

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.



[Owner Name] [XX/XX/20XX] [Owner Address]

[Product Name]

Contract No. [XXXXXXXXX]

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, [XXXXXXXXX] (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. <u>As</u>

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:

Name: Nick Lane

Title: President of Equitable

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)
(as of February 23, 2024)
(as of February 23, 2024)
(as of December 14, 2023)
A+ ("Strong")
A ("Excellent")
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 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.

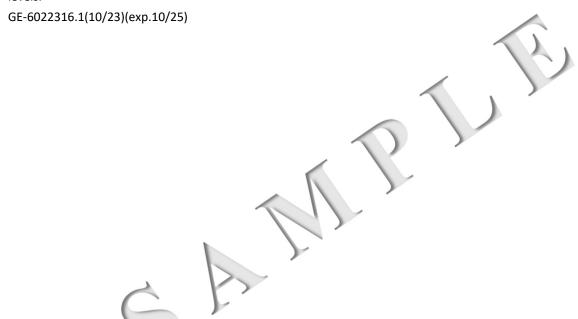
Disclosures:

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

<u>A.M. Best</u>: 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.

<u>Moody's</u>: 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.





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 Fin Life Insurance Company to Equitable Financial Life and Annuity Company. CONTRACT OWNER'S SIGNATURE		surance Company
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 Fin Life Insurance Company to Equitable Financial Life and Annuity Company. CONTRACT OWNER'S SIGNATURE		
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 Fin Life Insurance Company to Equitable Financial Life and Annuity Company. CONTRACT OWNER'S SIGNATURE	Re: Accumulator Contract Nun	mber 123456
Insurance Company to Equitable Financial Life and Annuity Company. No, I reject the proposed transfer of my annuity contract referenced above from Equitable Fin Life Insurance Company to Equitable Financial Life and Annuity Company. CONTRACT OWNER'S SIGNATURE	The term "Contract" as use	ed in this Form applies to annuity Contracts and annuity Certificates.
CONTRACT OWNER'S SIGNATURE CONTRACT OWNER'S PRINTED NAME For Contracts with more than one owner: JOINT OWNER'S SIGNATURE JOINT OWNER'S PRINTED NAME R INTERNAL USE ONLY Jointly owned contract: Y		T T WORK WIND AND A STATE OF THE STATE OF TH
CONTRACT OWNER'S PRINTED NAME For Contracts with more than one owner: JOINT OWNER'S SIGNATURE JOINT OWNER'S PRINTED NAME R INTERNAL Use Only Jointly owned contract: Y		
For Contracts with more than one owner: JOINT OWNER'S SIGNATURE JOINT OWNER'S PRINTED NAME RINTERNAL USE ONLY Jointly owned contract: Y	CONTRACT OWNER'S SIGNA	ATURE DATE
JOINT OWNER'S SIGNATURE JOINT OWNER'S PRINTED NAME R INTERNAL Use Only Jointly owned contract: Y	CONTRACT OWNER'S PRINT	TED NAME
JOINT OWNER'S PRINTED NAME R INTERNAL USE ONLY Jointly owned contract: Y	For Contracts with more to	han one owner:
INTERNAL USE ONLY Jointly owned contract: Y	JOINT OWNER'S SIGNATURE	DATE
Jointly owned contract: Y	JOINT OWNER'S PRINTED N	AME
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novation jurisdiction. Rentucky	Novation Jurisdiction: Kentucky	



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")	А	А	А	А	А
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.

<u>A.M. Best</u>: 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)

Fin Strength EFLIC & EFLA Cat. #165019 (04/24) – IR

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

ASSETS

1 Bornels			OLIO			
Bording			1	Current Statement Date	3	4 December 31
2. Stackes: 2. 2 Common actobs 2. 2 Common actobs 3. 3 Metapope lose on one electrical states: 3. 1 Price lands: 4. 1 Properties catagined by the company (less \$			Assets	Nonadmitted Assets		Admitted Assets
2. Stackes: 2. 2 Common attools 2. 2 Common attools 2. 2 Common attools 2. 2 Common attools 3. 3 Micropace force on residences: 3. 1 Virist Island 3. 4 Virist Island 3. 5 Virist Island 3. 1 Virist Island 3. 1 Virist Island 3. 1 Virist Island 3. 2 Common attools 3. 2 Common attools 4. Properties coccupied by the company (test 8 of common attools) 4. Properties need for the production of income (cass	1.	Bonds				36,520,158,935
2 1 Preferred stores	2.	Stocks:				
2 / Common stacks			376,980,882	0	376,980,882	385,895,481
3. Notinguapt towns on real estable 3. First force 3. 2 Other them first force 3. 2 Other them first force 3. 2 Other them first force 4. Proportion conspiciety the company (less \$						
3.2 Other than fast lems	3.					
3.2 Other them field term. 223,553,822		3.1 First liens	11,972,577,483	0	11,972,577,483	11,927,720,214
4. Proporties occupied by the company (ses S						
## A Properties held for the production of income (sess 5	4.					
4.2 Properties head for the production of income (less \$ 0		4.1 Properties occupied by the company (less \$				
\$ 0 encumbrances\$ 0.0		encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4.2 Properties held for the production of income (less				
Contraction Contraction		\$0 encumbrances)	0	0	0	0
5. Cash (\$		4.3 Properties held for sale (less \$0				
5. Cash (\$		encumbrances)	0	0	0	0
investments (\$ 401,011,179) 2,625,518,134 0. 2,625,518,134 1,378 6. Contract loams (including \$ 0 pramium notes) 3,638,166,658 5,638,368 3,632,309,272 3,068 6. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8.	5.					
investments (\$ 401,011,179) 2,625,518,134 0. 2,625,518,134 1,378 6. Contract loams (including \$ 0 pramium notes) 3,638,166,658 5,638,368 3,632,309,272 3,068 6. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8.		(\$1,726,698,198) and short-term				
6. Contract loans (including S			2,625,518,134	0	2,625,518,134	1,978,318,149
7. Derivatives	6.	,				
8. Other invested assets						
1. Receivables for securities						
10. Securities lending reinvested collateral assets						
11. Aggregate write-ins for invested assets (lines 1 to 11) 59,161,881,953 16,373,880 59,145,588,073 59,730 12. Subtotals, cash and invested assets (lines 1 to 11) 59,161,881,953 16,373,880 59,145,588,073 59,730 13. Title plants less \$	_					
12. Subtotals, cash and invested assets (Lines 1 to 11)		•				
13. Title plants less \$						
Only Only			, , ,	, , , , ,	, , , , ,	, , , , , , , , , , , , , , , , , , , ,
14. Investment income due and accrued .553,861,429 0 .553,861,429 .534 15. Premiums and considerations: 15.1 Uncollected premiums and agents' balances in the course of collection 127,323,511 2,589,964 .124,753,547 .98 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$			0	0	0	0
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 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$	14.	**				
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 (including \$, ,		, ,	
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$			127,323,511	2,569,964	124,753,547	98,542,208
deferred and not yet due (including \$, , , , , ,	, , , , ,	,,.	, , ,
earned but unbilled premiums 99,827,607						
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)000000 .			99.827.607	0	99.827.607	98.919.034
Contracts subject to redetermination (\$ 0) 0 208,739,506 257 257 218,279,506 257 218,279,506 257 218,279,506 257 218,279,506 257 218,279,506 218,279,506 218,279,506 257 218,279,506 218,279,507,507,507,507,507,507,507,507,507,507					, , , , , , , , , , , , , , , , , , , ,	
16. Reinsurance:			0	0	0	0
16.1 Amounts recoverable from reinsurers	16.					
16.2 Funds held by or deposited with reinsured companies		16.1 Amounts recoverable from reinsurers	208.739.506	0	208.739.506	257.843.757
16.3 Other amounts receivable under reinsurance contracts						
17. Amounts receivable relating to uninsured plans 0 220 220 19. Guaranty funds receivable or on deposit 12,610,060 0 12,610,060 0 12,610,060 13 20. Electronic data processing equipment and software 79,804,193 64,677,511 15,126,682 10 10 15 11,386,350 1,836,380 0 0 0 0 0 0 0 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 19. Guaranty funds receivable or on deposit 12,610,060 0 12,610,060 13 20. Electronic data processing equipment and software 79,804,193 64,677,511 15,126,682 10 21. Furniture and equipment, including health care delivery assets (\$ 0) 11,386,350 11,386,350 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 24. Health care (\$ 0) and other amounts receivable 0 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 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 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 210 and 27) 236,512,331,398 1,488,551	17.					
18.2 Net deferred tax asset						
20. Electronic data processing equipment and software 79,804,193 64,677,511 15,126,682 10					174,140,526	220,319,464
20. Electronic data processing equipment and software	19.	Guaranty funds receivable or on deposit	12,610,060	0	12,610,060	
21. Furniture and equipment, including health care delivery assets (\$						
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 24. Health care (\$	21.					
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 24. Health care (\$		(\$0)	11,386,350	11,386,350	0	0
23. Receivables from parent, subsidiaries and affiliates .185,033,141 .0 .185,033,141 .120 24. Health care (\$	22.					0
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 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 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts 172,473,288,964 0 172,473,288,964 164,695 28. Total (Lines 26 and 27) 236,512,351,398 1,488,551,033 235,023,800,365 226,696 DETAILS OF WRITE-INS 1101. Collateral on derivative instruments 214,570,000 0 214,570,000 0 214,570,000 74 1102. Miscellaneous invested assets 110,787 0 110,787 0 110,787 1103. 110,787 0 0 0 0 0 1198. Summary of remaining write-ins for Line 11 from overflow page 0 0 0 0 0 11,632,751 0 11,632,751 7						120,273,019
25. Aggregate write-ins for other than invested assets						
Protected Cell Accounts (Lines 12 to 25)	25.				1,830,688,118	1,872,065,798
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts 172,473,288,964 0 172,473,288,964 164,695 28. Total (Lines 26 and 27) 236,512,351,398 1,488,551,033 235,023,800,365 226,696 DETAILS OF WRITE-INS 1101. Collateral on derivative instruments 214,570,000 0 214,570,000 74 1102. Miscellaneous invested assets 110,787 0 110,787 0 110,787 1103. 1198. Summary of remaining write-ins for Line 11 from overflow page 0 0 0 0 0 1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) 214,680,787 0 214,680,787 74 2501. Accrued charges for administrative, separate accounts, claim service and other fees 11,632,751 0 11,632,751 75	26.	Total assets excluding Senarate Accounts, Segregated Accounts and				
Accounts		Protected Cell Accounts (Lines 12 to 25)	64,039,062,434	1,488,551,033	62,550,511,401	62,000,715,501
28. Total (Lines 26 and 27) 236,512,351,398 1,488,551,033 235,023,800,365 226,696 DETAILS OF WRITE-INS 1101. Collateral on derivative instruments 214,570,000 0 214,570,000 74 1102. Miscellaneous invested assets 110,787 0 110,787 0 110,787 1103 1198. Summary of remaining write-ins for Line 11 from overflow page 0 0 0 0 0 0 214,680,787 0 214,680,787 74 2501. Accrued charges for administrative, separate accounts, claim service and other fees 11,632,751 0 11,632,751 75 75	27.	From Separate Accounts, Segregated Accounts and Protected Cell	172 //73 288 06/	0	172 473 288 064	16/ 605 507 320
DETAILS OF WRITE-INS 1101. Collateral on derivative instruments	28					226,696,312,821
1101. Collateral on derivative instruments	۷٠.	·	200,012,001,030	1,700,001,000	200,020,000,000	220,000,012,021
1102. Miscellaneous invested assets	1404		214 570 000	•	214 570 000	74 000 000
1103.	-		, ,			
1198. Summary of remaining write-ins for Line 11 from overflow page 0			·			46,923
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) 214,680,787 0 214,680,787 74 2501. Accrued charges for administrative, separate accounts, claim service and other fees 11,632,751						0
2501. Accrued charges for administrative, separate accounts, claim service and other fees						
and other fees		· · · · · · · · · · · · · · · · · · ·	214,080,787	0	∠14,08U,/8/	74,976,923
	2501.		11 632 751	n	11 632 751	7 520 427
UUUUUUUUUUUUUUUUUUUUUUUUUUUUUUU	2502					
2503. Other assets non-admitted						
2598. Summary of remaining write-ins for Line 25 from overflow page						
						1,872,065,798

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

	LIABILITIES, SOITI ESS AND STITELT	.,,,,,,	
		1 Current	December 31
1.	Aggregate reserve for life contracts \$23,737,128,715 less \$0 included in Line 6.3	Statement Date	Prior Year
	(including \$	23,737,128,715	23,953,568,297
2.	Aggregate reserve for accident and health contracts (including \$	527,309,221	531,863,285
	Liability for deposit-type contracts (including \$0 Modco Reserve)	14,392,633,099	15, 180, 205, 992
	4.1 Life		
	4.2 Accident and health	39,033,197	36,818,769
5.	Policyholders' dividends/refunds to members \$	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 \$	70 839 850	98 151 681
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$	24,538,970	0
	6.3 Coupons and similar benefits (including \$	0	0
	Amount provisionally held for deferred dividend policies not included in Line 6	0	0
0.	\$	3,147,078	3,510,162
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts 9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health	0	0
	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	04 000 050	00 507 000
	ceded	102 465 082	98 021 178
10.	Commissions to agents due or accrued-life and annuity contracts \$ 1 676 096 accident and health		
	\$	1,689,404	2,611,094
	Commissions and expense allowances payable on reinsurance assumed	3,940,012	4,1/6,099
12. 13.	Transfers to Separate Accounts due or accrued (net) (including \$(952.745.841) accrued for expense		
	allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes		40,856,754
15.1	Current federal and foreign income taxes, including \$	99,641,949	99,354,000
16.	Unearned investment income	2,075,376	2,143,249
17.	Amounts withheld or retained by reporting entity as agent or trustee		5,283,414,087
18. 19.	Amounts held for agents' account, including \$		
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
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	
23. 24.	Dividends to stockholders declared and unpaid	0	0
2-7.	24.01 Asset valuation reserve	1, 163, 477, 565	1,122,257,896
	24.02 Reinsurance in unauthorized and certified (\$0) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified (\$	0 130 653 213	0 71 196 367
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans	0	0
	24.07 Funds held under coinsurance		
	24.09 Payable for securities		
	24.10 Payable for securities lending	60,736,697	33,780,113
	24.11 Capital notes \$		
25. 26.	Aggregate write-ins for liabilities	210,271,740	196,522,552 60,614,124,849
27.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	172 . 136 . 665 . 089	
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. 31.	Preferred capital stock	0 0	0
32.	Surplus notes	0	0
33.	Gross paid in and contributed surplus		
34. 35.	Aggregate write-ins for special surplus funds	965,022,245 (1 246 525 597)	1,002,184,178
36.	Less treasury stock, at cost		
	36.10 shares common (value included in Line 29 \$	0	0
27	36.20 shares preferred (value included in Line 30 \$	0	0
37. 38.	Surplus (Total Lines 31+32+33+34+35-36) (Including \$	1,346,999,184	1,696,836,131 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		40.6=====
2501. 2502.	Aviation reinsurance losses		
2502. 2503.	Miscellaneous liabilities		
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.			
3102.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199. 3401.	Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) Reserve for aviation reinsurance	30,000,000	30 000 000
3401.	Special contingent reserve fund for separate accounts		
3403.	VA Derivatives (SSAP 108)	897,367,784	929,421,764
3498.	Summary of remaining write-ins for Line 34 from overflow page		
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

ī	7.0	OLIO	Current Year		Prior Year
		1	2	3	4
		•	_	Net Admitted Assets	Net Admitted
		Assets	Nonadmitted Assets	(Cols. 1 - 2)	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		398, 156, 900	
3.	Mortgage loans on real estate (Schedule B):	, . , .		, , , , ,	,
0.	3.1 First liens	12 224 414 424	0	12 224 414 424	11 246 020 000
	3.2 Other than first liens	223,031,883	u	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	l0	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		3,531,975,678
7.	Derivatives (Schedule DB)	1,980,636	0	1,980,636	102,551,864
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)	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:			,	
13.	15.1 Uncollected premiums and agents' balances in the course of collection	110 600 100	2 404 274	100 222 000	140 022 074
		112,020, 102		109,223,000	149,002,074
	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:				
10.	16.1 Amounts recoverable from reinsurers	045 105 510	0	245, 105,510	100 755 500
	16.2 Funds held by or deposited with reinsured companies			22,009,550	
	16.3 Other amounts receivable under reinsurance contracts			6,296,845	, ,
17.	Amounts receivable relating to uninsured plans			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		728,530,254	570,021,157
19.	Guaranty funds receivable or on deposit				
	Electronic data processing equipment and software				
20.		99,514,974	09,009,431	10,423,323	10,430,000
21.	Furniture and equipment, including health care delivery assets				
	(\$0)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
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				
25.	Aggregate write-ins for other than invested assets				
	Total assets excluding Separate Accounts, Segregated Accounts and		17,010,100		
26.	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	, , , , , , , , , , , , , , , , , , , ,	, , , -	-, , , , , ,	, , , , , , , , ,
4404	Collateral on Derivative Instruments	141 500 000	0	141 500 000	177 000 000
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)	141,500,000	0	141,500,000	177,890,000
2501.	Accrued charges for administrative, separate accounts, claim service				-
_501.	and other fees	3,542,452	0	3,542,452	38 , 433
2502.	Miscellaneous assets				· ·
2503.	Other assets non-admitted				
	Summary of remaining write-ins for Line 25 from overflow page				
2598.		z zug zou 923	J0	1	1
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,296,369,133		2,249,351,030	2,255,095,861

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

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 12,406,777 12,610,433 2502. Accrued interest on policy claims and other contract funds 4,433,147 4,557,215 2503. Miscel laneous 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		LIABILITIES, SURFEGS AND OTHER TO	1	2
Participation 1. mg 5. (Deciding 5.		A	Current Year	Prior Year
2. Approprie reserve for successful and results controls of cinculary \$	1.		20 276 627 000	41 400 127 172
1. Lichilly for deposit type contracts (Carbon 7, Line 14, Co. 1) principality \$ 0 Monton Receivery \$ 19, 191, 192, 893 \$ 19, 881 731, 888 \$ 20 Contract Street And Part I, Line 4, A. sum of Clots 9, 100 and 11, 201 \$ 20, 201 \$	2.	Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	534 436 599	552 043 540
4 LIM (Exhibit S, Part I, Line 4.4, Dod. 1 less sum of Cox 9, 10 and 11)				
4.2 Academia and health (Eshibit) 8, Part 1, Line 4.4, aun of Claim 9, 10 and 11) 5. Proliphystoles developed with exhibition of the production of the production of the production of the production of the proliphystoles developed with the production of the production of the proliphystoles developed with the production of the producti	4.	Contract claims:		
Policytocatoric disclarationation committees 2,741,455 2,057,705 2,057,705 3,057		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
and unpast (Enthiel 4, line 10) 1. Provision for priority offer defineds on members and couption populate in biologing celeratory year - estimated 8. Prolicyholder dividends and refunds to members approximent (including \$ 0 to 10, 421 555 100 Modes) 1. Prolicyholder dividends and refunds to members approximent (including \$ 0 to 10, 421 555 100 Modes) 1. Prolicyholder dividends and refunds to members approximent (including \$ 0 to 10, 421 555 100 Modes) 1. Prolicyholders dividends and refunds to members and year propriets (including \$ 0 to 10, 421 555 100 Modes) 1. Prolicyholders dividends and refunds to members approximent (including \$ 0 to 10, 421 555 100 Modes) 1. Prolicyholders dividends and refunds to the second of the second to 10, 421 500 Modes 1. Prolicyholders dividends and refunds to the second to 10, 421 500 Modes 1. Prolicyholders and annuty consideration for life and accident and health premiums (Exhibit 1, 4, 403, 100 Modes) 2. Provision for experience annuty refunds to second tracks 2. Provision for experience annuty refunds to second tracks 2. Provision for experience annuty refunds to second tracks 2. Provision for experience annuty refunds to second tracks 2. Provision for experience annuty refunds to second tracks 2. Provision for experience annuty refunds to second tracks 3. Comment of experience annuty refunds to second tracks 3. Comment of experience annuty refunds to second tracks 3. Comment of experience annuty refunds to second tracks 3. Comment of experience and refunds to experience annuty refunds to the second tracks 4. Leavest maniferance reserve (MRL Line 6) annuty remarked as a second tracks and	_		36,821,056	39,112,611
6. Provision for protection deviced and extended to members and couption pepathen in following celerate year - extended by Perina Andrew distincts and reflection to members and year paper once (including \$ 0 10, 227 polyphation discharders and mismasts to members and year paper once (including \$ 0 10, 227 polyphation discharders and mismasts to members and year paper once (including \$ 0 10, 227 polyphation discharders and mismasts to members and year paper once (including \$ 0 10, 227 polyphation and will year paper once in file and accident and beath cellulars exercised in advance less \$ 3 mismasts and analyse protections for file and accident and beath cellulars exercised in advance less \$ 3 mismasts and a polyphation of the and accident and beath cellulars exercised in advance less \$ 3 mismasts and a polyphation of the file and accident and beath promises (including \$ 0 10, 20 mismasts and polyphation districts of which \$ 0 10, 20 mismasts and polyphation districts and polyphation districts and polyphatic paper on accident certains and polyphation districts and polyphatic paper on accident polyphation districts and polyphation districts and polyphation districts and polyphatic paper on accident polyphation districts and polyphatic paper on accident polyphation districts and polyphatic paper on accident polyphation districts and polyphation distri	5.	Policynoiders dividends/retunds to members \$2,741,420 and coupons \$	2 741 425	2 392 792
amounts 6. Policyhoplowin dickerets and refunds to members apportioned for payment (including 5	6.		2,771,720	
Models)		amounts:		
2 Pelicytolism dividents and refunds to membros not yet apportment (including) 0			400 004 055	407 500 000
6.3 Coupons and similar berrefits (including \$ 6.4 Amounts processing) held for defended onlines policies not included in Line 6. — 0 6.5 Amounts processing held for defended onlines policies and included in Line 6. — 0 6.6 Amounts and the Line 6. — 0 6.		Modco)	102,621,955	107,599,028
7. Amount provisionally hold for denformed divisioning policies not included in Line 0				
8. Piernums and annuly considerations for tile and accident and health contracts seculeve in an advance less 5	7.			
Pent 1, Col. 1, sum of lines 4 and 14)				
9. Commissions and experience allowances payable on reinstances assumed 1.50, 75 accident and health 1.				
9 Summers values on cancelool contracts 2-2 Provision for experience rating refunds, including the liability of \$ 2-2 Provision for experience rating refunds, including \$ 3-2 Not mention and provision of the		·	4,103,040	4,878,316
Percentage for experience reting refunds, including the liability of \$	9.		0	0
separance rating refunds of which \$				U
Service Act		experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health		
Secretary Commissions of the content of the con		Service Act	5,371,027	5,058,289
## Interest maintenance reserve (MRF, Line 6)		9.3 Other amounts payable on reinsurance, including \$0 assumed and \$100,817,701		
Commissions to agents due or accrued.elide and annually contracts \$, 49,311 and deposel-type control full set \$, 100				
\$	40		342,679,032	706,009,925
1.1 Commissions and expense allowances payable on reinsurance assumed 3, 329, 810 3, 322, 81	10.	Commissions to agents due or accrued-life and annuity contracts \$	1 600 NEG	1 510 500
12 General expenses due or accorned (Exhibit 2, Line 12, Cot. 7) 24(5,895,284) 392, (116,795)	11	บU		1,518,500 7,00 020 2
13. Transfers to Separate Accounts due or accrued (net) (including \$				
14. Taxes, licensees and fores due or accrued, excluding federal income laxes (Exhibit 3, Line 9, Col. 6) 4,312,756 4,986,856 30,88,703 15.2 Net deferred tax liability 0	13.	Transfers to Separate Accounts due or accrued (net) (including \$		
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses) 91,241,633 623,083,700		allowances recognized in reserves, net of reinsured allowances)		
15.2 Net deferred tax liability	14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	43,312,796	40,886,626
1. 1. 1. 1. 1. 1. 1. 1.	15.1	Current federal and foreign income taxes, including \$	91,241,433	623,088,703
17. Amounts withheld or retained by reporting entity as agent of trustee 3,685,598,392 5,244,977,78 18. Amounts held for agents's cocount, including \$ 0.0 agents' credit balances 139,537,641 167,118,667 19. Remittances and litems not allocated 1,39,537,641 1,181,118,667 20. Not adjustment in assets and liabilities due to foreign exchange rates 0 4,09,000 21. Liability for benefits for employees and agents if not included above 62,155,557 89,376,198 22. Borrowed money \$ 0.0 and inferest threen \$ 0.0 0 0 0 23. Dividends to stock-folders declared and unpaid. 0 0 0 24. Of Asset valuation reserve (AVR, Line 16, Cot.7) 1,005,606,688 1,101,179,748 24.03 Funds held under creinstance treaties with unauthorized and certified (\$ 0.0) companies 3,294,734 215,074,802 24.0 Forats outstanding 0 0 0 0 0 24.0 Forats outstanding 0 0 0 0 0 24.0 Payable for parent substanding 0 </td <td></td> <td></td> <td></td> <td></td>				
18. Amounts held for agents' account, Including S				
19. Remittances and items not allocated 139, \$37, \$41 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 652 167, 118, 118, 118, 118, 118, 118, 118, 11				
1.1 Liability for benefits for employees and agents if not included above 62,155,557 89,376,198		Remittances and items not allocated	139,537,641	167,118,667
Borrowed money \$				
Dividends to stockholders declared and unpaid				
Miscellaneous liabilities: 24.01 Asset valuation reserve (AVR, Line 16, Col. 7)				
24.01 Asset valuation reserve (AVR, Line 16, Col. 7). 24.03 Funds held under reinsurance in unauthorized and certified (\$ 0) companies 3.294, 734 2.05 Certified (\$ 0) companies 3.294, 734 2.15, 074, 480 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers 0 0 0.24.04 Payable to parent, subsidiaries and affiliates 2.05 Certified (\$ 0) reinsurers 0 0 0.00 24.05 Drafts outstanding 0 0 0.00 24.07 Funds held under coinsurance 8.11, 099, 734 1, 091, 029, 532 24.08 Lability or amounts held under uninsured plans 0 0 0.00 24.07 Funds held under coinsurance 8.11, 099, 734 1, 091, 029, 532 24.08 Derivatives 0 0 0.00 24.07 Funds held under coinsurance 8.11, 099, 734 1, 091, 029, 532 24.08 Derivatives 0 0 0.00 24.07 Funds held under coinsurance 8.11, 099, 734 1, 091, 029, 532 24.09 Payable for securities lending 0 0 0.00 24.10 Payable for securities lending 0 0 0 0.00 24.10 Payable for securities lending 0 0 0 0.00 24.10 Payable for securities lending 0 0 0 0.00 24.10 Payable for securities lending 0 0 0 0 0.00 24.10 Payable for securities lending 0 0 0 0 0 0.00 24.10 Payable for securities lending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				U
24.02 Reinsurance in unauthorized and certified (\$ 0) companies 3, 294,734 215,074,436 24.03 Periosurance relations with unauthorized and certified (\$ 0) reinsurers 0 0 0.24.04 Payable to parent, subsidiaries and affiliates 0 0 0.024.05 Liability for amounts held under uninsured plans 0 0 0.024.06 Liability for amounts held under uninsured plans 0 0.024.06 Liability for amounts held under uninsured plans 0 0.024.06 Liability for amounts held under uninsured plans 0 0.024.06 Derivatives 0 0.024.07 Payable for securities 0 0 0.024.10 Payable for securities 0 0 0.024.11 Payable for securities 0 0 0.025.025.025.025.025.025.025.025.025.02	24.		1 005 606 668	1 013 179 745
24.04 Payable to parent, subsidiaries and affiliates				
24.05 Drafts outstanding		24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.06 Liability for amounts held under uninsured plans		24.04 Payable to parent, subsidiaries and affiliates	72,694,743	12,759,923
24 07 Funds held under coinsurance				
24.08 Derivatives 24.09 Payable for securities 36.3732,488 5.520.733,628 24.10 Payable for securities lending 24.10 Payable for securities lending 24.11 Capital notes \$ 0				
24.10 Payable for securities ending		24.08 Derivatives	011,099,734	1,091,029,033
24.10 Payable for securities lending. 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, 784 117, 711, 816, 659 28. Total liabilities (Lines 26 and 27) 20, 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 0 33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) 1, 1, 675, 739, 971 1, 728, 225, 540 34. Aggregate write-ins for special surplus funds 1, 2, 555, 523, 208 2, 407, 400, 609 35. Unassigned funds (surplus) 2, 555, 523, 208 2, 2, 407, 400, 609 36. Less treasury stock, at cost: 2, 555, 523, 208 2, 2, 407, 400, 609 36. Surplus (Total Lines 31+32+33+34+35-36) (including \$\frac{1}{2}\$ min cluded in Line 29 \$\frac{1}{2}\$ min cluded in Line 29 \$\frac{1}{2}\$ min cluded in Line 29 \$\frac{1}{2		24.10 Payable for securities lending	0	0
26. Total liabilities excluding Separate Accounts Statement 68, 2081, 440, 403 64, 321, 002, 203 27. From Separate Accounts Statement 147, 582, 656, 784 1177, 711, 816, 659 28. Total liabilities (Lines 26 and 27) 209, 666, 787, 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 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, 568 35. Unassigned funds (surplus) 2,555, 523, 208 2,407, 460, 609 36. Less treasury stock, at cost: 36.1 0 shares preferred (value included in Line 29 \$ 0 0 36.2 0 shares preferred (value included in Line 30 \$ 0 0 0 0 37. Surplus (Total Lines 31+322+33+34+35-36) (including \$ 397,042,014 in		24.11 Capital notes \$0 and interest thereon \$0	0	0
27. From Separate Accounts Statement 147,582,666,784 177,711,816,659 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 0 33. Gross paid in and contributed surplus funds 1,1675,739,971 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: 36.1 0 0 0 36.1 0 0 0 0 0 37. Surplus (Total Lines 31+32+33+43+35-36) (including \$ 397,042,014 in Separate Accounts Statement) 5,593,241,134 5,391,373,655 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) 397,042,014 in Separate Accounts Statement) 5,593,824,134 5,393,873,655 39. Validion reinsurance losses 12,406,777 12,610,433 2502. Accrued interest on policy claims and other contract funds 4,431,47 4,557,2	25.	Aggregate write-ins for liabilities	608,218,220	420,491,521
Total liabilities (Lines 26 and 27). 20,666,797, 187 242,632,821,912 Common capital stock	26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	62,084,140,403	64,921,005,253
29		From Separate Accounts statement	200 666 707 187	
30. Preferred capital stock		Common capital stock	2 500 000	
Aggregate write-ins for other than special surplus funds		Preferred capital stock	0	0
Surplus notes		Aggregate write-ins for other than special surplus funds	0	0
34. Aggregate write-ins for special surplus funds		Surplus notes	0	0
35. Unassigned funds (surplus) 36. Less treasury stock, at cost: 36. 1		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
36. Less treasury stock, at cost: 36.1 0 shares preferred (value included in Line 29 \$ 0) 0				
36.1				2,407,400,609
36.2	55.		n	n
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. 3101. 3102. 3103. 3103. 3103. 3108. Summary of remaining write-ins for Line 31 from overflow page 0 0 3109. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) 0 0 3401. Reserve for a viation 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		36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
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. 3101. 3102. 3103. 3103. 3103. 3108. Summary of remaining write-ins for Line 31 from overflow page 0 0 3109. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) 0 0 3401. Reserve for a viation 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		Surplus (Total Lines 31+32+33+34+35-36) (including \$	5,593,324,134	5,391,373,655
DETAILS OF WRITE-INS	38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	5,595,824,134	5,393,873,655
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. 3103. 3103. 3103. 3103. 3103. 3103. 3109. 0	39.	,	215,262,621,321	248,026,695,567
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. 3103. 3103. 3103. 3103. 3103. 3103. 3103. 3103. 3103. 3104. 3104. 3105. 3106. 3106. 3107. 3109.	2504		40 400 777	40 040 400
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. 3198. Summary of remaining write-ins for Line 31 from overflow page 3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) 0 3401. Reserve for aviation reinsurance				
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. 3103. 3103. 3103. 3109. 0<		• •		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) 608,218,220 420,491,521 3101. 3102. 3103. 3103. 3103. 3103. 3103. 3109. 0.0 <td></td> <td></td> <td></td> <td></td>				
3101. 3102. 3103. 3198. Summary of remaining write-ins for Line 31 from overflow page. 0 3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) 0 3401. Reserve for aviation reinsurance 30,000,000 3402. Special contingent reserve fund for separate accounts 2,500,000 3403. VA Derivatives (SSAP 108) 1,329,560,955 3498. Summary of remaining write-ins for Line 34 from overflow page 0	2599.	T		
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				
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				
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				
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				
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	3401	Reserve for aviation reinsurance	30 000 000	30,000,000
3403. VA Der ivatives (SSAP 108)				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) 1,362,060,955 1,255,687,506		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

	A0	SEIS			
	-	1	Current Year 2	3	Prior Year 4
		į.	2	Net Admitted Assets	Net Admitted
		Assets	Nonadmitted Assets		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	
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	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 \$				
	encumbrances)	0	0	0	0
	4.2 Properties held for the production of income (less				
	\$0 encumbrances)	0	0	0	1
	*	0			
	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	
8.	Other invested assets (Schedule BA)			3,296,261,011	
9.	Receivables for securities	, ,		9,680,525	
10.	Securities lending reinvested collateral assets (Schedule DL)			33,780,113	
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	
15.	Premiums and considerations:	101 010 001	0 000 000	00 540 000	400 000 000
	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 (\$				
	contracts subject to redetermination (\$	0	0	0	0
16.	Reinsurance:				
10.	16.1 Amounts recoverable from reinsurers	257 942 757	_	257 942 757	245 105 510
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts			12,702,201	
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
19.	Guaranty funds receivable or on deposit	13 854 440	0	13 854 440	7,161,984
20.	Electronic data processing equipment and software			10,220,238	
		00, 120,707	75,300,433	10,220,200	10,425,525
21.	Furniture and equipment, including health care delivery assets	7.001.71	7 00 1 = 1	_	_
	(\$0)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care (\$0) and other amounts receivable	0	0	0	0
25.	Aggregate write-ins for other than invested assets				
26.	Total assets excluding Separate Accounts, Segregated Accounts and	,- ,,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
20.	Protected Cell Accounts (Lines 12 to 25)	63,338,642,691		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
_	Miscellaneous invested assets				
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)	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		7,520,427	
2502.	Miscellaneous assets	23,928,052	0	23,928,052	
2503.	Other assets non-admitted			0	
2598.	Summary of remaining write-ins for Line 25 from overflow page			1,840,617,319	
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, SORF EOS AND OTTER TO	1	2
1	Aggregate reserve for life contracts \$	Current Year	Prior Year
1.	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 \$	531,863,285	534,436,599
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)		
4.	Contract claims:	400 405 440	044 740 004
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	430, 195, 142 36, 818, 760	36 821 056
5.	Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due		
0.	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	
	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
	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 \$		
	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 \$		
	experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	6 275 200	5 271 027
	9.3 Other amounts payable on reinsurance, including \$0 assumed and \$23,507,802	0,373,200	
	ceded		
	9.4 Interest maintenance reserve (IMR, Line 6)		
10.	Commissions to agents due or accrued-life and annuity contracts \$	0.041.00	1 000 05-
11.	\$	2,611,094	1,633,056
11. 12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
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	
15.1	Current federal and foreign income taxes, including \$	99,354,000	91,241,433
16.	Unearned investment income		
17.	Amounts withheld or retained by reporting entity as agent or trustee		
18.	Amounts held for agents' account, including \$0 agents' credit balances	0	0
19.	Remittances and items not allocated		
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21. 22.	Borrowed money \$0 and interest thereon \$0		
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)		
	24.02 Reinsurance in unauthorized and certified (\$		······································
	24.03 Funds held under reinsurance treaties with unauthorized and certified (\$	U 71 106 367	U
	24.05 Drafts outstanding	0	0
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance	13, 177, 244, 453	811,099,734
	24.08 Derivatives		
	24.09 Payable for securities	, ,	
	24.11 Capital notes \$0 and interest thereon \$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	
28.	Total liabilities (Lines 26 and 27)	224,996,976,690	209,666,797,187
29. 30.	Common capital stock	2,500,000	2,500,000
31.	Aggregate write-ins for other than special surplus funds		
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		
35. 36.	Unassigned funds (surplus)	(955,514,638)	2,555,523,208
30.	36.1	n	n
	36.2 0 shares preferred (value included in Line 30 \$ 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
2501.	DETAILS OF WRITE-INS Aviation reinsurance losses	10 000 000	10 100 777
2501. 2502.	Aviation reinsurance losses Accrued interest on policy claims and other contract funds		
2503.	Miscellaneous liabilities	180,985,136	591,378,296
2598.	Summary of remaining write-ins for Line 25 from overflow page	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		
3199.			
3401.	Reserve for aviation reinsurance		
3402.	Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. 3498.	VA Derivatives (SSAP 108)		
3498. 3499.	Summary of remaining write-ins for Line 34 from overflow page		1,362,060,955
J 700.	Totals (2	1,002,104,170	1,002,000,000

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

	_		Current Statement Date		4
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds				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	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
-	Cash (\$36,245), cash equivalents				
5.					
	(\$5,006,725) and short-term	F 040 070		5 040 070	04 505 045
	investments (\$				
6.	Contract loans (including \$0 premium notes)				, , , , , , , , , , , , , , , , , , ,
7.	Derivatives				
8.	Other invested assets				0
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets				
11.	Aggregate write-ins for invested assets	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)				
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				
	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				0
	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset				
19.	Guaranty funds receivable or on deposit				227 , 155
20.	Electronic data processing equipment and software	0	0	0	0
21.	Furniture and equipment, including health care delivery assets				
	(\$				0
22.	Net adjustment in assets and liabilities due to foreign exchange rates				0
23.	Receivables from parent, subsidiaries and affiliates				182,853
24.	Health care (\$0) and other amounts receivable				
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	E40 070 000	0.504.0:0	500 570 077	500 044 501
	Protected Cell Accounts (Lines 12 to 25)	540,078,096	6,504,819	533,5/3,2/7	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
2501.	Admitted Disallowed IMR	2,651,841	0	2,651,841	2,820,538
2502.	Other Assets Non-Admitted				0
2503.					0
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,652,804			
_000.	. 5 (2.11) 2 LOO 1 111 Gught 2000 plus 2000/(Line 20 above)	L,302,007		2,001,041	2,020,000

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

	LIABILITIES, SOITI LOS AND STITLITT	1100	
		1	2
		Current	December 31
	200 510 004	Statement Date	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 .	0
3.	Liability for deposit-type contracts (including \$	0	0
	Contract claims:		
	4.1 Life	4 187 294	7 293 074
	4.2 Accident and health		
5.	Policyholders' dividends/refunds to members \$		
5.	Policyholders dividerius/refurius to members \$	0	0
_	and unpaid		
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	0
	6.3 Coupons and similar benefits (including \$	0	0
_	o.s Coupons and similar benefits (including \$ \tag{ \text{worder}}		
	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		
	\$0 discount; including \$	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 \$		
	experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health		
	experience rating returnes of which the state per the rating returnes of which the ratin	0	0
	Service Act		
	9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0		
	ceded		
	9.4 Interest Maintenance Reserve	0 .	0
10.	Commissions to agents due or accrued-life and annuity contracts \$		
1	\$0 and deposit-type contract funds \$	n l	n l
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued	[
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
	Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	182 167	182 167
15.7	Net deferred tax liability		0
	Net deletied tax itability	4 440 007	
16.	Unearned investment income	4,449,007	5,205,090
17.	Amounts withheld or retained by reporting entity as agent or trustee		0
18.	Amounts held for agents' account, including \$ 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
	Liability for benefits for employees and agents if not included above	0	0
21.	Liability for benefits for employees and agents if not included above		0
22.	Borrowed money \$0 and interest thereon \$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	0
	24.03 Funds held under reinsurance treaties with unauthorized and certified (\$	0	0
	24.03 Funds field under reinsurance treaties with unauthorized and certified (\$		
	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		
	24.08 Derivatives		
	24.09 Payable for securities		
	24.10 Payable for securities lending		
	24.11 Capital notes \$0 and interest thereon \$	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	Λ	n
	Troil Geparate Accounts Statement	U	
28.	Total liabilities (Lines 26 and 27)	383,922,164	414,980,133
29.	Common capital stock		
30.	Preferred capital stock	0 .	0
31.	Aggregate write-ins for other than special surplus funds	0 l.	0
32.	Surplus notes	n l	n l
33.	Gross paid in and contributed surplus	181 3/6 501	181 3/6 501
	Aggregate write-ins for special surplus funds	0 6E4 044	0 000 500
34.			
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
	36.20 shares preferred (value included in Line 30 \$	0	0
37.	Surplus (Total Lines 31+32+33+34+35-36) (including \$	147, 151, 113	142,761,391
		147, 151, 113	145,261,391
38.	Totals of Lines 29, 30 and 37	, , , , , , , , , , , , , , , , , , ,	
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	533,573,277	560,241,524
I	DETAILS OF WRITE-INS		
2501.	Miscellaneous liabilities	422 476	540 091
2502.	miootiulioud itubiiittio	· ·	
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0 .	
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	422,476	540,091
3101.			
3101.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) Admitted Disallowed IMR	0	0
3401.	Admitted Disallowed IMR	2.651.841	2.820.538
3402.	TOWN TOWN THINK		
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page		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

Near-Part New York				Current Year		Prior Year
1. Books (Schweizer D)			•			
2. Stocks (Schotalis ID) 2. Professor activated actives 2. 2 Common stocks 3. 1 Fire Itims 4. O 0 0 0 3. O 0 0	1.	Bonds (Schedule D)				
2 1 Professor discolars			,			,,
2.2 Common stocks		•	0	0	0	0
1. Martigape basis on male leasters (Cathedule B) 3. Filantitions 3. On the state final totals. 3. Filantitions 3. On the state final totals. 4. Proporties occupied by the company (see 5						
3.2 Cher from first lines.						
4. Repetition (Chinadus P). 4. Proposition before from promising (less \$ 0 or encurrisonness). 5. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 6. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 7. Development of the first service (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 8. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 9. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 9. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 9. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 9. Central S. (196,1961), Schedule FPart J. (1) and equivalents (\$ 3.0 or encurrisonness). 9. Central S. (196,1961), Schedule FPart J. (196,1961). 9. Recolvation schedule Schedule Sch. (196,1961). 9. Recolvation schedule Schedule Sch. (196,1961). 9. Securison schedule Schedule Sch. (196,1961). 9. Securison schedule Sch		3.1 First liens	0	0	0	0
4. Report contents (2) and state (Directive A): 4. Properties teld for the production of income (see 8. 0 contaminance). 5. Cearls (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (3 (1985) St.), Schedule E. Part (1) ceah equivalents (2 (1985) St.), Schedule E. Part (1985) St., Schedule E. Part (1985		3.2 Other than first liens	0	0	0	0
ensumbrances) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
4.2 Proportise healt for the production of Income (less \$ 0.0 carcumbrances)		4.1 Properties occupied by the company (less \$0				
\$			0	0	0	0
4.3 Properties held for size (less \$		4.2 Properties held for the production of income (less				
S. Cash (S		\$0 encumbrances)	0	0	0	0
S. Cash (\$		4.3 Properties held for sale (less \$0				
(8		encumbrances)	0	0	0	0
minestments (\$ 0 , Schredulin DA)	5.	Cash (\$(945,961), Schedule E - Part 1), cash equivalents				
6 Contract toans (including \$ 0 premium notes)		(\$ 15,656,325 , Schedule E - Part 2) and short-term				
7. Derivatives (Schedule DB)		investments (\$0 , Schedule DA)	14,710,364	0	14,710,364	49,299,750
8. Other invested assets (Schedule BA)		· · · · · · · · · · · · · · · · · · ·				
9. Receivables for securities 0. 0 0.	7.					
10. Securities lending reinvested collateria assets (Schedule DL)	8.					
11. Aggregate write-ins for invested assets (Lines 1 to 11)	9.					
12 Subtotals, cash and invested assets (Lines 1 to 1 1) 557, 033, 347 710, 888 .558, 882, 449 .534, 381, 5 .541, 121, 121, 121, 121, 121, 121, 121, 1						
13. Title plants loss S	11.	Aggregate write-ins for invested assets	0	0	0	0
Only	12.	Subtotals, cash and invested assets (Lines 1 to 11)	557,033,347	170,898	556,862,449	534,391,583
14. Investment income due and accrued						
15. Premiums and considerations: 15.1 Uncollected premiums and agents' balances in the course of collection (3,371,203) (3,031,503)		**				
15.1 Uncollected premiums and agents' balances in the course of collection 15.2 Deferred premiums, agents' balances and installments booked but dedered and not yet due (including \$	14.	Investment income due and accrued	4,118,597	0	4,118,597	3,581,732
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$						
deferred and not yet due (including \$ 0 earned but unbilled premiums)			(3,371,203)	0	(3,371,203)	(3,031,582)
earned but unbilled premiums						
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0) 0 319.0 0						
Contracts subject to redetermination (\$ 0) 0 0 0 0 0 0 0 0 0 0 0 0 16. Reinsurance:		·	608 , 131	0	608 , 131	632, 101
16. Reinsurance:			_	_	_	_
16.1 Amounts recoverable from reinsurers			0	0	0	0
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 (\$ 0)		, i	,		,	· · · · · · · · · · · · · · · · · · ·
(\$			0	0		U
22. Net adjustment in assets and liabilities due to foreign exchange rates 0 <td>21.</td> <td></td> <td>•</td> <td>_</td> <td>_</td> <td>_</td>	21.		•	_	_	_
23. Receivables from parent, subsidiaries and affiliates 16,516 0 16,516 50,076,5 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 .587,020,1 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts 0 0 0 0 0 0 0 0 .587,020,1 .582,759,905 22,215,726 .560,544,179 .587,020,1 .582,759,905 22,215,726 .560,544,179 .587,020,1 .582,759,905 22,215,726 .560,544,179 .587,020,1 DETAILS OF WRITE-INS	22	,				
24. Health care (\$						
25. Aggregate write-ins for other than invested assets 3,113,795 3,113,795 0 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) 582,759,905 22,215,726 560,544,179 587,020,1 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts 0 0 0 0 28. Total (Lines 26 and 27) 582,759,905 22,215,726 560,544,179 587,020,1 DETAILS OF WRITE-INS 1101. 1102. 1103. 0 0 0 0 1198. Summary of remaining write-ins for Line 11 from overflow page 0 0 0 0 0 2501. IMR 1,254,917 1,254,917 0 0 0 0 0 2502. Other Assets Non-Admitted 1,858,878 1,858,878 1,858,878 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) 582,759,905 22,215,726 560,544,179 587,020,1 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts 0 0 0 0 0 0 0 0 587,020,1 582,759,905 22,215,726 560,544,179 587,020,1 587,020,1 582,759,905 22,215,726 560,544,179 587,020,1 587,020,1 0 0 0 0 0 0 0 0 101,020,1 0 0 0 0 0 101,020,1 0						
Protected Cell Accounts (Lines 12 to 25)						
Accounts	20.	Protected Cell Accounts (Lines 12 to 25)	582,759,905	22,215,726	560,544,179	587,020,178
28. Total (Lines 26 and 27) 582,759,905 22,215,726 560,544,179 587,020,1 DETAILS OF WRITE-INS 1101.	27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts		n	n	n
DETAILS OF WRITE-INS 1101.	28.					587,020,178
1101.		·	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,.	,,,,,,,	. ,,
1102.	1101					
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 2502. Other Assets Non-Admitted 1,858,878 1,858,878 0 2503. 0 0 0 2598. Summary of remaining write-ins for Line 25 from overflow page 0 0 0						
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) 0 0 0 2501. IMR 1,254,917 1,254,917 0 2502. Other Assets Non-Admitted 1,858,878 1,858,878 0 2503. 0 0 0 2598. Summary of remaining write-ins for Line 25 from overflow page 0 0 0						
2501. IMR 1,254,917 1,254,917 0 2502. Other Assets Non-Admitted 1,858,878 1,858,878 0 2503. 0 0 0 0 2598. Summary of remaining write-ins for Line 25 from overflow page 0 0 0 0						0
2502. Other Assets Non-Admitted 1,858,878 1,858,878 0 2503. 0 0 0 2598. Summary of remaining write-ins for Line 25 from overflow page 0 0 0			1,254.917	1,254.917	0	0
2503. 0 <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td>			, ,			
2598. Summary of remaining write-ins for Line 25 from overflow page			, ,	· · · ·		
				3,113,795		0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

	·	1	2
1.	Aggregate reserve for life contracts \$418,970,712 (Exh. 5, Line 9999999) less \$0	Current Year	
	included in Line 6.3 (including \$0 Modco Reserve)		
2. 3.	Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve) Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)		
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
5	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	0
J.	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 \$		
	Modco)	0	0
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$	0	0
7.	6.3 Coupons and similar benefits (including \$		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less		
	\$	00.040	405.000
9.	Part 1, Col. 1, sum of lines 4 and 14) Contract liabilities not included elsewhere:	22,248	405,962
	9.1 Surrender values on canceled contracts	0	0
	9.2 Provision for experience rating refunds, including the liability of \$		
	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(IMD Line C)		
10	9.4 Interest maintenance reserve (IMR, Line 6)	0	0
	\$0 and deposit-type contract funds \$	1,075,953	(231, 131)
11.	Commissions and expense allowances payable on reinsurance assumed	0	0
12. 13.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	0	0
10.	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 15.2	Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	182,167	182,167
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. 19.	Amounts held for agents' account, including \$0 agents' credit balances Remittances and items not allocated		1 232 758
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. 23.	Borrowed money \$0 and interest thereon \$0 Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)		
	24.02 Reinsurance in unauthorized and certified (\$0) companies24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	
	24.04 Payable to parent, subsidiaries and affiliates	31,204,743	
	24.05 Drafts outstanding	0	0
	24.06 Liability for amounts held under uninsured plans		0
	24.08 Derivatives	0	0
	24.09 Payable for securities	0	0
	24.10 Payable for securities lending		
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. 28.	From Separate Accounts Statement		
20. 29.	Common capital stock	2 500 000	532,419,237 2 500 000
30.	Preferred capital stock	0	0
31. 32.	Aggregate write-ins for other than special surplus funds	0	0
32.	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. 36.	Unassigned funds (surplus)	(87,065,530)	(129,245,560)
50.	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. 38.	Surplus (Total Lines 31+32+33+34+35-36) (including \$	94,280,971	52,100,941
38. 39.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	96,780,971 560,544,179	54,600,941 587,020,178
<u> </u>	DETAILS OF WRITE-INS		, ,
2501.	Miscellaneous liabilities		
2502. 2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	38,294	97,618
3101. 3102.			
3102.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199. 3401.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. 3402.			
3403.			
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

		OLIO	Current Year		Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	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 \$				
	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				
	(\$				
	investments (\$0 , Schedule DA)	34,535,245	0	34,535,245	14,710,364
6.	Contract loans (including \$0 premium notes)				
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				791,445
	16.2 Funds held by or deposited with reinsured companies	0	0	0	0
	16.3 Other amounts receivable under reinsurance contracts				205,460
17.	Amounts receivable relating to uninsured plans	0	0		
	Current federal and foreign income tax recoverable and interest thereon				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		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)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates			0	
23.	Receivables from parent, subsidiaries and affiliates	182,853	0	182,853	
24.	Health care (\$0) and other amounts receivable				
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)	E60 040 E00	0 560 004	560 041 504	560 E44 170
27.	From Separate Accounts, Segregated Accounts and Protected Cell				
28.	Accounts	0 569,810,528		560,241,524	560,544,179
20.	DETAILS OF WRITE-INS	000,010,020	3,000,001	000,2,02.	333,011,110
1101.	DETAILS OF WRITE-INS				
1102.					
1102.					
1198.	Summary of remaining write-ins for Line 11 from overflow page			0	
1190.		0		0	n
2501.	Admitted Disallowed IMR			2,820,538	0
2501. 2502.	Other Assets Non-Admitted			0	0
2502. 2503.	Office Assets Non-Admitted	,		0	0
2503. 2598.	Summary of remaining write-ins for Line 25 from overflow page				
2596. 2599.		3,085,412			
∠∪⊎∀.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,003,412	204,074	2,020,038	1 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

	·	1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts \$	Current Year	Prior Year
	included in Line 6.3 (including \$		
	Aggregate reserve for accident and health contracts (including \$		
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	7,293,074	3,677,738
5.	Policyholders' dividends/refunds to members \$	0	0
J.	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 \$		
7.	6.3 Coupons and similar benefits (including \$0 Modco)	0	
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less	0	0
	\$		
9.	Part 1, Col. 1, sum of lines 4 and 14) Contract liabilities not included elsewhere:	129,001	22,248
9.	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	0	0
	ceded		0
40	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	٨	1 በ75 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 \$	182,167	182,167
1	Net deferred tax liability		
16. 17.	Amounts withheld or retained by reporting entity as agent or trustee		
18.	Amounts held for agents' account, including \$	0	0
19.	Remittances and items not allocated		
20. 21.	Net adjustment in assets and liabilities due to foreign exchange rates		
22.	Borrowed money \$0 and interest thereon \$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 2/1 600
	24.02 Reinsurance in unauthorized and certified (\$	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
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance	0	
	24.08 Derivatives		0 0
	24.09 Payable for securities		
	24.11 Capital notes \$0 and interest thereon \$0	0	
25.	Aggregate write-ins for liabilities	. , .	38,294
26. 27.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)		463,763,208
28.	Total liabilities (Lines 26 and 27)	414,980,133	463,763,208
29.	Common capital stock		2,500,000
30. 31.	Preferred capital stock		
32.	Surplus notes		
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. 35	Aggregate write-ins for special surplus funds		
35. 36.	Unassigned funds (surplus)	(840, 604, 14)	(07,000,030)
	36.10 shares common (value included in Line 29 \$0)		
27	36.20 shares preferred (value included in Line 30 \$0)		
37. 38.	Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement) Totals of Lines 29, 30 and 37 (Page 4, Line 55)	142,761,391 145,261,391	94,280,971 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		
2502. 2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	540,091	38,294
3101. 3102.			
3102.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. 3401.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) Admitted Disallowed IMR	0 920 529	
3401. 3402.	Admitted Disallowed IMH		
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	2,820,538	0