year-end				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	313,000,000	313,000,000		\$ 313,524,750
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 313,000,000</u>	<u>\$ 313,000,000</u>	<u>\$</u>	<u>\$ 313,524,750</u>

(b) Maximum amount during reporting period (current year)

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Debt	\$	\$	\$
2. Funding agreements	313,000,000	313,000,000	
3. Other			
4. Aggregate total (Lines 1+2+3)	<u>\$ 313,000,000</u>	<u>\$ 313,000,000</u>	<u>\$</u>

(c) FHLB - Prepayment obligations

Does the company have prepayment obligations under the following arrangements (YES/NO)?

1. Debt	No
2. Funding agreements	Yes
3. Other	No

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

Notes to the Financial Statements

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

- E. Defined Contribution Plans - Not Applicable
- 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. The Company makes standard matching contributions which vest 100% when made. The allocated expenses were \$3,971,797 and \$1,075,922 for the period ended December 31, 2022 and December 31, 2021, 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 10,000 shares authorized, 2,526 shares issued and outstanding, par value \$1,000 per share. There are no other classes of capital stock. All shares are Class A shares.
- 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. Dividends must be paid from unassigned funds.

D. Capital transaction

On December 27, 2022, the Company received a \$475,000,000 capital contribution from Finco.

On December 27, 2022 the Company made a \$100,000,000 capital contribution to FLIC.

On September 30, 2022, the Company received a \$150,000,000 capital contribution from Finco.

On April 03, 2022, the Company received a \$175,000,000 capital contribution from Finco.

On December 10, 2021, the Company made a \$375,000,000 cash capital contribution to FLIC.

On December 10, 2021, the Company received a \$375,000,000 cash capital contribution from Finco.

On July 06, 2021, the Company received a \$265,000,000 cash capital contribution from Finco.

- 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. There have been no changes in special surplus fund balances.

J. Unassigned Funds (Surplus)

The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) are \$746,470,854 and \$745,228,559 at December 31, 2022 and December 31, 2021, respectively.

K. Company-Issued Surplus Debentures or Similar Obligations

Surplus Notes

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (YES/NO)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
0001	12/14/2018	6.250 %	\$ 820,000,000	No	\$ 820,000,000	\$ 820,000,000	\$
Total	XXX	XXX	\$ 820,000,000	XXX	\$ 820,000,000	\$ 820,000,000	\$

1	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
0001	\$ 51,250,000	\$ 194,465,278	%	\$	\$	09/30/2048
Total	\$ 51,250,000	\$ 194,465,278	XXX	\$	\$	XXX

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

1	15	16	17	18	19
Item Number	Are Surplus Note payments contractually linked? (YES/NO)	Surplus Note payments subject to administrative offsetting provisions? (YES/NO)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note? (YES/NO)	Is Asset Issuer a Related Party (YES/NO)	Type of Assets Received Upon Issuance
0001	NO	NO	NO	NO	0
Total	XXX	XXX	XXX	XXX	XXX

1	20	21	22
Item Number	Principal Amount of Assets Received Upon Issuance	Book/Adjusted Carry Value of Assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (YES/NO)
0001	\$ -	\$ -	NO
Total	\$ -	\$ -	XXX

On August 11, 2022, the Massachusetts Department of Insurance approved an interest payment of \$25,625,000 which was paid September 30, 2022

On March 3, 2022, the Massachusetts Department of Insurance approved an interest payment of \$25,625,000, which was paid March 31, 2022

On August 13, 2021, the Massachusetts Department of Insurance approved an interest payment of \$25,625,000, which was paid September 30, 2021

On February 22, 2021, the Massachusetts Department of Insurance approved an interest payment of \$25,625,000, which was paid March 31, 2021.

L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable

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, 2022 commitments to make additional investments to joint ventures, LLC's, and partnerships total \$4,762,531.

(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.

(2) Assets (Liabilities) recognized from paid and accrued premium tax offsets and policy surcharges - None

(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 is involved from time to time in judicial, regulatory and arbitration proceedings concerning matters arising in connection with the conduct of its business. THG has agreed to indemnify the Company and Goldman Sachs with respect to certain of these matters as provided in the agreement through which the Company initially acquired business from The Hanover Group ("THG"). 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 proceeding 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 that are reasonably likely to have a material adverse effect on the Company's consolidated financial position.

Notes to the Financial Statements

14. Liabilities, Contingencies and Assessments (Continued)

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 "market timing" in sub-accounts of variable annuity and life products, revenue sharing and other matters, claims payment practices, and unclaimed property escheatment practices. 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.

The Company's subsidiaries, FAFLIC and Accordia, entered into a process of converting over 500,000 in-force life insurance policies from systems managed by Athene Holdings Limited, or "Athene," to the platform of one of our third party service providers, DXC, or the "Conversion," the Company expects to incur a variety of litigation and regulatory costs. The Company has received formal and informal inquiries from state regulators concerning the administration of policies, policyholder complaints and possible violations of state insurance or consumer protection laws, which have resulted in and may result in additional fines, monetary settlements or proceedings. For example, on June 13, 2018, Accordia received notice of a regulatory matter from the California Department of Insurance regarding administration issues relating to certain California life insurance policies reinsured by Accordia which are administered by DXC. On August 19, 2020, Accordia and the California Department of Insurance resolved the dispute, whereby Accordia paid a \$11.5 million fine and agreed to perform certain corrective actions for California policyholders impacted by conversion.

15. Leases - Not Applicable

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

1. Face Amount of the Company's Financial Instruments with Off-Balance-Sheet Risk

The current credit exposure of the Company's over the counter derivative contracts is limited to the fair value of (\$40,242,893) as of December 31, 2022. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collaterals of \$84,355,000 from counterparties as of December 31, 2022. 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.

2. The Company's credit risk is the risk of nonperformance by the counterparties. The company limits this risk by utilizing counterparties that maintain a NAIC "1" designation. Additionally, all OTC derivatives the Company entered into are fully collateralized by cash. In the event of the nonperformance by the counterparties, the Company has the right to the collaterals pledged by counterparties.

The Company manages its equity market risk by entering into certain OTC derivatives, primarily equity options and swaps, as well as exchange-traded equity options and futures. The Company trades exchange-traded fixed income future contracts, OTC swaps and swaptions to protect against interest rate risk. FX forwards are purchased by the Company to reduce risk from changes in currency exchange rates with respect to investments denominated in foreign currencies that the Company holds.

3. The Company is exposed to credit related losses in the event of nonperformance by counterparties to financial instruments, but it does not expect any counterparties to fail to meet their obligations given their high (NAIC -1) credit ratings.

4. As of December 31, 2022, the Company had cash on deposit as collateral at counterparties with a fair value of \$84,355,000 related to its options and swap agreements.

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

The Company generally does not sell and reacquire securities within 30 days of the sale date. There were no wash sale transactions with a NAIC designation of 3 or below during the period ended December 31, 2022.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - 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, 2022 and December 31, 2021, the Company did not own any financial instruments that were not practicable to estimate fair value.

(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					
Derivatives	\$ 7,148,219	\$ 123,262,281	\$	\$	\$ 130,410,500
Separate Accounts	1,714,641,922	6,999,536			1,721,641,458
Total assets at fair value/NAV	<u>\$ 1,721,790,141</u>	<u>\$ 130,261,817</u>	<u>\$</u>	<u>\$</u>	<u>\$ 1,852,051,958</u>
b. Liabilities at fair value					
Derivative Liabilities	\$ 4,451,203	\$ 163,505,179	\$	\$	\$ 167,956,382
Total liabilities at fair value	<u>\$ 4,451,203</u>	<u>\$ 163,505,179</u>	<u>\$</u>	<u>\$</u>	<u>\$ 167,956,382</u>

*Net asset balances after right of offset with counterparty are presented on page 2 as of December 31, 2022, per SSAP No.64 Offsetting and Netting of Assets and Liabilities.

(2) Fair value measurements in Level 3 of the fair value hierarchy - Not Applicable

(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

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

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, 2022 the Company had 1 6 rated bond with a carrying value of \$6,901,228. As of December 31, 2021 the Company had 33 6 rated bonds with a carrying value of \$699,678,496.

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 put options and interest rate swaps, and exchange-traded equity and interest rate futures contracts with three-month termination periods. The Company transacts in these derivatives primarily to hedge risk on its life and annuity business. As described in Note 8, the variable annuity business has been 100% ceded via modified coinsurance or funds withheld coinsurance to affiliates since December 31, 2009 and the effect of the derivatives that hedge this business is passed to the reinsurer. The Company transacts in derivatives to manage the interest rate and credit risk related to the general account portfolio. In addition, the Company trades credit derivatives to hedge counterparty risk on reinsurance transactions.

OTC derivatives are valued using market transactions and other market evidence whenever possible, including market-based inputs to models, model calibration to market clearing transactions, broker or dealer quotations, or alternative pricing sources with reasonable levels of price transparency. Where models are used, the selection of a particular model to value an OTC derivative depends upon the contractual terms of, and specific risks inherent in, the instrument as well as the availability of pricing information in the market. Valuation models require a variety of inputs, including contractual terms, market prices, yield curves, credit curves, measures of volatility, prepayment rates and correlations of such inputs. For OTC derivatives that trade in liquid markets, such as generic forwards, swaps and options, 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.

Overall, transfers into and/or out of Level 3 are attributable to a change in the observability of inputs. Assets and liabilities are transferred into Level 3 when a significant input cannot be corroborated with market observable data. This occurs when market activity decreases significantly and underlying inputs cannot be observed, current prices are not available, and/or when there are significant variances in quoted prices, thereby affecting transparency. Assets and liabilities are transferred out of Level 3 when circumstances change such that a significant input can be corroborated with market observable data. This may be due to a significant increase in market activity, a specific event, or one or more significant input(s) becoming observable. Transfers into and/or out of any level are assumed to occur at the beginning of the period.

(5) Derivatives - Not Applicable

B. Other Fair Value Disclosures

No additional disclosures to report regarding fair value measurement. Application of fair value measurement is consistent with the disclosure in section 20.A.(4) above.

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	\$ 35,248,244,603	\$ 40,672,070,950	\$ 256,291,284	\$ 24,110,385,986	\$ 10,881,567,333	\$	\$
Mortgage Loans	11,430,685,904	12,440,739,616			11,430,685,904		
Other Invested Assets	2,044,948,349	1,715,789,739		10,941,881	2,034,006,468		129,533,412
Preferred Stock	38,333,909	40,723,543		36,845,572	1,488,337		
Common Stock	17,520,000	17,520,000			17,520,000		
Investment in Sub		3,708,639,550					3,708,639,550
Short Term Investment	101,273,412	101,517,015		14,739,186	86,534,226		
Cash and Equivalents	2,276,176,027	2,276,176,027	2,276,176,027				
Derivative Assets	130,410,500	130,410,499	7,148,219	123,262,281			
Total Assets	51,287,592,704	61,103,586,939	2,539,615,530	24,296,174,906	24,451,802,268		3,838,172,962
Derivative Liabilities	167,956,382	167,956,382	4,451,203	163,505,179			
Total Liabilities	167,956,382	167,956,382	4,451,203	163,505,179			

D. Not Practicable to Estimate Fair Value

As of December 31, 2022, the Company owns 6 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	\$ 5,581,237	%		1
BA Common Stock	754,972			1
BA Common Stock	220,203			1
BA Common Stock	53,873,000			1
Common Stock	3,708,639,550			2
BA Common Stock	69,104,001			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.

2: Investments in subsidiaries are valued using the financial statements of the underlying related subsidiaries to approximate fair value

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items

A. Unusual or Infrequent Items - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

B. Troubled Debt Restructuring - Not Applicable

C. Other Disclosures

Effective January 1, 2022, the Company entered into a coinsurance and modified coinsurance agreement with American United Life Insurance Company whereby it assumed fixed and variable annuity business. The total assumed reserves were \$ 2,444,714,046. Subsequently the Company entered into retrocession agreements where reserves of \$ 1,629,890,854 were ceded to a third party and \$ 730,072,985 were ceded to an affiliated party.

Effective January 1, 2022, the Company entered into a coinsurance agreement with the State Life Insurance Company whereby it assumed fixed annuity business. The total assumed reserves were \$ 305,843,023. Subsequently the Company entered into retrocession agreements where reserves of \$ 203,905,543 to a third party and \$ 90,563,669 were ceded to an affiliated party.

Effective August 1, 2021, the Company entered into a coinsurance agreement with the Pacific Life Insurance Company whereby it assumed new fixed annuity business. The total accumulated assumed reserves were \$ 1,540,068,894 as of December 31, 2022.

Effective July 1, 2021, the Company entered into a coinsurance agreement with Riversource Life Insurance Company whereby it assumed fixed annuity business. The total assumed reserves were \$7,139,550,379. Subsequently the Company entered into retrocession agreements where reserves of \$2,215,148,291 and \$2,954,641,253 were ceded to third parties.

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 \$3,043,033,435. Subsequently the Company entered into a retrocession agreement where reserves of \$912,910,030 were ceded to a third party.

On March 31, 2021, the Company, with the approval from the Massachusetts Division of insurance, entered into a master retrocession agreement with an affiliated party whereby it retroceded \$5,211,631,262 of reserves and established a deposit receivable of \$1,004,125,823.

Assets values of \$128,259,859 and \$127,486,989 as of December 31, 2022 and December 31, 2021, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries as of December 31, 2022 or December 31, 2021.

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 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 securities with subprime exposure as of December 31, 2022:

	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 80,750,520	\$ 76,689,995	\$ 77,458,084	\$
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total (a+b+c+d+e+f)	<u>\$ 80,750,520</u>	<u>\$ 76,689,995</u>	<u>\$ 77,458,084</u>	<u>\$</u>

(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 - Not Applicable

22. Events Subsequent

Type I – Recognized Subsequent Events – No Type 1 subsequent events to report.

Type II – Non-recognized Subsequent Events

Subsequent events have been considered through February 24, 2023.

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 liquidity 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) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured 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 company 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 which, 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. None
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 which were in-force or which had existing reserves established by the company as of the effective date of this agreement? Yes No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- 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)

Not applicable

- (1) 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 - Not Applicable

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies - Not Applicable

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. Surrender values are not promised in excess of the legally computed reserves.

Notes to the Financial Statements

31. Reserves for Life Contracts and Annuity Contracts (Continued)

2. Universal Life:
Extra premiums are assessed for substandard lives in addition to the standard mortality charges. Mean reserves for universal life policies include (1) the standard mean reserve plus (2) the excess of the mean reserve calculated using the appropriate multiple of the 1958 or 1980 CSO Mortality Table and/or the appropriate additional mortality charge per 1,000 and 4-1/2%, 5-1/2% and 6% interest over the standard mean reserve. In no event is the total reserve less than the policy's cash surrender value.

All Other:

Extra premiums are assessed for substandard lives in addition to the standard gross premium. Mean reserves for policies and riders based on table ratings include (1) the regular mean reserve for the plan and (2) the excess, if any, of the mean reserve calculated using the appropriate multiple of the 1958 or 1980 CSO Mortality Table and 4%, 5% and 5-1/2% interest over the standard mean reserve. In the case of flat extra premium ratings, mean reserves are equal to (1) the regular mean reserve and (2) 1/2 of the net extra premium.

3. The Company had \$71,089,436 and \$74,744,234 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation required by the Commonwealth of Massachusetts as of December 31, 2022 and 2021, respectively. Reserves to cover the above insurance totaled \$2,468,266 and \$2,657,415 at 2022 and 2021 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.
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	\$ 10,812,279,504	\$ 4,248,714	\$ -	\$ 10,816,528,218	31.523 %
b. At book value less current surrender charge of 5% or more	2,940,627,902	-	-	2,940,627,902	8.570 %
c. At fair value	-	-	1,195,794,595	1,195,794,595	3.485 %
d. Total with market value adjustment or at fair value (total of a through c)	13,752,907,406	4,248,714	1,195,794,595	14,952,950,715	43.578 %
e. At book value without adjustment (minimal or no charge or adjustment)	10,878,838,291	-	-	10,878,838,291	31.704 %
(2) Not subject to discretionary withdrawal	8,431,065,128	-	50,559,044	8,481,624,172	24.718 %
(3) Total (gross: direct + assumed)	\$ 33,062,810,825	\$ 4,248,714	\$ 1,246,353,639	\$ 34,313,413,178	100.000 %
(4) Reinsurance ceded	18,858,232,076	-	-	18,858,232,076	
(5) Total (net) (3 - 4)	\$ 14,204,578,749	\$ 4,248,714	\$ 1,246,353,639	\$ 15,455,181,102	
(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:	\$ -	\$ -	\$ -	\$ -	

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	\$ 1,174,762,755	\$ -	\$ -	\$ 1,174,762,755	12.104 %
b. At book value less current surrender charge of 5% or more	168,601,446	-	-	168,601,446	1.737 %
c. At fair value	-	-	704,096	704,096	0.007 %
d. Total with market value adjustment or at fair value (total of a through c)	1,343,364,201	-	704,096	1,344,068,297	13.848 %
e. At book value without adjustment (minimal or no charge or adjustment)	2,835,733,754	-	-	2,835,733,754	29.217 %
(2) Not subject to discretionary withdrawal	5,526,035,398	-	22,712	5,526,058,110	56.935 %
(3) Total (gross: direct + assumed)	\$ 9,705,133,353	\$ -	\$ 726,808	\$ 9,705,860,161	100.000 %
(4) Reinsurance ceded	9,061,514,911	-	-	9,061,514,911	
(5) Total (net) (3 - 4)	\$ 643,618,442	\$ -	\$ 726,808	\$ 644,345,250	
(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:	\$ -	\$ -	\$ -	\$ -	

Notes to the Financial Statements

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

C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more	.....	.....	.....	.....	.....
c. At fair value	.....	.....	.....	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	.....	.....	.....	.....	.....
e. At book value without adjustment (minimal or no charge or adjustment)	898,016,413	—	—	898,016,413	32.250
(2) Not subject to discretionary withdrawal	1,882,180,666	—	4,366,789	1,886,547,455	67.750
(3) Total (gross: direct + assumed)	\$ 2,780,197,079	\$ —	\$ 4,366,789	\$ 2,784,563,868	100.000 %
(4) Reinsurance ceded	2,001,327,961	—	—	2,001,327,961	
(5) Total (net) (3 - 4)	\$ 778,869,118	\$ —	\$ 4,366,789	\$ 783,235,907	
(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 Section, Total (net)	\$ 14,845,747,866
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	2,449,326
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	778,869,120
(4) Subtotal (1+2+3)	\$ 15,627,066,312
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	1,255,695,950
(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	
(11) Subtotal (5+6+7+8+9+10)	\$ 1,255,695,950
(12) Combined Total (4+11)	\$ 16,882,762,262

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	\$	\$	\$
b. Universal Life	312,121,215	316,143,635	309,434,671
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	.....	305,352,528	309,803,614
h. Variable Life	.....	.....	.....
i. Variable Universal Life	80,520,020	80,510,742	84,078,056
j. Miscellaneous Reserves	.....	.....	46,446
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	855,471
b. Accidental Death Benefits	XXX	XXX	420,853
c. Disability – Active Lives	XXX	XXX	539,302
d. Disability – Disabled Lives	XXX	XXX	20,112,253
e. Miscellaneous Reserves	XXX	XXX	13,267,146
(3) Total (gross: direct + assumed)	392,641,235	702,006,905	738,557,812
(4) Reinsurance Ceded	186,048,809	353,174,989	379,061,713
(5) Total (net) (3) - (4)	\$ 206,592,426	\$ 348,831,916	\$ 359,496,099

B. Separate Account with Guarantees - None

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	458,977,447	458,913,774	427,927,121
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	33,285,909
(3) Total (gross: direct + assumed)	458,977,447	458,913,774	461,213,030
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	<u>\$ 458,977,447</u>	<u>\$ 458,913,774</u>	<u>\$ 461,213,030</u>

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 334,458,536
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	407,163
3. Exhibit 5, Disability – Active Lives Section, Total (net)	252,737
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	13,576,502
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	10,839,201
6. Subtotal (1+2+3+4+5)	<u>\$ 359,534,139</u>
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2	427,927,121
8. Exhibit 3, Line 0499999, Column 2	–
9. Exhibit 3, Line 0599999, Column 2	33,285,909
10. Subtotal (7+8+9)	<u>\$ 461,213,030</u>
11. Combined Total (6+10)	<u>\$ 820,747,169</u>

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial	\$	\$
(2) Ordinary new business		
(3) Ordinary renewal	2,547,521	2,089,302
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals (1+2+3+4+5+6)	<u>\$ 2,547,521</u>	<u>\$ 2,089,302</u>

35. Separate Accounts

A. Separate Account Activity

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

- Individual Variable Annuities
- Individual and Group Variable Life Insurance Products

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 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 variable annuities, individual and group variable life insurance policies, are supported by variable separate accounts of a nonguaranteed return nature. 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 include certain enhanced death benefit riders, a minimum enhanced earning rider, 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 currently issues variable annuity products that offer an enhanced death benefit 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 reserves for these riders are 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's separate account statement includes legally insulated assets of \$1,721,641,458 and \$2,360,858,465 as of December 31 2022 and 2021, respectively. The assets legally insulated from the general account as of December 31, 2019 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Annuities.....	\$ 1,260,504,040	\$
Variable Life Insurance Products.....	461,137,418	.....
Total.....	\$ 1,721,641,458	\$

(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, 2022 and 2021, the general account of the Company had a maximum guarantee for separate account liabilities of \$491,172,544 and \$307,153,795 respectively. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

a. 2022.....	\$ 1,162,142
b. 2021.....	\$ 1,486,353
c. 2020.....	\$ 1,300,427
d. 2019.....	\$ 1,500,181
e. 2018.....	\$ 1,774,941

The general account of the Company has paid \$21,213,776 and \$15,339,825 toward separate account guarantees as of December 31, 2022 and 2021 respectively.

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

B. General Nature and Characteristics of Separate Accounts Business

Most separate accounts held by the Company relate to individual variable annuities or individual 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 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 that 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 1996, 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.

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

Notes to the Financial Statements

35. Separate Accounts (Continued)

	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 12/31/2022	\$ 26,822,787	\$	\$	\$ 26,822,787	\$ 26,822,787
(2) Reserves at 12/31/2022 for accounts with assets at:					
a. Fair value		4,248,714		1,711,545,392	1,715,794,106
b. Amortized cost					
c. Total reserves (a+b)	\$	\$ 4,248,714	\$	\$ 1,711,545,392	\$ 1,715,794,106
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$	\$ 4,248,714	\$	\$	\$ 4,248,714
2. At book value without market value adjustment and with current surrender charge of 5% or more					
3. At fair value				1,666,114,326	1,666,114,326
4. At book value without market value adjustment and with current surrender charge less than 5%					
5. Subtotal (1+2+3+4)	\$	\$ 4,248,714	\$	\$ 1,666,114,326	\$ 1,670,363,040
b. Not subject to discretionary withdrawal				45,431,066	45,431,066
c. Total (a+b)	\$	\$ 4,248,714	\$	\$ 1,711,545,392	\$ 1,715,794,106
(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)	\$ 26,822,787
b. Transfers from Separate Accounts (Page 4, Line 10)	209,764,657
c. Net transfers to or (from) Separate Accounts (a - b)	\$ (182,941,870)

(2) Reconciling adjustments

a. Reconciling	\$ 558,161
b. Administration & Policy Fees	(25,416,344)
c. Reinsurance	142,053,831

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

(1c + 2) = (Page 4, Line 26)	\$ (65,746,222)
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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, 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 depository institution holding company? 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 Street, 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 or is likely to 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 | \$ 35,663,105 |
| 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock | \$ |
| 26.27 FHLB Capital Stock | \$ 17,520,000 |
| 26.28 On deposit with states | \$ 128,259,859 |
| 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 | \$ 470,346,329 |
| 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 [X] No []
- 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 [X] |
| 27.42 Permitted accounting practice | Yes [] No [X] |
| 27.43 Other accounting guidance | Yes [] No [X] |
- 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
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.....
Goldman Sachs Asset Management CLO, Corp.	U.....
Guggenheim Partners Investment Management, LLC	U.....
Hartford Investment Management Company	U.....
Kohlberg Kravis Roberts & Co. L.P.	A.....
Shenkman Capital Management, Inc.	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
107738	Goldman Sachs Asset Management CLO, Corp.	5493000C7DKPYE0MA87 .....	.....	OS.....
137432	Guggenheim Partners Investment Management, LLC	549300XWQLVNUK615E79 .....	.....	NO.....
106699	Hartford Investment Management Company	FE0BULMG7PY8B4MG7C65 .....	.....	NO.....
1399770	Kohlberg Kravis Roberts & Co. L.P.	K3NEK11EF7N3JVJE7V46 .....	.....	DS.....
112192	Shenkman Capital Management, Inc.	FE0BULMG7PY8B4MG7C65 .....	.....	NO.....

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	40,737,514,390	35,313,608,893	(5,423,905,497)
31.2 Preferred stocks	40,723,543	38,333,909	(2,389,634)
31.3 Totals	40,778,237,933	35,351,942,802	(5,426,295,131)

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 [X] No []

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 [X] No [] N/A []

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,484,486

40.2 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
DBRS, INC.	403,230

41.1 Amount of payments for legal expenses, if any? \$ (1,768,677)

41.2 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

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 25,306

42.2 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	22,958

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	8,177,938,299	(710,084,744)
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	21,000,024	21,000,024
2.5 Reserve Denominator	15,400,995,620	7,660,278,892
2.6 Reserve Ratio (2.4/2.5)	0.001	0.003

- 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 to 132H, 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
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

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 \$ 35,519,126
- 7.2 Total Incurred Claims \$ 93,909,100
- 7.3 Number of Covered Lives 79,346

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

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 [] No [X]
 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 [] 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) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

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 2022	2 2021	3 2020	4 2019	5 2018
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	5,365,977	5,823,212	6,134,118	6,543,909	6,953,596
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	392,708	434,654	469,191	503,479	588,081
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	127,348	142,790	147,466	152,261	155,867
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	5,886,033	6,400,656	6,750,775	7,199,649	7,697,544
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)				145	56
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)				145	56
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)	8,547,801	12,422,968	13,540,018	14,700,265	17,839,794
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	8,012,484,394	2,486,230,767	3,160,820,028	426,599,234	1,063,562,750
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	161,210	192,690	223,815	273,970	232,998
17.2 Group annuities (Line 20.4, Col. 7)	150,184,002	(1,373,834,242)	659,834,123	1,150,258,204	290,979,996
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)	6,560,893	(1,835,096,927)	1,995,372,667	10	
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	8,177,938,299	(710,084,744)	5,829,790,651	1,591,831,683	1,372,615,538
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	66,354,017,040	57,777,295,826	40,528,545,785	20,909,111,297	17,201,433,972
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	62,162,174,207	53,889,139,035	37,162,093,093	18,063,274,834	14,413,432,307
23. Aggregate life reserves (Page 3, Line 1)	15,208,416,518	7,447,969,530	6,784,271,116	3,314,720,530	1,944,884,736
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	198,372,034	215,501,151	2,074,003,584	74,751	42,267
25. Deposit-type contract funds (Page 3, Line 3)	778,869,120	796,350,283	778,329,741	723,100,622	761,600,679
26. Asset valuation reserve (Page 3, Line 24.01)	287,351,271	185,802,942	91,431,632	44,881,351	52,671,333
27. Capital (Page 3, Lines 29 and 30)	2,526,000	2,526,000	2,526,000	2,526,000	2,526,000
28. Surplus (Page 3, Line 37)	4,189,316,834	3,885,630,791	3,363,926,692	2,843,310,463	2,785,475,665
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	9,289,986,543	4,678,967,564	3,649,654,720	888,477,996	1,129,774,162
Risk-Based Capital Analysis					
30. Total adjusted capital	5,029,807,652	4,581,529,437	3,950,214,664	3,383,499,686	3,163,194,108
31. Authorized control level risk - based capital	661,503,209	571,818,929	496,773,402	392,162,468	358,421,257
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)	66.1	72.5	79.2	71.7	65.7
33. Stocks (Lines 2.1 and 2.2)	6.1	6.5	7.8	14.5	14.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	20.2	16.1	6.7	7.6	8.6
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	3.9	2.6	4.3	3.5	6.1
37. Contract loans (Line 6)	0.6	0.6	0.9	1.8	1.7
38. Derivatives (Page 2, Line 7)	0.2	0.3	0.3	0.4	0.3
39. Other invested assets (Line 8)	2.8	0.6	0.7	0.4	3.1
40. Receivables for securities (Line 9)	0.1	0.7	0.1	0.0	0.2
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 2022	2 2021	3 2020	4 2019	5 2018
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	9,817,230,783	523,832,028	97,607,120	41,134,805	10,302,929
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	3,708,639,550	3,433,249,034	2,907,061,864	2,846,279,461	2,361,714,687
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate	1,829,429,315				
49. All other affiliated	808,687,085				365,000,000
50. Total of above Lines 44 to 49	16,163,986,733	3,957,081,062	3,004,668,984	2,887,414,266	2,737,017,616
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)	40,273,250	522,797	2,453,622	9,051,285	74,330
53. Total admitted assets (Page 2, Line 28, Col. 3)	68,075,658,498	60,138,154,291	42,763,755,378	23,125,955,201	19,255,382,010
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,127,303,082	1,436,797,461	933,844,712	717,963,484	516,110,267
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(421,100,379)	(40,277,782)	128,032,673	(131,949,209)	47,618,858
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	1,242,295	1,197,233	20,278,825	(24,426,718)	94,010,220
57. Total of above Lines 54, 55 and 56	1,707,444,998	1,397,716,912	1,082,156,210	561,587,557	657,739,345
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)	781,668,775	623,964,201	479,671,154	464,390,752	553,348,070
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	291,981	50,797,949	34,096,658	(13,461)	45,057
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(15,422,131)	(13,285,465)	(19,353,130)	(18,329,181)	(18,983,597)
61. Increase in A & H reserves (Line 19, Col. 6)	(17,129,117)	(1,858,502,430)	2,073,928,833	32,484	(7,636)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	965,212	1,047,926	1,191,556	1,315,815	1,308,455
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	6.9	(35.4)	1.1	6.1	9.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.6	4.7	5.5	5.7	6.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	(230.0)	108.2	110.5		
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)	88.2	0.4	(5.8)		
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	197,370,521	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	212,463,615	XXX	XXX	XXX	XXX
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)	(34,704,566)	4,444,058	11,024,747	30,866,321	25,515,756
74. Ordinary - individual annuities (Page 6, Col. 4)	(112,097,157)	(69,795,116)	(117,509,657)	137,203,536	(94,847,197)
75. Ordinary-supplementary contracts	XXX	XXX	XXX	XXX	109,829
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)	2,033,334	(27,497,932)	2,952,523	(88,275)	276,724
78. Group annuities (Page 6, Col. 5)	(34,471,728)	105,946,405	(117,512,099)	(77,569,115)	65,285,949
79. A & H-group (Page 6.5, Col. 3)					
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	40,392,141	(7,369,809)	3,920,388	5,340	(40,480)
82. Aggregate of all other lines of business (Page 6, Col. 8)	68,123,789	15,701,698	159,816,378	9,055,225	(66,866,168)
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	(70,724,188)	21,429,304	(57,307,720)	99,473,030	(70,565,587)

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 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

DURING THE YEAR 2022
NAIC Company Code 84824

LIFE INSURANCE

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pol. & Certifs., 2 Amount, 3 No. of Ind. Pol. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pol. & Certifs., 8 Amount, 9 No. of Pol. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(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

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various accident types.

(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 2022 OF THE Commonwealth Annuity and 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			85,401	6,257,866			331	365	142,790	6,400,656
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year			50	3,271						3,271
5. Increased during year (net)			20	18,651					81	18,732
6. Subtotals, Lines 2 to 5			70	21,922					81	22,003
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)			85,471	6,279,788			331	365	142,871	6,422,659
Deductions during year:										
10. Death			3,216	109,125			XXX		300	109,425
11. Maturity			79	1,580			XXX			1,580
12. Disability							XXX			
13. Expiry			291	4,391						4,391
14. Surrender			1,747	149,901			5	6	12,190	162,091
15. Lapse			983	127,263			4	4	631	127,894
16. Conversion			36	3,837			XXX	XXX	XXX	3,837
17. Decreased (net)			94	125,006			1	1	2,402	127,408
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			6,446	521,103			10	11	15,523	536,626
21. In force end of year (b) (Line 9 minus Line 20)			79,025	5,758,685			321	354	127,348	5,886,033
22. Reinsurance ceded end of year	XXX		XXX	3,604,491	XXX		XXX	XXX	22,057	3,626,548
23. Line 21 minus Line 22	XXX		XXX	2,154,194	XXX	(a)	XXX	XXX	105,291	2,259,485
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	71,127
25. Other paid-up insurance			14,848	88,665
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			91	1,129
28. Term policies - other			4,380	266,080
29. Other term insurance - decreasing	XXX		XXX	6,509
30. Other term insurance	XXX		XXX	105,202
31. Totals (Lines 27 to 30)			4,471	378,920
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	1,418
33. Totals, extended term insurance	XXX	XXX	1,823	12,370
34. Totals, whole life and endowment			72,731	5,365,977
35. Totals (Lines 31 to 34)			79,025	5,758,685

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			5,750,644	8,041
38. Credit Life (Group and Individual)				
39. Group			127,348	
40. Totals (Lines 36 to 39)			5,877,992	8,041

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	22,057
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	5	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			3	24

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	104,139
---	---------

BASIS OF CALCULATION FOR ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts included in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included in the above	
47.1	
47.2	

NONE

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			10,018	1,245,920			4	54
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	(a)		10,018	1,245,920	(a)	(a)	4	54

(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	270	33,594		
2. Issued during year	4	46		
3. Reinsurance assumed				
4. Increased during year (net)		1		
5. Totals (Lines 1 to 4)	274	33,641		
Deductions during year:				
6. Decreased (net)	31	1,727		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	31	1,727		
9. In force end of year (line 5 minus line 8)	243	31,914		
10. Amount on deposit	2,399,003	(a) 4,179,757		(a)
11. Income now payable	24,434	207,637		
12. Amount of income payable	(a) 213,122	(a) 23,774,972	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	45,869	410,632	1,356	208,741
2. Issued during year	2	3		
3. Reinsurance assumed	7,572	93,529	3,102	83,937
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	53,443	504,164	4,458	292,678
Deductions during year:				
6. Decreased (net)	6,617	36,857		4,708
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	6,617	36,857		4,708
9. In force end of year (line 5 minus line 8)	46,826	467,307	4,458	287,970
Income now payable:				
10. Amount of income payable	(a) 83,816,409	XXX	XXX	(a) 33,005,026
Deferred fully paid:				
11. Account balance	XXX	(a) 13,133,618,307	XXX	(a) 118,264,482
Deferred not fully paid:				
12. Account balance	XXX	(a) 523,197,661	XXX	(a) 90,046,236

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					152,616	268,368
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX	152,616	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	20,261	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX	20,261	XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)	132,355	(a) 235,838

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	53,592	8,515
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	53,592	8,515
Deductions During Year:		
6. Decreased (net)	3,442	600
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	3,442	600
9. In force end of year (line 5 minus line 8)	50,150	7,915
10. Amount of account balance	(a) 582,477,785	(a) 8,598,096

(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	66,607,955
2. Current year's realized pre-tax capital gains/(losses) of \$ (750,679,643) transferred into the reserve net of taxes of \$ (157,642,725)	(593,036,918)
3. Adjustment for current year's liability gains/(losses) released from the reserve	585,041,792
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	58,612,829
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	2,205,261
6. Reserve as of December 31, current year (Line 4 minus Line 5)	56,407,568

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. 2022	4,303,422	(46,851,074)	44,752,913	2,205,261
2. 2023	5,158,835	(91,246,661)	88,771,227	2,683,401
3. 2024	4,814,635	(82,073,218)	79,443,007	2,184,424
4. 2025	4,363,812	(69,058,985)	66,750,958	2,055,785
5. 2026	4,359,594	(55,849,041)	53,788,033	2,298,586
6. 2027	4,381,005	(42,219,620)	40,776,654	2,938,039
7. 2028	3,973,673	(32,298,235)	31,695,097	3,370,535
8. 2029	3,333,905	(27,350,783)	27,305,400	3,288,522
9. 2030	3,105,317	(21,951,175)	22,261,617	3,415,759
10. 2031	2,981,490	(16,268,072)	16,768,601	3,482,019
11. 2032	3,393,708	(10,330,628)	10,978,847	4,041,927
12. 2033	3,706,887	(7,367,050)	7,985,255	4,325,092
13. 2034	3,794,346	(6,970,932)	7,383,224	4,206,638
14. 2035	3,763,758	(6,728,331)	6,898,887	3,934,314
15. 2036	3,396,582	(6,324,305)	6,421,043	3,493,320
16. 2037	2,977,445	(6,045,313)	6,084,593	3,016,725
17. 2038	2,323,905	(5,814,605)	5,862,777	2,372,077
18. 2039	1,771,811	(5,665,967)	5,699,959	1,805,803
19. 2040	723,383	(5,605,582)	5,656,411	774,212
20. 2041	1,421,031	(5,497,364)	5,449,624	1,373,291
21. 2042	1,050,282	(5,326,823)	5,302,422	1,025,881
22. 2043	656,103	(5,190,400)	5,210,307	676,010
23. 2044	242,434	(5,099,535)	5,240,687	383,586
24. 2045	(116,935)	(4,846,652)	5,085,239	121,652
25. 2046	(606,911)	(4,788,150)	5,262,201	(132,860)
26. 2047	(789,650)	(4,561,198)	5,108,942	(241,906)
27. 2048	(717,953)	(4,127,005)	4,648,282	(196,676)
28. 2049	(569,249)	(3,284,759)	3,721,217	(132,791)
29. 2050	(449,470)	(2,358,289)	2,704,804	(102,955)
30. 2051	(139,242)	(1,431,818)	1,534,120	(36,940)
31. 2052 and Later		(505,348)	489,444	(15,904)
32. Total (Lines 1 to 31)	66,607,954	(593,036,918)	585,041,792	58,612,828

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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	136,595,755	48,988,743	185,584,498	218,444		218,444	185,802,942
2. Realized capital gains/(losses) net of taxes - General Account	(39,651,288)	(3,980,187)	(43,631,475)		(1,153,601)	(1,153,601)	(44,785,076)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(6,763,588)	(7,876,057)	(14,639,645)		(10,223,391)	(10,223,391)	(24,863,036)
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	78,268,091	38,534,064	116,802,155		3,045,645	3,045,645	119,847,800
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	168,448,970	75,666,563	244,115,533	218,444	(8,331,347)	(8,112,903)	236,002,630
9. Maximum reserve	379,618,270	145,196,725	524,814,994	169,944	161,810,260	161,980,204	686,795,198
10. Reserve objective	222,430,020	111,211,491	333,641,511	106,872	159,128,384	159,235,256	492,876,767
11. 20% of (Line 10 - Line 8)	10,796,210	7,108,986	17,905,196	(22,314)	33,491,946	33,469,632	51,374,827
12. Balance before transfers (Lines 8 + 11)	179,245,180	82,775,549	262,020,729	196,130	25,160,599	25,356,729	287,377,457
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero				(26,186)		(26,186)	(26,186)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	179,245,180	82,775,549	262,020,729	169,944	25,160,599	25,330,543	287,351,271

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	284,065,275	XXX	XXX	284,065,275	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	6,838,841,354	XXX	XXX	6,838,841,354	0.0002	1,367,768	0.0007	4,787,189	0.0013	8,890,494
2.2	1	NAIC Designation Category 1.B	1,445,993,547	XXX	XXX	1,445,993,547	0.0004	578,397	0.0011	1,590,593	0.0023	3,325,785
2.3	1	NAIC Designation Category 1.C	2,450,438,935	XXX	XXX	2,450,438,935	0.0006	1,470,263	0.0018	4,410,790	0.0035	8,576,536
2.4	1	NAIC Designation Category 1.D	2,656,582,239	XXX	XXX	2,656,582,239	0.0007	1,859,608	0.0022	5,844,481	0.0044	11,688,962
2.5	1	NAIC Designation Category 1.E	1,615,195,861	XXX	XXX	1,615,195,861	0.0009	1,453,676	0.0027	4,361,029	0.0055	8,883,577
2.6	1	NAIC Designation Category 1.F	5,608,968,934	XXX	XXX	5,608,968,934	0.0011	6,169,866	0.0034	19,070,494	0.0068	38,140,989
2.7	1	NAIC Designation Category 1.G	5,268,697,575	XXX	XXX	5,268,697,575	0.0014	7,376,177	0.0042	22,128,530	0.0085	44,783,929
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	25,884,718,444	XXX	XXX	25,884,718,444	XXX	20,275,755	XXX	62,193,106	XXX	124,290,272
3.1	2	NAIC Designation Category 2.A	4,217,390,403	XXX	XXX	4,217,390,403	0.0021	8,856,520	0.0063	26,569,560	0.0105	44,282,599
3.2	2	NAIC Designation Category 2.B	6,429,379,399	XXX	XXX	6,429,379,399	0.0025	16,073,448	0.0076	48,863,283	0.0127	81,653,118
3.3	2	NAIC Designation Category 2.C	2,311,243,804	XXX	XXX	2,311,243,804	0.0036	8,320,478	0.0108	24,961,433	0.0180	41,602,888
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	12,958,013,606	XXX	XXX	12,958,013,606	XXX	33,250,446	XXX	100,394,276	XXX	167,538,106
4.1	3	NAIC Designation Category 3.A	217,404,097	XXX	XXX	217,404,097	0.0069	1,500,088	0.0183	3,978,495	0.0262	5,695,987
4.2	3	NAIC Designation Category 3.B	783,866,077	XXX	XXX	783,866,077	0.0099	7,760,274	0.0264	20,694,064	0.0377	29,551,751
4.3	3	NAIC Designation Category 3.C	190,156,314	XXX	XXX	190,156,314	0.0131	2,491,048	0.0350	6,655,471	0.0500	9,507,816
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,191,426,489	XXX	XXX	1,191,426,489	XXX	11,751,410	XXX	31,328,030	XXX	44,755,554
5.1	4	NAIC Designation Category 4.A	42,684,142	XXX	XXX	42,684,142	0.0184	785,388	0.0430	1,835,418	0.0615	2,625,075
5.2	4	NAIC Designation Category 4.B	137,272,567	XXX	XXX	137,272,567	0.0238	3,267,087	0.0555	7,618,627	0.0793	10,885,715
5.3	4	NAIC Designation Category 4.C	68,146,841	XXX	XXX	68,146,841	0.0310	2,112,552	0.0724	4,933,831	0.1034	7,046,383
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	248,103,550	XXX	XXX	248,103,550	XXX	6,165,027	XXX	14,387,877	XXX	20,557,173
6.1	5	NAIC Designation Category 5.A	9,115,716	XXX	XXX	9,115,716	0.0472	430,262	0.0846	771,190	0.1410	1,285,316
6.2	5	NAIC Designation Category 5.B	73,654,422	XXX	XXX	73,654,422	0.0663	4,883,288	0.1188	8,750,145	0.1980	14,583,576
6.3	5	NAIC Designation Category 5.C	16,072,220	XXX	XXX	16,072,220	0.0836	1,343,638	0.1498	2,407,619	0.2496	4,011,626
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	98,842,358	XXX	XXX	98,842,358	XXX	6,657,188	XXX	11,928,953	XXX	19,880,518
7.	6	NAIC 6	6,901,228	XXX	XXX	6,901,228	0.0000		0.2370	1,635,591	0.2370	1,635,591
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)	40,672,070,950	XXX	XXX	40,672,070,950	XXX	78,099,826	XXX	221,867,834	XXX	378,657,214
PREFERRED STOCKS												
10.	1	Highest Quality	2,266,634	XXX	XXX	2,266,634	0.0005	1,133	0.0016	3,627	0.0033	7,480
11.	2	High Quality	38,253,209	XXX	XXX	38,253,209	0.0021	80,332	0.0064	244,821	0.0106	405,484
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	203,700	XXX	XXX	203,700	0.0000		0.2370	48,277	0.2370	48,277
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	40,723,543	XXX	XXX	40,723,543	XXX	81,465	XXX	296,724	XXX	461,241

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		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D	4,677	XXX	XXX	4,677	0.0007	3	0.0022	10	0.0044	21
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F	50,625,000	XXX	XXX	50,625,000	0.0011	55,688	0.0034	172,125	0.0068	344,250
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	50,629,677	XXX	XXX	50,629,677	XXX	55,691	XXX	172,135	XXX	344,271
20.1	2	NAIC Designation Category 2.A	14,813,763	XXX	XXX	14,813,763	0.0021	31,109	0.0063	93,327	0.0105	155,545
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	14,813,763	XXX	XXX	14,813,763	XXX	31,109	XXX	93,327	XXX	155,545
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	65,443,440	XXX	XXX	65,443,440	XXX	86,800	XXX	265,462	XXX	499,815
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)	40,778,237,933	XXX	XXX	40,778,237,933	XXX	78,268,091	XXX	222,430,020	XXX	379,618,270

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	3,942,194,515		XXX	3,942,194,515	0.0015	5,913,292	0.0034	13,403,461	0.0046	18,134,095
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	1,719,358,847		XXX	1,719,358,847	0.0011	1,891,295	0.0057	9,800,345	0.0074	12,723,255
44.		Commercial Mortgages - All Other - CM2 - High Quality	5,770,189,771		XXX	5,770,189,771	0.0040	23,080,759	0.0114	65,780,163	0.0149	85,975,828
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	842,339,709		XXX	842,339,709	0.0069	5,812,144	0.0200	16,846,794	0.0257	21,648,131
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	146,434,764		XXX	146,434,764	0.0120	1,757,217	0.0343	5,022,712	0.0428	6,267,408
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	11,616,636		XXX	11,616,636	0.0029	33,688	0.0066	76,670	0.0103	119,651
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	8,605,374		XXX	8,605,374	0.0000		0.0149	128,220	0.0149	128,220
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)	12,440,739,616		XXX	12,440,739,616	XXX	38,488,395	XXX	111,058,367	XXX	144,996,588
59.		Schedule DA Mortgages	13,432,005		XXX	13,432,005	0.0034	45,669	0.0114	153,125	0.0149	200,137
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	12,454,171,621		XXX	12,454,171,621	XXX	38,534,064	XXX	111,211,491	XXX	145,196,725

**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	17,520,000	XXX	XXX	17,520,000	0.0000		0.0061	106,872	0.0097	169,944
4.		Affiliated - Life with AVR	3,708,639,550	XXX	XXX	3,708,639,550	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)	3,726,159,550			3,726,159,550	XXX		XXX	106,872	XXX	169,944
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	13,415,224	XXX	XXX	13,415,224	0.0005	6,708	0.0016	21,464	0.0033	44,270
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)	13,415,224	XXX	XXX	13,415,224	XXX	6,708	XXX	21,464	XXX	44,270
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	759,734,282		XXX	759,734,282	0.0040	3,038,937	0.0114	8,660,971	0.0149	11,320,041
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)	759,734,282		XXX	759,734,282	XXX	3,038,937	XXX	8,660,971	XXX	11,320,041
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	759,734,282		XXX	759,734,282	XXX	3,038,937	XXX	8,660,971	XXX	11,320,041

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	88,931,434	XXX	XXX	88,931,434	0.0000		0.1945	17,297,164	0.1945	17,297,164
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)	88,931,434	XXX	XXX	88,931,434	XXX		XXX	17,297,164	XXX	17,297,164
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated	12,189,256	XXX	XXX	12,189,256	0.0000		0.1580	1,925,902	0.1580	1,925,902
92.		Other - Affiliated	797,692,113	XXX	XXX	797,692,113	0.0000		0.1580	126,035,354	0.1580	126,035,354
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	809,881,369			809,881,369	XXX		XXX	127,961,256	XXX	127,961,256
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA	32,832,459	XXX		32,832,459	0.0000		0.1580	5,187,528	0.1580	5,187,528
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	32,832,459	XXX		32,832,459	XXX		XXX	5,187,528	XXX	5,187,528
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	1,704,794,768			1,704,794,768	XXX	3,045,645	XXX	159,128,384	XXX	161,810,260

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	6,560,893	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	6,560,893	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	(15,093,094)	(230.0)												
4. Cost containment expenses														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	(15,093,094)	(230.0)												
6. Increase in contract reserves														
7. Commissions (a)	(553,741)	(8.4)												
8. Other general insurance expenses	6,083,874	92.7												
9. Taxes, licenses and fees	258,924	3.9												
10. Total other expenses incurred	5,789,057	88.2												
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	15,864,930	241.8												
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	15,864,930	241.8												
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)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	6,560,893	XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX	6,560,893	XXX		XXX		XXX
3. Incurred claims							(15,086,363)	(229.9)			(6,731)	
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)							(15,086,363)	(229.9)			(6,731)	
6. Increase in contract reserves												
7. Commissions (a)							(553,741)	(8.4)				
8. Other general insurance expenses							6,083,874	92.7				
9. Taxes, licenses and fees							258,924	3.9				
10. Total other expenses incurred							5,789,057	88.2				
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds							15,858,199	241.7			6,731	
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							15,858,199	241.7			6,731	
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)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	503,910										503,893		17
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year	503,910										503,893		17
5. Total premium reserves, prior year	527,439										527,407		32
6. Increase in total premium reserves	(23,529)										(23,514)		(15)
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	197,370,521										197,335,106		35,415
2. Total prior year	212,463,615										212,421,469		42,146
3. Increase	(15,093,094)										(15,086,363)		(6,731)

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
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	197,370,521										197,335,106		35,415
2.2 On claims incurred during current year													
3. Test:													
3.1 Lines 1.1 and 2.1	197,370,521										197,335,106		35,415
3.2 Claim reserves and liabilities, December 31, prior year	212,463,615										212,421,469		42,146
3.3 Line 3.1 minus Line 3.2	(15,093,094)										(15,086,363)		(6,731)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	218,696,409										218,696,409		
2. Premiums earned	218,696,409										218,696,409		
3. Incurred claims	363,813,922										363,813,922		
4. Commissions	52,971,432										52,971,432		
B. Reinsurance Ceded:													
1. Premiums written	212,320,723										212,309,843		10,880
2. Premiums earned	212,320,995										212,310,056		10,939
3. Incurred claims	379,741,914										379,741,914		
4. Commissions	53,527,734										53,527,734		

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims										841,629		(6,731)	834,898
2. Beginning claim reserves and liabilities										5,913,759		168,247	6,082,006
3. Ending claim reserves and liabilities										5,122,889		111,880	5,234,769
4. Claims paid										1,632,499		49,636	1,682,135
B. Assumed Reinsurance:													
1. Incurred claims										363,813,922			363,813,922
2. Beginning claim reserves and liabilities										7,080,505,526		39,788	7,080,545,314
3. Ending claim reserves and liabilities										6,577,680,912		33,835	6,577,714,747
4. Claims paid										866,638,536		5,953	866,644,489
C. Ceded Reinsurance:													
1. Incurred claims										379,741,914			379,741,914
2. Beginning claim reserves and liabilities										6,873,985,916		177,789	6,874,163,705
3. Ending claim reserves and liabilities										6,385,468,694		110,301	6,385,578,995
4. Claims paid										868,259,136		67,488	868,326,624
D. Net:													
1. Incurred claims										(15,086,363)		(6,731)	(15,093,094)
2. Beginning claim reserves and liabilities										212,433,369		30,246	212,463,615
3. Ending claim reserves and liabilities										197,335,107		35,414	197,370,521
4. Claims paid										11,899		(11,899)	
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses										(15,086,363)		(6,731)	(15,093,094)
2. Beginning reserves and liabilities										212,421,469		42,146	212,463,615
3. Ending reserves and liabilities										197,335,106		35,415	197,370,521
4. Paid claims and cost containment expenses													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/G	VA		22,178,005	95,321			
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/G	OL	113,596,168	2,357,442	22,919			
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/I	VA		2,014,734	(75,800)			
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/I	OL	216,527,821	6,485,777	226,791	637,320		
91642	06-1016329	12/31/2015	FORETHOUGHT LIFE INS CO	IN	COFW/I	VA		190,366,528	1,030,340			156,020,840
91642	06-1016329	12/31/2015	FORETHOUGHT LIFE INS CO	IN	MCO/I	VA		451,572	451,572		31,669,942	
0299999. General Account - U.S. Affiliates - Other							330,123,989	223,402,486	1,751,143	637,320	31,669,942	156,020,840
0399999. Total General Account - U.S. Affiliates							330,123,989	223,402,486	1,751,143	637,320	31,669,942	156,020,840
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates							330,123,989	223,402,486	1,751,143	637,320	31,669,942	156,020,840
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	OL	434,448,864	154,896,877	6,969,549	3,610,179		
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	XXXLO	50,990,759	4,136,206	(208,506)			
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	DIS		678,407	53,738			
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	ADB		399,024				
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	FA		1,430,536	125,855			
93734	43-1240953	04/01/2009	NASSAU LIFE AND ANNUITY COMPANY	CT	CO/I	SC		29,952				
97136	13-3114906	01/01/1981	METROPOLITAN TOWER LIFE INS CO	NE	YRT/I	OL	5,680,736	168,008	340,712			
65676	35-0472300	01/01/1970	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	193,407	3,161	4,400			
65676	35-0472300	01/01/2009	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL		(6,228,794)				
65676	35-0472300	01/01/2009	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL		543,694,282				
65676	35-0472300	04/01/2015	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL		492,890,043				
65676	35-0472300	01/15/2020	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	FA		209,378,652	176,854,959			
65676	35-0472300	01/15/2020	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	IA		2,172,519,829	1,638,876,780			
68136	63-0169720	04/01/2012	PROTECTIVE LIFE INS CO	TN	CO/I	VA		26,180,170	1,485,591			
68136	63-0169720	07/01/2006	PROTECTIVE LIFE INS CO	TN	MCO/I	VA	523,658,507		40,470,039	1,231,856,499		
68136	63-0169720	07/01/2006	PROTECTIVE LIFE INS CO	TN	MCO/G	VA			606,122	15,332,989		
68136	63-0169720	07/01/2007	PROTECTIVE LIFE INS CO	TN	MCO/I	OL			(2,895,387)	12,626,942		
68284	48-0557726	04/01/2009	NASSAU LIFE INS CO OF KANSAS	KS	CO/I	OL	84,764,571	20,615,454	1,370,219	823,868		
68284	48-0557726	04/01/2009	NASSAU LIFE INS CO OF KANSAS	KS	CO/I	XXXLO	30,115,643	508,737	459,791			
68284	48-0557726	04/01/2009	NASSAU LIFE INS CO OF KANSAS	KS	CO/I	DIS		51,134	9,965			
68284	48-0557726	04/01/2009	NASSAU LIFE INS CO OF KANSAS	KS	CO/I	ADB		4,807				
86231	39-0989781	06/30/2011	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	FA		464,616,668	531,854	1,153		
86231	39-0989781	01/01/1998	TRANSAMERICA LIFE INSURANCE CO	IA	MCO/I	OL			346,286	1,997,288		
86231	39-0989781	11/01/2014	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	FA		713,659,662	23,365			
86231	39-0989781	10/01/2015	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	FA		468,209,847	2,911,385			
80659	82-4533188	12/01/1976	UNITED STATES BUSINESS OF Canada Life Assurance Company	MI	YRT/I	OL	308,073	8,138	44,919			
69663	74-1472662	01/05/2019	USAA LIFE INSURANCE COMPANY	TX	CO/I	FA		5,388,031,866	3,271,161,100			
69663	74-1472662	07/01/2021	USAA LIFE INSURANCE COMPANY	TX	CO/I	FA		2,670,788,444	91,306,730			
68632	06-0523876	01/01/2015	VANTIS LIFE INSURANCE CO	CT	CO/I	FA		503,016,935	2,962,808	4,206,143		
93572	43-1235868	03/01/1985	RGA REINS CO	MO	YRT/I	OL	530,859	47,244	30,477			
69019	93-0242990	01/01/2018	STANDARD INS CO	OR	CO/I	FA		280,568,454	727,975			
71153	39-1052598	06/01/2018	TALCOTT RESOLUTION LIFE & ANN INS CO	CT	CO/I	FA		1,640,498,040				
71153	39-1052598	06/01/2018	TALCOTT RESOLUTION LIFE & ANN INS CO	CT	CO/I	VA						
88072	06-0974148	06/01/2018	TALCOTT RESOLUTION LIFE INS CO	CT	CO/I	FA		2,392,932,872				
88072	06-0974148	06/01/2018	TALCOTT RESOLUTION LIFE INS CO	CT	CO/G	FA		1,164,866,130				
88072	06-0974148	06/01/2018	TALCOTT RESOLUTION LIFE INS CO	CT	CO/I	VA						
94250	52-1236145	12/20/2018	BANNER LIFE INS CO	MD	CO/G	FA		777,099,271	(1,646,956)			
65935	04-1590850	07/23/2019	MASSACHUSETTS MUTUAL LIFE INS CO	MA	CO/G	FA		4,727,747,208	1,288,912,964			
65005	41-0823832	01/01/2019	RIVERSOURCE LIFE INSURANCE COMPANY	MN	CO/I	FA		1,272,381,172	3,134,704			
65005	41-0823832	07/01/2021	RIVERSOURCE LIFE INSURANCE COMPANY	MN	CO/I	FA		3,103,876,478	1,446,151			
65005	41-0823832	07/01/2021	RIVERSOURCE LIFE INSURANCE COMPANY	MN	CO/I	IA		299,235,365	23,820			
65005	41-0823832	07/01/2021	RIVERSOURCE LIFE INSURANCE COMPANY	MN	CO/I	OL		951,979,165				
65005	41-0823832	07/01/2021	RIVERSOURCE LIFE INSURANCE COMPANY	MN	CO/G	FA		2,103,918,638	40,604,283			
64238	72-0201480	12/31/2019	GUARANTEE INCOME LIFE INSURANCE COMPANY	IA	CO/I	FA		298,418,630	4,901,200			
64238	72-0201480	12/31/2019	GUARANTEE INCOME LIFE INSURANCE COMPANY	IA	CO/I	IA		144,877,510	656,283			
16691	31-0501234	05/07/2020	GREAT AMERICAN LIFE INSURANCE COMPANY	OH	CO/I	FA		528,344,301	124,285,488			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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
16691	31-0501234	05/07/2020	GREAT AMERICAN LIFE INSURANCE COMPANY	OH.	CO/I	FA		891,800,384	301,657,984			
16691	31-0501234	05/07/2020	GREAT AMERICAN LIFE INSURANCE COMPANY	OH.	CO/I	FA		309,582				
16691	31-0501234	10/01/2020	GREAT AMERICAN LIFE INSURANCE COMPANY	OH.	CO/I	FA			548,514			
16691	31-0501234	10/01/2020	GREAT AMERICAN LIFE INSURANCE COMPANY	OH.	CO/I	IA		4,580,004,830	26,364,858			
69868	47-0322111	07/01/2020	UNITED OF OMAHA LIFE INS COMPANY	NE.	CO/I	FA		313,515,056	138,994,919			
62626	39-0230590	09/10/2020	CMFG LIFE INSURANCE COMPANY	IA.	CO/I	FA		507,354,754	306,043,142			
78778	13-2656036	10/05/2020	GUARDIAN INSURANCE & ANNUITY COMPANY INC.	DE.	CO/I	IA		1,063,669,747	623,191,783			
67466	95-1079000	08/01/2021	PACIFIC LIFE INSURANCE COMPANY	NE.	CO/I	FA		1,540,068,894	1,297,950,393			
60895	35-0145825	01/01/2022	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	COFW/I	FA		527,882,610	476,543,779			
60895	35-0145825	01/01/2022	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	COFW/I	IA		727,866,272	780,022,976			
60895	35-0145825	01/01/2022	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	COFW/I	OA		226,722,527	210,677,363			
60895	35-0145825	01/01/2022	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	COFW/I	VA		60,043,519	93,913,946			
60895	35-0145825	01/01/2022	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	COFW/G	VA		875,429,538	918,098,231			
69116	35-0684263	01/01/2022	THE STATE LIFE INSURANCE COMPANY	IN.	COFW/I	FA		279,931,088	257,221,698			
69116	35-0684263	01/01/2022	THE STATE LIFE INSURANCE COMPANY	IN.	COFW/I	OA		14,051,217	15,016,952			
0899999. General Account - U.S. Non-Affiliates							1,130,691,419	45,125,128,541	12,143,135,201	8,641,343	1,261,813,718	
00000	AA-1780118	01/01/1982	SCOR LIFE IRELAND DAC	IRL	YRT/I	OL		396,968	527	(2,885)		
0999999. General Account - Non-U.S. Non-Affiliates							396,968	527	(2,885)			
1099999. Total General Account - Non-Affiliates							1,131,088,387	45,125,129,068	12,143,132,316	8,641,343	1,261,813,718	
1199999. Total General Account							1,461,212,376	45,348,531,554	12,144,883,459	9,278,663	1,293,483,660	156,020,840
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA.	MCO/G.	VA		5,610			32,952,944	
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA.	MCO/G.	OL			186,604		4,687,737	
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA.	MCO/I	VA			208,454		23,017,503	
69140	04-1867050	12/30/2005	FIRST ALLMERICA FIN LIFE INS CO	MA.	MCO/I	OL			1,125,928		37,038,656	
91642	06-1016329	12/31/2015	FORETHOUGHT LIFE INS CO	IN.	MCO/I	VA			9,121,891		2,501,200,631	
1399999. Separate Accounts - U.S. Affiliates - Other									10,648,487		2,598,897,471	
1499999. Total Separate Accounts - U.S. Affiliates									10,648,487		2,598,897,471	
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates									10,648,487		2,598,897,471	
65676	35-0472300	01/01/2009	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN.	CO/I	OL					793,026,925	
65676	35-0472300	04/01/2015	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN.	CO/I	OL					648,840,211	
86231	39-0989781	01/01/1998	TRANSAMERICA LIFE INS CO	IA.	MCO/I	OL					15,067,428	
68136	63-0169720	07/01/2006	PROTECTIVE LIFE INS CO	TN.	MCO/I	VA			12,466,873		723,873,379	
68136	63-0169720	07/01/2006	PROTECTIVE LIFE INS CO	TN.	MCO/G.	VA			271,841		29,320,005	
68136	63-0169720	07/01/2007	PROTECTIVE LIFE INS CO	TN.	MCO/I	OL			1,873,923		75,395,018	
68136	63-0169720	04/01/2012	PROTECTIVE LIFE INS CO	TN.	MCO/I	VA			974,185		51,096,139	
88072	06-0974148	06/01/2018	TALCOTT RESOLUTION LIFE INS CO	CT.	MCO/I	VA					85,610,801	
71153	39-1052598	06/01/2018	TALCOTT RESOLUTION LIFE & ANN INS CO	CT.	MCO/I	VA					163,628,470	
64238	72-0201480	12/31/2019	GUARANTY INCOME LIFE INSURANCE COMPANY	IA.	MCO/I	OL					268,170,354	
1999999. Separate Accounts - U.S. Non-Affiliates									15,586,822		2,854,028,730	
2199999. Total Separate Accounts - Non-Affiliates									15,586,822		2,854,028,730	
2299999. Total Separate Accounts									26,235,309		5,452,926,201	
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							1,460,815,408	45,348,531,027	12,171,121,653	9,278,663	6,746,409,861	156,020,840
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							396,968	527	(2,885)			
9999999 - Totals							1,461,212,376	45,348,531,554	12,171,118,768	9,278,663	6,746,409,861	156,020,840

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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	
0399999. Total - U.S. Affiliates													
0699999. Total - Non-U.S. Affiliates													
0799999. Total - Affiliates													
.....00000	.....AA-9995055	.....08/01/1981	AMERICAN DISABILITY REINS UNDERWRITERS SYNDICATE	ME.....	.....QS	.....LTD1.....			.....33,835			
.....67598	.....04-1768571	.....07/01/2020	PAUL REVERE LIFE INS CO	MA.....	.....CO	.....DIS	.....57,238,880	.....4,416,454	.....2,442,353,314	.....32,792,688		
.....68195	.....62-0331200	.....07/01/2020	PROVIDENT LIFE & ACCIDENT INS CO	TN.....	.....CO	.....DIS	.....102,789,927	.....8,214,190	.....2,561,639,202	.....63,204,212		
.....62235	.....01-0278678	.....07/01/2020	Unum Life Insurance Company of America	ME.....	.....CO	.....DIS	.....58,667,602	.....4,165,784	.....1,590,432,826	.....27,440,339		
0899999. U.S. Non-Affiliates							218,696,409	16,796,428	6,594,459,177	123,437,239			
1099999. Total - Non-Affiliates							218,696,409	16,796,428	6,594,459,177	123,437,239			
1199999. Total U.S. (Sum of 0399999 and 0899999)							218,696,409	16,796,428	6,594,459,177	123,437,239			
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)													
9999999 - Totals							218,696,409	16,796,428	6,594,459,177	123,437,239			

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
0399999. Total Life and Annuity - U.S. Affiliates						
00000	AA-3191237	04/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU		3,045,936
0599999. Life and Annuity - Non-U.S. Affiliates - Other						
						3,045,936
0699999. Total Life and Annuity - Non-U.S. Affiliates						
						3,045,936
0799999. Total Life and Annuity - Affiliates						
						3,045,936
60534	59-0781901	07/01/1995	AMERICAN HERITAGE LIFE INS CO	FL		97,800
68276	48-1024691	01/01/1998	EMPLOYERS REASSUR CORP	KS		60,000
68365	04-2729166	11/01/1998	CORPORATE SOLUTIONS LIFE RE CO	DE	152,790	263,988
86258	13-2572994	07/01/2012	GENERAL RE LIFE CORP	CT		58,363
86258	13-2572994	01/01/2000	GENERAL RE LIFE CORP	CT		33,790
86258	13-2572994	08/01/1983	GENERAL RE LIFE CORP	CT		2,954
65676	35-0472300	07/01/1966	LINCOLN NATL LIFE INS CO	IN		569,935
65676	35-0472300	08/01/1983	LINCOLN NATL LIFE INS CO	IN		9,100
65676	35-0472300	01/01/1998	LINCOLN NATL LIFE INS CO	IN		102,000
65676	35-0472300	05/01/1989	LINCOLN NATL LIFE INS CO	IN		466,844
88099	75-1608507	01/01/1998	OPTIMUM RE INS CO	TX		102,000
68136	63-0169720	01/01/1995	PROTECTIVE LIFE INS CO	TN		921,466
89004	43-1831519	12/31/2002	REINSURANCE CO OF MO INC	MO		11,492
89004	43-1831519	01/01/2001	REINSURANCE CO OF MO INC	MO	450,565	1,443,535
93572	43-1235868	12/31/2002	RGA REINS CO	MO	1,325,912	7,257,584
93572	43-1235868	12/31/2002	RGA REINS CO	MO	144,109	1,336,503
93572	43-1235868	05/01/1989	RGA REINS CO	MO	879,651	1,740,496
93572	43-1235868	07/01/1986	RGA REINS CO	MO		563,553
93572	43-1235868	01/01/1998	RGA REINS CO	MO		77,274
93572	43-1235868	01/01/1998	RGA REINS CO	MO	390,812	6,047,452
93572	43-1235868	01/01/1981	RGA REINS CO	MO		1,411,316
82627	06-0839705	08/01/1983	SWISS RE LIFE & HLTH AMER INC	MO		467,677
82627	06-0839705	08/01/1983	SWISS RE LIFE & HLTH AMER INC	MO		223,386
82627	06-0839705	01/01/1993	SWISS RE LIFE & HLTH AMER INC	MO		8,313
82627	06-0839705	11/01/1996	SWISS RE LIFE & HLTH AMER INC	MO		200,662
82627	06-0839705	01/01/1998	SWISS RE LIFE & HLTH AMER INC	MO		170,771
82627	06-0839705	01/01/2000	SWISS RE LIFE & HLTH AMER INC	MO		375,918
82627	06-0839705	01/01/2000	SWISS RE LIFE & HLTH AMER INC	MO	43,956	59,368
82627	06-0839705	12/31/2002	SWISS RE LIFE & HLTH AMER INC	MO		178,649
70688	36-6071399	01/01/1993	TRANSAMERICA FINANCIAL LIFE INS	NY		13,725
0899999. Life and Annuity - U.S. Non-Affiliates					3,387,795	24,275,914
1099999. Total Life and Annuity - Non-Affiliates					3,387,795	24,275,914
1199999. Total Life and Annuity					3,387,795	27,321,850
1499999. Total Accident and Health - U.S. Affiliates						
00000	AA-3191237	03/31/2021	GLOBAL ATLANTIC RE LIMITED	BMU		33,328,055
1699999. Accident and Health - Non-U.S. Affiliates - Other						
						33,328,055
1799999. Total Accident and Health - Non-U.S. Affiliates						
						33,328,055
1899999. Total Accident and Health - Affiliates						
						33,328,055
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INS CO	NY		3,549
71404	47-0463747	09/30/1992	CONTINENTAL GEN INS CO	TX		4,114
1999999. Accident and Health - U.S. Non-Affiliates						
00000	98-1535388	12/31/2020	Ivy Re Limited	BMU		86,406,067
2099999. Accident and Health - Non-U.S. Non-Affiliates						
						86,406,067
2199999. Total Accident and Health - Non-Affiliates						
						86,413,731
2299999. Total Accident and Health						
						119,741,785
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					3,387,795	24,283,578
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						122,780,058
9999999 Totals - Life, Annuity and Accident and Health					3,387,795	147,063,635

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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			
69140	04-1867050	04/01/2006	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/G	FA		1,154,870	1,226,331						
69140	04-1867050	04/01/2013	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/I	OL		268,732,744	282,929,998					270,649,346	
0299999. General Account - Authorized U.S. Affiliates - Other								269,887,614	284,156,329					270,649,346	
0399999. Total General Account - Authorized U.S. Affiliates								269,887,614	284,156,329					270,649,346	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/I	VA		481,281,164	437,290,876	21,798,800				540,962,432	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/I	FA		515,840,807	589,159,002	1,792,535				437,014,380	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/I	OL	335,199,368	389,886,213	407,339,408	3,266,977				394,334,990	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/G	VA		22,509,652	23,752,367	(105,040)				20,723,372	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/G	FA		3,037,987	3,150,741					3,066,508	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	COFII/G	OL	110,704	61,190	65,384					62,490	
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	YRT/I	OL	100,558,406	22,647	21,208		(201,387)				
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	MCO/I	VA				11,681,820			1,258,036,668		
00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	MCO/G	VA				414,174			15,332,989		
00000	AA-3191237	12/01/2014	Global Atlantic Re Limited	BMU	COFII/I	FA		570,927,729	588,489,506		18,692			570,927,729	
00000	AA-3191237	01/01/2015	Global Atlantic Re Limited	BMU	COFII/I	FA		402,413,548	424,896,343	2,370,246				418,828,681	
00000	AA-3191237	10/01/2015	Global Atlantic Re Limited	BMU	COFII/I	FA		374,567,877	399,123,976	2,329,108				377,179,955	
00000	AA-3191237	04/01/2015	Global Atlantic Re Limited	BMU	CO/I	OL		492,890,043	516,547,766					489,633,318	
00000	AA-3191237	12/31/2015	Global Atlantic Re Limited	BMU	CO/I	VA		142,262,611	125,954,781	931,250				101,612,525	
00000	AA-3191237	06/30/2018	Global Atlantic Re Limited	BMU	COFII/I	FA		1,939,798,319	2,147,557,673					2,187,380,640	
00000	AA-3191237	06/30/2018	Global Atlantic Re Limited	BMU	COFII/G	FA		1,048,379,517	1,170,483,825					981,299,729	
00000	AA-3191237	06/30/2018	Global Atlantic Re Limited	BMU	COFII/I	FA		922,081,480	1,028,377,561					1,102,647,768	
00000	AA-3191237	09/30/2018	Global Atlantic Re Limited	BMU	COFII/I	FA		268,576,767	283,171,999	4,411,080				299,198,826	
00000	AA-3191237	09/30/2018	Global Atlantic Re Limited	BMU	COFII/I	IA		130,389,759	152,922,522	590,655				146,633,893	
00000	AA-3191237	01/01/2019	Global Atlantic Re Limited	BMU	COFII/I	FA		1,129,374,906	1,225,323,362	2,807,692				1,181,156,031	
00000	AA-3191237	01/01/2019	Global Atlantic Re Limited	BMU	COFII/G	FA		15,768,149	17,470,189					15,928,360	
00000	AA-3191237	07/01/2021	Global Atlantic Re Limited	BMU	COFII/I	FA		1,890,097,202	1,890,097,202					1,861,969,676	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFIIH/G	OL		(111,597,799)	(28,135,322)					12,795,684	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/G	OA								1,026,281,580	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/I	FA		108,544,903	111,622,320	88,859				114,592,741	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/I	IA		992,351,545	1,158,340,180	6,691,401				1,059,812,656	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/G	OL		498,889,078	536,131,961	(14,130,823)				436,524,113	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/G	OL		3,537,802,656	2,332,948,019	1,176,824,301				3,148,470,195	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/G	FA		511,252,229	501,002,566	11,401,721				537,601,594	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/I	FA		754,241,984	845,866,495	(1,182,411)				793,114,768	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/I	IA		107,724,731	117,862,833	8,575				113,276,743	
00000	AA-3191237	03/31/2021	Global Atlantic Re Limited	BMU	COFII/I	OL		231,330,937	267,771,758					243,253,474	
00000	AA-3191237	07/01/2021	Global Atlantic Re Limited	BMU	COFII/I	IA		(207,500,483)		57,523,240				(219,155,179)	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	FA		242,344,110		217,400,710				230,819,189	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	IA		218,219,724		209,284,800				212,231,575	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	OA		72,232,123		74,107,073				69,995,577	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	VA		18,013,056		9,489,659				17,381,158	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/G	VA		262,622,319		277,656,585				255,583,479	
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	FA				498,123					
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	IA				13,502,918					
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/I	VA				291,782					
00000	AA-3191237	04/30/2022	Global Atlantic Re Limited	BMU	COFII/G	VA				1,157,023					
0599999. General Account - Authorized Non-U.S. Affiliates - Other								435,868,478	17,976,638,679	17,274,606,502	2,092,720,139			1,273,369,658	19,183,140,649
0699999. Total General Account - Authorized Non-U.S. Affiliates								435,868,478	17,976,638,679	17,274,606,502	2,092,720,139			1,273,369,658	19,183,140,649
0799999. Total General Account - Authorized Affiliates								435,868,478	18,246,526,293	17,558,762,831	2,092,720,139			1,273,369,658	19,453,789,995
60534	59-0781901	07/01/1995	AMERICAN HERITAGE LIFE INS CO	FL	CO/I	OL		23,048,004	2,908,439	3,142,711				257,682	
68365	04-2729166	11/01/1998	CORPORATE SOLUTIONS LIFE RE CO	DE	YRT/I	OL		53,095,875	52,461	48,040				994,736	
68276	48-1024691	01/01/1998	EMPLOYERS REASSURANCE CORPORATION	KS	YRT/I	OL		783,130	9,694	8,803				3,097	
86258	13-2572994	09/17/1968	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL		1,750,000	33,058	31,538				78,277	
86258	13-2572994	08/01/1983	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL		3,488,730	50,216	47,897				52,156	
86258	13-2572994	01/01/2000	GENERAL RE LIFE CORPORATION	CT	YRT/G	OL		2,156,084	12,631	11,730				8,864	

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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		
86258	13-2572994	01/01/2000	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	25,244,107	179,653	310,931	165,093				
86258	13-2572994	05/01/2000	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	1,411,653	17,452	15,673	14,344				
86258	13-2572994	12/31/2002	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	2,255,604	79,081	90,253	87,415				
88340	59-2859797	05/01/2000	HANNOVER LIFE REASSURANCE COMPANY	FL	YRT/I	OL	855,547	10,577	9,499	8,693				
65676	35-0472300	07/01/1966	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	3,923,374	262,653	308,874	199,327				
65676	35-0472300	08/01/1983	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	6,906,511	174,692	158,548	168,435				
65676	35-0472300	05/01/1989	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	64,017,332	1,167,372	1,176,561	1,021,084				
65676	35-0472300	01/01/1998	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	1,815,405	20,559	19,041	6,860				
66346	58-0828824	12/31/2002	MUNICH AMERICAN REASSURANCE COMPANY	GA	YRT/I	OL	2,929							
88099	75-1608507	01/01/1998	OPTIMUM RE INSURANCE COMPANY	TX	YRT/I	OL	2,275,000	19,145	18,128	19,138				
88099	75-1608507	01/01/1987	OPTIMUM RE INSURANCE COMPANY	TX	YRT/I	OL	1,814,944	20,558	19,041	7,062				
68136	63-0169720	01/01/1995	PROTECTIVE LIFE INS CO	TN	CO/I	OL	66,695,979	1,574,282	1,746,198	1,606,263				
93572	43-1235868	01/01/1981	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	22,245,187	2,084,674	2,053,841	1,427,315				
93572	43-1235868	07/01/1986	REINSURANCE GROUP OF AMERICA	MO	YRT/G	OL	4,215,270	25,515	23,295	17,186				
93572	43-1235868	07/01/1986	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	64,178,877	757,756	764,991	522,207				
93572	43-1235868	10/01/1986	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	114,761	826	759	887				
93572	43-1235868	05/01/1989	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	136,314,836	2,681,867	2,871,206	2,083,102				
93572	43-1235868	01/01/1998	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	988,656,626	842,788	839,990	8,856,696				
93572	43-1235868	05/01/2000	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	2,010,536	24,857	22,322	20,429				
93572	43-1235868	12/31/2002	REINSURANCE GROUP OF AMERICA	MO	YRT/I	OL	1,028,786,799	1,417,581	1,453,832	13,468,765				
67105	41-0451140	05/01/1982	RELIASTAR LIFE INS CO	MN	CO/I	FA		27,776	33,167					
67105	41-0451140	03/01/1996	RELIASTAR LIFE INS CO	MN	YRT/G	OL	2,174,125	26,550	25,313	23,732				
97071	13-3126819	01/01/1993	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	9,365,669	58,264	57,709	66,296				
82627	06-0839705	01/01/1981	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	5,336,328	104,594	103,847	64,544				
82627	06-0839705	08/01/1983	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	58,374,917	928,267	948,993	1,079,871				
82627	06-0839705	08/01/1983	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	4,469,514	62,992	83,305	(93,685)				
82627	06-0839705	01/01/1993	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	4,002,038	104,422	113,637	91,281				
82627	06-0839705	01/01/1995	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	850,000	15,899	14,274	25,461				
82627	06-0839705	03/01/1996	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/G	OL	6,522,385	79,650	75,938	71,198				
82627	06-0839705	11/01/1996	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/G	OL	240,000	3,960	3,569	6,566				
82627	06-0839705	11/01/1996	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	41,890,419	522,202	554,557	811,898				
82627	06-0839705	01/01/1998	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	3,650,740	37,661	35,485	12,466				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/G	OL	6,638,260	39,280	36,569	26,994				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	152,571,013	1,617,545	1,936,837	1,051,462				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	16,740,334	14,631	13,574	76,163				
82627	06-0839705	12/31/2002	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	3,602,268	69,889	96,233	63,852				
82627	06-0839705	12/31/2002	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	2,910,602	42,054	37,857	41,766				
82627	06-0839705	12/31/2002	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	1,227,933	25,824	23,204	26,193				
82627	06-0839705	12/31/2002	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	1,299,858	46,413	41,974	26,806				
82627	06-0839705	12/31/2002	SWISS RE LIFE & HEALTH AMERICA INC.	MO	YRT/I	OL	1,072,873	57,888	74,094	94,861				
0899999. General Account - Authorized U.S. Non-Affiliates							2,831,002,376	18,314,150	19,503,834	34,662,836				
1099999. Total General Account - Authorized Non-Affiliates							2,831,002,376	18,314,150	19,503,834	34,662,836				
1199999. Total General Account Authorized							3,266,870,854	18,264,840,443	17,578,266,665	2,127,382,975			1,273,369,658	19,453,789,995
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
89004	43-1831519	01/01/2001	REINSURANCE COMPANY OF MISSOURI	MO	YRT/I	OL	357,545,994	228,078	225,791	2,297,110				
89004	43-1831519	12/31/2002	REINSURANCE COMPANY OF MISSOURI	MO	YRT/I	OL	2,131,453	1,534	1,437	20,428				
1999999. General Account - Unauthorized U.S. Non-Affiliates							359,677,447	229,611	227,228	2,317,537				
00000	AA-3191328	06/01/2018	Kuvare Life Re Ltd	BMU	COFII/I	FA		237,601,407	237,486,148					274,341,335
00000	AA-3191328	06/01/2018	Kuvare Life Re Ltd	BMU	COFII/I	FA		615,963,062	616,794,875					700,904,465
00000	AA-3191328	10/01/2020	Kuvare Life Re Ltd	BMU	COFII/I	FA		268,012,105	275,610,666					272,725,940
00000	AA-3191328	10/01/2020	Kuvare Life Re Ltd	BMU	COFII/I	IA		234,598,474	274,018,402					240,035,486
00000	98-1535388	09/30/2020	Ivy Re Limited	BMU	COFII/G	OL		222,778,074	243,181,252					222,778,074

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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			
...00000	98-1535388	09/30/2020	Ivy Re Limited	BMU	COFII/G	OL		920,852,922	998,590,780	(6,180,212)				920,852,922	
...00000	98-1535388	10/01/2020	Ivy Re Limited	BMU	COFII/I	FA		281,412,710	289,391,199	230,376				308,762,144	
...00000	98-1535388	10/01/2020	Ivy Re Limited	BMU	COFII/I	IA		2,572,763,265	3,005,068,480	17,348,076				2,782,708,042	
...00000	98-1535388	09/30/2020	Ivy Re Limited	BMU	COFII/G	OL								1,168,784,494	
...00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFII/I	FA		1,257,069,973	1,409,777,491	(1,970,685)				1,764,190,014	
...00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFII/I	IA		179,541,219	196,438,056	14,292				184,333,700	
...00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFII/I	OA		385,551,562	446,286,263						
...00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFII/G	FA		852,087,048	835,004,276	19,002,869				937,216,522	
...00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFII/I	FA		801,236,533	900,046,287	27,360,847				814,823,629	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/G	VA		583,605,153		621,360,515				596,016,185	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	FA		351,921,740		326,336,248				359,366,525	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	IA		484,932,720		500,783,579				493,904,208	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	OA		151,148,351		156,369,796				153,952,857	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	VA		40,029,013		22,026,850				40,962,751	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	FA		195,988,203		171,268,957				190,323,787	
...00000	98-1622069	04/01/2022	IvyRe II Limited	BMU	COFII/I	IA				9,998,901				9,268,982	
...00000	AA-3191443	07/01/2021	Prosperity Life Assurance Limited	BMU	COFII/I	FA		1,008,759,855	1,131,302,925	4,590,202				331,401,860	
...00000	AA-3191443	07/01/2021	Prosperity Life Assurance Limited	BMU	COFII/I	OA		309,393,229	358,130,952						
...00000	AA-3191443	07/01/2021	Prosperity Life Assurance Limited	BMU	COFII/G	FA		683,773,557	670,065,160	8,932,835				1,791,410,940	
...00000	AA-3160132	03/31/2012	The Canada Life Assurance Co -Barbados Branch)	BRB	YRT/I	VA				17,970,305					
...00000	AA-3160132	03/31/2012	The Canada Life Assurance Co -Barbados Branch)	BRB	YRT/G	VA				130,650					
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates															
2199999. Total General Account - Unauthorized Non-Affiliates								359,677,447	12,639,020,176	11,887,193,212	1,897,212,229			14,559,064,863	
2299999. Total General Account Unauthorized								359,677,447	12,639,249,787	11,887,420,440	1,899,529,766			14,559,064,863	
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								3,626,548,301	30,904,090,230	29,465,687,105	4,026,912,741			1,273,369,658	34,012,854,858
...69140	...04-1867050	04/01/2013	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/I	OL								396,513,462	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other														396,513,462	
4899999. Total Separate Accounts - Authorized U.S. Affiliates														396,513,462	
...00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	MCO/I	VA				29,102,095				1,994,355,151	
...00000	AA-3191237	04/01/2013	Global Atlantic Re Limited	BMU	MCO/G	VA				463,790				69,148,683	
...00000	AA-3191237	04/01/2015	Global Atlantic Re Limited	BMU	MCO/I	OL								648,840,211	
...00000	AA-3191237	12/31/2015	Global Atlantic Re Limited	BMU	MCO/I	VA				8,421,280					
...00000	AA-3191237	07/01/2018	Global Atlantic Re Limited	BMU	MCO/I	VA								77,049,721	
...00000	AA-3191237	07/01/2018	Global Atlantic Re Limited	BMU	MCO/I	VA								147,265,623	
...00000	AA-3191237	12/31/2019	Global Atlantic Re Limited	BMU	MCO/I	OL								241,353,319	
5099999. Separate Accounts - Authorized Non-U.S. Affiliates - Other											37,987,164			3,178,012,708	611,682,030
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates											37,987,164			3,178,012,708	611,682,030
5299999. Total Separate Accounts - Authorized Affiliates											37,987,164			3,574,526,170	611,682,030
5599999. Total Separate Accounts - Authorized Non-Affiliates															
5699999. Total Separate Accounts Authorized											37,987,164			3,574,526,170	611,682,030
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates															
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
6399999. Total Separate Accounts - Unauthorized Affiliates															

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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

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								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
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							37,987,164			3,574,526,170	611,682,030
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				3,190,679,823	288,431,376	303,887,391	36,980,374			396,513,462	270,649,346
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				435,868,478	30,615,658,855	29,161,799,714	4,027,919,532			4,451,382,365	34,353,887,542
9999999			Totals				3,626,548,301	30,904,090,230	29,465,687,105	4,064,899,905			4,847,895,828	34,624,536,888

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
69140	04-1867050	04/01/2006	FIRST ALLMERICA FIN LIFE INS CO	MA	QA	LTDI	678		92,750				
0299999. General Account - Authorized U.S. Affiliates - Other							678		92,750				
0399999. Total General Account - Authorized U.S. Affiliates							678		92,750				
00000	AA-3191237	03/31/2021	GLOBAL ATLANTIC RE LIMITED	BMU	QA	LTDI	59,048,030	4,535,036	1,780,494,842		302,747,710	1,781,432,405	
0599999. General Account - Authorized Non-U.S. Affiliates - Other							59,048,030	4,535,036	1,780,494,842		302,747,710	1,781,432,405	
0699999. Total General Account - Authorized Non-U.S. Affiliates							59,048,030	4,535,036	1,780,494,842		302,747,710	1,781,432,405	
0799999. Total General Account - Authorized Affiliates							59,048,708	4,535,036	1,780,587,592		302,747,710	1,781,432,405	
00000	AA-9995055	10/01/1997	AMERICAN DISABILITY REINS UNDERWRITERS SYNDICATE	ME	QA	LTDI			6,116				
65978	13-5581829	04/01/2006	METROPOLITAN LIFE INS CO	NY	QA	LTDI	174,540	2,852	5,116,488				
71404	47-0463747	01/18/1970	CONTINENTAL GEN INS CO	TX	QA	LTDI	10,261	694	6,627				
0899999. General Account - Authorized U.S. Non-Affiliates							184,801	3,546	5,129,231				
1099999. Total General Account - Authorized Non-Affiliates							184,801	3,546	5,129,231				
1199999. Total General Account Authorized							59,233,509	4,538,582	1,785,716,823		302,747,710	1,781,432,405	
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	09/30/2020	Ivy Re Limited	BMU	COFW	Disability	153,085,403	11,757,500	4,616,097,740			4,790,944,916	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							153,085,403	11,757,500	4,616,097,740			4,790,944,916	
2199999. Total General Account - Unauthorized Non-Affiliates							153,085,403	11,757,500	4,616,097,740			4,790,944,916	
2299999. Total General Account Unauthorized							153,085,403	11,757,500	4,616,097,740			4,790,944,916	
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							212,318,912	16,296,082	6,401,814,563		302,747,710	6,572,377,322	
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													

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
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)							185,479	3,546	5,221,981				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							212,133,433	16,292,536	6,396,592,582			302,747,710	6,572,377,322
9999999 - Totals							212,318,912	16,296,082	6,401,814,563			302,747,710	6,572,377,322

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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														
..89004	..43-1831519	01/01/2001	REINSURANCE CO. OF MISSOURI, INCORPORATED	1,534	11,492		13,026		XXX				3,465	3,465
..89004	..43-1831519	12/31/2002	REINSURANCE CO. OF MISSOURI, INCORPORATED	228,078	1,894,100		2,122,178						383,626	383,626
0899999. General Account - Life and Annuity U.S. Non-Affiliates														
..00000	..AA-3191328	06/01/2018	Kuvare Life Re Ltd	237,601,407			237,601,407				274,341,335			237,601,407
..00000	..AA-3191328	06/01/2018	Kuvare Life Re Ltd	615,963,062			615,963,062				700,904,465			615,963,062
..00000	..AA-3191328	10/01/2020	Kuvare Life Re Ltd	268,012,105			268,012,105				272,725,940			268,012,105
..00000	..AA-3191328	10/01/2020	Kuvare Life Re Ltd	234,598,474			234,598,474				240,035,486			234,598,474
..00000	..98-1535388	09/30/2020	Ivy Re Limited								1,168,784,494			
..00000	..98-1535388	09/30/2020	Ivy Re Limited	222,778,074			222,778,074				222,778,074			222,778,074
..00000	..98-1535388	09/30/2020	Ivy Re Limited	920,852,922			920,852,922				920,852,922			920,852,922
..00000	..98-1535388	10/01/2020	Ivy Re Limited	2,854,175,972			2,854,175,972				3,091,470,186			2,854,175,972
..00000	..98-1535388	07/01/2021	Ivy Re Limited	2,674,249,803			2,674,249,803				2,885,740,236			2,674,249,803
..00000	..98-1535388	07/01/2021	Ivy Re Limited	801,236,533			801,236,533				814,823,629			801,236,533
..00000	..98-1622069	04/01/2022	IvyRe II Limited	1,611,636,977			1,611,636,977				1,644,202,526			1,611,636,977
..00000	..98-1622069	04/01/2022	IvyRe II Limited	195,988,203			195,988,203				199,592,769			195,988,203
..00000	..AA-3191443	07/01/2021	Prosperity Life Assurance Limited	2,001,926,641			2,001,926,641				2,122,812,800			2,001,926,641
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														
..00000	..98-1535388	09/30/2020	Ivy Re Limited								4,790,944,916			
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														

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(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

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	4,277,219	17,929,005	10,068,891	2,501,659	8,404,638
2. Commissions and reinsurance expense allowances	147,716	60,827	(254,916)	135,915	399,697
3. Contract claims	2,422,325	1,855,922	816,363	1,042,988	735,303
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,099	1,156	5,739	1,433	1,545
9. Aggregate reserves for life and accident and health contracts	37,322,201	36,438,241	20,837,786	11,802,579	10,825,787
10. Liability for deposit-type contracts					
11. Contract claims unpaid	147,064	135,102	105,463	17,824	20,647
12. Amounts recoverable on reinsurance	3,388	7,090	12,488	2,965	4,880
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	1,748	1,066	2,640	2,168	1,438
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	19,350,010	19,391,677	5,962,334	956,340	10,828,635
19. Letters of credit (L)					
20. Trust agreements (T)					73,554
21. Other (O)					
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)	61,497,685,200		61,497,685,200
2. Reinsurance (Line 16)	1,135,220,011	(1,135,220,011)	
3. Premiums and considerations (Line 15)	2,089,302	1,098,767	3,188,069
4. Net credit for ceded reinsurance	XXX	36,107,419,643	36,107,419,643
5. All other admitted assets (balance)	3,719,022,527		3,719,022,527
6. Total assets excluding Separate Accounts (Line 26)	66,354,017,040	34,973,298,399	101,327,315,439
7. Separate Account assets (Line 27)	1,721,641,458		1,721,641,458
8. Total assets (Line 28)	68,075,658,498	34,973,298,399	103,048,956,897
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	15,406,788,552	34,827,982,876	50,234,771,428
10. Liability for deposit-type contracts (Line 3)	778,869,120		778,869,120
11. Claim reserves (Line 4)	5,769,494	147,063,636	152,833,130
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	399,237		399,237
13. Premium & annuity considerations received in advance (Line 8)	350,779		350,779
14. Other contract liabilities (Line 9)	938,374,430		938,374,430
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	1,748,113	(1,748,113)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	40,926,264,863		40,926,264,863
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)	4,103,609,620		4,103,609,620
20. Total liabilities excluding Separate Accounts (Line 26)	62,162,174,207	34,973,298,399	97,135,472,606
21. Separate Account liabilities (Line 27)	1,721,641,457		1,721,641,457
22. Total liabilities (Line 28)	63,883,815,664	34,973,298,399	98,857,114,063
23. Capital & surplus (Line 38)	4,191,842,834	XXX	4,191,842,834
24. Total liabilities, capital & surplus (Line 39)	68,075,658,498	34,973,298,399	103,048,956,897
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	34,827,982,876		
26. Claim reserves	147,063,636		
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	1,135,220,011		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	36,110,266,523		
34. Premiums and considerations	1,098,767		
35. Reinsurance in unauthorized companies	1,748,113		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	2,846,880		
41. Total net credit for ceded reinsurance	36,107,419,643		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

1	Direct Business Only					6	7	
	Life Contracts		4	5	Total Columns 2 through 5 (b)			
States, Etc.	Active Status (a)	Life Insurance Premiums				Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations		Deposit-Type Contracts
1. Alabama	AL	L	603,871	245,171			849,042	
2. Alaska	AK	L	1,922				1,922	
3. Arizona	AZ	L	542,306	315,981	1,076		859,363	
4. Arkansas	AR	L	35,336				35,336	
5. California	CA	L	2,212,779	4,518,826	1,912		6,733,517	277,434
6. Colorado	CO	L	1,410,543	133,548	3,119		1,547,210	313,984
7. Connecticut	CT	L	924,275	310,134			1,234,410	
8. Delaware	DE	L	167,431	36,476			203,907	
9. District of Columbia	DC	L	26,477	2,369	1,021		29,867	
10. Florida	FL	L	2,128,633	3,086,605	10,128		5,225,366	228,377
11. Georgia	GA	L	988,035	370,039	2,477		1,360,551	79,804
12. Hawaii	HI	L	18,672	61,745			80,418	
13. Idaho	ID	L	39,979	32,201			72,180	
14. Illinois	IL	L	2,383,360	1,547,691	13,345		3,944,397	71,653
15. Indiana	IN	L	270,679	600,602			871,281	
16. Iowa	IA	L	187,357	91,902			279,259	
17. Kansas	KS	L	152,861	40,532			193,393	
18. Kentucky	KY	L	198,279				198,279	
19. Louisiana	LA	L	551,787	42,313	2,793		596,892	
20. Maine	ME	L	347,800	91,449	4,391		443,640	
21. Maryland	MD	L	474,871	246,754	136		721,761	
22. Massachusetts	MA	L	2,053,239	1,596,300	3,777		3,653,315	
23. Michigan	MI	L	1,282,006	584,984	55,519		1,922,509	
24. Minnesota	MN	L	1,244,892	1,527,881	1,228		2,774,001	92,612
25. Mississippi	MS	L	78,574	13,411			91,984	
26. Missouri	MO	L	424,504	91,529	589		516,622	
27. Montana	MT	L	40,385	1,200			41,585	
28. Nebraska	NE	L	198,534	254,171			452,705	199,489
29. Nevada	NV	L	130,689	9,867			140,556	
30. New Hampshire	NH	L	635,158	690,259	4,590		1,330,007	
31. New Jersey	NJ	L	1,106,881	1,000,474	5,661		2,113,016	266,498
32. New Mexico	NM	L	77,606	122,283	1,575		201,463	
33. New York	NY	N	2,745,136	1,398,742	4,683		4,148,562	89,536
34. North Carolina	NC	L	924,732	991,961	1,613		1,918,307	144,058
35. North Dakota	ND	L	15,442				15,442	
36. Ohio	OH	L	687,456	817,348			1,504,804	496,991
37. Oklahoma	OK	L	307,733	21,500			329,233	
38. Oregon	OR	L	399,986	417,068			817,053	
39. Pennsylvania	PA	L	2,594,972	1,459,679	4,509		4,059,160	29,801
40. Rhode Island	RI	L	333,177	13,055			346,232	
41. South Carolina	SC	L	374,397	404,893	8,924		788,214	
42. South Dakota	SD	L	75,449	213,539			288,988	
43. Tennessee	TN	L	539,129	260,736			799,865	282,662
44. Texas	TX	L	2,416,132	1,091,163	3,408		3,510,703	
45. Utah	UT	L	91,161	79,130			170,292	
46. Vermont	VT	L	149,243	40,226			189,468	
47. Virginia	VA	L	777,793	471,613	1,328		1,250,734	
48. Washington	WA	L	339,724	201,314	7,450		548,487	
49. West Virginia	WV	L	44,220	62,846			107,067	
50. Wisconsin	WI	L	354,371	697,896	5,475		1,057,742	96,644
51. Wyoming	WY	L	8,707	712			9,419	
52. American Samoa	AS	N						
53. Guam	GU	N	943				943	
54. Puerto Rico	PR	N	1,328,619	25,560	34,752		1,388,931	
55. U.S. Virgin Islands	VI	L	70,886	1,450			72,336	
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N	4,429				4,429	
58. Aggregate Other Alien	OT	XXX	155,020	32,651			187,671	
59. Subtotal	XXX		35,678,575	26,369,778	185,479		62,233,832	2,669,543
90. Reporting entity contributions for employee benefits plans	XXX							
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		1,872,183				1,872,183	
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		1,307,353				1,307,353	
94. Aggregate or other amounts not allocable by State	XXX							
95. Totals (Direct Business)	XXX		38,858,111	26,369,778	185,479		65,413,368	2,669,543
96. Plus reinsurance assumed	XXX		10,285,131	12,161,197,272	218,696,409		12,390,178,812	100,571
97. Totals (All Business)	XXX		49,143,242	12,187,567,050	218,881,888		12,455,592,180	2,770,114
98. Less reinsurance ceded	XXX		40,064,344	4,024,898,655	212,320,995		4,277,283,994	2,770,114
99. Totals (All Business) less Reinsurance Ceded	XXX		9,078,898	8,162,668,395	6,560,893		8,178,308,186	
DETAILS OF WRITE-INS								
58001. ZZZ Other Alien	XXX		155,020	32,651			187,671	
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		155,020	32,651			187,671	
9401.	XXX							
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							

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 6

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

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

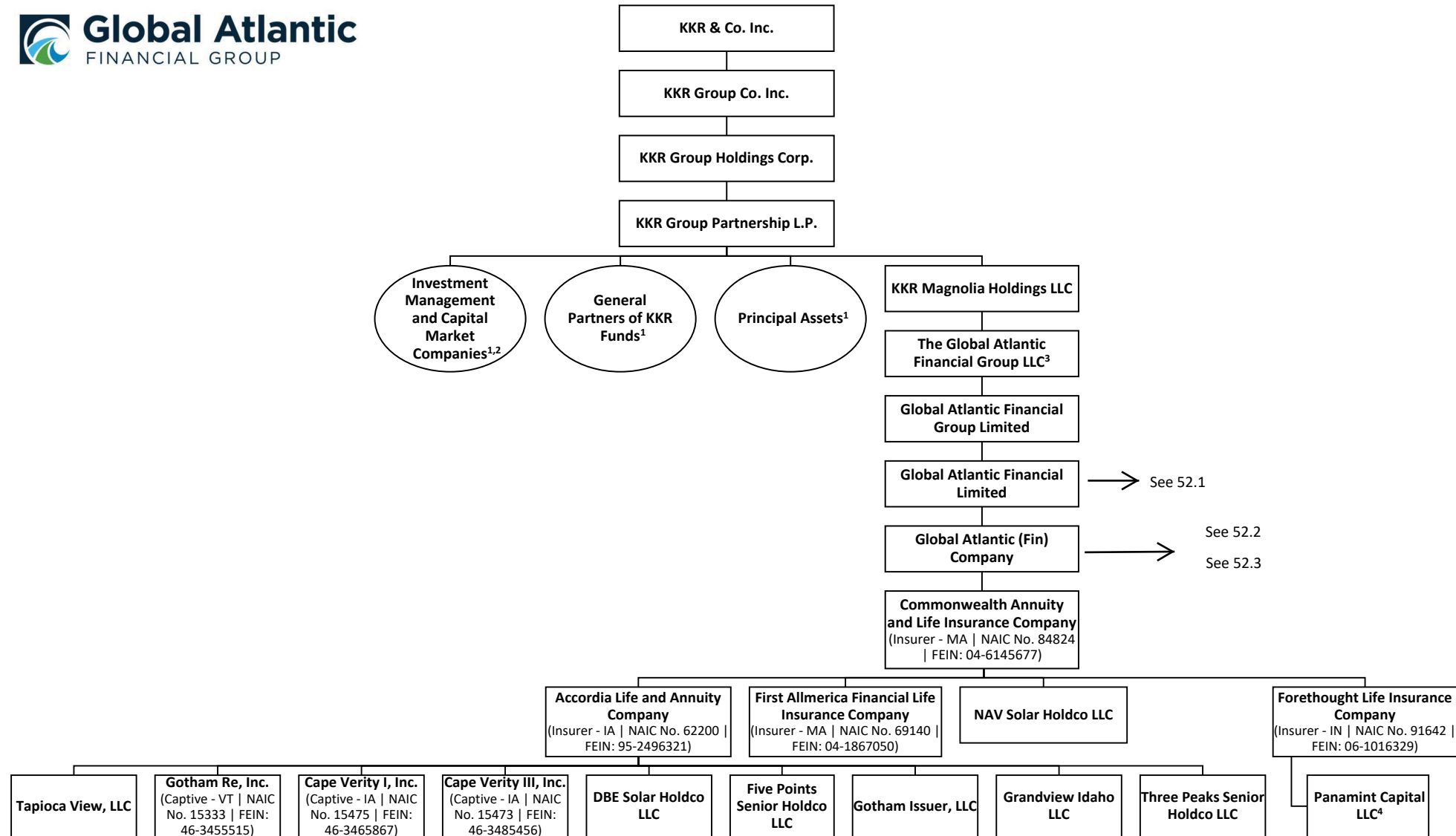
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

**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	603,871	245,171				849,042
2. Alaska	AK	1,922					1,922
3. Arizona	AZ	542,306	315,981	1,076			859,363
4. Arkansas	AR	35,336					35,336
5. California	CA	2,212,779	4,518,826	1,912		277,434	7,010,950
6. Colorado	CO	1,410,543	133,548	3,119		313,984	1,861,194
7. Connecticut	CT	924,275	310,134				1,234,410
8. Delaware	DE	167,431	36,476				203,907
9. District of Columbia	DC	26,477	2,369	1,021			29,867
10. Florida	FL	2,128,633	3,086,605	10,128		228,377	5,453,743
11. Georgia	GA	988,035	370,039	2,477		79,804	1,440,355
12. Hawaii	HI	18,672	61,745				80,418
13. Idaho	ID	39,979	32,201				72,180
14. Illinois	IL	2,383,360	1,547,691	13,345		71,653	4,016,050
15. Indiana	IN	270,679	600,602				871,281
16. Iowa	IA	187,357	91,902				279,259
17. Kansas	KS	152,861	40,532				193,393
18. Kentucky	KY	198,279					198,279
19. Louisiana	LA	551,787	42,313	2,793			596,893
20. Maine	ME	347,800	91,449	4,391			443,640
21. Maryland	MD	474,871	246,754				721,625
22. Massachusetts	MA	2,053,239	1,596,300	3,505			3,653,044
23. Michigan	MI	1,282,006	584,984	55,519			1,922,509
24. Minnesota	MN	1,244,892	1,527,881	1,228		92,612	2,866,612
25. Mississippi	MS	78,574	13,411				91,984
26. Missouri	MO	424,504	91,529	589			516,622
27. Montana	MT	40,385	1,200				41,585
28. Nebraska	NE	198,534	254,171			199,489	652,194
29. Nevada	NV	130,689	9,867				140,556
30. New Hampshire	NH	635,158	690,259	4,590			1,330,007
31. New Jersey	NJ	1,106,881	1,000,474	1,101		266,498	2,374,953
32. New Mexico	NM	77,606	122,283	1,575			201,463
33. New York	NY	2,745,136	1,398,742	4,052		89,536	4,237,466
34. North Carolina	NC	924,732	991,961	1,613		144,058	2,062,365
35. North Dakota	ND	15,442					15,442
36. Ohio	OH	687,456	817,348			496,991	2,001,795
37. Oklahoma	OK	307,733	21,500				329,233
38. Oregon	OR	399,986	417,068				817,053
39. Pennsylvania	PA	2,594,972	1,459,679	1,807		29,801	4,086,259
40. Rhode Island	RI	333,177	13,055				346,232
41. South Carolina	SC	374,397	404,893	8,400			787,690
42. South Dakota	SD	75,449	213,539				288,988
43. Tennessee	TN	539,129	260,736			282,662	1,082,527
44. Texas	TX	2,416,132	1,091,163	3,408			3,510,703
45. Utah	UT	91,161	79,130				170,292
46. Vermont	VT	149,243	40,226				189,468
47. Virginia	VA	777,793	471,613	1,328			1,250,734
48. Washington	WA	339,724	201,314	5,123			546,160
49. West Virginia	WV	44,220	62,846				107,067
50. Wisconsin	WI	354,371	697,896	5,475		96,644	1,154,386
51. Wyoming	WY	8,707	712				9,419
52. American Samoa	AS						
53. Guam	GU	943					943
54. Puerto Rico	PR	1,328,619	25,560	34,752			1,388,931
55. U.S. Virgin Islands	VI	70,886	1,450				72,336
56. Northern Mariana Islands	MP						
57. Canada	CAN	4,429					4,429
58. Aggregate Other Alien	OT	155,020	32,651				187,671
59. Total		35,678,575	26,369,778	174,327		2,669,543	64,892,223

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company ☐ ☐
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
 GROUP PART 1 - ORGANIZATIONAL CHART



Commencing in 2022, following clarifying guidance issued by the SAPWG, the Company modified its affiliated entity listing to include SPV entities which were previously classified as unaffiliated. Investments in these entities are also reflected as affiliated investments, commencing in 2022.

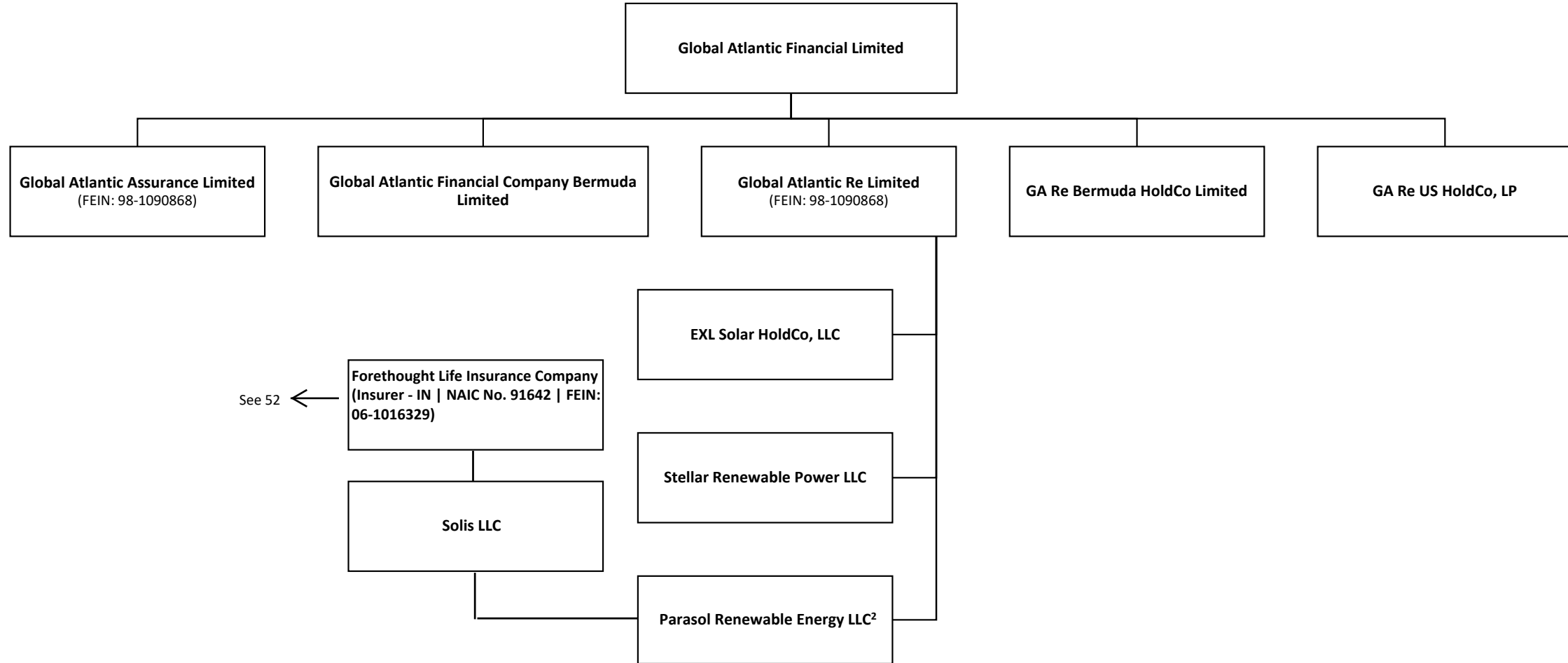
¹KKR controlled entities also qualify as affiliates and are accounted for and reported as such, in accordance with SSAP25.

²Includes Kohlberg Kravis Roberts & Co. L.P., an SEC-registered adviser and investment manager of the holding company group.

³The Global Atlantic Financial Group LLC is owned 63.32% by KKR Magnolia Holdings LLC and 36.68% by third party investors. Additionally, 1,000 incentive shares are held by GAMC L.P. as part of the management equity plan.

⁴Panamint Capital LLC is owned 51% by Panamint Ventures LLC, a non-affiliate, 47% by Forethought Life Insurance Company, an insurance company affiliate, and 2% by MJMiller Enterprises, a non-affiliate.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company ☐ ☐
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A
 HOLDING COMPANY GROUP PART 1 - ORGANIZATIONAL CHART¹



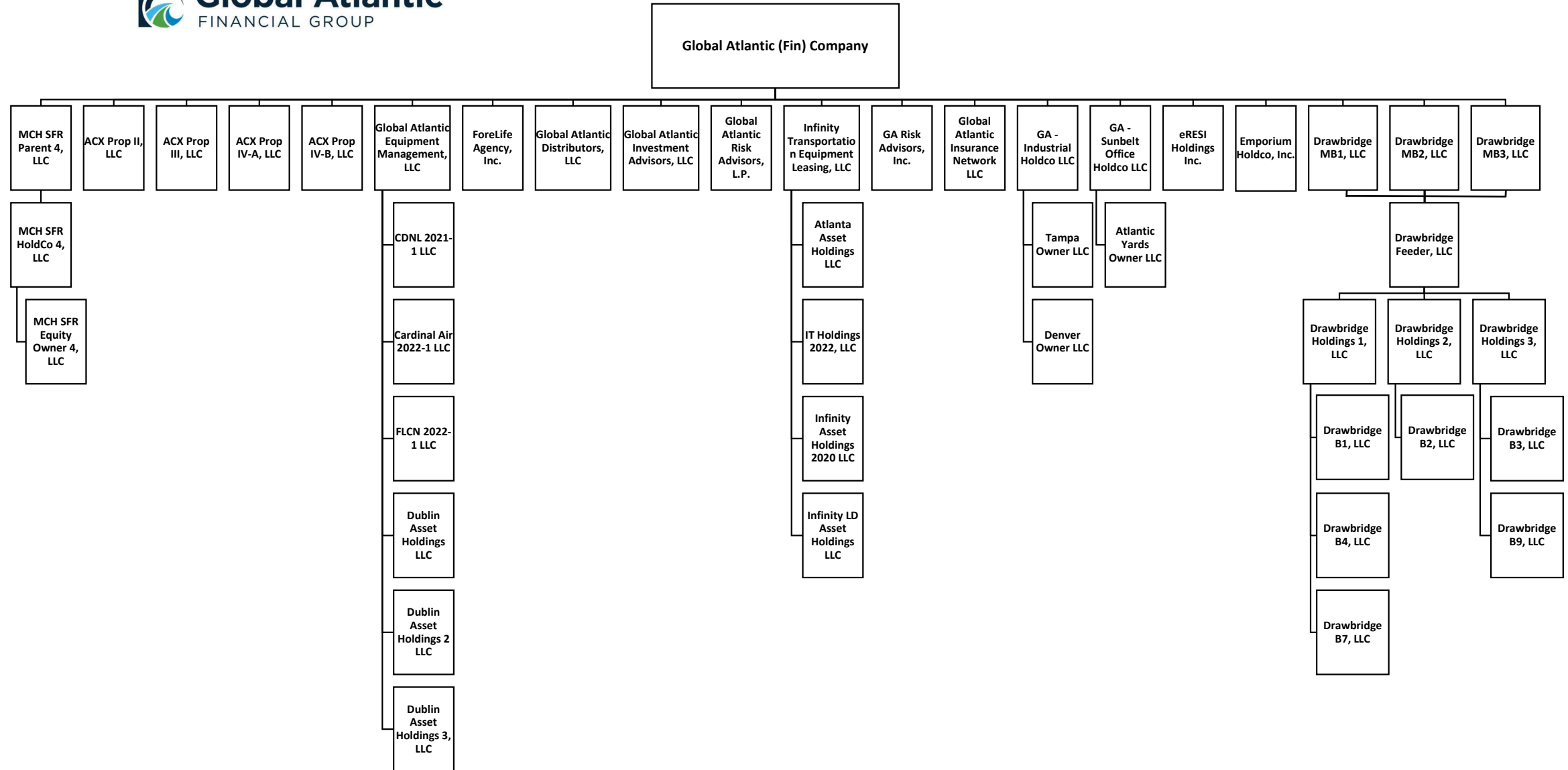
See 52 ←

¹Certain subsidiaries included in the Schedule Y organizational chart own additional legal entities which have been omitted for clarity of presentation.

²Parasol Renewable Energy LLC is 80% owned by Solis LLC, and 20% owned by Global Atlantic Re Limited.

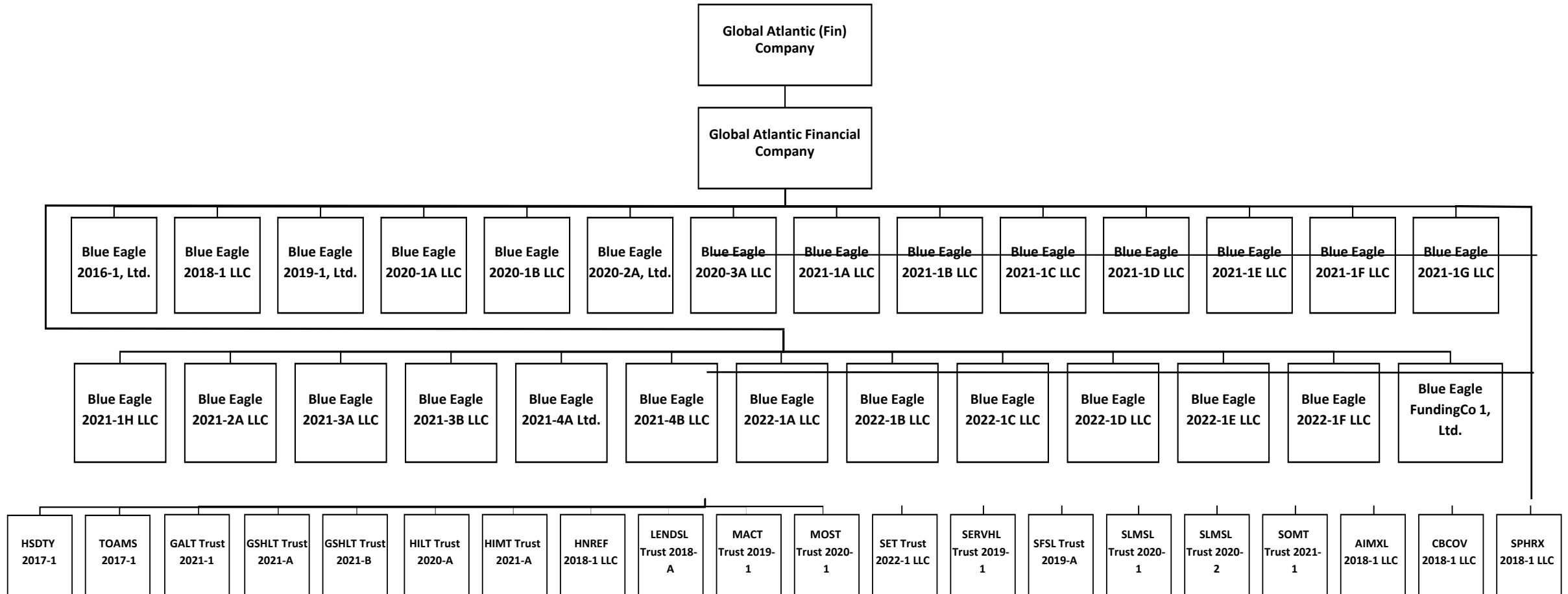
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A

HOLDING COMPANY GROUP PART 1 - ORGANIZATIONAL CHART¹



¹Certain subsidiaries included in the Schedule Y organizational chart own additional legal entities which have been omitted for clarity of presentation.

²Parasol Renewable Energy LLC is 80% owned by Solis LLC, and 20% owned by Global Atlantic Re Limited.



¹Certain subsidiaries included in the Schedule Y organizational chart own additional legal entities which have been omitted for clarity of presentation.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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)	*
.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.		
.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.		
.3891	Global Atlantic Grp	84824	04-6145677 95-2496321	3958278	1391312		Commonwealth Annuity and Life Insurance Company DBE Solar Holdco LLC	MA DE	RE NIA	Global Atlantic (Fin) Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	69140	04-1867050 38-3871599	2578101	793699		First Allmerica Financial Life Insurance Company Five Points Senior Holdco LLC	MA DE	IA NIA	Commonwealth Annuity and Life Insurance Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	91642	06-1016329 38-3898658 98-1089764 98-1090868 46-3694412 46-3694412		1554348		Forethought Life Insurance Company Global Atlantic (Fin) Company Global Atlantic Financial Group Limited Global Atlantic Financial Limited Gotham Issuer, LLC Gotham Issuer, LLC	IN DE BMJ BMJ DE DE	IA UIP UIP UIP NIA NIA	Commonwealth Annuity and Life Insurance Company Global Atlantic Financial Limited The Global Atlantic Financial Group LLC Global Atlantic Financial Group Limited Accordia Life and Annuity Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 90.000 10.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	15333	46-3455515 47-4970342 88-1203639 26-0426107 82-5111059 98-0598047 98-1563045	2578101 3958278	1404912 1932162 1743754 1472698 1842456	New York Stock Exchange	KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P. KKR Magnolia Holdings LLC	DE CYM DE CYM CYM	UIP UIP UIP UIP UIP	Accordia Life and Annuity Company Accordia Life and Annuity Company Board of Directors KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P.	Ownership Ownership Board of Directors Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			04-6145677 88-2112299 95-2496321 98-1089764 98-1089764				NAV Solar Holdco LLC Panamint Capital LLC Tapioca View, LLC The Global Atlantic Financial Group LLC The Global Atlantic Financial Group LLC	DE DE DE BMJ BMJ	NIA NIA NIA UIP UIP	Commonwealth Annuity and Life Insurance Company Forethought Life Insurance Company Accordia Life and Annuity Company KKR Magnolia Holdings LLC Third Party Investors	Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 63.000 37.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			98-1090854 98-1451597 83-2239712 83-2239712 98-1452583				Three Peaks Senior Holdco LLC EXL Solar HoldCo, LLC GA Re Bermuda HoldCo Limited GA Re US HoldCo, LP GA Re US HoldCo, LP	DE DE BMJ DE DE	NIA NIA NIA NIA NIA	Accordia Life and Annuity Company Global Atlantic Re Limited Global Atlantic Financial Limited Global Atlantic Financial Limited GA Re Bermuda HoldCo Limited	Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 99.000 1.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			98-1529928 98-1090854 98-1090854 88-1979352				Global Atlantic Assurance Limited Global Atlantic Financial Company Bermuda Limited Global Atlantic Re Limited Global Atlantic Re Limited Stellar Renewable Power LLC	BMJ BMJ BMJ DE	NIA NIA IA IA NIA	Global Atlantic Financial Limited Global Atlantic Financial Limited Global Atlantic Financial Limited Global Atlantic Financial Limited Forethought Life Insurance Company	Ownership Ownership Ownership Ownership Ownership	100.000 75.000 25.000 100.000 25.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			84-3588586 84-3588586 86-1607307 87-2335032 87-3631476				Solis LLC Solis LLC Parasol Renewable Energy LLC Parasol Renewable Energy LLC ACX Prop II, LLC ACX Prop III, LLC ACX Prop IV-A, LLC	DE DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA NIA	Forethought Life Insurance Company Third Party Investors Global Atlantic Re Limited Solis LLC Global Atlantic (Fin) Company Global Atlantic (Fin) Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership Ownership	75.000 20.000 80.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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)	*
			88-0561068				ACX Prop IV-B, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			82-3508436				Atlanta Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			88-1026854				Atlantic Yards Owner LLC	DE	NIA	GA - Sunbelt Office Holdco LLC	Management	0.000	KKR & Co. Inc.		
			86-2857451				Cardinal Air 2022-1 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
							CDNL 2021-1 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
							Denver Owner LLC	DE	NIA	GA - Industrial Holdco LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B1, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B2, LLC	DE	NIA	Drawbridge Holdings 2, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B3, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B4, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B7, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B9, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB1, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB2, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB3, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802448				Drawbridge Holdings 1, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			61-1580298				Drawbridge Holdings 2, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802777				Drawbridge Holdings 3, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB1, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB2, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB3, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
			86-2361267				Dublin Asset Holdings 2 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-2316184				Dublin Asset Holdings 3, LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			82-3508100				Dublin Asset Holdings LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-3023750				Emporium Holdco, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			87-3058805				eRESI Holdings Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-2871839				FLCN 2022-1 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			35-1815415				ForeLife Agency, Inc.	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			92-1413949				GA - Industrial Holdco LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			38-3898658				GA - Sunbelt Office Holdco 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.		
			20-3944031				Global Atlantic Distributors, LLC	DE	NIA	Global Atlantic (Fin) 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.		
			38-3898658				Global Atlantic Insurance Network LLC	DE	NIA	Global Atlantic (Fin) 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.		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							Infinity Asset Holdings 2020 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-4227992				Infinity LD Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-3127337				Infinity Transportation Equipment Leasing, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-3445068				IT Holdings 2022, LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			87-3496842				MCH SFR Equity Owner 4, LLC	DE	NIA	MCH SFR HoldCo 4, LLC	Management	0.000	KKR & Co. Inc.		
			88-3108777				MCH SFR HoldCo 4, LLC	DE	NIA	MCH SFR Parent 4, LLC	Management	0.000	KKR & Co. Inc.		
			87-4783067				MCH SFR Parent 4, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and 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)	*
			92-1402466				Tampa Owner LLC	DE	NIA	GA - Industrial Holdco LLC	Management	0.000	KKR & Co. Inc.		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			85-0526287				AIMXL 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1307202				Blue Eagle 2016-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			83-3851887				Blue Eagle 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							Blue Eagle 2019-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0498393				Blue Eagle 2020-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0506156				Blue Eagle 2020-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1618000				Blue Eagle 2020-2A, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			30-1278256				Blue Eagle 2020-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1185033				Blue Eagle 2021-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1215896				Blue Eagle 2021-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1247520				Blue Eagle 2021-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1276982				Blue Eagle 2021-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1039701				Blue Eagle 2021-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1051951				Blue Eagle 2021-1F LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1083548				Blue Eagle 2021-1G LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1103117				Blue Eagle 2021-1H LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1833206				Blue Eagle 2021-2A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1908720				Blue Eagle 2021-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1926397				Blue Eagle 2021-3B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1650279				Blue Eagle 2021-4A Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1867464				Blue Eagle 2021-4B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855255				Blue Eagle 2022-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855455				Blue Eagle 2022-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3876861				Blue Eagle 2022-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3877027				Blue Eagle 2022-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2368056				Blue Eagle 2022-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2395708				Blue Eagle 2022-1F LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1669070				Blue Eagle FundingCo 1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			90-0810836				CBCOV 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1240026				GALT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2409460				GSHLT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-2827474				GSHLT Trust 2021-B	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3158152				HILT Trust 2020-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2750470				HIMT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2028644				HNREF 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							HSDTY 2017-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							LENDSL Trust 2018-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-1772188				MACT Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3686210				MOST Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4568438				SERVHL Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-0867231				SET Trust 2022-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-3988321				SFSL Trust 2019-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4665609				SLMSL Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4685585				SLMSL Trust 2020-2	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2737921				SOMT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

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)	*
							SPHRX 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							TO 2017-1	DE	NIA	Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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)
	98-1563045	KKR Magnolia Holdings LLC		(423,450,349)							(423,450,349)	
	98-1089764	The Global Atlantic Financial Group LLC										
	98-1089764	Global Atlantic Financial Group Limited		89,750,349							89,750,349	
	38-3898658	Global Atlantic (Fin) Company		(800,000,000)	(12,063,312)		(679,877)				(812,743,189)	
	98-1451597	GA Re Bermuda Holdco Limited					(371,198)				(371,198)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		650,000,000	(1,568,215,581)		(278,253,701)	(110,058,999)			(1,306,528,281)	18,175,128,248
	98-1090854	Global Atlantic Re Limited		150,000,000	805,322,953		(37,333,691)	85,557,180			1,003,546,442	(42,771,766,455)
69140	04-1867050	First Allmerica Financial Life Insurance Company		50,000,000	96,985,100		(22,008,151)	(17,744,255)			107,232,694	5,674,068,390
62200	95-2496321	Accordia Life and Annuity Company			(714,606,039)		(138,984,197)	(46,995,769)			(900,586,005)	5,420,660,583
	90-0928452	Global Atlantic Financial Company			12,566,544		652,712,973				665,279,517	
15333	46-3455515	Gotham Re, Inc.						15,388,507			15,388,507	(480,018,556)
	95-2496321	Tapioca View, LLC			18						18	
15475	46-3465867	Cape Verity I, Inc.			1,914,975			(22,346,071)			(20,431,096)	(1,487,795,859)
15473	46-3485456	Cape Verity III, Inc.			(941,944)			53,072,042			52,130,098	(4,816,466,494)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,634,431)				(2,634,431)	
	20-3944031	Global Atlantic Distributors, LLC					(49,326,157)				(49,326,157)	
91642	06-1016329	Forethought Life Insurance Company		100,000,000	797,282,448		(406,903,387)	43,127,365			533,506,426	20,286,190,143
	81-3323212	Global Atlantic Equipment Management, LLC										
	98-1452583	Global Atlantic Assurance Limited		183,700,000	(869,311,823)		(37,548,370)				(723,160,193)	
	98-1529928	Global Atlantic Financial Company Bermuda Limited						15,663,295			15,663,295	
	00-0000000	Kohlberg Kravis Roberts & Co, LP					305,693,197				305,693,197	
	85-3158152	HILT Trust 2020-A			(242,625,694)						(242,625,694)	
	87-3496842	IT Holdings 2022, LLC			(109,460,674)						(109,460,674)	
	83-3851887	Blue Eagle 2018-1 LLC			(45,524,290)						(45,524,290)	
	85-0506156	Blue Eagle 2020-1B LLC			(86,999,727)						(86,999,727)	
	85-0498393	Blue Eagle 2020-1A LLC			(32,726,186)						(32,726,186)	
	86-1185033	Blue Eagle 2021-1A LLC			(56,631,133)						(56,631,133)	
	86-1215896	Blue Eagle 2021-1B LLC			(109,180,708)						(109,180,708)	
	86-1247520	Blue Eagle 2021-1C LLC			(85,979,361)						(85,979,361)	
	86-1276982	Blue Eagle 2021-1D LLC			(95,815,145)						(95,815,145)	
	86-1908720	Blue Eagle 2021-3A LLC			219,900,141						219,900,141	
	86-1926397	Blue Eagle 2021-3B LLC			282,622,393						282,622,393	
	86-1833206	Blue Eagle 2021-2A LLC			56,869,930						56,869,930	
	86-1867464	Blue Eagle 2021-2B LLC			(93,095,154)						(93,095,154)	
	87-1039701	Blue Eagle 2021-1E LLC			(101,138,675)						(101,138,675)	
	87-1051951	Blue Eagle 2021-1F LLC			(100,505,011)						(100,505,011)	
	87-1083548	Blue Eagle 2021-1G LLC			(125,675,011)						(125,675,011)	
	87-1103117	Blue Eagle 2021-1H LLC			(80,840,148)						(80,840,148)	
	87-3855455	Blue Eagle 2022-1B LLC			72,459,000						72,459,000	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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)
87-3876861	Blue Eagle 2022-1C LLC			90,813,500							90,813,500	
87-3877027	Blue Eagle 2022-1D LLC			82,888,000							82,888,000	
88-2368056	Blue Eagle 2022-1E LLC			34,365,692							34,365,692	
88-2395708	Blue Eagle 2022-1F LLC			91,336,941							91,336,941	
85-0526287	AIMXL 2018-1 LLC			(14,323,103)							(14,323,103)	
82-3508100	Dublin Asset Holdings LLC			(114,835,169)							(114,835,169)	
82-3508436	Atlanta Asset Holdings LLC			279,458,369							279,458,369	
86-2028644	HNREF 2018-1 LLC			(4,644,082)							(4,644,082)	
87-2335032	ACX Prop III, LLC			(58,612,163)							(58,612,163)	
87-3631476	ACX Prop IV-A, LLC			306,475,957							306,475,957	
87-3802777	Drawbridge Holdings 3, LLC			29,853,630							29,853,630	
84-4568438	SERVHL Trust 2019-1			(167,719,310)							(167,719,310)	
85-1772188	MACT Trust 2019-1			(120,203,371)							(120,203,371)	
84-3127337	Infinity LD Asset Holdings LLC			(33,146,440)							(33,146,440)	
84-4227992	Infinity Asset Holdings 2020 LLC			(59,699,534)							(59,699,534)	
84-4665609	SLMSL Trust 2020-1			(92,790,727)							(92,790,727)	
84-4685585	SLMSL Trust 2020-2			(90,547,888)							(90,547,888)	
84-3988321	SFSL Trust 2019-A			42,445,826							42,445,826	
85-3686210	MOST Trust 2020-1			(24,755,651)							(24,755,651)	
86-2737921	SOMT Trust 2021-A			192,472,042							192,472,042	
86-2750470	HIMT Trust 2021-A			161,790,237							161,790,237	
86-2409460	GSHLT Trust 2021-A			(120,955,854)							(120,955,854)	
87-2827474	GSHLT Trust 2021-B			(175,337,432)							(175,337,432)	
87-1240026	GALT Trust 2021-1			(20,970,300)							(20,970,300)	
86-2857451	CDNL 2021-1 LLC			277,143,829							277,143,829	
86-2871839	FLCN 2022-1 LLC			(65,258,944)							(65,258,944)	
88-0867231	SET Trust 2022-1 LLC			(2,309,430)							(2,309,430)	
88-1026854	Cardinal Air 2022-1 LLC			56,856,909							56,856,909	
86-2361267	Dublin Asset Holdings 2 LLC			(30,652,043)							(30,652,043)	
87-2316184	Dublin Asset Holdings 3, LLC			19,584,068							19,584,068	
98-1307202	Blue Eagle 2016-1, Ltd.			(29,231,597)							(29,231,597)	
00-0000000	SPHRX 2018-1 LLC			(15,179,137)							(15,179,137)	
90-0810836	CBCOV 2018-1 LLC			(2,585,843)							(2,585,843)	
86-1607307	ACX Prop II, LLC			(18,847,076)							(18,847,076)	
00-0000000	TOAMS 2017-1 LLC			(19,707,419)							(19,707,419)	
00-0000000	Blue Eagle 2019-1, Ltd.			(76,508,793)							(76,508,793)	
98-1650279	Blue Eagle 2021-4A, Ltd.			(322,228,926)							(322,228,926)	
98-1669070	Blue Eagle FundingCo 1, Ltd.			61,449							61,449	
00-0000000	HSDTY 2017-1 LLC			(36,517,750)							(36,517,750)	
00-0000000	MCH SFR Equity Owner 4, LLC			454,718,192							454,718,192	
00-0000000	Denver Owner LLC			78,769,989							78,769,989	
92-1402466	Tampa Owner LLC			71,698,839							71,698,839	
00-0000000	Atlantic Yards Owner LLC			376,800,000							376,800,000	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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)
.....	00-0000000	..... Drawbridge B4, LLC	.....	.....	..... 193,850,640	.....	.....	.....	.....	.....	..... 193,850,640	.....
.....	00-0000000	..... Drawbridge B1, LLC	.....	.....	..... 314,828,510	.....	.....	.....	.....	.....	..... 314,828,510	.....
.....	00-0000000	..... Drawbridge B7, LLC	.....	.....	..... 33,220,093	.....	.....	.....	.....	.....	..... 33,220,093	.....
.....	00-0000000	..... Drawbridge B2, LLC	.....	.....	..... 361,603,296	.....	.....	.....	.....	.....	..... 361,603,296	.....
.....	00-0000000	..... Drawbridge B3, LLC	.....	.....	..... 325,293,914	.....	.....	.....	.....	.....	..... 325,293,914	.....
.....	00-0000000	..... Drawbridge B9, LLC	.....	.....	..... 12,365,532	.....	.....	.....	.....	.....	..... 12,365,532	.....
.....	88-0937290	..... Drawbridge Feeder, LLC	.....	.....	..... 14,245,228	.....	.....	.....	.....	.....	..... 14,245,228	.....
.....	87-3058805	..... eRESI Holdings Inc.	.....	.....	..... 39,414	.....	.....	.....	.....	.....	..... 39,414	.....
9999999	Control Totals								XXX			

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

Table with 8 columns: 1. Insurers in Holding Company, 2. Owners with Greater Than 10% Ownership, 3. Ownership Percentage Column 2 of Column 1, 4. Granted Disclaimer of Control/Affiliation of Column 2 Over Column 1 (Yes/No), 5. Ultimate Controlling Party, 6. U.S. Insurance Groups or Entities Controlled by Column 5, 7. Ownership Percentage (Column 5 of Column 6), 8. Granted Disclaimer of Control/Affiliation of Column 5 Over Column 6 (Yes/No). Rows include entities like Accordia Life and Annuity Company, Forethought Life Insurance Company, etc.

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? NO

APRIL FILING

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

AUGUST FILING

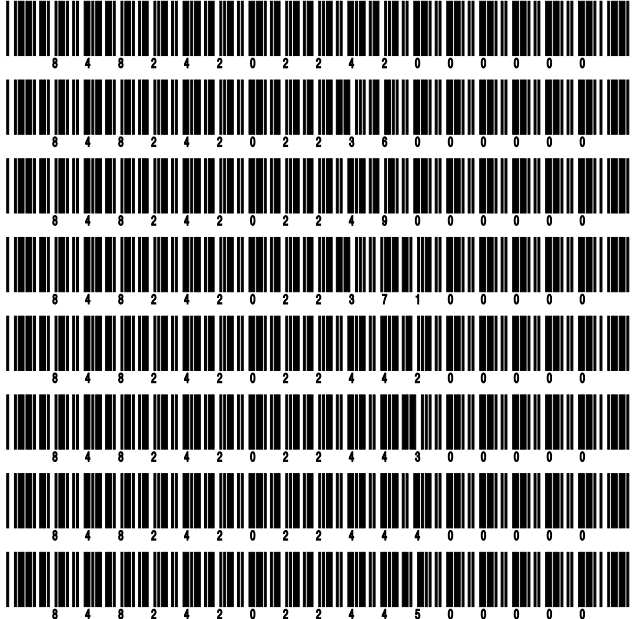
- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

Explanations:























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Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]
- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 12. Trusteed Surplus Statement [Document Identifier 490]
- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 15. Actuarial Opinion on X-Factors [Document Identifier 442]
- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 8 4 8 2 4 2 0 2 2 4 4 8 0 0 0 0 0
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 8 4 8 2 4 2 0 2 2 4 4 7 0 0 0 0 0
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 8 4 8 2 4 2 0 2 2 4 4 8 0 0 0 0 0
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 8 4 8 2 4 2 0 2 2 4 4 9 0 0 0 0 0
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 8 4 8 2 4 2 0 2 2 4 5 2 0 0 0 0 0
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 8 4 8 2 4 2 0 2 2 4 5 3 0 0 0 0 0
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 8 4 8 2 4 2 0 2 2 4 5 4 0 0 0 0 0
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 8 4 8 2 4 2 0 2 2 4 9 5 0 0 0 0 0
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 8 4 8 2 4 2 0 2 2 3 6 5 0 0 0 0 0
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 8 4 8 2 4 2 0 2 2 2 2 4 0 0 0 0 0
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 8 4 8 2 4 2 0 2 2 2 2 5 0 0 0 0 0
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 8 4 8 2 4 2 0 2 2 2 2 6 0 0 0 0 0
34.	VM-20 Reserves Supplement [Document Identifier 456]	 8 4 8 2 4 2 0 2 2 4 5 6 0 0 0 0 0
35.	Health Care Receivables Supplement [Document Identifier 470]	 8 4 8 2 4 2 0 2 2 4 7 0 0 0 0 0 0
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 8 4 8 2 4 2 0 2 2 3 0 6 0 0 0 0 0
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	 8 4 8 2 4 2 0 2 2 2 3 0 0 0 0 0 0
40.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 8 4 8 2 4 2 0 2 2 2 1 6 0 0 0 0 0
41.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 8 4 8 2 4 2 0 2 2 2 1 7 0 0 0 0 0
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 8 4 8 2 4 2 0 2 2 4 3 5 0 0 0 0 0
45.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 8 4 8 2 4 2 0 2 2 4 5 7 0 0 0 0 0
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	 8 4 8 2 4 2 0 2 2 4 5 8 0 0 0 0 0
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 8 4 8 2 4 2 0 2 2 4 5 9 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Bills Receivable	346,093	346,093		
2597. Summary of remaining write-ins for Line 25 from overflow page	346,093	346,093		

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Modco SA expense allowance	1,923,999	1,762,905
2505. Miscellaneous liabilities	29,915	1,536,798
2597. Summary of remaining write-ins for Line 25 from overflow page	1,953,914	3,299,703

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Service fee revenue	7,878,901	9,447,113
08.305. Guaranteed minimum benefit rider fees	6,278,688	6,422,572
08.306. Other Income	3,428,405	1,893,075
08.307. Fee Income	1,765,276	2,126,463
08.308. Assumed VA fees and Dividends Received Deduction	1,155,000	1,260,000
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	20,506,270	21,149,223

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Ceded dividends received deduction	1,587,948	1,952,453
2705. Other expenses	(1,204,064)	(100,198)
2706. Modified coinsurance reserve adjustment	(21,625,415)	(32,593,497)
2797. Summary of remaining write-ins for Line 27 from overflow page	(21,241,531)	(30,741,242)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Service Fee Revenue	7,878,901	828,083	59,689	6,991,129					
08.305. Guaranteed Minimum Benefit Rider Fees	6,278,688			6,278,688					
08.306. Other Income	3,428,405	232,061	19,215	3,170,852	6,277				
08.307. Fee Income	1,765,276	1,622,775	24,586	117,076	839				
08.308. Assumed VA fees and Dividends Received Deduction	1,155,000	(116,462)		1,271,462					
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	20,506,270	2,566,457	103,490	17,829,207	7,116				

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Ceded dividends received deduction	1,587,948			1,587,948					
2705. Other expenses	(1,204,064)	(436,336)	2,489	(293,239)		(476,978)			
2706. Modified coinsurance reserve adjustment	(21,625,415)	1,291,971		(22,407,316)		(510,070)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(21,241,531)	855,635	2,489	(21,112,607)		(987,048)			

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304. Service Fee Revenue	828,083								828,083			
08.305. Other Income	232,061					6,858		72,646	152,557			
08.306. Fee Income	1,622,776							400,565	1,222,211			
08.307. Assumed VA fees and Dividends Received Deduction	(116,463)		1,344			(12,590)			(105,217)			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	2,566,457		1,344			(5,732)		473,211	2,097,634			

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	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
2704. Other expenses	(436,337)					(1,310)		(390,625)	(44,402)			
2705. Modified coinsurance reserve adjustment	1,291,971							2,433,634	(1,141,663)			
2797. Summary of remaining write-ins for Line 27 from overflow page	855,634					(1,310)		2,043,009	(1,186,065)			

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

	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
08.304. Other Income	19,215					19,215			
08.305. Fee Income	24,586					24,586			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	43,801					43,801			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Guaranteed Minimum Benefit Rider Fees	6,278,688			6,278,688			
08.305. Other Income	3,170,852	2,174,166	622,212	347,406	27,068		
08.306. Fee Income	117,076	291		116,785			
08.307. Assumed VA fees and Dividends Received Deduction	1,271,462	3,593		1,267,869			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	10,838,078	2,178,050	622,212	8,010,748	27,068		

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
2704. Other expenses	(293,239)	(1,441,023)		1,147,784			
2705. Modified coinsurance reserve adjustment	(22,407,317)			(21,941,177)		(466,140)	
2797. Summary of remaining write-ins for Line 27 from overflow page	(22,700,556)	(1,441,023)		(20,793,393)		(466,140)	

Additional Write-ins for Analysis of Operations - Group Annuities Line 8.3

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Fee Income	839			779		60	
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	839			779		60	

Additional Write-ins for Analysis of Operations - Accident and Health Line 27

	1 Total	Comprehensive (Hospital & Medical)		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										
2704. Other expenses	(476,976)										(476,976)		
2705. Modified coinsurance reserve adjustment	(510,070)										(510,070)		
2797. Summary of remaining write-ins for Line 27 from overflow page	(987,046)										(987,046)		

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	290,614,279	0.472	290,614,279		290,614,279	0.473
1.02 All other governments	153,062,892	0.249	153,062,892		153,062,892	0.249
1.03 U.S. states, territories and possessions, etc. guaranteed	322,589,664	0.524	322,589,664		322,589,664	0.525
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	259,065,866	0.421	259,065,866		259,065,866	0.421
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,462,840,176	4.002	2,462,840,176		2,462,840,176	4.005
1.06 Industrial and miscellaneous	26,967,038,315	43.822	26,967,038,315		26,967,038,315	43.850
1.07 Hybrid securities	128,101,101	0.208	128,101,101		128,101,101	0.208
1.08 Parent, subsidiaries and affiliates	9,817,230,783	15.953	9,817,230,783		9,817,230,783	15.964
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans	271,527,874	0.441	271,527,874		271,527,874	0.442
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	40,672,070,950	66.093	40,672,070,950		40,672,070,950	66.136
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	40,723,543	0.066	40,723,543		40,723,543	0.066
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks	40,723,543	0.066	40,723,543		40,723,543	0.066
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	17,520,000	0.028	17,520,000		17,520,000	0.028
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other	3,708,639,550	6.027	3,708,639,550		3,708,639,550	6.031
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks	3,726,159,550	6.055	3,726,159,550		3,726,159,550	6.059
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages	3,962,416,570	6.439	3,962,416,570		3,962,416,570	6.443
4.03 Commercial mortgages	8,125,425,515	13.204	8,125,425,515		8,125,425,515	13.213
4.04 Mezzanine real estate loans	352,897,531	0.573	352,897,531		352,897,531	0.574
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans	12,440,739,616	20.216	12,440,739,616		12,440,739,616	20.230
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	228,321,597	0.371	228,321,597		228,321,597	0.371
6.02 Cash equivalents (Schedule E, Part 2)	2,047,854,430	3.328	2,047,854,429		2,047,854,429	3.330
6.03 Short-term investments (Schedule DA)	101,517,015	0.165	101,517,015		101,517,015	0.165
6.04 Total cash, cash equivalents and short-term investments	2,377,693,042	3.864	2,377,693,042		2,377,693,042	3.866
7. Contract loans	340,447,245	0.553	340,447,245		340,447,245	0.554
8. Derivatives (Schedule DB)	170,322,737	0.277	130,410,498		130,410,498	0.212
9. Other invested assets (Schedule BA)	1,715,789,739	2.788	1,715,789,739		1,715,789,739	2.790
10. Receivables for securities	53,651,017	0.087	53,651,017		53,651,017	0.087
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	61,537,597,439	100.000	61,497,685,200		61,497,685,200	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	
3.2	Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	
6.2	Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	
7.2	Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	
8.2	Totals, Part 3, Column 9	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	8,633,558,980
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	6,515,714,733
2.2	Additional investment made after acquisition (Part 2, Column 8)	41,263,580
		6,556,978,313
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	19,611,181
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	(9,969,694)
5.2	Totals, Part 3, Column 8	(9,969,694)
6.	Total gain (loss) on disposals, Part 3, Column 18	(20,021,930)
7.	Deduct amounts received on disposals, Part 3, Column 15	2,726,814,555
8.	Deduct amortization of premium and mortgage interest points and commitment fees	12,602,679
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	12,440,739,616
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	12,440,739,616
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	12,440,739,616

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	338,778,387
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	2,810,876,611
2.2	Additional investment made after acquisition (Part 2, Column 9)	5,748,353
		2,816,624,964
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	671,955
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	(41,299,509)
5.2	Totals, Part 3, Column 9	216,547
		(41,082,962)
6.	Total gain (loss) on disposals, Part 3, Column 19	4,049,096
7.	Deduct amounts received on disposals, Part 3, Column 16	1,398,233,514
8.	Deduct amortization of premium and depreciation	123,184
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	
9.2	Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	4,895,002
10.2	Totals, Part 3, Column 11	4,895,002
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,715,789,739
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	1,715,789,739

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	42,345,175,804
2.	Cost of bonds and stocks acquired, Part 3, Column 7	24,121,019,811
3.	Accrual of discount	161,532,364
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	4,844,047
4.2	Part 2, Section 1, Column 15	(8,609,957)
4.3	Part 2, Section 2, Column 13	125,064,858
4.4	Part 4, Column 11	23,400,053
		144,699,001
5.	Total gain (loss) on disposals, Part 4, Column 19	(746,525,901)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	21,407,833,228
7.	Deduct amortization of premium	142,779,873
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	(330,094)
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	
8.4	Part 4, Column 15	276,409
		(53,685)
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	38,474,137
9.2	Part 2, Section 1, Column 17	
9.3	Part 2, Section 2, Column 14	
9.4	Part 4, Column 13	1,428,242
		39,902,379
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	3,622,130
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	44,438,954,043
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	44,438,954,043

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	290,614,279	262,216,438	286,975,859	430,796,367
	2. Canada				
	3. Other Countries	153,062,894	101,824,726	154,752,121	117,999,000
	4. Totals	443,677,173	364,041,164	441,727,980	548,795,367
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	322,589,664	310,684,783	327,075,699	309,936,341
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	259,065,866	228,331,301	265,142,480	243,360,136
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	2,462,840,176	2,107,212,946	2,483,240,232	2,435,058,383
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	21,019,299,028	17,898,931,450	21,138,891,809	20,945,796,791
	9. Canada	698,366,858	560,288,395	704,615,371	634,764,782
	10. Other Countries	5,649,001,402	4,978,899,205	5,655,601,229	5,540,813,411
	11. Totals	27,366,667,288	23,438,119,050	27,499,108,409	27,121,374,984
Parent, Subsidiaries and Affiliates	12. Totals	9,817,230,783	8,799,855,462	9,836,399,257	9,843,306,865
	13. Total Bonds	40,672,070,950	35,248,244,706	40,852,694,057	40,501,832,076
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	35,976,579	33,348,255	40,600,439	
	15. Canada				
	16. Other Countries	4,746,964	4,985,654	7,184,000	
	17. Totals	40,723,543	38,333,909	47,784,439	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	40,723,543	38,333,909	47,784,439	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	17,520,000	17,520,000	17,520,000	
	21. Canada				
	22. Other Countries				
	23. Totals	17,520,000	17,520,000	17,520,000	
Parent, Subsidiaries and Affiliates	24. Totals	3,708,639,550	3,708,639,550	3,011,769,242	
	25. Total Common Stocks	3,726,159,550	3,726,159,550	3,029,289,242	
	26. Total Stocks	3,766,883,093	3,764,493,459	3,077,073,681	
	27. Total Bonds and Stocks	44,438,954,043	39,012,738,165	43,929,767,738	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	4,798,395	15,009,638	142,056,748	8,372,413	120,377,087	XXX	290,614,282	0.7	711,096,290	1.8	290,614,282	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	4,798,395	15,009,638	142,056,748	8,372,413	120,377,087	XXX	290,614,282	0.7	711,096,290	1.8	290,614,282	
2. All Other Governments												
2.1 NAIC 1				2,000,000		XXX	2,000,000	0.0	113,058,028	0.3	2,000,000	
2.2 NAIC 2		2,818,834	4,245,181	24,045,845	119,953,034	XXX	151,062,894	0.4	4,869,256	0.0		151,062,894
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals		2,818,834	4,245,181	26,045,845	119,953,034	XXX	153,062,894	0.4	117,927,284	0.3	2,000,000	151,062,894
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	849,638	8,660,736	56,149,519	114,446,531	10,102,679	XXX	190,209,104	0.5	177,412,771	0.5	190,209,104	
3.2 NAIC 2	2,115,574	34,964,484	24,955,605	48,611,861	21,733,036	XXX	132,380,559	0.3	38,814,918	0.1	132,380,559	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	2,965,212	43,625,220	81,105,124	163,058,392	31,835,715	XXX	322,589,663	0.8	216,227,688	0.6	322,589,663	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	4,944,788	20,248,044	48,134,104	76,351,479	55,338,341	XXX	205,016,755	0.5	326,693,491	0.8	205,016,755	
4.2 NAIC 2	80,341	321,363	18,280,186	32,367,220	3,000,000	XXX	54,049,109	0.1	22,979,456	0.1	49,616,366	4,432,743
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	5,025,129	20,569,407	66,414,290	108,718,698	58,338,341	XXX	259,065,865	0.6	349,672,947	0.9	254,633,121	4,432,743
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	15,343,325	111,206,466	328,815,206	854,184,283	961,593,051	XXX	2,271,142,331	5.6	2,227,563,823	5.7	2,268,718,235	2,424,096
5.2 NAIC 2			17,343,375	46,443,665	127,910,805	XXX	191,697,845	0.5	237,495,863	0.6	152,885,849	38,811,996
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	15,343,325	111,206,466	346,158,580	900,627,947	1,089,503,856	XXX	2,462,840,175	6.0	2,465,059,686	6.3	2,421,604,084	41,236,091

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	409,946,578	6,480,267,032	3,062,340,777	1,676,930,065	3,187,048,248	XXX	14,816,532,700	36.4	21,972,332,880	56.4	6,283,868,659	8,532,664,041
6.2 NAIC 2	96,418,360	1,778,810,622	1,860,080,176	2,137,623,034	5,669,426,406	XXX	11,542,358,598	28.3	10,625,949,064	27.3	8,182,127,699	3,360,230,899
6.3 NAIC 3	14,998,066	227,154,286	144,892,314	6,448,786	180,736,403	XXX	574,229,855	1.4	600,269,605	1.5	100,613,497	473,616,358
6.4 NAIC 4	4,304,222	21,780,058	27,863,506	8,723,778		XXX	62,671,564	0.2	193,508,324	0.5	10,975,946	51,695,618
6.5 NAIC 5	4,605,906	9,614,877	6,446,632	9,115,716		XXX	29,783,131	0.1	20,316,668	0.1		29,783,131
6.6 NAIC 6					6,901,228	XXX	6,901,228	0.0	699,678,496	1.8		6,901,228
6.7 Totals	530,273,132	8,517,626,875	5,101,623,405	3,838,841,379	9,044,112,285	XXX	27,032,477,076	66.4	34,112,055,037	87.6	14,577,585,801	12,454,891,275
7. Hybrid Securities												
7.1 NAIC 1					33,604,024	XXX	33,604,024	0.1	10,947,589	0.0	3,745,512	29,858,513
7.2 NAIC 2	37,152	2,328,330	11,894,183	18,836,942	61,400,471	XXX	94,497,078	0.2	158,088,883	0.4	72,763,030	21,734,048
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals	37,152	2,328,330	11,894,183	18,836,942	95,004,495	XXX	128,101,102	0.3	169,036,472	0.4	76,508,542	51,592,560
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	1,214,858,655	1,738,702,142	2,145,249,922	2,585,911,494	619,467,451	XXX	8,304,189,664	20.4	387,729,981	1.0		8,304,189,664
8.2 NAIC 2		272,587,410	290,277,954	178,631,306	5,619,072	XXX	747,115,742	1.8	120,157,876	0.3	7,708,980	739,406,762
8.3 NAIC 3		226,307,615	75,169,796	139,243,398	132,527,098	XXX	573,247,907	1.4	15,944,171	0.0		573,247,907
8.4 NAIC 4		44,576,708	16,380,761	10,277,725	52,383,045	XXX	123,618,239	0.3				123,618,239
8.5 NAIC 5			69,059,227			XXX	69,059,227	0.2				69,059,227
8.6 NAIC 6						XXX						
8.7 Totals	1,214,858,655	2,282,173,875	2,596,137,660	2,914,063,923	809,996,666	XXX	9,817,230,779	24.1	523,832,028	1.3	7,708,980	9,809,521,799
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1	4,677	67,447,210	2	3,186,586	35,466,061	XXX	106,104,536	0.3	106,612,685	0.3	4,677	106,099,859
10.2 NAIC 2	3,383,026	27,253,010		4,637,163	24,392,345	XXX	59,665,544	0.1	89,307,585	0.2		59,665,544
10.3 NAIC 3		11,028,083	32,920,642			XXX	43,948,725	0.1	45,220,817	0.1	1,099,380	42,849,345
10.4 NAIC 4		61,813,746				XXX	61,813,746	0.2	40,374,285	0.1		61,813,746
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals	3,387,703	167,542,049	32,920,644	7,823,749	59,858,406	XXX	271,532,551	0.7	281,515,372	0.7	1,104,057	270,428,494
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 1,650,746,057	8,441,541,269	5,782,746,277	5,321,382,851	5,022,996,942		26,219,413,396	64.4	XXX	XXX	9,244,177,224	16,975,236,172
12.2 NAIC 2	(d) 102,034,452	2,119,084,053	2,227,076,659	2,491,197,036	6,033,435,168		12,972,827,369	31.8	XXX	XXX	8,597,482,483	4,375,344,885
12.3 NAIC 3	(d) 14,998,066	464,489,984	252,982,752	145,692,184	313,263,501		1,191,426,487	2.9	XXX	XXX	101,712,877	1,089,713,610
12.4 NAIC 4	(d) 4,304,222	128,170,512	44,244,267	19,001,503	52,383,045		248,103,549	0.6	XXX	XXX	10,975,946	237,127,603
12.5 NAIC 5	(d) 4,605,906	9,614,877	75,505,859	9,115,716		(c) 98,842,358	98,842,358	0.2	XXX	XXX		98,842,358
12.6 NAIC 6	(d)				6,901,228	(c) 6,901,228	6,901,228	0.0	XXX	XXX		6,901,228
12.7 Totals	1,776,688,703	11,162,900,695	8,382,555,815	7,986,389,290	11,428,979,884	(b) 40,737,514,386	40,737,514,386	100.0	XXX	XXX	17,954,348,530	22,783,165,857
12.8 Line 12.7 as a % of Col. 7	4.4	27.4	20.6	19.6	28.1	100.0	XXX	XXX	XXX	44.1		55.9
13. Total Bonds Prior Year												
13.1 NAIC 1	1,984,202,757	8,536,825,263	6,380,721,819	4,503,760,557	4,627,937,142		XXX	XXX	26,033,447,537	66.8	10,712,026,517	15,321,421,020
13.2 NAIC 2	274,723,264	1,567,620,257	2,461,653,877	2,152,730,146	4,840,935,356		XXX	XXX	11,297,662,901	29.0	8,276,232,339	3,021,430,562
13.3 NAIC 3	56,230,282	245,737,253	202,188,345	87,346,840	69,931,873		XXX	XXX	661,434,593	1.7	159,464,063	501,970,530
13.4 NAIC 4	24,193,170	132,278,619	62,079,517	16,298,353	(967,050)		XXX	XXX	233,882,609	0.6	96,735,742	137,146,867
13.5 NAIC 5	101,192	2,732,519	14,103,056	3,379,901			XXX	XXX	20,316,668	0.1	1,873,099	18,443,569
13.6 NAIC 6	16,911,711	34,476,922	311,339,888	297,468,398	39,481,577		XXX	XXX	699,678,496	1.8		699,678,496
13.7 Totals	2,356,362,376	10,519,670,833	9,432,086,501	7,060,984,195	9,577,318,899		XXX	XXX	38,946,422,804	100.0	19,246,331,760	19,700,091,044
13.8 Line 13.7 as a % of Col. 9	6.1	27.0	24.2	18.1	24.6	XXX	XXX	100.0	XXX	49.4		50.6
14. Total Publicly Traded Bonds												
14.1 NAIC 1	48,683,524	1,195,579,611	1,904,962,586	2,209,708,985	3,885,242,517		9,244,177,223	22.7	10,712,026,517	27.5	9,244,177,223	XXX
14.2 NAIC 2	44,850,743	1,015,524,544	1,152,485,007	1,746,307,490	4,638,314,700		8,597,482,484	21.1	8,276,232,339	21.3	8,597,482,484	XXX
14.3 NAIC 3		36,048,630	43,147,003	2,448,786	20,068,459		101,712,878	0.2	159,464,063	0.4	101,712,878	XXX
14.4 NAIC 4		7,656,720		3,319,226			10,975,946	0.0	96,735,742	0.2	10,975,946	XXX
14.5 NAIC 5									1,873,099	0.0		XXX
14.6 NAIC 6												XXX
14.7 Totals	93,534,267	2,254,809,505	3,100,594,596	3,961,784,487	8,543,625,676		17,954,348,531	44.1	19,246,331,760	49.4	17,954,348,531	XXX
14.8 Line 14.7 as a % of Col. 7	0.5	12.6	17.3	22.1	47.6		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	0.2	5.5	7.6	9.7	21.0		44.1	XXX	XXX	XXX	44.1	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,602,062,533	7,245,961,658	3,877,783,691	3,111,673,866	1,137,754,425		16,975,236,173	41.7	15,321,421,020	39.3	XXX	16,975,236,173
15.2 NAIC 2	57,183,709	1,103,559,509	1,074,591,652	744,889,546	1,395,120,468		4,375,344,885	10.7	3,021,430,562	7.8	XXX	4,375,344,885
15.3 NAIC 3	14,998,066	428,441,354	209,835,749	143,243,398	293,195,042		1,089,713,609	2.7	501,970,530	1.3	XXX	1,089,713,609
15.4 NAIC 4	4,304,222	120,513,792	44,244,267	15,682,277	52,383,045		237,127,603	0.6	137,146,867	0.4	XXX	237,127,603
15.5 NAIC 5	4,605,906	9,614,877	75,505,859	9,115,716			98,842,358	0.2	18,443,569	0.0	XXX	98,842,358
15.6 NAIC 6					6,901,228		6,901,228	0.0	699,678,496	1.8	XXX	6,901,228
15.7 Totals	1,683,154,436	8,908,091,190	5,281,961,219	4,024,604,803	2,885,354,208		22,783,165,855	55.9	19,700,091,044	50.6	XXX	22,783,165,855
15.8 Line 15.7 as a % of Col. 7	7.4	39.1	23.2	17.7	12.7		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	4.1	21.9	13.0	9.9	7.1		55.9	XXX	XXX	XXX	XXX	55.9

(a) Includes \$ 11,189,537,578 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 69,470,618 current year of bonds with Z designations and \$ 2,650,728,902 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ 98,842,358 current year, \$ 20,316,668 prior year of bonds with 5GI designations and \$ 6,901,228 current year, \$ 699,678,496 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 50,629,677 ; NAIC 2 \$ 14,813,763 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	2,779,761	11,104,374	141,437,184	8,366,870	120,377,087	XXX	284,065,275	0.7	697,575,817	1.8	284,065,275	
1.02 Residential Mortgage-Backed Securities	2,005,995	3,876,293	619,564	5,543		XXX	6,507,396	0.0	8,954,948	0.0	6,507,396	
1.03 Commercial Mortgage-Backed Securities	11,988	28,971				XXX	40,958	0.0	62,181	0.0	40,958	
1.04 Other Loan-Backed and Structured Securities ...	651					XXX	651	0.0	4,503,345	0.0	651	
1.05 Totals	4,798,395	15,009,638	142,056,748	8,372,413	120,377,087	XXX	290,614,282	0.7	711,096,290	1.8	290,614,282	
2. All Other Governments												
2.01 Issuer Obligations		2,818,834	4,245,181	26,045,845	119,953,034	XXX	153,062,894	0.4	117,927,284	0.3	2,000,000	151,062,894
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals		2,818,834	4,245,181	26,045,845	119,953,034	XXX	153,062,894	0.4	117,927,284	0.3	2,000,000	151,062,894
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	2,965,212	43,625,220	81,105,124	163,058,392	31,835,715	XXX	322,589,663	0.8	216,227,688	0.6	322,589,663	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals	2,965,212	43,625,220	81,105,124	163,058,392	31,835,715	XXX	322,589,663	0.8	216,227,688	0.6	322,589,663	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	5,025,129	20,569,407	66,414,290	108,718,698	58,338,341	XXX	259,065,865	0.6	349,672,947	0.9	254,633,121	4,432,743
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals	5,025,129	20,569,407	66,414,290	108,718,698	58,338,341	XXX	259,065,865	0.6	349,672,947	0.9	254,633,121	4,432,743
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	11,398,475	104,918,260	344,809,391	860,887,850	1,081,947,015	XXX	2,403,960,991	5.9	2,228,861,342	5.7	2,365,148,996	38,811,995
5.02 Residential Mortgage-Backed Securities	3,778,159	5,685,183	331,372	766,261	5,746,345	XXX	16,307,319	0.0	182,746,363	0.5	16,307,319	
5.03 Commercial Mortgage-Backed Securities	123,022	425,930	729,327	3,793,301	681,012	XXX	5,752,592	0.0	5,815,908	0.0	5,752,592	
5.04 Other Loan-Backed and Structured Securities ...	43,669	177,094	288,491	35,180,536	1,129,485	XXX	36,819,274	0.1	47,636,073	0.1	34,395,178	2,424,096
5.05 Totals	15,343,325	111,206,466	346,158,580	900,627,947	1,089,503,856	XXX	2,462,840,175	6.0	2,465,059,686	6.3	2,421,604,085	41,236,090
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	107,607,377	2,080,810,526	2,372,810,931	3,590,144,760	8,835,836,176	XXX	16,987,209,770	41.7	16,460,097,558	42.3	13,202,014,788	3,785,194,982
6.02 Residential Mortgage-Backed Securities	50,859,127	954,218,324	1,144,470,686	98,209,612	61,503,963	XXX	2,309,261,712	5.7	1,991,928,632	5.1	1,027,737,732	1,281,523,980
6.03 Commercial Mortgage-Backed Securities	81,127,662	2,377,390,912	552,272,201	13,383,182	112,354,001	XXX	3,136,527,958	7.7	2,739,335,331	7.0	250,809,723	2,885,718,235
6.04 Other Loan-Backed and Structured Securities ...	290,678,966	3,105,207,113	1,032,069,588	137,103,824	34,418,146	XXX	4,599,477,637	11.3	12,920,693,517	33.2	97,023,558	4,502,454,079
6.05 Totals	530,273,132	8,517,626,875	5,101,623,406	3,838,841,378	9,044,112,286	XXX	27,032,477,077	66.4	34,112,055,038	87.6	14,577,585,801	12,454,891,276
7. Hybrid Securities												
7.01 Issuer Obligations	37,152	2,328,330	11,894,183	18,836,942	95,004,495	XXX	128,101,102	0.3	169,036,472	0.4	76,508,542	51,592,560
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals	37,152	2,328,330	11,894,183	18,836,942	95,004,495	XXX	128,101,102	0.3	169,036,472	0.4	76,508,542	51,592,560
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations		51,958,980	435,717,989		13,062,737	XXX	500,739,706	1.2	508,094,528	1.3	7,708,980	493,030,726
8.02 Residential Mortgage-Backed Securities		998,472	6,859,480			XXX	7,857,952	0.0				7,857,952
8.03 Commercial Mortgage-Backed Securities			28,916,730			XXX	28,916,730	0.1				28,916,730
8.04 Other Loan-Backed and Structured Securities ...	1,214,858,655	2,229,216,424	2,124,643,461	2,914,063,923	796,933,929	XXX	9,279,716,392	22.8	15,737,500	0.0		9,279,716,392
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals	1,214,858,655	2,282,173,876	2,596,137,660	2,914,063,923	809,996,666	XXX	9,817,230,780	24.1	523,832,028	1.3	7,708,980	9,809,521,800

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	3,387,703	167,542,049	32,920,644	7,823,749	59,858,407	XXX	271,532,552	0.7	281,515,371	0.7	1,104,057	270,428,495
10.03 Totals	3,387,703	167,542,049	32,920,644	7,823,749	59,858,407	XXX	271,532,552	0.7	281,515,371	0.7	1,104,057	270,428,495
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	129,813,105	2,318,133,932	3,458,434,272	4,776,059,358	10,356,354,599	XXX	21,038,795,266	51.6	XXX	XXX	16,514,669,365	4,524,125,901
12.02 Residential Mortgage-Backed Securities	56,643,281	964,778,273	1,152,281,102	98,981,416	67,250,308	XXX	2,339,934,379	5.7	XXX	XXX	1,050,552,447	1,289,381,932
12.03 Commercial Mortgage-Backed Securities	81,262,672	2,377,845,812	581,918,258	17,176,483	113,035,013	XXX	3,171,238,238	7.8	XXX	XXX	256,603,273	2,914,634,965
12.04 Other Loan-Backed and Structured Securities	1,505,581,941	5,334,600,631	3,157,001,540	3,086,348,283	832,481,560	XXX	13,916,013,954	34.2	XXX	XXX	131,419,387	13,784,594,567
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans	3,387,703	167,542,049	32,920,644	7,823,749	59,858,407	XXX	271,532,552	0.7	XXX	XXX	1,104,057	270,428,495
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	1,776,688,703	11,162,900,696	8,382,555,816	7,986,389,289	11,428,979,886		40,737,514,389	100.0	XXX	XXX	17,954,348,530	22,783,165,859
12.10 Line 12.09 as a % of Col. 7	4.4	27.4	20.6	19.6	28.1		100.0	XXX	XXX	XXX	44.1	55.9
13. Total Bonds Prior Year												
13.01 Issuer Obligations	323,023,382	2,643,898,634	5,451,796,172	4,023,738,858	8,305,036,590	XXX	XXX	XXX	20,747,493,636	53.3	17,101,754,798	3,645,738,838
13.02 Residential Mortgage-Backed Securities	363,393,908	760,161,540	486,837,012	485,128,160	88,109,323	XXX	XXX	XXX	2,183,629,943	5.6	1,337,234,453	846,395,490
13.03 Commercial Mortgage-Backed Securities	103,965,775	1,803,358,401	736,832,082	50,647,926	50,409,237	XXX	XXX	XXX	2,745,213,419	7.0	297,763,747	2,447,449,672
13.04 Other Loan-Backed and Structured Securities	1,565,974,635	5,223,614,222	2,633,862,085	2,498,549,263	1,066,570,231	XXX	XXX	XXX	12,988,570,435	33.3	237,877,410	12,750,693,025
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans	4,678	88,638,037	122,759,151	2,919,988	67,193,518	XXX	XXX	XXX	281,515,371	0.7	271,701,353	9,814,018
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	2,356,362,377	10,519,670,833	9,432,086,501	7,060,984,194	9,577,318,899		XXX	XXX	38,946,422,804	100.0	19,246,331,761	19,700,091,043
13.10 Line 13.09 as a % of Col. 9	6.1	27.0	24.2	18.1	24.6		XXX	XXX	100.0	XXX	49.4	50.6
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	76,036,569	1,648,111,733	2,374,996,240	3,878,326,503	8,537,198,320	XXX	16,514,669,365	40.5	17,101,754,798	43.9	16,514,669,365	XXX
14.02 Residential Mortgage-Backed Securities	17,321,736	291,889,407	690,907,662	44,687,298	5,746,345	XXX	1,050,552,448	2.6	1,337,234,453	3.4	1,050,552,448	XXX
14.03 Commercial Mortgage-Backed Securities	135,010	217,303,257	34,690,694	3,793,301	681,012	XXX	256,603,274	0.6	297,763,747	0.8	256,603,274	XXX
14.04 Other Loan-Backed and Structured Securities	36,275	96,405,728	34,977,385	3,177,385	832,481,560	XXX	131,419,388	0.3	237,877,410	0.6	131,419,388	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX						
14.06 Affiliated Bank Loans						XXX						
14.07 Unaffiliated Bank Loans	4,677	1,099,380				XXX	1,104,057	0.0	271,701,353	0.7	1,104,057	XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
14.09 Totals	93,534,267	2,254,809,505	3,100,594,596	3,961,784,487	8,543,625,677		17,954,348,532	44.1	19,246,331,761	49.4	17,954,348,532	XXX
14.10 Line 14.09 as a % of Col. 7	0.5	12.6	17.3	22.1	47.6		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	0.2	5.5	7.6	9.7	21.0		44.1	XXX	XXX	XXX	44.1	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	53,776,536	670,022,199	1,083,438,032	897,732,855	1,819,156,279	XXX	4,524,125,901	11.1	3,645,738,838	9.4	XXX	4,524,125,901
15.02 Residential Mortgage-Backed Securities	39,321,545	672,888,866	461,373,440	54,294,118	61,503,963	XXX	1,289,381,931	3.2	846,395,490	2.2	XXX	1,289,381,931
15.03 Commercial Mortgage-Backed Securities	81,127,662	2,160,542,555	547,227,564	13,383,182	112,354,001	XXX	2,914,634,964	7.2	2,447,449,672	6.3	XXX	2,914,634,964
15.04 Other Loan-Backed and Structured Securities	1,505,545,666	5,238,194,903	3,157,001,540	3,051,370,898	832,481,560	XXX	13,784,594,566	33.8	12,750,693,025	32.7	XXX	13,784,594,566
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX						
15.06 Affiliated Bank Loans						XXX						
15.07 Unaffiliated Bank Loans	3,383,026	166,442,669	32,920,644	7,823,749	59,858,407	XXX	270,428,495	0.7	9,814,018	0.0	XXX	270,428,495
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
15.09 Totals	1,683,154,436	8,908,091,191	5,281,961,220	4,024,604,802	2,885,354,209		22,783,165,857	55.9	19,700,091,043	50.6	XXX	22,783,165,857
15.10 Line 15.09 as a % of Col. 7	7.4	39.1	23.2	17.7	12.7		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	4.1	21.9	13.0	9.9	7.1		55.9	XXX	XXX	XXX	XXX	55.9

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SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	232,101,794	106,210,540	125,891,254		
2. Cost of short-term investments acquired	342,445,370	279,531,752	9,407,175	53,506,443	
3. Accrual of discount	247,399	203,402	43,997		
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	(73,495)	(73,495)			
6. Deduct consideration received on disposals	472,606,695	319,831,401	121,910,420	30,864,874	
7. Deduct amortization of premium	597,358	597,358			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	101,517,015	65,443,440	13,432,006	22,641,569	
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	101,517,015	65,443,440	13,432,006	22,641,569	

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	78,021,501
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	114,530,190
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	39,604,978
	154,135,168
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17	(161,738,642)
3.2 Section 2, Column 19	22,404,943
	(139,333,699)
4. SSAP No. 108 Adjustments	
5. Total gain (loss) on termination recognized, Section 2, Column 22	(107,941,561)
6. Considerations received/(paid) on terminations, Section 2, Column 15	24,547,773
7. Amortization:	
7.1 Section 1, Column 19	
7.2 Section 2, Column 21	
8. Adjustment to the book/adjusted carrying value of hedged item:	
8.1 Section 1, Column 20	
8.2 Section 2, Column 23	
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Section 1, Column 18	(910,513)
9.2 Section 2, Column 20	333,978
	(576,535)
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	(40,242,898)
11. Deduct nonadmitted assets	(39,912,236)
12. Statement value at end of current period (Line 10 minus Line 11)	(330,662)

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	17,561,470
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1 Add:	
Change in variation margin on open contracts - Highly effective hedges	
3.11 Section 1, Column 15, current year minus	2,697,016
3.12 Section 1, Column 15, prior year	17,561,469
	(14,864,453)
Change in variation margin on open contracts - All other	
3.13 Section 1, Column 18, current year minus	
3.14 Section 1, Column 18, prior year	
	(14,864,453)
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 17, current year to date minus	
3.22 Section 1, Column 17, prior year	
Change in amount recognized	
3.23 Section 1, Column 19, current year to date minus	
3.24 Section 1, Column 19, prior year plus	
3.25 SSAP No. 108 Adjustments	
3.3 Subtotal (Line 3.1 minus Line 3.2)	(14,864,453)
4.1 Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	(205,265,981)
4.2 Less:	
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22 Amount recognized (Section 2, Column 16)	(205,265,981)
4.23 SSAP No. 108 Adjustments	(205,265,981)
4.3 Subtotal (Line 4.1 minus Line 4.2)	
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	2,697,018
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	2,697,018

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

N O N E

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

N O N E

SCHEDULE DB - VERIFICATION

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

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	(40,242,893)
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	2,697,016
3.	Total (Line 1 plus Line 2)	(37,545,877)
4.	Part D, Section 1, Column 6	193,015,527
5.	Part D, Section 1, Column 7	(230,561,403)
6.	Total (Line 3 minus Line 4 minus Line 5) .....	.....
		Fair Value Check
7.	Part A, Section 1, Column 16	(40,242,893)
8.	Part B, Section 1, Column 13	2,697,016
9.	Total (Line 7 plus Line 8)	(37,545,877)
10.	Part D, Section 1, Column 9	193,015,527
11.	Part D, Section 1, Column 10	(230,561,403)
12.	Total (Line 9 minus Line 10 minus Line 11) .....	.....
		Potential Exposure Check
13.	Part A, Section 1, Column 21	14,888,761
14.	Part B, Section 1, Column 20	7,933,842
15.	Part D, Section 1, Column 12	22,822,604
16.	Total (Line 13 plus Line 14 minus Line 15) .....	.....

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,042,086,825		1,042,086,826	
2. Cost of cash equivalents acquired	32,414,060,669	1,270,735	32,412,789,934	
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	31,408,292,330	1,270,000	31,407,022,330	
7. Deduct amortization of premium	735	735		
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other than temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,047,854,429		2,047,854,430	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	2,047,854,429		2,047,854,430	

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York New York, NY					116,852,546	.XXX.
Citibank New York, NY					(41,779,596)	.XXX.
JP Morgan New York, NY					116,609,048	.XXX.
UMB Bank Kansas City, MO					(5,180,187)	.XXX.
Wells Fargo Lincoln, NE					27,492,194	.XXX.
US Bank New York, NY					14,327,590	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			228,321,597	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			228,321,597	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash	XXX	XXX			228,321,597	XXX

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

1. January.....	130,820,530	4. April.....	462,610,212	7. July.....	187,626,615	10. October.....	348,778,111
2. February....	486,568,882	5. May.....	176,871,545	8. August.....	237,461,997	11. November...	352,621,073
3. March.....	296,977,489	6. June.....	257,802,167	9. September	289,101,336	12. December	228,321,597

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Commonwealth Annuity and Life Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
38141W-32-3	GOLDMAN:FS TRS O INST		12/30/2022	4.160		493,693,568	1,530,282	701,933
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					493,693,568	1,530,282	701,933
8AMMFO-FN-6	US BANK MONEY MARKET IT&C		12/30/2022	4.000		1,545,034,013	3,636,897	201,575
999990-80-7	RTCS I - INST	SD	12/01/2022	0.000		2,753		16
31846V-32-8	FIRST AMER:TRS OBG X		12/30/2022	4.200		9,103,931	46,876	
31846V-41-9	FIRST AMER:TRS OBG V	SD	12/02/2022	4.040		2		
94975H-29-6	ALLSPRING:TRS+ MM I	SD	12/02/2022	4.080		20,163	80	212
8309999999	Subtotal - All Other Money Market Mutual Funds					1,554,160,862	3,683,853	201,803
8609999999	Total Cash Equivalents					2,047,854,430	5,214,135	903,736

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6\$

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SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			164,774	167,190
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			88,949	85,370
18. Kentucky	KY	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			130,486	130,411
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B..... FOR PROTECTION OF ALL POLICYHOLDERS	1,872,839	1,741,412		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			235,266	238,715
33. New York	NY	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			124,041,535	114,065,183
34. North Carolina	NC	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			470,532	477,429
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			151,369	130,799
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			501,868	501,579
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI	B..... FOR PROTECTION OF POLICYHOLDERS IN STATE			602,242	601,895
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	1,872,839	1,741,412	126,387,021	116,398,571
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				