



EQUITABLE

Enclosed in this package

An important notice and information affecting your **annuity contract**.
Please read it carefully.

- 1 Notice of Transfer
- 2 Response form and preaddressed postage paid return envelope
- 3 Financial Strength Ratings for Equitable Financial and Equitable Colorado
- 4 Equitable Financial Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**
- 5 Equitable Colorado Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**

This is a follow-up notification. Prospectus documents (if applicable) were included with your initial notification. You may contact us for a current applicable prospectus document.

Your financial professional is not changing and will be receiving a copy of this Notice of Transfer.

If you have questions about the contents of this package, please call our customer service center at (855) 433-4015, visit www.equitable.com/novation or contact your financial professional.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and Equitable Distributors, LLC.



EQUITABLE

[Owner Name]
[Owner Address]

[XX/XX/20XX]

[Product Name]

Contract No. [XXXXXXXXXX]

NOTICE OF TRANSFER

IMPORTANT: THIS NOTICE AFFECTS YOUR CONTRACT RIGHTS. PLEASE READ IT CAREFULLY.

Dear [Name of Contract Owner]:

We are writing to let you know that an agreement has been reached between two of Equitable Holdings' subsidiaries, Equitable Financial Life Insurance Company ("Equitable Financial") and Equitable Financial Life and Annuity Company ("Equitable Colorado") to transfer your [Product Name] annuity contract or certificate, [XXXXXXXXXX] (the "Contract") from Equitable Financial to Equitable Colorado.

Under this agreement, Equitable Colorado will replace Equitable Financial as your Contract's insurer and will assume all of the rights, obligations and liabilities of Equitable Financial under the express terms of your Contract. **There will be no changes to your contractual terms as a result of this transfer, and all features and benefits applicable to your Contract will operate as before, as stated in your Contract.** The Commissioner of Insurance in your state has reviewed and approved any filings required in your state related to this transfer. This transfer will be effective as of 12:01 a.m., Eastern Time, on [Month Day, Year].

Below you'll find additional information about Equitable Colorado, the reasons for this agreement, your rights with respect to the transfer, the effect of the transfer, and financial information regarding both Equitable Financial and Equitable Colorado.

Overview of Equitable Colorado

Equitable Colorado is a wholly owned indirect subsidiary of Equitable Holdings, Inc. (NYSE: EQH), one of America's leading financial services companies. Through its subsidiaries, Equitable Holdings, Inc. provides advice and solutions for helping Americans set and meet their retirement goals and protect and transfer their wealth across generations.

Equitable Colorado, which was established in the state of Colorado in 1984, provides life insurance products to individuals and is being expanded to include annuities. Equitable Colorado is licensed to issue annuities such as your Contract in your state. As a core operating unit of Equitable Holdings, Inc., Equitable Colorado benefits from the company's financial strength, evidenced, in part, by its robust balance sheet, strong capitalization and liquidity, sophisticated risk management framework, unique business model, and track record of execution. As part of the Equitable family, servicing and administration of your Contract will continue to be provided uninterrupted by the Equitable Service Centers once the transfer is complete. There will be no changes to your online, phone or mail access to view, manage and request transactions related to your Contract.

Equitable Colorado maintains a strong financial strength rating which ranks among the highest levels with a top rating agency. In addition, regulators ensure the company is adequately reserved to fulfill its obligations and help individuals

secure their financial well-being. Equitable Holdings, Inc. is committed to ensuring that Equitable Colorado and its other operating entities are well-capitalized at or above its minimum capitalization targets.

If you'd like additional information about Equitable Financial or Equitable Colorado, you'll find the following enclosed with this notice: (1) financial strength ratings from nationally recognized insurance rating services¹, and (2) the annual statement balance sheet as of the date of the most recent quarterly financial statement and year end for previous periods as available.² If you request it, a copy of the Management's Discussion and Analysis which was filed as a supplement to the previous year's annual statement will be sent to you at no additional expense to you. You may obtain additional information concerning Equitable Colorado by contacting your state insurance department.

Why we are transferring these Contracts

This transfer agreement is a part of a corporate initiative by Equitable Holdings, Inc., to restructure its underlying operating entities to be consistent with our peers in the life insurance industry.

Specifically, the restructuring initiative seeks to ensure that contracts issued to contract owners outside of the state of New York will be managed by entities also domiciled outside of the state of New York, and contracts issued to contract owners within the state of New York will be managed by entities domiciled within the state of New York. This structure is commonly used by other life insurance companies, and allows us to improve the financial flexibility of Equitable Holdings' operations and increases our ability to provide new product innovations to clients like you.

You have a choice

You may accept or reject the transfer of your Contract to Equitable Colorado.

To accept the transfer, you do not need to do anything or respond to this Notice. However, if you would like, you may also choose to indicate your acceptance on the enclosed Response Form, sign it, and return it to Equitable Financial in the included postage paid pre-addressed return envelope. If you accept the transfer, at the time of the transfer you will receive a Certificate of Assumption to be attached to your Contract, which will make Equitable Colorado your Contract's insurer.

To reject the transfer, you *must* indicate your rejection on the enclosed Response Form, sign it, and return it to Equitable Financial in the included postage paid pre-addressed return envelope, to be received by Equitable Financial on or before [XX/XX/20XX].

If Equitable Financial does not receive a Response Form from you on or before [XX/XX/20XX], you will be deemed to have accepted the transfer, which means you will have legally consented to the transfer. In that case, you will receive a Certificate of Assumption to be attached to your Contract to make Equitable Colorado your Contract's insurer.

If your Contract has more than one owner, (1) to accept the offer, all owners must show acceptance as described above, by either not responding to this Notice or by signing and returning the enclosed Response Form or (2) to reject the offer, at least one owner needs to sign and return the enclosed Response Form.

What happens if you accept or do nothing

If you accept this transfer offer or do not reject it as set forth above, Equitable Colorado will be your Contract's insurer as of the effective date of the transfer. Equitable Colorado will be directly responsible to you for all Contract obligations and liabilities, according to its terms. Equitable Financial will no longer have any obligations to you under your Contract. **As**

¹ Ratings for the last five years are included for Equitable Financial from three rating agencies and for Equitable Colorado from one rating agency.

² Includes annual statement balance sheet as of December 31 of the previous two years.

previously stated, there will be no changes to your contractual terms as a result of this transfer, and all features and benefits applicable to your Contract will operate as before, as stated in your Contract.

What happens if you reject

If you reject this transfer offer as set forth above, Equitable Financial will remain as your Contract's insurer and will retain all of the rights, obligations, and liabilities under the express terms of your Contract.

If you have any questions about the transfer offer, your Contract, or about Equitable Colorado, please call our customer service center at 855-433-4015 or visit www.equitable.com/novation. Written inquiries may be mailed to:

Equitable Financial Life Insurance Company
Retirement Service Solutions
8501 IBM Drive, Suite 150-IR
Charlotte, NC 28262-4333

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

By: *Nick Lane*

Name: Nick Lane

Title: President of Equitable

SAMPLE

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life and Annuity Company (Equitable Colorado) (Charlotte, NC) (Equitable Financial Life Insurance and Annuity Company in CA), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC.

INFORMATION SUMMARY

I. Equitable Financial Life and Annuity Company (“Equitable Colorado”)

Equitable Colorado is a life insurance company domiciled in the State of Colorado. Equitable Colorado has been assigned the following insurer financial strength rating by one rating agency that is accredited as a Nationally Recognized Statistical Rating Organization (“NRSRO”) by the U.S. Securities and Exchange Commission (“SEC”):

Standard & Poor’s
(as of February 05, 2024)
A+ (“Strong”)

Equitable Colorado is a wholly owned indirect subsidiary of Equitable Holdings, Inc. (NYSE: EQH), one of America’s leading financial services companies. Equitable Colorado, which was established in the state of Colorado in 1984, provides life insurance products to individuals and is being expanded to include annuities.

II. Equitable Financial Life Insurance Company (“Equitable Financial”)

Equitable Financial is a life insurance company domiciled in the State of New York. Equitable Financial has been assigned the following insurer financial strength ratings by three rating agencies that are each accredited as NRSROs by the SEC:

Standard & Poor’s (as of February 05, 2024) A+ (“Strong”)	A.M. Best (as of February 23, 2024) A (“Excellent”)	Moody’s (as of December 14, 2023) A1 (“Good”)
----------------------------------------------------------------------------	------------------------------------------------------------------	------------------------------------------------------------

Equitable Financial is a New York stock life insurance corporation doing business since 1859 with its home office located in New York, NY. It is an indirect wholly owned subsidiary of Equitable Holdings, Inc. Equitable Financial offers a variety of traditional, variable and interest-sensitive life insurance products, variable and fixed-interest annuity and employee benefit products principally to individuals and small and medium-size businesses. It also administers traditional participating group annuity contracts, generally for corporate qualified pension plans, and association plans that provide full-service retirement programs for individuals affiliated with professional and trade associations. Equitable Financial’s products are distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.). In addition, Equitable Distributors, LLC distributes Equitable Financial’s products on a wholesale basis through national and regional securities firms, independent financial planning and other broker-dealers, banks, and brokerage general agencies. Association and corporate pension plans are marketed directly to clients by Equitable Financial.

Disclosures:

"As of" date indicates the last public statement by the rating agency. Ratings are subject to change.

A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from D (Poor) to A++ (Superior). A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A" rating for Equitable represents the third highest among thirteen rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1,2, & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The "A1" rating for Equitable represents the fifth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating for Equitable represents the fifth highest among twenty rating levels.

GE-6022316.1(10/23)(exp.10/25)

SAMPLE



EQUITABLE

Mail To:
Equitable
P.O. Box 1016
Charlotte, NC 28201-1016

Equitable Financial Life Insurance Company
domiciled in New York

For Assistance Call (855) 433-4015
www.equitable.com

CONTRACT ASSUMPTION/TRANSFER RESPONSE FORM

To: Equitable Financial Life Insurance Company

Re: Accumulator Contract Number 123456

The term "Contract" as used in this Form applies to annuity Contracts and annuity Certificates.

- Yes, I accept** the transfer of my annuity contract referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life and Annuity Company.
- No, I reject** the proposed transfer of my annuity contract referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life and Annuity Company.

CONTRACT OWNER'S SIGNATURE

DATE

CONTRACT OWNER'S PRINTED NAME

For Contracts with more than one owner:

JOINT OWNER'S SIGNATURE

DATE

JOINT OWNER'S PRINTED NAME

FOR INTERNAL USE ONLY

Jointly owned contract: Y

Novation Jurisdiction: Kentucky



EQUITABLE

Financial Strength Ratings

Equitable Financial Life Insurance Company (“Equitable Financial”)

Equitable Financial	Current	2023	2022	2021	2020	2019
A.M. Best	(as of February 23, 2024) A (“Excellent”)	A	A	A	A	A
Standard & Poor’s	(as of February 05, 2024) A+ (“Strong”)	A+	A+	A+	A+	A+
Moody’s	(as of December 14, 2023) A1 (“Good”)	A1	A1	A2	A2	A2

Equitable Financial Life and Annuity Company (“Equitable Colorado”)

Equitable Colorado	Current	2023	2022	2021	2020	2019
Standard & Poor’s	(as of February 05, 2024) A+ (“Strong”)	A+	A+	A+	A+	A+

Ratings are subject to change.

A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from D (Poor) to A++ (Superior). A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The “A” rating for Equitable Financial represents the third highest among thirteen rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1,2, & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The “A1” rating for Equitable Financial represents the fifth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating for Equitable Financial and Equitable Colorado represents the fifth highest among twenty rating levels.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life and Annuity Company (Equitable Colorado) (Charlotte, NC) (Equitable Financial Life Insurance and Annuity Company in CA) and Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office in Charlotte, NC; and Equitable Distributors, LLC.

GE- 6303408.1(02/24)(exp.02/26)

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	36,003,654,484	0	36,003,654,484	36,520,158,935
2. Stocks:				
2.1 Preferred stocks	376,980,882	0	376,980,882	385,895,481
2.2 Common stocks	338,538,245	0	338,538,245	358,744,637
3. Mortgage loans on real estate:				
3.1 First liens	11,972,577,483	0	11,972,577,483	11,927,720,214
3.2 Other than first liens.....	223,553,822	0	223,553,822	223,573,930
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$497,808,757), cash equivalents (\$1,726,698,198) and short-term investments (\$401,011,179)	2,625,518,134	0	2,625,518,134	1,978,318,149
6. Contract loans (including \$0 premium notes)	3,638,166,658	5,636,386	3,632,530,272	3,606,966,270
7. Derivatives	282,586,160	0	282,586,160	314,378,565
8. Other invested assets	3,413,426,771	10,737,494	3,402,689,277	3,296,261,011
9. Receivables for securities	11,461,830	0	11,461,830	9,680,525
10. Securities lending reinvested collateral assets	60,736,697	0	60,736,697	33,780,113
11. Aggregate write-ins for invested assets	214,680,787	0	214,680,787	74,976,923
12. Subtotals, cash and invested assets (Lines 1 to 11)	59,161,881,953	16,373,880	59,145,508,073	58,730,454,753
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	553,861,429	0	553,861,429	534,829,795
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	127,323,511	2,569,964	124,753,547	98,542,208
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	99,827,607	0	99,827,607	98,919,034
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	208,739,506	0	208,739,506	257,843,757
16.2 Funds held by or deposited with reinsured companies	21,512,621	0	21,512,621	30,690,794
16.3 Other amounts receivable under reinsurance contracts	178,710,091	0	178,710,091	12,702,201
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	1,506,987,268	1,332,846,742	174,140,526	220,319,464
19. Guaranty funds receivable or on deposit	12,610,060	0	12,610,060	13,854,440
20. Electronic data processing equipment and software	79,804,193	64,677,511	15,126,682	10,220,238
21. Furniture and equipment, including health care delivery assets (\$0)	11,386,350	11,386,350	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	185,033,141	0	185,033,141	120,273,019
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,891,384,704	60,696,586	1,830,688,118	1,872,065,798
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	64,039,062,434	1,488,551,033	62,550,511,401	62,000,715,501
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	172,473,288,964	0	172,473,288,964	164,695,597,320
28. Total (Lines 26 and 27)	236,512,351,398	1,488,551,033	235,023,800,365	226,696,312,821
DETAILS OF WRITE-INS				
1101. Collateral on derivative instruments	214,570,000	0	214,570,000	74,930,000
1102. Miscellaneous invested assets	110,787	0	110,787	46,923
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	214,680,787	0	214,680,787	74,976,923
2501. Accrued charges for administrative, separate accounts, claim service and other fees	11,632,751	0	11,632,751	7,520,427
2502. Miscellaneous assets	67,387	0	67,387	23,928,052
2503. Other assets non-admitted	60,696,586	60,696,586	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,818,987,980	0	1,818,987,980	1,840,617,319
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,891,384,704	60,696,586	1,830,688,118	1,872,065,798

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$23,737,128,715 less \$0 included in Line 6.3 (including \$10,505 Modco Reserve)	23,737,128,715	23,953,568,297
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	527,309,221	531,863,285
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....	14,392,633,099	15,180,205,992
4. Contract claims:		
4.1 Life	428,012,038	430,195,142
4.2 Accident and health	39,033,197	36,818,769
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid	3,948,745	4,049,120
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 \$0 Modco)	70,839,850	98,151,681
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	24,538,970	0
6.3 Coupons and similar benefits (including \$0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$348 discount; including \$147,498 accident and health premiums	3,147,078	3,510,162
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	2,835,646	6,375,200
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$24,609,858 ceded	24,609,858	23,507,802
9.4 Interest Maintenance Reserve	102,465,082	98,021,178
10. Commissions to agents due or accrued-life and annuity contracts \$1,676,096 , accident and health \$13,308 and deposit-type contract funds \$0	1,689,404	2,611,094
11. Commissions and expense allowances payable on reinsurance assumed	3,940,012	4,176,099
12. General expenses due or accrued	165,158,597	240,683,170
13. Transfers to Separate Accounts due or accrued (net) (including \$(952,745,841) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(1,008,700,555)	(905,965,794)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	39,635,040	40,856,754
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	99,641,949	99,354,000
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,075,376	2,143,249
17. Amounts withheld or retained by reporting entity as agent or trustee	8,182,796,856	5,283,414,087
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	67,429,875	61,650,290
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	63,867,757	66,367,366
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,163,477,565	1,122,257,896
24.02 Reinsurance in unauthorized and certified (\$0) companies	1,351,752	1,351,752
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	139,653,213	71,196,367
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	12,497,833,321	13,177,244,453
24.08 Derivatives	0	0
24.09 Payable for securities	490,275,994	750,214,773
24.10 Payable for securities lending	60,736,697	33,780,113
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	210,271,740	196,522,552
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	61,537,636,092	60,614,124,849
27. From Separate Accounts Statement	172,136,665,089	164,382,851,841
28. Total liabilities (Lines 26 and 27)	233,674,301,181	224,996,976,690
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus	1,628,512,526	1,650,166,591
34. Aggregate write-ins for special surplus funds	965,022,245	1,002,184,178
35. Unassigned funds (surplus)	(1,246,535,587)	(955,514,638)
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$336,623,875 in Separate Accounts Statement)	1,346,999,184	1,696,836,131
38. Totals of Lines 29, 30 and 37	1,349,499,184	1,699,336,131
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	235,023,800,365	226,696,312,821
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,332,332	12,332,683
2502. Accrued interest on policy claims and other contract funds	3,144,648	3,204,733
2503. Miscellaneous liabilities	194,794,760	180,985,136
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	210,271,740	196,522,552
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	897,367,784	929,421,764
3498. Summary of remaining write-ins for Line 34 from overflow page	35,154,461	40,262,414
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	965,022,245	1,002,184,178

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL 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)	42,457,049,850	0	42,457,049,850	46,005,226,935
2. Stocks (Schedule D):				
2.1 Preferred stocks	348,300,477	0	348,300,477	371,728,230
2.2 Common stocks	398,156,900	0	398,156,900	315,227,862
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	12,224,414,424	0	12,224,414,424	11,346,930,880
3.2 Other than first liens	223,651,883	0	223,651,883	169,354,910
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	1	0	1	1
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (187,176,181) , Schedule E - Part 1), cash equivalents (\$ 99,536,670 , Schedule E - Part 2) and short-term investments (\$480,671,105 , Schedule DA)	393,031,593	0	393,031,593	1,027,695,462
6. Contract loans (including \$0 premium notes)	3,511,681,849	6,636,711	3,505,045,138	3,531,975,678
7. Derivatives (Schedule DB)	1,980,636	0	1,980,636	102,551,864
8. Other invested assets (Schedule BA)	2,691,054,315	9,648,453	2,681,405,862	2,260,133,895
9. Receivables for securities	635,114,175	0	635,114,175	52,130,637
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	141,500,000	0	141,500,000	177,890,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	63,025,936,103	16,285,164	63,009,650,939	65,360,846,354
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	528,054,961	0	528,054,961	479,372,656
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	112,628,182	3,404,374	109,223,808	149,832,074
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	90,262,505	0	90,262,505	65,195,199
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	245,105,510	0	245,105,510	182,755,520
16.2 Funds held by or deposited with reinsured companies	22,009,550	0	22,009,550	19,931,908
16.3 Other amounts receivable under reinsurance contracts	6,296,845	0	6,296,845	9,908,465
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	1,010,051,736	281,521,482	728,530,254	570,021,157
19. Guaranty funds receivable or on deposit	7,161,984	0	7,161,984	6,579,466
20. Electronic data processing equipment and software	99,514,974	89,089,451	10,425,523	10,430,000
21. Furniture and equipment, including health care delivery assets (\$0)	10,093,218	10,093,218	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	7,557
23. Receivables from parent, subsidiaries and affiliates	276,849,615	0	276,849,615	164,285,133
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	2,296,369,133	47,018,103	2,249,351,030	2,255,095,861
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	67,730,334,316	447,411,792	67,282,922,524	69,274,261,350
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	147,979,698,797	0	147,979,698,797	178,752,434,217
28. Total (Lines 26 and 27)	215,710,033,113	447,411,792	215,262,621,321	248,026,695,567
DETAILS OF WRITE-INS				
1101. Collateral on Derivative Instruments	141,500,000	0	141,500,000	177,890,000
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	141,500,000	0	141,500,000	177,890,000
2501. Accrued charges for administrative, separate accounts, claim service and other fees	3,542,452	0	3,542,452	38,433
2502. Miscellaneous assets	36,057,655	0	36,057,655	32,493,349
2503. Other assets non-admitted	47,018,103	47,018,103	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	2,209,750,923	0	2,209,750,923	2,222,564,079
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,296,369,133	47,018,103	2,249,351,030	2,255,095,861

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$39,276,637,088 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$8,662 Modco Reserve)	39,276,637,088	41,499,127,172
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	534,436,599	552,043,540
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	16,134,182,865	13,884,731,588
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	614,742,064	582,822,191
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	36,821,056	39,112,611
5. Policyholders' dividends/refunds to members \$2,741,425 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	2,741,425	2,392,792
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 \$0 Modco)	102,621,955	107,599,028
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$728 discount; including \$247,479 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	4,103,040	4,878,316
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	5,371,027	5,058,289
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$100,817,701 ceded	100,817,701	20,758,532
9.4 Interest maintenance reserve (IMR, Line 6)	342,679,032	706,009,925
10. Commissions to agents due or accrued-life and annuity contracts \$1,583,715 accident and health \$49,341 and deposit-type contract funds \$0	1,633,056	1,518,580
11. Commissions and expense allowances payable on reinsurance assumed	3,829,810	3,932,247
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	245,895,284	362,118,726
13. Transfers to Separate Accounts due or accrued (net) (including \$(2,987,412,893) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(1,893,835,506)	(2,291,790,201)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	43,312,796	40,886,626
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	91,241,433	623,088,703
15.2 Net deferred tax liability	0	0
16. Unearned investment income	1,971,581	1,934,217
17. Amounts withheld or retained by reporting entity as agent or trustee	3,668,598,392	5,244,977,719
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	139,537,641	167,118,667
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	40,900
21. Liability for benefits for employees and agents if not included above	62,155,557	89,376,199
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,005,606,668	1,013,179,745
24.02 Reinsurance in unauthorized and certified (\$0) companies	3,294,734	215,074,436
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	72,694,743	12,759,923
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	811,099,734	1,091,029,635
24.08 Derivatives	0	0
24.09 Payable for securities	63,732,408	520,733,626
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	608,218,220	420,491,521
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	62,084,140,403	64,921,005,253
27. From Separate Accounts Statement	147,582,656,784	177,711,816,659
28. Total liabilities (Lines 26 and 27)	209,666,797,187	242,632,821,912
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,675,739,971	1,728,225,540
34. Aggregate write-ins for special surplus funds	1,362,060,955	1,255,687,506
35. Unassigned funds (surplus)	2,555,523,208	2,407,460,609
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$397,042,014 in Separate Accounts Statement)	5,593,324,134	5,391,373,655
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	5,595,824,134	5,393,873,655
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	215,262,621,321	248,026,695,567
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,406,777	12,610,433
2502. Accrued interest on policy claims and other contract funds	4,433,147	4,557,215
2503. Miscellaneous liabilities	591,378,296	403,323,873
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	608,218,220	420,491,521
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	1,329,560,955	1,223,187,506
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,362,060,955	1,255,687,506

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL 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)	36,520,158,935	0	36,520,158,935	42,457,049,850
2. Stocks (Schedule D):				
2.1 Preferred stocks	385,895,481	0	385,895,481	348,300,477
2.2 Common stocks	358,744,637	0	358,744,637	398,156,900
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	11,927,720,214	0	11,927,720,214	12,224,414,424
3.2 Other than first liens.....	223,573,930	0	223,573,930	223,651,883
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	1
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$174,942,863, Schedule E - Part 1), cash equivalents (\$1,389,588,723, Schedule E - Part 2) and short-term investments (\$413,786,564, Schedule DA)	1,978,318,149	0	1,978,318,149	393,031,593
6. Contract loans (including \$0 premium notes)	3,612,395,172	5,428,902	3,606,966,270	3,505,045,138
7. Derivatives (Schedule DB)	314,378,565	0	314,378,565	1,980,636
8. Other invested assets (Schedule BA)	3,306,879,907	10,618,896	3,296,261,011	2,681,405,862
9. Receivables for securities	9,680,525	0	9,680,525	635,114,175
10. Securities lending reinvested collateral assets (Schedule DL)	33,780,113	0	33,780,113	0
11. Aggregate write-ins for invested assets	74,976,923	0	74,976,923	141,500,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	58,746,502,551	16,047,798	58,730,454,753	63,009,650,939
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	534,829,795	0	534,829,795	528,054,961
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	101,610,601	3,068,393	98,542,208	109,223,808
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	98,919,034	0	98,919,034	90,262,505
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	257,843,757	0	257,843,757	245,105,510
16.2 Funds held by or deposited with reinsured companies	30,690,794	0	30,690,794	22,009,550
16.3 Other amounts receivable under reinsurance contracts	12,702,201	0	12,702,201	6,296,845
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	1,403,141,983	1,182,822,519	220,319,464	728,530,254
19. Guaranty funds receivable or on deposit	13,854,440	0	13,854,440	7,161,984
20. Electronic data processing equipment and software	86,126,737	75,906,499	10,220,238	10,425,523
21. Furniture and equipment, including health care delivery assets (\$0)	7,384,703	7,384,703	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	120,273,019	0	120,273,019	276,849,615
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	63,338,642,691	1,337,927,190	62,000,715,501	67,282,922,524
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	164,695,597,320	0	164,695,597,320	147,979,698,797
28. Total (Lines 26 and 27)	228,034,240,011	1,337,927,190	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS				
1101. Collateral on derivative instruments	74,930,000	0	74,930,000	141,500,000
1102. Miscellaneous invested assets	46,923	0	46,923	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	74,976,923	0	74,976,923	141,500,000
2501. Accrued charges for administrative, separate accounts, claim service and other fees	7,520,427	0	7,520,427	3,542,452
2502. Miscellaneous assets	23,928,052	0	23,928,052	36,057,655
2503. Other assets non-admitted	52,697,278	52,697,278	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,840,617,319	0	1,840,617,319	2,209,750,923
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 23,953,568,297 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 9,118 Modco Reserve)	23,953,568,297	39,276,637,088
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	531,863,285	534,436,599
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	15,180,205,992	16,134,182,865
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	430,195,142	614,742,064
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	36,818,769	36,821,056
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	4,049,120	2,741,425
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 \$ 0 Modco)	98,151,681	102,621,955
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 389 discount; including \$ 125,442 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3,510,162	4,103,040
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	6,375,200	5,371,027
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 23,507,802 ceded	23,507,802	100,817,701
9.4 Interest maintenance reserve (IMR, Line 6)	98,021,178	342,679,032
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,590,192 accident and health \$ 20,902 and deposit-type contract funds \$ 0	2,611,094	1,633,056
11. Commissions and expense allowances payable on reinsurance assumed	4,176,099	3,829,810
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	240,683,170	245,895,284
13. Transfers to Separate Accounts due or accrued (net) (including \$ (917,738,323) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(905,965,794)	(1,893,835,506)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	40,856,754	43,312,796
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	99,354,000	91,241,433
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,143,249	1,971,581
17. Amounts withheld or retained by reporting entity as agent or trustee	5,283,414,087	3,668,598,392
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	61,650,290	139,537,641
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	66,367,366	62,155,557
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,122,257,896	1,005,606,668
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	1,351,752	3,294,734
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	71,196,367	72,694,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	13,177,244,453	811,099,734
24.08 Derivatives	0	0
24.09 Payable for securities	750,214,773	63,732,408
24.10 Payable for securities lending	33,780,113	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	196,522,552	608,218,220
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	60,614,124,849	62,084,140,403
27. From Separate Accounts Statement	164,382,851,841	147,582,656,784
28. Total liabilities (Lines 26 and 27)	224,996,976,690	209,666,797,187
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,650,166,591	1,675,739,971
34. Aggregate write-ins for special surplus funds	1,002,184,178	1,362,060,955
35. Unassigned funds (surplus)	(955,514,638)	2,555,523,208
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 312,745,479 in Separate Accounts Statement)	1,696,836,131	5,593,324,134
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,699,336,131	5,595,824,134
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,332,683	12,406,777
2502. Accrued interest on policy claims and other contract funds	3,204,733	4,433,147
2503. Miscellaneous liabilities	180,985,136	591,378,296
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	196,522,552	608,218,220
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	929,421,764	1,329,560,955
3498. Summary of remaining write-ins for Line 34 from overflow page	40,262,414	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,002,184,178	1,362,060,955

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	294,678,344	0	294,678,344	289,093,330
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$36,245), cash equivalents (\$5,006,725) and short-term investments (\$0)	5,042,970	0	5,042,970	34,535,245
6. Contract loans (including \$0 premium notes)	214,139,275	91,242	214,048,033	214,928,968
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	513,860,589	91,242	513,769,347	538,557,543
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,213,924	0	5,213,924	4,121,991
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(24,696)	0	(24,696)	(2,740,281)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	611,600	0	611,600	583,029
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,347,416	0	7,347,416	15,276,132
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	624,798	0	624,798	316,873
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	9,563,006	6,412,614	3,150,392	895,691
19. Guaranty funds receivable or on deposit	228,655	0	228,655	227,155
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	182,853
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	2,652,804	963	2,651,841	2,820,538
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	540,078,096	6,504,819	533,573,277	560,241,524
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	540,078,096	6,504,819	533,573,277	560,241,524
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Admitted Disallowed IMR	2,651,841	0	2,651,841	2,820,538
2502. Other Assets Non-Admitted	963	963	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,652,804	963	2,651,841	2,820,538

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$369,543,821 less \$0 included in Line 6.3 (including \$0 Modco Reserve)	369,543,821	372,192,082
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....	0	0
4. Contract claims:		
4.1 Life	4,187,294	7,293,074
4.2 Accident and health	0	0
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid	0	0
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 \$0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums	189,295	129,001
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest Maintenance Reserve	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$0 , accident and health \$0 and deposit-type contract funds \$0	0	0
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued	0	0
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	1,480,520	1,832,544
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	182,167	182,167
15.2 Net deferred tax liability	0	0
16. Unearned investment income	4,449,667	5,265,690
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	1,706,117	48,550
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,645,340	1,562,672
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	115,467	25,934,262
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	422,476	540,091
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	383,922,164	414,980,133
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	383,922,164	414,980,133
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus	181,346,501	181,346,501
34. Aggregate write-ins for special surplus funds	2,651,841	2,820,538
35. Unassigned funds (surplus)	(36,847,229)	(41,405,648)
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	147,151,113	142,761,391
38. Totals of Lines 29, 30 and 37	149,651,113	145,261,391
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	533,573,277	560,241,524
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	422,476	540,091
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	422,476	540,091
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	2,651,841	2,820,538
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	2,651,841	2,820,538

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	315,710,926	0	315,710,926	246,355,123
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$(945,961) , Schedule E - Part 1), cash equivalents (\$ 15,656,325 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	14,710,364	0	14,710,364	49,299,750
6. Contract loans (including \$0 premium notes)	226,612,057	170,898	226,441,159	238,736,710
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	557,033,347	170,898	556,862,449	534,391,583
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,118,597	0	4,118,597	3,581,732
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(3,371,203)	0	(3,371,203)	(3,031,582)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	608,131	0	608,131	632,101
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	791,445	0	791,445	319,062
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	205,460	0	205,460	236,171
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	20,025,401	18,931,033	1,094,368	647,981
19. Guaranty funds receivable or on deposit	218,416	0	218,416	166,544
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	16,516	0	16,516	50,076,586
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	3,113,795	3,113,795	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	582,759,905	22,215,726	560,544,179	587,020,178
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	582,759,905	22,215,726	560,544,179	587,020,178
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. IMR	1,254,917	1,254,917	0	0
2502. Other Assets Non-Admitted	1,858,878	1,858,878	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,113,795	3,113,795	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 418,970,712 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	418,970,712	466,008,881
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	0	0
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,677,738	29,209,794
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	0
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	0	0
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 \$ 0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	22,248	405,962
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 1,075,953 accident and health \$ 0 and deposit-type contract funds \$ 0	1,075,953	(231,131)
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	0	0
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,766,208	1,879,723
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	182,167	182,167
15.2 Net deferred tax liability	0	0
16. Unearned investment income	5,583,536	3,786,007
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	0	1,232,758
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,241,609	809,886
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	31,204,743	29,037,572
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	38,294	97,618
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	463,763,208	532,419,237
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	463,763,208	532,419,237
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	181,346,501	181,346,501
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(87,065,530)	(129,245,560)
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	94,280,971	52,100,941
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	96,780,971	54,600,941
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	560,544,179	587,020,178
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	38,294	97,618
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	38,294	97,618
3101.	0	0
3102.	0	0
3103.	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.	0	0
3402.	0	0
3403.	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	289,093,330	0	289,093,330	315,710,926
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$(328,480) , Schedule E - Part 1), cash equivalents (\$ 34,863,725 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	34,535,245	0	34,535,245	14,710,364
6. Contract loans (including \$0 premium notes)	215,064,641	135,673	214,928,968	226,441,159
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	538,693,216	135,673	538,557,543	556,862,449
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,121,991	0	4,121,991	4,118,597
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(2,740,281)	0	(2,740,281)	(3,371,203)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	583,029	0	583,029	608,131
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	15,276,132	0	15,276,132	791,445
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	316,873	0	316,873	205,460
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	10,064,148	9,168,457	895,691	1,094,368
19. Guaranty funds receivable or on deposit	227,155	0	227,155	218,416
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	182,853	0	182,853	16,516
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	3,085,412	264,874	2,820,538	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	569,810,528	9,569,004	560,241,524	560,544,179
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	569,810,528	9,569,004	560,241,524	560,544,179
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Admitted Disallowed IMR	2,820,538	0	2,820,538	0
2502. Other Assets Non-Admitted	264,874	264,874	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,085,412	264,874	2,820,538	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$372,192,082 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$0 Modco Reserve)	372,192,082	418,970,712
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	0	0
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	7,293,074	3,677,738
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	0	0
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 \$0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	129,001	22,248
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$0 accident and health \$0 and deposit-type contract funds \$0	0	1,075,953
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	0	0
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,832,544	1,766,208
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	182,167	182,167
15.2 Net deferred tax liability	0	0
16. Unearned investment income	5,265,690	5,583,536
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	48,550	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,562,672	1,241,609
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	25,934,262	31,204,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	540,091	38,294
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	414,980,133	463,763,208
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	414,980,133	463,763,208
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	181,346,501	181,346,501
34. Aggregate write-ins for special surplus funds	2,820,538	0
35. Unassigned funds (surplus)	(41,405,648)	(87,065,530)
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	142,761,391	94,280,971
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	145,261,391	96,780,971
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	560,241,524	560,544,179
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	540,091	38,294
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	540,091	38,294
3101.	0	0
3102.	0	0
3103.	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	2,820,538	0
3402.	0	0
3403.	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	2,820,538	0