



EQUITABLE

# Enclosed In this Package

An important notice and information affecting your **life insurance policy**.  
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 America
4. Equitable Financial Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**
5. Equitable America Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**

**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) 433-4025, visit [www.equitable.com/novation](http://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 Financial Life Insurance Company of America (Equitable America), an Arizona stock company with an administrative office in Charlotte, NC, and Equitable Distributors, LLC.





EQUITABLE

07/22/2024

Athena Universal Life

Policy No

Insured:

**NOTICE OF TRANSFER**

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

Dear :

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 Insurance Company of America ("Equitable America") to transfer your Athena Universal Life life insurance policy, the "Policy" from Equitable Financial to Equitable America. Equitable America is the flagship company of Equitable Holdings, Inc. and currently issues most of Equitable Holdings' new life insurance policies and annuity contracts.

Under this agreement, Equitable America will replace Equitable Financial as your Policy's insurer and will assume all of the rights, obligations and liabilities of Equitable Financial under the express terms of your Policy. **There will be no changes to your Policy terms as a result of this transfer, and all features and benefits applicable to your Policy will operate as before, as stated in your Policy.** The Commissioner of Insurance in your state has reviewed and approved any filings required in your state related to this transfer. If you accept the transfer offer, we anticipate the transfer will be effective in the 2 quarter of 2025, and will let you know the exact date in an upcoming communication once it has been finalized.

To help you make your choice, below you'll find additional information about Equitable America, 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 America.

**Overview of Equitable America**

Equitable America 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 provides advice and solutions for helping Americans set and meet their retirement goals and protect and transfer their wealth across generations.

The primary business of Equitable America, which was established in the state of Arizona in 1969, is to provide annuities, life insurance and employee benefit products to individuals and small and medium-sized businesses. Equitable America is the flagship company of Equitable Holdings, Inc. and issues most of its new business and is licensed to issue life insurance such as your Policy in your state.

As a core operating unit of Equitable Holdings, Inc., Equitable America 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 Policy 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 Policy.

Equitable America maintains strong financial strength ratings which rank among the highest levels across top rating agencies. 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 America 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 America, you'll find the following enclosed with this notice: (1) financial strength ratings from nationally recognized insurance rating services<sup>1</sup>, 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.<sup>2</sup> 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 America by contacting your state insurance department

### **Why we are transferring these Policies**

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 policies issued to policy owners outside of the state of New York will be managed by entities also domiciled outside of the state of New York, and policies issued to policy 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 Policy to Equitable America.

**To accept the transfer**, you **must** 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, to be received by Equitable Financial on or before 11/22/2024. If you accept the transfer, at the time of the transfer you will receive a Certificate of Assumption to be attached to your Policy, which will make Equitable America your Policy's insurer.

**To reject 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 rejection on the enclosed Response Form, sign it, and return it to Equitable Financial in the included postage paid pre-addressed return envelope.

If you have not responded to this Notice by 10/22/2024 you will be provided with another notice of the transfer. If Equitable Financial does not receive a Response Form from you on or before 11/22/2024, you will be deemed to have rejected the transfer.

<sup>1</sup> Ratings for the last 5 years are included for Equitable Financial and for Equitable America from 3 rating agencies.

<sup>2</sup> Includes annual statement balance sheet as of December 31 of the previous two years.

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

### What happens if you accept

If you accept this transfer offer as set forth above, Equitable America will be your Policy's insurer as of the effective date of the transfer. Equitable America will be directly responsible to you for all Policy obligations and liabilities according to its terms. Equitable Financial will no longer have any obligations to you under your Policy. **As previously stated, there will be no changes to your Policy terms as a result of this transfer, and all features and benefits applicable to your Policy will operate as before, as stated in your Policy.**

### What happens if you reject or do nothing

If you reject this transfer offer or do not accept it as set forth above, Equitable Financial will remain as your Policy's insurer and will retain all of the rights, obligations, and liabilities under the express terms of your Policy.

If you have any questions about the transfer offer, your Policy, or about Equitable America, please call our customer service center at 1-855-433-4015 or visit [www.equitable.com/novation](http://www.equitable.com/novation). Written inquiries may be mailed to:

Equitable Financial Life Insurance Company  
Equitable Protection Solutions  
PO Box 1047  
Charlotte, NC 28201-1047

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 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 Insurance Company of America (“Equitable America”)

Equitable America is a life insurance company domiciled in the State of Arizona. Equitable America has been assigned the following insurer financial strength rating by three rating agencies that are each 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”)

**A.M. Best**  
(as of February 23, 2024)  
A (“Excellent”)

**Moody’s**  
(as of December 14, 2023)  
A1 (“Good”)

Equitable America is a wholly owned indirect subsidiary of Equitable Holdings, Inc. (NYSE: EQH), one of America’s leading financial services companies. The primary business of Equitable America, which was established in the state of Arizona in 1969, is to provide annuities, life insurance and employee benefit products to individuals and small and medium-sized businesses. Equitable America is the flagship company of Equitable Holdings, Inc. and issues most of its new business.

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

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

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

**A.M. Best**  
(as of February 23, 2024)  
A (“Excellent”)

**Moody’s**  
(as of December 14, 2023)  
A1 (“Good”)

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

**Disclosures:**

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

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

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

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

GE-6045786.1 (10/23)(exp.10/25)







# EQUITABLE

Mail To:  
Equitable  
PO Box 1047  
Charlotte, NC 28201-1047

**Equitable Financial Life Insurance Company,**  
domiciled in New York

For Assistance Call (855) 433-4015  
[www.equitable.com](http://www.equitable.com)

## POLICY ASSUMPTION/TRANSFER RESPONSE FORM

To: Equitable Financial Life Insurance Company

Re: Athena Universal Life Policy Number

- Yes, I accept** the transfer of my Life Insurance policy referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life Insurance Company of America.
- No, I reject** the proposed transfer of my Life Insurance policy referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life Insurance Company of America.

\_\_\_\_\_  
POLICY OWNER'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
POLICY OWNER'S PRINTED NAME

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FOR INTERNAL USE ONLY

Jointly owned policy:





# EQUITABLE

## Financial Strength Ratings

### Equitable Financial Life Insurance Company (“Equitable Financial”)

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

### Equitable Financial Life Insurance Company of America (“Equitable America”)

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

Ratings are subject to change.

**A.M. Best:** A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from D (Poor) to A++ (Superior). A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The “A” rating for Equitable Financial and Equitable America 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 and Equitable America 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 America 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 (NY, NY), Equitable America, an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. GE-6303322.1(02/24)(exp.02/26)



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

**ASSETS**

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

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

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....23,737,128,715 less \$ .....0 included in Line 6.3 (including \$ .....10,505 Modco Reserve) .....	23,737,128,715	23,953,568,297
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	527,309,221	531,863,285
3. Liability for deposit-type contracts (including \$ .....0 Modco Reserve).....	14,392,633,099	15,180,205,992
4. Contract claims:		
4.1 Life .....	428,012,038	430,195,142
4.2 Accident and health .....	39,033,197	36,818,769
5. Policyholders' dividends/refunds to members \$ .....0 and coupons \$ .....0 due and unpaid .....	3,948,745	4,049,120
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ .....0 Modco) .....	70,839,850	98,151,681
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ .....0 Modco) .....	24,538,970	0
6.3 Coupons and similar benefits (including \$ .....0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....348 discount; including \$ .....147,498 accident and health premiums .....	3,147,078	3,510,162
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ .....0 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	2,835,646	6,375,200
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....24,609,858 ceded .....	24,609,858	23,507,802
9.4 Interest Maintenance Reserve .....	102,465,082	98,021,178
10. Commissions to agents due or accrued-life and annuity contracts \$ .....1,676,096 , accident and health \$ .....13,308 and deposit-type contract funds \$ .....0 .....	1,689,404	2,611,094
11. Commissions and expense allowances payable on reinsurance assumed .....	3,940,012	4,176,099
12. General expenses due or accrued .....	165,158,597	240,683,170
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(952,745,841) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(1,008,700,555)	(905,965,794)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	39,635,040	40,856,754
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	99,641,949	99,354,000
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	2,075,376	2,143,249
17. Amounts withheld or retained by reporting entity as agent or trustee .....	8,182,796,856	5,283,414,087
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	67,429,875	61,650,290
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	63,867,757	66,367,366
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	1,163,477,565	1,122,257,896
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	1,351,752	1,351,752
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	139,653,213	71,196,367
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	12,497,833,321	13,177,244,453
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	490,275,994	750,214,773
24.10 Payable for securities lending .....	60,736,697	33,780,113
24.11 Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	210,271,740	196,522,552
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	61,537,636,092	60,614,124,849
27. From Separate Accounts Statement .....	172,136,665,089	164,382,851,841
28. Total liabilities (Lines 26 and 27) .....	233,674,301,181	224,996,976,690
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus .....	1,628,512,526	1,650,166,591
34. Aggregate write-ins for special surplus funds .....	965,022,245	1,002,184,178
35. Unassigned funds (surplus) .....	(1,246,535,587)	(955,514,638)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....336,623,875 in Separate Accounts Statement) .....	1,346,999,184	1,696,836,131
38. Totals of Lines 29, 30 and 37 .....	1,349,499,184	1,699,336,131
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	235,023,800,365	226,696,312,821
<b>DETAILS OF WRITE-INS</b>		
2501. Aviation reinsurance losses .....	12,332,332	12,332,683
2502. Accrued interest on policy claims and other contract funds .....	3,144,648	3,204,733
2503. Miscellaneous liabilities .....	194,794,760	180,985,136
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	210,271,740	196,522,552
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. Reserve for aviation reinsurance .....	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts .....	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108) .....	897,367,784	929,421,764
3498. Summary of remaining write-ins for Line 34 from overflow page .....	35,154,461	40,262,414
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	965,022,245	1,002,184,178

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

**ASSETS**

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

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

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....39,276,637,088 (Exh. 5, Line 9999999) less \$ .....0 included in Line 6.3 (including \$ .....8,662 Modco Reserve) .....	39,276,637,088	41,499,127,172
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	534,436,599	552,043,540
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ .....0 Modco Reserve) .....	16,134,182,865	13,884,731,588
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	614,742,064	582,822,191
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	36,821,056	39,112,611
5. Policyholders' dividends/refunds to members \$ .....2,741,425 and coupons \$ .....0 due and unpaid (Exhibit 4, Line 10) .....	2,741,425	2,392,792
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ .....0 Modco) .....	102,621,955	107,599,028
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ .....0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ .....0 Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....728 discount; including \$ .....247,479 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	4,103,040	4,878,316
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ .....0 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	5,371,027	5,058,289
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....100,817,701 ceded .....	100,817,701	20,758,532
9.4 Interest maintenance reserve (IMR, Line 6) .....	342,679,032	706,009,925
10. Commissions to agents due or accrued-life and annuity contracts \$ .....1,583,715 accident and health \$ .....49,341 and deposit-type contract funds \$ .....0 .....	1,633,056	1,518,580
11. Commissions and expense allowances payable on reinsurance assumed .....	3,829,810	3,932,247
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	245,895,284	362,118,726
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(2,987,412,893) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(1,893,835,506)	(2,291,790,201)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	43,312,796	40,886,626
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	91,241,433	623,088,703
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	1,971,581	1,934,217
17. Amounts withheld or retained by reporting entity as agent or trustee .....	3,668,598,392	5,244,977,719
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	139,537,641	167,118,667
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	40,900
21. Liability for benefits for employees and agents if not included above .....	62,155,557	89,376,199
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	1,005,606,668	1,013,179,745
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	3,294,734	215,074,436
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	72,694,743	12,759,923
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	811,099,734	1,091,029,635
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	63,732,408	520,733,626
24.10 Payable for securities lending .....	0	0
24.11 Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	608,218,220	420,491,521
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	62,084,140,403	64,921,005,253
27. From Separate Accounts Statement .....	147,582,656,784	177,711,816,659
28. Total liabilities (Lines 26 and 27) .....	209,666,797,187	242,632,821,912
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	1,675,739,971	1,728,225,540
34. Aggregate write-ins for special surplus funds .....	1,362,060,955	1,255,687,506
35. Unassigned funds (surplus) .....	2,555,523,208	2,407,460,609
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....397,042,014 in Separate Accounts Statement) .....	5,593,324,134	5,391,373,655
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	5,595,824,134	5,393,873,655
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	215,262,621,321	248,026,695,567
<b>DETAILS OF WRITE-INS</b>		
2501. Aviation reinsurance losses .....	12,406,777	12,610,433
2502. Accrued interest on policy claims and other contract funds .....	4,433,147	4,557,215
2503. Miscellaneous liabilities .....	591,378,296	403,323,873
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	608,218,220	420,491,521
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	0	0
3401. Reserve for aviation reinsurance .....	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts .....	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108) .....	1,329,560,955	1,223,187,506
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	1,362,060,955	1,255,687,506



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

**ASSETS**

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

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

**LIABILITIES, SURPLUS AND OTHER FUNDS**

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

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

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	2,778,767,025	0	2,778,767,025	2,668,923,004
2. Stocks:				
2.1 Preferred stocks .....	19,572,779	0	19,572,779	19,133,640
2.2 Common stocks .....	1,023,500	0	1,023,500	1,023,500
3. Mortgage loans on real estate:				
3.1 First liens .....	68,350,000	0	68,350,000	68,350,000
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....42,985,980 ), cash equivalents (\$ .....552,110,724 ) and short-term investments (\$ .....0 ) .....	595,096,704	0	595,096,704	529,119,331
6. Contract loans (including \$ .....0 premium notes) .....	182,477,856	560,378	181,917,478	171,534,811
7. Derivatives .....	1,696,765,111	0	1,696,765,111	1,100,981,928
8. Other invested assets .....	12,665,359	0	12,665,359	3,305,234
9. Receivables for securities .....	5,356,196	0	5,356,196	514,085
10. Securities lending reinvested collateral assets .....	10,355,765	0	10,355,765	6,221,953
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	5,370,430,295	560,378	5,369,869,917	4,569,107,486
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	26,161,315	0	26,161,315	26,669,135
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(2,945,861)	0	(2,945,861)	(7,473,743)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	7,533,988	0	7,533,988	8,081,220
16.2 Funds held by or deposited with reinsured companies .....	11,737,911,109	0	11,737,911,109	12,406,126,704
16.3 Other amounts receivable under reinsurance contracts .....	950,479	0	950,479	704,487
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	140,519,244	0	140,519,244	36,054,669
19. Guaranty funds receivable or on deposit .....	879,983	0	879,983	876,897
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	116,346,910	0	116,346,910	63,475,494
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	1,095,814,096	3,529,899	1,092,284,197	666,657,214
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	18,493,601,558	4,090,277	18,489,511,281	17,770,279,563
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	19,050,321,179	0	19,050,321,179	14,720,800,295
28. Total (Lines 26 and 27)	37,543,922,737	4,090,277	37,539,832,460	32,491,079,858
<b>DETAILS OF WRITE-INS</b>				
1101. Miscellaneous invested assets .....	0	0	0	0
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Assets .....	334,653	0	334,653	563,319
2502. Other assets non-admitted .....	3,529,899	3,529,899	0	0
2503. Admitted Disallowed IMR .....	56,602,070	0	56,602,070	40,012,363
2598. Summary of remaining write-ins for Line 25 from overflow page .....	1,035,347,474	0	1,035,347,474	626,081,532
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,095,814,096	3,529,899	1,092,284,197	666,657,214

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

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 14,119,956,319 less \$ .....0 included in Line 6.3 (including \$ .....0 Modco Reserve) .....	14,119,956,319	14,196,653,932
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	76,559,653	71,461,296
3. Liability for deposit-type contracts (including \$ .....0 Modco Reserve).....	12,030,172	13,425,596
4. Contract claims:		
4.1 Life .....	151,059,595	148,595,984
4.2 Accident and health .....	11,373,736	9,906,468
5. Policyholders' dividends/refunds to members \$ .....0 and coupons \$ .....0 due and unpaid .....	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ .....0 Modco) .....	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ .....0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ .....0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....0 discount; including \$ .....0 accident and health premiums .....	0	0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ .....0 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	0	0
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest Maintenance Reserve .....	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ .....42,780,659 , accident and health \$ .....987 and deposit-type contract funds \$ .....0 .....	42,781,646	54,726,266
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued .....	4,198,128	4,145,906
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(3,403,991,323) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(2,819,090,135)	(2,861,649,158)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	4,720,900	6,544,860
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	791,351,214	791,289,089
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	1,551,121,685	778,392,425
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	25,188,463	18,111,758
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	41,258,239	33,939,128
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	566,397	566,397
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	50,465,415	5,832,159
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	0	27,359,705
24.10 Payable for securities lending .....	10,355,765	6,221,953
24.11 Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	60,534,992	62,558,578
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	14,134,432,184	13,368,082,342
27. From Separate Accounts Statement .....	19,043,155,997	14,714,506,291
28. Total liabilities (Lines 26 and 27) .....	33,177,588,181	28,082,588,633
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus .....	1,884,648,867	1,884,648,867
34. Aggregate write-ins for special surplus funds .....	1,088,050,007	663,042,162
35. Unassigned funds (surplus) .....	1,387,045,405	1,858,300,196
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....7,165,182 in Separate Accounts Statement) .....	4,359,744,279	4,405,991,225
38. Totals of Lines 29, 30 and 37 .....	4,362,244,279	4,408,491,225
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	37,539,832,460	32,491,079,858
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous liabilities .....	3,904,038	4,415,281
2502. Deferred Gain on reinsurance .....	56,630,954	58,143,297
2503. ....	0	0
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) .....	60,534,992	62,558,578
3101. ....	0	0
3102. ....	0	0
3103. ....	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. Admitted Disallowed IMR .....	58,114,759	41,706,950
3402. VA Derivatives (SSAP 108) Permitted Practice .....	1,029,935,248	621,335,212
3403. ....	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	1,088,050,007	663,042,162

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

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	2,085,819,328		2,085,819,328	1,995,561,864
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	19,353,509		19,353,509	22,713,639
2.2 Common stocks .....	1,023,500		1,023,500	203,300
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	17,000,000		17,000,000	17,000,000
3.2 Other than first liens.....	0		0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....	0		0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	0		0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0		0	0
5. Cash (\$ ..... (5,597,262) , Schedule E - Part 1), cash equivalents (\$ ..... 195,675,606 , Schedule E - Part 2) and short-term investments (\$ ..... 0 , Schedule DA) .....	190,078,344		190,078,344	106,676,197
6. Contract loans (including \$ ..... premium notes) .....	142,297,269	578,656	141,718,613	125,038,429
7. Derivatives (Schedule DB) .....	47,567,926		47,567,926	20,741,850
8. Other invested assets (Schedule BA) .....	0		0	0
9. Receivables for securities .....	601,553		601,553	722,300
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	48,870	0	48,870	48,870
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	2,503,790,299	578,656	2,503,211,643	2,288,706,449
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	21,371,772		21,371,772	18,882,575
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(6,999,228)		(6,999,228)	(2,027,142)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....			0	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	3,613,963		3,613,963	3,027,830
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	699,001		699,001	820,162
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ...			0	0
18.2 Net deferred tax asset .....	102,177,256	76,714,715	25,462,541	22,230,239
19. Guaranty funds receivable or on deposit .....	547,880		547,880	353,862
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	99,089,498		99,089,498	48,076,963
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	28,476,342	24,095,262	4,381,080	63,256
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,752,766,783	101,388,633	2,651,378,150	2,380,134,194
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	4,117,226,598		4,117,226,598	3,861,884,478
28. Total (Lines 26 and 27)	6,869,993,381	101,388,633	6,768,604,748	6,242,018,672
<b>DETAILS OF WRITE-INS</b>				
1101. Miscellaneous invested assets .....	48,870		48,870	48,870
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)	48,870	0	48,870	48,870
2501. Miscellaneous Assets .....	101,527		101,527	63,256
2502. Other assets non-admitted .....	15,999,431	15,999,431	0	0
2503. IMR debit balance .....	8,095,831	8,095,831	0	
2598. Summary of remaining write-ins for Line 25 from overflow page .....	4,279,553	0	4,279,553	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	28,476,342	24,095,262	4,381,080	63,256

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

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 2,271,719,234 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	2,271,719,234	2,206,016,877
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	54,520,696	36,485,912
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	7,721,086	4,883,234
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	46,926,874	31,180,844
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	6,244,967	4,178,480
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		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) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....		0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 25,330,978 accident and health \$ ..... 17,917 and deposit-type contract funds \$ .....	25,348,895	33,482,464
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	3,867,563	2,393,666
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (367,065,798) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(223,663,016)	(307,190,303)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	6,226,809	8,790,918
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	1,677,140	1,439,957
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	2,811,510	2,869,962
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	1,817,907	15,777,036
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	16,887,856	15,645,508
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	37,152,828	17,427,285
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		0
24.09 Payable for securities .....	4,135,763	
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	5,215,427	5,151,001
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	2,268,611,539	2,078,532,841
27. From Separate Accounts Statement .....	4,097,117,551	3,840,689,663
28. Total liabilities (Lines 26 and 27) .....	6,365,729,090	5,919,222,504
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	834,648,867	684,648,867
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	(434,273,209)	(364,352,699)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 20,109,047 in Separate Accounts Statement) .....	400,375,658	320,296,168
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	402,875,658	322,796,168
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	6,768,604,748	6,242,018,672
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous liabilities .....	5,215,427	5,151,001
2502. ....		
2503. ....		
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) .....	5,215,427	5,151,001
3101. ....		
3102. ....		0
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. ....		0
3402. ....		0
3403. ....		0
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0

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

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	2,668,923,004		2,668,923,004	2,085,819,328
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	19,133,640		19,133,640	19,353,509
2.2 Common stocks .....	1,023,500		1,023,500	1,023,500
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	68,350,000		68,350,000	17,000,000
3.2 Other than first liens.....	0		0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....138,009,724 , Schedule E - Part 1), cash equivalents (\$ .....391,109,607 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	529,119,331		529,119,331	190,078,344
6. Contract loans (including \$ ..... premium notes) .....	172,090,494	555,683	171,534,811	141,718,613
7. Derivatives (Schedule DB) .....	1,100,981,928		1,100,981,928	47,567,926
8. Other invested assets (Schedule BA) .....	3,305,234		3,305,234	0
9. Receivables for securities .....	514,085		514,085	601,553
10. Securities lending reinvested collateral assets (Schedule DL) .....	6,221,953		6,221,953	0
11. Aggregate write-ins for invested assets .....	0	0	0	48,870
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	4,569,663,169	555,683	4,569,107,486	2,503,211,643
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	26,669,135		26,669,135	21,371,772
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(7,473,743)		(7,473,743)	(6,999,228)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....			0	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	8,081,220		8,081,220	3,613,963
16.2 Funds held by or deposited with reinsured companies .....	12,406,126,704		12,406,126,704	0
16.3 Other amounts receivable under reinsurance contracts .....	704,487		704,487	699,001
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ...	0		0	0
18.2 Net deferred tax asset .....	108,432,022	72,377,353	36,054,669	25,462,541
19. Guaranty funds receivable or on deposit .....	876,897		876,897	547,880
20. Electronic data processing equipment and software .....	0		0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	0		0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0		0	0
23. Receivables from parent, subsidiaries and affiliates .....	63,475,494		63,475,494	99,089,498
24. Health care (\$ ..... ) and other amounts receivable .....	0		0	0
25. Aggregate write-ins for other than invested assets .....	667,209,008	551,794	666,657,214	4,381,080
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	17,843,764,393	73,484,830	17,770,279,563	2,651,378,150
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	14,720,800,295		14,720,800,295	4,117,226,598
28. Total (Lines 26 and 27) .....	32,564,564,688	73,484,830	32,491,079,858	6,768,604,748
<b>DETAILS OF WRITE-INS</b>				
1101. Miscellaneous invested assets .....			0	48,870
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	48,870
2501. Miscellaneous Assets .....	563,319		563,319	101,527
2502. Other assets non-admitted .....	551,794	551,794	0	0
2503. Admitted Disallowed IMR .....	40,012,363		40,012,363	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	626,081,532	0	626,081,532	4,279,553
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	667,209,008	551,794	666,657,214	4,381,080

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

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 14,196,653,932 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	14,196,653,932	2,271,719,234
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	71,461,296	54,520,696
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	13,425,596	7,721,086
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	148,595,984	46,926,874
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....	9,906,468	6,244,967
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	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) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ .....54,725,279 accident and health \$ .....987 and deposit-type contract funds \$ .....	54,726,266	25,348,895
11. Commissions and expense allowances payable on reinsurance assumed .....	0	
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	4,145,906	3,867,563
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(3,262,025,880) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(2,861,649,158)	(223,663,016)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	6,544,860	6,226,809
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	791,289,089	1,677,140
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	778,392,425	2,811,510
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	18,111,758	1,817,907
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	33,939,128	16,887,856
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	566,397	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	0	
24.04 Payable to parent, subsidiaries and affiliates .....	5,832,159	37,152,828
24.05 Drafts outstanding .....	0	
24.06 Liability for amounts held under uninsured plans .....	0	
24.07 Funds held under coinsurance .....	0	
24.08 Derivatives .....	0	
24.09 Payable for securities .....	27,359,705	4,135,763
24.10 Payable for securities lending .....	6,221,953	
24.11 Capital notes \$ ..... and interest thereon \$ .....	0	
25. Aggregate write-ins for liabilities .....	62,558,578	5,215,427
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	13,368,082,342	2,268,611,539
27. From Separate Accounts Statement .....	14,714,506,291	4,097,117,551
28. Total liabilities (Lines 26 and 27) .....	28,082,588,633	6,365,729,090
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 .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	1,884,648,867	834,648,867
34. Aggregate write-ins for special surplus funds .....	663,042,162	0
35. Unassigned funds (surplus) .....	1,858,300,196	(434,273,209)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....6,294,004 in Separate Accounts Statement) .....	4,405,991,225	400,375,658
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	4,408,491,225	402,875,658
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	32,491,079,858	6,768,604,748
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous liabilities .....	4,415,281	5,215,427
2502. Deferred Gain on reinsurance .....	58,143,297	
2503. ....		
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) .....	62,558,578	5,215,427
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. Admitted Disallowed IMR .....	41,706,950	0
3402. VA Derivatives (SSAP 108) Permitted Practice .....	621,335,212	0
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) .....	663,042,162	0