

ANNUAL STATEMENT

OF THE

LIFE INSURANCE COMPANY OF NORTH AMERICA

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2024**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2024



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

Life Insurance Company of North America

NAIC Group Code 0826, 0826 NAIC Company Code 65498 Employer's ID No. 23-1503749

Organized under the Laws of Pennsylvania, State of Domicile or Port of Entry PA, Country of Domicile United States of America

INCORPORATED/ORGANIZED SEPTEMBER 21, 1956 COMMENCED BUSINESS SEPTEMBER 5, 1957
Statutory Home Office Two Liberty Place, 1601 Chestnut Street, TL14A, Philadelphia, PA, US 19192-2362
Main Administrative Office 51 Madison Avenue, New York, NY, U.S. 10010
212-576-7000
Mail Address 51 Madison Avenue, New York, NY, U.S. 10010
Primary Location of Books and Records 51 Madison Avenue, New York, NY, U.S. 10010
212-576-7000
Internet Website address www.newyorklife.com
Statutory Statement Contact Person and Phone Number Robert Michael Gardner 201-942-8333
Statutory Statement Contact E-Mail Address Statement_contact@newyorklife.com
Statutory Statement Contact Fax Number 212-576-7811

EXECUTIVE OFFICERS

SCOTT LLOYD BERLIN
President

ROBERT MICHAEL GARDNER
Senior Vice President
and Controller

THOMAS ALEXANDER HENDRY
Senior Vice President
and Treasurer

JUSTIN ADAM SOMERS
Vice President
and Chief Financial Officer

COLLEEN ANNE MEADE
Associate General Counsel
and Secretary

DIRECTORS OR TRUSTEES

ERIK A. ANDERSON # JODI LYNN KRAVITZ # JOANNE HELEN RODGERS
SCOTT LLOYD BERLIN ANTHONY RAMSEY MALLOY BENJAMIN LAURENCE ROSENTHAL
ALAIN MAURICE KARAOGLAN MICHAEL KELLY MCDONNELL JUSTIN ADAM SOMERS

State of Pennsylvania } SS
County of Philadelphia

State of New York } SS
County of New York

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

DocuSigned by:
Scott Berlin
A36F17D59585467...
SCOTT LLOYD BERLIN
President

DocuSigned by:
Justin Somers
3B5611B42032450...
JUSTIN ADAM SOMERS
Vice President and
Chief Financial Officer

DocuSigned by:
Colleen A. Meade
43F3CF83969D48F...
COLLEEN ANNE MEADE
Associate General Counsel
and Secretary

Subscribed and sworn to before me this
day of February 2025

Subscribed and sworn to before me this
day of February 2025

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

Officers and Directors who did not occupy the indicated position in the previous annual statement.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH 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)	6,644,461,917		6,644,461,917	6,801,927,821
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	44,812,372		44,812,372	36,391,850
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,454,072,675		1,454,072,675	1,218,087,668
3.2 Other than first liens	6,855,216		6,855,216	6,343,142
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$				
(89,667,860) , Schedule E - Part 1), cash equivalents				
(\$				
178,279,039 , Schedule E - Part 2) and short-term				
investments (\$				
, Schedule DA)	88,611,179		88,611,179	184,469,138
6. Contract loans (including \$				
0 premium notes)	284,547		284,547	753,157
7. Derivatives (Schedule DB)	1,926,680		1,926,680	
8. Other invested assets (Schedule BA)	299,051,125		299,051,125	265,054,905
9. Receivables for securities	2,109,127		2,109,127	2,322,432
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	1,660,403		1,660,403	
12. Subtotals, cash and invested assets (Lines 1 to 11)	8,543,845,241		8,543,845,241	8,515,350,113
13. Title plants less \$				
0 charged off (for Title insurers				
only)				
14. Investment income due and accrued	61,725,688	60,210	61,665,478	62,202,723
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	292,508,237	39,473,244	253,034,993	203,854,452
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
0				
earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$				
0) and				
contracts subject to redetermination (\$				
0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	315,907,749		315,907,749	316,802,042
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,995,473		1,995,473	7,580,995
17. Amounts receivable relating to uninsured plans	13,001,008	4,916,479	8,084,529	6,375,993
18.1 Current federal and foreign income tax recoverable and interest thereon	2,572,925		2,572,925	6,370,582
18.2 Net deferred tax asset	745,461,341	461,698,860	283,762,481	242,564,304
19. Guaranty funds receivable or on deposit	8,100,977		8,100,977	8,207,705
20. Electronic data processing equipment and software	95,751,308	95,751,308		
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	3,183,966		3,183,966	298,971
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	24,729,321	16,426	24,712,895	11,803,279
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	10,108,783,234	601,916,527	9,506,866,707	9,381,411,159
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	13,728,665		13,728,665	12,968,868
28. Total (Lines 26 and 27)	10,122,511,899	601,916,527	9,520,595,372	9,394,380,027
DETAILS OF WRITE-INS				
1101. Derivatives-collateral assets	1,660,403		1,660,403	
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	1,660,403		1,660,403	
2501. Admitted disallowed IMR	17,257,967		17,257,967	8,630,131
2502. Miscellaneous	7,454,928		7,454,928	3,173,148
2503. Amount due for undelivered securities	16,426	16,426		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	24,729,321	16,426	24,712,895	11,803,279

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 607,454,731 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 3,325,567 Modco Reserve)	607,454,731	624,971,193
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	4,939,561,176	5,010,548,608
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 114,968 Modco Reserve)	559,225,380	635,073,199
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	95,635,361	119,482,970
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	189,707,350	181,138,710
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco) ...		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ 23,420,522 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	43,887,615	53,605,137
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 299,776,477 ceded	299,776,477	359,227,364
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ 23,105,963 accident and health \$ 38,921,302 and deposit-type contract funds \$	62,027,265	70,237,130
11. Commissions and expense allowances payable on reinsurance assumed	288,952	496,276
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	89,902,521	73,470,009
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	31,446,613	37,737,210
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	539,261	
17. Amounts withheld or retained by reporting entity as agent or trustee	5,222,389	7,891,485
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	241,087,267	208,887,982
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)	156,419,480	122,080,628
24.02 Reinsurance in unauthorized and certified (\$) companies	47,817	41,102
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	3,751,567	9,451,973
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	3,835,275	7,351,823
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,537,847	58,696
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	7,331,354,344	7,521,751,495
27. From Separate Accounts Statement	13,728,665	12,968,868
28. Total liabilities (Lines 26 and 27)	7,345,083,009	7,534,720,363
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	177,969,241	177,969,241
34. Aggregate write-ins for special surplus funds	17,257,967	8,630,131
35. Unassigned funds (surplus)	1,977,785,155	1,670,560,292
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 \$ in Separate Accounts Statement)	2,173,012,363	1,857,159,664
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	2,175,512,363	1,859,659,664
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	9,520,595,372	9,394,380,027
DETAILS OF WRITE-INS		
2501. Derivatives-collateral liability	1,479,152	
2502. Contingent liability	58,695	58,696
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,537,847	58,696
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401. Admitted disallowed IMR	17,257,967	8,630,131
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	17,257,967	8,630,131

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	2,911,361,448	2,846,805,195
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	348,423,013	352,439,987
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(2,036,935)	2,219,093
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	9,009,771	71,011,183
7. Reserve adjustments on reinsurance ceded	(1,211,377)	(1,349,100)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts	12,000	1,753
8.3 Aggregate write-ins for miscellaneous income	1,599,893	4,598,745
9. Total (Lines 1 to 8.3)	3,267,157,813	3,275,726,856
10. Death benefits	125,211,557	159,440,925
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)		
13. Disability benefits and benefits under accident and health contracts	1,752,778,496	1,746,301,977
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	17,342,976	8,289,906
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	3,394,493	7,788,451
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(88,503,894)	59,971,235
20. Totals (Lines 10 to 19)	1,810,223,628	1,981,792,494
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	233,294,070	303,102,148
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,307,912	5,382,138
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	657,276,519	657,330,801
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	120,979,171	128,244,975
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	45,080	30,010
28. Totals (Lines 20 to 27)	2,823,126,380	3,075,882,566
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	444,031,433	199,844,290
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	444,031,433	199,844,290
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(11,504,523)	(7,150,450)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	455,535,956	206,994,740
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 6,669,566 (excluding taxes of \$ (2,834,939) transferred to the IMR)	(17,631,075)	(4,728,601)
35. Net income (Line 33 plus Line 34)	437,904,881	202,266,139
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,859,659,664	1,652,803,016
37. Net income (Line 35)	437,904,881	202,266,139
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (1,592,882)	26,809,552	8,572,035
39. Change in net unrealized foreign exchange capital gain (loss)	(7,287,285)	4,995,663
40. Change in net deferred income tax	(110,497,811)	(44,254,302)
41. Change in nonadmitted assets	203,268,929	61,747,416
42. Change in liability for reinsurance in unauthorized and certified companies	(6,715)	(41,100)
43. Change in reserve on account of change in valuation basis (increase) or decrease		1,096,854
44. Change in asset valuation reserve	(34,338,852)	(27,526,057)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(200,000,000)	
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	315,852,699	206,856,648
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,175,512,363	1,859,659,664
DETAILS OF WRITE-INS		
08.301. Sundries	1,599,893	4,598,745
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	1,599,893	4,598,745
2701. Fines, penalties and fees from regulatory authorities	45,080	30,010
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	45,080	30,010
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,922,850,728	2,799,827,425
2. Net investment income	358,046,134	358,583,030
3. Miscellaneous income	16,207,186	95,106,560
4. Total (Lines 1 through 3)	3,297,104,048	3,253,517,015
5. Benefit and loss related payments	1,989,830,738	1,984,138,296
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	971,364,728	1,045,141,310
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$7,388 tax on capital gains (losses)	(11,467,554)	(18,440,587)
10. Total (Lines 5 through 9)	2,949,727,912	3,010,839,019
11. Net cash from operations (Line 4 minus Line 10)	347,376,136	242,677,996
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	865,634,899	447,181,350
12.2 Stocks		
12.3 Mortgage loans	64,940,121	29,198,767
12.4 Real estate		
12.5 Other invested assets	5,134,767	19,525,095
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(47,572)	(146,506)
12.7 Miscellaneous proceeds	11,120,789	15,272,957
12.8 Total investment proceeds (Lines 12.1 to 12.7)	946,783,004	511,031,662
13. Cost of investments acquired (long-term only):		
13.1 Bonds	859,399,070	466,449,880
13.2 Stocks	101,300	185,300
13.3 Mortgage loans	310,631,734	194,801,036
13.4 Real estate		
13.5 Other invested assets	18,648,068	24,945,908
13.6 Miscellaneous applications	14,461,090	7,738,222
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,203,241,262	694,120,346
14. Net increase/(decrease) in contract loans and premium notes	(468,610)	240,886
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(255,989,649)	(183,329,570)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(75,847,819)	(108,995,875)
16.5 Dividends to stockholders	87,018,660	
16.6 Other cash provided (applied)	(24,377,968)	(5,515,347)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(187,244,447)	(114,511,222)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(95,857,959)	(55,162,796)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	184,469,136	239,631,932
19.2 End of year (Line 18 plus Line 19.1)	88,611,177	184,469,136

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

20.0001. Dividend to NYL paid in bonds, net of accrued interest	112,981,340	
20.0002. Transfer/exchange of bond investment to bond investment	82,471,993	34,068,949
20.0003. Depreciation on fixed assets	40,495,834	38,864,706
20.0004. Capitalized interest on mortgage loans	2,593,135	2,981,387
20.0005. Capitalized interest on bonds	46,179	368,162
20.0006. Return of capital on bonds/ Payment in kind	2,800	1,676
20.0007. Transfer of bonds to other invested assets		1,671,390
20.0008. Transfer of other invested assets to bonds		240,000
20.0009. Transfer/exchange of mortgage investment to mortgage investment		238,429

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	2,911,361,449	9,550,475	481,009,450			2,420,801,524			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	348,423,013	3,663,486	34,283,495	141,505	67,383	310,267,144			
4. Amortization of Interest Maintenance Reserve (IMR)	(2,036,935)	(21,417)	(200,427)	(827)	(394)	(1,813,870)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	9,009,771		7,106,853			1,902,918	XXX		
7. Reserve adjustments on reinsurance ceded	(1,211,377)			(630,336)	(581,041)		XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2 Charges and fees for deposit-type contracts	12,000		12,000			XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	1,599,893		892,142			707,751			
9. Totals (Lines 1 to 8.3)	3,267,157,814	13,192,544	523,103,513	(489,658)	(514,052)	2,731,865,467			
10. Death benefits	125,211,556	14,633,533	110,578,023			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	1,752,778,496					1,752,778,496	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	17,342,976		17,342,976			XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	3,394,493	(63,204)	5,049,595			(1,591,898)	XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(88,503,894)	452,200	(17,145,092)	(242,529)	(581,041)	(70,987,432)	XXX		
20. Totals (Lines 10 to 19)	1,810,223,627	15,022,529	115,825,502	(242,529)	(581,041)	1,680,199,166	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	233,294,071	78,961	99,218,911			133,996,199			XXX
22. Commissions and expense allowances on reinsurance assumed	1,307,911		1,297,609			10,302	XXX		
23. General insurance expenses and fraternal expenses	657,276,521	1,037,192	183,814,782			472,424,547			
24. Insurance taxes, licenses and fees, excluding federal income taxes	120,979,170	300,783	44,975,697			75,702,690			
25. Increase in loading on deferred and uncollected premiums							XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	45,080	5,676	10,482			28,922			
28. Totals (Lines 20 to 27)	2,823,126,380	16,445,141	445,142,983	(242,529)	(581,041)	2,362,361,826			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	444,031,434	(3,252,597)	77,960,530	(247,129)	66,989	369,503,641			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	444,031,434	(3,252,597)	77,960,530	(247,129)	66,989	369,503,641			
32. Federal income taxes incurred (excluding tax on capital gains)	(11,504,517)	(673,197)	31,868	(91,786)	3,164	(10,774,566)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	455,535,951	(2,579,400)	77,928,662	(155,343)	63,825	380,278,207			
34. Policies/certificates in force end of year	36,311	6,907	6,697	87	154	22,466	XXX		
DETAILS OF WRITE-INS									
08.301. Sundries	1,599,893		892,142			707,751			
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,599,893		892,142			707,751			
2701. Fines, penalties and fees from regulatory authorities	45,080	5,676	10,482			28,922			
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	45,080	5,676	10,482			28,922			

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	9,550,475		8,930,542	619,933								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	3,663,486		3,631,772	31,714								
4. Amortization of Interest Maintenance Reserve (IMR)	(21,417)		(21,232)	(185)								
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	13,192,544		12,541,082	651,462								
10. Death benefits	14,633,533		14,157,480	476,053								
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	(63,204)		23,432								(86,636)	
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	452,200		419,437	32,763								
20. Totals (Lines 10 to 19)	15,022,529		14,600,349	508,816							(86,636)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	78,961			78,961								XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	1,037,192		969,867	67,325								
24. Insurance taxes, licenses and fees, excluding federal income taxes	300,783		284,090	16,693								
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	5,676			5,676								
28. Totals (Lines 20 to 27)	16,445,141		15,854,306	677,471							(86,636)	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(3,252,597)		(3,313,224)	(26,009)							86,636	
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(3,252,597)		(3,313,224)	(26,009)							86,636	
32. Federal income taxes incurred (excluding tax on capital gains)	(673,197)		(693,137)	1,746							18,194	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(2,579,400)		(2,620,087)	(27,755)							68,442	
34. Policies/certificates in force end of year	6,907		6,700	207								
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701. Fines, penalties and fees from regulatory authorities	5,676			5,676								
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	5,676			5,676								

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	481,009,450		413,158,078	67,633,797		217,575			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	34,283,495	2,487,026	29,086,343	2,650,944		6,319		52,863	
4. Amortization of Interest Maintenance Reserve (IMR)	(200,427)	(14,540)	(170,043)	(15,498)		(37)		(309)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	7,106,853		7,106,853						
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts	12,000		12,000						
8.3 Aggregate write-ins for miscellaneous income	892,142		892,142						
9. Totals (Lines 1 to 8.3)	523,103,513	2,472,486	450,085,373	70,269,243		223,857		52,554	
10. Death benefits	110,578,023	1,310,602	68,560,666	40,458,755		248,000			
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	17,342,976			17,342,976					
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	5,049,595	1,409	7,466,258	(2,418,072)					
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(17,145,092)	(3,421,047)	9,394,137	(22,090,175)		(12,981)		(1,015,026)	
20. Totals (Lines 10 to 19)	115,825,502	(2,109,036)	85,421,061	33,293,484		235,019		(1,015,026)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	99,218,911		99,195,682	23,229					XXX
22. Commissions and expense allowances on reinsurance assumed	1,297,609		12,867	1,284,742					
23. General insurance expenses	183,814,782		176,446,045	7,345,108		23,629			
24. Insurance taxes, licenses and fees, excluding federal income taxes	44,975,697		44,933,792	41,905					
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions	10,482		10,321	161					
28. Totals (Lines 20 to 27)	445,142,983	(2,109,036)	406,019,768	41,988,629		258,648		(1,015,026)	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	77,960,530	4,581,522	44,065,605	28,280,614		(34,791)		1,067,580	
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	77,960,530	4,581,522	44,065,605	28,280,614		(34,791)		1,067,580	
32. Federal income taxes incurred (excluding tax on capital gains)	31,868	384,167	(5,168,430)	4,670,775		(11,412)		156,768	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	77,928,662	4,197,355	49,234,035	23,609,839		(23,379)		910,812	
34. Policies/certificates in force end of year	6,697	21	6,635	41					
DETAILS OF WRITE-INS									
08.301. Sundries	892,142		892,142						
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	892,142		892,142						
2701. Fines, penalties and fees from regulatory authorities	10,482		10,321	161					
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	10,482		10,321	161					

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	141,505	84,830				56,675	
4. Amortization of Interest Maintenance Reserve (IMR)	(827)	(496)				(331)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded	(630,336)	(145,208)				(485,128)	
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	(489,658)	(60,874)				(428,784)	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	(242,529)	(145,208)				(97,321)	
20. Totals (Lines 10 to 19)	(242,529)	(145,208)				(97,321)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	(242,529)	(145,208)				(97,321)	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(247,129)	84,334				(331,463)	
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(247,129)	84,334				(331,463)	
32. Federal income taxes incurred (excluding tax on capital gains)	(91,786)	12,835				(104,621)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(155,343)	71,499				(226,842)	
34. Policies/certificates in force end of year	87	51				36	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	67,383	62,593				4,790	
4. Amortization of Interest Maintenance Reserve (IMR)	(394)	(366)				(28)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded	(581,041)	(530,377)				(50,664)	
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	(514,052)	(468,150)				(45,902)	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds							
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	(581,041)	(530,377)				(50,664)	
20. Totals (Lines 10 to 19)	(581,041)	(530,377)				(50,664)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes							
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	(581,041)	(530,377)				(50,664)	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	66,989	62,227				4,762	
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	66,989	62,227				4,762	
32. Federal income taxes incurred (excluding tax on capital gains)	3,164	3,080				84	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	63,825	59,147				4,678	
34. Policies/certificates in force end of year	154	141				13	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	2,420,801,524										2,218,772,320	260,579	201,768,625
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	310,267,144										304,185,344	194,955	5,886,845
4. Amortization of Interest Maintenance Reserve (IMR)	(1,813,870)										(1,778,315)	(1,140)	(34,415)
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	1,902,918										157,524		1,745,394
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	707,751										707,751		
9. Totals (Lines 1 to 8.3)	2,731,865,467										2,522,044,624	454,394	209,366,449
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	1,752,778,496										1,660,485,292	2,555,153	89,738,051
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	(1,591,898)										(1,809,397)		217,499
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(70,987,432)										(69,025,143)	(1,818,538)	(143,751)
20. Totals (Lines 10 to 19)	1,680,199,166										1,589,650,752	736,615	89,811,799
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	133,996,199										118,381,783		15,614,416
22. Commissions and expense allowances on reinsurance assumed	10,302												10,302
23. General insurance expenses	472,424,547										432,998,120	50,852	39,375,575
24. Insurance taxes, licenses and fees, excluding federal income taxes	75,702,690										69,415,056		6,287,634
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions	28,922										17,279		11,643
28. Totals (Lines 20 to 27)	2,362,361,826										2,210,462,990	787,467	151,111,369
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	369,503,641										311,581,634	(333,073)	58,255,080
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	369,503,641										311,581,634	(333,073)	58,255,080
32. Federal income taxes incurred (excluding tax on capital gains)	(10,774,566)										(20,913,656)	(485,594)	10,624,684
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	380,278,207										332,495,290	152,521	47,630,396
34. Policies/certificates in force end of year	22,466										11,307		11,159
DETAILS OF WRITE-INS													
08.301. Sundries	707,751										707,751		
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	707,751										707,751		
2701. Fines, penalties and fees from regulatory authorities	28,922										17,279		11,643
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	28,922										17,279		11,643

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	57,871,771		57,399,638	472,133								
2. Tabular net premiums or considerations	7,213,753		6,745,500	468,253								
3. Present value of disability claims incurred	28,112			28,112								
4. Tabular interest	2,213,385		2,198,769	14,616								
5. Tabular less actual reserve released	(9,965)			(9,965)								
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)												
8. Totals (Lines 1 to 7)	67,317,056		66,343,907	973,149								
9. Tabular cost	3,370,170		2,901,917	468,253								
10. Reserves released by death	2,028,441		2,028,441									
11. Reserves released by other terminations (net)	3,594,472		3,594,472									
12. Annuity, supplementary contract and disability payments involving life contingencies												
13. Net transfers to or (from) Separate Accounts												
14. Total Deductions (Lines 9 to 13)	8,993,083		8,524,830	468,253								
15. Reserve December 31 of current year	58,323,973		57,819,077	504,896								
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	39,090,840		39,090,840									
17. Amount Available for Policy Loans Based upon Line 16 CSV	39,090,840		39,090,840									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	562,950,286	43,015,363	453,670,583	64,294,124		113,585		1,856,631	
2. Tabular net premiums or considerations	1,278,445,692		1,227,195,567	51,085,784		164,341			
3. Present value of disability claims incurred	87,307,803		87,307,803						
4. Tabular interest	21,704,090	1,832,910	17,677,786	2,117,909		4,248		71,237	
5. Tabular less actual reserve released	11,083,243		10,982,633	100,610					
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)	1,961,491,114	44,848,273	1,796,834,372	117,598,427		282,174		1,927,868	
9. Tabular cost	1,298,269,177	3,239,185	1,221,664,391	73,232,970		176,344		(43,713)	
10. Reserves released by death	676,855	114,753	381,455	123,110		298		57,239	
11. Reserves released by other terminations (net)	9,438,822	1,900,023	4,422,738	2,038,396		4,926		1,072,739	
12. Annuity, supplementary contract and disability payments involving life contingencies	107,301,068		107,301,068						
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	1,415,685,922	5,253,961	1,333,769,652	75,394,476		181,568		1,086,265	
15. Reserve December 31 of current year	545,805,192	39,594,312	463,064,720	42,203,951		100,606		841,603	
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	32,427,170			32,260,741		166,429			
17. Amount Available for Policy Loans Based upon Line 16 CSV	32,427,170			32,260,741		166,429			

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on _____ page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	2,495,343	1,495,732				999,611	
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	97,071	50,182				46,889	
5. Tabular less actual reserve released	22,057					22,057	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	2,614,471	1,545,914				1,068,557	
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	195,390	195,390					
12. Annuity, supplementary contract and disability payments involving life contingencies	166,267					166,267	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	361,657	195,390				166,267	
15. Reserve December 31 of current year	2,252,814	1,350,524				902,290	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	1,314,114	1,314,114					
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,314,114	1,314,114					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	1,653,793	1,526,873			126,920	
2. Tabular net premiums or considerations						
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	63,023	55,297			7,726	
5. Tabular less actual reserve released	(26,759)				(26,759)	
6. Increase in reserve on account of change in valuation basis						
7. Other increases (net)						
8. Totals (Lines 1 to 7)	1,690,057	1,582,170			107,887	
9. Tabular cost						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	585,674	585,674				
12. Annuity, supplementary contract and disability payments involving life contingencies	31,631				31,631	
13. Net transfers to or (from) Separate Accounts						
14. Total Deductions (Lines 9 to 13)	617,305	585,674			31,631	
15. Reserve December 31 of current year	1,072,752	996,496			76,256	
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	996,496	996,496				
17. Amount Available for Policy Loans Based upon Line 16 CSV	996,496	996,496				

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 1,449,120	..... 2,026,471
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 258,608,313	..... 256,937,638
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	..... 592,296	..... 592,296
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) 71,545,434	..... 72,195,524
4. Real estate	(d) .....	.....
5. Contract loans .....	..... 21,323	..... 24,144
6. Cash, cash equivalents and short-term investments	(e) 12,458,880	..... 12,454,836
7. Derivative instruments	(f) (128,830)	..... (576,573)
8. Other invested assets .....	..... 20,483,223	..... 17,975,392
9. Aggregate write-ins for investment income .....	..... 492,722	..... 492,722
10. Total gross investment income	365,522,481	362,122,450
11. Investment expenses		(g) 13,432,998
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 50,370
13. Interest expense		(h) 216,069
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income .....		.....
16. Total deductions (Lines 11 through 15) .....		..... 13,699,437
17. Net investment income (Line 10 minus Line 16)		348,423,013
DETAILS OF WRITE-INS		
0901. Miscellaneous sources .....	..... 451,330	..... 451,330
0902. Commitment fee .....	..... 41,392	..... 41,392
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	492,722	492,722
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 12,644,607 accrual of discount less \$ 21,841,746 amortization of premium and less \$ 2,693,643 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 917,355 accrual of discount less \$ 1,337,708 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 10,347,126 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	326		326		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(15,833,051)	(5,104,979)	(20,938,030)		(8,913,662)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				8,319,222	
2.21 Common stocks of affiliates					
3. Mortgage loans		(994,751)	(994,751)	(10,372,563)	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	10,826	(61,429)	(50,603)		1,626,377
7. Derivative instruments				1,926,680	
8. Other invested assets	6,604	(2,484,764)	(2,478,160)	25,343,331	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(15,815,295)	(8,645,923)	(24,461,218)	25,216,670	(7,287,285)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected								
2. Deferred and accrued								
3. Deferred, accrued and uncollected:								
3.1 Direct								
3.2 Reinsurance assumed								
3.3 Reinsurance ceded								
3.4 Net (Line 1 + Line 2)								
4. Advance								
5. Line 3.4 - Line 4								
6. Collected during year:								
6.1 Direct	22,560		13,142			9,418		
6.2 Reinsurance assumed								
6.3 Reinsurance ceded	22,560		13,142			9,418		
6.4 Net								
7. Line 5 + Line 6.4								
8. Prior year (uncollected + deferred and accrued - advance)								
9. First year premiums and considerations:								
9.1 Direct	22,560		13,142			9,418		
9.2 Reinsurance assumed								
9.3 Reinsurance ceded	22,560		13,142			9,418		
9.4 Net (Line 7 - Line 8)								
SINGLE								
10. Single premiums and considerations:								
10.1 Direct								
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net								
RENEWAL								
11. Uncollected	(7,268,078)	844,843	(265,831,100)			257,718,179		
12. Deferred and accrued	(43,887,615)		(20,467,093)			(23,420,522)		
13. Deferred, accrued and uncollected:								
13.1 Direct	395,382,100	904,238	144,247,903			250,229,959		
13.2 Reinsurance assumed	(15,366,537)		(4,474,920)			(10,891,617)		
13.3 Reinsurance ceded	431,171,256	59,396	426,071,175			5,040,685		
13.4 Net (Line 11 + Line 12)	(51,155,693)	844,842	(286,298,192)			234,297,657		
14. Advance								
15. Line 13.4 - Line 14	(51,155,693)	844,842	(286,298,192)			234,297,657		
16. Collected during year:								
16.1 Direct	4,162,958,397	9,759,831	1,670,169,480			2,483,029,086		
16.2 Reinsurance assumed	69,354,912		68,914,909			440,003		
16.3 Reinsurance ceded	1,384,969,743	67,428	1,289,763,058			95,139,257		
16.4 Net	2,847,343,566	9,692,403	449,321,331			2,388,329,832		
17. Line 15 + Line 16.4	2,796,187,873	10,537,245	163,023,139			2,622,627,489		
18. Prior year (uncollected + deferred and accrued - advance)	(115,173,575)	986,771	(317,986,312)			201,825,966		
19. Renewal premiums and considerations:								
19.1 Direct	4,133,279,116	9,679,640	1,676,736,919			2,446,862,557		
19.2 Reinsurance assumed	64,938,885		66,297,559			(1,358,674)		
19.3 Reinsurance ceded	1,286,856,553	129,165	1,262,025,027			24,702,361		
19.4 Net (Line 17 - Line 18)	2,911,361,448	9,550,475	481,009,451			2,420,801,522		
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	4,133,301,676	9,679,640	1,676,750,061			2,446,871,975		
20.2 Reinsurance assumed	64,938,885		66,297,559			(1,358,674)		
20.3 Reinsurance ceded	1,286,879,113	129,165	1,262,038,169			24,711,779		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,911,361,448	9,550,475	481,009,451			2,420,801,522		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums								
22. All other								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	(5,548)		(4,078)			(1,470)		
23.2 Reinsurance assumed								
23.3 Net ceded less assumed	(5,548)		(4,078)			(1,470)		
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed								
24.3 Net ceded less assumed								
25. Renewal:								
25.1 Reinsurance ceded	9,015,319		7,110,931			1,904,388		
25.2 Reinsurance assumed	1,307,912		1,297,610			10,302		
25.3 Net ceded less assumed	7,707,407		5,813,321			1,894,086		
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	9,009,771		7,106,853			1,902,918		
26.2 Reinsurance assumed (Page 6, Line 22)	1,307,912		1,297,610			10,302		
26.3 Net ceded less assumed	7,701,859		5,809,243			1,892,616		
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	(5,548)		(4,078)			(1,470)		
28. Single								
29. Renewal	233,299,618	78,961	99,222,988			133,997,669		
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	233,294,070	78,961	99,218,910			133,996,199		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent	3,620,012	4,515,291	9,230,484		459,629		17,825,416
2. Salaries and wages	96,611,616	101,494,779	207,482,970		11,253,805		416,843,170
3.11 Contributions for benefit plans for employees	11,591,337	13,899,324	28,414,004		126,943		54,031,608
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans	774	(2,867)	(5,861)				(7,954)
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	724,213	833,742	1,704,395		3,585		3,265,935
3.32 Other agent welfare							
4.1 Legal fees and expenses	3,185,539	2,276,805	4,654,410		9,613		10,126,367
4.2 Medical examination fees	48,015	14,620	29,888				92,523
4.3 Inspection report fees		9	17				26
4.4 Fees of public accountants and consulting actuaries	1,116,930	951,071	1,944,248		3,768		4,016,017
4.5 Expense of investigation and settlement of policy claims	27,851	9,430,983	19,279,497				28,738,331
5.1 Traveling expenses	2,473,482	1,607,179	3,285,511		3,346		7,369,518
5.2 Advertising	2,513,512	1,711,242	3,498,245		327,707		8,050,706
5.3 Postage, express, telegraph and telephone	2,814,047	3,321,530	6,790,112		153,302		13,078,991
5.4 Printing and stationery	543,602	644,225	1,316,971		104		2,504,902
5.5 Cost or depreciation of furniture and equipment	658,096	912,307	1,865,005		308		3,435,716
5.6 Rental of equipment	516,322	430,151	879,346		8		1,825,827
5.7 Cost or depreciation of EDP equipment and software	17,484,880	16,422,952	33,572,987		50,568		67,531,387
6.1 Books and periodicals	89,734	65,424	133,745		2,267		291,170
6.2 Bureau and association fees	213,654	156,751	320,442		2,585		693,432
6.3 Insurance, except on real estate	379,078	264,050	539,790		450		1,183,368
6.4 Miscellaneous losses	129,784	92,225	188,533				410,542
6.5 Collection and bank service charges	1,012,002	477,981	977,123				2,467,106
6.6 Sundry general expenses	6,102,744	7,447,826	15,225,385		815,353		29,591,308
6.7 Group service and administration fees	17,097,347	5,904,120	12,069,629				35,071,096
6.8 Reimbursements by uninsured plans			(87,301,484)				(87,301,484)
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings	716,315	398,055	813,733		730		1,928,833
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses	106,714	124,967	255,466				487,147
9.2 Investment expenses not included elsewhere		1,783	3,645		177,643		183,071
9.3 Aggregate write-ins for expenses	15,074,375	10,465,485	21,394,301		41,282		46,975,443
10. General expenses incurred	184,851,975	183,862,010	288,562,537		13,432,996	(b)	(a) 670,709,518
11. General expenses unpaid Dec. 31, prior year	7,649,269		65,820,739				73,470,008
12. General expenses unpaid Dec. 31, current year	7,351,081		82,551,440				89,902,521
13. Amounts receivable relating to uninsured plans, prior year			6,375,993				6,375,993
14. Amounts receivable relating to uninsured plans, current year			8,084,529				8,084,529
15. General expenses paid during year (Lines 10+11-12-13+14)	185,150,163	183,862,010	273,540,372		13,432,996		655,985,541
DETAILS OF WRITE-INS							
09.301. Miscellaneous Expense	15,074,375	10,465,485	21,394,301		41,282		46,975,443
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	15,074,375	10,465,485	21,394,301		41,282		46,975,443

(a) Includes management fees of \$ 8,240,422 to affiliates and \$ 49,381,980 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	586	3,088				3,674
2. State insurance department licenses and fees	3,022,337	6,107,106				9,129,443
3. State taxes on premiums	33,157,697	43,994,674				77,152,371
4. Other state taxes, including \$ for employee benefits	1,130,528	2,814,201				3,944,729
5. U.S. Social Security taxes	5,847,837	19,921,545		50,370		25,819,752
6. All other taxes	2,117,495	2,862,076				4,979,571
7. Taxes, licenses and fees incurred	45,276,480	75,702,690		50,370		121,029,540
8. Taxes, licenses and fees unpaid Dec. 31, prior year	(4,398,049)	42,135,260				37,737,211
9. Taxes, licenses and fees unpaid Dec. 31, current year	(5,607,937)	37,054,551				31,446,614
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	46,486,368	80,783,399		50,370		127,320,137

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO ALB 4.25% CRVM					
0100002. 1941 CSO 2.5%	29,363				29,363
0100003. 2001 CSO ALB 4% CRVM					
0100004. 1941 CSO 3.0%	3,389,406				3,389,406
0100005. 2001 CSO ALB 4.5% CRVM					
0100006. 1958 CSO 2.5%	2,656,332				2,656,332
0100007. Deposit Administration	1,015,396				1,015,396
0100008. 1958 CSO 3.0%	3,134,902				3,134,902
0100009. Unearned Premium					
0100010. 1958 CSO 3.5%	1,737,446				1,737,446
0100011. 1958 CSO 4.5%					
0100012. 1980 CSO 5.0%	381,923		381,923		
0100013. 1980 CSO 5.5%	10,636,908				10,636,908
0100014. 1980 CSO 6.0%	312,743				312,743
0100015. AM 2.5%					
0100016. 2001 CSO 5.05%	7,914,875				7,914,875
0100017. 2001 CSO 3.5% CRVM ANB IDB	13,621,695		13,621,695		
0100018. 1980 CSO 4.0% CRVM ANB IDB	5,065,217		5,065,217		
0100019. 2001 CSO 4.0% CRVM ANB IDB	8,409,159		8,409,159		
0100020. 1980 CSO 4.5% CRVM ANB IDB	20,006,466		16,428,434		3,578,032
0100021. 2017 CSO 5.1%	21,170				21,170
0100022. 1980 CSO 5.0% CRVM ANB IDB	1,505,981		1,505,981		
0100023. 1980 CSO 3.5% CRVM ANB IDB	336,650		336,650		
0100024. 1958 CSO 3.5% NLP ANB IDB	349,756		280,677		69,079
0100025. 1958 CSO 3.0% NLP ANB IDB	1,453,343		774,823		678,520
0100026. 1958 CSO 3.0% MOD ANB IDB	846,676		441,868		404,808
0100027. 1958 CSO 3.5% CRVM ANB IDB	75,630				75,630
0100028. 2001 CSO 3.8%	174,244				174,244
0100029. 2001 CSO 5.0%	3,753,690				3,753,690
0100030. 2001 CSO 5.25%	902,722				902,722
0100031. 1980 CSO 4.5% NLP ANB IDB	145,614				145,614
0100032. 1958 CSO 3.50% CRVM ANB IDB	3,850,647		3,850,647		
0100033. 1958 CSO 3.50% NLP ANB IDB	136,363		136,363		
0100034. 1958 CET 3.50% NLP ANB IDB	137,698		137,698		
0100035. Unearned Premium	274,868		255,731		19,137
0100036. 1980 CSO 4% from 1986, MOD	1,115,709				1,115,709
0100037. 2017 CSO 5.10%					
0100038. 2001 CSO 4.0%	77,018				77,018
0100039. 2001 CSO 5.35%	841,604				841,604
0100040. 1980 CSO 4.0%	32,022,297				32,022,297
0100041. 1980 CSO 4.5%	485,000		485,000		
0100042. 2001 CSO 3.0% CRVM ANB IDB	121,962		121,962		
0100043. 2017 CSO 3.0% CRVM ANB IDB	8,068,560		8,068,560		
0100044. 2017 CSO 3.5% CRVM ANB IDB	1,663,026		1,663,026		
0100045. 2017 CSO 4.65%	881,671				881,671
0199997. Totals (Gross)	137,553,730		61,965,414		75,588,316
0199998. Reinsurance ceded	5,161,733		4,146,337		1,015,396
0199999. Life Insurance: Totals (Net)	132,391,997		57,819,077		74,572,920
0200001. 1983 Table A @ 7.50%	1,755,677	XXX	1,755,677	XXX	
0200002. 1983GAMNB 5%		XXX		XXX	
0200003. a1949 3.50% CARVM DEF	1,517	XXX	1,517	XXX	
0200004. 1983 Table A @ 9.75%	54,359,153	XXX	54,359,153	XXX	
0200005. 1983GAMNB 5.25%		XXX		XXX	
0200006. 1951 GAM 3.50% CARVM DEF	120,337	XXX		XXX	120,337
0200007. 1983 Table A @ 10.75%	32,028,537	XXX	32,028,537	XXX	
0200008. 1983GAMNB 5.5%		XXX		XXX	
0200009. 1971 GAM 3.50% CARVM DEF	12,208	XXX		XXX	12,208
0200010. 1983 Table A @ 11.25%	317,503,520	XXX	317,503,520	XXX	
0200011. 1983GAMNB 5.75%	2,176,915	XXX		XXX	2,176,915
0200012. 1971 GAM 6.00% CARVM DEF	636,996	XXX		XXX	636,996
0200013. 1971 IAM @ 6.00%	24,768,760	XXX	24,768,760	XXX	
0200014. 1983GAMNB 6%		XXX		XXX	
0200015. 1971 GAM 7.50% CARVM DEF	119,468	XXX		XXX	119,468
0200016. 1971 IAM @ 7.50%	60,767,776	XXX	60,767,776	XXX	
0200017. 1983GAMNB 6.25%	189,363	XXX		XXX	189,363
0200018. 1971 GAM 8.00% CARVM DEF	53,165	XXX		XXX	53,165
0200019. 1971 IAM @ 7.75%	457,044,820	XXX	457,044,820	XXX	
0200020. 1983GAMNB 6.5%	9,642,200	XXX		XXX	9,642,200
0200021. 1971 GAM 8.25% CARVM DEF	31,674	XXX		XXX	31,674
0200022. 1971 IAM @ 9.75%	434,021	XXX	434,021	XXX	
0200023. 1983GAMNB 6.75%	19,637	XXX		XXX	19,637
0200024. 1971 IAM 3.50% CARVM DEF	132,168	XXX	132,168	XXX	
0200025. 1971 IAM @ 10.75%	147,240	XXX	147,240	XXX	
0200026. 1983GAMNB 7%	94,403	XXX		XXX	94,403
0200027. 1971 IAM 4.00% CARVM DEF	1,022,368	XXX	1,022,368	XXX	
0200028. 1971 IAM @ 11.25%	518,320	XXX	518,320	XXX	
0200029. 1983GAMNB 7.25%	1,207,854	XXX		XXX	1,207,854
0200030. 1971 IAM 4.50% CARVM DEF	194,471	XXX	194,471	XXX	
0200031. A49 Mod to 1960 @ 3.50%	182,989	XXX	182,989	XXX	
0200032. 1983GAMNB 7.5%	39,727	XXX		XXX	39,727
0200033. 1983 GAM 6.25% CARVM DEF	8,824	XXX		XXX	8,824
0200034. 1983GAMNB 7.75%	506,312	XXX		XXX	506,312
0200035. 1983 GAM 8.00% CARVM DEF	13,824	XXX		XXX	13,824
0200036. 1983GAMNB 8%	5,657,616	XXX		XXX	5,657,616
0200037. 1983GAMNB 8.25%	137,121	XXX		XXX	137,121
0200038. 1983GAMNB 8.5%	155,153	XXX		XXX	155,153
0200039. 1983GAMNB 8.75%	994,903	XXX		XXX	994,903
0200040. 1983GAMNB 9.25%	1,203,104	XXX		XXX	1,203,104
0200041. 1983GAMNB 9.5%		XXX		XXX	
0200042. 1971IAMNB 3.5%	5,014	XXX		XXX	5,014
0200043. 1971IAMNB 5%	1,089,521	XXX		XXX	1,089,521
0200044. 1971IAMNB 6%	176,560	XXX		XXX	176,560

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200045. 1971IAMNB 6.75%		XXX		XXX	
0200046. 1971IAMNB 7%	4,738,488	XXX		XXX	4,738,488
0200047. 1971IAMNB 7.5%	13,494,164	XXX		XXX	13,494,164
0200048. 1971IAMNB 8.25%		XXX		XXX	
0200049. 1971IAMNB 8.5%	4,437,333	XXX		XXX	4,437,333
0200050. 1971IAMNB 9%		XXX		XXX	
0200051. 1971IAMNB 9.5%		XXX		XXX	
0200052. 1937 SA NB 3.5%	304,667	XXX		XXX	304,667
0200053. 1937 SA NB 5%	107,639	XXX		XXX	107,639
0200054. 1937 SA NB 6%	113,980	XXX		XXX	113,980
0200055. 1937 SA NB 6.75%		XXX		XXX	
0200056. 1937 SA NB 7%	54,265	XXX		XXX	54,265
0200057. 1937 SA NB 7.5%	1,558,985	XXX		XXX	1,558,985
0200058. 1937 SA NB 8.25%		XXX		XXX	
0200059. 1937 SA NB 8.5%	397,143	XXX		XXX	397,143
0200060. 1971GAMNB 3.5%	54,066	XXX		XXX	54,066
0200061. 1971GAMNB 5%	3,170,815	XXX		XXX	3,170,815
0200062. 1971GAMNB 6%	559,716	XXX		XXX	559,716
0200063. 1971GAMNB 7%	16,273	XXX		XXX	16,273
0200064. 1971GAMNB 7.5%	8,925,821	XXX		XXX	8,925,821
0200065. 1971GAMNB 8.5%	1,640,223	XXX		XXX	1,640,223
0200066. 1971GAMNB 9.5%		XXX		XXX	
0200067. 1994 GARAB 5.5%	5,279	XXX		XXX	5,279
0200068. 1994 GARAB 6%	1,076	XXX		XXX	1,076
0200069. 1994 GARAB 6.25%		XXX		XXX	
0200070. 1994 GARAB 6.5%		XXX		XXX	
0200071. 1994 GARAB 6.75%		XXX		XXX	
0200072. 1994 GARAB 7%	28,113	XXX		XXX	28,113
0200073. 1937 SA NB 9.5%		XXX		XXX	
0200074. 1937 SA NB 9.75%		XXX		XXX	
0200075. 1937 SA NB 10%		XXX		XXX	
0200076. 1937 SA NB 10.5%		XXX		XXX	
0200077. 1937 SA NB 11.5%		XXX		XXX	
0200078. 1971GAMNB 9.75%		XXX		XXX	
0200079. 1971GAMNB 10%		XXX		XXX	
0200080. 1971GAMNB 10.5%		XXX		XXX	
0200081. 1971GAMNB 10.75%		XXX		XXX	
0200082. 1971GAMNB 11%		XXX		XXX	
0200083. 1971GAMNB 11.25%		XXX		XXX	
0200084. 1971GAMNB 11.5%		XXX		XXX	
0200085. 1971IAMNB 9.75%		XXX		XXX	
0200086. 1971IAMNB 10%		XXX		XXX	
0200087. 1971IAMNB 10.5%		XXX		XXX	
0200088. 1971IAMNB 10.75%		XXX		XXX	
0200089. 1971IAMNB 11%		XXX		XXX	
0200090. 1971IAMNB 11.25%		XXX		XXX	
0200091. 1971IAMNB 11.5%		XXX		XXX	
0200092. 1994 GARAB 4%		XXX		XXX	
0200093. 1983GAMNB 7%		XXX		XXX	
0200094. 1994 GARAB 4%	37,689	XXX		XXX	37,689
0200095. 1994 GARAB 4.25%	33,949	XXX		XXX	33,949
0200096. 1994 GARAB 4.5%	19,564	XXX		XXX	19,564
0200097. 1994 GARAB 5%	25,837	XXX		XXX	25,837
0200098. 1994 GARAB 5.25%	272,894	XXX		XXX	272,894
0200099. 1994 GARAB 5.5%	206,872	XXX		XXX	206,872
0200100. 1994 GARAB 6%	48,169	XXX		XXX	48,169
0200101. 1994 GARAB 2.00 - 2.49%	5,899	XXX		XXX	5,899
0299997. Totals (Gross)	1,015,412,153	XXX	950,861,337	XXX	64,550,816
0299998. Reinsurance ceded	1,013,065,133	XXX	949,510,813	XXX	63,554,320
0299999. Annuities: Totals (Net)	2,347,020	XXX	1,350,524	XXX	996,496
0300001. 1983 GAM 11.0%	1,404,202				1,404,202
0300002. 1971 GAM 7.50% IMM	3,349				3,349
0300003. 1983 GAM 11.25%	1,373,844				1,373,844
0300004. 1971 GAM 11.25% IMM	9,506				9,506
0300005. 1983 GAM 3.5%	159,627				159,627
0300006. 1971 IAM 6.00% IMM	6,807		6,807		
0300007. 1983 GAM 6.0%	713,943				713,943
0300008. 1971 IAM 11.25% IMM	50,301		50,301		
0300009. 1983 GAM 6.25%	2,194,379				2,194,379
0300010. 1983 GAM 6.50% IMM	3,081				3,081
0300011. 1983 GAM 6.5%	1,553,050				1,553,050
0300012. 1983 GAM 6.75% IMM	3,404				3,404
0300013. 1983 GAM 6.75%	5,101,795				5,101,795
0300014. 1983 GAM 7.25% IMM	714				714
0300015. 1983 GAM 7.0%	1,948,359				1,948,359
0300016. 1983 GAM 8.75% IMM	17,271				17,271
0300017. 1983 GAM 7.25%	2,085,362				2,085,362
0300018. 1983 GAM 11.00% IMM	4,861				4,861
0300019. 1983 GAM 7.5%	1,297,408				1,297,408
0300020. 1983a 8.75% IMM	1,679		1,679		
0300021. 1983 GAM 7.75%	2,891,551				2,891,551
0300022. a2000 4.00% IMM	20,501		20,501		
0300023. 1983 GAM 8.0%	1,368,726				1,368,726
0300024. a2000 4.50% IMM	54,162		54,162		
0300025. 1983 GAM 8.25%	3,291,024				3,291,024
0300026. a2000 5.00% IMM	8,286				8,286
0300027. 1983 GAM 8.75%	2,796,392				2,796,392
0300028. a2000 5.25% IMM	84,198		84,198		
0300029. 1983 GAM 9.25%	820,509				820,509
0300030. a2000 5.50% IMM	198,833		194,407		4,426
0300031. 1994 GAR 1.0%	103,868				103,868
0300032. a2000 6.00% IMM	20,274		20,274		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300033. 1994 GAR 1.25%	56,500				56,500
0300034. a2000 6.25% IMM	23,418		23,418		
0300035. 1994 GAR 1.5%	556,130				556,130
0300036. a2000 6.50% IMM	91,172		91,172		
0300037. 1994 GAR 1.75%	431,774				431,774
0300038. a2000 6.75% IMM	21,583		9,731		11,852
0300039. 1994 GAR 2.0%	1,258,273				1,258,273
0300040. a2000 7.00% IMM	9,506				9,506
0300041. 1994 GAR 2.25%	1,101,916				1,101,916
0300042. 1994 GAR 2.5%	1,824,495				1,824,495
0300043. 2012 IAR 2.00% IMM	16,621		16,621		
0300044. 1994 GAR 2.75%	1,262,736				1,262,736
0300045. 2012 IAR 2.25% IMM	7,777		7,777		
0300046. 1994 GAR 3.0%	959,715				959,715
0300047. 2012 IAR 2.75% IMM	75,847		75,847		
0300048. 1994 GAR 3.25%	326,576				326,576
0300049. 2012 IAR 3.00% IMM	89,271		89,271		
0300050. 1994 GAR 3.5%	693,720				693,720
0300051. 2012 IAR 3.25% IMM	22,751		22,751		
0300052. 1994 GAR 3.75%	3,703,214				3,703,214
0300053. 2012 IAR 3.75% IMM	42,556		42,556		
0300054. 1994 GAR 4.0%	7,156,910				7,156,910
0300055. 2012 IAR 4.00% IMM	90,817		90,817		
0300056. 1994 GAR 4.25%	2,367,846				2,367,846
0300057. 1994 GAR 4.5%	3,002,043				3,002,043
0300058. 1994 GAR 4.75%	1,261,621				1,261,621
0300059. 1994 GAR 5.0%	4,980,402				4,980,402
0300060. 1994 GAR 5.25%	5,788,582				5,788,582
0300061. 1994 GAR 5.5%	3,995,216				3,995,216
0300062. 1994 GAR 6.0%	3,472,752				3,472,752
0300063. 1994 GAR 6.25%	3,392,190				3,392,190
0300064. 1994 GAR 6.5%	1,227,963				1,227,963
0300065. 1994 GAR 6.75%	1,065,884				1,065,884
0300066. 1994 GAR 7.0%	3,201,625				3,201,625
0399997. Totals (Gross)	83,170,668		902,290		82,268,378
0399998. Reinsurance ceded	3,553,686				3,553,686
0399999. SCWLC: Totals (Net)	79,616,982		902,290		78,714,692
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)					
0600001. Group Disability Benefit	129,000				129,000
0600002. 2023 GTLW 2.75%					
0600003. 2005 GWP 4.00%					
0600004. 2023 GTLW 3.0%	228,266,128		504,897		227,761,231
0600005. 2023 GTLW 3.5%	108,835,525				108,835,525
0600006. 2023 GTLW 4.0%	19,340,010				19,340,010
0600007. 2023 GTLW 4.2%					
0600008. 2023 GTLW 4.5%	25,280,642				25,280,642
0600009. 2023 GTLW 5.0%	5,359,282				5,359,282
0600010. 2023 GTLW 5.5%	7,807,556				7,807,556
0600011. 2023 GTLW 5.75%					
0600012. 2023 GTLW 6.0%	2,334,535				2,334,535
0600013. 52 INTERCO DISA / 58 CSO 3%	431		431		
0699997. Totals (Gross)	397,353,109		505,328		396,847,781
0699998. Reinsurance ceded	4,254,375		431		4,253,944
0699999. Disability-Disabled Lives: Totals (Net)	393,098,734		504,897		392,593,837
0700001. 1958 CSO @ 4.00%, NLP	146,344		146,344		
0700002. Extra reserve from cash flow testing	232,336,399		232,336,399		
0799997. Totals (Gross)	232,482,743		232,482,743		
0799998. Reinsurance ceded	232,482,743		232,482,743		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	607,454,733		60,576,788		546,877,945

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

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$ 371,890,644
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$ 439,542,737
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	2,707,711										848	2,718	2,704,145
2. Additional contract reserves (b)	16,821,885											16,821,885	
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	19,529,596										848	16,824,603	2,704,145
8. Reinsurance ceded													
9. Totals (Net)	19,529,596										848	16,824,603	2,704,145
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	5,054,945,796										5,039,111,668	3,210,688	12,623,440
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits	14,670,540										14,562,540		108,000
13. Aggregate write-ins for reserves													
14. Totals (Gross)	5,069,616,336										5,053,674,208	3,210,688	12,731,440
15. Reinsurance ceded	149,584,757										136,853,317		12,731,440
16. Totals (Net)	4,920,031,579										4,916,820,891	3,210,688	
17. TOTAL (Net)	4,939,561,175										4,916,821,739	20,035,291	2,704,145
18. TABULAR FUND INTEREST	157,893,440										157,142,745	643,838	106,857
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	522,340,047			201,604		522,138,443
2. Deposits received during the year	456,318,293					456,318,293
3. Investment earnings credited to the account	2,198,006			5,945		2,192,061
4. Other net change in reserves	(3,441,634)					(3,441,634)
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	524,029,339			92,581		523,936,758
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	453,385,373			114,968		453,270,405
10. Reinsurance balance at the beginning of the year	112,733,152			172,926		112,560,226
11. Net change in reinsurance assumed	(7,067,885)			(18,152)		(7,049,733)
12. Net change in reinsurance ceded	(174,740)					(174,740)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	105,840,007			154,774		105,685,233
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	559,225,380			269,742		558,955,638

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	558,106			558,106				
	1.2 Reinsurance assumed								
	1.3 Reinsurance ceded	558,106			558,106				
	1.4 Net								
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct								
	2.12 Reinsurance assumed								
	2.13 Reinsurance ceded								
	2.14 Net		(b)	(b)	(b)				
	2.2 Other								
	2.21 Direct	313,158,783	1,874,690	236,409,331			74,874,762		
	2.22 Reinsurance assumed	7,080,792		5,605,049			1,475,743		
	2.23 Reinsurance ceded	208,279,637		207,338,061			941,576		
	2.24 Net	111,959,938	(b) 1,874,690	(b) 34,676,319	(b)		(b) 75,408,929		
3.	Incurred but unreported:								
	3.1 Direct	334,961,229	1,399,784	216,998,981			116,562,464		
	3.2 Reinsurance assumed	5,698,425		5,343,349			355,076		
	3.3 Reinsurance ceded	167,276,881		164,657,763			2,619,118		
	3.4 Net	173,382,773	(b) 1,399,784	(b) 57,684,567	(b)		(b) 114,298,422		
4.	TOTALS								
	4.1 Direct	648,678,118	3,274,474	453,408,312	558,106		191,437,226		
	4.2 Reinsurance assumed	12,779,217		10,948,398			1,830,819		
	4.3 Reinsurance ceded	376,114,624		371,995,824	558,106		3,560,694		
	4.4 Net	285,342,711	(a) 3,274,474	(a) 92,360,886			189,707,351		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2 and \$ in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ Group Life \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	3,301,645,506	13,441,534	1,380,963,118	113,087,168	508,513	1,793,645,173		
1.2 Reinsurance assumed	71,918,623	422,303	62,719,327			8,776,993		
1.3 Reinsurance ceded	1,481,189,401	235,125	1,307,750,916	113,087,168	508,513	59,607,679		
1.4 Net	(c) 1,892,374,728	13,628,712	135,931,529			1,742,814,487		
2. Liability December 31, current year from Part 1:								
2.1 Direct	648,678,118	3,274,474	453,408,312	558,106		191,437,226		
2.2 Reinsurance assumed	12,779,217		10,948,398			1,830,819		
2.3 Reinsurance ceded	376,114,624		371,995,824	558,106		3,560,694		
2.4 Net	285,342,711	3,274,474	92,360,886			189,707,351		
3. Amounts recoverable from reinsurers December 31, current year	315,907,748		310,607,616			5,300,132		
4. Liability December 31, prior year:								
4.1 Direct	717,315,138	2,269,652	489,445,042	90,909		225,509,535		
4.2 Reinsurance assumed	20,885,364		19,273,638			1,611,726		
4.3 Reinsurance ceded	437,578,822		391,505,362	90,909		45,982,551		
4.4 Net	300,621,680	2,269,652	117,213,318			181,138,710		
5. Amounts recoverable from reinsurers December 31, prior year	316,802,042		310,106,542			6,695,500		
6. Incurred Benefits								
6.1 Direct	3,233,008,486	14,446,356	1,344,926,388	113,554,365	508,513	1,759,572,864		
6.2 Reinsurance assumed	63,812,476	422,303	54,394,087			8,996,086		
6.3 Reinsurance ceded	1,418,830,909	235,125	1,288,742,452	113,554,365	508,513	15,790,454		
6.4 Net	1,877,990,053	14,633,534	110,578,023			1,752,778,496		

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$..... in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$..... in Line 6.1, and \$ in Line 6.4.
- (c) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
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)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	60,210		(60,210)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	39,473,244	93,804,311	54,331,067
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans	4,916,479	5,835,751	919,272
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	461,698,860	611,801,967	150,103,107
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	95,751,308	92,967,177	(2,784,131)
21. Furniture and equipment, including health care delivery assets		776,250	776,250
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	16,426		(16,426)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	601,916,527	805,185,456	203,268,929
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	601,916,527	805,185,456	203,268,929
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Amount due for undelivered securities	16,426		(16,426)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	16,426		(16,426)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

- A. The accompanying financial statements of Life Insurance Company of North America ("the Company") have been prepared using accounting practices prescribed or permitted by the Pennsylvania Insurance Department (the "Department").

The Department recognizes only statutory accounting practices prescribed or permitted by the State of Pennsylvania for determining and reporting the financial position and results of operations of an insurance company and for determining its solvency under the Pennsylvania State Insurance Law. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures Manual ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Pennsylvania. Prescribed statutory accounting practices include state laws and regulations. Permitted statutory accounting practices encompass accounting practices that are not prescribed; such practices differ from state to state, may differ from company to company within a state, and may change in the future.

A reconciliation of the Company's net income and capital and surplus at December 31, 2024 and 2023 between practices prescribed or permitted by the State of Pennsylvania and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) Net income Pennsylvania state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 437,904,881	\$ 202,266,139
(2) State prescribed practices that increase/(decrease) NAIC SAP:				—	—
(3) State permitted practices that increase/(decrease) NAIC SAP:				—	—
(4) Net income, NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 437,904,881</u>	<u>\$ 202,266,139</u>
Capital and Surplus					
(5) Statutory capital and surplus Pennsylvania state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,175,512,363	\$ 1,859,659,664
(6) State prescribed practices that increase/(decrease) NAIC SAP:				—	—
(7) State permitted practices that increase/(decrease) NAIC SAP:				—	—
(8) Capital and surplus, NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 2,175,512,363</u>	<u>\$ 1,859,659,664</u>

- B. The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements. Management is also required to disclose contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results may differ from those estimates.
- C. Premiums for individual and group life, disability, and accident insurance are considered revenue when due. Commissions and other costs associated with acquiring new business are charged to operations as incurred. Amounts received or paid under deposit type contracts without mortality or morbidity risk are not reported as income or benefits but are recorded directly as an adjustment to the liability for deposit funds.

Policy reserves are based on mortality and morbidity tables and valuation interest rates, which are consistent with statutory requirements and are designed to be sufficient to provide for contractual benefits. The Company holds reserves greater than those developed under the minimum statutory reserving rules when the valuation actuary determines that the minimum statutory reserves are inadequate.

The Company has established policy reserves on contracts issued January 1, 2001 and later that exceed the minimum amounts determined under Appendix A-820, "Minimum Life and Annuity Reserve Standards" of NAIC SAP by approximately \$9,549,209.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments consist of securities with remaining maturities of one year or less but greater than three months at the time of acquisition and are carried at amortized cost, which approximates fair value. Cash and cash equivalents include cash on hand, amounts due from banks and highly liquid debt instruments that have original maturities of three months or less at date of purchase and are stated at amortized cost. Cash and cash equivalents also include money market mutual funds which are stated at fair value.
- (2) Bonds not backed by loans are stated at amortized cost using the interest method. Bonds in or near default (rated NAIC 6) are stated at the lower of amortized cost or fair value. The cost basis of bonds is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the bond's amortized cost and its fair value recognized as a realized loss reported in net income. The new cost basis of an impaired bond is not adjusted for subsequent increases in estimated fair value. In periods subsequent to the recognition of an other-than-temporary impairment ("OTTI"), the impaired bond is accounted for as if it had been purchased on the measurement date of the impairment. Refer to Note 20 - Fair Value Measurements for discussion on the valuation approach and methods for bonds.
- (3)-(4) Unaffiliated common stocks are carried at fair value. Unrealized gains and losses are reflected in surplus, net of deferred taxes. The cost basis of common stocks is adjusted for impairments in value deemed to be other-than-temporary, with the difference between the common stock's cost and its fair value recognized as a realized loss reported in net income. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for common stock.
- (5) Mortgage loans on real estate are carried at unpaid principal balances, net of discounts, premiums, deferred origination fees related to points, and specific valuation allowances, and are collateralized. Specific valuation allowances are established for the excess carrying value of the mortgage loan over the estimated fair value of the collateral as an unrealized loss in surplus when it is probable that based on current information and events, the Company will be unable to collect amounts due under the contractual terms of the loan agreement. Fair value of the collateral is estimated by performing an internal or external current appraisal. If impairment is deemed to be other-than-temporary, which can include a loan modification that qualifies as a troubled debt restructuring ("TDR"), a direct write-down is recognized as a realized loss reported in net income, and a new cost basis for the individual mortgage loan, which is equal to the fair value of the collateral, less costs to obtain and sell, is established. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for mortgage loans.

NOTES TO FINANCIAL STATEMENTS

- (6) The interest method for loan-backed and structured securities, which are included in bonds, uses current assumptions of projected cash flows. Amortization of premium or accretion of discount from the purchase of these securities considers the estimated timing and amount of cash flows of the underlying loans, including prepayment assumptions based on data obtained from external sources or internal estimates. Projected future cash flows are updated monthly, and the amortized cost and effective yield of the securities are adjusted as necessary to reflect historical prepayment experience and changes in estimated future prepayments. For high credit quality loan-backed and structured securities backed by the U.S. government (those rated AA or above at the date of acquisition), the adjustments to amortized cost are recorded as a charge or credit to net investment income in accordance with the retrospective method. For all other securities, including all loan-backed and structured securities that are not of high credit quality (those rated below AA at date of acquisition), floating rate securities and securities with the potential for a loss of a portion of the original investment due to contractual prepayments (e.g., interest only securities), the effective yield is adjusted prospectively for any changes in estimated cash flows. Refer to Note 20 - Fair Value Measurements, for discussion on the valuation approach and methods for bonds.

The cost basis of loan-backed and structured securities is adjusted for impairments in value that are deemed to be other-than-temporary. An other-than-temporary loss is recognized in net income when it is anticipated that the amortized cost will not be recovered. The entire difference between the loan-backed or structured security's amortized cost and its fair value is recognized in net income only when the Company (1) has the intent to sell the security or (2) it does not have the intent and ability to hold the security to recovery. If neither of these two conditions exists, a realized loss is recognized in net income for the difference between the amortized cost basis of the security and the net present value of projected future cash flows expected to be collected. The net present value is calculated by discounting the Company's best estimate of projected future cash flows at the effective interest rate implicit in the loan-backed or structured security prior to impairment.

The new cost basis of an impaired security is not adjusted for subsequent increases in estimated fair value. In periods subsequent to the recognition of an other-than-temporary impairment ("OTTI"), the impaired bond security is accounted for as if it had been purchased on the measurement date of the impairment. Accordingly, the discount (or reduced premium) based on the new cost basis may be accreted (or amortized) into net investment income in future periods based on prospective changes in cash flow estimates, to reflect adjustments to the effective yield.

- (7) The Company has only one subsidiary, a non-insurance U.S. GAAP entity, which is immaterial to the Company's operations. The subsidiary is not audited and non-admitted.
- (8) Investments in limited partnerships and limited liability companies, including equity investments in affiliated entities organized as limited liability companies, which have admissible audits are carried at the underlying audited equity of the investee. In the absence of an admissible audit, the entire investment is nonadmitted. The financial statements of equity method investees are usually not received in time for the Company to apply the equity method at each reporting period. Therefore, the equity pick-up on these investments has been recorded on a one to three-month lag.

The cost basis of limited partnerships and limited liability companies is adjusted for impairments in value deemed to be other-than-temporary, with the difference between cost and carrying value, which approximates fair value, recognized as a realized loss reported in net income. The new cost basis of an impaired limited partnership or limited liability company is not adjusted for subsequent increases in the underlying audited equity of the investee.

Dividends and distributions from limited partnerships and limited liability companies, other than those deemed a return of capital, are recorded in net investment income. Undistributed earnings are included in unrealized gains and losses and are reflected in surplus, net of deferred taxes.

Low-Income Housing Tax Credit ("LIHTC") investments, which are included in other invested assets, are recorded at proportional amortized cost and include remaining unfunded commitments. The carrying value of the investment is amortized into income in proportion to the actual and projected future amounts of tax credits and deductible losses. The amortization is recorded through net investment income.

Effective October 1, 2024, residual tranches of securitizations are reported using a cost recovery method, which is a practical expedient allowed under statutory accounting rules. Under the cost recovery method, distributions received are treated as a reduction of the residual's book value. Investment income is not recognized until the book value of the residual has been reduced to zero. An OTTI is recorded when fair value of the residual is below its book value. Prior to October 1, 2024, most residuals were reported at the lower of cost or market and income was accrued using an effective yield method.

Realized gains and losses resulting from changes in interest rates are deferred in the interest maintenance reserve ("IMR") and amortized into investment income over the remaining life of the investment sold.

- (9) The Company has derivative instruments that do not qualify or are not designated for hedge accounting. These derivatives are carried at fair value and changes in fair value are recorded in surplus as unrealized gains and losses, net of deferred taxes. Periodic payments and receipts on these derivatives are recorded on an accrual basis within net investment income. Upon termination or maturity, the gains or losses on these contracts are recognized in net realized capital gains and losses, net of taxes. Realized gains or losses on terminated or matured derivatives, which are subject to interest maintenance reserve, are transferred to the IMR, net of taxes.

The Company reports cash flows from the purchase or termination of derivative instruments as cash flows from investing activities unless there is a significant financing element. Income payments, which include all cash settlements and foreign exchange payments are classified as cash flows from operating activities. Changes in receivables and payables related to collateral are reported in investing activities.

- (10) The Company anticipates investment income as a factor in a premium deficiency calculation, in accordance with Statement of Statutory Accounting Principles ("SSAP") No. 54, "Individual and Group Accident and Health Policies". Premium deficiency calculations do not apply to the Company's other accident and health products.
- (11) Unpaid losses and loss adjustment expenses for accident and health contracts include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not changed its capitalization policy from the prior year.
- (13) The Company does not have any pharmaceutical rebates receivable.

D. Going Concern

The Company does not have any doubt about its ability to continue as a going concern.

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

Changes in Accounting Principles

Accounting changes adopted to conform to the provisions of NAIC SAP or other state prescribed accounting practices are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is generally reported as an adjustment to unassigned surplus in the period of the change in accounting principle. Generally, the cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods.

During 2024, the NAIC adopted changes to SSAP No. 21 "Other Admitted Assets," which revise the accounting guidance for residual tranches of securitizations. The new guidance provides a practical expedient that allows for the use of a cost recovery method. Under the cost recovery method, distributions received from the investment are treated as a reduction of the residual's book value. Investment income is not recognized until the book value of the residual has been reduced to zero. The Company early adopted the new guidance on a prospective basis on October 1, 2024. There was no impact to surplus upon adoption. The Company reclassified \$544,569 from unrealized losses to realized losses upon adoption.

In 2023, the NAIC adopted Interpretation ("INT") 23-01, which prescribes limited-time, optional, statutory accounting guidance as an exception to the existing guidance detailed in SSAP No. 7 "Asset Valuation Reserve and Interest Maintenance Reserve" and the annual statement instructions that requires non-admittance of a negative IMR. Under the INT, reporting entities are allowed to admit negative IMR if certain criteria are met. The adoption of this guidance allowed the Company to admit \$17,257,967 and \$8,630,131 of negative IMR at December 31, 2024 and December 31, 2023, respectively, which increased the Company's total assets. There was no impact to net income from this change. New disclosures required under the INT have been included in Note 5 - Investments

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for new commercial mortgage loans funded during 2024 were 11.28% and 4.96%, respectively. There were no residential mortgage loans funded during 2024.
- (2) For 2024, the maximum percentage of any one commercial mortgage loan to the value of the security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 91.3% (current average percentage was 59.7%).
- (3) There were no taxes, assessments and any amounts advanced and not included in the mortgage loan total for the years ended December 31, 2024 and 2023, respectively.

NOTES TO FINANCIAL STATEMENTS

- (4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement:

	Residential			Commercial			Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other			
a. Current Year								
1. Recorded investment (all)								
(a) Current	\$ —	\$ —	\$ —	\$ —	\$ 1,442,165,462	\$ 5,061,789	\$ 1,447,227,251	
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ 13,700,640	\$ —	\$ 13,700,640	
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(e) 180+ days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
2. Accruing interest 90 - 179 days past due								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
3. Accruing interest 180+ days past due								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
4. Interest reduced								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Number of loans	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(c) Percent reduced	— %	— %	— %	— %	— %	— %	— %	
5. Participant or co-lender in a mortgage loan agreement								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 294,641,121	
b. Prior Year								
1. Recorded investment (all)								
(a) Current	\$ —	\$ —	\$ —	\$ —	\$ 1,210,299,706	\$ 4,477,897	\$ 1,214,777,603	
(b) 30 - 59 days past due	\$ —	\$ —	\$ —	\$ —	\$ 8,153,207	\$ —	\$ 8,153,207	
(c) 60 - 89 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(d) 90 - 179 days past due	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(e) 180+ days past due	\$ —	\$ —	\$ —	\$ —	\$ 1,500,000	\$ —	\$ 1,500,000	
2. Accruing interest 90 - 179 days past due								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
3. Accruing interest 180+ days past due								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
4. Interest reduced								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(b) Number of loans	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
(c) Percent reduced	— %	— %	— %	— %	— %	— %	— %	
5. Participant or co-lender in a mortgage loan agreement								
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	

- (5) Investments in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan:

	Residential			Commercial			Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other			
a. Current Year								
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ 27,300,000	\$ —	\$ 27,300,000	
2. No allowance for credit losses	—	—	—	—	—	—	—	
3. Total (1 + 2)	\$ —	\$ —	\$ —	\$ —	\$ 27,300,000	\$ —	\$ 27,300,000	
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
b. Prior Year								
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	
2. No allowance for credit losses	—	—	—	—	1,500,000	—	1,500,000	
3. Total (1 + 2)	\$ —	\$ —	\$ —	\$ —	\$ 1,500,000	\$ —	\$ 1,500,000	
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	

NOTES TO FINANCIAL STATEMENTS

- (6) Investments in impaired loans – average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. Average recorded investment	\$ —	\$ —	\$ —	\$ —	\$ 1,789,355	\$ —	\$ 1,789,355
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ 129,335	\$ —	\$ 129,335
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Prior Year							
1. Average recorded investment	\$ —	\$ —	\$ —	\$ —	\$ 1,500,000	\$ —	\$ 1,500,000
2. Interest income recognized	\$ —	\$ —	\$ —	\$ —	\$ 145,441	\$ —	\$ 145,441
3. Recorded investments on nonaccrual status	\$ —	\$ —	\$ —	\$ —	\$ 1,500,000	\$ —	\$ 1,500,000
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ —	\$ —	\$ 145,441	\$ —	\$ 145,441

- (7) Allowance for credit losses:

	December 31, 2024	December 31, 2023
a. Balance at beginning of period	\$ —	\$ —
b. Additions charged to operations	(11,463,420)	—
c. Direct write-downs charged against the allowance	994,751	—
d. Recoveries of amounts previously charged off	(1,090,857)	—
e. Balance at end of period (a+b-c-d)	\$ (11,367,314)	\$ —

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

	December 31, 2024
a. Aggregate amount of mortgage loans derecognized	\$ —
b. Real estate collateral recognized	\$ —
c. Other collateral recognized	\$ —
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ —

- (9) The Company accrues interest income on mortgage loans to the extent it is deemed collectible. The Company places loans on non-accrual status, and ceases to recognize interest income when management determines that the collection of interest and repayment of principal is not probable. Any accrued but uncollected interest is reversed out of interest income once a loan is put on non-accrual status. Interest payments received on mortgage loans where interest payments have been deemed uncollectible are recognized on a cash basis and recorded as interest income. If a determination is made that the principal will not be collected, the interest payment received is used to reduce the principal balance. If a mortgage loan has any investment income due and accrued that is 90 days past due and collectible, the investment income will continue to accrue but all accrued interest related to the mortgage loan is reported as a nonadmitted asset, until such time that it has been paid or is deemed uncollectible.

B. Debt Restructuring

A restructuring is considered a TDR when a debtor is experiencing financial difficulties and the Company has granted a concession. The Company had the following restructured debt in the general account for which it is the creditor:

	General Account	
	December 31, 2024	December 31, 2023
(1) The total recorded investment in restructured debt, as of year-end	\$ 628,166	\$ —
(2) The realized capital losses related to this debt	\$ 750,172	\$ —
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in TDR	\$ —	\$ —

The Company does not have any restructured debt in the separate accounts for which it is the creditor.

- (4) The Company accrues interest income on impaired debt instruments to the extent it is deemed collectible (delinquent less than 90 days) and the debt instrument continues to perform under its original or restructured contractual terms. Interest income on non-performing debt instruments is generally recognized on a cash basis.

C. Reverse Mortgages

The Company does not have any reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from external sources such as Intex and Blackrock Solutions.
- (2) The Company does not have any loan-backed and structured securities, which are other-than-temporarily impaired, where the Company intends to sell, or does not have the intent and ability to hold until recovery, at December 31, 2024.

NOTES TO FINANCIAL STATEMENTS

- (3) The following table lists each loan-backed and structured security at a CUSIP level where the present value of cash flows expected to be collected is less than the amortized cost basis during the year:

IMPAIRMENTS TAKEN ON CURRENT HOLDINGS DURING THE CURRENT YEAR						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP ¹	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Current Period Recognized OTTI	Amortized Cost After OTTI	Fair Value	Financial Statement Reporting Period
General Account						
53948TAD2	663,400	—	663,400	—	—	9/30/2024
61947DAA7	492,657	486,907	5,750	486,907	410,593	3/31/2024
Grand Total	XXX	XXX	\$ 669,150	XXX	XXX	

- (4) The following table presents the Company's gross unrealized losses and fair values for loan-backed and structured securities, aggregated by the length of time that the individual securities have been in a continuous unrealized loss position at December 31, 2024:

	Less than 12 Months		12 Months or Greater		Total	
	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses	Estimated Fair Value	Unrealized Losses
General Account	\$ 172,579,825	\$ 2,901,009	\$ 379,559,014	\$ 61,249,991	\$ 552,138,839	\$ 64,151,000
Total	\$ 172,579,825	\$ 2,901,009	\$ 379,559,014	\$ 61,249,991	\$ 552,138,839	\$ 64,151,000

- (5) The Company performs quantitative and qualitative analysis to determine if a decline in fair value was temporary. For those securities where the decline was considered temporary, the Company did not take an impairment when it had the ability and intent to hold until recovery. Factors considered in evaluating whether a decline in value is other-than-temporary include: (1) whether the decline is substantial; (2) the duration that the fair value has been less than amortized cost; (3) the financial condition and near-term prospects of the issuer; and (4) the Company's ability and intent to retain the investment for the period of time sufficient to allow for an anticipated recovery in value. In addition, for the non-agency residential mortgage backed securities ("RMBS") portfolio, the Company updates cash flow projections quarterly. A projection is performed for each security based upon the evaluation of prepayment, delinquency, and default rates for the pool of mortgages collateralizing each security, and the projected impact on the course of future prepayments, defaults, and loss in the pool of mortgages, but do not include market prices. As a result, forecasts may change from period to period and additional impairments may be recognized over time as a result of deterioration in the fundamentals of a particular security or group of securities and/or a continuation of heightened mortgage defaults for a period longer than the assumptions used for the forecasts. Both qualitative and quantitative factors are used in creating the Company's RMBS cash flow models. As such, any estimate of impairments is subject to the inherent limitation on the Company's ability to predict the aggregate course of future events. It should therefore be expected that actual losses may vary from any estimate and the Company may recognize additional other-than-temporary losses.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) - (2) Not applicable.

c. Collateral Received

i. Not applicable.

ii. The Company has not sold or repledged collateral received from securities lending agreements. All collateral is received in cash.

iii. Not applicable.

(4) - (7) Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-Income Housing Tax Credits

- (1) The Company has 8 years of remaining unexpired tax credits on its investments in LIHTC. The holding period required for the LIHTC investments is 7 years.
- (2) The amount of LIHTC and other tax benefits recognized during the years ended December 31, 2024 and 2023 was \$92,599 and \$224,265, respectively.
- (3) The balance of the investment recognized in other invested assets on Page 2 - Assets at December 31, 2024 and 2023 was \$7,610,434 and \$9,556,151, respectively.

NOTES TO FINANCIAL STATEMENTS

- (4) The LIHTC investments are periodically subject to regulatory reviews by housing authorities where the properties are located. The Company is not aware of any adverse issues related to such regulatory reviews.
- (5) The Company's investments in LIHTC did not exceed 10% of its admitted assets.
- (6)–(7) The Company had no impairments recorded on its LIHTC investments.

L. Restricted Assets

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	9	Percentage			
	Current Year					6	7			10	11		
	1	2	3	4	5								
	Total General Account (G/A)	G/A Assets Supporting Separate Accounts (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)							Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted and Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$	—	\$	—	\$	—	\$	—	\$	—	0.000 %	0.000 %	
b. Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
i. FHLB capital stock	870,800	—	—	—	870,800	769,500	101,300	—	870,800	0.009	0.009		
j. On deposit with states	123,896,370	—	—	—	123,896,370	133,858,533	(9,962,163)	—	123,896,370	1.224	1.301		
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—	0.000	0.000	
n. Other restricted assets	431,112,826	—	—	—	431,112,826	475,891,170	(44,778,344)	—	431,112,826	4.259	4.528		
o. Total restricted assets	\$ 555,879,996	\$	—	\$	—	\$ 555,879,996	\$ 610,519,203	\$ (54,639,207)	\$	—	\$ 555,879,996	5.492 %	5.839 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset page, Column 1, Line 28
- (d) Column 9 divided by Asset page, Column 3, Line 28

- (2) There were no assets pledged as collateral not captured in other categories at December 31, 2024 and 2023.
- (3) The tables below present details of other restricted assets as of December 31, 2024 and 2023.

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)						Total From Prior Year
Reinsurance trust assets	\$ 431,112,826	\$	—	\$	—	\$ 431,112,826	\$ 475,891,170	\$ (44,778,344)	\$ 431,112,826	4.259 %	4.528 %
Total (c)	\$ 431,112,826	\$	—	\$	—	\$ 431,112,826	\$ 475,891,170	\$ (44,778,344)	\$ 431,112,826	4.259 %	4.528 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total line for columns 1 through 7 should equal 5L(1)n columns 1 through 7 respectively, and total line for Columns 8 through 10 should equal 5H(1)m columns 9 through 11 respectively.

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted							8	Percentage		
	Prior Year					6	7		9	10	
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)						Total From Prior Year
Reinsurance trust assets	\$ 475,891,170	\$	—	\$	—	\$ 475,891,170	\$ 489,351,956	\$ (13,460,786)	\$ 475,891,170	4.666 %	5.066 %
Total (c)	\$ 475,891,170	\$	—	\$	—	\$ 475,891,170	\$ 489,351,956	\$ (13,460,786)	\$ 475,891,170	4.666 %	5.066 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total line for columns 1 through 7 should equal 5L(1)m columns 1 through 7, respectively, and total line for Columns 8 through 10 should equal 5H(1)m columns 9 through 11, respectively.

NOTES TO FINANCIAL STATEMENTS

(4) The Company's assets received as collateral and reflected as assets at December 31, 2024 and 2023.

Collateral Assets	2024			
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 1,479,152	\$ 1,479,152	0.01 %	0.02 %
b. Schedule D, Part 1	—	—	— %	— %
c. Schedule D, Part 2, Section 1	—	—	—	—
d. Schedule D, Part 2, Section 2	—	—	—	—
e. Schedule B	—	—	—	—
f. Schedule A	—	—	—	—
g. Schedule BA, Part 1	—	—	—	—
h. Schedule DL, Part 1	—	—	—	—
i. Other	—	—	—	—
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 1,479,152	\$ 1,479,152	0.01 %	0.02 %
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ —	\$ —	— %	— %
l. Schedule D, Part 1	—	—	—	—
m. Schedule D, Part 2, Section 1	—	—	—	—
n. Schedule D, Part 2, Section 2	—	—	—	—
o. Schedule B	—	—	—	—
p. Schedule A	—	—	—	—
q. Schedule BA, Part 1	—	—	—	—
r. Schedule DL, Part 1	—	—	—	—
s. Other	—	—	—	—
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ —	\$ —	— %	— %

j = Column 1 divided by Assets Page, Line 26 (Column 1)

t = Column 1 divided by Assets Page, Line 27 (Column 1)

** j = Column 1 divided by Assets Page, Line 26 (Column 3)

t = Column 1 divided by Assets Page, Line 27 (Column 3)

	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$ 1,479,152	0.02 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$ —	— %

* u = Column 1 divided by Liability Page, Line 26 (Column 1)

v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

O. 5GI Securities

Not applicable.

General Account	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
Investments						
1. Bonds - AC	—	—	\$ —	\$ —	\$ —	\$ —
2. Loan-backed and structured securities - AC	—	—	—	—	—	—
3. Preferred stock - AC	—	—	—	—	—	—
4. Preferred stock - FV	—	—	—	—	—	—
4. Total (1+2+3+4)	—	—	\$ —	\$ —	\$ —	\$ —

P. Short Sales

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

The following represents the Company's securities sold, redeemed or otherwise disposed as a result of a callable feature (including make whole call provisions) and the aggregate amount of investment income generated as a result of a prepayment penalty and/or acceleration fee.

	<u>General Account</u>
(1) Number of CUSIPs	15
(2) Aggregate Amount of Investment Income	\$ 376,179

R. Cash Pools by Asset Type

Not Applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company had no investments in joint ventures, limited partnerships or limited liability companies that exceeded 10% of its admitted assets.
- B. In 2024, the Company recognized \$2,484,764 in OTTI on its investments in residuals, which were reflected within realized losses in net income. The impairments were based on facts and circumstances surrounding the ultimate recovery of the cost of the residuals and were derived from the investment results of the underlying assets within the residuals.

7. Investment Income

- A. Due and accrued investment income is excluded from surplus when amounts are over 90 days past due or collection is uncertain.
- B. At December 31, 2024, the Company had no investment income due and accrued that was nonadmitted.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

	<u>Amount</u>
Interest Income Due and Accrued	
1. Gross	\$ 61,725,688
2. Nonadmitted	\$ 60,210
3. Admitted	\$ 61,665,478

- D. The aggregate deferred interest.

	<u>Amount</u>
Aggregate deferred interest	\$ —

- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	<u>Amount</u>
Cumulative amounts of PIK interest included in the current principal balance	\$ 5,084,203

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives

- (1)- (3) The Company uses derivative instruments to manage interest rate risk. The Company does not engage in derivative instrument transactions for speculative purposes. The Company's derivatives are cleared through a clearing house, and require initial and daily variation margin collateral postings. When transacting cleared derivatives, the Company is exposed to credit risk resulting from default of the clearinghouse and/or default of the Futures Commission Merchant (e.g. clearinghouse agent).

Interest Rate Risk Management

At December 31, 2024, the Company had interest rate swaps with a notional amount of \$535,000,000, and a fair value and carrying value of \$1,926,680.

NOTES TO FINANCIAL STATEMENTS

Currency Risk Management

Not applicable

Equity Risk Management

Not applicable.

Credit Risk Management

Not applicable.

Income Generation Transactions

Not applicable.

Replication Transactions

Not applicable.

Hedge Effectiveness

Not applicable.

- (4) The Company had no derivative contracts with financing premiums for the year ended December 31, 2024.
- (5) Not applicable.
- (6) There were no net gains recognized in unrealized gains and losses during the reporting period resulting from derivatives that no longer qualify for hedge accounting.
- (7) The Company did not have any cash flow hedges of forecasted transactions except for cash flow hedges related to payments of variable interest on existing financial instruments.
- (8) Not applicable.
- (9) Not applicable.

B. Derivatives under SSAP No. 108 - Derivatives Hedging Variable Annuity Guarantees

Not applicable.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax assets ("DTAs") and net deferred tax liabilities ("DTLs") at December 31, 2024 and 2023 were as follows:

		2024		
		Ordinary	Capital	Total
(1)				
	(a) Gross DTAs	\$ 743,805,039	\$ 23,806,299	\$ 767,611,338
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	743,805,039	23,806,299	767,611,338
	(d) DTAs nonadmitted	446,848,292	14,850,568	461,698,860
	(e) Subtotal of net admitted DTAs (1c-1d)	296,956,747	8,955,731	305,912,478
	(f) Gross DTLs	13,194,266	8,955,731	22,149,997
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 283,762,481	\$ —	\$ 283,762,481
		2023		
		Ordinary	Capital	Total
	(a) Gross DTAs	\$ 856,816,452	\$ 14,596,370	\$ 871,412,822
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	856,816,452	14,596,370	871,412,822
	(d) DTAs nonadmitted	602,249,079	9,552,888	611,801,967
	(e) Subtotal of net admitted DTAs (1c-1d)	254,567,373	5,043,482	259,610,855
	(f) Gross DTLs	12,003,069	5,043,482	17,046,551
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 242,564,304	\$ —	\$ 242,564,304
		Change During 2024		
		Ordinary	Capital	Total
	(a) Gross DTAs	\$ (113,011,413)	\$ 9,209,929	\$ (103,801,484)
	(b) Statutory valuation allowance adjustment	—	—	—
	(c) Adjusted gross DTAs (1a - 1b)	(113,011,413)	9,209,929	(103,801,484)
	(d) DTAs nonadmitted	(155,400,787)	5,297,680	(150,103,107)
	(e) Subtotal of net admitted DTAs (1c-1d)	42,389,374	3,912,249	46,301,623
	(f) Gross DTLs	1,191,197	3,912,249	5,103,446
	(g) Net admitted DTAs/(DTLs) (1e - 1f)	\$ 41,198,177	\$ —	\$ 41,198,177

(2) The admission calculation components were as follows:

		2024		
		Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b)	Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	283,762,481	—	283,762,481
	1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	288,814,521	13,078,780	301,893,301
	2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	283,762,481
(c)	Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	13,194,266	8,955,731	22,149,997
(d)	DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 296,956,747	\$ 8,955,731	\$ 305,912,478
		2023		
		Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b)	Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	242,564,304	—	242,564,304
	1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	359,626,393	—	359,626,393
	2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	242,564,304
(c)	Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	12,003,069	5,043,482	17,046,551
(d)	DTAs admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+2(c))	\$ 254,567,373	\$ 5,043,482	\$ 259,610,855

NOTES TO FINANCIAL STATEMENTS

	Change During 2024		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
(b) Adjusted gross DTAs expected to be realized (excluding the amounts of the DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2)	41,198,177	—	41,198,177
1. Adjusted gross DTAs expected to be realized following the balance sheet date (2(b)1)	(70,811,872)	13,078,780	(57,733,092)
2. Adjusted gross DTAs allowed per limitation threshold (2(b)2)	XXX	XXX	41,198,177
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	1,191,197	3,912,249	5,103,446
(d) DTAs admitted as the result of application of SSAP No. 101			
Total (2(a)+2(b)+2(c))	<u>\$ 42,389,374</u>	<u>\$ 3,912,249</u>	<u>\$ 46,301,623</u>
(3) The ratio used to determine the applicable period used in 2(b)1 above and the amount of adjusted capital and surplus used to determine the percentage threshold limitation in 2(b)2 above were as follows at December 31, 2024 and 2023:			
		2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.		1,060 %	898 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.		\$1,891,749,873	\$1,617,095,360
(4) There was no impact on adjusted gross and net admitted DTAs or corporate alternative minimum tax ("CAMT") DTAs, if any, due to tax planning strategies at December 31, 2024 and 2023. The Company did not use reinsurance in its tax planning strategies.			

B. The Company had no unrecognized DTLs at December 31, 2024 and 2023.

C. Significant components of income taxes incurred and the changes in DTAs and DTLs for the years ended December 31, 2024 and 2023 were as follows:

	2024	2023	Change
(1) Current Income Tax:			
(a) Federal	\$ (11,562,083)	\$ (7,174,978)	\$ (4,387,105)
(b) Foreign	57,560	24,528	33,032
(c) Subtotal	<u>(11,504,523)</u>	<u>(7,150,450)</u>	<u>(4,354,073)</u>
(d) Federal income tax on net capital gains	3,834,627	(5,168,850)	9,003,477
(e) Utilization of capital loss carry-forward	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	<u>\$ (7,669,896)</u>	<u>\$ (12,319,300)</u>	<u>\$ 4,649,404</u>
(2) DTAs:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	108,544	122,267	(13,723)
(3) Policyholder reserve	116,094,064	117,197,981	(1,103,917)
(4) Investments	54,891,119	59,532,944	(4,641,825)
(5) Deferred acquisition costs	33,430,391	27,038,164	6,392,227
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	10,645,617	9,386,066	1,259,551
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	29,445,710	40,610,532	(11,164,822)
(11) Net operating loss carry-forward	61,677,877	129,324,212	(67,646,335)
(12) Tax credit carry-forward	—	—	—
(13) Other*	437,511,717	473,604,286	(36,092,569)
(99) Subtotal (sum of 2a1 through 2a13)	<u>743,805,039</u>	<u>856,816,452</u>	<u>(113,011,413)</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	446,848,292	602,249,079	(155,400,787)
(d) Admitted ordinary DTAs (2a99 - 2b - 2c)	<u>296,956,747</u>	<u>254,567,373</u>	<u>42,389,374</u>
(e) Capital:			
(1) Investments	10,995,962	14,596,370	(3,600,408)
(2) Net capital loss carry-forward	12,810,337	—	12,810,337
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>23,806,299</u>	<u>14,596,370</u>	<u>9,209,929</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	14,850,568	9,552,888	5,297,680
(h) Admitted capital DTAs (2e99 - 2f - 2g)	<u>8,955,731</u>	<u>5,043,482</u>	<u>3,912,249</u>
(i) Total admitted DTAs (2d + 2h)	<u>\$ 305,912,478</u>	<u>\$ 259,610,855</u>	<u>\$ 46,301,623</u>

NOTES TO FINANCIAL STATEMENTS

	2024	2023	Change
(3) DTLs:			
(a) Ordinary:			
(1) Investments	\$ 10,787,592	\$ 7,420,601	\$ 3,366,991
(2) Fixed assets	961,841	3,127,550	(2,165,709)
(3) Deferred & uncollected premium	—	—	—
(4) Policyholder reserves	—	—	—
(5) Other	1,444,833	1,454,918	(10,085)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>13,194,266</u>	<u>12,003,069</u>	<u>1,191,197</u>
(b) Capital:			
(1) Investments	8,955,731	5,043,482	3,912,249
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	<u>8,955,731</u>	<u>5,043,482</u>	<u>3,912,249</u>
(c) Total DTLs (3a99 + 3b99)	<u>22,149,997</u>	<u>17,046,551</u>	<u>5,103,446</u>
(4) Net admitted DTAs/(DTLs) (2i - 3c)	<u>\$ 283,762,481</u>	<u>\$ 242,564,304</u>	<u>\$ 41,198,177</u>

Change in deferred income tax on change in net unrealized capital gains/(losses)	\$ 1,592,882
Change in net deferred tax related to other items	(110,497,811)
Change in DTAs nonadmitted	150,103,106
Total change in net admitted DTAs	<u>\$ 41,198,177</u>

*Other DTA Includes goodwill and intangibles of \$432,175,183 and \$469,875,769 at December 31, 2024 and 2023 respectively.

- (5) The Company had investment tax credits of \$15,999 and \$15,999 for the years ended December 31, 2024 and 2023 respectively.
- (6) The Company utilized operating loss carry forwards of \$317,337,747 and \$46,209,315 at December 31, 2024 and 2023 respectively.
- (7) The Company had no adjustments to gross DTAs because of a change in circumstances that causes a change in judgment about the realizability of the related DTAs.
- (8) The Inflation Reduction Act ("IRA") of 2022 was enacted on August 16, 2022. The IRA includes a new Federal CAMT, effective in 2023, that is based on the adjusted financial statement income set forth on the applicable financial statement of an applicable corporation. The NAIC adopted Interpretation ("INT") 23-03 to apply to December 31, 2023 and subsequent years. The Company has determined as of the reporting date that it will be an applicable corporation but will not be liable for CAMT for the reporting year. The reporting entity has made an accounting policy election to disregard CAMT when evaluating the need for valuation allowance for its non-CAMT DTA's. As the subsidiary that is a member of a controlled group of corporations that file a consolidated return, any CAMT liability will be borne by the parent.

- D. The Company's income tax expense and change in net deferred taxes for the years ended December 31, 2024 and 2023 differs from the amount obtained by applying the statutory rate of 21% to net gain from operations after dividends to policyholders and before federal income taxes for the following reasons:

	2024	2023	Change
Net gain from operations after dividends to policyholders and before federal income taxes at statutory rate	\$ 93,246,600	\$ 41,967,301	\$ 51,279,299
Net realized capital losses at statutory rate	(5,136,856)	(2,411,739)	(2,725,117)
Investment items	(1,592,340)	(3,704,314)	2,111,974
Partnership income from subsidiary	9,325,114	10,807,947	(1,482,833)
Dividend from subsidiary	(3,926,299)	(9,766,981)	5,840,682
Change in nonadmitted assets	11,164,823	(3,540,499)	14,705,322
IMR	427,756	(466,010)	893,766
Meals & entertainment	883,452	94,375	789,077
Foreign tax expense net of foreign tax credit	(1,531,364)	(1,248,082)	(283,282)
Other items impacting surplus	—	—	—
Other	(32,971)	203,004	(235,975)
Federal and foreign income taxes incurred and change in net deferred taxes during the year	<u>\$ 102,827,915</u>	<u>\$ 31,935,002</u>	<u>\$ 70,892,913</u>
Federal income tax benefit reported in the Summary of Operations	\$ (11,504,523)	\$ (7,150,450)	\$ (4,354,073)
Capital gains tax (benefit)/expense incurred	3,834,627	(5,168,850)	9,003,477
Change in net deferred tax	<u>110,497,811</u>	<u>44,254,302</u>	<u>66,243,509</u>
Federal and foreign income taxes incurred and change in net deferred taxes during the year	<u>\$ 102,827,915</u>	<u>\$ 31,935,002</u>	<u>\$ 70,892,913</u>

- E. (1) The Company has the following carry forwards available for tax purposes and no tax credit or CAMT credit carryforwards available:

	Amount	Origination Date	Expiration Date
Net Operating Loss	\$46,255,728	12/31/2021	12/31/2041
Net Operating Loss	\$247,448,447	12/31/2022	12/31/2042
Capital Loss	\$18,604,684	12/31/2023	12/31/2028
Capital Loss	\$42,396,921	12/31/2024	12/31/2029

- (2) The Company had no income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses.

NOTES TO FINANCIAL STATEMENTS

(3) At December 31, 2024, the Company had no protective tax deposits on deposit with the Internal Revenue Service under Section 6603 of the Internal Revenue Code.

F. The Company's federal income tax return is consolidated with the following entities:

- i. New York Life Insurance Company ("New York Life")
- ii. New York Life Insurance and Annuity Company ("NYLIAC")
- iii. NYLIFE Insurance Company of Arizona ("NYLAZ")
- iv. NYLIFE LLC ("NYLIFE LLC") and its domestic affiliates
- v. New York Life Investment Management Holdings LLC ("NYL Investments") and its domestic affiliates
- vi. New York Life Enterprises LLC ("NYLE") and its domestic affiliates
- vii. NYL Investors LLC ("NYL Investors")
- viii. New York Life Group Insurance Company of NY ("NYLGICNY")
- ix. LINA Benefit Payments, Inc.

The Company is a member of an affiliated group which files a consolidated federal income tax return with New York Life. The consolidated income tax provision or benefit is allocated among the members of the group in accordance with a tax allocation agreement. The tax allocation agreement provides that the Company computes its share of consolidated tax provision or benefit, in general, on a separate company basis, and may, where applicable, include the tax benefits of operating or capital losses utilizable in New York Life's consolidated returns. Intercompany tax balances are settled quarterly on an estimated basis with a final settlement occurring within 30 days of the filing of the consolidated tax return. Current federal income taxes are charged or credited to operations based upon amounts estimated to be payable or recoverable as a result of taxable operations for the current year and any adjustments to such estimates from prior years.

G. The Company does not anticipate any significant changes to its total unrecognized tax benefits within the next 12 months.

H. The Company does not have repatriation transition tax owed under the Tax Cuts and Jobs Act.

I. The Company does not have an AMT credit that was recognized as a current year recoverable or DTA.

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

The following note discloses significant related party transactions.

A-B. For information on dividend payments made to New York Life, refer to Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions, and Quasi - Reorganizations.

During December 31, 2024 and 2023, the Company received dividend distributions from Madison Capital Funding LLC ("MCF") of \$18,696,661 and \$46,509,433, respectively.

During December 31, 2024, the Company did not have net capital contributions to / (return of capital) from MCF. During December 31, 2023, the Company had net capital contributions to / (return of capital) from MCF of \$(18,928,882).

NOTES TO FINANCIAL STATEMENTS

Significant agreements entered into by the Company with its parent company and affiliates for the years ended December 31, 2024 and 2023 were as follows:

Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Description
Active Agreements				
12/31/2020	New York Life and Annuity Corporation ("NYLIAC")	Insurance affiliate	Reinsurance agreement	The Company entered into an affiliate reinsurance agreement with a direct wholly-owned subsidiary of New York Life, NYLIAC, to reinsure mortality risk arising under the Company's group term life insurance business on a yearly renewable term basis. Entry into the yearly renewable term treaty reduces the Company's exposure to mortality risk. Although effective December 31, 2020, financial related impacts of this treaty began in 2021.
12/31/2020	New York Life	Parent	Service and facility agreement	New York Life provides the Company with certain services and facilities including, but not limited to accounting, tax and auditing services, legal services, actuarial services, electronic data processing operations and communications operations. New York Life charges the Company for the identified costs associated with these services and facilities under the terms of a service agreement between New York Life and the Company. For the years ended December 31, 2024 and 2023, the fees incurred associated with these services and facilities, amounted to \$130,233,970 and \$127,345,493, respectively. The terms of the agreements require that these amounts be settled in cash within 90 days.
1/1/2024	New York Life / NYLGICNY	Parent / Insurance affiliate	Claims administration service agreement	The Company has entered into a claims administration services agreement with both New York Life and NYLGICNY. For the year ended December 31, 2024, there was no fee incurred associated with these services.
12/31/2020 (amended as of 10/26/2022)	New York Life	Parent	Revolving credit agreement	The Company, as borrower, entered into a credit agreement with New York Life, as lender, for a maximum aggregate amount of \$100,000,000. At December 31, 2024 and 2023, the credit facility was not used, no interest was paid, and there was no outstanding balance due.
12/31/2020	NYL Investors	Non insurance affiliate	Investment management agreement	The Company is a party to an investment management agreement with NYL Investors (a wholly-owned subsidiary of New York Life), as amended from time to time, whereby NYL Investors provides investment advisory and administrative services to the Company. For the years ended December 31, 2024 and 2023, the total cost for these services amounted to \$11,775,536 and \$11,329,980, respectively, which is included in the costs of services billed by New York Life to the Company.
Various	New York Life	Parent	Participation in mortgage loans, REO and Real Estate	The Company's interests in commercial mortgage loans are primarily held in the form of participations in mortgages originated or acquired by New York Life. A real estate property acquired through foreclosure is called REO Portfolio. The Company's interests in the ownership of REO Portfolio is called REO Ownership Interest. Certain real estate investments acquired may have similar ownership interests through a participation. Under the participation agreement for the mortgage loans, it is agreed between the Company and New York Life that the Company's proportionate interest (as evidenced by a participation certificate) in the underlying mortgage loan, including without limitation, the principal balance thereof, all interest which accrues thereon, and all proceeds generated therefrom, will be pari passu with New York Life's and pro rata based upon the respective amounts funded by New York Life and the Company in connection with the applicable mortgage loan origination or acquisition. Consistent with the participation arrangement, all mortgage loan documents name New York Life (and not both New York Life and the Company) as the lender but are held for the benefit of both the Company and New York Life pursuant to the applicable participation agreement. New York Life retains general decision making authority with respect to each mortgage loan, although certain decisions require the Company's approval. The Company's mortgage loans, REOs and certain real estate investments acquired through a participation from New York Life had a carrying value of \$1,075,750,270 and \$815,844,750 as of December 31, 2024 and 2023, respectively. There's no REO in the form of participations owned by the Company as of December 31, 2024 and 2023.
12/31/2022	MCF	Non insurance affiliate	Note funding agreement	The Company and New York Life entered into a note funding agreement with MCF (as amended from time to time, the "MCF Note Agreement") and acquired a variable funding note issued by MCF thereunder (the "2015 Note"). The note was most recently reissued on December 31, 2022 due to NYLIAC transferring a portion of its interest to the Company. The note is reported as a bond, with an outstanding balance, including accrued interest, for the Company of \$235,947 and \$1,059,664 at December 31, 2024 and 2023, respectively. The funding limit is determined using 2.25% multiplied by the cash and invested assets amount, as of such date of determination. Cash and invested assets amount means, as of any date of determination, the sum of (x) the net admitted cash and invested assets of the Company and NYLIAC (y) the net admitted cash and invested assets of New York Life (excluding any portion thereof attributable to New York Life's investment in the Company and NYLIAC), in each case, based on the most recently available quarterly or annual financial statements of New York Life, NYLIAC or the Company, as applicable. All outstanding advances made to MCF under the MCF Note Agreement will be due in full on December 31, 2025.
12/31/2022	NYLIAC	Insurance affiliate	Transfer of assets	Bond asset and cash transfers between the Company and NYLIAC were executed to strengthen duration alignment between asset and liability profiles amongst the insurance companies. The Company acquired a \$250,000,000 equity interest in MCF from NYLIAC in exchange for transferring \$250,000,000 of bonds.
Various	NYLIAC	Insurance affiliate	Reinsurance agreement	The Company entered into a coinsurance reinsurance agreement with NYLIAC, whereby the Company will reinsure on a coinsurance basis 100% of all policies issued by NYLIAC associated with Critical Illness Insurance, Accidental Indemnity Insurance, and Hospital Indemnity Insurance policies ("Group Voluntary" policies). The morbidity risk and any other key risk in the policies were ceded to the Company as part of this agreement. This agreement was effective January 1, 2025. Therefore, there was no financial impact associated with this agreement at or for the year ended December 31, 2024.

C. The Company had no transaction with related parties not reported on schedule Y.

D. At December 31, 2024 and 2023, the Company reported a net amount of \$567,601 and \$9,153,002 respectively, as amounts payable to parent and affiliates. The terms of the underlying agreements generally require that these amounts be settled in cash within 90 days.

NOTES TO FINANCIAL STATEMENTS

- E. Refer to sections A-B for significant administrative and advisory agreements the Company has entered into with its parent and affiliates.
- F. In the ordinary course of business the Company may enter into guarantees and/or keep wells with its parent and affiliates. Refer to Note 14 - Liabilities, Contingencies and Assessments for more information.
- G. All outstanding shares of the Company are owned by the parent company, New York Life, a mutual insurance company domiciled in the state of New York.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I-J. The Company does not have an investment in a SCA entity that exceeds 10% of the admitted assets.
- K. Not applicable.
- L. The Company does not hold investments in any downstream non-insurance holding companies.
- M. The Company does not have affiliated common stock investments.
- N. The Company does not hold investments in an SCA.
- O. The Company does not hold investments in an SCA in a loss position.

11. Debt

- A. Refer to Note 10, sections A-B for the Company's significant credit agreements with its parent and affiliates.

B. Federal Home Loan Bank ("FHLB") Agreements

- (1) On September 30, 2021, the Company became a member of the FHLB of Pittsburgh or the "Bank". Membership in the Bank provides the Company with a significant source of alternative liquidity. Advances received by the general account are included in the liability for borrowed money on Page 3 - Liabilities, Surplus and Other Funds. When borrowing from the Bank, the Company is required to post collateral in the form of eligible securities, including mortgage-backed, government and agency debt instruments for each of the advances received. Upon any event of default by the Company, the FHLB of Pittsburgh's recovery from the collateral is limited to the amount of the Company's liability to the FHLB of Pittsburgh. The table below indicates the amount of FHLB of Pittsburgh stock purchased, collateral pledged, assets and liabilities related to the agreement with the Bank.

(2) FHLB of Pittsburgh Capital Stock

- A. Amount of FHLB of Pittsburgh capital stock held, in aggregate, is as follows:

A. Current year

	Total	General Account	Separate Accounts
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	870,800	870,800	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate Total	<u>\$ 870,800</u>	<u>\$ 870,800</u>	<u>\$ —</u>
Actual or estimated borrowing capacity as determined by insurer	\$ 475,343,335	\$ 475,343,335.25	\$ —

2. Prior Year

	Total	General Account	Separate Accounts
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	769,500	769,500	—
Activity stock	—	—	—
Excess stock	—	—	—
Aggregate total	<u>\$ 769,500</u>	<u>\$ 769,500</u>	<u>\$ —</u>
Actual or estimated borrowing capacity as determined by insurer	\$ 469,070,557	\$ 469,070,557	\$ —

The FHLB borrowing capacity for the Company is determined using 5% of the Company's total admitted assets at the current reporting date, less any secured borrowing amounts.

- B. Membership stock (Class A and B) eligible and not eligible for redemption is as follows:

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Class B	\$ 870,800	\$ 870,800	\$ —	\$ —	\$ —	\$ —

(C) Collateral pledged to FHLB of Pittsburgh

- a. At December 31, 2024, the Company did not have a balance due to the FHLB of Pittsburgh.

NOTES TO FINANCIAL STATEMENTS

b. Maximum amount of collateral pledged during reporting period is as follows:

	Fair Value ¹	Carrying Value ¹	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts	\$ 18,302,369	\$ 18,302,369	\$ —
2. Current year general account	\$ 18,302,369	\$ 18,302,369	\$ —
3. Current year separate accounts	\$ —	\$ —	\$ —
4. Prior year total general and separate accounts	\$ —	\$ —	\$ —

¹ Includes amounts in excess of minimum requirements.

(D) Borrowing from FHLB of Pittsburgh

a. At December 31, 2024, the Company did not have a balance due to the FHLB of Pittsburgh.

b. Maximum amount borrowed during current reporting period is as follows:

	Total	General Account	Separate Accounts
Debt	\$ —	\$ —	\$ —
Funding agreements	—	—	—
Other	—	—	—
Aggregate total	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

c. FHLB of Pittsburgh borrowings subject to prepayment obligations is as follows:

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

Debt	No
Funding agreements	No
Other	No

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

A. Defined Benefit Plan

Refer to section G.

B. Plan Asset Investment Policies and Strategies

Refer to section G.

C. Determination of Fair Values

Refer to section G.

D. Long-term Rate of Return on Plan Assets

Refer to section G.

E. Defined Contribution Plans

Refer to section G.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company participates in New York Life's tax-qualified and non-qualified defined contribution plans covering eligible U.S. employees (401(k) plans). The tax-qualified plan provides for pre-tax, after-tax and/or after-tax Roth salary reduction contributions (subject to maximums) and Company matching contributions of up to 5% of annual salary (base plus eligible incentive pay are considered). A non-qualified plan credits participant and Company matching contributions with respect to compensation in excess of the amount that may be taken into account under the tax-qualified plan, and a separate non-qualified plan provides for Company matching contributions with respect to deferred compensation. For the years ended December 31, 2024 and 2023, the Company's matching contributions to the employees' tax qualified and non-qualified plans totaled \$13,053,253 and \$12,364,009, respectively.

H. Postemployment Benefits and Compensated Absences

Refer to section G.

I. Impact of Medicare Modernization Act on Postretirement Benefit (INT 04-17)

Refer to section G.

13. Capital and Surplus, Shareholders' Dividend Restrictions, and Quasi-Reorganizations

A. The Company has 30,000 shares authorized, and approximately 25,000 shares issued and outstanding as of December 31, 2024 and 2023 with a par value of \$100. There are no other classes of capital stock.

B. The Company has no preferred stock outstanding as of December 31, 2024 and 2023.

NOTES TO FINANCIAL STATEMENTS

- C. The Company is subject to restrictions on the payment of dividends to New York Life. Under Title 40 of the Pennsylvania Statutes, cash dividends can be paid only out of that part of the Company's available and accumulated surplus funds which are derived from realized net operating profits on its business and realized capital gains, and dividends (or other distributions) on capital stock can be declared and paid only out of earned surplus (being an amount equal to the unassigned funds of the Company as set forth in its most recent annual statement submitted to the Pennsylvania Insurance Commissioner ("the Commissioner"), including all or part of the surplus arising from unrealized capital gains or revaluation of assets), except as otherwise approved by the Commissioner (provided that stock dividends may be paid out of any available surplus funds). Furthermore, no extraordinary dividend may be paid until 30 days after the Commissioner has received notice of such declaration and has not disapproved such payment within such 30 day period, or the Commissioner has approved such payment within that 30 day period. Extraordinary dividends are defined as any dividend or distribution or cash or other property, whose fair market value, together with that of other dividends or distributions made within the preceding 12 months, exceeds the greater of (1) 10 percent of the Company's surplus as regards policyholders as of the preceding December 31 or (2) the net income from operations of the Company for the 12 month period ending on the preceding December 31 (not including pro rata distributions of any class of the Company's own securities). As a condition to the Commissioner's approval of New York Life's application to purchase the Company, until January 1, 2024, the Company was prohibited from declaring or paying any dividends, returns of capital or any other type of distribution, without the prior approval of the Commissioner, unless said distribution has been approved by the Department as a transaction between affiliates filed under the Insurance Holding Companies Act.

Dividends may be declared by the Board of Directors of the Company from available surplus, as it deems appropriate, on a non-cumulative basis. At December 31, 2024, the amount of earned surplus of the Company available for the payment of dividends was \$1,977,785,153. The maximum amount of dividends that may be paid in 2025 without prior notice to or approval of the Commissioner is \$437,904,881.

- D. During the year ended December 31, 2024, the Company paid a cash dividend of \$200,000,000 to its sole stockholder, New York Life.
- E. Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. No restrictions have been placed on the unassigned surplus funds of the Company.
- G. The Company did not have any advances to surplus.
- H. The Company did not hold stock, including stock of affiliated companies, for any special purpose.
- I. At December 31, 2024, the Company had special surplus funds of \$17,257,967 due to the admittance of negative IMR. Refer to Note 21 - Other Items for a more detailed discussion on Admitted Negative IMR.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative net unrealized losses, gross of deferred taxes, is \$13,307,143 at December 31, 2024.
- K. The Company has not issued any surplus notes.
- L.-M. The Company has never had a quasi-reorganization.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

1. Commitments or contingent commitments

The Company had outstanding contractual obligations to acquire additional private placement securities for \$61,542,931 at December 31, 2024.

The Company had unfunded commitments on limited partnerships, limited liability companies and other invested assets for \$24,196,619 at December 31, 2024.

The Company had contractual commitments to extend credit for commercial mortgage loans at both fixed and variable rates of interest, which amounted to \$39,239,983 at December 31, 2024. These commitments are diversified by property type and geographic location.

2. Guarantees

The Company does not have any guarantees.

3. Guarantee obligations

The Company does not have any guarantee obligations.

B. Assessments

The Company operates in a regulatory environment that may require its participation in assessments under state insurance guaranty association laws. The Company's exposure to assessments for certain obligations of insolvent insurance companies to policyholders and claimants is based on its share of business written in the relevant jurisdictions.

The Company recorded guaranty fund receivables of \$3,974,586 and \$3,497,712 at December 31, 2024 and 2023, respectively. The Company recorded guaranty fund liabilities of \$7,530,101 and \$9,551,987 at December 31, 2024 and 2023, respectively.

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

Not applicable.

E. Joint and Several Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

F. All Other Contingencies

The Company is a defendant in individual and/or alleged class action suits related to its group life and disability business. Some of these actions seek substantial or unspecified compensatory and punitive damages. The Company is also from time to time involved in various governmental, administrative, and investigative proceedings and inquiries.

Notwithstanding the uncertain nature of litigation and regulatory inquiries, the outcome of which cannot be predicted, the Company believes that, after provisions made in the financial statements, the ultimate liability that could result from litigation and proceedings would not have a material adverse effect on the Company's financial position; however, it is possible that settlements or adverse determinations in one or more actions or other proceedings in the future could have a material adverse effect on the Company's operating results for a given year.

Several commercial banks have customary security interests in certain assets of the Company to secure potential overdrafts and other liabilities of the Company that may arise under custody, securities lending and other banking agreements with such banks.

15. Leases

A. Lessee Operating Lease

1. Rental expenses for operating leases principally for office space amounted to \$12,495,609 and \$14,604,158 for the years ended December 31, 2024 and 2023, respectively.
2. At December 31, 2024, the aggregate future minimum rental payments under leases having initial or remaining non-cancelable lease terms in excess of one year for each year are as follows: \$9,228,952 in 2025, \$8,372,016 in 2026, \$6,990,468 in 2027, \$3,496,231 in 2028, \$2,817,945 in 2029 and \$15,077,578 in the years thereafter.
3. The Company is not involved in any material sale-leaseback transactions.

B. Lessor Leases

Not applicable.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

(1)-(7) Not applicable.

C. Wash Sales

- (1) In the course of the Company's investment management activities, securities may be sold and purchased within 30 days of the sale date to meet individual portfolio objectives and to achieve the ongoing rebalancing of exposure
- (2) The Company did not have any wash sales where securities with an NAIC rating designation of 3 or below, or unrated, were sold during the year ended December 31, 2024 and reacquired within 30 days of the sale date.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

Information with regard to the profitability of Administrative Services Only (ASO) uninsured accident and health plans and the uninsured portion of partially insured plans was as follows for the year ended December 31, 2024:

<i>(In whole dollars)</i>	2024		
	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ (18,872,641)	\$ —	\$ (18,872,641)
Total net other income or expenses (including interest paid to or received from plans)	\$ —	\$ —	\$ —
Net gain or (loss) from operations	\$ (18,872,641)	\$ —	\$ (18,872,641)
Total claim payment volume	\$ 129,494	\$ —	\$ 129,494

B. ASC Plans

Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

Not applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators

The Company did not have any direct premium written/produced by a single managing general agent/third-party administrator equal to or greater than 5% of surplus during 2024.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

- A. The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by SSAP No. 100, "Fair Value Measurements". Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. This guidance establishes a framework for measuring fair value that includes a hierarchy used to classify the inputs used in measuring fair value. The hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three levels. The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement.

(1) The levels of the fair value hierarchy are based on the inputs to the valuation as follows:

- Level 1 Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market. Active markets are defined as a market in which many transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
- Level 2 Observable inputs other than level 1 prices, such as quoted prices in active markets for similar assets or liabilities; quoted prices in markets that are not active for identical or similar assets or liabilities, or other model driven inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. Valuations are generally obtained from third-party pricing services for identical or comparable assets or liabilities or through the use of valuation methodologies using observable market inputs.
- Level 3 Instruments whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs reflect management's own assumptions in pricing the asset or liability. Pricing may also be based upon broker quotes that do not represent an offer to transact. Prices are determined using valuation methodologies such as option pricing models, discounted cash flow models and other similar techniques. Non-binding broker quotes, which are utilized when pricing service information is not available, are reviewed for reasonableness based on the Company's understanding of the market, and are generally considered Level 3. To the extent the internally developed valuations use significant unobservable inputs, they are classified as Level 3.

The following table represents the balances of assets and liabilities measured at fair value or net asset value ("NAV") as of December 31, 2024:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds					
SVO identified bond ETF	\$ —	\$ —	\$ —	\$ —	—
U.S. corporate	—	—	—	—	—
Non-agency commercial mortgage-backed securities	—	—	—	—	—
Non-agency residential mortgage-backed securities	—	—	—	—	—
Non-agency asset-backed securities	—	—	—	—	—
Total bonds	—	—	—	—	—
Common stocks	43,941,572	—	870,800	—	44,812,372
Derivative assets					
Interest rate swaps	—	1,926,680	—	—	1,926,680
Total derivative assets	—	1,926,680	—	—	1,926,680
Separate accounts assets	13,728,665	—	—	—	13,728,665
Other invested assets	—	—	7,646,938	—	7,646,938
Total assets at fair value	<u>\$ 57,670,237</u>	<u>\$ 1,926,680</u>	<u>\$ 8,517,738</u>	<u>\$ —</u>	<u>\$ 68,114,655</u>
b. Liabilities at fair value					
Derivative liabilities					
Interest rate swaps	\$ —	\$ —	\$ —	\$ —	—
Foreign currency swaps	—	—	—	—	—
Inflation swaps	—	—	—	—	—
Interest rate options	—	—	—	—	—
Foreign currency forwards	—	—	—	—	—
Futures	—	—	—	—	—
Total derivative liabilities	—	—	—	—	—
Separate accounts liabilities - derivatives ⁽¹⁾	—	—	—	—	—
Total liabilities at fair value	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

⁽¹⁾ Separate accounts contract holder liabilities are not included in the table as they are reported at contract value and not fair value in the Company's Annual Statement.

(2)-(3) The table below presents a rollforward of Level 3 assets and liabilities for the year ended December 31, 2024:

	Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains or (losses) included in Net Income	Total gains or (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Balance at 12/31/2024
Total bonds	—	—	—	—	—	—	—	—	—	—
Common stocks	769,500	—	—	—	—	101,300	—	—	—	870,800
Other invested assets	\$ 8,174,732	\$ 189,086	\$ (1,879,665)	\$ (693,755)	\$ 1,309,067	\$ 1,124,649	\$ —	\$ (577,176)	\$ —	\$ 7,646,938
Total	<u>\$ 8,944,232</u>	<u>\$ 189,086</u>	<u>\$ (1,879,665)</u>	<u>\$ (693,755)</u>	<u>\$ 1,309,067</u>	<u>\$ 1,225,949</u>	<u>\$ —</u>	<u>\$ (577,176)</u>	<u>\$ —</u>	<u>\$ 8,517,738</u>

NOTES TO FINANCIAL STATEMENTS

Transfers between levels

Transfers between levels may occur due to changes in valuation sources, changes in the availability of market observable inputs, which generally are caused by changes in market conditions such as liquidity, trading volume or bid-ask spreads, or as a result of a security measured at amortized cost at the beginning of the period, but measured at estimated fair value at the end of the period, or vice versa, due to a ratings downgrade or upgrade.

Transfers into and out of Level 3

The Company's basis for transferring assets and liabilities into and out of Level 3 is based on changes in the observability of data, a change in the security's measurement or changes in redemption restrictions of certain separate accounts investments.

Transfers into Level 3 totaled \$189,086 for the year ended December 31, 2024, which primarily relates to other invested assets residual tranches of securitizations that were measured at amortized cost at the beginning of the period and measured at fair value at the end of the period. Transfers out of Level 3 totaled \$1,879,665 for the year ended December 31, 2024, which primarily relates to other invested assets residual tranches of securitizations measured at fair value at the beginning of the period and measured at amortized cost at the end of the period.

(4)-(5) Determination of Fair Value

The Company has an established and well-documented process for determining fair value. Security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services. For most private placement securities, the Company applies a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. For private placement securities that cannot be priced through these processes, the Company uses internal models and calculations. All other securities are submitted to independent brokers for prices. The Company performs various analyses to ascertain that the prices represent fair value. Examples of procedures performed include, but are not limited to, back testing recent trades, monitoring trading volumes, and performing variance analysis of monthly price changes using different thresholds based on asset type. The Company also performs an annual review of all third-party pricing services. During this review, the Company obtains an understanding of the process and sources used by the pricing service to ensure that they maximize the use of observable inputs, the pricing service's frequency of updating prices, and the controls that the pricing service uses to ensure that their prices reflect market assumptions. The Company also selects a sample of securities and obtains a more detailed understanding from each pricing service regarding how they derived the price assigned to each security. Where inputs or prices do not reflect market participant assumptions, the Company will challenge these prices and apply different methodologies that will enhance the use of observable inputs and data. The Company may use non-binding broker quotes or internal valuations to support the fair value of securities that go through this formal price challenge process.

At December 31, 2024, the Company did not have any price challenges on general account or separate account securities from what it received from third party pricing services.

In addition, the Company has a pricing committee that provides oversight over the Company's prices and fair value process for securities. The committee is comprised of representatives from the Company's Investment Management group, Controller's, Compliance and Security Operations. The committee meets quarterly and is responsible for the review and approval of the Company's valuation procedures. The committee is also responsible for the review of pricing exception reports as well as the review of significant inputs used in the valuation of assets that are valued internally.

For Level 1 investments, valuations are generally based on observable inputs that reflect quoted prices for identical assets in active markets.

The fair value for Level 2 and Level 3 valuations are generally based on a combination of the market and income approach. The market approach generally utilizes market transaction data for the same or similar instruments, while the income approach involves determining fair values from discounted cash flow methodologies.

The following represents a summary of significant valuation techniques for assets and liabilities used to determine fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy.

Level 1 measurements

Common stocks

These securities are comprised of exchange traded U.S. and foreign common stock and mutual funds. Valuation of these securities is based on unadjusted quoted prices in active markets that are readily and regularly available.

Separate accounts assets

These assets are comprised of exchange traded funds, common stocks and actively traded open-end mutual funds with a daily net asset value ("NAV"). The NAV can be observed by redemption and subscription transactions between third parties, or may be obtained from fund managers. Therefore, the fair values of these investments has been reflected within Level 1 in the fair value hierarchy. Common stocks are generally traded on an exchange.

Level 2 measurements

Derivatives

The fair value of derivative instruments is generally derived using valuation models that use an income approach. Where valuation models are used, the selection of a particular model depends upon the contractual terms of, and specific risks inherent in the instrument, as well as the availability of pricing information in the market. The Company generally uses similar models to value similar instruments. Valuation model inputs include contractual terms, yield curves, foreign exchange rates, equity prices, credit curves, measures of volatility and other factors. The Company's derivatives trade in liquid markets, where model inputs are observable for substantially the full term, they are classified as Level 2.

Derivatives Collateral

The carrying value of these instruments approximates fair value since these assets and liabilities are generally short-term in nature and are classified as Level 2.

NOTES TO FINANCIAL STATEMENTS

Level 3 measurements

Bonds

The valuation techniques for most Level 3 bonds are generally the same as those described in Level 2. However, if the investments are less liquid or are lightly traded, there is generally less observable market data, and therefore these investments will be classified as Level 3. Circumstances where observable market data are not available may include events such as market illiquidity and credit events related to the security. In addition, certain securities are priced based upon internal valuations using significant unobservable inputs.

If the price received from third-party pricing services does not appear to reflect market activity, the Company may challenge the price. For securities which go through this formal price challenge process, a non-binding broker quote or internal valuation is used to support the fair value instead. The Company also uses non-binding broker quotes to fair value certain bonds, when the Company is unable to obtain prices from third-party vendors.

Private placement securities where adjustments for liquidity are considered significant to the overall price are classified as Level 3.

Common stocks

The security is primarily related to equity investments with a privately held government entity FHLB of Pittsburgh, where the price is derived from internal valuations.

Other Invested Assets

Other Invested assets include residual tranches of securitizations. The fair value of the residual tranches of securitizations is derived using an income valuation approach, which is based on a discounted cash flow calculation that may or may not use observable inputs and therefore is classified as Level 3.

B. Not applicable.

C. The following table presents the carrying amounts and estimated fair values of the Company's financial instruments at December 31, 2024. Since the SSAP 100 hierarchy only applies to items that are measured at fair value at the reporting date, the items in the tables above are subsets of the amounts reported in the following table.

	Fair Value	Carrying Amount	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets:							
Bonds	\$ 6,273,716,945	\$ 6,644,461,917	\$ —	\$ 6,140,585,551	\$ 133,131,394	\$ —	—
Preferred stocks	—	—	—	—	—	—	—
Common stocks	44,812,372	44,812,372	43,941,572	—	870,800	—	—
Mortgage loans	1,402,213,583	1,460,927,891	—	—	1,402,213,583	—	—
Cash, cash equivalents and short-term investments	88,611,178	88,611,179	33,207,291	55,403,887	—	—	—
Derivatives	1,926,680	1,926,680	—	1,926,680	—	—	—
Derivatives - collateral	1,660,403	1,660,403	—	1,660,403	—	—	—
Other invested assets ¹	18,510,634	16,464,399	—	—	18,510,634	—	—
Investment income due and accrued	61,665,478	61,665,478	—	61,665,478	—	—	—
Separate accounts assets	13,728,665	13,728,665	13,728,665	—	—	—	—
Total assets	\$ 7,906,845,938	\$ 8,334,258,984	\$ 90,877,528	\$ 6,261,241,999	\$ 1,554,726,411	\$ —	\$ —
Liabilities:							
Deposit fund contracts:							
Annuities certain	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Derivatives	—	—	—	—	—	—	—
Derivatives - collateral	1,479,152	1,479,152	—	1,479,152	—	—	—
Borrowed money	—	—	—	—	—	—	—
Amounts payable for securities lending	—	—	—	—	—	—	—
Payable to parent and affiliates	3,751,567	3,751,567	—	3,751,567	—	—	—
Separate accounts liabilities - derivatives	—	—	—	—	—	—	—
Total liabilities	\$ 5,230,719	\$ 5,230,719	\$ —	\$ 5,230,719	\$ —	\$ —	\$ —

¹ Excludes investments accounted for under the equity method.

Bonds

The fair value of bonds is determined by considering one of four primary sources: (1) security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from nationally recognized third-party pricing services, (2) securities are priced using a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices, (3) securities are priced using an internal pricing model or methodology, and (4) securities are submitted to independent brokers for prices.

The pricing service generally uses an income-based approach by using a discounted cash-flow model or it may also use a market approach by looking at recent trades of a specific security to determine fair value on public securities or a combination of the two. Typical inputs used by these pricing services include, but are not limited to; benchmark yields, reported trades, issuer spreads, bids, offers, benchmark securities, estimated cash flows and prepayment speeds.

Independent pricing vendors do not supply prices for private placement bonds. These securities are primarily priced using a market approach such as a matrix-based pricing methodology, which uses spreads derived from third-party benchmark bond indices. Any private securities that cannot be priced using this methodology, are priced using an internally developed model based upon assigned comparable public issues adjusted for liquidity, maturity and rating or are priced based on internal calculations. The Company assigns a credit rating based upon internal analysis.

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Prices from pricing services and broker quotes are validated on an ongoing basis to ensure the adequacy and reliability of the fair value measurement. The Company performs both quantitative and qualitative analysis of the prices including initial and ongoing review of third-party pricing methodologies, back testing of recent trades, and a thorough review of pricing trends and statistics.

Included in bonds are affiliated bonds from MCF. The affiliated bond from MCF had a carrying value of \$229,452 and a fair value of \$231,494 as of December 31, 2024. The fair value of this security is calculated internally and may include inputs that may not be observable. Therefore, this security is classified as Level 3.

Common stocks

The fair value of unaffiliated equity securities is determined by considering one of three primary sources: (1) security pricing is applied using a hierarchy approach whereby publicly available prices are first sought from third-party pricing services, (2) the remaining un-priced securities are submitted to independent brokers for prices, and (3) securities are priced using an internal pricing model or methodology.

Prices from pricing services and broker quotes are validated on an ongoing basis to ensure the adequacy and reliability of the fair value measurement. The Company performs both quantitative and qualitative analysis of the prices including, initial and ongoing review of third-party pricing methodologies, back testing of recent trades, and a thorough review of pricing trends and statistics.

Mortgage loans

The estimated fair value of mortgage loans is determined using an income approach, based upon the present value of the expected cash flows discounted at an interpolated treasury yield plus a spread. The spread is based on management's judgment and assumptions, which takes into account matters such as property type, LTV and remaining term of each loan, etc. The spread is a significant component of the pricing inputs, and therefore, these investments are classified as Level 3.

Cash, cash equivalents, short-term investments and investment income due and accrued

Cash on hand and money market mutual funds are classified as Level 1. Cash overdrafts (i.e. outstanding checks) are classified as Level 2. Due to the short-term maturities of cash equivalents, short term investments, and investment income due and accrued, carrying value approximates fair value and is classified as Level 2.

Other invested assets

Other invested assets are comprised of LIHTC investments and residual tranches of securitizations. The fair value of the LIHTC investments is derived using an income valuation approach, which is based on a discounted cash flow calculation using a discount rate that is determined internally and therefore classified as Level 3. The fair value of the majority of residual tranches of securitizations is derived using an income valuation approach, which is based on a discounted cash flow calculation that may or may not use observable inputs and therefore is classified as Level 3.

Separate accounts assets

Assets within the separate accounts are invested in mutual funds. The fair value of these open-ended publically traded mutual funds are valued at their closing bid prices each business day.

Deposit fund contracts

Fair values for annuities certain liabilities are estimated using discounted cash flow calculations based on interest rates currently being offered for similar contracts with maturities consistent with those remaining for the contracts being valued.

Borrowed money

Borrowed money consists of a financing arrangement. The carrying value of the financing arrangement approximates fair value. At December 31, 2024, the Company had no repurchase agreements.

- D. If it is not practicable for an entity to estimate the fair value of that financial instrument or a class of financial instruments, the following shall be disclosed:

(1)-(2) Not applicable.

- E. Not applicable.

21. Other Items

A. Unusual or Infrequent Items

The Company continues to monitor the economic environment and other potential impacts that could result from current or future outbreaks of infectious diseases, viruses (including COVID-19), epidemics or pandemics.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. (1) Other Disclosures

Assets with a carrying value of \$123,896,369 at December 31, 2024 were on deposit with government authorities or trustees as required by certain state insurance laws.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-transferable Tax Credits

Not applicable.

F. Subprime and Midprime Mortgage Related Risk Exposure

Not applicable.

NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

Prior to February 1, 2012, the Company had a deposit administration agreement with an unaffiliated company, in which their Retained Asset Accounts were held by the unaffiliated company on their behalf. Effective February 1, 2012, all benefits for new claims arising under the Company's policies (as described below) are being established as Retained Asset Accounts in the Company rather than the unaffiliated company. All claims prior to February 1, 2012 continue to be held by the unaffiliated company.

Retained asset accounts are classified as liabilities for deposit-type contracts. These accounts represent the Company's method for settling certain life, disability and accidental death and dismemberment claims where the claimant does not specify or request payment in an alternate form, or where another form of payment is directed by applicable law. The insurance proceeds are retained in the Company's general account and credited to a beneficiary's free interest-bearing account with draft privileges that can be liquidated at any time. The account balance and earned interest are fully guaranteed by the Company. The interest crediting rate is updated weekly and pegged to the Bank Rate Monitor Index, which reflects the average annual effective yield on money markets offered by one hundred large banks and thrifts in the United States. Interest is compounded daily and is credited to account holders on a monthly basis. The weighted average effective interest rate credited to account holders in 2024 was 0.45%, ranging from 0.41% to 0.49%. Account holders are charged fees only for special services (stop payment requests, checks denied due to insufficient funds, copies of drafts or statements) and are not charged per-draft fees, maintenance charges or withdrawal penalties.

Effective Date		Interest Rate \$10,000 or more	Interest Rate \$9,999.99 or less
From	Through		
1/1/2024	1/3/2024	0.46%	0.46%
1/4/2024	1/10/2024	0.47%	0.47%
1/11/2024	1/17/2024	0.46%	0.46%
1/18/2024	1/31/2024	0.48%	0.48%
2/1/2024	2/21/2024	0.47%	0.47%
2/22/2024	2/28/2024	0.46%	0.46%
2/29/2024	3/13/2024	0.47%	0.47%
3/14/2024	4/3/2024	0.48%	0.48%
4/4/2024	4/17/2024	0.47%	0.47%
4/18/2024	4/24/2024	0.46%	0.46%
4/25/2024	5/8/2024	0.47%	0.47%
5/9/2024	5/22/2024	0.46%	0.46%
5/23/2024	5/29/2024	0.47%	0.47%
5/30/2024	6/5/2024	0.49%	0.49%
6/6/2024	6/12/2024	0.47%	0.47%
6/13/2024	6/26/2024	0.46%	0.46%
6/27/2024	7/3/2024	0.47%	0.47%
7/4/2024	7/24/2024	0.46%	0.46%
7/25/2024	7/31/2024	0.47%	0.47%
8/1/2024	9/4/2024	0.46%	0.46%
9/5/2024	9/11/2024	0.47%	0.47%
9/12/2024	9/18/2024	0.44%	0.44%
9/19/2024	9/25/2024	0.45%	0.45%
9/26/2024	10/9/2024	0.43%	0.43%
10/10/2024	10/16/2024	0.42%	0.42%
10/17/2024	10/23/2024	0.43%	0.43%
10/24/2024	11/20/2024	0.42%	0.42%
11/21/2024	11/27/2024	0.44%	0.44%
11/28/2024	12/11/2024	0.42%	0.42%
12/12/2024	12/18/2024	0.41%	0.41%
12/19/2024	12/31/2024	0.42%	0.42%

The applicable fees charged for retained asset accounts in 2024 were immaterial.

- (1) The following table presents the number and balance of retained asset accounts in-force at December 31, 2024 and 2023, respectively:

	In-Force			
	2024		2023	
	Number	Amount	Number	Amount
Up to and including 12 months	2,229	\$ 140,118,525	2,772	\$ 164,558,239
13 to 24 months	1,422	61,341,362	1,779	92,935,176
25 to 36 months	1,195	58,508,903	1,438	66,087,058
37 to 48 months	1,003	43,388,716	1,000	41,620,540
49 to 60 months	709	29,178,238	736	26,058,671
Over 60 months	4,028	131,754,383	4,548	144,579,770
Total	10,586	\$ 464,290,127	12,273	\$ 535,839,454

NOTES TO FINANCIAL STATEMENTS

(2) The following table presents the Company's retained asset accounts at December 31, 2024:

	Individual		Group	
	Number	Amount	Number	Amount
Retained asset accounts at the beginning of the year	147	\$ 9,481,092	12,126	\$ 526,358,362
Retained asset accounts issued/added during the year	—	—	5,497	456,966,269
Investment earnings credited to retained asset accounts during the year	N/A	39,750	N/A	2,253,790
Fees and other charges assessed to retained asset accounts during the year	N/A	(20)	N/A	(4,058)
Retained asset accounts transferred to state unclaimed property funds during the year	(11)	(79,015)	(442)	(5,935,834)
Retained asset accounts closed/withdrawn during the year	(18)	(1,518,583)	(6,713)	(523,271,626)
Retained asset accounts at the end of the year	118	\$ 7,923,224	10,468	\$ 456,366,903

H. Insurance-Linked Securities ("ILS") Contracts

Not applicable.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

J. Reporting Net Negative (Disallowed) IMR

IMR was admitted up to 10% of the Company's adjusted Capital and Surplus. Capital and Surplus was adjusted to exclude net positive admitted goodwill, electronic data processing equipment and operating system software, admitted negative IMR, and net deferred tax assets. The computation of adjusted Capital and Surplus for purposes of negative IMR admissibility is included below:

	Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
(1) Net negative (disallowed) IMR	\$ —	\$ —	\$ —	\$ —
(2) Negative (disallowed) IMR admitted	17,257,967	17,257,967	—	—
(3) Calculated adjusted capital and surplus				
Prior Period General Account Capital & Surplus	\$2,316,701,940			
From Prior Period SAP Financials				
Net Positive Goodwill (admitted)	—			
EDP Equipment & Operating System Software (admitted)	—			
Net DTAs (admitted)	302,178,514			
Net Negative (disallowed) IMR (admitted)	14,922,629			
Adjusted Capital & Surplus	\$1,999,600,797			
(4) Percentage of adjusted capital and surplus				
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	0.9 %			
(5) Allocated gains/losses to IMR from derivatives				
	Gains	Losses		
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ —	\$ —		
Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	—	—		
Fair Value Derivative Gains & Losses Amortized Over Current Period	—	—		
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total	\$ —	\$ —		

22. Events Subsequent

At February 25, 2025, the date the annual statement was available to be issued, there have been no events occurring subsequent to the close of the Company's books or accounts for the accompanying annual statement that would have a material effect on the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X). If yes, give full details. \$-
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X). If yes, give full details. \$-

NOTES TO FINANCIAL STATEMENTS

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X).
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$-
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$-
- (2) Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X). If yes, give full details.\$-

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction, in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. If all reinsurance agreements were terminated by either party as of the date of the statement, the resulting reduction in surplus due to loss of reserve credits net of unearned premium would be approximately \$-
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes () No (X) If yes, what is the amount of reinsurance credits, whether an asset or reduction of liability, taken for such new agreements or amendments? \$-

B - G. Not applicable.

H. Reinsurance Credit

- (1) Disclose any reinsurance contracts (or multiple contracts with the same reinsurer or its affiliates) subject to A-791 that includes a provision, which limits the reinsurer's assumption of significant risks identified as in A-791. Examples of risk limiting features include provisions such as a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar effect. If true, indicate the number of reinsurance contracts to which such provisions apply. For contracts subject to A-791, indicate if deposit accounting was applied for all contracts, which limit significant risks.

Not applicable

- (2) The Company's group life and disability businesses use catastrophic reinsurance to cover member events hosted by some insured affinity groups. These catastrophic agreements provide coverage for multiple deaths up to specific caps that are included in the treaties. No triggering events have occurred under these treaties in 2024.

- (3) Disclose if any reinsurance contracts contain features (except reinsurance contracts with a federal or state facility) described below which result in delays in payment in form or in fact:

Not applicable

- (4) Disclose if the reporting entity has reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R and identify the type of contracts and the reinsurance contracts.

Not applicable

- (5) Disclose if the reporting entity ceded any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

Not applicable

- (6) If affirmative disclosure is required for Paragraph 23H(5) above, explain why the contract(s) is treated differently for GAAP and SAP.

Not applicable

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

- A. The Company issues certain group life, accident and health insurance policies for which the final premium is calculated based on the loss experience of the insured during the term of the policy. The periodic adjustments may involve either the payment of return premium to the insured or payment of an additional premium by the insured, or both, depending on experience.
- B. The Company estimates an accrual for retrospective premium adjustments using a mathematical approach that uses analytics based on the Company's underwriting rules and experience rating practice.
- C. The amount of net premiums written by the Company for the years ended December 31, 2024 and 2023 that are subject to retrospective rating features were \$82,248,960 and \$99,452,570, respectively, which represented 2.8% and 3.5% of the total net premiums written, respectively. No other net premiums written by the Company are subject to retrospective rating features.
- D. Not applicable.
- E. Not applicable.

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

A. Claim reserves and unpaid claim liabilities at December 31, 2023 were \$5,169,920,177. For the year ended December 31, 2024, \$1,153,948,638 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3,815,325,917 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on disability income and accidental death and dismemberment coverage. Therefore, there has been a \$200,645,622 favorable prior-year development from December 31, 2023 to December 31, 2024. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The Company has no unfavorable prior year loss development on retrospectively rated policies included in this change. However, the business to which it relates is subject to premium adjustments.

B. Not applicable.

26. Intercompany Pooling Arrangements

Not applicable.

27. Structured Settlements

Not applicable.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Not applicable.

30. Premium Deficiency Reserves

Not applicable.

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company generally waives deduction of deferred fractional premiums upon death of insured and returns any portion of the premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Additional reserves are held on account of anticipated extra mortality for policies subject to extra premiums.
- (3) Not applicable.
- (4) Tabular Interest, Tabular less actual reserves released, and Tabular cost were generally determined by formula as described in the instructions.
- (5) Tabular interest on funds not involving life contingencies shown on Exhibit 7 was determined from the basic data for the calculation of deposit fund liabilities.
- (6) There were no "other increases (net)" on Page 7, Line 7.

32. Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics

A. Individual Annuities

	December 31, 2024				
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ 4,805,033	\$ 4,805,033	0.4 %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of a through c)	—	—	4,805,033	4,805,033	0.4
e. At book value without adjustment (minimal or no charge or adjustment)	1,350,524	—	—	1,350,524	0.1
(2) Not subject to discretionary withdrawal	1,182,895,846	—	—	1,182,895,846	99.5
(3) Total (gross: direct + assumed)	1,184,246,370	—	4,805,033	1,189,051,403	100.0 %
(4) Reinsurance ceded	1,181,993,556	—	—	1,181,993,556	
(5) Total (net)* (3) - (4)	<u>\$ 2,252,814</u>	<u>\$ —</u>	<u>\$ 4,805,033</u>	<u>\$ 7,057,847</u>	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

NOTES TO FINANCIAL STATEMENTS

B. Group Annuities

		December 31, 2024				
		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1)	Subject to discretionary withdrawal:					
a.	With market value adjustment	\$ —	\$ —	\$ 8,923,632	\$ 8,923,632	5.7 %
b.	At book value less current surrender charge of 5% or more	—	—	—	—	—
c.	At fair value	—	—	—	—	—
d.	Total with market value adjustment or at fair value (total of a through c)	—	—	8,923,632	8,923,632	5.7
e.	At book value without adjustment (minimal or no charge or adjustment)	996,496	—	—	996,496	0.6
(2)	Not subject to discretionary withdrawal	145,809,080	—	—	145,809,080	93.6
(3)	Total (gross: direct + assumed)	146,805,576	—	8,923,632	155,729,208	100.0 %
(4)	Reinsurance ceded	67,094,386	—	—	67,094,386	
(5)	Total (net) * (3) – (4)	\$ 79,711,190	\$ —	\$ 8,923,632	\$ 88,634,822	
(6)	Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

C. Deposit-Type Contracts (no life contingencies)

		December 31, 2024				
		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1)	Subject to discretionary withdrawal:					
a.	With market value adjustment	\$ 47,298,655	\$ —	\$ —	\$ 47,298,655	8.4 %
b.	At book value less current surrender charge of 5% or more	19,587,833	—	—	19,587,833	3.5
c.	At fair value	—	—	—	—	—
d.	Total with market value adjustment or at fair value (total of a through c)	66,886,488	—	—	66,886,488	11.9
e.	At book value without adjustment (minimal or no charge or adjustment)	477,266,756	—	—	477,266,756	85.0
(2)	Not subject to discretionary withdrawal	17,323,914	—	—	17,323,914	3.1
(3)	Total (gross: direct + assumed)	561,477,158	—	—	561,477,158	100.0 %
(4)	Reinsurance ceded	2,251,778	—	—	2,251,778	
(5)	Total (net) * (3) – (4)	\$ 559,225,380	\$ —	\$ —	\$ 559,225,380	
(6)	Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

* Reconciliation of total annuity actuarial reserves and deposit-type liabilities.

D. Life & Accident & Health Annual Statement:

		December 31, 2024
(1)	Exhibit 5, Annuities Section, Total (net)	\$ 2,347,020
(2)	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	79,616,984
(3)	Exhibit 7, Deposit-Type Contracts Line 14, Column 1	559,225,380
(4)	Subtotal	641,189,384
Separate Accounts Annual Statement:		
(5)	Exhibit 3, Annuities Section, Total (net)	13,728,665
(6)	Exhibit 3, Supplementary Contracts with Life Contingencies Section, Total (net)	—
(7)	Policyholder dividend and coupon accumulations	—
(8)	Policyholder premiums	—
(9)	Guaranteed interest contracts	—
(10)	Other contract deposit funds	—
(11)	Subtotal	13,728,665
(12)	Combined Total	\$ 654,918,049

NOTES TO FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		December 31, 2024		
		Account Value	Cash Value	Reserve
A. General Account				
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ —	\$ —
b.	Universal life	32,970,966	32,260,741	32,970,966
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	39,090,840	49,906,429
h.	Variable life	—	—	—
i.	Variable universal life	167,040	166,429	167,040
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	—	—	54,509,291
b.	Accidental death benefits	—	—	—
c.	Disability - active lives	—	—	—
d.	Disability - disabled lives	—	—	397,353,109
e.	Miscellaneous reserves	—	—	—
(3)	Total (gross: direct + assumed)	33,138,006	71,518,010	534,906,835
(4)	Reinsurance ceded	—	—	9,416,108
(5)	Total (net) (C) - (D)	\$ 33,138,006	\$ 71,518,010	\$ 525,490,727
B. Separate Account with Guarantees				
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ —	\$ —
b.	Universal life	—	—	—
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	—	—
h.	Variable life	—	—	—
i.	Variable universal life	—	—	—
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	—	—	—
b.	Accidental death benefits	—	—	—
c.	Disability - active lives	—	—	—
d.	Disability - disabled lives	—	—	—
e.	Miscellaneous reserves	—	—	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance ceded	—	—	—
(5)	Total (net) (C) - (D)	\$ —	\$ —	\$ —
C. Separate Account Nonguaranteed				
(1)	Subject to discretionary withdrawal, surrender values, or policy loans:			
a.	Term policies with cash value	\$ —	\$ —	\$ —
b.	Universal life	—	—	—
c.	Universal life with secondary guarantees	—	—	—
d.	Indexed universal life	—	—	—
e.	Indexed universal life with secondary guarantees	—	—	—
f.	Indexed life	—	—	—
g.	Other permanent cash value life insurance	—	—	—
h.	Variable life	—	—	—
i.	Variable universal life	—	—	—
j.	Miscellaneous reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term policies without cash value	—	—	—
b.	Accidental death benefits	—	—	—
c.	Disability - active lives	—	—	—
d.	Disability - disabled lives	—	—	—
e.	Miscellaneous reserves	—	—	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance ceded	—	—	—
(5)	Total (net) (C) - (D)	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

D. Life & Accident & Health Annual Statement:	<u>December 31, 2024</u>
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 132,391,994
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability-Active Lives Section, Total (net)	—
(4) Exhibit 5, Disability-Disabled Lives Section, Total (net)	393,098,733
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	—
(6) Subtotal	<u>525,490,727</u>
Separate Accounts Annual Statement:	
(7) Exhibit 3, Life Insurance Section, Total (net)	—
(8) Exhibit 3, Accident and Health Contracts Section, Total (net)	—
(9) Exhibit 3, Miscellaneous Reserves Section, Total (net)	—
(10) Subtotal (Lines (7) through (9))	<u>—</u>
(11) Combined Total ((6) and (10))	<u><u>\$ 525,490,727</u></u>

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations at December 31, 2024 were as follows:

Type	Gross	Net of Loading
(1) Ordinary renewals	\$ 844,843	\$ 844,843
(2) Group life	150,740,720	150,740,720
Total	<u>\$ 151,585,563</u>	<u>\$ 151,585,563</u>

35. Separate Accounts

A. Separate Accounts Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions, including:

- Variable Annuities

In accordance with the domiciliary state procedures for approving items within the separate accounts, the separate accounts classification of the following items are supported by a specific state statute:

Chapter 2, Article IV, Section 506.2 of the Pennsylvania insurance Statute

All items that were permitted for separate accounts reporting were supported by state statute.

(2) At December 31, 2024, and 2023 the Company's separate accounts statement included legally insulated assets of \$13,728,665 and \$12,968,868, respectively. The assets legally and not legally insulated from the general account at December 31, 2024 and 2023 are attributed to the following products/transactions:

Product /Transaction	Separate Accounts Assets	
	Legally Insulated Assets	(Not Legally Insulated)
Reinsured Variable Annuities	\$ 13,728,665	\$ —
Total	<u>\$ 13,728,665</u>	<u>\$ —</u>

(3) Not applicable.

(4) At December 31, 2024, there were no separate accounts securities lending arrangements.

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Accounts Business

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

	Indexed	Non-Indexed Guarantee Less than/Equal to 4%	Non-Indexed Guarantee More than 4%	Non-Guaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/2024	\$ —	\$ —	\$ —	\$ —	\$ —
Reserves at 12/31/2024					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ —	\$ 13,728,665	\$ 13,728,665
b. Amortized cost	—	—	—	—	—
c. Total reserves *	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 13,728,665</u>	<u>\$ 13,728,665</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ —	\$ —	\$ —	\$ —	\$ —
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	—	—	13,728,665	13,728,665
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	<u>—</u>	<u>—</u>	<u>—</u>	<u>13,728,665</u>	<u>13,728,665</u>
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total reserves	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 13,728,665</u>	<u>\$ 13,728,665</u>

*Line 2(c) should equal line 3(c)

(4) Not applicable.

C. Reconciliation of Net Transfers to or (from) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to separate accounts (Page 4, Line 1.4)	\$ —
b. Transfers from separate accounts (Page 4, Line 10)	1,093,552
c. Net transfers to or (from) separate accounts (a) – (b)	<u>(1,093,552)</u>

(2) Reconciling adjustments:

a. Reserve Transfers	<u>1,093,552</u>
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(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c)+(2)=(Page 4, Line 26)

\$ —

36. Loss/Claim Adjustment Expenses

The following is a rollforward of the Company's accident and health liabilities for unpaid claims and claims adjustment expenses for the years ended December 31, 2024 and 2023:

<i>(In whole dollars)</i>	2024	2023
Liability at beginning of year	\$ 181,138,710	\$ 215,688,447
Incurred expenses for insured or covered events, current year	1,953,424,118	1,718,030,461
Incurred expenses for insured or covered events, prior years	<u>(200,645,622)</u>	<u>28,271,515</u>
Total provision	1,752,778,496	1,746,301,976
Payments for insured or covered events, current year	(590,261,217)	(535,004,025)
Payments for insured or covered events, prior years	<u>(1,153,948,638)</u>	<u>(1,245,847,688)</u>
Total payments	<u>(1,744,209,855)</u>	<u>(1,780,851,713)</u>
Liability at end of year	\$ 189,707,351	\$ 181,138,710

The incurred policy claims and claim adjustment expenses attributable to insured or covered events of prior years were favorable to reserve levels by \$200,645,622 in 2024, primarily attributable to observed disability resolution rate experience. There was no change to the liability associated with estimated anticipated salvage and subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Pennsylvania
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2024
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2024
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/29/2023
- 3.4 By what department or departments?
Pennsylvania Insurance Department
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

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- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
NYLIFE Securities LLC	New York, NY				YES...
NYLIFE Distributors LLC	Jersey City, NJ				YES...
Eagle Strategies LLC	New York, NY				YES...
New York Life Investment Management LLC	New York, NY				YES...
Mackay Shields LLC	New York, NY				YES...
Apogem Capital LLC	New York, NY				YES...
NYL Investors LLC	New York, NY				YES...
NYLIM Service Company LLC	Jersey City, NJ				YES...
Flatiron RR LLC	New York, NY				YES...
Candriam	Strassen, LUX				YES...
Ausbil Investment Management Limited	Sydney, AUS				YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Pricewaterhouse Coopers, LLP, 300 Madison Avenue, New York, NY 10017
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
 A Notice of Election dated January 25, 2021 was provided to the Pennsylvania Insurance Department indicating the reporting entity designated the Audit Committee of New York Life Insurance Company's Board of Directors (NYLIC Audit Committee) as the Audit Committee of the reporting entity's Board of Directors solely for the purpose of complying with 31 Pa. Code 147 (the PA Regulation). The NYLIC Audit Committee satisfies the independence requirements of the PA Regulation and New York Life Insurance Company is the 'ultimate controlling person' as defined in the PA Regulation.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Kevin C. McGoldrick, Vice President & Actuary, Life Insurance Company of North America, 50 South 16th Street, Philadelphia, PA 19102.
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation

- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:

- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 The Code was revised to update the section on electronic communications.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$279,754
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$ 870,800
- 26.28 On deposit with states \$ 123,896,370
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to
an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets
backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017

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29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

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

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
NYL Investors LLC	A.....
Mackay Shields LLC	A.....
Goldman Sachs Asset Management LP	U.....
J.P. Morgan Investment Management Inc.	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

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

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
169553	NYL Investors LLC	5493000EG09W0QURS721	SEC	DS.....
107717	Mackay Shields LLC	549300Y7LLC0FU7R8H16	SEC	DS.....
107738	Goldman Sachs Asset Management LP	CF5M58QA35CFPUX70H17	SEC	NO.....
107038	J.P. Morgan Investment Management Inc.	549300W78QH4XMM6K69	SEC	NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

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

30.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

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31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	6,794,383,592	6,423,638,619	(370,744,973)
31.2 Preferred stocks			
31.3 Totals	6,794,383,592	6,423,638,619	(370,744,973)

31.4 Describe the sources or methods utilized in determining the fair values:

See Note 20

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 Independent pricing vendors are used to value Schedule D assets. The broker quotes are used on a limited basis from approved brokers when independent pricing vendors do not provide quotes.

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

33.2 If no, list exceptions:
 Initial filings that were not made within 120 days of purchase including:
 - Filings for which we have not yet received the required documentation necessary for submission to the SVO: 0
 - Filings that have been submitted but not yet rated by the SVO: 1

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
 a. The security was either:
 i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
 b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
 c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
 d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
 Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
 a. The shares were purchased prior to January 1, 2019.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 d. The fund only or predominantly holds bonds in its portfolio.
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

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

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

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

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

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

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

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

OTHER

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

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any? \$ 6,458,588

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

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

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned\$
- 1.62 Total incurred claims\$
- 1.63 Number of covered lives
- All years prior to most current three years:
- 1.64 Total premium earned\$
- 1.65 Total incurred claims\$
- 1.66 Number of covered lives
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned\$
- 1.72 Total incurred claims\$
- 1.73 Number of covered lives
- All years prior to most current three years:
- 1.74 Total premium earned\$
- 1.75 Total incurred claims\$
- 1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	2,911,361,449	2,846,805,195
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	5,832,358,619	5,936,141,481
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
 Section 506.2 of the Pennsylvania Insurance
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [X] No []
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

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GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 9,676,291
- 7.2 Total Incurred Claims \$ 14,446,056
- 7.3 Number of Covered Lives 6,904

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

10. Provide the current-year amounts at risk for the following categories.
- | | | |
|---|----------|----------------|
| <u>Individual and Industrial Life</u> | | Amount at Risk |
| 10.01 Modified Coinsurance Assumed Reserves | \$ | |
| 10.02 Modified Coinsurance Ceded Reserves | \$ | |
| <u>Individual and Industrial Life Policies With Pricing Flexibility</u> | | Amount at Risk |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force | \$ | |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) | \$ | |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ | |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | | Amount at Risk |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | \$ | |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ | |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$
10.16	Modified Coinsurance Ceded Reserves	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		 Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.18	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.20	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		 Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$ 12,254,250
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$ 998,996
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.26	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$ 998,996
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$ 11,255,254
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		 Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.32	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [] No [X]
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|----------------------|----------------------|
| 11.21 Paid | \$ 136,177,549 |
| 11.22 Received | \$ |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | |
|----------------------------|----------|
| 12.21 Page 3, Line 1 | \$ |
| 12.22 Page 4, Line 1 | \$ |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 177,969,241
14. Total dividends paid stockholders since organization of the reporting entity:
- | | |
|-------------------|------------------------|
| 14.11 Cash | \$ 4,696,036,237 |
| 14.12 Stock | \$ |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [X] No []
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 15.31 Earned premium | | | |
| 15.32 Paid claims | 1,122,438 | 1,122,438 | |
| 15.33 Claim liability and reserve (beginning of year) | 14,100,077 | 14,100,077 | |
| 15.34 Claim liability and reserve (end of year) | 13,451,570 | 13,451,570 | |
| 15.35 Incurred claims | 473,931 | 473,931 | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	21,018
15.45	\$1,000,000 or more	.....	13,430,552

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 17. How often are meetings of the subordinate branches required to be held?
.....
- 18. How are the subordinate branches represented in the supreme or governing body?
.....
- 19. What is the basis of representation in the governing body?
.....
- 20.1 How often are regular meetings of the governing body held?
.....
- 20.2 When was the last regular meeting of the governing body held?
- 20.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 20.4 How many members of the governing body attended the last regular meeting?
- 20.5 How many of the same were delegates of the subordinate branches?
- 21. How are the expenses of the governing body defrayed?
.....
- 22. When and by whom are the officers and directors elected?
.....
- 23. What are the qualifications for membership?
.....
- 24. What are the limiting ages for admission?
.....
- 25. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 26. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 28.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 28.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 29. What proportion of first and subsequent year's payments may be used for management expenses?
29.11 First Year %
29.12 Subsequent Years %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 30.2 If so, what amount and for what purpose? \$
- 31.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 31.2 If yes, at what age does the benefit commence?
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 32.2 If yes, when?
.....
- 33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 34.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 34.3 If yes, explain
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	248,170	259,435	257,763	258,669	253,419
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	18,667	18,046	16,570	18,021	17,376
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	777,242,830	768,542,234	747,940,258	721,326,017	779,792,092
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	777,509,667	768,819,715	748,214,591	721,602,707	780,062,887
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	21,921	32,546	27,766	28,936	32,163
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)	54,291,701	41,269,250	99,529,809	73,832,981	76,809,223
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	54,313,622	41,301,796	99,557,575	73,861,917	76,841,386
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	9,550,475	9,092,554	8,867,461	9,864,832	10,041,017
15. Group life (Line 20.4, Col. 3)	481,009,451	480,366,366	476,544,542	488,297,342	1,661,978,000
16. Individual annuities (Line 20.4, Col. 4)					
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)	2,420,801,522	2,357,346,275	2,253,519,678	2,163,742,059	2,383,352,812
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	2,911,361,448	2,846,805,195	2,738,931,681	2,661,904,233	4,055,371,829
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	9,506,866,707	9,381,411,159	9,235,952,766	8,984,253,812	8,858,198,261
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	7,331,354,344	7,521,751,495	7,583,149,750	7,314,050,297	6,801,712,865
23. Aggregate life reserves (Page 3, Line 1)	607,454,731	624,971,193	664,868,650	668,670,137	687,583,421
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	4,939,561,176	5,010,548,608	4,911,776,771	4,598,963,778	4,237,833,739
25. Deposit-type contract funds (Page 3, Line 3)	559,225,380	635,073,199	744,069,074	790,157,111	757,691,892
26. Asset valuation reserve (Page 3, Line 24.01)	156,419,480	122,080,628	94,554,571	82,549,345	68,735,538
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	2,173,012,363	1,857,159,664	1,650,303,016	1,667,703,515	2,053,985,395
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	347,376,136	242,677,996	433,378,020	40,467,313	163,707,837
Risk-Based Capital Analysis					
30. Total adjusted capital	2,331,931,843	1,981,740,292	1,747,357,587	1,752,752,860	2,125,220,933
31. Authorized control level risk - based capital	193,223,233	193,581,105	189,538,759	177,137,774	169,201,067
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	77.8	79.9	81.1	89.6	84.1
33. Stocks (Lines 2.1 and 2.2)	0.5	0.4	0.3	0.0	
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	17.1	14.4	12.6	8.7	7.8
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.0	2.2	2.9	1.7	8.1
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0				
39. Other invested assets (Line 8)	3.5	3.1	3.1		
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)	0.0				
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	9,692,212	12,630,154	11,208,000		
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated	260,570,582	235,056,045	250,000,000		
50. Total of above Lines 44 to 49	270,262,794	247,686,199	261,208,000		
51. Total Investment in Parent included in Lines 44 to 49 above					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	601,916,527	805,185,456	866,932,872	1,013,474,072	794,778,103
53. Total admitted assets (Page 2, Line 28, Col. 3)	9,520,595,372	9,394,380,027	9,250,140,427	9,002,176,124	8,874,164,929
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	348,423,013	352,439,987	270,407,343	280,297,832	275,613,677
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(17,631,075)	(4,728,601)	(5,581,520)	5,494,195	233,564,132
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	26,809,552	8,572,035	(110,510)	311,510	(203,358,654)
57. Total of above Lines 54, 55 and 56	357,601,490	356,283,421	264,715,313	286,103,537	305,819,155
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	142,554,532	167,730,831	180,572,810	275,245,248	1,454,980,993
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	1,752,778,496	1,746,301,977	1,701,646,124	1,641,685,884	1,616,237,041
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	452,200	2,118,260	339,518	977,230	1,666,319
61. Increase in A & H reserves (Line 19, Col. 6)	(70,987,432)	98,771,838	319,849,518	240,965,246	214,333,131
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	30.3	31.4	30.7	29.3	18.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	6.6	4.8	5.3	4.9	5.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	77.1	85.4	97.4	99.6	83.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	7.6	7.3	7.7	6.9	6.3
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	20.5	22.4	21.8	21.8	19.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)				XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	4,969,274,555	5,131,056,400	5,071,219,155	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	5,169,920,177	5,102,784,885	4,775,807,688	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	(2,620,087)	(2,074,390)	(6,707,424)	(2,596,551)	(8,890,054)
74. Individual term life (Page 6.1, Col. 4)	(27,755)	301,351	41,540	(354,101)	321,370
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)	68,442				
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)	4,197,355	3,163,553	1,515,256	(2,042,610)	3,555,774
84. Group term life (Page 6.2, Col. 3)	49,234,035	49,707,452	34,578,734	(4,050,696)	15,148,289
85. Group universal life (Page 6.2, Col. 4)	23,609,839	19,278,603	14,778,406	17,135,977	28,654,656
86. Group variable life (Page 6.2, Col. 5)				(8,838)	
87. Group variable universal life (Page 6.2, Col. 6)	(23,379)	124,639	112,997	263,938	(168,696)
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)	910,812	91,380	659,822	(320,325)	53,907
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	71,499	65,689	80,329	88,962	
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(226,842)	(138,000)	(144,391)	(182,011)	18,579
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)	59,147	74,218	99,733	104,324	
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	4,678	18,348	526	10,951	
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)	332,495,290	92,543,845	(236,586,369)	(143,125,319)	(23,894,324)
113. A & H-long-term care (Page 6.5, Col. 12)	152,521	212,214	681,951	(1,961,929)	1,406,167
114. A & H-other (Page 6.5, Col. 13)	47,630,396	43,625,838	62,351,487	57,072,542	136,470,260
115. Aggregate of all other lines of business (Page 6, Col. 8)					(87,400,000)
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	455,535,951	206,994,740	(128,537,402)	(79,965,689)	65,275,928

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0826

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2024

NAIC Company Code 65498

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	9,079,134							13,387,784				13,387,784
3. Term	680,697							53,750				53,750
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	9,759,831							13,441,534				13,441,534
Group Life												
12. Whole								415,625				415,625
13. Term	1,668,621,828							1,379,861,675				1,379,861,675
14. Universal	1,560,794							685,818				685,818
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	1,670,182,622							1,380,963,118				1,380,963,118
Individual Annuities												
20. Fixed								621,515				621,515
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout								112,465,651				112,465,651
25. Other												
26. Total Individual Annuities								113,087,166				113,087,166
Group Annuities												
27. Fixed								508,513				508,513
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities								508,513				508,513
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX	1,669,502,902	1,669,502,902
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX	124,142,271	124,142,271
46. Total Accident and Health		2,483,038,505						XXX	XXX	XXX	1,793,645,173	1,793,645,173
47. Total		4,162,980,958 (c)						1,508,000,331			1,793,645,173	3,301,645,504

24.GT

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0826

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2024

NAIC Company Code 65498

Line of Business	13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
		Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
		14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount
Individual Life																
1. Industrial																
2. Whole	14,392,605	394	13,387,784			394	13,387,784	3,274,474	373	21,921,450	(559)	(29,925,412)	6,700	240,164,966		
3. Term	53,750	6	53,750			6	53,750				(14)	(143,660)	207	1,886,972		
4. Indexed																
5. Universal																
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other																
11. Total Individual Life	14,446,355	400	13,441,534			400	13,441,534	3,274,474	373	21,921,450	(573)	(30,069,072)	6,907	242,051,938		
Group Life																
12. Whole	415,625	28	415,625			28	415,625					(598,450)	21	11,686,385		
13. Term	1,343,743,326	46,429	1,379,203,675			46,429	1,379,203,675	452,958,984	569	54,291,701,216	(1,423)	(40,405,882,940)	6,640	774,283,207,474		
14. Universal	767,435	32	685,818			32	685,818	192,605			(1)	(7,718,050)	41	38,311,416		
15. Variable																
16. Variable universal																
17. Credit														(a)		
18. Other																
19. Total Group Life	1,344,926,386	46,489	1,380,305,118			46,489	1,380,305,118	453,151,589	569	54,291,701,216	(1,424)	(40,414,198,840)	6,702	774,333,205,275		
Individual Annuities																
20. Fixed	621,515		621,515				621,515				(3)	(145,064)	51	1,350,524		
21. Indexed																
22. Variable with guarantees																
23. Variable without guarantees																
24. Life contingent payout											(3)	169,216	36	169,216		
25. Other																
26. Total Individual Annuities	621,515		621,515				621,515				(6)	24,152	87	1,519,740		
Group Annuities																
27. Fixed	508,513		508,513				508,513				(16)	(530,377)	141	996,496		
28. Indexed																
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout											(4)	23,725	13	23,725		
32. Other																
33. Total Group Annuities	508,513		508,513				508,513				(20)	(506,652)	154	1,020,221		
Accident and Health																
34. Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,244	157,151,857	(1,917)	(115,208,093)		
44. Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	878	14,801,886	(4,417)	(242,390,991)		
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,122	171,953,743	(6,334)	(357,599,084)		
47. Total	1,360,502,769	46,889	1,394,876,680			46,889	1,394,876,680	456,426,063	3,064	54,485,576,409	(8,357)	(40,802,349,496)	36,316	777,112,390,338		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.

24.1.GT

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Certificates	Amount of Insurance	
1. In force end of prior year			7,701	277,481			7,811	6,266,731	768,542,234	768,819,715
2. Issued during year			373	21,921			569	457,669	54,291,701	54,313,622
3. Reinsurance assumed			2	22				59	3,375	3,397
4. Revived during year										
5. Increased during year (net)									35,146,515	35,146,515
6. Subtotals, Lines 2 to 5			375	21,943			569	457,728	89,441,591	89,463,534
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			8,076	299,424			8,380	6,724,459	857,983,825	858,283,249
Deductions during year:										
10. Death			338	13,802			XXX	21,731	1,378,922	1,392,724
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			12	134						134
14. Surrender			14	105			13	11,894	3,206,718	3,206,823
15. Lapse			255	17,768			1,380	594,380	76,124,055	76,141,823
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			24	778			55	33,297	31,300	32,078
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			643	32,587			1,448	661,302	80,740,995	80,773,582
21. In force end of year (b) (Line 9 minus Line 20)			7,433	266,837			6,932	6,063,157	777,242,830	777,509,667
22. Reinsurance ceded end of year	XXX		XXX	7,578	XXX		XXX	XXX	774,437,476	774,445,054
23. Line 21 minus Line 22	XXX		XXX	259,259	XXX	(a)	XXX	XXX	2,805,354	3,064,613
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				
26. Debit ordinary insurance	XXX			

NONE

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)				
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	424	18,667
34. Totals, whole life and endowment	373	21,921	7,009	248,170
35. Totals (Lines 31 to 34)	373	21,921	7,433	266,837

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	21,921		266,837	
38. Credit Life (Group and Individual)				
39. Group	54,291,701		777,242,831	
40. Totals (Lines 36 to 39)	54,313,622		777,509,668	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under ceded policies is limited on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium								
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	(a)		(a)		(a)		(a)	

NONE

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	39	5	1,820	10
2. Issued during year			61	
3. Reinsurance assumed			6	
4. Increased during year (net)				
5. Total (Lines 1 to 4)	39	5	1,887	10
Deductions during year:				
6. Decreased (net)	3	2	181	3
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	3	2	181	3
9. In force end of year (line 5 minus line 8)	36	3	1,706	7
10. Amount on deposit	(a) 36	(a) 3	(a) 1,706	(a) 83,482
11. Income now payable	36	3	1,706	7
12. Amount of income payable	(a) 169,216	(a) 15,426	(a) 12,368,155	(a) 21,828

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,137	54	76	157
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	2,137	54	76	157
Deductions during year:				
6. Decreased (net)	86	3	6	16
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	86	3	6	16
9. In force end of year (line 5 minus line 8)	2,051	51	70	141
Income now payable:				
10. Amount of income payable	(a) 112,465,653	XXX	XXX	(a) XXX
Deferred fully paid:				
11. Account balance	XXX	(a) 753,977	XXX	(a) XXX
Deferred not fully paid:				
12. Account balance	XXX	(a) 596,547	XXX	(a) 996,496

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	20,433	2,474,556,969			3,711	3,075,455
2. Issued during year	1,659	171,643,552			463	310,191
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	22,092	XXX		XXX	4,174	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	3,724	XXX		XXX	68	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	3,724	XXX		XXX	68	XXX
10. In force end of year (line 5 minus line 9)	18,368	(a) 2,532,797,165		(a) XXX	4,106	(a) 1,996,050

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	17	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	17	
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year (line 5 minus line 8)	17	
10. Amount of account balance	(a) 77,698,130	(a) XXX

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(8,630,121)
2. Current year's realized pre-tax capital gains/(losses) of \$ (13,499,710) transferred into the reserve net of taxes of \$ (2,834,939)	(10,664,767)
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(19,294,888)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(2,036,934)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(17,257,954)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024	1,421,614	(3,458,548)		(2,036,934)
2. 2025	630,853	(2,988,632)		(2,357,780)
3. 2026	(558,362)	(1,661,080)		(2,219,442)
4. 2027	(1,672,404)	(1,233,970)		(2,906,374)
5. 2028	(1,618,982)	(794,238)		(2,413,220)
6. 2029	(1,602,192)	(317,000)		(1,919,192)
7. 2030	(1,371,287)	(65,726)		(1,437,013)
8. 2031	(1,021,314)	(53,975)		(1,075,288)
9. 2032	(624,076)	(40,725)		(664,800)
10. 2033	(426,184)	(27,586)		(453,770)
11. 2034	(402,980)	(12,399)		(415,379)
12. 2035	(360,898)	(4,593)		(365,491)
13. 2036	(301,419)	(3,675)		(305,094)
14. 2037	(219,220)	(2,643)		(221,863)
15. 2038	(157,249)	(1,617)		(158,866)
16. 2039	(123,263)	(480)		(123,743)
17. 2040	(91,022)	118		(90,904)
18. 2041	(55,286)	125		(55,161)
19. 2042	(19,986)	135		(19,851)
20. 2043	(4,495)	142		(4,354)
21. 2044	(6,000)	151		(5,849)
22. 2045	(6,974)	158		(6,816)
23. 2046	(7,180)	171		(7,008)
24. 2047	(7,485)	178		(7,307)
25. 2048	(6,979)	191		(6,788)
26. 2049	(6,110)	204		(5,906)
27. 2050	(4,974)	191		(4,784)
28. 2051	(3,520)	151		(3,369)
29. 2052	(2,141)	112		(2,029)
30. 2053	(606)	69		(536)
31. 2054 and Later		23		23
32. Total (Lines 1 to 31)	(8,630,120)	(10,664,767)		(19,294,887)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	81,418,438	16,701,215	98,119,654	5,996,908	17,964,066	23,960,974	122,080,627
2. Realized capital gains/(losses) net of taxes - General Account	(4,895,708)	(785,853)	(5,681,561)		(1,957,746)	(1,957,746)	(7,639,307)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account		(8,194,325)	(8,194,325)	6,572,185	25,379,284	31,951,469	23,757,144
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	18,874,109	5,605,815	24,479,924		113,590	113,590	24,593,514
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	95,396,839	13,326,852	108,723,691	12,569,093	41,499,194	54,068,287	162,791,978
9. Maximum reserve	85,005,810	21,706,373	106,712,184	8,796,761	53,354,616	62,151,377	168,863,561
10. Reserve objective	52,190,440	16,701,514	68,891,955	8,793,626	53,243,904	62,037,530	130,929,485
11. 20% of (Line 10 - Line 8)	(8,641,280)	674,932	(7,966,347)	(755,093)	2,348,942	1,593,849	(6,372,499)
12. Balance before transfers (Lines 8 + 11)	86,755,559	14,001,785	100,757,344	11,814,000	43,848,136	55,662,136	156,419,479
13. Transfers	(1,749,749)	4,766,988	3,017,239	(3,017,239)		(3,017,239)	
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	85,005,810	18,768,773	103,774,582	8,796,761	43,848,136	52,644,897	156,419,479

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	74,116,335	XXX	XXX	74,116,335	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	694,197,425	XXX	XXX	694,197,425	0.0002	138,839	0.0007	485,938	0.0013	902,457
2.2	1	NAIC Designation Category 1.B	217,100,868	XXX	XXX	217,100,868	0.0004	86,840	0.0011	238,811	0.0023	499,332
2.3	1	NAIC Designation Category 1.C	183,068,082	XXX	XXX	183,068,082	0.0006	109,841	0.0018	329,523	0.0035	640,738
2.4	1	NAIC Designation Category 1.D	140,217,040	XXX	XXX	140,217,040	0.0007	98,152	0.0022	308,477	0.0044	616,955
2.5	1	NAIC Designation Category 1.E	264,644,923	XXX	XXX	264,644,923	0.0009	238,180	0.0027	714,541	0.0055	1,455,547
2.6	1	NAIC Designation Category 1.F	582,688,431	XXX	XXX	582,688,431	0.0011	640,957	0.0034	1,981,141	0.0068	3,962,281
2.7	1	NAIC Designation Category 1.G	784,918,325	XXX	XXX	784,918,325	0.0014	1,098,886	0.0042	3,296,657	0.0085	6,671,806
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	2,866,835,094	XXX	XXX	2,866,835,094	XXX	2,411,696	XXX	7,355,088	XXX	14,749,116
3.1	2	NAIC Designation Category 2.A	1,136,122,905	XXX	XXX	1,136,122,905	0.0021	2,385,858	0.0063	7,157,574	0.0105	11,929,291
3.2	2	NAIC Designation Category 2.B	1,663,384,330	XXX	XXX	1,663,384,330	0.0025	4,158,461	0.0076	12,641,721	0.0127	21,124,981
3.3	2	NAIC Designation Category 2.C	401,344,933	XXX	XXX	401,344,933	0.0036	1,444,842	0.0108	4,334,525	0.0180	7,224,209
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	3,200,852,168	XXX	XXX	3,200,852,168	XXX	7,989,161	XXX	24,133,820	XXX	40,278,480
4.1	3	NAIC Designation Category 3.A	69,387,993	XXX	XXX	69,387,993	0.0069	478,777	0.0183	1,269,800	0.0262	1,817,965
4.2	3	NAIC Designation Category 3.B	112,336,067	XXX	XXX	112,336,067	0.0099	1,112,127	0.0264	2,965,672	0.0377	4,235,070
4.3	3	NAIC Designation Category 3.C	139,357,603	XXX	XXX	139,357,603	0.0131	1,825,585	0.0350	4,877,516	0.0500	6,967,880
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	321,081,663	XXX	XXX	321,081,663	XXX	3,416,489	XXX	9,112,989	XXX	13,020,915
5.1	4	NAIC Designation Category 4.A	66,517,701	XXX	XXX	66,517,701	0.0184	1,223,926	0.0430	2,860,261	0.0615	4,090,839
5.2	4	NAIC Designation Category 4.B	52,706,168	XXX	XXX	52,706,168	0.0238	1,254,407	0.0555	2,925,192	0.0793	4,179,599
5.3	4	NAIC Designation Category 4.C	32,636,727	XXX	XXX	32,636,727	0.0310	1,011,739	0.0724	2,362,899	0.1034	3,374,638
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	151,860,597	XXX	XXX	151,860,597	XXX	3,490,071	XXX	8,148,353	XXX	11,645,075
6.1	5	NAIC Designation Category 5.A	15,024,446	XXX	XXX	15,024,446	0.0472	709,154	0.0846	1,271,068	0.1410	2,118,447
6.2	5	NAIC Designation Category 5.B	8,548,756	XXX	XXX	8,548,756	0.0663	566,783	0.1188	1,015,592	0.1980	1,692,654
6.3	5	NAIC Designation Category 5.C	3,475,265	XXX	XXX	3,475,265	0.0836	290,532	0.1498	520,595	0.2496	867,426
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	27,048,467	XXX	XXX	27,048,467	XXX	1,566,469	XXX	2,807,255	XXX	4,678,527
7.	6	NAIC 6	2,667,594	XXX	XXX	2,667,594	0.0000		0.2370	632,220	0.2370	632,220
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	6,644,461,917	XXX	XXX	6,644,461,917	XXX	18,873,885	XXX	52,189,724	XXX	85,004,333
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality	447,528	XXX	XXX	447,528	0.0005	224	0.0016	716	0.0033	1,477
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments	447,528	XXX	XXX	447,528	XXX	224	XXX	716	XXX	1,477
34.		Total (Lines 9 + 17 + 25 + 33)	6,644,909,445	XXX	XXX	6,644,909,445	XXX	18,874,109	XXX	52,190,440	XXX	85,005,810

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other			XXX		0.0015		0.0034		0.0046	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	268,885,460		XXX	268,885,460	0.0011	295,774	0.0057	1,532,647	0.0074	1,989,752
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,063,543,488		XXX	1,063,543,488	0.0040	4,254,174	0.0114	12,124,396	0.0149	15,846,798
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	95,317,655		XXX	95,317,655	0.0069	657,692	0.0200	1,906,353	0.0257	2,449,664
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	33,181,288		XXX	33,181,288	0.0120	398,175	0.0343	1,138,118	0.0428	1,420,159
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	1,460,927,891		XXX	1,460,927,891	XXX	5,605,815	XXX	16,701,514	XXX	21,706,373
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	1,460,927,891		XXX	1,460,927,891	XXX	5,605,815	XXX	16,701,514	XXX	21,706,373

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	43,941,572	XXX	XXX	43,941,572	0.0000		0.2000 (a)	8,788,314	0.2000 (a)	8,788,314
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank	870,800	XXX	XXX	870,800	0.0000		0.0061	5,312	0.0097	8,447
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total Common Stock (Sum of Lines 1 through 16)	44,812,372			44,812,372	XXX		XXX	8,793,626	XXX	8,796,761
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior	16,411,165		XXX	16,411,165	0.0040	65,645	0.0114	187,087	0.0149	244,526
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)	16,411,165		XXX	16,411,165	XXX	65,645	XXX	187,087	XXX	244,526
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	16,411,165		XXX	16,411,165	XXX	65,645	XXX	187,087	XXX	244,526

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other	260,570,582	XXX	XXX	260,570,582	0.0000		0.1945	50,680,978	0.1945	50,680,978
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	260,570,582	XXX	XXX	260,570,582	XXX		XXX	50,680,978	XXX	50,680,978
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit	7,610,434			7,610,434	0.0063	47,946	0.0120	91,325	0.0190	144,598
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)	7,610,434			7,610,434	XXX	47,946	XXX	91,325	XXX	144,598
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated	8,853,965	XXX	XXX	8,853,965	0.0000		0.1580	1,398,926	0.1580	1,398,926
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	8,853,965			8,853,965	XXX		XXX	1,398,926	XXX	1,398,926
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA	5,604,980	XXX		5,604,980	0.0000		0.1580	885,587	0.1580	885,587
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	5,604,980	XXX		5,604,980	XXX		XXX	885,587	XXX	885,587
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	299,051,125			299,051,125	XXX	113,590	XXX	53,243,904	XXX	53,354,616

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
FLY 960260	FLY 960260	NY	2019	291,000			No claim filed
FLX 968928	FLX 968928	MN	2020	350,000			Medical misrepresentation
FLI 52070	FLI 52070	CA	2018	525,000			Linked waiver of premium/ not totally disabled
FLX 960685	FLX 960685	CA	2018	692,000			Linked waiver of premium/ not totally disabled
FLX 980203	FLX 980203	TX	2021	81,000			Contesting parties
FLY 960369	FLY 960369	MA	2020	170,000			Medical misrepresentation
FLX 965358	FLX 965358	AL	2022	165,750	278,000		No continuation
CWL 2000	CWL 2000	TX	2018	100,000			No EOI for additional \$100,000
FLX 964900	FLX 964900	TX	2017	100,000	50,000		Linked waiver of premium/ not totally disabled
FLX 966068	FLX 966068	CA	2021	178,000	120,000		Retiree did not convert
0399999. Death Claims - Group				2,652,750	448,000		XXX
0599999. Death Claims - Disposed Of				2,652,750	448,000		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				2,652,750	448,000		XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				2,652,750	448,000		XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	2,420,801,524	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	2,421,007,309	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	1,684,028,608	69.6												
4. Cost containment expenses	183,862,010	7.6												
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,867,890,618	77.2												
6. Increase in contract reserves	(2,031,760)	(0.1)												
7. Commissions (a)	132,103,583	5.5												
8. Other general insurance expenses	288,562,537	11.9												
9. Taxes, licenses and fees	75,702,690	3.1												
10. Total other expenses incurred	496,368,810	20.5												
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	58,779,641	2.4												
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	58,779,641	2.4												
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	2,218,772,320	XXX	260,579	XXX	201,768,625	XXX
2. Premiums earned		XXX		XXX		XXX	2,218,771,472	XXX	323,461	XXX	201,912,376	XXX
3. Incurred claims							1,591,583,753	71.7	2,831,256	875.3	89,613,599	44.4
4. Cost containment expenses							174,422,207	7.9			9,439,803	4.7
5. Incurred claims and cost containment expenses (Lines 3 and 4)							1,766,005,960	79.6	2,831,256	875.3	99,053,402	49.1
6. Increase in contract reserves									(2,031,760)	(628.1)		
7. Commissions (a)							118,224,259	5.3			13,879,324	6.9
8. Other general insurance expenses							258,575,913	11.7	50,852	15.7	29,935,772	14.8
9. Taxes, licenses and fees							69,415,056	3.1			6,287,634	3.1
10. Total other expenses incurred							446,215,228	20.1	50,852	15.7	50,102,730	24.8
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds							6,550,284	0.3	(526,887)	(162.9)	52,756,244	26.1
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							6,550,284	0.3	(526,887)	(162.9)	52,756,244	26.1
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)												

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	2,708,560										848	2,718	2,704,994
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year	2,708,560										848	2,718	2,704,994
5. Total premium reserves, prior year	2,900,682										2,218	65,600	2,832,864
6. Increase in total premium reserves	(192,122)										(1,370)	(62,882)	(127,870)
B. Contract Reserves:													
1. Additional reserves (a)	16,821,885											16,821,885	
2. Reserve for future contingent benefits													
3. Total contract reserves, current year	16,821,885											16,821,885	
4. Total contract reserves, prior year	18,853,645											18,853,645	
5. Increase in contract reserves	(2,031,760)											(2,031,760)	
C. Claim Reserves and Liabilities:													
1. Total current year	5,109,738,930										5,009,578,747	3,210,688	96,949,495
2. Total prior year	5,169,920,177										5,070,276,521	2,934,584	96,709,072
3. Increase	(60,181,247)										(60,697,774)	276,104	240,423

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	1,153,948,638										1,106,166,612	1,277,576	46,504,450
1.2 On claims incurred during current year	590,261,217										546,114,915	1,277,576	42,868,726
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	3,815,325,917										3,765,916,162	2,650,416	46,759,339
2.2 On claims incurred during current year	1,294,413,013										1,243,662,585	560,272	50,190,156
3. Test:													
3.1 Lines 1.1 and 2.1	4,969,274,555										4,872,082,774	3,927,992	93,263,789
3.2 Claim reserves and liabilities, December 31, prior year	5,169,920,177										5,070,276,521	2,934,584	96,709,072
3.3 Line 3.1 minus Line 3.2	(200,645,622)										(198,193,747)	993,408	(3,445,283)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	(1,358,673)										(1,616,286)	260,579	(2,966)
2. Premiums earned	(1,295,791)										(1,616,286)	323,461	(2,966)
3. Incurred claims	(3,024,604)										(6,354,000)	2,831,257	498,139
4. Commissions	10,302												10,302
B. Reinsurance Ceded:													
1. Premiums written	24,840,742										23,353,576		1,487,166
2. Premiums earned	24,840,742										23,353,576		1,487,166
3. Incurred claims	17,013,559										24,401,711		(7,388,152)
4. Commissions	1,902,918										157,524		1,745,394

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims										1,622,339,464		81,727,308	1,704,066,772
2. Beginning claim reserves and liabilities										5,149,543,002		140,805,397	5,290,348,399
3. Ending claim reserves and liabilities										5,102,257,128		98,512,870	5,200,769,998
4. Claims paid										1,669,625,338		124,019,835	1,793,645,173
B. Assumed Reinsurance:													
1. Incurred claims										(6,354,000)	2,831,257	498,139	(3,024,604)
2. Beginning claim reserves and liabilities										55,852,855	2,934,584	15,128,541	73,915,980
3. Ending claim reserves and liabilities										44,449,436	3,210,688	14,454,258	62,114,382
4. Claims paid										5,049,419	2,555,153	1,172,422	8,776,994
C. Ceded Reinsurance:													
1. Incurred claims										24,401,711		(7,388,152)	17,013,559
2. Beginning claim reserves and liabilities										139,649,874		61,389,828	201,039,702
3. Ending claim reserves and liabilities										140,288,149		18,157,433	158,445,582
4. Claims paid										23,763,436		35,844,243	59,607,679
D. Net:													
1. Incurred claims										1,591,583,753	2,831,257	89,613,599	1,684,028,609
2. Beginning claim reserves and liabilities										5,065,745,983	2,934,584	94,544,110	5,163,224,677
3. Ending claim reserves and liabilities										5,006,418,415	3,210,688	94,809,695	5,104,438,798
4. Claims paid										1,650,911,321	2,555,153	89,348,014	1,742,814,488
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses										1,766,005,960	2,831,256	99,053,402	1,867,890,618
2. Beginning reserves and liabilities										5,065,471,483	2,934,584	94,818,610	5,163,224,677
3. Ending reserves and liabilities										5,006,418,415	3,210,688	94,809,695	5,104,438,798
4. Paid claims and cost containment expenses										1,825,059,028	2,555,152	99,062,317	1,926,676,497

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
..22713	..23-0723970	..01/01/1981	Insurance Company of North America	PA	..QA/G.	..OH			..74,477	..57,592		
..67369	..59-1031071	..12/31/2020	Cigna Health & Life Insurance Company	CT	..OTH/G.	..LTDI			..358,886	..127,259		
..22713	..23-0723970	..01/01/1989	Insurance Company of North America	PA	..QA/G.	..OH			..1,161,477	..65,918		
..62308	..06-0303370	..12/31/2020	Connecticut General Life Insurance Company	CT	..OTH/G.	..LTDI	..(1,616,286)		..44,173,525	..50,765		
..22713	..23-0723970	..01/01/1991	Insurance Company of North America	PA	..QA/G.	..OH			..474,947	..23,846		
..00000	..AA-9995000	..09/01/1986	American Accident Reinsurance Group I	NY	..OTH/G.	..A	..(18,451)			..46,378		
..22713	..23-0723970	..07/01/1991	Insurance Company of North America	PA	..QA/G.	..OH			..605,296	..16,898		
..00000	..AA-9995001	..09/01/1986	American Accident Reinsurance Group II	NY	..OTH/G.	..A	..(14)			..116,052		
..22713	..23-0723970	..07/01/1992	Insurance Company of North America	PA	..QA/G.	..OH			..488,474	..7,237		
..00000	..AA-9995012	..02/04/1983	Associated Accident & Health Reinsurance	PA	..OTH/G.	..A				..317,625		
..22713	..23-0723970	..01/01/1993	Insurance Company of North America	PA	..QA/G.	..OH			..10,092	..(8,059)		
..22713	..23-0723970	..07/01/1999	Insurance Company of North America	PA	..OTH/G.	..LTC	..262,329	..2,718	..20,032,573	..106,584		
..22713	..23-0723970	..07/01/1993	Insurance Company of North America	PA	..QA/G.	..OH			..1,905,526	..53,198		
..00000	..AA-9995096	..07/01/1993	LDG Re Underwriters Occupational A & H Facility	MA	..OTH/G.	..A	..(22)			..352		
..22713	..23-0723970	..01/01/1999	Insurance Company of North America	PA	..QA/G.	..OH			..7,658,777	..602,690		
..00000	..AA-9995050	..08/20/1986	Pinehurst Accident Reinsurance Group	NJ	..OTH/G.	..A	..13,706			..230,765		
..22713	..23-0723970	..04/01/1999	Insurance Company of North America	PA	..QA/G.	..OH			..141,971	..5,620		
..00000	..AA-9995074	..08/20/1986	Speciality Risk Reinsurance Facility	MA	..OTH/G.	..A	..65			..6,909		
..22713	..23-0723970	..07/01/1999	Insurance Company of North America	PA	..QA/G.	..OH			..20,125	..893		
0899999. U.S. Non-Affiliates							(1,358,673)	2,718	77,106,145	1,828,523		
..00000	..AA-3190987	..01/01/2000	Cigna GLOBAL REINS CO LTD	BMU	..QA/G.	..OH			..82,279	..2,297		
0999999. Non-U.S. Non-Affiliates									82,279	2,297		
1099999. Total - Non-Affiliates							(1,358,673)	2,718	77,188,424	1,830,820		
1199999. Total U.S. (Sum of 0399999 and 0899999)							(1,358,673)	2,718	77,106,145	1,828,523		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)									82,279	2,297		
9999999 - Totals							(1,358,673)	2,718	77,188,424	1,830,820		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
91596	13-3044743	12/31/2020	New York Life Insurance & Annuity Corporation	DE	298,577,829	358,334,600
0299999. Life and Annuity - U.S. Affiliates - Other					298,577,829	358,334,600
0399999. Total Life and Annuity - U.S. Affiliates					298,577,829	358,334,600
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates					298,577,829	358,334,600
62308	06-0303370	01/01/1998	Connecticut General Life Ins. Co.	CT		558,106
67369	59-1031071	12/31/2020	Cigna Health & Life Insurance Company	CT		146,000
88340	59-2859797	01/01/2012	Hannover Life Reassurance Company of America	FL	83,183	450,608
66346	58-0828824	01/01/2001	Munich American Reassurance Company	GA	73,283	36,877
10227	13-4924125	01/01/2020	Munich Reinsurance America, Incorporated	DE	9,038	2,581
93572	43-1235868	07/01/2001	RG&A Reinsurance Company	MO	1,366,577	1,986,967
97071	13-3126819	01/01/2018	SCOR Global Life USA Reinsurance Company	DE	842,995	1,682,415
82627	06-0839705	01/01/2014	Swiss Re Life & Health America Inc.	MO	1,099,261	1,787,357
11293	03-0348076	01/01/2009	UT Insurance (Vermont) Incorporated	VT	8,397,233	7,529,049
0899999. Life and Annuity - U.S. Non-Affiliates					11,871,570	14,179,960
00000	AA-3194126	07/01/2003	Arch Reinsurance Limited	BMU	38,001	
00000	AA-1780096	01/01/2016	Partner Reinsurance Europe SE	IRL	16,658	4,050
00000	AA-1780070	01/01/2014	QBE Re (Europe) Limited	IRL	2,729	12,533
00000	AA-1580095	07/01/2003	The TOA Reinsurance Company Limited	JPN	100,828	22,786
0999999. Life and Annuity - Non-U.S. Non-Affiliates					158,216	39,369
1099999. Total Life and Annuity - Non-Affiliates					12,029,786	14,219,329
1199999. Total Life and Annuity					310,607,615	372,553,929
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
37257	36-3030511	07/01/1991	Praetorian Ins Co (Ins Corp of Hannover)	PA	1,527	67
22667	95-2371728	01/01/2001	ACE American Insurance Company	PA	23,664	43,891
37257	36-3030511	07/01/1992	Praetorian Ins Co (Ins Corp of Hannover)	PA		600
60739	74-0484030	01/01/2000	American National Insurance Company	TX	73,401	178,987
22292	13-5129825	07/01/1990	The Hanover Insurance Company (fka First Allmerica)	NH	16,796	18,360
60895	35-0145825	07/01/2001	American United Life Insurance Company	IN	10,500	
22292	13-5129825	07/01/1991	The Hanover Insurance Company (fka First Allmerica)	NH		42,511
67369	59-1031071	12/31/2020	Cigna Health & Life Insurance Company	CT		1,769,272
86231	39-0989781	07/01/1990	TransAmerica Life Insurance Company	IA	45,949	72,776
62146	36-2136262	07/01/2001	Combined Insurance Company of America	IL	109,831	31,371
86231	39-0989781	07/01/1991	TransAmerica Life Insurance Company	IA		13,853
26921	22-2005057	01/01/2007	Everest Reinsurance Company	DE	3,536	
88340	59-2859797	01/01/2012	Hannover Life Reassurance Company of America	FL	2,817	12,347
42374	74-2195939	01/01/2007	Houston Casualty Company (London)	TX	623,735	61,737
66346	58-0828824	01/01/2001	Munich American Reassurance Company	GA	1,088,922	
66346	58-0828824	01/01/2021	Munich American Reassurance Company - 2021	GA	1,775,469	
97071	13-3126819	01/01/2017	SCOR Global Life USA Reinsurance Company	DE	78,526	88,361
38776	13-2997499	02/28/2006	SiriusPoint America	NY	2,500	8,541
82627	06-0839705	01/01/2014	Swiss Re Life & Health America Inc.	MO	482,515	
19453	13-5616275	01/01/2007	Transatlantic Reinsurance Company	NY	88,979	164,885
11293	03-0348076	01/01/2009	UT Insurance (Vermont) Incorporated	VT		
21113	13-5459190	01/01/2021	United States Fire Insurance Company	DE	2,665	14,300
16535	36-4233459	01/01/2012	Zurich American Insurance Company	NY	13,325	74,084
1999999. Accident and Health - U.S. Non-Affiliates					4,444,658	2,595,943
00000	AA-1120355	10/01/1998	CX Re (Cont Casualty)	GBR		6,657
00000	AA-3191178	12/31/2010	Fitzwilliam Insurance Limited	BMU	(133,071)	664,021
00000	AA-1124129	01/01/2021	Endurance Worldwide Insurance Limited	GBR	16,851	4,767
00000	AA-1126957	10/01/1998	Lloyd's of London Syndicate #957	GBR	(4,316)	9,052
00000	AA-1126510	01/01/2009	Lloyd's Syndicate Number 0510	GBR	92,865	19,928
00000	AA-1126053	10/01/1998	Lloyd's of London Syndicate #53	GBR	73,114	234
00000	AA-1126566	01/01/2012	Lloyd's Syndicate Number 0566	GBR	49,138	12,347
00000	AA-1126566	01/01/2012	Lloyd's Syndicate Number 0609	GBR	5,835	5,068
00000	AA-1127206	01/01/2009	Lloyd's Syndicate Number 1206	GBR	1,715	
00000	AA-1127243	07/01/2002	Lloyd's Syndicate Number 1243	GBR	67,292	50,175
00000	AA-1127861	01/01/2018	Lloyd's Syndicate Number 1861	GBR		331
00000	AA-1120096	01/01/2019	Lloyd's Syndicate Number 1880	GBR	5,839	4,767
00000	AA-1120064	01/01/2018	Lloyd's Syndicate Number 1919	GBR	27,431	7,408
00000	AA-1128001	01/01/2012	Lloyd's Syndicate Number 2001	GBR	28,351	6,915
00000	AA-1128001	01/01/2013	Lloyd's Syndicate Number 2003	GBR	39,343	9,878
00000	AA-1128010	01/01/2023	Lloyd's Syndicate Number 2010	GBR	20,753	
00000	AA-1120052	01/01/2023	Lloyd's Syndicate Number 3010	GBR	41,513	
00000	AA-1120055	01/01/2009	Lloyd's Syndicate Number 3623	GBR	101,247	25,436
00000	AA-1120116	01/01/2018	Lloyd's Syndicate Number 3902	GBR	91,441	24,695
00000	AA-1126005	01/01/2013	Lloyd's Syndicate Number 4444	GBR	100,559	26,833
00000	AA-1126005	01/01/2013	Lloyd's Syndicate Number 4000	GBR	92,542	24,643
00000	AA-1126005	01/01/2012	Lloyd's Syndicate Number 4472	GBR	39,312	9,878
00000	AA-1120080	01/01/2018	Lloyd's Syndicate Number 5151	GBR	1,310	172
00000	AA-1840000	01/01/2011	Mapfre Re Compania De Reaseguros S.A.	ESP	2,743	
00000	AA-1120187	01/01/2023	American International Group UK Limited	GBR	5,722	475
00000	AA-1780096	01/01/2014	Partner Reinsurance Europe SE	IRL	17,929	
00000	AA-3191321	01/01/2017	SiriusPoint Bermuda Insurance Company Limited	BMU		
00000	AA-1440076	01/01/2020	SiriusPoint International Insurance Corporation (Sweden)	SWE	70,015	1,337
00000	AA-1580095	07/01/2003	The TOA Reinsurance Company Limited	JPN		49,734
2099999. Accident and Health - Non-U.S. Non-Affiliates					855,473	964,751
2199999. Total Accident and Health - Non-Affiliates					5,300,131	3,560,694
2299999. Total Accident and Health					5,300,131	3,560,694
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					314,894,057	375,110,503
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					1,013,689	1,004,120
9999999 Totals - Life, Annuity and Accident and Health					315,907,746	376,114,623

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
91596	13-3044743	12/31/2020	New York Life Insurance & Annuity Corporation	DE	YRT/G	OL	744,596,950,848			1,211,558,032				
0299999. General Account - Authorized U.S. Affiliates - Other										1,211,558,032				
0399999. Total General Account - Authorized U.S. Affiliates								744,596,950,848		1,211,558,032				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates								744,596,950,848		1,211,558,032				
62308	06-0303370	01/01/1998	Connecticut General Life Ins. Co.	CT	COMB/G	FA		1,181,993,556	1,205,847,225					
67369	59-1031071	12/31/2020	Cigna Health & Life Insurance Company	CT	OTH/G	OL	176,850,000	1,144,395		80,613				
62308	06-0303370	12/31/2020	Connecticut General Life Insurance Company	CT	CO/G	FA		65,792,478	71,374,525					
88340	59-2859797	01/01/2012	Hannover Life Reassurance Company of America	FL	OTH/G	OL		275,258	320,480	(124,792)				
63487	23-1632193	01/01/1985	Investors Life Ins Co of North America	TX	MCO/I	FA				2,317,248				
66346	58-0828824	04/01/2012	Munich American Reassurance Company	GA	OTH/G	OL		1,117,706	1,188,116					
63487	23-1632193	01/01/1985	Investors Life Ins Co of North America	TX	MCO/G	FA				1,123,286				
68136	63-0169720	01/01/2000	Protective Life Insurance Company	TN	OTH/G	OL	7,578,435	4,146,769	4,352,617					
93572	43-1235868	07/01/2001	RGA Reinsurance Company	MO	OTH/G	OL	3,469,943,125	1,432,773	1,574,674	6,119,497				
97071	13-3126819	01/01/2018	SCOR Global Life USA Reinsurance Company	DE	OTH/G	OL	3,271,660,660	135,104	133,186	5,810,820				
82627	06-0839705	01/01/2014	Swiss Re Life & Health America Inc.	MO	OTH/G	OL	3,172,519,428	186,896	199,553	5,597,261				
42374	74-2195939	01/01/2007	Houston Casualty Company (London)	TX	CAT/G	OL				(4,139)				
21113	13-5459190	01/01/2021	United States Fire Insurance Company	DE	CAT/G	OL				(4,079)				
16535	36-4233459	01/01/2012	Zurich American Insurance Company	NY	CO/G	OL				(3,352)				
0899999. General Account - Authorized U.S. Non-Affiliates								10,098,551,648	1,256,224,935	1,284,990,376	17,471,829		3,440,534	
00000	AA-1126033	01/01/2021	Lloyd's Syndicate Number 0033	GBR	CAT/G	OL				(2,678)				
00000	AA-1126510	01/01/2009	Lloyd's Syndicate Number 0510	GBR	CAT/G	OL				(4,843)				
00000	AA-1126566	01/01/2007	Lloyd's Syndicate Number 0566	GBR	CAT/G	OL				(7,076)				
00000	AA-1120064	01/01/2018	Lloyd's Syndicate Number 1919	GBR	CAT/G	OL				(2,418)				
00000	AA-1128001	07/01/2003	Lloyd's Syndicate Number 2001	GBR	CAT/G	OL				(1,914)				
00000	AA-1128003	07/01/2008	Lloyd's Syndicate Number 2003	GBR	CAT/G	OL				(2,930)				
00000	AA-1128010	01/01/2023	Lloyd's Syndicate Number 2010	GBR	CAT/G	OL				(1,431)				
00000	AA-1120082	01/01/2023	Lloyd's Syndicate Number 3010	GBR	CAT/G	OL				(2,863)				
00000	AA-1120055	01/01/2009	Lloyd's Syndicate Number 3623	GBR	CAT/G	OL				(8,025)				
00000	AA-1120116	01/01/2018	Lloyd's Syndicate Number 3902	GBR	CAT/G	OL				(6,119)				
00000	AA-1126005	01/01/2012	Lloyd's Syndicate Number 4000	GBR	CAT/G	OL				(3,671)				
00000	AA-1126005	01/01/2019	Lloyd's Syndicate Number 4444	GBR	CAT/G	OL				(6,497)				
00000	AA-1126005	01/01/2012	Lloyd's Syndicate Number 4472	GBR	CAT/G	OL				(5,162)				
0999999. General Account - Authorized Non-U.S. Non-Affiliates										(55,627)				
1099999. Total General Account - Authorized Non-Affiliates								10,098,551,648	1,256,224,935	1,284,990,376	17,416,202		3,440,534	
1199999. Total General Account Authorized								754,695,502,496	1,256,224,935	1,284,990,376	1,228,974,234		3,440,534	
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
11293	03-0348076	01/01/2009	UT Insurance (Vermont) Incorporated	VT	CO/G	OL	19,749,552,250	3,819,399		33,194,986				
1999999. General Account - Unauthorized U.S. Non-Affiliates								19,749,552,250	3,819,399		33,194,986			
00000	AA-3194126	07/01/2003	Arch Reinsurance Limited	BMU	CO/G	OL		27,267						
00000	AA-1780096	01/01/2014	Partner Reinsurance Europe SE	IRL	CO/G	OL		283						
00000	AA-1780070	07/01/2009	QBE Reins (Europe) Limited	IRL	CO/G	OL		16,042						
00000	AA-1580095	07/01/2003	The TOA Reinsurance Company Limited	JPN	CAT/G	OL		669,145						
00000	AA-1124129	01/01/2021	Endurance Worldwide Insurance Limited	GBR	OTH/G	OL				(1,884)				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates									712,737	(1,884)				
2199999. Total General Account - Unauthorized Non-Affiliates								19,749,552,250	4,532,136	33,193,102				
2299999. Total General Account Unauthorized								19,749,552,250	4,532,136	33,193,102				
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
3999999			Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates											
4099999			Total General Account - Reciprocal Jurisdiction Affiliates											
4399999			Total General Account - Reciprocal Jurisdiction Non-Affiliates											
4499999			Total General Account Reciprocal Jurisdiction											
4599999			Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				774,445,054,746	1,260,757,071	1,284,990,376	1,262,167,336			3,440,534	
4899999			Total Separate Accounts - Authorized U.S. Affiliates											
5199999			Total Separate Accounts - Authorized Non-U.S. Affiliates											
5299999			Total Separate Accounts - Authorized Affiliates											
5599999			Total Separate Accounts - Authorized Non-Affiliates											
5699999			Total Separate Accounts Authorized											
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates											
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates											
6399999			Total Separate Accounts - Unauthorized Affiliates											
6699999			Total Separate Accounts - Unauthorized Non-Affiliates											
6799999			Total Separate Accounts Unauthorized											
7099999			Total Separate Accounts - Certified U.S. Affiliates											
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates											
7499999			Total Separate Accounts - Certified Affiliates											
7799999			Total Separate Accounts - Certified Non-Affiliates											
7899999			Total Separate Accounts Certified											
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates											
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates											
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates											
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates											
8999999			Total Separate Accounts Reciprocal Jurisdiction											
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified											
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				774,445,054,746	1,260,044,334	1,284,990,376	1,262,224,847			3,440,534	
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)					712,737		(57,511)				
9999999			Totals				774,445,054,746	1,260,757,071	1,284,990,376	1,262,167,336			3,440,534	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
67369	59-1031071	12/31/2020	Cigna Health & Life Insurance Company	CT	OTH/G	OH	(232,764)		14,670,540				
37257	36-3030511	07/01/1991	Praetorian Ins Co (Ins Corp of Hannover)	PA	OTH/G	OH			6,804				
37257	36-3030511	07/01/1992	Praetorian Ins Co (Ins Corp of Hannover)	PA	OTH/G	OH			64,039				
67369	59-1031071	12/31/2020	Cigna Health & Life Insurance Company	CT	OTH/G	OH	1,441,082						
22292	13-5129825	07/01/1990	The Hanover Insurance Company (fka First Allmerica)	NH	OTH/G	OH			6,202				
66346	58-0828824	01/01/2001	Munich American Reassurance Company	GA	OTH/G	OH			22,195,097				
22292	13-5129825	07/01/1991	The Hanover Insurance Company (fka First Allmerica)	NH	OTH/G	OH			46,259				
66346	58-0828824	01/01/2021	Munich American Reassurance Company - 2021	GA	OTH/G	OH	23,503,460		50,660,816				
86231	39-0989781	07/01/1990	TransAmerica Life Insurance Company	IA	OTH/G	OH			(112)				
86231	39-0989781	07/01/1991	TransAmerica Life Insurance Company	IA	OTH/G	OH			8,726				
82627	06-0839705	01/01/2017	Swiss Re Life & Health America Incorporated	MO	OTH/G	OH			49,434,864				
0899999. General Account - Authorized U.S. Non-Affiliates							24,711,778		137,093,235				
00000	AA-1126957	10/01/1998	Lloyd's of London Syndicate #957	GBR	OTH/G	OH			153,808				
00000	AA-1126053	10/01/1998	Lloyd's of London Syndicate #53	GBR	OTH/G	OH			24,853				
0999999. General Account - Authorized Non-U.S. Non-Affiliates									178,661				
1099999. Total General Account - Authorized Non-Affiliates							24,711,778		137,271,896				
1199999. Total General Account Authorized							24,711,778		137,271,896				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
00000	AA-1120355	10/01/1998	CX Re (Cont Casualty)	GBR	OTH/G	OH			707,035				
00000	AA-3191178	12/31/2010	Fitzwilliam Insurance Limited	BMU	OTH/G	OH			11,605,826				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates									12,312,861				
2199999. Total General Account - Unauthorized Non-Affiliates									12,312,861				
2299999. Total General Account Unauthorized									12,312,861				
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							24,711,778		149,584,756				
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							24,711,778		137,093,235				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)									12,491,522				
9999999 - Totals							24,711,778		149,584,756				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates														
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates														
0799999. Total General Account - Life and Annuity Affiliates														
11293	03-0348076	01/01/2009	UT Insurance (Vermont) Incorporated	3,819,399	15,926,282		19,745,681	13,900,000	XXX				8,164,159	19,745,681
0899999. General Account - Life and Annuity U.S. Non-Affiliates														
00000	AA-3194126	07/01/2003	Arch Reinsurance Limited	27,267	38,001		65,268	334,348						65,268
00000	AA-1780096	01/01/2014	Partner Reinsurance Europe SE	283	20,708		20,991	147,199						20,991
00000	AA-1780070	01/01/2014	QBE Reins (Europe) Limited	16,042	15,262		31,304	951,337						31,304
00000	AA-1580095	07/01/2003	The TOA Reinsurance Company Limited	669,145	123,614		792,759	1,044,441						792,759
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates														
1099999	Total General Account - Life and Annuity Non-Affiliates			4,532,136	16,123,867		20,656,003	16,377,325	XXX				8,164,159	20,656,003
1199999. Total General Account Life and Annuity														
1499999. Total General Account - Accident and Health U.S. Affiliates														
1799999. Total General Account - Accident and Health Non-U.S. Affiliates														
1899999. Total General Account - Accident and Health Affiliates														
11293	03-0348076	01/01/2009	UT Insurance (Vermont) Incorporated					100,000						
1999999. General Account - Accident and Health U.S. Non-Affiliates														
00000	AA-1120355	10/01/1998	CX Re (Cont Casualty)	707,035	6,657		713,692			675,429				675,429
00000	AA-1120841	01/01/2010	Chartis Insurance UK Limited		6,197		6,197	335,673						6,197
00000	AA-3191178	12/31/2010	Fitzwilliam Insurance Limited	11,605,826	530,950		12,136,776			12,136,777				12,136,776
00000	AA-1124129	01/01/2021	Endurance Worldwide Insurance Limited		21,617		21,617	28,163						21,617
00000	AA-1780096	01/01/2014	Partner Reinsurance Europe SE		17,929		17,929	18,000						17,929
00000	AA-3191321	01/01/2017	Sirius Bermuda Insurance Company Limited					106,856						
00000	AA-1440076	01/01/2020	SiriusPoint International Insurance Corporation (Sweden)		71,352		71,352	72,275						71,352
00000	AA-1580095	07/01/2003	The TOA Reinsurance Company Limited		49,734		49,734	100,000						49,734
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates														
2199999	Total General Account - Accident and Health Non-Affiliates			12,312,861	704,436		13,017,297	660,967	XXX	12,812,206				12,979,034
2299999. Total General Account Accident and Health														
2399999	Total General Account			16,844,997	16,828,303		33,673,300	17,138,292	XXX	12,812,206			8,164,159	33,635,037
2699999. Total Separate Accounts - U.S. Affiliates														
2999999. Total Separate Accounts - Non-U.S. Affiliates														
3099999. Total Separate Accounts - Affiliates														
3399999. Total Separate Accounts - Non-Affiliates														
3499999. Total Separate Accounts														
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)														
9999999 - Totals														

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(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1	122004162	The Bank of Tokyo-Mitsubishi	14,000,000
	0002	1	026009593	Bank of America, N.A.	334,348
	0003	1	026009179	Credit Suisse	165,199
	0004	1	026004307	Mizuho Bank, LTD.	28,163
	0005	1	021000089	Citibank	335,673
	0006	1	026011947	SHIZUOKA Bank, LTD.	1,144,441
	0007	1	021000089	Citibank	951,337
	0008	1	026010786	Nordea Bank, Abp	72,275
	0009	1	021000089	Citibank	106,856

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 6

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

	1 2024	2 2023	3 2022	4 2021	5 2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	1,286,879	1,587,820	1,597,685	1,428,190	128,954
2. Commissions and reinsurance expense allowances	9,010	71,011	89,177	53,018	20,542
3. Contract claims	1,418,831	1,509,915	1,605,486	1,625,361	199,031
4. Surrender benefits and withdrawals for life contracts	56	128	106	68	
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	(1,211)	(1,349)	(606)	(965)	(1,306)
7. Increase in aggregate reserve for life and accident and health contracts	(23,010)	(41,581)	(7,929)	(29,353)	1,425
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	431,171	529,284	469,689	184,640	42,285
9. Aggregate reserves for life and accident and health contracts	1,410,342	1,439,095	1,481,742	1,489,480	1,517,590
10. Liability for deposit-type contracts	2,252	107,524	10,422	2,360	2,408
11. Contract claims unpaid	376,115	437,579	447,792	373,326	45,108
12. Amounts recoverable on reinsurance	315,908	316,802	320,206	406,783	28,968
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	1,995	7,581	27,076	1,255	
16. Unauthorized reinsurance offset	38	48	41		
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)	17,138	19,837	20,610	21,902	21,902
20. Trust agreements (T)	12,812	15,890	17,225	22,693	18,418
21. Other (O)					100
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	8,543,845,241		8,543,845,241
2. Reinsurance (Line 16)	317,903,222	(317,903,222)	
3. Premiums and considerations (Line 15)	253,034,993	431,171,256	684,206,249
4. Net credit for ceded reinsurance	XXX	1,446,642,763	1,446,642,763
5. All other admitted assets (balance)	392,083,251		392,083,251
6. Total assets excluding Separate Accounts (Line 26)	9,506,866,707	1,559,910,797	11,066,777,504
7. Separate Account assets (Line 27)	13,728,665		13,728,665
8. Total assets (Line 28)	9,520,595,372	1,559,910,797	11,080,506,169
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	5,547,015,907	1,408,102,427	6,955,118,334
10. Liability for deposit-type contracts (Line 3)	559,225,380	75,508,486	634,733,866
11. Claim reserves (Line 4)	285,342,711	376,114,624	661,457,335
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)			
14. Other contract liabilities (Line 9)	343,664,092	(299,776,477)	43,887,615
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	38,263	(38,263)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	596,067,991		596,067,991
20. Total liabilities excluding Separate Accounts (Line 26)	7,331,354,344	1,559,910,797	8,891,265,141
21. Separate Account liabilities (Line 27)	13,728,665		13,728,665
22. Total liabilities (Line 28)	7,345,083,009	1,559,910,797	8,904,993,806
23. Capital & surplus (Line 38)	2,175,512,363	XXX	2,175,512,363
24. Total liabilities, capital & surplus (Line 39)	9,520,595,372	1,559,910,797	11,080,506,169
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,408,102,427		
26. Claim reserves	376,114,624		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts	75,508,486		
30. Other contract liabilities	(299,776,477)		
31. Reinsurance ceded assets	317,903,222		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	1,877,852,282		
34. Premiums and considerations	431,171,256		
35. Reinsurance in unauthorized companies	38,263		
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	431,209,519		
41. Total net credit for ceded reinsurance	1,446,642,763		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	27,212,361		38,019,909	65,232,269	
2. Alaska	AK	L	3,450,068		8,214,473	11,664,540	
3. Arizona	AZ	L	48,991,909		52,417,733	101,409,642	
4. Arkansas	AR	L	9,215,073		14,639,510	23,854,582	
5. California	CA	L	264,685,668		228,715,087	493,400,755	
6. Colorado	CO	L	34,076,264		78,464,835	112,541,099	
7. Connecticut	CT	L	25,566,236		26,167,283	51,733,519	
8. Delaware	DE	L	3,684,479		6,706,235	10,390,714	
9. District of Columbia	DC	L	3,444,592		6,693,240	10,137,832	
10. Florida	FL	L	112,706,990		196,236,066	308,943,056	
11. Georgia	GA	L	86,904,475		114,203,424	201,107,900	
12. Hawaii	HI	L	2,071,879		6,919,849	8,991,728	
13. Idaho	ID	L	7,659,076		11,551,405	19,210,481	
14. Illinois	IL	L	54,919,022		74,081,893	129,000,915	
15. Indiana	IN	L	35,589,572		40,051,671	75,641,243	
16. Iowa	IA	L	15,806,025		13,695,957	29,501,982	
17. Kansas	KS	L	12,238,967		17,276,293	29,515,260	
18. Kentucky	KY	L	15,177,477		26,529,669	41,707,146	
19. Louisiana	LA	L	21,702,116		30,561,127	52,263,242	
20. Maine	ME	L	5,160,722		6,121,437	11,282,159	
21. Maryland	MD	L	25,576,440		42,116,767	67,693,207	
22. Massachusetts	MA	L	30,609,884		46,081,689	76,691,573	
23. Michigan	MI	L	44,247,239		79,428,741	123,675,980	
24. Minnesota	MN	L	29,032,309		45,600,131	74,632,440	
25. Mississippi	MS	L	16,282,299		23,447,529	39,729,828	
26. Missouri	MO	L	35,278,617		62,980,330	98,258,947	
27. Montana	MT	L	2,734,554		4,997,738	7,732,292	
28. Nebraska	NE	L	9,505,910		11,354,863	20,860,773	
29. Nevada	NV	L	7,534,300		15,012,181	22,546,481	
30. New Hampshire	NH	L	10,202,564		15,401,931	25,604,494	
31. New Jersey	NJ	L	48,578,393		113,484,965	162,063,357	
32. New Mexico	NM	L	7,414,574		8,959,570	16,374,144	
33. New York	NY	Q	30,974,526		49,992,227	80,966,753	
34. North Carolina	NC	L	49,137,590		82,833,338	131,970,928	
35. North Dakota	ND	L	2,182,037		2,749,265	4,931,302	
36. Ohio	OH	L	34,424,859		53,726,421	88,151,281	
37. Oklahoma	OK	L	22,823,080		25,754,765	48,577,844	
38. Oregon	OR	L	18,822,614		47,224,759	66,047,373	
39. Pennsylvania	PA	L	80,009,846		124,954,267	204,964,113	
40. Rhode Island	RI	L	3,757,262		5,971,539	9,728,801	
41. South Carolina	SC	L	24,034,264		39,951,370	63,985,634	
42. South Dakota	SD	L	2,705,043		3,060,929	5,765,972	
43. Tennessee	TN	L	36,616,057		54,168,738	90,784,794	
44. Texas	TX	L	172,265,894		271,415,249	443,681,143	
45. Utah	UT	L	17,013,176		21,454,108	38,467,284	
46. Vermont	VT	L	1,758,694		2,246,586	4,005,280	
47. Virginia	VA	L	52,439,741		102,248,682	154,688,423	
48. Washington	WA	L	32,332,578		65,975,454	98,308,032	
49. West Virginia	WV	L	8,090,733		15,681,217	23,771,950	
50. Wisconsin	WI	L	22,688,488		34,778,396	57,466,884	
51. Wyoming	WY	L	3,191,032		4,615,578	7,806,610	
52. American Samoa	AS	N					
53. Guam	GU	N	8,339		7,091	15,430	
54. Puerto Rico	PR	L	6,560,729		7,470,406	14,031,135	
55. U.S. Virgin Islands	VI	L	21,316		29,877	51,193	
56. Northern Mariana Islands	MP	N	224		481	705	
57. Canada	CAN	L	347,138		685,039	1,032,178	
58. Aggregate Other Alien	OT	XXX	477,141		(90,806)	386,335	
59. Subtotal	XXX		1,679,942,453		2,483,038,504	4,162,980,957	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		1,679,942,453		2,483,038,504	4,162,980,957	
96. Plus reinsurance assumed	XXX		68,914,909		440,003	69,354,911	
97. Totals (All Business)	XXX		1,748,857,362		2,483,478,507	4,232,335,868	
98. Less reinsurance ceded	XXX		1,289,843,628		95,148,675	1,384,992,303	
99. Totals (All Business) less Reinsurance Ceded	XXX		459,013,734	(c)	2,388,329,832	2,847,343,566	
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX		397,291		2,380	399,671	
58002. SGP SINGAPORE	XXX		143,805		8,799	152,604	
58003. CHN CHINA	XXX		120,344		7,448	127,793	
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		(184,299)		(109,433)	(293,732)	
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		477,141		(90,806)	386,335	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 53
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer..... 1
- 5. N - None of the above - Not allowed to write business in the state..... 3

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

INDIVIDUAL INSURANCE: ACCORDING TO RESIDENCE OF PAYOR. GROUP INSURANCE: ACCORDING TO THE BASIS PROPORTIONATE TO THE NUMBER OF INSURED RESIDING IN EACH STATE, FOR POLICIES INSURING 500 OR MORE LIVES, OR CASES INSURING FEWER THAN 500 LIVES FOR WHICH THE POLICYHOLDER HAS PROVIDED AN ALLOCATION CENSUS; OTHERWISE, ACCORDING TO THE CONTRACT STATE OF THE POLICYHOLDER.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

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

Allocated by States and Territories

			Direct Business Only				6	
			1	2	3	4		5
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	27,212,361		35,012,288				62,224,649
2. Alaska	AK	3,450,068		7,685,656				11,135,723
3. Arizona	AZ	48,991,909		47,802,571				96,794,479
4. Arkansas	AR	9,215,073		13,339,501				22,554,573
5. California	CA	264,685,668		195,058,541				459,744,209
6. Colorado	CO	34,076,264		73,588,434				107,664,697
7. Connecticut	CT	25,566,236		23,993,605				49,559,842
8. Delaware	DE	3,684,479		6,226,715				9,911,195
9. District of Columbia	DC	3,444,592		6,109,689				9,554,281
10. Florida	FL	112,706,990		181,373,526				294,080,517
11. Georgia	GA	86,904,475		103,411,567				190,316,042
12. Hawaii	HI	2,071,879		6,546,264				8,618,143
13. Idaho	ID	7,659,076		10,389,756				18,048,833
14. Illinois	IL	54,919,022		66,104,033				121,023,055
15. Indiana	IN	35,589,572		36,334,577				71,924,149
16. Iowa	IA	15,806,025		12,124,816				27,930,841
17. Kansas	KS	12,238,967		15,680,038				27,919,005
18. Kentucky	KY	15,177,477		24,212,891				39,390,369
19. Louisiana	LA	21,702,116		27,831,343				49,533,459
20. Maine	ME	5,160,722		5,635,275				10,795,997
21. Maryland	MD	25,576,440		38,586,963				64,163,403
22. Massachusetts	MA	30,609,884		42,652,083				73,261,968
23. Michigan	MI	44,247,239		73,550,383				117,797,622
24. Minnesota	MN	29,032,309		41,708,948				70,741,257
25. Mississippi	MS	16,282,299		21,119,225				37,401,524
26. Missouri	MO	35,278,617		57,374,727				92,653,345
27. Montana	MT	2,734,554		4,463,721				7,198,275
28. Nebraska	NE	9,505,910		10,014,676				19,520,586
29. Nevada	NV	7,534,300		13,836,782				21,371,081
30. New Hampshire	NH	10,202,564		14,227,645				24,430,208
31. New Jersey	NJ	48,578,393		107,066,972				155,645,365
32. New Mexico	NM	7,414,574		8,047,860				15,462,434
33. New York	NY	30,974,526		45,868,746				76,843,271
34. North Carolina	NC	49,137,590		75,389,465				124,527,055
35. North Dakota	ND	2,182,037		2,448,615				4,630,652
36. Ohio	OH	34,424,859		48,717,676				83,142,535
37. Oklahoma	OK	22,823,080		22,581,332				45,404,411
38. Oregon	OR	18,822,614		44,586,577				63,409,192
39. Pennsylvania	PA	80,009,846		114,145,204				194,155,051
40. Rhode Island	RI	3,757,262		5,584,290				9,341,552
41. South Carolina	SC	24,034,264		36,558,150				60,592,415
42. South Dakota	SD	2,705,043		2,731,970				5,437,012
43. Tennessee	TN	36,616,057		49,873,333				86,489,390
44. Texas	TX	172,265,894		236,954,564				409,220,458
45. Utah	UT	17,013,176		19,006,403				36,019,579
46. Vermont	VT	1,758,694		2,014,325				3,773,019
47. Virginia	VA	52,439,741		94,594,132				147,033,873
48. Washington	WA	32,332,578		61,106,142				93,438,720
49. West Virginia	WV	8,090,733		14,549,213				22,639,946
50. Wisconsin	WI	22,688,488		32,396,285				55,084,773
51. Wyoming	WY	3,191,032		4,159,084				7,350,116
52. American Samoa	AS							
53. Guam	GU	8,339		2,005				10,344
54. Puerto Rico	PR	6,560,729		6,671,182				13,231,911
55. U.S. Virgin Islands	VI	21,316		334				21,650
56. Northern Mariana Islands	MP	224		415				639
57. Canada	CAN	347,138		621,143				968,281
58. Aggregate Other Alien	OT	477,141		(103,237)				373,904
59. Total		1,679,942,453		2,251,568,419				3,931,510,873

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

The following entities are directly controlled by New York Life Insurance Company (Parent) (entities that are indented are directly controlled by the preceding entity).

<p>New York Life Insurance and Annuity Corporation (91596) (DE) NYLIAC RLP II, LLC (DE) NYLIFE Insurance Company of Arizona (81353) (AZ) New York Life Enterprises LLC (See page 12.2 for entity's org chart) (DE) NYLIFE LLC (See page 12.2 for entity's org chart) (DE) NYL Investors LLC (See page 12.3 for entity's org chart) (DE) New York Life Investment Management Holdings LLC (See page 12.4 for entity's org chart) (DE) NYLife Real Estate Holdings LLC (See page 12.10 for entity's org chart) (DE) New York Life Group Insurance Company of NY (NY) Life Insurance Company of North America (PA) LINA Benefit Payments, Inc. (DE) New York Life Benefit Payments LLC (DE) NYL Real Assets LLC (DE) NYL Emerging Manager LLC (DE) NYL Wind Investments LLC (DE) NYLIC HKP Member LLC (DE) NYLIC HKP VENTURE LLC (DE) NYLIC HKP REIT LLC (DE) NYLIM Jacob Ballas India Holdings IV (MUS) Flatiron RR LLC (DE) Flatiron CLO 2013-1 -Ltd. (CYM) Flatiron CLO 2015-1 Ltd (CYM) Flatiron CLO 17 Ltd. (CYM) Flatiron CLO 18 Ltd. (CYM) Flatiron CLO 19 Ltd (CYM) Flatiron CLO 20 Ltd. (CYM) Flatiron CLO 21 Ltd. (CYM) Flatiron RR CLO 22 LLC (CYM) Flatiron CLO 24 Ltd. (CYM) Flatiron CLO 25 Ltd. (CYM) Flatiron CLO 26 Ltd. (NJ) Flatiron CLO 23 LLC. (DE) Flatiron RR CLO 27 Ltd. (CYM) Flatiron CLO 28 Ltd. (CYM) Flatiron RR LLC, Manager Series (DE Series LLC) (DE) Flatiron RR LLC, Retention Series (DE Series LLC) (DE) Stratford CDO 2001-1 Ltd. (CYM) Silver Spring, LLC (DE) Silver Spring Associates, L.P. (PA) SCP 2005-C21-002 LLC (DE) SCP 2005-C21-003 LLC (DE) SCP 2005-C21-006 LLC (DE) SCP 2005-C21-007-LLC (DE) SCP 2005-C21-008 LLC (DE) SCP 2005-C21-009 LLC (DE) SCP 2005-C21-017 LLC (DE) SCP 2005-C21-018 LLC (DE) SCP 2005-C21-021 LLC (DE) SCP 2005-C21-025 LLC (DE) SCP 2005-C21-031 LLC (DE) SCP 2005-C21-036 LLC (DE)</p>	<p>SCP 2005-C21-041 LLC (DE) SCP 2005-C21-043 LLC (DE) SCP 2005-C21-044 LLC (DE) SCP 2005-C21-048 LLC (DE) SCP 2005-C21-061 LLC (DE) SCP 2005-C21-063 LLC (DE) SCP 2005-C21-067 LLC (DE) SCP 2005-C21-069 LLC (DE) SCP 2005-C21-070 LLC (DE) NYMH-Ennis GP, LLC (DE) NYMH-Ennis, L.P. (TX) NYMH-Freeport GP, LLC (DE) NYMH-Freeport, L.P. (TX) NYMH-Houston GP, LLC (DE) NYMH-Houston, L.P. (TX) NYMH-Plano GP, LLC (DE) NYMH-Plano, L.P. (TX) NYMH-San Antonio GP, LLC (DE) NYMH-San Antonio, L.P. (TX) NYMH-Stephenville GP, LLC (DE) NYMH-Stephenville, L.P. (TX) NYMH-Taylor GP, LLC (DE) NYMH-Taylor, L.P. (TX) NYMH-Attleboro MA, LLC (DE) NYMH-Farmingdale, NY, LLC (DE) NYLMDC-King of Prussia GP, LLC (DE) NYLMDC-King of Prussia Realty, LP (DE) Country Place LP (DE) Country Place JV LLC (DE) REEP-MF Salisbury Square Tower One TAF LLC (DE) REEP-DRP Salisbury Square Tower One TAB JV LLC (DE) Salisbury Square Tower One LLC (DE) Cumberland Properties LLC 2015 DIL PORTFOLIO HOLDINGS LLC (DE) PA 180 KOST RD LLC (DE) Cortlandt Town Center LLC (DE) REEP-WP ART TOWER JV LLC (DE) REEP-1250 Forest LLC REEP-HZ SPENCER LLC (DE) REEP-IND MCP WEST NC LLC REEP-IND 10 WEST AZ LLC (DE) REEP-IND 4700 Nall TX LLC (DE) REEP-IND Aegean MA LLC (DE) REEP-IND Alpha TX LLC (DE) REEP-IND MCP VIII NC LLC (DE) REEP-IND CHINO CA LLC (DE) REEP-IND FRANKLIN MA HOLDER LLC (DE) REEP-IND FREEDOM MA LLC (DE) REEP-IND Fridley MN LLC (MN) REEP-IND Kent LLC (DE) REEP-IND LYMAN MA LLC (DE)</p>
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Insurance Company (Parent) (continued)

REEP-IND MCP II NC LLC (DE)
 REEP-IND MCP IV NC LLC (DE)
 REEP-IND MCP V NC LLC (DE)
 REEP-IND MCP VII NC LLC (DE)
 REEP-IND MCP III OWNER NC LLC (DE)
 REEP-IND MCP West NC LLC (DE)
 REEP-IND STANFORD COURT LLC (DE)
 REEP-IND STANFORD COURT CA LLC (DE)
 REEP-IND Valley View TX LLC (DE)
 REEP-IND Valwood TX LLC (DE)
 REEP-MF 960 East Paces Ferry GA LLC (DE)
 REEP-MF 960 EPF Opco GA LLC (DE)
 REEP-MF Emblem DE LLC (DE)
 REEP-MF Gateway TAF UT LLC (DE)
 REEP-WP Gateway TAB JV LLC (DE)
 REEP-MF Mount Vernon GA LLC (DE)
 REEP-MF Mount Laurel NJ LLC (DE)
 REEP 220 NW Owner LLC (DE)
 REEP-MF NORTH PARK CA LLC (DE)
 REEP-AVERY OWNER LLC (DE)
 REEP-MF One City Center NC LLC (DE)
 REEP-MF Wallingford WA LLC (DE)
 REEP-MF STEWART AZ OLDER LLC (DE)
 REEP-MF STEWART AZ (DE)
 REEP-OFC Aspect OR LLC (DE)
 REEP-OFC Bellevue WA LLC (DE)
 REEP-OFC Financial Center FL LLC (DE)
 REEP-OFC WATER RIDGE NC HOLDCO LLC (DE)
 REEP-OFC ONE WATER RIDGE NC LLC (DE)
 REEP-OFC TWO WATER RIDGE NC LLC (DE)
 REEP-OFC FOUR WATER RIDGE NC LLC (DE)
 REEP-OFC FIVE WATER RIDGE NC LLC (DE)
 REEP-OFC SIX WATER RIDGE NC LLC (DE)
 REEP-OFC SEVEN WATER RIDGE NC LLC (DE)
 REEP-OFC EIGHT WATER RIDGE NC LLC (DE)
 REEP-OFC NINE WATER RIDGE NC LLC (DE)
 REEP-OFC TEN WATER RIDGE NC LLC (DE)
 REEP-OFC ELEVEN WATER RIDGE NC LLC (DE)
 REEP-MF FOUNTAIN PLACE MN LLC (DE)
 REEP-MF FOUNTAIN PLACE LLC (DE)
 REEP-MF Park-Line FL LLC (DE)
 REEP-OFC 2300 Empire CA LLC (DE)
 REEP-IND 10 WEST II AZ LLC (DE)
 REEP-RTL Flemington NJ LLC (DE)
 REEP-RTL Mill Creek NJ LLC (DE)
 REEP-RTL NPM GA LLC (DE)
 REEP OFC 515 Post Oak TX LLC (DE)
 REEP-RTL DTC VA LLC (DE)
 REEP-RTL DTC-S VA LLC (DE)

REEP-OFC 410 TOWNSEND CA LLC (DE)
 REEP-OFC 410 TOWNSEND (DE)
 Madison-LPP Kernersville GP LLC
 Madison-LPP Kernersville LP
 Madison-LPP Kernersville JV LP
 Madison-SS Kernersville QRS, Inc
 REEP-OFC 600 TOWNSEND CA LLC (DE)
 REEP-OFC 600 TOWNSEND LLC (DE)
 REEP-OFC 1341 G DC LLC (DE)
 REEP-OFC 1030 15NW DC LLC (DE)
 REEP-OFC 1111 19NW DC LLC (DE)
 REEP -OFC 30 WM IL LLC (DE)
 REEP-SS Marshfield LLC (DE)
 REEP-LLC Marshfield JV LLC (DE)
 REEP-SS Vallejo LLC (DE)
 REKA 51M HOLDINGS, LLC (DE)
 NJIND Raritan Center LLC (DE)
 NJIND Talmadge Road LLC (DE)
 NJIND Melrich Road LLC (DE)
 FP Building 18, LLC (DE)
 FP Building 19, LLC (DE)
 Summitt Ridge Apartments, LLC (DE)
 PTC Acquisitions, LLC (DE)
 Martingale Road LLC (DE)
 New York Life Funding (CYM)
 New York Life Global Funding (DE)
 Government Energy Savings Trust 2003-A (NY)
 UFI-NOR Federal Receivables Trust, Series 2009B (NY)
 JREP Fund Holdings I, L.P. (CYM)
 Jaguar Real Estate Partners L.P. (CYM)
 REEP-NYL JAG ACQUISITION CO MEMBER LLC (DE)
 NYLIFE Office Holdings Member LLC (DE)
 NYLIFE Office Holdings LLC (DE)
 NYLIFE Office Holdings REIT LLC (DE)
 REEP-OFC DRAKES LANDING CA LLC (DE)
 REEP-OFC CORPORATE POINTE CA LLC (DE)
 REEP-OFC VON KARMAN CA LLC (DE)
 REEP-OFC ONE BOWDOIN SQUARE MA LLC (DE)
 REEP-OFC 525 N Tryon NC LLC (DE)
 525 Charlotte Office LLC (DE)
 REEP-IMPIC OFC PROMINENCE ATLANTA LLC (DE)
 REEP-IMPIC OFC 24th CAMELBACK AZ LLC (DE)
 NYLIFE Office Holdings Acquisition REIT LLC (DE)
 REEP-OFC Westory DC LLC (DE)
 Skyhigh SPV Note Issuer 2020 Parent Trust (DE)
 Skyhigh SPV Note Issuer 2020 LLC (DE)
 Sol Invictus Note Issuer 2021-1 LLC (DE)
 Veritas Doctrina Note Issuer SPV LLC (DE)
 Fairview Capital Partners, LLC (DE)

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

New York Life Insurance Company (Parent) (continued)

AC 2023 NMTC Investor, LLC (LA)
 USB NMTC FUND 20223-6, LLC (DE)
NYLIC RLP II, LLC (DE)
MSSIV NYL Investor Member LLC (DE)
MSVEF II Investor LLC (DE)
MSVEF Investor LLC (DE)
 MSVEF Feeder LP (DE)
 MSVEF REIT LLC (DE)
 Madison Square Value Enhancement Fund LP (DE)
 MSVEF-MF Evanston GP LLC (DE)
 MSVEF-MF Evanston IL LP (DE)
 MSVEF-IND Commerce 303 GP LLC (DE)
 MSVEF-IND Commerce 303 AZ LP (DE)
 MSVEF-SW Commerce 303 JV LP (DE)
 MSVEF-MF Pennbrook Station GP LLC (DE)
 MSVEF- Pennbrook Station PA LP (DE)
 MSVEF-MF Burrough's Mill GP LLC (DE)
 MSVEF-MF Burrough's Mill NJ LP (DE)
 MSVEF-MF Gramercy JV GP LLC (DE)
 MSVEF-MF Gramercy OH LP (DE)
 MSVEF-CR Gramercy JV LP (DE)
 MSVEF-CR Gramercy Owner GP LLC (DE)
 MSVEF-CR Gramercy Owner LP (DE)

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

New York Life Enterprises LLC and NYLIFE LLC

New York Life Enterprises LLC

SEAF Sichuan SME Investment Fund LLC (DE)
 New York Life International Holdings Limited (MUS)
 Max Estates Limited. (IND)
 Max I Limited (IND)
 Max Assets Services Limited. (IND)
 Max Square Limited (IND)
 Pharmax Corporation Limited. (IND)
 Max Towers Private. Limited. (IND)
 Max Estates 128 Private. Limited. (IND)
 Max Estates Gurgaon Limited. (IND)
 Acreage Builders Private. Limited. (IND)
 Astiki Realty Private Limited (IND)
 Max Estates Guragon Two Limited (IND)

NYL Cayman Holdings Ltd. (CYM)
 NYL Worldwide Capital Investments LLC (DE)
 Seguros Monterrey New York Life, S.A. de C.V. (MEX)
 Administradora de Conductos SMNYL, S.A. de C.V. (MEX)
 Agencias de Distribucion SMNYL, S.A. de C.V. (MEX)
 Inmobiliaria SMNYL, S.A. de C.V. (MEX)

NYLIFE LLC

Eagle Strategies LLC (DE)
 New York Life Capital Corporation (DE)
 New York Life Trust Company (NY)
 NYLIFE Securities LLC (DE)
 NYLINK Insurance Agency Incorporated (DE)
 NYLUK I Company (GBR)
 NYLUK II Company (GBR)
 Gresham Mortgage (GBR)
 W Construction Company (GBR)
 WUT (GBR)
 WIM (AIM) (GBR)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NYL Investors LLC

NYL Investors U.K. Limited (GBR)
 NYL Investors REIT Manager LLC (DE)
 MSVEF II GP LLC (DE)
 MSVEF RT Feeder II LP (DE)
 MSVEF II RT LLC (DE)
 MSVEF RH Feeder II LP (DE)
 MSVEF RH II LP (DE)
 Madison Square Value Enhancement Fund II LP (DE)
 NYL Investors NCVAD II GP, LLC (DE)
 McMorgan Northern California Value Add/Development Fund II, LP (DE)
 MNCVAD II-OFC 770 L Street CA LLC (DE)
 MNCVAD II-MF UNION CA LLC (DE)
 MNCVAD II- HOLLIDAY UNION JV LLC (DE)
 MNCVAD II-OFC HARBORS CA LLC (DE)
 MNCVAD II-SEAGATE HARBORS LLC (DE)
 MNCVAD II-OFC 630 K Street CA LLC (DE)
 MNCVAD II-IND SHILOH CA LLC (DE)
 MNCVAD II-BIG SHILOH JV LLC (DE)
 MSSDF GP LLC (DE)
 MSSDF II LLC (DE)
 MSSDF II Member LLC (DE)
 Madison Square Structured Debt Fund II LP (DE)
 MSSDF REIT II (DE)
 MSSDF Member LLC (DE)
 Madison Square Structured Debt Fund LP (DE)
 MSSDF REIT LLC (DE)
 MSSDF REIT Funding Sub I LLC (DE)
 MSSDF REIT Funding Sub II LLC (DE)
 MSSDF REIT Funding Sub III LLC (DE)
 MSSDF REIT Funding Sub IV LLC (DE)
 MSSDF REIT Funding Sub V LLC (DE)
 MSSDF REIT Funding Sub VI LLC (DE)
 MSSDF REIT Funding Sub VII LLC (DE)
 MSSDF-OFCB Voss San Felipe LLC (DE)
 MSSDF-OFCB Woodway LLC (DE)
 MSSDF -OFCB Hanover LLC (DE)
 MSSDF_OFCB EI Segundo LLC (DE)
 MSSIV GP LLC (DE)
 Madison Square Strategic Investments Venture LP (DE)
 MSSIV REIT Manager LLC (DE)
 Madison Square Strategic Investments Venture REIT LLC (DE)
 MSSIV – MF Country Place MD LLC (DE)
 MSSIV – IND Speedway SC LLC (DE)
 NRL Speedway Venture LLC (DE)
 SC Speedway Hwy 124, LLC (DE)
 MSVEF GP LLC (DE)
 MCPF GP LLC (DE)
 Madison Core Property Fund LP (DE)

MCPF Holdings Manager LLC (DE)
 MCPF MA Holdings LLC (DE)
 MCPF Holdings LLC (DE)
 MADISON-IND TAMARAC FL LLC (DE)
 MADISON-OFC BRICKELL FL LLC (DE)
 MADISON-IND POWAY CA LLC (DE)
 MADISON-LPC POWAY JV LLC (DE)
 MADISON-MF GRANARY FLATS TX LLC (DE)
 MADISON-AO GRANARY FLATS JV LLC (DE)
 MADISON-AO GRANARY FLATS OWNER LLC (DE)
 MADISON-MF THE MEADOWS WA LLC (DE)
 MADISON-ACG THE MEADOWS OWNER LLC (DE)
 MADISON-ACG THE MEADOWS JV LLC (DE)
 MADISON-MOB Lee Highway VA LLC (DE)
 Madison-OFC 5161 CA LLC (DE)
 MADISON – SS Kernersville QRS, Inc. (DE)
 MADISON – LPP Kernersville JV GP LLC (DE)
 MADISON – LPP Kernersville JV LP (DE)
 MADISON- LPP Kernersville GP LLC (DE)
 MADISON – LPP Kernersville LP (DE)
 MADISON-IND 2080 ENTERPRISE CA LLC (DE)
 MADISON-IND CLAWITER CA LLC (DE)
 MADISON-REDCO CLAWITER JV LLC (DE)
 MADISON-IND ENTERPRISE RIALTO CA LLC (DE)
 MIREF Mill Creek, LLC (DE)
 MIREF Gateway, LLC (DE)
 MIREF Gateway Phases II and III, LLC (DE)
 MIREF Delta Court, LLC (DE)
 MIREF Fremont Distribution Center, LLC (DE)
 MIREF Century, LLC (DE)
 MIREF Newpoint Commons, LLC (DE)
 MIREF Northsight, LLC (DE)
 MIREF Riverside, LLC (DE)
 Barton's Lodge Apartments, LLC (DE)
 MIREF 101 East Crossroads, LLC (DE)
 101 East Crossroads, LLC (DE)
 MIREF Hawthorne, LLC (DE)
 MIREF Auburn 277, LLC (DE)
 MIREF Sumner North, LLC (DE)
 MIREF Wellington, LLC (DE)
 MIREF Warner Center, LLC (DE)
 MADISON-MF Duluth GA LLC (DE)
 MADISON-OFC Centerstone I CA LLC (DE)
 MADISON-OFC Centerstone III CA LLC (DE)
 MADISON-MOB Centerstone IV CA LLC (DE)
 MADISON-OFC Centerpoint Plaza CA LLC (DE)
 MADISON-OFC One Main Place OR LLC (DE)
 MADISON-MF Hoyt OR LLC (DE)

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

NYL Investors LLC (continued)

MADISON-RTL Clifton Heights PA LLC (DE)
MADISON-IND Locust CA LLC (DE)
MADISON-OFC Weston Pointe FL LLC (DE)
MADISON-MF MCCADDEN CA LLC (DE)
MADISON-OFC 1201 WEST IL LLC (DE)
 MADISON-MCCAFFERY 1201 WEST IL LLC (DE)
MADISON-MF TECH RIDGE TX LLC (DE)
MADISON-RTL SARASOTA FL, LLC (DE)
MADISON-MOB CITRACADO CA LLC (DE)
Madison-MF Osprey QRS Inc. (DE)
 Madison-MF Osprey NC GP LLC (DE)
 Madison-MF Osprey NC LP (DE)
Madison -IND LNDR Tabor Road NJ LLC (DE)
MADISON -SS Crozet VA LLC (DE)
MADISON-LPP Crozet JV LLC (DE)
Madison-MF Apex Newbury PA LLC (DE)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC

<p>Bow River Advisers, LLC (DE) NYL Investments Europe Limited (IRL) NYL Investments (International) Ltd. (UK) NYL Investments (Services) Ltd. (UK) NYL Investments UK LLP (UK)</p> <p>New York Life Investment Management Asia Limited (Cayman Islands) Japan Branch</p> <p>MacKay Shields LLC (DE) MacKay Shields Emerging Markets Debt Portfolio (DE) MacKay Shields Core Plus Opportunities Fund GP LLC (DE) MacKay Shields Core Plus / Opportunities Fund LP (DE)</p> <p>MacKay Municipal Managers Opportunities GP LLC (DE) MacKay Municipal Opportunities Master Fund, L.P. (DE) MacKay Municipal Opportunities Fund, L.P. (DE)</p> <p>MacKay Municipal Managers Credit Opportunities GP, LLC (DE) MacKay Municipal Credit Opportunities Master Fund, L.P. (DE) MacKay Municipal Credit Opportunities Fund, L.P. (DE) MacKay Municipal Credit Opportunities HL Fund, L.P. (DE)</p> <p>MacKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC (CYM) MacKay Municipal Credit Opportunities HL (Cayman) Fund, LP (CYM)</p> <p>MacKay Municipal Short Term Opportunities Fund GP LLC (DE) MacKay Municipal Short Term Opportunities Fund LP (DE)</p> <p>Plainview Funds plc (IRL) Plainview Funds plc – MacKay Shields Strategic Bonds Portfolio (IRL) Plainview Funds plc-MacKay Shields Structured Products Opportunities Portfolio (IRL) Plainview Funds plc – MacKay Shields Emerging Markets Debt Portfolio (IRL)</p> <p>MacKay Shields High Yield Active Core Fund GP LLC (DE) MacKay Shields High Yield Active Core Fund LP (DE)</p> <p>MacKay Shields Defensive Bond Arbitrage Fund Ltd. (BMU)</p> <p>MacKay Shields Core Fixed Income Fund GP LLC (DE) MacKay Shields Core Fixed Income Fund LP (DE)</p> <p>MacKay Shields Select Credit Opportunities Fund GP LLC (DE) MacKay Shields Select Credit Opportunities Fund LP (DE)</p> <p>MacKay Municipal Managers California Opportunities GP LLC (DE) MacKay Municipal California Opportunities Fund, L.P. (DE)</p> <p>MacKay Municipal New York Opportunities GP LLC (DE) MacKay Municipal New York Opportunities Fund, L.P. (DE) MacKay Municipal Opportunity HL Fund, L.P. (DE)</p> <p>MacKay Municipal Capital Trading GP LLC (DE) MacKay Municipal Capital Trading Master Fund, L.P. (DE) MacKay Municipal Capital Trading Fund, L.P. (DE)</p> <p>MacKay Municipal Managers Strategic Opportunities GP LLC (DE) MacKay Municipal Strategic Opportunities Fund, L.P. (DE)</p> <p>MacKay Shields Intermediate Bond Fund GP LLC (DE) MacKay Shields Intermediate Bond Fund LP (DE)</p> <p>MacKay Municipal Managers Opportunities Allocation GP LLC (DE) MacKay Municipal Opportunities Allocation Master Fund LP (DE) MacKay Municipal Opportunities Allocation Fund A LP (DE) MacKay Municipal Opportunities Allocation Fund B LP (DE)</p>	<p>MacKay Municipal Managers U.S. Infrastructure - Opportunities GP LLC (DE) MacKay Municipal U.S. Infrastructure Opportunities Fund LP (DE)</p> <p>MacKay Municipal Managers High Yield Select GP LLC (DE) MacKay Municipal High Yield Select Fund LP (DE)</p> <p>MacKay Municipal Managers High Income Opportunities GP LLC (DE) MacKay Municipal High Income Opportunities Fund LP (DE)</p> <p>MKS CLO Holdings GP LLC (DE) MKS CLO Holdings, LP (CYM)</p> <p>MKS CLO Advisors, LLC (DE)</p> <p>MKS Global Sustainable Emerging Markets Equities Fund GP LLC (DE) Candriam Global Sustainable Emerging Markets Equities Fund LP (DE)</p> <p>MKS Global Emerging Markets Equities Fund GP LLC (DE) Candriam Global Emerging Markets Equities Fund LP (DE)</p> <p>MacKay Shields Series Fund Managing Member LLC (DE) Mackay Shield Series Fund (DE) Securities Credit Opportunities Series (DE) High Yield Corporate Bond Series</p> <p>MacKay Shields Emerging Markets Sovereign Debt Feeder Fund LP (DE) MacKay Shields Emerging Markets Sovereign Debt Feeder Fund LP (DE)</p> <p>Apogem Capital LLC fka New York Life Investments Alternatives LLC (DE)</p> <p>Apogem SRL 2 LLC (DE) Apogem SRL 3 LLC (DE)</p> <p>Madison Capital Funding LLC (DE) MCF Co-Investment GP LLC (DE) MCF Co-Investment GP LP (DE) Madison Capital Funding Co-Investment Fund LP (DE)</p> <p>Madison Avenue Loan Fund GP LLC (DE) Madison Avenue Loan Fund LP (DE)</p> <p>MCF Fund I LLC (DE)</p> <p>MCF Hanwha Fund LLC (DE)</p> <p>Ironshore Investment BL I Ltd. (BMU)</p> <p>MCF CLO IV LLC (DE) MCF CLO V LLC (DE) MCF CLO VI LLC (DE) MCF CLO VII LLC (DE) (f/k/a LMF WF Portfolio III, LLC) MCF CLO VIII Ltd. (DE) MCF CLO VIII LLC (DE) MCF CLO VIII Blocker LLC (DE)</p> <p>MCF CLO IX Ltd. (CYM) MCF CLO IX LLC (DE)</p> <p>MCF CLO 10 Ltd. (NJ) MCF CLO 10 LLC (DE)</p> <p>MCF CLO IX Blocker LLC (DE) MCF CLO 10 Blocker LLC (DE) MCF KB Fund LLC (DE) MCF KB Fund II LLC (DE) MC KB Fund III LLC (DE) MCF Hyundai Fund LLC (DE) Apogem Direct Lending Hyundai Fund 2 LLC (DE)</p>
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

<p>Apogem Direct Lending Levered Fund 2023-1 LLC (DE) Apogem Direct Lending Loan Portfolio 2023 LLC (DE) Apogem DL Levered Fund 2023-1 LLC (DE) Apogem DL Levered Fund SPV 2023-1 LLC (DE) Apogem Umbrella (CYM) Apogem US Direct Lending Limited I (CYM) MCF Senior Debt Fund 2020 GP LLC (DE) MCF Senior Debt Fund – 2020 LP (CYM) MCF Mezzanine Carry I LLC (DE) MCF Mezzanine Fund I LLC (DE) MCF PD Fund GP LLC (DE) MCF PD Fund LP (DE) MCF Senior Debt Funds 2019-I GP LLC (DE) MCF Senior Debt Fund 2019-I LP (DE) Apogem Direct Lending Nighthawk Fund (CYM) New York Life Capital Partners III GenPar GP, LLC (DE) New York Life Capital Partners IV GenPar GP, LLC (DE) New York Life Capital Partners IV GenPar, L.P. (DE) New York Life Capital Partners IV, L.P. (DE) GoldPoint Core Opportunities Fund, L.P. (DE) GoldPoint Core Opportunities Fund II L.P. (DE) GoldPoint Mezzanine Partners IV GenPar GP, LLC (DE) GoldPoint Mezzanine Partners IV GenPar, LP (DE) GoldPoint Mezzanine Partners Co-Investment Fund A, LP (DE) GoldPoint Mezzanine Partners IV, LP (DE) (“GPPIVLP”) GPP Mezz IV A Blocker LP (DE) (“GPPMBA”) GPP Mezz IV A Preferred Blocker LP (DE) GPP Mezz IV B Blocker LP (DE) (“GPPMBB”) GPP Mezz IV C Blocker LP (DE) (“GPPMBC”) GPP Mezz IV D Blocker LP (DE) (“GPPMBD”) GPP Mezz IV ECI Aggregator, LP (DE) GPP Mezz IV F Blocker LP (DE) GPP Mezz IV G Blocker LP (DE) GPP Mezz IV H Blocker LP (DE) GPP Mezz IV I Blocker LP (DE) GoldPoint Mezzanine Partners Offshore IV, L.P. (CYM) GoldPoint Partners Co-Investment V GenPar GP LLC (DE) GoldPoint Partners Co-Investment V GenPar, L.P. (DE) GoldPoint Partners Co-Investment Fund A, LP (DE) GoldPoint Partners Co-Investment V, LP (DE) GPP V - ECI Aggregator LP (DE) GPP V G Blocker Holdco LP (DE) GoldPoint Partners Private Debt V GenPar GP, LLC (DE) GoldPoint Partners Private Debt Offshore V, LP (CYM) GPP Private Debt V RS LP (DE) GoldPoint Partners Private Debt V GenPar, LP (DE) GoldPoint Partners Private Debt V, LP (DE) GPP PD V A Blocker LLC (DE) GPP Private Debt V-ECI Aggregator LP (DE)</p>	<p>GPP PD V B Blocker LLC (DE) GPP PD V D Blocker LLC (DE) GPP LuxCo V GP Sarl (LUX) GoldPoint Partners Select Manager III GenPar GP, LLC (DE) GoldPoint Partners Select Manager III GenPar, L.P. (CYM) GoldPoint Partners Select Manager Fund III, L.P. (CYM) GoldPoint Partners Select Manager Fund III AIV, L.P. (DE) GoldPoint Partners Select Manager IV GenPar GP, LLC (DE) GoldPoint Partners Select Manager IV GenPar, L.P. (DE) GoldPoint Partners Select Manager Fund IV, L.P. (DE) GoldPoint Partners Select Manager V GenPar GP, LLC (DE) GoldPoint Partners Select Manager V GenPar, L.P. (DE) GoldPoint Partners Select Manager Fund V, L.P. (DE) GoldPoint Partners Canada V GenPar Inc. (CAN) GoldPoint Partners Select Manager Canada Fund V, L.P. (CAN) GoldPoint Partners Canada III GenPar Inc (CAN) GoldPoint Partners Select Manager Canada Fund III, L.P. (CAN) GoldPoint Partners Canada IV GenPar Inc. (CAN) GoldPoint Partners Select Manager Canada Fund IV, L.P. (CAN) GoldPoint Partners Co-Investment VI GenPar GP LLC (DE) GoldPoint Partners Co-Investment VI GenPar, LP (DE) GoldPoint Partners Co-Investment VI, LP (DE) GPP VI – ECI Aggregator LP (DE) GPP VI Blocker A LLC (DE) GPP VI Blocker B LLC (DE) GPP VI Blocker C LLC (DE) GPP VI Blocker D LLC (DE) GPP VI Blocker E LLC (DE) GPP VI Blocker F LLC (DE) GPP VI Blocker G LLC (DE) GPP VI Blocker H LLC (DE) GPP VI Blocker I LLC (DE) Apogem Co-Invest VII GenPar, GP LLC (DE) Apogem Co-Invest VII GenPar, LP (DE) Apogem Co-Investment VII, LP (DE) GoldPoint Private Credit GenPar GP, LLC (DE) GoldPoint Private Credit Fund, LP (DE) GoldPoint Partners Canada GenPar, Inc. (CAN) NYLCAP Canada II GenPar, Inc. (CAN) NYLCAP Select Manager Canada Fund II, L.P. (CAN) NYLIM Mezzanine Partners II GenPar GP, LLC (DE) NYLIM Mezzanine Partners II GenPar, LP (DE) NYLCAP Mezzanine Partners III GenPar GP, LLC (DE) NYLCAP Mezzanine Partners III GenPar, LP (DE) NYLCAP Mezzanine Partners III, LP (DE) NYLCAP Mezzanine Offshore Partners III, L.P. (CYM) NYLCAP Select Manager GenPar, LP (DE) NYLCAP Select Manager II GenPar GP, LLC (DE) NYLCAP Select Manager II GenPar, L.P. (CYM)</p>
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

NYLCAP Select Manager Fund II, L.P. (CYM)
 NYLCAP India Funding LLC (DE)
 NYLIM-JB Asset Management Co. (Mauritius) LLC (MUS)
 New York Life Investment Management India Fund II, LLC (MUS)
 New York Life Investment Management India Fund (FVCI) II, LLC (MUS)
 NYLCAP India Funding III LLC (DE)
 NYLIM-Jacob Ballas Asset Management Co. III, LLC (MUS)
 NYLIM Jacob Ballas India Fund III, LLC (MUS)
 NYLIM Jacob Ballas I India (FVCI) III, LLC (MUS)
 NYLIM Jacob Ballas India (FII) III, LLC (MUS)
 Evolve Asset Management, Ltd. (CYM)
 EIF Managers Limited (MUS)
 EIF Managers II Limited (MUS)
 AHF V (S) GenPar LP (DE)
 AHF V ECI Aggregator LP (DE)
 AHF V GenPar GP LLC (DE)
 AHF V GenPar LP (DE)
 AHF VI (S) GenPar LP (DE)
 AHF VI ECI Aggregator LP (DE)
 AHF VI GenPar GP LLC (DE)
 AHF VI GenPar LP (DE)
 Apogem Heritage Fund V (S) LP (DE)
 Apogem Heritage Fund V LP (DE)
 Apogem Heritage Fund VI (S) LP (DE)
 Apogem Heritage Fund VI LP (DE)
 Apogem Cardinal Co-Investment GP LLC (DE)
 Apogem Cardinal Co-Investment Fund, LP (DE)
 AFRA IV GP, LLC (DE)
 Apogem Real Assets Fund IV, LP (DE)
 ASF VII GP, LLC (DE)
 Apogem Secondary Fund VII, LP (DE)
 Apogem Secondary Fund VII Coinvestments, LP (DE)
 BFO GP, LLC (DE)
 BFO Apogem Private Markets (DE) LP
 Tetra Opportunities Partners (DE)
 BMG PAMP GP, LLC (DE)
 BMG PA Private Markets LP (DE)
 BMG Private Markets (Cayman) LP (CYM)
 Private Advisors Special Situations LLC (DE)
 PACD MM, LLC (DE)
 PA Capital Direct, LLC (DE)
 ApCap Strategic Partnership I LLC (DE)
 PA Credit Program Carry Parent, LLC (DE)
 PA Credit Program Carry, LLC (DE)
 PACIF GP, LLC (DE)
 Private Advisors Coinvestment Fund, LP (DE)
 PACIF II GP, LLC (DE)
 Private Advisors Coinvestment Fund II, LP (DE)
 PACIF II Carry Parent, LLC (DE)

PACIF II Carry, LLC (DE)
 PACIF III GP, LLC (DE)
 Private Advisors Coinvestment Fund III, LP (DE)
 PACIF III Carry Parent, LLC (DE)
 PACIF III Carry, LLC (DE)
 PACIF IV GP, LLC (DE)
 Private Advisors Coinvestment Fund IV, LP (DE)
 PACIF IV Carry Parent, LLC (DE)
 PACIF IV Carry, LLC (DE)
 PAMMF GP, LLC (DE)
 PA Middle Market Fund, LP (DE)
 PASCBF IV GP, LLC (DE)
 Private Advisors Small Company Buyout Fund IV, LP (DE)
 PASCBF IV Carry Parent, LLC (DE)
 PASCBF IV Carry, LLC (DE)
 PASCBF V GP, LLC (DE)
 Private Advisors Small Company Buyout Fund V, LP (DE)
 Private Advisors Small Company Buyout V-ERISA Fund, LP (DE)
 PASCBF V Carry Parent, LLC (DE)
 PASCBF V Carry, LLC (DE)
 PASCPEF VI Carry Parent, LLC (DE)
 PASCPEF VI Carry, LLC (DE)
 PASCPEF VI GP, LLC (DE)
 Private Advisors Small Company Private Equity Fund VI, LP (DE)
 Private Advisors Small Company Private Equity Fund VI (Cayman), LP (CYM)
 PASCPEF VII GP, LLC (DE)
 Private Advisors Small Company Private Equity Fund VII, LP (DE)
 Private Advisors Small Company Private Equity Fund VII (Cayman), LP (CYM)
 PASCPEF VII Carry Parent, LLC (DE)
 PASCPEF VII Carry, LLC (DE)
 PASCPEF VIII GP, LLC (DE)
 Private Advisors Small Company Private Equity Fund VIII, LP (DE)
 Private Advisors Small Company Private Equity Fund VIII (Cayman), LP (CYM)
 PASCPEF IX GP, LLC (DE)
 PA Small Company Private Equity Fund IX, LP (DE)
 PA Small Company Private Equity Fund IX, (Cayman) LP (CYM)
 APEF X GP, LLC (DE)
 Apogem Private Equity Fund X, LP (DE)
 APEF XI GP, LLC (DE)
 Apogem Private Equity Fund XI, LP (DE)
 APEF XI Multi-Asset, LP (DE)
 APEF XI Directs, LP (DE)
 Cuyahoga Capital Partners IV Management Group LLC (DE)
 Cuyahoga Capital Partners IV LP (DE)
 Cuyahoga Capital Emerging Buyout Partners Management Group LLC (DE)
 Cuyahoga Capital Emerging Buyout Partners LP (DE)
 PA Real Assets Carry Parent, LLC (DE)
 PA Real Assets Carry, LLC (DE)
 PA Real Assets Carry Parent II, LLC (DE)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

PA Real Assets Carry II, LLC (DE)
 PA Emerging Manager Carry Parent, LLC (DE)
 PA Emerging Manager Carry, LLC (DE)
 PA Emerging Manager Carry Parent II, LLC (DE)
 PA Emerging Manager Carry II, LLC (DE)
 RIC I GP, LLC (DE)
 Richmond Coinvestment Partners I, LP (DE)
 RIC I Carry Parent, LLC (DE)
 RIC I Carry, LLC (DE)
 PASF V GP, LLC (DE)
 Private Advisors Secondary Fund V, LP (DE)
 ABC Burgers LLC (DE)
 PASF V Carry, LLC (DE)
 PASF V Carry Parent, LLC (DE)
 PASF VI GP, LLC (DE)
 PA Secondary Fund VI, LP (DE)
 PA Secondary Fund VI Coinvestments, LP (DE)
 PA Secondary Fund VI (Cayman), LP (CYM)
 PARAF GP, LLC (DE)
 Private Advisors Real Assets Fund, LP (DE)
 PARAF Carry Parent, LLC (DE)
 PARAF Carry, LLC (DE)
 PASCIF GP, LLC (DE)
 Private Advisors Small Company Coinvestment Fund, LP (DE)
 Private Advisors Small Company Coinvestment Fund-ERISA, LP (DE)
 PASCIF II GP, LLC (DE)
 PA Small Company Coinvestment Fund II, LP (DE)
 PA Small Company Coinvestment Fund II (Cayman), LP (CYM)
 PASCIF Carry Parent, LLC (DE)
 PASCIF Carry, LLC (DE)
 PARAF II GP LLC (DE)
 Private Advisors Real Assets Fund II, LP (DE)
 PA Contract Resources, LLC (DE)
 PARAF III GP, LLC (DE)
 PA Real Assets Fund III, LP (DE)
 SAF GP LLC (DE)
 Social Advancement Fund, LP (DE)
 Washington Pike GP, LLC (DE)
 Washington Pike LP (DE)
 RidgeLake Partners GP, LLC (DE)
 RidgeLake Partners, LP ("RLPLP") (DE)
 RidgeLake Co-Investment Partners, LP ("RLPCOLP")(DE)
 RLP Glacier Manager Investor LLC (DE)
 RLP Glacier GP Investor LLC (DE)
 RLP Evergreen LLC (DE)
 RLP Gemini LLC (DE)
 RLP Navigator LLC (DE)
 RLP Sigma LLC (DE)
 RLP Sunrise GP Investor LLC (DE)

RLP Sunrise Manager Investor LLC (DE)
 RLP Triple GP Investor LLC (DE)
 RLP Triple Manager Investor LLC (DE)
 RLP Fund II GP LLC (DE)
 RLP Fund II LP (DE)
 RLP Profit Share (PA), LLC (DE)
 RLP Profit Share (OAPC), LLC (DE)
 The Hedged Strategies Fund LLC (DE)
 NYLCAP Holdings (Mauritius) (MUS)
 Jacob Ballas India Private Limited (MUS)
 Industrial Assets Holdings Limited (MUS)
 JB Ceresra Investment Management LLP (MUS)
 NYLIM Service Company LLC (DE)
 NYL Workforce GP LLC (DE)
 New York Life Investment Management LLC (DE)
 NYLIM Fund II GP, LLC (DE)
 NYLIM-TND, LLC (DE)
 WFHG, GP LLC (DE)
 Workforce Housing Fund I-2007, LP (DE)
 Index IQ Holdings LLC. (DE)
 IndexIQ LLC (DE)
 IndexIQ Trust (DE)
 IndexIQ Advisors LLC (DE)
 New York Life Investments Active ETF Trust (DE)
 NYLI CBRE Real Assets ETF
 NYLI MacKay Core Plus Bond ETF (DE)
 NYLI MacKay California Muni Intermediate ETF (DE)
 NYLI MacKay ESG High Income ETF
 NYLI Winslow Focused Large Cap Growth ETF
 NYLI Winslow Large Cap Growth ETF
 NYLI MacKay Securitized Income ETF
 New York Life Investments ETF Trust (DE)
 NYLI 500 International ETF (DE)
 NYLI Clean Oceans ETF (DE)
 NYLI Cleaner Transport ETF (DE)
 NYLI Engender Equality ETF (DE)
 NYLI FTSE International Equity Currency Neutral ETF
 NYLI Global Equity R&D Leaders ETF (DE)
 NYLI Healthy Hearts ETF (DE)
 NYLI CRBE NexGen Real Estate ETF
 NYLI Candriam International Equity ETF (DE)
 NYLI Candriam U.S. Mid Cap Equity ETF
 NYLI Candriam US Large Cap Equity ETF (DE)
 NYLI U.S. Large Cap R&D Leaders ETF (DE)
 New York Life Investment Management Holdings International (LUX)
 New York Life Investment Management Holdings II International (LUX)
 Candriam Group (LUX)
 KTA Holdco (LUX)
 Kartesia Management SA (LUX)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

Kartesia UK Ltd. (GBR)
 Kartesia Belgium (BEL)
 Kartesia Credit FFS (FRA)
 Kartesia GP III (LUX)
 Kartesia Credit Opportunities III S.C.A., SICAV-SIF (LUX)
 Kartesia Securities (LUX)
 Kartesia III Topco S.à.r.l. (LUX)
 Kartesia GP IV (LUX)
 Kartesia Credit Opportunities IV SCS SICAV-SIF (LUX)
 Kartesia Securities IV (LUX)
 Kartesia Securities IV Topco S.à.r.l. (LUX)
 Kartesia Master GP (LUX)
 Kartesia Credit Opportunities V Feeder SCS (LUX)
 Kartesia Senior Opportunities I SCS, SICAV-RAIF (LUX)
 KASS Unleveled S.à.r.l. (LUX)
 KSO I Topco S.à.r.l. (LUX)
 Kartesia Credit Opportunities V SCS (LUX)
 Kartesia Securities V S.à.r.l. (LUX)

Candriam Luxco S.à.r.l. (LUX)
 Candriam Luxembourg (LUX)
 Candriam Belgian (BEL)
 Candriam France (FRA)
 Candriam Italy Branch
 Candriam UK Establishment
 Candriam Germany Branch
 Candriam US Branch
 Candriam Spain Branch
 Candriam Netherlands Branch
 Candriam MENA Branch (Dubai, UAE)
 Candriam Monétaire SICAV (FRA)
 Candriam Switzerland LLC (CHE)
 Candriam GP (LUX)
 ATA Holdco Luxembourg S.à.r.l. (LUX)
 Belfius Fund (Luxembourg) (SICAV with Board controlled by Candriam)
 Belfius Fund Target Income 2032
 Belfius Equities (BEL)
 Cordius (LUX)
 Cordius CIG (LUX)
 Candriam Absolute Return (LUX)
 Candriam Absolute Return Equity Market Neutral (LUX)
 Candriam Bonds (LUX)
 Candriam Bonds Capital Securities
 Candriam Bonds Convertible Defensive
 Candriam Bonds Convertible Opportunities
 Candriam Bonds Credit Alpha
 Candriam Bonds Credit Opportunities
 Candriam Bonds Emerging Debt Local Currencies
 Candriam Bonds Emerging Markets
 Candriam Bonds Emerging Markets Corporate

Candriam Bonds Emerging Markets Total Return
 Candriam Bonds Euro
 Candriam Bonds Euro Corporate
 Candriam Bonds Euro Corporate Financials
 Candriam Bonds Euro Diversified
 Candriam Bonds Euro Government
 Candriam Bonds Euro High Yield
 Candriam Bonds Euro Short Term
 Candriam Bonds Euro Long Term
 Candriam Bonds Floating Rate Notes
 Candriam Bonds Global Government
 Candriam Bonds Global High Yield
 Candriam Bonds Global Inflation Short Duration
 Candriam Bonds Global Sovereign Quality
 Candriam Bonds International
 Candriam Bonds Total Return
 Candriam Bonds U.S Corporate
 Candriam Business Equities (Belgium)
 Candriam Business Equities EMU
 Candriam Business Equities Global Income
 Candriam Diversified Futures (BEL)
 Candriam Equities L (LUX)
 Candriam Equities L Australia
 Candriam Equities L Biotechnology
 Candriam Equities L Emerging Markets
 Candriam Equities L EMU
 Candriam Equities L ESG Market Neutral
 Candriam Equities L Europe
 Candriam Equities L Europe Edge
 Candriam Equities L Europe Innovation
 Candriam Equities L Europe Optimum Quality
 Candriam Equities L Global Demography
 Candriam Equities L Global Income
 Candriam Equities L Life Care
 Candriam Equities L Meta Globe
 Candriam Equities L Oncology Impact
 Candriam Equities L Risk Arbitrage Opportunities
 Candriam Equities L Robotics & Innovation Technology
 Candriam Equities L US Edge
 Candriam Equities L World Edge
 Candriam Fund (LUX)
 Candriam Fund Sustainable Euro Corporate Bonds Fossil Free
 Candriam Fund Sustainable European Equities Fossil Free
 Candriam Impact One (LUX)
 Candriam Index Arbitrage (LUX)
 Candriam L (LUX)
 Candriam L Balanced Asset Allocation
 Candriam L Conservative Asset Allocation
 Candriam L Dynamic Asset Allocation

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

New York Life Investment Management Holdings LLC (continued)

<ul style="list-style-type: none"> Candriam L Multi-Asset Income Candriam L Multi-Asset Income & Growth Candriam L Multi-Asset Premia Candriam Long Short Credit Candriam M (LUX) <ul style="list-style-type: none"> Candriam M Global Trading Candriam M Impact Finance Candriam M Multi Strategies Candriam Money Market (LUX) <ul style="list-style-type: none"> Candriam Money Market Euro Candriam Money Market Euro AAA Candriam Money Market Usd Sustainable Candriam Multi-Strategies (FRA) Candriam Patrimoine Obli-Inter (FRA) Candriam Risk Arbitrage (LUX) Candriam Sustainable (LUX) <ul style="list-style-type: none"> Candriam Sustainable Bond Emerging Markets Candriam Sustainable Bond Euro Candriam Sustainable Bond Euro Corporate Candriam Sustainable Bond Euro Short Term Candriam Sustainable Bond Global Candriam Sustainable Bond Global Convertible Candriam Sustainable Bond Global High Yield Candriam Sustainable Bond Impact Candriam Sustainable Defensive Asset Allocation Candriam Sustainable Equity Children Candriam Sustainable Equity Circular Economy Candriam Sustainable Equity Climate Action Candriam Sustainable Equity Emerging Markets Candriam Sustainable Equity Emerging Markets Ex-China Candriam Sustainable Equity EMU Candriam Sustainable Equity Europe Candriam Sustainable Equity Europe Small & Mid Caps Candriam Sustainable Equity Future Mobility Candriam Sustainable Equity Japan Candriam Sustainable Equity Quant Europe Candriam Sustainable Equity US Candriam Sustainable Equity Water Candriam Sustainable Equity World Candriam Sustainable Money Market Euro Candriam World Alternative (LUX) <ul style="list-style-type: none"> Candriam World Alternative Alphamax (LUX) Cleome Index (LUX) <ul style="list-style-type: none"> Cleome Index EMU Equities Cleome Index Euro Corporate Bonds Cleome Index Euro Government Bonds Cleome Index Euro Long Term Bonds Cleome Index Euro Short Term Bonds Cleome Index Europe Equities 	<ul style="list-style-type: none"> Cleome Index USA Equities Cleome Index World Equities NYLIM GF (Luxembourg) <ul style="list-style-type: none"> NYLIM GF AUSBIL Global Essential Infrastructure NYLIM GF AUSBIL Global Small Cap NYLIM GF US High Yield Corporate Bonds Paricor (BEL) <ul style="list-style-type: none"> Paricor Patrimonium (BEL) IndexIQ (LUX) <ul style="list-style-type: none"> IndexIQ Factors Sustainable Corporate Euro Bond (LUX) IndexIQ Factors Sustainable Europe Equity (LUX) IndexIQ Factors Sustainable Japan Equity (LUX) IndexIQ Factors Sustainable Sovereign Euro Bond (LUX) CGH UK Acquisition Company Limited (GBR) Tristan Equity Partners (GP) Limited (UK) <ul style="list-style-type: none"> Tristan Equity Partners LP (UK) <ul style="list-style-type: none"> Tristan Equity Pool Partners (GP) Limited (UK) Tristan Equity Pool Partners LP (UK) Tristan Capital Partners Holdings Limited (GBR) <ul style="list-style-type: none"> EPIISO 3 Co- Investment (GP) Limited (SCOT) <ul style="list-style-type: none"> EPIISO 3 Co-Investments LP (SCOT) TIPS One Co-Investment GP Sarl (LUX) <ul style="list-style-type: none"> TIPS Co-Investment SCSp (LUX) TCP Incentive Partners (GP) Sarl (LUX) <ul style="list-style-type: none"> TCP Incentive Partners SCSp (LUX) TCP Co-Investment GP Sarl (LUX) <ul style="list-style-type: none"> TCP Co-Investment SCSp (LUX) <ul style="list-style-type: none"> CCP III Co-Investment (GP) Limited (SCOT) CCP III Co-Investment LP (GBR) CCP IV Co-Investment LP (SCOT) EPIISO 4 Co-Investment LLP (GBR) <ul style="list-style-type: none"> EPIISO 4 (GP) LLP (UK) EPIISO 4 Incentive Partners LLP (GBR) CCP 5 Co-Investment LLP (GBR) Tristan (Holdings) Limited UK <ul style="list-style-type: none"> EPIISO 3 Feeder (GP) Limited (SCOT) <ul style="list-style-type: none"> EPIISO 3 Feeder LP (SCOT) Tristan Capital Limited (GBR) Tristan Capital Partners LLP (GBR) <ul style="list-style-type: none"> CCP III (GP) LLP (GBR) CCP III Incentive Partners (GP) Limited (SCOT) CCP III Incentive Partners LP (SCOT) Curzon Capital Partners III (GP) Limited (GBR) <ul style="list-style-type: none"> CCP III (GP) LLP (GBR) <ul style="list-style-type: none"> Curzon Capital Partners III LP (LUX) Curzon Capital Partners III Sarl (LUX) CCP III Netherlands Holding BV (NLD) <ul style="list-style-type: none"> Nova Investment Sp. z.o.o. Sarl (POL) CCP III Falcon Holding Sarl (LUX) <ul style="list-style-type: none"> Stadtgalerie Written GmbH (DEU) CCP III Dartford JV Sarl (LUX)
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

CCP III Dartford I Sarl (LUX)
 Curzon Capital Partners IV GP (GBR)
 CCP IV (GP) LLP (GBR)
 Curzon Capital Partners IV LP (GBR)
 Curzon Capital Partners IV S.a.r.l. (LUX)
 CCP IV Bolt Finco S.a.r.l (LUX)
 CCP IV IREF 1 Holding Sarl (LUX)
 CCP IV IREF 1 (ITA)
 CCP IV Bolt 1 Sarl (LUX)
 Stratford City Offices Jersey Unit (NJ)
 Bolt Nominee 1 Limited (UK)
 Bolt Nominee 2 Limited (UK)
 CCP IV Bolt 2 Sarl (LUX)
 CCP IV Erneside Holding Sarl (ITA)
 CCP IV France Investments Sarl (LUX)
 OPPCI CCP IV France Investments (FRA)
 SCI Escape Cordeliers (FRA)
 The Forum, Solent, Management Company Limited (UK)
 SBP Management Limited (UK)
 CCP IB (GP) Sarl
 CCP IV Keirin Luxembourg Sarl (LUX)
 CCP IV SCSp (LUX)
 Kerin Holding Sarl (LUX)
 CCP IV UK Holding Sarl (Lux)
 Cardiff Gate RP Limited Sarl (LUX)
 Rotherham Foundry RP Limited Sarl (LUX)
 Warrington Riverside RP Limited Sarl (LUX)
 Birmingham Ravenside RP Limited RP Limited Sarl (LUX)
 Walsall Bescot RP Limited Sarl (LUX)
 RW Sofas Limited Sarl (LUX)
 Bangor Springhill RP Limited Sar I (LUX)
 EPIISO 3 Incentive Partners (GP) Limited (GBR)
 EPIISO 3 Incentive Partners LP (GBR)
 EPIISO 3 (GP) LLP (GBR)
 European Property Investors Special Opportunities 3 LP (GBR)
 EPIISO 3 LP (UK)
 EPIISO 3 Luxembourg Holding S.a.r.l (LUX)
 EPIISO 3 Wave Holding S.a.r.l (LUX)
 EPIISO 4 (GP) II Sarl (LUX)
 EPIISO 4 Student Housing SCSp (LUX)
 EPIISO 4 (GP) LLP (GBR)
 European Property Investors Special Opportunities 4 LP (UK)
 EPIISO 4 Caesar Holding Sarl (LUX)
 Trophy Value Added Fund
 EPIISO 4 Luxembourg Holding Sarl (LUX)
 EP Office 1 Spzoo (POL)
 EP Office 2 Spzoo (POL)
 EP Retail Spzoo (POL)
 EP Apartments Spzoo (POL)
 EP Hotel Spzoo (POL)
 EPIISO 4 Seed Holding Sarl (LUX)

EPIISO 4 Seed Sarl (LUX)
 EPIISO 4 Flower Holding Sarl (LUX)
 EPIISO 4 Flower Sarl (LUX)
 EPIISO 4 Twilight GP Limited (UK)
 EPIISO 4 Twilight LP (UK)
 Twilight Ireland PRS Properties Eclipse DAC (IRL)
 EPIISO 4 West Holding Sarl (LUX)
 EPIISO 4 Antrim Sarl (LUX)
 EPIISO 4 Banbridge Sarl (LUX)
 EPIISO 4 France Investments Sarl (LUX)
 OPPCI EPIISO 4 France Investments (FRA)
 SAS VDF (FRA)
 SCI VDF (FRA)
 EPIISO 4 Switch Holding S.a.r.l
 E4 Switch Norway AS (NO)
 EPIISO 4 Pilgrim Holding S.a.r.l. (LUX)
 TP Property S,a,r,l. (LUX)
 TB Property (Plymouth) Limited (UK)
 TB Property Developments (Plymouth) Limited (UK)
 EPIISO 4 Lynx Holding S.a.r.l. (LUX)
 EPIISO 4 Lynx S.a.r.l (LUX)
 EPIISO 4 Lynx Marketing S.a.r.l (LUX)
 CCP 5 Pool Partnership GP Limited (NJ)
 CCP 5 Pool Partnership SLP (NJ)
 CCP 5 GP LLP (GBR)
 Curzon Capital Partners 5 Long-Life LP (GBR)
 CCP 5 (GP) S.a.r.l (LUX)
 Curzon Capital Partners 5 Long-Life SCA SICAV-SIF (GBR)
 CCP 5 Jersey Fragco 1 Limited (NJ)
 CCP 5 Jersey Fragco 2 Limited (NJ)
 CCP 5 Jersey Fragco 3 Limited (NJ)
 CCP 5 Jersey Fragco 4 Limited (NJ)
 CCP 5 Jersey Fragco 5 Limited (NJ)
 CCP 5 Jersey Fragco 6 Limited (NJ)
 CCP 5 Jersey Fragco 7 Limited (NJ)
 CCP 5 Jersey Fragco 8 Limited (NJ)
 CCP 5 Jersey Fragco 9 Limited (NJ)
 CCP 5 Jersey Fragco 10 Limited (NJ)
 CCP 5 Jersey Fragco 11 Limited (NJ)
 CCP 5 Long-Life Luxembourg S.á.r.l (LUX)
 CCP 5 LL GP Sarl (LUX)
 Curzon Capital Partners 5 Long Life SCSp (LUX)
 EPIISO 5 Incentive Partners GP Limited (NJ)
 EPIISO 5 Incentive Partners SLP (NJ)
 EPIISO 5 (GP) Sarl (LUX)
 European Property Investors Special Opportunities 5 LP (LUX)
 EPIISO 5 Luxembourg Holding S.a.r.l. (LUX)
 EPIISO 5 Portfolio GP S.a.r.l. (LUX)
 EPIISO 5 Silver JV SCSp (LUX)
 Sterling Square Holdings S.a.r.l. (LUX)
 European Property Investors Special Opportunities 5 SCSp-SICAV-SIF (LUX)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

New York Life Investment Management Holdings LLC (continued)

EPISO 5 Co-Investment SCSp (LUX)
 EPISO 6 (GP) S.a.r.l. (LUX)
 EPISO 6 Co-Investment SCSp (LUX)
 European Property Investors Special Opportunities 6 SCSp SICAV-SIF (LUX)
 EPISO 6 UK Investment Holding Limited (UK)
 EPISO 6 Pegasus Holding Limited (UK)
 Pegasus Affordable Housing LLP (UK)
 Pegasus Affordable Limited (UK)
 Zen Housing Limited (UK)
 EPISO 6 Waterfall Top Holdings Limited (UK)
 Waterfall HoldCo Limited (UK)
 Waterfall PropCo Limited (UK)
 EPISO 6 Phoenix JV LLP (UK)
 Phoenix Core Holdco Limited
 Phoenix Core Propco Limited (UK)
 Cody TP Management Company Limited
 EPISO 6 Luxembourg Holding S.a.r.l. (LUX)
 Phoenix Development Holding S.a.r.l. (LUX)
 Phoenix DevCo S.a.r.l. (LUX)
 EPISO 6 Spectre JV S.a.r.l. (LUX)
 EPISO 6 Spectre 1 Holding S.a.r.l. (LUX)
 EPISO 6 Spectre 2 Holding S.a.r.l. (LUX)
 EPISO 6 Spectre 3 Holding S.a.r.l. (LUX)
 EPISO 6 Curado Holding S.a.r.l. (LUX)
 Claybrook S.L. (ESP)
 Barnfield Spain, S.L. (ESP)
 EPISO 6 Macbeth Holding S.a.r.l. (LUX)
 Macbeth 4 SRL (BEL)
 Montague 1 Sarl (LUX)
 EPISO 6 Moomin Holding Sarl (LUX)
 EPISO 6 Siem Holding Sarl (LUX)
 EPISO 6 Siem Sarl (LUX)
 EPISO 6 Emerald Holdings S.a.r.l. (LUX) (96%)
 BCRE Leipzig Wohnen Nord B.V.
 BCRE Leipzig Wohnen Ost B.V.
 BCRE Leipzig West Ost B.V.
 TAG Leipzig-Immobilien GmbH
 Hella Acquico GP S.a.r.l (LUX)
 Hella Acquico GP SCSp (LUX)
 Hella Holding S.a.r.l (LUX)
 H Main Holding S.a.r.l (LUX)
 Main 1 S.a.r.l (LUX)
 H Main 2 S.a.r.l (LUX)
 H Main 3 S.a.r.l (LUX)
 H Main 4 S.a.r.l (LUX)
 H Main 5 S.a.r.l (LUX)
 H Main 6 S.a.r.l (LUX)
 H Main 7 S.a.r.l (LUX)
 EPISO 6 Panther Co-Investment SCSp (NJ)
 EPISO 6 Panther (NJ) GP Limited

EPISO 6 Panther (NJ) JV SLP
 EPISO 6 Panther (NJ) Holdco Limited
 EPISO 6 Panther Property Limited (NJ)
 Raag St, Andrews Hotel Limited (UK)
 RaagG Hotels Limited (NJ)
 QMK Pub Westminster Limited (UK)
 RAAG OBS Limited (NJ)
 QMK OBS Limited (IRL)
 Raag Dublin Limited (NJ)
 QMK Dublin Limited (IRE)
 Raag Kensington Holdings Limited (NJ)
 Raag Kensington Hotel Limited (NJ)
 QMK Kensington Limited (UK)
 Raag Westminster Holdings Limited (NJ)
 Raag Westminster Hotel Limited (NJ)
 QMK Westminster Limited (UK)
 Raag Liverpool Street Holdings Limited (NJ)
 Raag Liverpool Street Hotel Limited (NJ)
 QMK Liverpool Street Limited (UK)
 Raag Kings Cross Holdings Limited (NJ)
 Raag Kings Cross Hotel Limited (NJ)
 QMK KX Limited (UK)
 Raaq Paddington Holdings Limited (NJ)
 Raag Paddington Hotel Limited (NJ)
 QMK Paddington Limited (UK)
 Raag Canary Wharf Limited (NJ)
 QMK Canary Wharf Limited (UK)
 Raag Shoreditch Limited (NJ)
 QMK Shoreditch Limited (UK)
 Raag Aberdeen (NJ)
 QMK Management Limited (UK)
 Raag P2 Limited (NJ)
 TIPS One Incentive Partners GP Limited (NJ)
 TIPS One Incentive Partners SLP (NJ)
 TIPS One GP Sarl (LUX)
 Tristan Income Plus Strategy One SCSp (LUX)
 TIPS One Alpha Holdings Sarl (LUX)
 TIPS One Alpha PV I Sarl (LUX)
 TIPS One Co-Investment GP Sarl (LUX)
 TIPS One Co-Investment SCSp (LUX)
 CCP IV (GP) LLP (GBR)
 Curzon Capital Partners IV (GP) Limited (GBR)
 CCP 5 GP LLP (GBR)
 CCP 5 Pool Partnership GP Limited (NJ)
 CCP 5 Pool Partnership SLP (NJ)
 Tristan Capital Partners Asset Management Limited (GBR)
 TCP SPAIN, SL
 TCP France (FRA)
 TCP NL BV (NLD)

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

New York Life Investment Management Holdings LLC (continued)

TCP Poland Spolka z ograniczoną odpowiedzialnością(POL)
TCP Co-Investment (GP) S.à.r.l. (LUX)
TCP Co-Investment SCSp (LUX)
German Property Performance Partners Investors Feeder Verwaltungs GmbH (DEU)
EPIISO 4 (GP) S.à.r.l. (LUX)
EPIISO 4 SCSp (LUX)
EPIISO 4 (GP) II S.à.r.l. (LUX)
EPIISO 4 Student Housing SCSp (LUX)
Ausbil Investment Management Limited (AUS)
Ausbil Australia Pty. Ltd. (AUS)
Ausbil Asset Management Pty. Ltd. (AUS)
Ausbil Global Infrastructure Pty. Limited (AUS)
Ausbil Investment Management Limited Employee Share Trust (AUS)
Ausbil Global SmallCap Fund (AUS)
Ausbil Long Short Focus Fund (AUS)
NYLIFE Distributors LLC (DE)

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

NYLife Real Estate Holdings LLC

Huntsville NYL LLC (DE)
 REEP-IND Forest Park NJ LLC (DE)
 FP Building 4 LLC (DE)
 FP Building 1-2-3 LLC (DE)
 FP Building 17, LLC (DE)
 FP Building 20, LLC (DE)
 FP Mantua Grove LLC (DE)
 FP Lot 1.01 LLC (DE)
 REEP-IND NJ LLC (DE)
 NJIND JV LLC (DE)
 NJIND Hook Road LLC (DE)
 NJIND Bay Avenue LLC (DE)
 NJIND Bay Avenue Urban Renewal LLC (DE)
 NJIND Corbin Street LLC (DE)
 REEP-MF Cumberland TN LLC (DE)
 Cumberland Apartments, LLC (TN)
 REEP-MF Marina Landing WA LLC (DE)
 REEP-SP Marina Landing LLC (DE)
 REEP-MF Woodridge IL LLC (DE)
 REEP-RTL SASI GA LLC (DE)
 REEP-RTL Bradford PA LLC (DE)
 REEP-RTL CTC NY LLC (DE)
 5005 LBJ Tower LLC (DE)
 REEP-OFC/RTL MARKET ROSS TX LLC (DE)
 MARKET ROSS TX JV LLC (DE)
 MARKET ROSS TX GARAGE OWNER LC (DE)
 MARKET ROSS TX OFFICE OWNER LLC (DE)
 MARKET ROSS TX RETAIL OWNER LLC (DE)
 REEP-OFC Mallory TN LLC (DE)
 3665 Mallory JV LLC (DE)
 REEP-OFC WATER RIDGE NC LLC (DE)
 REEP-OFC 2300 Empire LLC (DE)
 REEP-MF Wynnewood PA LLC (DE)
 Wynnewood JV LLC (DE)
 REEP-MU Fayetteville NC LLC (DE)
 501 Fayetteville JV LLC (DE)
 501 Fayetteville Owner LLC (DE)
 REEP-MU SOUTH GRAHAM NC LLC (DE)
 401 SOUTH GRAHAM JV LLC (DE)
 401 SOUTH GRAHAM OWNER LLC (DE)
 REEP-IND COMMERCE CITY CO LLC (DE)
 REEP-BRENNAN COMMERCE CITY JV LLC (DE)
 REEP-OFC Mass Ave MA LLC (DE)
 REEP-MF FARMINGTON IL LLC (DE)
 REEP-MARQUETTE FARMINGTON JV LLC (DE)
 REEP-MARQUETTE FARMINGTON OWNER LLC (DE)
 REEP-MF BELLEVUE STATION WA LLC (DE)
 REEP-LP BELLEVUE STATION JV LLC (DE)
 REEP-HINE ENCLAVE POINT AZ LLC (DE)

REEP-HINES ENCLAVE POINT JV LLC (DE)
 REEP-MF WILDHORSE RANCH TX LLC (DE)
 REEP-WP WILDHORSE RANCH JV LLC (DE)
 REEP-IND ROMULUS MI LLC (DE)
 REEP-NPD ROMULUS JV LLC
 REEP-MF SOUTH MAIN TX LLC (DE)
 REEP-AO SOUTH MAIN JV LLC (DE)
 REEP-AO SOUTH MAIN OWNER LLC (DE)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0826	New York Life Group	66915	13-5582869	1583827	0000071633		New York Life Insurance Company	..NY	..UDP						
.0826	New York Life Group	91596	13-3044743	3683691	0000727136		New York Life Insurance and Annuity Corporation	..DE	..IA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
.0826	New York Life Group	81353	52-1530175				NYLIFE Insurance Company of Arizona	..AZ	..IA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			13-4199614				New York Life Enterprises LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			13-4081725	2928649	0001270096		NYLIFE LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			46-4293486		0001606720		NYL Investors LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			52-2206682		0001513831		New York Life Investment Management Holdings LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			27-0166422				NYLIFE Real Estate Holdings, LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
.0826	New York Life Group	64548	13-2556568				New York Life Group Insurance Company of NY	..NY	..IA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
.0826	New York Life Group	65498	23-1503749				Life Insurance Company of North America	..PA	..RE	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			06-1252418				LINA Benefit Payments, Inc.	..DE	..NIA	Life Insurance Company of North America	Ownership	100.000	New York Life Insurance Company	..NO	
			47-2379075				New York Life Benefit Payments LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			47-2530753				NYL Real Assets LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							NYL Emerging Manager LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							NYL Wind Investments LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							NYLIC HKP Member LLC	..DE	..NIA	New York Life Insurance Company	Ownership	67.974	New York Life Insurance Company	..NO	
							NYLIC HKP Member LLC	..DE	..NIA	New York Life Insurance and Annuity Corporation	Ownership	32.026	New York Life Insurance Company	..NO	
							NYLIC HKP Venture LLC	..DE	..NIA	NYLIC HKP Member LLC	Ownership	51.000	New York Life Insurance Company	..NO	
							NYLIC HKP REIT LLC	..DE	..NIA	NYLIC HKP Venture LLC	Ownership	51.000	New York Life Insurance Company	..NO	
							NYLIM Jacob Ballas India Holdings IV	..MUS	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			98-1075997				Flatiron RR LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
			98-1180305				Flatiron CLO 2013-1 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
			98-1330289				Flatiron CLO 2015-1 Ltd	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 17 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 18 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 19 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 20 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 21 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron RR CLO 22 LLC	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	12
							Flatiron CLO 25 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 26 Ltd.	..NJ	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron CLO 23 LLC	..DE	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	4
							Flatiron RR CLO 27 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	
							Flatiron CLO 28 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	
							Flatiron RR LLC, Manager Series	..DE	..NIA	New York Life Insurance Company	Board of Directors	0.000	New York Life Insurance Company	..NO	
							Flatiron RR LLC, Retention Series	..DE	..NIA	New York Life Insurance Company	Board of Directors	0.000	New York Life Insurance Company	..NO	
							Stratford CDO 2001-1 Ltd.	..CYM	..OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	..NO	8
							Silver Spring, LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							Silver Spring Associates, L.P.	..PA	..NIA	Silver Spring, LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-002 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-003 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-006 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-007-LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-008 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-009 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	
							SCP 2005-C21-017 LLC	..DE	..NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	..NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							SCP 2005-C21-018 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-021 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-025 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-031 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-036 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-041 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-043 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-044 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-048 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-061 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-063 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-067 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-069 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							SCP 2005-C21-070 LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Ennis GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Ennis, L.P.	TX	NIA	NYMH-Ennis GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Freepport GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Freepport, L.P.	TX	NIA	NYMH-Freepport GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Houston GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Houston, L.P.	TX	NIA	NYMH-Houston GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Plano GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Plano, L.P.	TX	NIA	NYMH-Plano GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-San Antonio GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-San Antonio, L.P.	TX	NIA	NYMH-San Antonio GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Stephenville GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Stephenville, L.P.	TX	NIA	NYMH-Stephenville GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Taylor GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Taylor, L.P.	TX	NIA	NYMH-Taylor GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH Attleboro MA, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYMH-Farmingdale, NY, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYLMDCC-King of Prussia GP, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYLMDCC-King of Prussia Realty, LP	DE	NIA	NYLMDCC King of Prussia GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			88-1158147				Country Place LP	DE	NIA	New York Life Insurance Company	Ownership	0.000	New York Life Insurance Company	NO	
			88-1150098				Country Place JV LLC	DE	NIA	Country Place LP	Ownership	0.000	New York Life Insurance Company	NO	
							REEP-MF Salisbury Square Tower One TAF LLC	DE	NIA	New York Life Insurance Company	Ownership	95.500	New York Life Insurance Company	NO	
							REEP-MF Salisbury Square Tower One TAF LLC Corporation	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.500	New York Life Insurance Company	NO	
							REEP-DRP Salisbury Square Tower One TAB JV LLC	DE	NIA	REEP-MF Salisbury Square Tower One TAF LLC	Ownership	80.000	New York Life Insurance Company	NO	
			88-1049453				REEP-DRP Salisbury Square Tower One TAB JV LLC	DE	NIA	REEP-DRP Salisbury Square Tower One TAB JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Salisbury Square Tower One LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							CUMBERLAND PROPERTIES LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			47-3304035				2015 DIL PORTFOLIO HOLDINGS LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			47-3444658				PA 180 KOST RD LLC	DE	NIA	2015 DIL PORTFOLIO HOLDINGS LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Cortlandt Town Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND MCP West NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-0765152				REEP-WP ART TOWER JV LLC	DE	NIA	New York Life Insurance Company	Ownership	95.000	New York Life Insurance Company	NO	
							REEP-1250 Forest LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-HZ SPENCER LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							REEP-IND 10 WEST AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			37-1768259				REEP-IND 4700 Na11 TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Aegean MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-2598877				REEP-IND Alpha TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND MCP VIII NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND CHINO CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			61-1738919				REEP-IND FRANKLIN MA HOLDER LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND FREEDOM MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Fridley MN LLC	MIN	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Kent LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			32-0442193				REEP-IND LYMAN MA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-4607723				REEP-IND MCP II NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-4646530				REEP-IND MCP IV NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-4685915				REEP-IND MCP V NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			83-4592121				REEP-IND MCP VII NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND MCP III OWNER NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND MCP West NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND STANFORD COURT LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND STANFORD COURT CA LLC	DE	NIA	REEP-IND STANFORD COURT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Valley View TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Valwood TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF 960 East Paces Ferry GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			82-1945938				REEP-MF 960 EPF Opco GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			84-4102691				REEP-MF Emblem DE LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			84-4056296				REEP-MF Gateway TAF UT LLC	DE	NIA	New York Life Insurance Company	Ownership	99.000	New York Life Insurance Company	NO	
							REEP-MF Gateway TAF UT LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	1.000	New York Life Insurance Company	NO	
			84-4056296				REEP-WP Gateway TAB JV LLC	DE	NIA	REEP-MF Gateway TAF UT LLC	Ownership	99.000	New York Life Insurance Company	NO	
			84-4028263				REEP-WP Gateway TAB JV LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	1.000	New York Life Insurance Company	NO	
							REEP-MF Mount Vernon GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF Mount Laurel NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP 220 NW Owner LLC	DE	NIA	REEP-MF Mount Laurel NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF NORTH PARK CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-AVERY OWNER LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF One City Center NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF One City Center NC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF Wallingford WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			87-1661026				REEP-MF STEWART AZ HOLDER LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF STEWART AZ	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC Aspect OR LLC	DE	NIA	New York Life Insurance Company	Ownership	37.000	New York Life Insurance Company	NO	
							REEP-OFC Aspect OR LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	63.000	New York Life Insurance Company	NO	
							REEP-OFC Bellevue WA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC Financial Center FL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC WATER RIDGE NC HOLDCO LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC ONE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC TWO WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC FOUR WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							REEP-OFC FIVE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC SIX WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC SEVEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC EIGHT WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC NINE WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC TEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC ELEVEN WATER RIDGE NC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			81-2351415				REEP-MF FOUNTAIN PLACE MN LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			81-2456809				REEP-MF FOUNTAIN PLACE LLC	DE	NIA	REEP-MF FOUNTAIN PLACE MN LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-3514927				REEP-MF Park-Line FL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 2300 EMPIRE CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND 10 WEST II AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL Flemington NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL Mill Creek NJ LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
			85-3592979				REEP-RTL NPM GA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP OFC 515 Post Oak TX LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL DTC VA LLC	DE	NIA	New York Life Insurance Company	Ownership	39.000	New York Life Insurance Company	NO	
							REEP-RTL DTC VA LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	61.000	New York Life Insurance Company	NO	
			87-2706041				REEP-RTL DTC-S VA LLC	DE	NIA	New York Life Insurance Company	Ownership	37.000	New York Life Insurance Company	NO	
							REEP-RTL DTC-S VA LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	63.000	New York Life Insurance Company	NO	
							REEP-OFC 410 TOWNSEND CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 410 TOWNSEND	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-LPP Kernersville GP LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-LPP Kernersville LP	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-LPP Kernersville JV LP	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-SS Kernersville QRS, Inc	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 600 TOWNSEND CA LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 600 TOWNSEND LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 1341 G DC LLC	DE	NIA	New York Life Insurance Company	Ownership	65.000	New York Life Insurance Company	NO	
							REEP-OFC 1341 G DC LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	35.000	New York Life Insurance Company	NO	
							REEP-OFC 1030 15NW DC LLC	DE	NIA	New York Life Insurance Company	Ownership	65.000	New York Life Insurance Company	NO	
							REEP-OFC 1030 15NW DC LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	35.000	New York Life Insurance Company	NO	
							REEP-OFC 1111 19NW DC LLC	DE	NIA	New York Life Insurance Company	Ownership	63.826	New York Life Insurance Company	NO	
							REEP-OFC 1111 19NW DC LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	36.174	New York Life Insurance Company	NO	
							REEP-OFC 30 WM IL LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-SS Marshfield LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REEP- LLC Marshfield JV LLC	DE	NIA	REEP-SS Marshfield LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-SS Vallejo LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							REKA 51M HOLDINGS, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Raritan Center LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Talmadge Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Melrich Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 18, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 19, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Summitt Ridge Apartments, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							PTC Acquisitions, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Martingale Road LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Funding	CYM	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	NO	5
							New York Life Global Funding	DE	OTH	New York Life Insurance Company	Other	0.000	New York Life Insurance Company	NO	5
							Government Energy Savings Trust 2003-A	NY	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	6
							UFI-NOR Federal Receivables Trust, Series 2009B	NY	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	6
							JREP Fund Holdings I, L.P.	CYM	NIA	New York Life Insurance Company	Ownership	12.500	New York Life Insurance Company	NO	
							Jaguar Real Estate Partners L.P.	CYM	NIA	New York Life Insurance Company	Ownership	30.300	New York Life Insurance Company	NO	
							REEP-NYL JAG ACQUISITION CO MEMBER LLC	DE	NIA	New York Life Insurance Company	Ownership	0.000	New York Life Insurance Company	NO	
							NYLIFE Office Holdings Member LLC	DE	NIA	New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	NO	
					0001711406		NYLIFE Office Holdings LLC	DE	NIA	NYLIFE Office Holdings Member LLC	Ownership	51.000	New York Life Insurance Company	NO	
					0001728620		NYLIFE Office Holdings REIT LLC	DE	NIA	NYLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC DRAKES LANDING LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC CORPORATE POINTE CA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC VON KARMAN CA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC ONE BOWDOIN SQUARE MA LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 525 N Tryon NC LLC	DE	NIA	NYLIFE Office Holdings REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-2591038				525 Charlotte Office LLC	DE	NIA	REEP-OFC 525 N Tryon NC LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IMPIC OFC PROMINENCE ATLANTA LLC	DE	NIA	New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	NO	
							REEP-IMPIC OFC 24th CAMELBACK AZ LLC	DE	NIA	New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	NO	
					0001728621		NYLIFE Office Holdings Acquisition REIT LLC	DE	NIA	NYLIFE Office Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIFE Office Holdings Acquisition REIT LLC	DE	NIA	NYLIFE Office Holdings Acquisition REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP OFC Westory DC LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							Skyhigh SPV Note Issuer 2020 Parent Trust	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	6
							Skyhigh SPV Note Issuer 2020 LLC	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	6
							Sol Invictus Note Issuer 2021-1 LLC	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	11
							Veritas Doctrina Note Issuer SPV LLC	DE	OTH	New York Life Insurance Company	Influence	0.000	New York Life Insurance Company	NO	11
							Fairview Capital Partners,LLC	DE	NIA	New York Life Insurance Company	Other	49.000	New York Life Insurance Company	NO	
							AC 2023 NMTC Investor, LLC	DE	NIA	New York Life Insurance Company	Ownership	79.200	New York Life Insurance Company	NO	
							AC 2023 NMTC Investor, LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	19.800	New York Life Insurance Company	NO	
							USB NMTC FUND 2023-6, LLC	DE	NIA	AC 2023 NMTC Investor, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIAAC RLP II, LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIC RLP II, LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							MSSIV NYL Investor Member LLC	DE	NIA	New York Life Insurance Company	Ownership	90.000	New York Life Insurance Company	NO	
							MSSIV NYL Investor Member LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	10.000	New York Life Insurance Company	NO	
							MSVEF II Investor LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF Investor LLC	DE	NIA	New York Life Insurance Company	Ownership	100.000	New York Life Insurance Company	NO	
					0001742549		MSVEF Feeder LP	DE	NIA	MSVEF Investor LLC	Ownership	55.560	New York Life Insurance Company	NO	
							MSVEF REIT LLC	DE	NIA	MSVEF Feeder LP	Ownership	55.560	New York Life Insurance Company	NO	
							Madison Square Value Enhancement Fund LP	DE	NIA	MSVEF REIT LLC	Ownership	51.000	New York Life Insurance Company	NO	
							MSVEF-MF Evanston GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	51.000	New York Life Insurance Company	NO	
							MSVEF-MF Evanston II LP	DE	NIA	MSVEF-MF Evanston GP LLC	Ownership	51.000	New York Life Insurance Company	NO	
							MSVEF-IND Commerce 303 GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF-IND Commerce 303 AZ LP	DE	NIA	MSVEF-IND Commerce 303 GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF-SW Commerce 303 JV LP	DE	NIA	MSVEF-IND Commerce 303 AZ LP	Ownership	95.000	New York Life Insurance Company	NO	
			88-2404158				MSVEF-MF Pennbrook Station GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	51.000	New York Life Insurance Company	NO	

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			88-2389603				MSVEF-MF Pennbrook Station PA LP	DE	NIA	MSVEF-MF Pennbrook Station GP LLC	Ownership	51.000	New York Life Insurance Company	NO	
			92-0292003				MSVEF-MF Burroughs Mill GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF-MF Burroughs Mill NJ LP	DE	NIA	MSVEF-MF Burroughs Mill GP LLC	Ownership	50.000	New York Life Insurance Company	NO	
							MSVEF-MF Gramercy JV GP LLC	DE	NIA	Madison Square Value Enhancement Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF-MF Gramercy OH LP	DE	NIA	MSVEF-MF Gramercy JV GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF-CR Gramercy JV LP	DE	NIA	MSVEF-MF Gramercy OH LP	Ownership	75.000	New York Life Insurance Company	NO	
			93-2307803				MSVEF-CR Gramercy Owner GP LLC	DE	NIA	MSVEF-CR Gramercy JV LP (Delaware)	Ownership	100.000	New York Life Insurance Company	NO	
			93-2308168				MSVEF-CR Gramercy Owner LP	DE	NIA	MSVEF-CR Gramercy JV LP (Delaware)	Ownership	99.900	New York Life Insurance Company	NO	
			93-2308168				MSVEF-CR Gramercy Owner LP	DE	NIA	MSVEF-CR Gramercy Owner GP LLC (Delaware)	Ownership	0.100	New York Life Insurance Company	NO	
							SEAF Sichuan SME Investment Fund LLC	DE	NIA	New York Life Enterprises LLC	Ownership	39.980	New York Life Insurance Company	NO	
			98-0412951				New York Life International Holdings Limited	MUS	NIA	New York Life Enterprises LLC	Ownership	84.380	New York Life Insurance Company	NO	
			98-0412951				New York Life International Holdings Limited	MUS	NIA	NYL Cayman Holdings Ltd.	Ownership	15.620	New York Life Insurance Company	NO	
							Max Estates Limited, Max Ventures and Industries Limited	IND	NIA	New York Life International Holdings Limited	Ownership	19.450	New York Life Insurance Company	NO	
							Max Estates Limited, Max Ventures and Industries Limited	IND	NIA	New York Life Insurance Company	Ownership	1.290	New York Life Insurance Company	NO	
							Max I Limited	IND	NIA	Max Ventures and Industries Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Max Assets Services Limited	IND	NIA	Max Ventures and Industries Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Max Square Limited	IND	NIA	Max Estates Ltd.	Ownership	51.000	New York Life Insurance Company	NO	
							Max Square Limited	IND	NIA	New York Life Insurance Company	Ownership	49.000	New York Life Insurance Company	NO	
							Pharmax Corporation Limited	IND	NIA	Max Estates Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							Max Towers Private, Limited	IND	NIA	Max Estates Ltd.	Ownership	51.000	New York Life Insurance Company	NO	
							Max Towers Private, Limited	IND	NIA	New York Life Insurance Company	Ownership	49.000	New York Life Insurance Company	NO	
							Max Estates 128 Private, Limited	IND	NIA	Max Estates Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							Max Estates Gurgaon Limited	IND	NIA	Max Estates Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							Acreage Builders Private, Limited	IND	NIA	Max Estates Ltd.	Ownership	51.000	New York Life Insurance Company	NO	
							Acreage Builders Private, Limited	IND	NIA	New York Life Insurance Company	Ownership	49.000	New York Life Insurance Company	NO	
							Astiki Realty Private Limited	IND	NIA	Max Estates Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							Max Estates Gurgaon Two Limited	IND	NIA	Max Estates Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Cayman Holdings Ltd.	CYM	NIA	New York Life Enterprises LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Worldwide Capital Investments, LLC	DE	NIA	NYL Cayman Holdings Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	New York Life Enterprises LLC	Ownership	99.998	New York Life Insurance Company	NO	
							Seguros Monterrey New York Life, S.A. de C.V.	MEX	IA	NYL Worldwide Capital Investments	Ownership	0.002	New York Life Insurance Company	NO	
							Administradora de Conductos SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	99.000	New York Life Insurance Company	NO	
							Agencias de Distribucion SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	99.000	New York Life Insurance Company	NO	
							Inmobiliaria SMNYL, S.A. de C.V.	MEX	NIA	Seguros Monterrey New York Life, S.A. de C.V.	Ownership	99.000	New York Life Insurance Company	NO	
							Inmobiliaria SMNYL, S.A. de C.V.	MEX	NIA	Agencias de Distribucion SMNYL, S.A. de C.V.	Ownership	1.000	New York Life Insurance Company	NO	
			26-1483563				Eagle Strategies LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	
			13-3853547				New York Life Capital Corporation	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	
			13-3808042		0001033244		New York Life Trust Company	NY	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	
			27-0145686		0000071637		NYLIFE Securities LLC	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	
			13-3929029				NYLINK Insurance Agency Incorporated	DE	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	

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							NYLK I Company	.GBR	NIA	NYLIFE LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLK II Company	.GBR	NIA	NYLK I Company	Ownership	100.000	New York Life Insurance Company	NO	
							Gresham Mortgage	.GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	NO	
							W Construction Company	.GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	NO	
							WUT	.GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	NO	
							WIM (AIM)	.GBR	NIA	NYLK II Company	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Investors (U.K.) Limited	.GBR	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Investors REIT Manager LLC	.DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
			33-2215510				MSVEF II GP LLC	.DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF RT Feeder II LP	.DE	NIA	MSVEF II GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			33-2273403				MSVEF II RT LLC	.DE	NIA	MSVEF RT Feeder II LP	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF RH Feeder II LP	.DE	NIA	MSVEF II GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF RH II LP	.DE	NIA	MSVEF RH Feeder II LP	Ownership	100.000	New York Life Insurance Company	NO	
			33-2175484				Madison Square Value Enhancement Fund II LP	.DE	NIA	MSVEF RH II LP	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Investors NCVAD II GP, LLC	.DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
							McMorgan Northern California Value Add/Development Fund II, LP (MNCVAD II)	.DE	NIA	NYL Investors NCVAD II GP, LLC	Ownership	50.000	New York Life Insurance Company	NO	
							MNCVAD II-OFC 770 L Street CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							MNCVAD II-MF UNION CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							MNCVAD II- HOLIDAY UNION JV LLC	.DE	NIA	MNCVAD II-MF UNION CA LLC	Ownership	90.000	New York Life Insurance Company	NO	
							MNCVAD II-OFC HARBORS CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							MNCVAD II-SEAGATE HARBORS LLC	.DE	NIA	MNCVAD II-OFC HARBORS CA LLC	Ownership	90.000	New York Life Insurance Company	NO	
							MNCVAD II-OFC 630 K Street CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							MNCVAD II-IND SHILOH CA LLC	.DE	NIA	McMorgan Northern California Value Add/Development Fund II, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							MNCVAD II-BIG SHILOH JC LLC	.DE	NIA	MNCVAD II-IND SHILOH CA LLC	Ownership	90.000	New York Life Insurance Company	NO	
			84-1758196				MSSDF GP LLC	.DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
			93-2306247				MSSDF II GP LLC	.DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
			93-2399069				MSSDF II Member LLC	.DE	NIA	New York Life Insurance Companies	Ownership	35.000	New York Life Insurance Company	NO	
							MSSDF II Member LLC	.DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	65.000	New York Life Insurance Annuity Corporation	NO	
			93-2399069				Madison Square Structured Debt Fund II LP	.DE	NIA	MSSDF II Member LLC	Ownership	100.000	New York Life Insurance Company	NO	
			93-2469180				MSSDF REIT II LLC	.DE	NIA	Madison Square Structured Debt Fund II LP	Ownership	100.000	New York Life Insurance Company	NO	
			92-2421807				MSSDF Member LLC	.DE	NIA	New York Life Insurance Company	Ownership	35.000	New York Life Insurance Company	NO	
			84-1781419				MSSDF Member LLC	.DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	65.000	New York Life Insurance Company	NO	
			84-1781419				Madison Square Structured Debt Fund LP	.DE	NIA	MSSDF Member LLC	Ownership	40.400	New York Life Insurance Company	NO	
			84-1797003				MSSDF REIT LLC	.DE	NIA	Madison Square Structured Debt Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			84-1819107				MSSDF REIT Funding Sub I LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-1825208				MSSDF REIT Funding Sub II LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-4113067				MSSDF REIT Funding Sub III LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-4120070				MSSDF REIT Funding Sub IV LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-3760197				MSSDF REIT Funding Sub V LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSSDF REIT Funding Sub VI LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSSDF REIT Funding Sub VII LLC	.DE	NIA	MSSDF REIT LLC	Ownership	100.000	New York Life Insurance Company	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			93-1441293				MSSDF-OFEB Voss San Felipe LLC	DE	NIA	Madison Square Structured Debt Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			93-1429937				MSSDF-OFEB Woodway LLC	DE	NIA	Madison Square Structured Debt Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			93-2600376				MSSDF-OFEB Hanover LLC	DE	NIA	Madison Square Structured Debt Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			93-4382159				MSSDF-OFEB EI Segundo LLC	DE	NIA	Madison Square Structured Debt Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MSSIV GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Madison Square Strategic Investments Venture LP	DE	NIA	MSSIV GP	Ownership	51.000	New York Life Insurance Company	NO	
							MSSIV REIT Manager LLC	DE	NIA	Madison Square Strategic Investments Venture LP	Ownership	51.000	New York Life Insurance Company	NO	
							Madison Square Strategic Investments Venture REIT LLC	DE	NIA	Madison Square Strategic Investments Venture LP	Ownership	51.000	New York Life Insurance Company	NO	
							MSSIV-MF Country Place MD LLC	DE	NIA	Madison Square Strategic Investments Venture LP	Ownership	0.000	New York Life Insurance Company	NO	
			33-1407777				MSSIV-IND Speedway SC LLC	DE	NIA	New York Life Insurance Company	Ownership	45.900	New York Life Insurance Company	NO	
							MSSIV-IND Speedway SC LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	5.100	New York Life Insurance Company	NO	
			33-1958036				NRL Speedway Venture LLC	DE	NIA	MSSIV-IND Speedway SC LLC	Ownership	39.530	New York Life Insurance Company	NO	
			33-1958036				NRL Speedway Venture LLC	DE	NIA	MSSIV-IND Speedway SC LLC	Ownership	60.470	New York Life Insurance Company	NO	
							SC Speedway Hwy 124, LLC	DE	NIA	NRL Speedway Venture LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MSVEF GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MCPF GP LLC	DE	NIA	NYL Investors LLC	Ownership	100.000	New York Life Insurance Company	NO	
			94-3390961				Madison Core Property Fund LP	DE	NIA	NYL Investors LLC	Management	0.000	New York Life Insurance Company	NO	9
			83-4025228				MCPF Holdings Manager LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			83-4049223				MCPF MA Holdings LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MCPF Holdings LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-IND TAMARAC FL	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFB BRICKELL FL LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-IND POWAY CA LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-LPC POWAY JV LLC	DE	NIA	MADISON-IND POWAY CA LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MF GRANARY FLATS TX LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-AO GRANARY FLATS JV LLC	DE	NIA	MADISON-MF GRANARY FLATS TX LLC (Delaware)	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-AO GRANARY FLATS OWNER LLC	DE	NIA	MADISON-AO GRANARY FLATS JV LLC (Delaware)	Ownership	100.000	New York Life Insurance Company	NO	
			87-3125674				MADISON-MF THE MEADOWS WA LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-ACG THE MEADOWS OWNER LLC	DE	NIA	MADISON-MF THE MEADOWS WA LLC (Delaware)	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-ACG THE MEADOWS JV LLC	DE	NIA	MADISON-ACG THE MEADOWS OWNER LLC (Delaware)	Ownership	90.000	New York Life Insurance Company	NO	
							MADISON-MOB Lee Highway VA LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-OFB 5161 CA LLC	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON - SS Kernersville QRS, Inc.	DE	NIA	MCPF Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON - LPP Kernersville JV GP LLC	DE	NIA	MADISON - SS Kernersville QRS, Inc.	Ownership	90.000	New York Life Insurance Company	NO	
							MADISON - LPP Kernersville JV GP LLC	DE	NIA	Third Party	Ownership	10.000	New York Life Insurance Company	NO	
							MADISON - LPP Kernersville JV LP	DE	NIA	MADISON - SS Kernersville QRS, Inc.	Ownership	90.000	New York Life Insurance Company	NO	
							MADISON - LPP Kernersville JV LP	DE	NIA	Third Party	Ownership	10.000	New York Life Insurance Company	NO	
							MADISON - LPP Kernersville GP LLC	DE	NIA	MADISON - LPP Kernersville JV LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON -LPP Kernersville LP	DE	NIA	MADISON - LPP Kernersville JV LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-IND 2080 ENTERPRISE CA LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-IND CLAWITER CA LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-REDCO CLAWITER JV LLC	DE	NIA	MADISON-IND CLAWITER CA LLC	Ownership	100.000	New York Life Insurance Company	NO	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							MADISON-IND ENTERPRISE RIALTO CA LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Mill Creek, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Gateway, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Gateway Phases II and III, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Delta Court, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Fremont Distribution Center, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Century, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Newpoint Commons, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Northsight, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Riverside, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							Bartons Lodge Apartments, LLC	DE	NIA	Madison Core Property Fund LP	Ownership	90.000	New York Life Insurance Company	NO	
							MIREF 101 East Crossroads, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							101 East Crossroads, LLC	DE	NIA	MIREF 101 East Crossroads, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Hawthorne, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Auburn 277, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Sumner North, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Wellington, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MIREF Warner Center, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MF Duluth GA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC Centerstone I CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC Centerstone III CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MOB Centerstone IV CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC Centerpoint Plaza CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC One Main Place OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5172577				MADISON-MF Hoyt OR LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-RTL Clifton Heights PA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5640009				MADISON-IND Locust CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC Weston Pointe FL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MF MCCADDEN CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-OFC 1201 WEST IL LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MCCAFFERY 1201 WEST IL LLC	DE	NIA	MADISON-OFC 1201 WEST IL LLC	Ownership	92.500	New York Life Insurance Company	NO	
			83-4019048				MADISON-MF TECH RIDGE TX LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-RTL SARASOTA FL, LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-MOB CITRACADO CA LLC	DE	NIA	Madison Core Property Fund LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-MF Osprey QRS Inc	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
			87-4097153				Madison-MF Osprey NC GP LLC	DE	NIA	Madison-MF Osprey QRS Inc.	Ownership	100.000	New York Life Insurance Company	NO	
			87-4075458				Madison-MF Osprey NC LP	DE	NIA	Madison-MF Osprey QRS Inc.	Ownership	99.000	New York Life Insurance Company	NO	
							Madison-MF Osprey NC LP	DE	NIA	Madison-MF Osprey NC LP	Ownership	1.000	New York Life Insurance Company	NO	
							MADISON-IND LNDR TABOR ROAD NJ LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-SS Crozet VA LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							MADISON-LPP Croze JV LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							Madison-MF Apex Newbury PA LLC	DE	NIA	Madison Core Property Fund LP	Ownership	100.000	New York Life Insurance Company	NO	
							Bow River Advisers, LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	49.000	New York Life Insurance Company	NO	
							NYL Investments Europe Limited		NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1108933				NYL Investments (International) Ltd.		NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1108959				NYL Investments (Services) Ltd.		NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	

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			98-1108940				NYL Investments UK LLP		NIA	NYL Investments (International) Ltd.	Ownership	99.000	New York Life Insurance Company	NO	
			98-1108940				NYL Investments UK LLP		NIA	NYL Investments (Services) Ltd.	Ownership	1.000	New York Life Insurance Company	NO	
							New York Life Investment Management Asia Limited	JPN	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			13-4080466		0000061227		MackKay Shields LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MackKay Shields Emerging Markets Debt Portfolio	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			27-2850988				MackKay Shields Core Plus Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			27-2851036		0001502131		MackKay Shields Core Plus / Opportunities Fund LP	DE	NIA	MackKay Shields Core Plus Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			27-0676586				MackKay Municipal Managers Opportunities GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-2332835		0001432467		MackKay Municipal Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			22-2267512		0001432468		MackKay Municipal Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			27-0676650				MackKay Municipal Managers Credit Opportunities GP, LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			30-0523736		0001460030		MackKay Municipal Credit Opportunities Master Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			30-0523739		0001460023		MackKay Municipal Credit Opportunities Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			38-4019880		0001700102		MackKay Municipal Credit Opportunities HL Fund, L.P.	DE	NIA	MackKay Municipal Managers Credit Opportunities GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1374021				MackKay Municipal Managers Credit Opportunities HL GP LLC	CYM	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1370729		0001710885		MackKay Municipal Credit Opportunities HL Fund, LP	CYM	NIA	MackKay Municipal Managers Credit Opportunities HL (Cayman) GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-3040968				MackKay Municipal Short Term Opportunities Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-3041041		0001532022		MackKay Municipal Short Term Opportunities Fund LP	DE	NIA	MackKay Municipal Short Term Opportunities Fund GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Ownership	50.000	New York Life Insurance Company	NO	
							Plainview Funds plc	IRL	NIA	MackKay Shields LLC	Board of Directors	50.000	New York Life Insurance Company	NO	
							Plainview Funds plc MackKay Shields Strategic Bond Portfolio	IRL		New York Life Insurance Company	Ownership	0.000	New York Life Insurance Company	NO	
							Plainview Funds plc MackKay Shields Strategic Bond Portfolio	IRL		MackKay Shields LLC	Ownership	0.000	New York Life Insurance Company	NO	
							Plainview Funds plc - MackKay Shields Structured Products Opportunities Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	0.000	New York Life Insurance Company	NO	
							Plainview Funds plc - MackKay Shields Structured Products Opportunities Portfolio	IRL	NIA	New York Life Insurance Company	Ownership	0.000	New York Life Insurance Company	NO	
							Plainview Funds plc MackKay Shields Emerging Markets Debt Portfolio	IRL	NIA	MackKay Shields LLC	Ownership	0.640	New York Life Insurance Company	NO	
							Plainview Funds plc MackKay Shields Emerging Markets Debt Portfolio	IRL	NIA	New York Life Insurance Company	Ownership	99.360	New York Life Insurance Company	NO	
			27-3064248				MackKay Shields High Yield Active Core Fund GP LLC	DE	NIA	MackKay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-4248749		0001502130		MackKay Shields High Yield Active Core Fund LP	DE	NIA	MackKay Shields High Yield Active Core Fund GP LLC	Ownership	100.000	New York Life Insurance Company	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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					0001502133		MackKay Shields Defensive Bond Arbitrage Fund Ltd.	..BMU.....	..NIA.....	MackKay Shields LLC	Ownership.....	0.180	New York Life Insurance Company	..NO.....	
			45-2732939				MackKay Shields Core Fixed Income Fund GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			45-2733007		0001529525		MackKay Shields Core Fixed Income Fund LP	..DE.....	..NIA.....	MackKay Shields Core Fixed Income Fund GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			82-1760156				MackKay Shields Select Credit Opportunities Fund GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			81-4553436		0001703194		MackKay Shields Select Credit Opportunities Fund LP	..DE.....	..NIA.....	MackKay Shields Select Credit Opportunities Fund GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			47-3358622				MackKay Municipal Managers California Opportunities GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
							MackKay Municipal California Opportunities Fund, L.P.	..DE.....	..NIA.....	MackKay Municipal Managers California Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			81-2401724				MackKay Municipal New York Opportunities GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			38-4002797		0001685030		MackKay Municipal New York Opportunities Fund, L.P.	..DE.....	..NIA.....	MackKay Municipal New York Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
					0001700100		MackKay Municipal Opportunity HL Fund LP	..DE.....	..NIA.....	MackKay Municipal New York Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			81-2575585				MackKay Municipal Capital Trading GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			36-4846547				MackKay Municipal Capital Trading Master Fund, L.P.	..DE.....	..NIA.....	MackKay Municipal Capital Trading GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			37-1836504				MackKay Municipal Capital Trading Fund, L.P.	..DE.....	..NIA.....	MackKay Municipal Capital Trading GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			81-4932734				MackKay Municipal Managers Strategic Opportunities GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			37-1846456		0001701742		MackKay Municipal Strategic Opportunities Fund LP	..DE.....	..NIA.....	MackKay Municipal Managers Strategic Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			82-1715543				MackKay Shields Intermediate Bond Fund GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			82-1716026		0001715261		MackKay Shields Intermediate Bond Fund LP	..DE.....	..NIA.....	MackKay Shields Intermediate Bond Fund GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
							MackKay Municipal Managers Opportunities Allocation GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			83-3051488				MackKay Municipal Managers Opportunities Allocation Master Fund LP	..DE.....	..NIA.....	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			83-3085547				MackKay Municipal Managers Opportunities Allocation Fund A LP	..DE.....	..NIA.....	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			83-3088001				MackKay Municipal Managers Opportunities Allocation Fund B LP	..DE.....	..NIA.....	MackKay Municipal Managers Opportunities Allocation GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
							MackKay Municipal Managers U.S. Infrastructure - Opportunities GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			83-3010096				MackKay Municipal U.S. Infrastructure Opportunities Fund LP	..DE.....	..NIA.....	MackKay Municipal Managers U.S. Infrastructure - Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			84-2017635				MackKay Municipal Managers High Yield Select GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
			84-2046842		0001783642		MackKay Municipal High Yield Select Fund LP	..DE.....	..NIA.....	MackKay Municipal Managers High Yield Select GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
							MackKay Municipal Managers High Income Opportunities GP LLC	..DE.....	..NIA.....	MackKay Shields LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	
							MackKay Municipal High Income Opportunities Fund LP	..DE.....	..NIA.....	MackKay Municipal Managers High Income Opportunities GP LLC	Ownership.....	100.000	New York Life Insurance Company	..NO.....	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							MKS CLO Holdings GP LLC	DE	NIA	Cascade CLO Manager LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MKS CLO Holdings, LP	CYM	NIA	MKS CLO Holdings GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MKS CLO Advisors, LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-1580419				MKS Global Sustainable Emerging Markets Equities Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-1621347				Candriam Global Sustainable Emerging Markets Equities Fund LP	DE	NIA	MKS Global Sustainable Emerging Markets Equities Fund GP LLC	Ownership	0.000	New York Life Insurance Company	NO	
			87-1621347				Candriam Global Sustainable Emerging Markets Equities Fund LP	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.000	New York Life Insurance Company	NO	
			87-1598388				MKS Global Emerging Markets Equities Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-1645818				Candriam Global Emerging Markets Equities Fund LP	DE	NIA	MKS Global Emerging Markets Equities Fund GP LLC	Ownership	0.050	New York Life Insurance Company	NO	
			87-1645818				Candriam Global Emerging Markets Equities Fund LP	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	99.950	New York Life Insurance Company	NO	
			92-3561816				Mackay Shields Series Fund Managing Member LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			92-3539309				Mackay Shields Series Fund	DE	NIA	Mackay Shields Series Fund Managing Member LLC (Delaware)	Ownership	100.000	New York Life Insurance Company	NO	
			92-3559458				Securitized Credit Opportunities Series	DE	NIA	Mackay Shields Series Fund Managing Member LLC	Ownership	3.560	New York Life Insurance Company	NO	
			92-3559459				Securitized Credit Opportunities Series	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	96.440	New York Life Insurance Company	NO	
			99-5102668				High Yield Corporate Bond Series	DE	NIA	Mackay Shields Series Fund Managing Member LLC	Ownership	0.000	New York Life Insurance Company	NO	
			99-5102669				High Yield Corporate Bond Series	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.000	New York Life Insurance Company	NO	
			92-3540205				Mackay Shields Emerging Markets Sovereign Debt Feeder Fund GP LLC	DE	NIA	Mackay Shields LLC	Ownership	100.000	New York Life Insurance Company	NO	
			92-3561393				Mackay Shields Emerging Markets Sovereign Debt Feeder Fund LP	DE	NIA	Mackay Shields Emerging Markets Sovereign Debt Feeder Fund GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-1664787				Apogem Capital LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			36-4715120				Madison Capital Funding LLC	DE	NIA	New York Life Insurance Company	Ownership	21.900	New York Life Insurance Company	NO	
			36-4715120				Madison Capital Funding LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	65.640	New York Life Insurance Company	NO	
			36-4715120				Madison Capital Funding LLC	DE	NIA	Life Insurance Company of North America	Ownership	12.460	New York Life Insurance Company	NO	
			26-2806813				MCF Co-Investment GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-2806864		0001538585		MCF Co-Investment GP LP	DE	NIA	MCF Co-Investment GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-2806918		0001538584		Madison Capital Funding Co-Investment Fund LP	DE	NIA	MCF Co-Investment GP LP	Ownership	100.000	New York Life Insurance Company	NO	
			80-0920962				Madison Avenue Loan Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	NO	
			61-1711540		0001577927		Madison Avenue Loan Fund LP	DE	NIA	Madison Avenue Loan Fund GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			30-1143853				MCF Fund I LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-2213974				MCF Hanwha Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			46-2213974				Ironshore Investment BL I Ltd.	BMJ	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			81-4067250				MCF CLO IV LLC	DE	NIA	New York Life Insurance Company	Ownership	6.700	New York Life Insurance Company	NO	
			81-4067250				MCF CLO IV LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			82-1943737				MCF CLO V LLC	DE	NIA	New York Life Insurance Company	Ownership	5.000	New York Life Insurance Company	NO	
			82-2734635				MCF CLO V LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF CLO VI LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF CLO VII LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			99-1698517				MCF CLO VIII Ltd	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF CLO VIII LLC	DE	NIA	MCF CLO VIII Ltd	Ownership	100.000	New York Life Insurance Company	NO	
							MCF CLO VIII Blocker LLC	DE	NIA	MCF CLO VIII Ltd	Ownership	100.000	New York Life Insurance Company	NO	
							MCF CLO IX Ltd	CYM	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF CLO IX LLC	DE	NIA	MCF CLO IX Ltd	Ownership	100.000	New York Life Insurance Company	NO	
							MCF CLO 10 Ltd.	NJ	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF CLO 10 LLC	DE	NIA	MCF CLO 10 Ltd.	Ownership	100.000	New York Life Insurance Company	NO	
							MCF CLO IX Blocker LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	NO	
							MCF CLO 10 Blocker LLC	DE	NIA	Madison Capital Funding LLC	Ownership	100.000	New York Life Insurance Company	NO	
			36-4883128				MCF KB Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			61-1907486				MCF KB Fund II LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MC KB Fund III LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			84-3329380				MCF Hyundai Fund LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							Apogem Direct Lending Hyundai Fund 2 LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	2
							Apogem Direct Lending Levered Fund 2023-1 LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							Apogem DL Levered Fund 2023-1 LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							Apogem DL Levered Fund SPV 2023-1 LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							Apogem Direct Lending Loan Portfolio 2023 LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							Apogem Umbrella	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							Apogem US Direct Lending Limited I	CYM	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
							MCF Senior Debt Fund 2020 GP LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	
			85-1708233				MCF Senior Debt Fund 2020 LP	CYM	NIA	MCF Senior Debt Fund 2020 LP	Other	0.000	New York Life Insurance Company	NO	1
			35-2537165				MCF Mezzanine Carry I LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			32-0469843				MCF Mezzanine Fund I LLC	DE	NIA	New York Life Insurance Company	Ownership	66.670	New York Life Insurance Company	NO	
							MCF Mezzanine Fund I LLC	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.330	New York Life Insurance Company	NO	
							MCF PD Fund GP LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
			98-1450997				MCF PD Fund LP	DE	NIA	MCF PD Fund GP LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF Senior Debt Fund 2019-I GP LLC	DE	NIA	Madison Capital Funding LLC	Other	0.000	New York Life Insurance Company	NO	1
							MCF Senior Debt Fund 2019-I LP	DE	NIA	MCF Senior Debt Fund 2019-I GP LLC	Other	0.000	New York Life Insurance Company	NO	1
							Apogem Direct Lending Nighthawk Fund	CYM	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Capital Partners III GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Capital Partners IV GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Capital Partners IV GenPar, LP	DE	NIA	New York Life Capital Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Capital Partners IV, LP	DE	NIA	New York Life Capital Partners IV GenPar, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Core Opportunities Fund, L.P.	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Core Opportunities Fund II L.P.	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Mezzanine Partners IV GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Mezzanine Partners IV GenPar LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Mezzanine Partners Co-Investment Fund A, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	NO	
					0001670568		GoldPoint Mezzanine Partners IV, LP	DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	NO	
					0001652367			DE	NIA	GoldPoint Mezzanine Partners IV GenPar LP	Ownership	100.000	New York Life Insurance Company	NO	

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							GPP Mezz IV A Blocker LP (GPPMBA)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV A Preferred Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV B Blocker LP (GPPMBB)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV C Blocker LP (GPPMBC)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV D Blocker LP (GPPMBD)	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV ECI Aggregator LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV F Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV G Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV H Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Mezz IV I Blocker LP	DE	NIA	GoldPoint Mezzanine Partners IV, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Mezzanine Partners Offshore IV, L.P.	CYM	NIA	GoldPoint Mezzanine Partners IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Co-Investment V GenPar GP LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Co-Investment V GenPar, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
					0001670563		GoldPoint Partners Co-Investment Fund-A, LP	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
					0001562188		GoldPoint Partners Co-Investment V, L.P.	DE	NIA	GoldPoint Partners Co-Investment V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	NO	
							GPP V ECI Aggregator LP	DE	NIA	GoldPoint Partners Co-Investment V ECI Blocker Holdco D, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP V G Blocker Holdco LP	DE	NIA	GoldPoint Partners Co-Investment V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Private Debt V GenPar, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Private Debt Offshore V, LP	CYM	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Private Debt V RS LP	DE	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Private Debt V GenPar GP, LP	DE	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Private Debt V, LP	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP PD V A Blocker, LLC	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP Private Debt V-ECI Aggregator LP	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP PD V B Blocker, LLC	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP PD V D Blocker LLC	DE	NIA	GoldPoint Partners Private Debt V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GPP LuxCo V GP Sarl	LUX	NIA	GoldPoint Partners Private Debt V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Select Manager III GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Select Manager III GenPar, L.P.	CYM	NIA	GoldPoint Partners Select Manager III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
					0001644721		GoldPoint Partners Select Manager Fund III, L.P.	CYM	NIA	GoldPoint Partners Select Manager III GenPar, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Select Manager Fund III AIV, L.P.	DE	NIA	GoldPoint Partners Select Manager III GenPar, LP	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Select Manager IV GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							GoldPoint Partners Select Manager IV GenPar, L.P.	DE	NIA	GoldPoint Partners Select Manager IV GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	

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					0001725867		GoldPoint Partners Select Manager Fund IV, L.P.	..DE	..NIA	GoldPoint Partners Select Manager IV GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager V GenPar GP, LLC	..DE	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager V GenPar, L.P.	..DE	..NIA	GoldPoint Partners Select Manager V GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager Fund V, L.P.	..DE	..NIA	GoldPoint Partners Select Manager V GenPar, L.P.	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Canada V GenPar Inc.	..CAN	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager Canada Fund V, L.P.	..CAN	..NIA	GoldPoint Partners Canada V GenPar Inc.	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Canada III GenPar, Inc.	..CAN	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager Canada Fund III, L.P.	..CAN	..NIA	GoldPoint Partners Canada III GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Canada IV GenPar Inc.	..CAN	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Select Manager Canada Fund IV, L.P.	..CAN	..NIA	GoldPoint Partners Canada IV GenPar Inc.	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Co-Investment VI GenPar GP LLC	..DE	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Partners Co-Investment VI GenPar, LP	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar GP LLC	Ownership	100.000	New York Life Insurance Company	..NO	
					0001712763		GoldPoint Partners Co-Investment VI LP	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI - ECI Aggregator LP	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker A LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker B LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker C LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker D LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker E LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker F LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker G LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker H LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GPP VI Blocker I LLC	..DE	..NIA	GoldPoint Partners Co-Investment VI GenPar, LP	Ownership	100.000	New York Life Insurance Company	..NO	
							Apogem Co-Invest VII GenPar, GP LLC	..DE	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							Apogem Co-Invest VII, GenPar LP	..DE	..NIA	Apogem Co-Invest VII GenPar, GP LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							Apogem Partners Co-Investment VII, LP	..DE	..NIA	Apogem Co-Invest VII, GenPar LP	Ownership	100.000	New York Life Insurance Company	..NO	
							GoldPoint Private Credit GenPar GP, LLC	..DE	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
					0001718352		GoldPoint Private Credit Fund, LP	..DE	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							Goldpoint Partners Canada GenPar, Inc.	..CAN	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							NVLCAP Canada II GenPar, Inc.	..CAN	..NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	..NO	
							NVLCAP Select Manager Canada Fund II, L.P.	..CAN	..NIA	NVLCAP Canada II GenPar, Inc.	Ownership	100.000	New York Life Insurance Company	..NO	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							NYLIM Mezzanine Partners II GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Mezzanine Partners II GenPar, LP	DE	NIA	NYLIM Mezzanine Partners II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Mezzanine Partners III GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Mezzanine Partners III GenPar, LP	DE	NIA	NYLIM Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Mezzanine Partners III, LP	DE	NIA	NYLIM Mezzanine Partners III GenPar, LP	Ownership	100.000	New York Life Insurance Company	NO	
					0001483925		NYLIM Mezzanine Offshore Partners III, LP	CYM	NIA	NYLIM Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Select Manager GenPar, LP	DE	NIA	NYLIM Mezzanine Partners III GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Select Manager II GenPar GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Select Manager II GenPar GP, L.P.	CYM	NIA	NYLIM Select Manager II GenPar GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
					0001520743		NYLIM Select Manager Fund II, L.P.	CYM	NIA	NYLIM Select Manager II GenPar GP, LP	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM India Funding LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM-JB Asset Management Co. LLC	MUS	NIA	NYLIM India Funding LLC	Ownership	24.660	New York Life Insurance Company	NO	2
					0001356865		New York Life Investment Management India Fund II, LLC	MUS	NIA	NYLIM-JB Asset Management Co., LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Investment Management India Fund (FVCI) II, LLC	MUS	NIA	New York Life Investment Management India Fund II, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM India Funding III LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM-Jacob Ballas Asset Management Co. III, LLC	MUS	NIA	NYLIM India Funding III LLC	Ownership	24.660	New York Life Insurance Company	NO	3
					0001435025		NYLIM Jacob Ballas India Fund III, LLC	MUS	NIA	NYLIM-Jacob Ballas Asset Management Company III, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Jacob Ballas Capital India (FVCI) III, LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Jacob Ballas India (FII) III, LLC	MUS	NIA	NYLIM Jacob Ballas India Fund III, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Evolvence Asset Management, Ltd.	CYM	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							EIF Managers Limited	MUS	NIA	Evolvence Asset Management, Ltd.	Ownership	58.720	New York Life Insurance Company	NO	
							EIF Managers II Limited	MUS	NIA	Evolvence Asset Management, Ltd.	Ownership	55.000	New York Life Insurance Company	NO	
							AHF V (S) GenPar LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF V ECI Aggregator LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF V GenPar GP LLC	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF V GenPar LP	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							AHF VI (S) GenPar LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF VI ECI Aggregator LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF VI GenPar GP LLC	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							AHF VI GenPar LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							Apogem Heritage Fund V	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							Apogem Heritage Fund V LP	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							Apogem Heritage Fund VI (S)	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							Apogem Heritage Fund VI (S)	DE	NIA	Apogem Capital LLC	Ownership	1.000	New York Life Insurance Company	NO	
							Apogem Cardinal Co-Investment GP LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Apogem Cardinal Co-Investment Fund, LP	DE	NIA	Apogem Cardinal Co-Investment GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
							ARAF IV GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Apogem Real Assets Fund IV, LP	DE	NIA	ARAF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							ASF VII GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Apogem Secondary Fund VII, LP	DE	NIA	ASF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Apogem Secondary Fund VII Coinvestments LP	DE	NIA	ASF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							BFO GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							BFO Apogem Private Markets LP	DE	NIA	BFO GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Tetra Opportunities Partners	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-2631913				BMG PAMP GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-2611868				BMG PA Private Markets LP	DE	NIA	BMG PAMP GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1503475				BMG Private Markets LP	CYM	NIA	BMG PAMP GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Private Advisors Special Situations LLC	CYM	NIA	BMG Private Markets (Cayman) LP	Ownership	100.000	New York Life Insurance Company	NO	7
			84-2641258				PACD MM, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-2106547				PA Capital Direct, LLC	DE	NIA	PACD MM, LLC	Other	0.000	New York Life Insurance Company	NO	7
							ApCap Strategic Partnership I LLC	DE	NIA	PACD MM, LLC	Other	0.000	New York Life Insurance Company	NO	7
							PA Credit Program Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PA Credit Program Carry, LLC	DE	NIA	PA Credit Program Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PACIF GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			20-4877177		0001368975		Private Advisors Coinvestment Fund, LP	DE	NIA	PACIF GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PACIF II GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-1662477		0001489910		Private Advisors Coinvestment Fund II, LP	DE	NIA	PACIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-2591588				PACIF II Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-2591860				PACIF II Carry, LLC	DE	NIA	PACIF II Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-2548534				PACIF III Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			80-0916710				PACIF III Carry, LLC	DE	NIA	PACIF III Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PACIF IV GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4247870		0001646588		Private Advisors Coinvestment Fund IV, LP	DE	NIA	PACIF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PACIF IV Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PACIF IV Carry, LLC	DE	NIA	PACIF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PAMMF GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			83-1689912		0001762448		PA Middle Market Fund, LP	DE	NIA	PAMMF GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCBF III GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			20-4838202		0001374891		Private Advisors Small Company Buyout Fund III, LP	DE	NIA	PASCBF III GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCBF IV GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-1662399		0001442524		Private Advisors Small Company Buyout Fund IV, LP	DE	NIA	PASCBF IV GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-2573409				PASCBF IV Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-2591925				PASCBF IV Carry, LLC	DE	NIA	PASCBF IV Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCBF V GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			45-4078336		0001537995		Private Advisors Small Company Buyout Fund V, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Private Advisors Small Company Buyout V - ERISA Fund, LP	DE	NIA	PASCBF V GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-1799496		0001576987		PASCBF V Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-2714292				PASCBF V Carry, LLC	DE	NIA	PASCBF V Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			35-2476750				PASCPEF VI Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4523581				PASCPEF VI Carry, LLC	DE	NIA	PASCPEF VI Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCPEF VI GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-4301623		0001595889		Private Advisors Small Company Private Equity Fund VI, LP	DE	NIA	PASCPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1223903		0001635254		Private Advisors Small Company Private Equity Fund VI, LP	CYM	NIA	PASCPEF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			47-5430553		0001657189		PASCOPEF VII GP, LLC Private Advisors Small Company Private Equity Fund VII, LP	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1286549		0001711424		Private Advisors Small Company Private Equity Fund VII, LP	CYM	NIA	PASCOPEF VII GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5442078				PASCOPEF VII Carry Parent, LLC PASCOPEF VII Carry, LLC	DE	NIA	Apogem Capital LLC PASCOPEF VII Carry Parent LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-2042371				PASCOPEF VIII GP LLC Private Advisors Small Company Private Equity Fund VIII, LP	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1417728		0001711426		Private Advisors Small Company Private Equity Fund VIII, LP	CYM	NIA	PASCOPEF VIII GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-1939809				PASCOPEF IX GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-1800282				PA Small Company Private Equity Fund IX, LP	DE	NIA	PASCOPEF IX GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			98-1516465				PA Small Company Private Equity Fund IX, LP	CYM	NIA	PASCOPEF IX GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			37-2155868				APEF X GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			61-2217155				Apogem Private Equity Fund X, LP	DE	NIA	APEF X GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							APEF XI GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Apogem Private Equity Fund XI, LP	DE	NIA	APEF XI GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							APEF XI Multi-Asset, LP	DE	NIA	Apogem Private Equity Fund XI, LP	Ownership	100.000	New York Life Insurance Company	NO	
							APEF XI Directs, LP	DE	NIA	Apogem Private Equity Fund XI, LP	Ownership	100.000	New York Life Insurance Company	NO	
			26-4331000				Cuyahoga Capital Partners IV Management Group LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-4331219		0001514824		Cuyahoga Capital Partners IV LP	DE	NIA	Cuyahoga Capital Partners IV Management Group LLC	Other	0.000	New York Life Insurance Company	NO	7
			26-3698069	3835342			Cuyahoga Capital Emerging Buyout Partners Management Group LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			26-3698209	3835351			Cuyahoga Capital Emerging Buyout Partners LP	DE	NIA	Cuyahoga Capital Emerging Buyout Partners Management Group LLC	Other	0.000	New York Life Insurance Company	NO	7
			47-4479441				PA Real Assets Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-2582122				PA Real Assets Carry, LLC	DE	NIA	PA Real Assets Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4468334				PA Real Assets Carry Parent II, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-2884836				PA Real Assets Carry II, LLC	DE	NIA	PA Real Assets Carry Parent II, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4146929				PA Emerging Manager Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4511149				PA Emerging Manager Carry, LLC	DE	NIA	PA Emerging Manager Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-4252449		0001646590		PA Emerging Manager Carry Parent II, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-3310049				PA Emerging Manager Carry II, LLC	DE	NIA	PA Emerging Manager Carry Parent II, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-3090059				RIC I GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Richmond Coinvestment Partners I, LP	DE	NIA	RIC I GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							RIC I Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							RIC I Carry, LLC	DE	NIA	RIC I Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASF V GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Private Advisors Secondary Fund V, LP	DE	NIA	PASF V GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							ABC Burgers LLC	DE	NIA	Private Advisors Secondary Fund V, LP	Ownership	100.000	New York Life Insurance Company	NO	
							PASF V Carry, LLC	DE	NIA	PASF V GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASF V Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASF VI GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PA Secondary Fund VI, LP	DE	NIA	PASF VI GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PA Secondary Fund VI Coinvestments, LP	DE	NIA	PASF VI GP, LLC	Ownership	68.140	New York Life Insurance Company	NO	
							PA Secondary Fund VI, LP	CYM	NIA	PASF VI GP, LLC	Ownership	68.140	New York Life Insurance Company	NO	

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			47-5323045		0001656546		PARAF GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Private Advisors Real Assets Fund, LP	DE	NIA	PARAF GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5392508				PARAF Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PARAF Carry, LLC	DE	NIA	PARAF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCCIF GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5230804		0001660017		Private Advisors Small Company Coinvestment Fund, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Private Advisors Small Company Coinvestment Fund ERISA, LP	DE	NIA	PASCCIF GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			81-4614299		0001691962		PASCCIF II GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PA Small Company Coinvestment Fund II, LP	DE	NIA	PASCCIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PA Small Company Coinvestment Fund II LP	CY	NIA	PASCCIF II GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							PASCCIF Carry Parent, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			47-5472308				PASCCIF Carry, LLC	DE	NIA	PASCCIF Carry Parent, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-3120890				PARAF II GP LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-3541209		0001721164		Private Advisors Real Assets Fund II LP	DE	NIA	PARAF II GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			82-3541209				PA Contract Resources, LLC	DE	NIA	Private Advisors Real Assets Fund II LP	Ownership	100.000	New York Life Insurance Company	NO	
			86-1973380				PARAF III GP LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			86-1678206				PA Real Assets Fund III, LP	DE	NIA	PARAF III GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-1875231				SAF GP LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-1371149				Social Advancement Fund, LP	DE	NIA	SAF GP LLC	Ownership	100.000	New York Life Insurance Company	NO	
			83-2670366				Washington Pike GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			83-2634832				Washington Pike, LP	DE	NIA	Washington Pike GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-5036706				RidgeLake Partners GP, LLC	DE	NIA	Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
			84-5053710				RidgeLake Partners, LP (RLPLP)	DE	NIA	New York Life Insurance Company	Ownership	30.000	New York Life Insurance Company	NO	
			84-5053710				RidgeLake Partners, LP (RLPLP)	DE	NIA	RidgeLake Partners GP, LLC	Ownership	70.000	New York Life Insurance Company	NO	
							RidgeLake Co-Investment Partners, LP (RLPCOLP)	DE	NIA	RidgeLake Partners GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			88-2116464				RLP Glacier Manager Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	72.000	New York Life Insurance Company	NO	
							RLP Glacier Manager Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	28.000	New York Life Insurance Company	NO	
							RLP Glacier GP Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	72.000	New York Life Insurance Company	NO	
							RLP Glacier GP Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	28.000	New York Life Insurance Company	NO	
							RLP Evergreen LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	72.000	New York Life Insurance Company	NO	
							RLP Evergreen LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	28.000	New York Life Insurance Company	NO	
							Ridge Gemini LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	100.000	New York Life Insurance Company	NO	
							RLP Navigator LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	100.000	New York Life Insurance Company	NO	
							RLP Sigma LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	100.000	New York Life Insurance Company	NO	
							RLP Sunrise GP Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	83.330	New York Life Insurance Company	NO	
							RLP Sunrise GP Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	16.660	New York Life Insurance Company	NO	
							RLP Sunrise Manager Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	83.330	New York Life Insurance Company	NO	
							RLP Sunrise Manager Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	16.660	New York Life Insurance Company	NO	
							RLP Triple GP Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	82.010	New York Life Insurance Company	NO	
							RLP Triple GP Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	17.980	New York Life Insurance Company	NO	
							RLP Triple Manager Investor LLC	DE	NIA	RidgeLake Partners, LP (RLPLP)	Ownership	82.010	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							RLP Triple Manager Investor LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	17.980	New York Life Insurance Company	NO	
							RLP Fund II GP LLC	DE	NIA	RidgeLake Co-Investment Partners, LP (RLPCOLP)	Ownership	0.000	New York Life Insurance Company	NO	
							RLP Fund II LP	DE	NIA	RLP Fund II GP LLC	Ownership	0.000	New York Life Insurance Company	NO	
							RLP Profit Share (PA), LLC	DE		Employees		49.000	New York Life Insurance Company	NO	
							RLP Profit Share (PA), LLC	DE		New York Life Insurance Company	Ownership	51.000	New York Life Insurance Company	NO	
							RLP Profit Share (OAPC), LLC	DE		Apogem Capital LLC	Ownership	100.000	New York Life Insurance Company	NO	
							The Hedged Strategies Fund LLC	DE		Ex-Employees (3 Non-Managing Members)	Ownership	98.000	New York Life Insurance Company	NO	
							The Hedged Strategies Fund LLC	DE		Apogem	Ownership	2.000	New York Life Insurance Company	NO	
							NYLCAP Holdings	MUS	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							Jacob Ballas Capital India Private Limited	MUS	NIA	NYLCAP Holdings (Mauritius)	Ownership	23.300	New York Life Insurance Company	NO	
							Industrial Assets Holdings Limited	MUS	NIA	NYLCAP Holdings (Mauritius)	Ownership	28.020	New York Life Insurance Company	NO	
							JB Ceresstra Investment Management LLP	MUS	NIA	NYLCAP Holdings (Mauritius)	Ownership	12.580	New York Life Insurance Company	NO	
			22-3704242		0001103598		NYLIM Service Company LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYL Workforce GP LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			52-2206685		0001133639		New York Life Investment Management LLC	DE	NIA	Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM Fund II GP, LLC	DE	NIA	New York Life Investment Management LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NYLIM-TND, LLC	DE	NIA	NYLIM Fund II GP, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							WFGH, GP LLC	DE	NIA	New York Life Investment Management LLC	Ownership	50.000	New York Life Insurance Company	NO	
				4643807	0001406803		Workforce Housing Fund I - 2007, LP	DE	NIA	WFGH, GP LLC	Ownership	50.000	New York Life Insurance Company	NO	
							IndexIQ Holdings LLC	DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			02-0811751		0001483922		IndexIQ LLC	DE	NIA	Holdings LLC	Ownership	74.370	New York Life Insurance Company	NO	
			02-0811751		0001483922		IndexIQ LLC	DE	NIA	IndexIQ Holdings Inc.	Ownership	25.630	New York Life Insurance Company	NO	
							IndexIQ Trust	DE	NIA	IndexIQ LLC	Other	0.000	New York Life Insurance Company	NO	
			02-0811753		0001415996		IndexIQ Advisors LLC	DE	NIA	IndexIQ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Investments Active ETF Trust	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	98.500	New York Life Insurance Company	NO	
							NYLI CBRE Real Assets ETF	DE	NIA	New York Life Investment Management LLC	Ownership	95.110	New York Life Insurance Company	NO	
							NYLI MacKay Core Plus Bond ETF	DE	NIA	New York Life Investment Management LLC	Ownership	94.540	New York Life Insurance Company	NO	
							NYLI MacKay California Muni Intermediate ETF	DE	NIA	New York Life Investment Management LLC	Ownership	40.420	New York Life Insurance Company	NO	
							NYLI MacKay ESG High Income ETF	DE	NIA	New York Life Investment Management LLC	Ownership	94.860	New York Life Insurance Company	NO	
							NYLI Winslow Focused Large Cap Growth ETF	DE	NIA	New York Life Investment Management LLC	Ownership	90.860	New York Life Insurance Company	NO	
							NYLI Winslow Large Cap Growth ETF	DE	NIA	New York Life Investment Management LLC	Ownership	90.730	New York Life Insurance Company	NO	
							NYLI MacKay Securitized Income ETF	DE	NIA	New York Life Investment Management LLC	Ownership	82.750	New York Life Insurance Company	NO	
							NYLI MacKay Securitized Income ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	16.440	New York Life Insurance Company	NO	
							New York Life Investments ETF Trust	DE	NIA	New York Life Insurance Company	Ownership	10.200	New York Life Insurance Company	NO	
							NYLI 500 International ETF	DE	NIA	New York Life Investment Management LLC	Ownership	53.620	New York Life Insurance Company	NO	
							NYLI Clean Oceans ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	84.130	New York Life Insurance Company	NO	
							NYLI Cleaner Transport ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	84.560	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							NYLI Engender Equality ETF	DE	NIA	New York Life Insurance and Annuity Corporation	Ownership	72.810	New York Life Insurance Company	NO	
							NYLI FTSE International Equity Currency Neutral ETF	DE	NIA	New York Life Investment Management LLC	Ownership	13.230	New York Life Insurance Company	NO	
							NYLI Global Equity R&D Leaders ETF	DE	NIA	New York Life Investment Management LLC	Ownership	85.220	New York Life Insurance Company	NO	
							NYLI Healthy Hearts ETF	DE	NIA	New York Life Investment Management LLC	Ownership	66.180	New York Life Insurance Company	NO	
							NYLI CRBE NexGen Real Estate ETF	DE	NIA	New York Life Investment Management LLC	Ownership	56.520	New York Life Insurance Company	NO	
							NYLI Candriam International Equity ETF	DE	NIA	New York Life Investment Management LLC	Ownership	84.190	New York Life Insurance Company	NO	
							NYLI Candriam U.S. Mid Cap Equity ETF	DE	NIA	New York Life Investment Management LLC	Ownership	98.630	New York Life Insurance Company	NO	
							NYLI Candriam U.S. Large Cap Equity ETF	DE	NIA	New York Life Investment Management LLC	Ownership	69.290	New York Life Insurance Company	NO	
							NYLI U.S. Large Cap R&D Leaders ETF	DE	NIA	New York Life Investment Management LLC	Ownership	76.060	New York Life Insurance Company	NO	
							New York Life Investment Management Holdings International	LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							New York Life Investment Management Holdings II International	LUX	NIA	New York Life Investment Management Holdings International	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam Group	LUX	NIA	New York Life Investment Management Holdings II International	Ownership	100.000	New York Life Insurance Company	NO	
							KTA Holdco	LUX	NIA	Candriam Luxembourg	Ownership	66.670	New York Life Insurance Company	NO	
							KTA Holdco	LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	33.330	New York Life Insurance Company	NO	
							Kartesia Management SA	LUX	NIA	KTA Holdco	Ownership	33.000	New York Life Insurance Company	NO	
							Kartesia UK Ltd.	GBR	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Belgium	BEL	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Credit FFS	FRA	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia GP III	LUX	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Credit Opportunities III S.C.A., SICAV-SIF	LUX	NIA	Kartesia GP III	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Securities	LUX	NIA	Kartesia Credit Opportunities III S.C.A., SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia III Topco S.á.r.l.	LUX	NIA	Kartesia Credit Opportunities III S.C.A., SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia GP IV	LUX	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Credit Opportunities IV SCS SICAV-SIF	LUX	NIA	Kartesia GP IV	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Securities IV	LUX	NIA	Kartesia Credit Opportunities IV SCS SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Securities IV Topco S.á.r.l.	LUX	NIA	Kartesia Credit Opportunities IV SCS SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Master GP	LUX	NIA	Kartesia Management SA	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Credit Opportunities V Feeder SCS	LUX	NIA	Kartesia Master GP	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Senior Opportunities I SCS, SICAV-RAIF	LUX	NIA	Kartesia Master GP	Ownership	100.000	New York Life Insurance Company	NO	
							KASS Unleveled S.á.r.l.	LUX	NIA	Kartesia Senior Opportunities I SCS, SICAV-RAIF	Ownership	100.000	New York Life Insurance Company	NO	
							KSO I Topco S.á.r.l.	LUX	NIA	KASS Unleveled S.á.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Credit Opportunities V SCS	LUX	NIA	Kartesia Master GP	Ownership	100.000	New York Life Insurance Company	NO	
							Kartesia Securities V S.á.r.l.	LUX	NIA	Kartesia Credit Opportunities V SCS	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam Luxco S.á.r.l.	LUX	NIA	Candriam Group	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam Luxembourg (CANLUX)	LUX	NIA	Candriam Group	Ownership	96.000	New York Life Insurance Company	NO	
							Candriam Belgium	BEL	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam France	FRA	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Candriam Monétaire SICAV	.FRA	NIA	Candriam Belgium	Ownership	2.210	New York Life Insurance Company	NO	
							Candriam Monétaire SICAV	.FRA	NIA	Candriam France	Ownership	1.840	New York Life Insurance Company	NO	
							Candriam Monétaire SICAV	.FRA	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Switzerland LLC	.CHE	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam GP	.LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	NO	
							ATA Holdco Luxembourg S.?.r.l	.LUX	NIA	Candriam Luxembourg	Ownership	100.000	New York Life Insurance Company	NO	
							Cordius	.LUX	NIA	Candriam Luxembourg (CANLUX)	Ownership	14.200	New York Life Insurance Company	NO	
							Cordius	.LUX	NIA	Candriam Belgium	Ownership	4.460	New York Life Insurance Company	NO	
							Cordius CIG	.LUX	NIA	Candriam Luxembourg (CANLUX)	Ownership	23.910	New York Life Insurance Company	NO	
							Cordius CIG	.LUX	NIA	Candriam Belgium	Ownership	76.090	New York Life Insurance Company	NO	
							Candriam Absolute Return	.LUX	NIA	Cordius CIG	Ownership	0.350	New York Life Insurance Company	NO	
							Candriam Bonds	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.140	New York Life Insurance Company	NO	
							Candriam Bonds	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Bonds Capital Securities	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Bonds Credit Alpha	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	5.570	New York Life Insurance Company	NO	
							Candriam Bonds Emerging Markets	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Bonds Emerging Debt Local Currencies	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Bonds Emerging Markets Corporate	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Bonds Emerging Markets Total Return	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Bonds Euro High Yield	.LUX	NIA	Cordius CIG	Ownership	0.080	New York Life Insurance Company	NO	
							Candriam Bonds Euro Long Term	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Bonds International	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Bonds US Corporate	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Diversified Futures	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.360	New York Life Insurance Company	NO	
							Candriam Equities L Australia	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L EMU	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Equities L ESG Market Neutral	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	99.970	New York Life Insurance Company	NO	
							Candriam Equities L ESG Market Neutral	.LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	NO	
							Candriam Equities L Europe	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Equities L Europe Edge	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L Europe Optimum Quality	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L Global Income	.LUX	NIA	Cordius CIG	Ownership	0.040	New York Life Insurance Company	NO	
							Candriam Equities L Meta Globe	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L Risk Arbitrage Opportunities	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Equities L US Edge	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Equities L World Edge	.LUX	NIA	Cordius CIG	Ownership	0.040	New York Life Insurance Company	NO	
							Candriam Equities L World Edge	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	99.960	New York Life Insurance Company	NO	
							Candriam Impact One	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	30.620	New York Life Insurance Company	NO	
							Candriam L	.LUX	NIA	Cordius CIG	Ownership	0.080	New York Life Insurance Company	NO	
							Candriam L Dynamic Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	7.320	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Candriam L Multi-Asset Income & Growth	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam L Multi-Asset Premia	.LUX	NIA	Cordius CIG	Ownership	0.040	New York Life Insurance Company	NO	
							Candriam M	.LUX	NIA	Cordius CIG	Ownership	8.010	New York Life Insurance Company	NO	
							Candriam M Global Trading	.LUX	NIA	Cordius CIG	Ownership	0.060	New York Life Insurance Company	NO	
							Candriam M Impact Finance	.LUX	NIA	Cordius CIG	Ownership	12.690	New York Life Insurance Company	NO	
							Candriam M Multi Strategies	.LUX	NIA	Cordius CIG	Ownership	0.140	New York Life Insurance Company	NO	
							Candriam Money Market	.LUX	NIA	Cordius CIG	Other	0.240	New York Life Insurance Company	NO	
							Candriam Money Market Euro	.LUX	NIA	Candriam Money Market	Other	0.000	New York Life Insurance Company	NO	
							Candriam Money Market Euro AAA	.LUX	NIA	Cordius CIG	Other	0.560	New York Life Insurance Company	NO	
							Candriam Money Market USD Sustainable	.LUX	NIA	Candriam Money Market	Other	0.000	New York Life Insurance Company	NO	
							Candriam Multi-Strategies	.FRA	NIA	Candriam Belgium	Ownership	16.510	New York Life Insurance Company	NO	
							Candriam Multi-Strategies	.FRA	NIA	Candriam France	Ownership	25.320	New York Life Insurance Company	NO	
							Candriam Multi-Strategies	.FRA	NIA	Candriam Luxembourg	Ownership	58.140	New York Life Insurance Company	NO	
							Candriam Multi-Strategies	.FRA	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Canrdriam Risk Arbitrage	.FRA	NIA	Cordius CIG	Ownership	20.700	New York Life Insurance Company	NO	
							Candriam Sustainable	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.100	New York Life Insurance Company	NO	
							Candriam Sustainable	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Sustainable Bond Global	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							Candriam Sustainable Bond Global Convertible	.LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	NO	
							Candriam Sustainable Bond Impact	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	16.590	New York Life Insurance Company	NO	
							Candriam Sustainable Defensive Asset Allocation	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Sustainable Equity Children	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Sustainable Equity Emerging Markets Ex-China	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam Sustainable Equity Water	.LUX	NIA	Cordius CIG	Ownership	100.000	New York Life Insurance Company	NO	
							Candriam Sustainable Equity Future Mobility	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							Candriam World Alternative	.LUX	NIA	Cordius CIG	Ownership	25.060	New York Life Insurance Company	NO	
							Candriam World Alternative Alphamax	.LUX	NIA	Cordius CIG	Ownership	25.110	New York Life Insurance Company	NO	
							Cleome Index Euro Long Term Bonds	.LUX	NIA	Cleome Index	Ownership	0.130	New York Life Insurance Company	NO	
							Cleome Index Short Term Bonds	.LUX	NIA	Cleome Index	Ownership	0.010	New York Life Insurance Company	NO	
							Cleome Index World Equities	.LUX	NIA	Cleome Index	Ownership	0.010	New York Life Insurance Company	NO	
							NYLIM GF	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.000	New York Life Insurance Company	NO	
							NYLIM GF	.LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	39.150	New York Life Insurance Company	NO	
							NYLIM GF	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	
							NYLIM GF USBIL Global Essential Infrastructure	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.000	New York Life Insurance Company	NO	
							NYLIM GF USBIL Global Essential Infrastructure	.LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	27.970	New York Life Insurance Company	NO	
							NYLIM GF USBIL Global Essential Infrastructure	.LUX	NIA	Cordius CIG	Ownership	0.010	New York Life Insurance Company	NO	
							NYLIM GF USBIL Global Small Cap	.LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	98.440	New York Life Insurance Company	NO	
							NYLIM GF USBIL Global Small Cap	.LUX	NIA	Cordius CIG	Ownership	0.020	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							NYLIM GF US High Yield Corporate Bonds	.LUX	NIA	New York Life Insurance and Annuity Corporation	Ownership	0.000	New York Life Insurance Company	NO	
							NYLIM GF US High Yield Corporate Bonds	.LUX	NIA	New York Life Investment Management Holdings LLC	Ownership	33.180	New York Life Insurance Company	NO	
							NYLIM GF US High Yield Corporate Bonds	.LUX	NIA	Cordius CIG	Ownership	0.030	New York Life Insurance Company	NO	
							Paricor	.BEL	NIA	Cordius CIG	Ownership	0.070	New York Life Insurance Company	NO	
							Paricor Patrimonium	.BEL	NIA	Cordius CIG	Ownership	0.070	New York Life Insurance Company	NO	
							IndexIQ	.LUX	NIA	Cordius CIG	Ownership	0.370	New York Life Insurance Company	NO	
							IndexIQ Factors Sustainable Corporate Euro Bond	.LUX	NIA	Cordius CIG	Ownership	0.520	New York Life Insurance Company	NO	
							IndexIQ Factors Sustainable Europe Equity	.LUX	NIA	Cordius CIG	Ownership	0.450	New York Life Insurance Company	NO	
							IndexIQ Factors Sustainable Japan Equity	.LUX	NIA	Cordius CIG	Ownership	0.210	New York Life Insurance Company	NO	
							IndexIQ Factors Sustainable Sovereign Euro Bond	.LUX	NIA	Cordius CIG	Ownership	2.270	New York Life Insurance Company	NO	
							CGH UK Acquisition Company Limited	.GBR	NIA	Candriam Group	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Equity Partners (GP) Limited	.GBR	NIA	CGH UK Acquisition Company Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Equity Partners LP	.GBR	NIA	Tristan Equity Partners (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Equity Pool Partners (GP) Limited	.GBR	NIA	CGH UK Acquisition Company Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Equity Pool Partners LP	.GBR	NIA	Tristan Equity Pool Partners LP	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Capital Partners Holdings Limited	.GBR	NIA	CGH UK Acquisition Company Limited	Ownership	80.000	New York Life Insurance Company	NO	
							EPISO 3 Co-Investment (GP) Limited			Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 3 Co-Investments LP			EPISO 3 Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Co-Investment GP Sarl	.LUX	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS Co-Investment SCSp	.LUX	NIA	TIPS One Co-Investment GP Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Incentive Partners (GP) Sarl	.LUX	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Incentive Partners SCSp	.LUX	NIA	TCP Incentive Partners (GP) Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Co-Investment GP Sarl	.LUX	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Co-Investment SCSp	.LUX	NIA	TCP Co-Investment GP Sarl (Luxembourg)	Ownership	100.000	New York Life Insurance Company	NO	
							CCP III Co-Investment (GP) Limited			TCP Co-Investment SCSp (Luxembourg)	Ownership	100.000	New York Life Insurance Company	NO	
							CCP III Co-Investment LP	.GBR	NIA	CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							CCP IV Co-Investment LP			CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 3 Co-Investment LP	.GBR	NIA	CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Co-Investment LLP	.GBR	NIA	CCP III Co-Investment (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 (GP) LLP	.GBR	NIA	EPISO 4 Co-Investment LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Incentive Partners LLP	.GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	4.700	New York Life Insurance Company	NO	
							CCP 5 Co-Investment LLP	.GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	50.000	New York Life Insurance Company	NO	
							Tristan (Holdings) Limited	.GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 3 Feeder (GP) Limited			Tristan (Holdings) Limited	Ownership	40.000	New York Life Insurance Company	NO	
							EPISO 3 Feeder LP			EPISO 3 Feeder (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Capital Limited	.GBR	NIA	Tristan Capital Partners Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Capital Partners LLP	.GBR	NIA	Tristan Capital Limited	Ownership	80.000	New York Life Insurance Company	NO	
							CCP III (GP) LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	50.000	New York Life Insurance Company	NO	
							CCP III Incentive Partners (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP III Incentive Partners LP	.GBR	NIA	CCP III Incentive Partners (GP) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Curzon Capital Partners III (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP III (GP) LLP	.GBR	NIA	Curzon Capital Partners III (GP) Limited	Ownership	99.000	New York Life Insurance Company	NO	
							Curzon Capital Partners III LP	.LUX	NIA	CCP III (GP) LLP	Ownership	100.000	New York Life Insurance Company	NO	
							Curzon Capital Partners III Sarl	.LUX	NIA	Curzon Capital Partners III LP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP III Netherlands Holding BV	.NLD	NIA	CCP III Polska Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							Nova Investments Sp. z.o.o Sarl	.POL	NIA	CCP III Netherlands Holding BV	Ownership	100.000	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							CCP III Falcon Holding Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners III Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Stadgalerie Written GmbH		NIA.....	CCP III Falcon Holding Sarl	Ownership.....	92.400	New York Life Insurance Company	NO.....	
							CCP III Dartford JV Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners III Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP III Dartford I Sarl .....	.LUX.....	NIA.....	CCP III Dartford JV Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Curzon Capital Partners IV GP Limited .....	.GBR.....	NIA.....	Tristan Capital Partners LLP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV (GP) LLP .....	.GBR.....	NIA.....	Curzon Capital Partners IV GP Limited	Ownership.....	99.000	New York Life Insurance Company	NO.....	
							Curzon Capital Partners IV LP .....	.GBR.....	NIA.....	Curzon Capital Partners IV GP Limited	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Curzon Capital Partners IV S.a.r.l. ....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV Bolt FinCo S.a.r.l. ....	.LUX.....	NIA.....	Curzon Capital Partners IV S.a.r.l.	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV IREF 1 Holding Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV IREF 1 .....	.ITA.....	NIA.....	CCP IV IREF 1 Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV Bolt 1 Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Stratford City Offices Jersey Unit .....	.GBR.....	NIA.....	CCP IV Bolt 1 Sarl	Ownership.....	50.000	New York Life Insurance Company	NO.....	
							Stratford City Offices Jersey Unit .....	.GBR.....	NIA.....	CCP IV Bolt 2 Sarl	Ownership.....	50.000	New York Life Insurance Company	NO.....	
							Bolt Nominee 1 Limited .....	.GBR.....	NIA.....	Stratford City Offices Jersey Unit	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Bolt Nominee 2 Limited .....	.GBR.....	NIA.....	Stratford City Offices Jersey Unit	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV Bolt 2 Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV Erneside Holding Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV France Investments Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							OPPCI CCP IV France Investments .....	.FRA.....	NIA.....	CCP IV France Investments Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							SCI Escape Cordeliers .....	.FRA.....	NIA.....	OPPCI CCP IV France Investments	Ownership.....	99.000	New York Life Insurance Company	NO.....	
							SCI Escape Cordeliers .....	.FRA.....	NIA.....	CCP IV France Investments Sarl	Ownership.....	1.000	New York Life Insurance Company	NO.....	
							The Forum, Solent, Management Company Limited .....	.GBR.....	NIA.....	CCP IV Solent Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							SBP Management Limited .....	.GBR.....	NIA.....	CCP IV Solent Sarl	Ownership.....	27.830	New York Life Insurance Company	NO.....	
							CCP IV (GP) Sarl		NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV Kerin Luxembourg Sarl .....	.LUX.....	NIA.....	Curzon Capital Partners IV LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV SCSp .....	.LUX.....	NIA.....	CCP IV Kerin Luxembourg Sarl (PUX)	Ownership.....	74.000	New York Life Insurance Company	NO.....	
							Kerin Holding Sarl .....	.LUX.....	NIA.....	CCP IV Kerin Luxembourg Sarl (PUX)	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							CCP IV UK Holding Sarl .....	.LUX.....	NIA.....	Kerin Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Cardiff Gate RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Rotherham Foundry RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Warrington Riverside RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Birmingham Ravenside RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Walsall Bescot RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							RW Sofas Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Milton Keynes RP Limited .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							Bangor Springill RP Limited Sarl .....	.LUX.....	NIA.....	CCP IV UK Holding Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 Incentive Partners (GP) Limited .....	.GBR.....	NIA.....	Tristan Capital Partners LLP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 Incentive Partners LP .....	.GBR.....	NIA.....	EPISO 3 Incentive Partners (GP) Limited	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 (GP) LLP .....	.GBR.....	NIA.....	Tristan Capital Partners LLP	Ownership.....	64.000	New York Life Insurance Company	NO.....	
							European Property Investors Special Opportunities 3 LP .....	.GBR.....	NIA.....	EPISO 3 GP LLP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 L.P. ....	.GBR.....	NIA.....	European Property Investors Special Opportunities 3 LP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 Luxembourg Holding S.a.r.l. ....	.LUX.....	NIA.....	EPISO 3 L.P.	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 3 Wave Holding S.a.r.l. ....	.LUX.....	NIA.....	EPISO 3 Luxembourg Holding S.a.r.l.	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 4 (GP) II Sarl .....	.LUX.....	NIA.....	Tristan Capital Partners LLP	Ownership.....	100.000	New York Life Insurance Company	NO.....	
							EPISO 4 Student Housing SCSp .....	.LUX.....	NIA.....	EPISO 4 GP II Sarl	Ownership.....	100.000	New York Life Insurance Company	NO.....	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							EPISO 4 (GP) LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							European Property Investors Special Opportunities 4 LP	.GBR	NIA	EPISO 4 GP LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Caesar Holding Sarl	.GBR	NIA	European Property Investors Special Opportunities 4 LP	Ownership	100.000	New York Life Insurance Company	NO	
							Trophy Value Added Fund	.ITA	NIA	EPISO 4 Caesar Holding Sarl	Ownership	74.150	New York Life Insurance Company	NO	
							EPISO 4 Luxembourg Holding Sarl	.LUX	NIA	European Property Investors Special Opportunities 4 LP	Ownership	100.000	New York Life Insurance Company	NO	
							EP Office 1 Spzoo	.POL	NIA	Powilse Power Station BV (NLD)	Ownership	100.000	New York Life Insurance Company	NO	
							EP Office 2 Spzoo	.POL	NIA	Powilse Power Station BV (NLD)	Ownership	100.000	New York Life Insurance Company	NO	
							EP Retail Spzoo	.POL	NIA	Powilse Power Station BV (NLD)	Ownership	100.000	New York Life Insurance Company	NO	
							EP Apartments Spzoo	.POL	NIA	Powilse Power Station BV (NLD)	Ownership	100.000	New York Life Insurance Company	NO	
							EP Hotel Spzoo	.POL	NIA	Powilse Power Station BV (NLD)	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Seed Holding Sarl	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Seed Sarl	.LUX	NIA	EPISO 4 Seed Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Flower Holding Sarl	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Flower Sarl	.LUX	NIA	EPISO 4 Flower Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Twilight GP Limited	.GBR	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Twilight LP	.GBR	NIA	EPISO 4 Twilight GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Twilight Ireland PRS Properties Eclipse DAC	.IRL	NIA	EPISO 4 Twilight LP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 West Holding Sarl	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	97.500	New York Life Insurance Company	NO	
							EPISO 4 Antrim Sarl	.LUX	NIA	EPISO 4 West Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Banbridge Sarl	.LUX	NIA	EPISO 4 West Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 France Investments Sarl	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	90.000	New York Life Insurance Company	NO	
							OPPCI EPISO 4 France Investments	.FRA	NIA	EPISO 4 France Investments Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							SAS VDF	.FRA	NIA	OPPCI EPISO 4 France Investments	Ownership	100.000	New York Life Insurance Company	NO	
							SCI VDF	.FRA	NIA	SAS VDF	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Switch Holding S.a.r.l.	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							E4 Switch Norway AS	.NOR	NIA	EPISO 4 Switch Holding S.a.r.l.	Ownership	80.000	New York Life Insurance Company	NO	
							EPISO 4 Pilgrim Holding S.a.r.l.	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							TP Property S.a.r.l.	.LUX	NIA	EPISO 4 Pilgrim Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							TB Property (Plymouth) Limited	.GBR	NIA	TP Property S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							TB Property Developments (Plymouth) Limited	.GBR	NIA	TP Property S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Lynx Holding S.a.r.l.	.LUX	NIA	EPISO 4 Luxembourg Holding Sarl	Ownership	97.600	New York Life Insurance Company	NO	
							EPISO 4 Lynx S.a.r.l.	.LUX	NIA	EPISO 4 Lynx Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 Lynx Marketing S.a.r.l.	.LUX	NIA	EPISO 4 Lynx Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Pool Partnership GP Limited	.NJ	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Pool Partnership SLP	.NJ	NIA	CCP 5 Pool Partnership GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 GP LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	80.000	New York Life Insurance Company	NO	
							Curzon Capital Partners 5 Long-Life LP	.GBR	NIA	CCP 5 GP LLP (United Kingdom)	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 (GP) Sarl	.LUX	NIA	Curzon Capital Partners 5 Long-Life LP	Ownership	100.000	New York Life Insurance Company	NO	
							Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	.GBR	NIA	CCP 5 (GP) Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Fragco 1 Limited	.NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Fragco 2 Limited	.NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Fragco 3 Limited	.NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							CCP 5 Jersey Frago 4 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 5 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 6 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 7 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 8 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 9 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 10 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Jersey Frago 11 Limited	NJ	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Long-Life Luxembourg S.a.r.l.	LUX	NIA	Curzon Capital Partners 5 Long-Life SCA SICAV-SIF	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 LL GP Sarl	LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							Curzon Capital Partners 5 Long Life SCSp	LUX	NIA	CCP 5 LL GP Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Incentive Partners GP Limited	NJ	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Incentive Partners SLP	NJ	NIA	EPISO 5 Incentive Partners GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 (GP) Sarl	LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							European Property Investors Special Opportunities 5 LP	LUX	NIA	EPISO 5 (GP) Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Luxembourg Holding S.a.r.l.	LUX	NIA	European Property Investors Special Opportunities 5 LP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Portfolio GP S.a.r.l.	LUX	NIA	EPISO 5 Luxembourg Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Silver JV SCSp	LUX	NIA	EPISO 5 Portfolio GP S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							Sterling Square Holdings S.a.r.l.	LUX	NIA	EPISO 5 Silver JV SCSp	Ownership	100.000	New York Life Insurance Company	NO	
							European Property Investors Special Opportunities 5 SCSp-SICAV-SIF	LUX	NIA	EPISO 5 (GP) Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 5 Co-Investment SCSp	LUX	NIA	EPISO 5 (GP) Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 (GP) S.a.r.l.	LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Co-Investment SCSp	LUX	NIA	EPISO 6 (GP) LLP	Ownership	100.000	New York Life Insurance Company	NO	
							European Property Investors Special Opportunities 6 SCSp SICAV-SIF	LUX	NIA	EPISO 6 (GP) LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 UK Investment Holdings Limited	GBR	NIA	European Property Investors Special Opportunities 6 SCSp SICAV-SIF	Ownership	64.000	New York Life Insurance Company	NO	
							EPISO 6 Pegasus Holding Limited	GBR	NIA	EPISO 6 UK Investment Holdings Limited	Ownership	64.000	New York Life Insurance Company	NO	
							Pegasus Affordable Housing LLP	GBR	NIA	EPISO 6 Pegasus Holding Limited (UK)	Ownership	62.000	New York Life Insurance Company	NO	
							Pegasus Affordable Limited	GBR	NIA	Pegasus Affordable Housing LLP (UK)	Ownership	62.000	New York Life Insurance Company	NO	
							Zen Housing Limited	GBR	NIA	Pegasus Affordable Limited (UK)	Ownership	62.000	New York Life Insurance Company	NO	
							EPISO 6 Waterfall Top Holdings Limited	GBR	NIA	EPISO 6 UK Investment Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Waterfall HoldCo Limited	GBR	NIA	EPISO 6 Waterfall Top Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Waterfall PropCo Limited	GBR	NIA	Waterfall HoldCo Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Phoenix JV LLP		NIA	EPISO 6 UK Portfolio GP Limited	Ownership	50.000	New York Life Insurance Company	NO	
							Phoenix Core Holdco Limited		NIA	EPISO 6 Phoenix JV LLP (UK)	Ownership	100.000	New York Life Insurance Company	NO	
							Phoenix Core Propco Limited		NIA	Phoenix Core Holdco Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Cody TP Management Company Limited		NIA	Phoenix Core Propco Limited (UK) - GP Guarantor	Ownership	100.000	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							EPISO 6 Luxembourg Holding S.a.r.l.	.LUX	NIA	European Property Investors Special Opportunities 6 SCSp	Ownership	100.000	New York Life Insurance Company	NO	
							Phoenix Development Holding S.a.r.l.		NIA	EPISO 6 Luxembourg Holding S.a.r.l.	Ownership	99.000	New York Life Insurance Company	NO	
							Phoenix Development Holding S.a.r.l.		NIA	Third Party Phoenix Development Holding S.a.r.l. (LUX)	Ownership	1.000	New York Life Insurance Company	NO	
							Phoenix DevCo S.a.r.l.		NIA		Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Spectre JV Sarl	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Spectre 1 Holding S.a.r.l.	.LUX	NIA	EPISO 6 Spectre JV Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Spectre 2 Holding S.a.r.l.	.LUX	NIA	EPISO 6 Spectre JV Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Spectre 3 Holding S.a.r.l.	.LUX	NIA	EPISO 6 Spectre JV Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Curado Holding S.a.r.l.	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							Claybrook, S.L.	.ESP	NIA	EPISO 6 Curado Holding S.a.r.l.	Ownership	90.000	New York Life Insurance Company	NO	
							Barnfield Spain, S.L.	.ESP	NIA	EPISO 6 Curado Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Macbeth 2 Holding S.a.r.l.	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							Macbeth 4 SRL	.BEL	NIA	EPISO 6 Macbeth 2 Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							Montague 1 Sarl	.LUX	NIA	EPISO 6 Romeo 2 Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Moomin Holding Sarl	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Siem Holding Sarl	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	85.000	New York Life Insurance Company	NO	
							EPISO 6 Siem Sarl	.LUX	NIA	EPISO 6 Siem Holding Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Emerald Holdings S.a.r.l.	.LUX	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	96.000	New York Life Insurance Company	NO	
							BCRE Leipzig Wohnen Nord B.V.	.LUX	NIA	EPISO 6 Emerald Holdings S.a.r.l. (LUX)	Ownership	100.000	New York Life Insurance Company	NO	
							BCRE Leipzig Wohnen Ost B.V.	.LUX	NIA	EPISO 6 Emerald Holdings S.a.r.l. (LUX)	Ownership	100.000	New York Life Insurance Company	NO	
							BCRE Leipzig West Ost B.V.	.LUX	NIA	EPISO 6 Emerald Holdings S.a.r.l. (LUX)	Ownership	100.000	New York Life Insurance Company	NO	
							TAG Leipzig-Immobilien GmbH	.LUX	NIA	EPISO 6 Emerald Holdings S.a.r.l. (LUX)	Ownership	100.000	New York Life Insurance Company	NO	
							Hella Acquico GP S.a.r.l.	.LUX	NIA	EPISO 6 Luxembourg Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							Hella Acquico SCSp	.LUX	NIA	Hella Acquico GP S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							Hella Holding S.a.r.l.	.LUX	NIA	EPISO 6 Luxembourg Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main Holding S.a.r.l.	.LUX	NIA	Hella Holding S.a.r.l.	Ownership	96.000	New York Life Insurance Company	NO	
							H Main 1 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 2 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 3 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 4 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 5 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 6 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							H Main 7 S.a.r.l.	.LUX	NIA	H Main Holding S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Panther Co-Investment SCSp	.NJ	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	92.150	New York Life Insurance Company	NO	
							EPISO 6 Panther GP Limited	.NJ	NIA	EPISO 6 Luxembourg Holding Sarl	Ownership	90.000	New York Life Insurance Company	NO	
							EPISO 6 Panther JV SLP	.NJ	NIA	EPISO 6 Panther GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Panther Hodco Limited	.NJ	NIA	EPISO 6 Panther JV SLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 6 Panther Property Limited	.NJ	NIA	EPISO 6 Panther Hodco Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag St. Andrew Hotel Limited	.GBR	NIA	EPISO 6 Panther Property Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Hotels Limited	.NJ	NIA	EPISO 6 Panther Property Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Pub Westminster Limited	.GBR	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							RAAG OBS Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK OBS Limited	.IRL	NIA	RAAG OBS Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Dublin Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Dublin Limited	.NJ	NIA	Raag Dublin Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Kensington Holdings Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Kesington Hotel Limited	.NJ	NIA	Raag Kensington Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							QMK Kensington Limited	.GBR	NIA	Raag Kesington Hotel Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Westminster Holdings Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Westminster Hotel Limited	.NJ	NIA	Raag Westminster Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Westminster Limited	.NJ	NIA	Raag Westminster Hotel Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Liverpool Street Holdings Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Liverpool Street Hotel Limited	.NJ	NIA	Raag Liverpool Street Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Liverpool Street Limited	.GBR	NIA	Raag Liverpool Street Hotel Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Kings Cross Holdings Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Kings Cross Hotel Limited	.NJ	NIA	Raag Kings Cross Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK KX Limited	.GBR	NIA	Raag Kings Cross Hotel Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Paddington Holdings Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Paddington Hotel Limited	.NJ	NIA	Raag Paddington Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Paddington Limited	.GBR	NIA	Raag Paddington Hotel Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Canary Wharf Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Canary Wharf Limited	.GBR	NIA	Raag Canary Wharf Holdings Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Shoreditch Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Shoreditch Limited	.GBR	NIA	Raag Shoreditch Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag Aberdeen	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							QMK Management Limited	.GBR	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Raag P2 Limited	.NJ	NIA	Raag Hotels Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Incentive Partners GP Limited	.NJ	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Incentive Partners SLP	.NJ	NIA	TIPS One Incentive Partners GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One GP Sarl	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Income Plus Strategy One SCSp	.LUX	NIA	TIPS One GP Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Alpha Holdings Sarl	.LUX	NIA	Tristan Income Plus Strategy One SCSp	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Alpha PV I Sarl	.LUX	NIA	TIPS One Alpha Holdings Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Co-Investment GP Sarl	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							TIPS One Co-Investment SCSp	.LUX	NIA	TIPS One Co-Investment GP Sarl	Ownership	100.000	New York Life Insurance Company	NO	
							CCP IV (GP) LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	50.000	New York Life Insurance Company	NO	
							Curzon Capital Partners IV (GP) Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 GP LLP	.GBR	NIA	Tristan Capital Partners LLP	Ownership	33.000	New York Life Insurance Company	NO	
							CCP 5 Pool Partnership GP Limited	.NJ	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							CCP 5 Pool Partnership SLP	.NJ	NIA	CCP 5 Pool Partnership GP Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Tristan Capital Partners Asset Management Limited	.GBR	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							TCP SPAIN, SL	.ESP	NIA	Tristan Capital Partners Asset Management Limited	Ownership	64.500	New York Life Insurance Company	NO	
							TCP France	.GBR	NIA	Tristan Capital Partners Asset Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TCP NL BV	.GBR	NIA	Tristan Capital Partners Asset Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Poland Spolka z ograniczona odpowiedzialnoscia	.POL	NIA	Tristan Capital Partners Asset Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Co-Investment (GP) S.a.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							TCP Co-Investment SCSp	.LUX	NIA	TCP Co-Investment (GP) S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							German Property Performance Partners Investors Feeder Verwaltungs GmbH	.DEU	NIA	TCP Incentive Partners (GP) S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 (GP) S.a.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 SCSp	.LUX	NIA	EPISO 4 (GP) S.a.r.l.	Ownership	100.000	New York Life Insurance Company	NO	
							EPISO 4 (GP) II S.a.r.l.	.LUX	NIA	Tristan Capital Partners LLP	Ownership	100.000	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							EPISO 4 Student Housing SCSp	.LUX	NIA	Tristan (Holdings) Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Ausbil Investment Management Limited	.AUS	NIA	New York Life Investment Management Holdings II International	Ownership	81.460	New York Life Insurance Company	NO	
							Ausbil Australia Pty. Ltd.	.AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Ausbil Asset Management Pty. Ltd.	.AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Ausbil Global Infrastructure Pty. Limited	.AUS	NIA	Ausbil Investment Management Limited	Ownership	55.000	New York Life Insurance Company	NO	
							Ausbil Investment Management Limited Employee Share Trust	.AUS	NIA	Ausbil Investment Management Limited	Ownership	100.000	New York Life Insurance Company	NO	
							Ausbil Global SmallCap Fund	.AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	26.690	New York Life Insurance Company	NO	
							Ausbil Long Short Focus Fund	.AUS	NIA	New York Life Insurance and Annuity Corporation	Ownership	22.800	New York Life Insurance Company	NO	
			56-2412827		0000914898		NYLIFE Distributors LLC	.DE	NIA	New York Life Investment Management Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
				3663273			Huntsville NYL LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND Forest Park NJ LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 4 LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 1-2-3 LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 17, LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Building 20, LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Mantua Grove LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							FP Lot 1.01 LLC	.DE	NIA	REEP-IND Forest Park NJ LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND NJ LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND JV LLC	.DE	NIA	REEP-IND NJ LLC	Ownership	93.000	New York Life Insurance Company	NO	
							NJIND Hook Road LLC	.DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Bay Avenue LLC	.DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Bay Avenue Urban Renewal LLC	.DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							NJIND Corbin Street LLC	.DE	NIA	NJIND JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
			46-2951535				REEP-MF Cumberland TN LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			20-1807159				Cumberland Apartments, LLC	.TN	NIA	REEP-MF Cumberland TN LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF Marina Landing WA LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-SP Marina Landing LLC	.DE	NIA	REEP-MF Marina Landing WA LLC	Ownership	98.000	New York Life Insurance Company	NO	
							REEP-MF Woodridge IL LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL SASI GA LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL Bradford PA LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-RTL CTC NY LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							5005 LBJ Tower LLC	.DE	NIA	REEP-RTL CTC NY LLC	Ownership	97.000	New York Life Insurance Company	NO	
							REEP-OFC/RTL MARKET ROSS TX LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			37-1842612				MARKET ROSS TX JV LLC	.DE	NIA	REEP-OFC/RTL MARKET ROSS TX LLC	Ownership	98.700	New York Life Insurance Company	NO	
			61-1808552				MARKET ROSS TX GARAGE OWNER LC	.DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
			36-4852864				MARKET ROSS TX OFFICE OWNER LLC	.DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
			32-0511592				MARKET ROSS TX RETAIL OWNER LLC	.DE	NIA	MARKET ROSS TX JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC Mallory TN LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							3665 Mallory JV LLC	.DE	NIA	REEP-OFC Mallory TN LLC	Ownership	90.900	New York Life Insurance Company	NO	
							REEP-OFC Water Ridge NC LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-OFC 2300 EMPIRE LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MF Wynnewood PA LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			30-1018932				Wynnewood JV LLC	.DE	NIA	REEP-MF Wynnewood PA LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MU Fayetteville NC LLC	.DE	NIA	NYLIFE Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							501 Fayetteville JV LLC	.DE	NIA	REEP-MU Fayetteville NC LLC	Ownership	85.000	New York Life Insurance Company	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							501 Fayetteville Owner LLC	DE	NIA	501 Fayetteville JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-MJ SOUTH GRAHAM NC LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							401 SOUTH GRAHAM JV LLC	DE	NIA	REEP-MJ SOUTH GRAHAM NC LLC	Ownership	90.000	New York Life Insurance Company	NO	
							401 SOUTH GRAHAM OWNER LLC	DE	NIA	401 SOUTH GRAHAM JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND COMMERCE CITY CO LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-BRENNAN COMMERCE CITY JV LLC	DE	NIA	REEP-IND COMMERCE CITY CO LLC	Ownership	95.000	New York Life Insurance Company	NO	
							REEP-OFC Mass Ave MA LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-3570605				REEP-MF FARMINGTON IL LLC	DE	NIA	NVLife Real Estate Holdings, LLC	Ownership	100.000	New York Life Insurance Company	NO	
			85-3582543				REEP-MARQUETTE FARMINGTON JV LLC	DE	NIA	REEP-MF FARMINGTON IL LLC	Ownership	90.000	New York Life Insurance Company	NO	
			85-3602362				REEP-MARQUETTE FARMINGTON OWNER LLC	DE	NIA	REEP-MARQUETTE FARMINGTON JV LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-2888368				REEP-MF BELLEVUE STATION WA LLC	DE	NIA	NVLife Real Estate Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-2917401				REEP-LP BELLEVUE STATION JV LLC	DE	NIA	REEP-MF BELLEVUE STATION WA LLC	Ownership	86.150	New York Life Insurance Company	NO	
							REEP-HINES ENCLAVE POINT AZ LLC	DE	NIA	NVLife Real Estate Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-HINES ENCLAVE POINT JV LLC	DE	NIA	REEP-HINES ENCLAVE POINT AZ LLC	Ownership	50.000	New York Life Insurance Company	NO	
							REEP-MF WILDHORSE RANCH TX LLC	DE	NIA	NVLife Real Estate Holdings LLC	Ownership	100.000	New York Life Insurance Company	NO	
			87-2917401				REEP-WP WILDHORSE RANCH JV LLC	DE	NIA	REEP-MF WILDHORSE RANCH TX LLC	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-IND ROMULUS MI LLC	DE	NIA	New York Life Real Estate Holdings	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-NPD ROMULUS JV LLC	DE	NIA	REEP-IND ROMULUS MI LLC	Ownership	87.140	New York Life Insurance Company	NO	
							REEP-MF SOUTH MAIN TX LLC	DE	NIA	New York Life Real Estate Holdings	Ownership	100.000	New York Life Insurance Company	NO	
							REEP-AO SOUTH MAIN JV LLC	DE	NIA	REEP-MF SOUTH MAIN TX LLC	Ownership	99.990	New York Life Insurance Company	NO	
							REEP-AO SOUTH MAIN OWNER LLC	DE	NIA	REEP-AO SOUTH MAIN JV LLC	Ownership	100.000	New York Life Insurance Company	NO	

Asterisk	Explanation
1	Contractual Client – Madison Capital Funding LLC, an indirect wholly owned affiliate of the Company, has contractual control of this entity's loan portfolio.
2	Apogem Capital LLC owns 24.66% of the voting management shares. NYLCAP India Funding LLC owns 36% of non-voting carry shares.
3	Apogem Capital LLC owns 24.66% of the voting management shares. NYLCAP India Funding III LLC owns 31.36% of non-voting carry shares.
4	Investment Pool – Investment pool of leveraged loans managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
5	Reliance Relationship – Entire proceeds of the entity are invested in a funding agreement of the Company.
6	Energy Contracts and Aircraft Loans Investments – with 100% of the investments coming from the Company and its wholly owned affiliate New York Life Insurance and Annuity Corporation.
7	Control of this entity is pursuant to an investment management contract with Apogem Capital LLC, or affiliate, not through ownership of voting interests.
8	Investment Pool – Investment pool of mixed assets managed by New York Life Investment Management LLC, an indirect wholly owned affiliate of the Company.
9	Control of this entity is pursuant to a management contract with NYL Investors LLC.
10	Ausbil Investment Management Limited has sole authority over the management of the fund.
11	Investment Pool – Bankruptcy-remote special purpose investment pool vehicle for issuing notes.
12	Investment Pool – Investment pool of leveraged loans managed by Flatiron RR LLC, Manager Series.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
66915	13-5582869	New York Life Insurance Company (Parent)	1,125,855,136	287,000,000	(467,828,241)		(597,618,199)			(4,153,228,650)	(3,805,819,954)	
91596	13-3044743	New York Life Insurance and Annuity Corporation	(791,551,798)		467,828,241		1,024,443,400	(10,000,000)		(2,911,820,356)	(2,221,100,513)	656,912,429
	13-4199614	New York Life Enterprises LLC		(177,000,000)			(26,646,600)				(203,646,600)	
81353	52-1530175	NYLIFE Insurance Company of Arizona		100,000,000			(90,688,095)				9,311,905	
	52-2206685	New York Life Investment Management Holdings LLC					(97,422,664)			600,000,000	502,577,336	
	13-4081725	NYLIFE LLC		(10,000,000)			(1,104,541)			449,570,224	438,465,683	
	46-4293486	NYL Investors LLC	(175,000,000)				(80,662,784)				(255,662,784)	
	36-4715120	Madison Capital Funding LLC	(149,999,999)							6,015,714,729	5,865,714,730	
65498	23-1503749	Life Insurance Company of North America	18,696,661	(200,000,000)			(130,233,970)	10,000,000		(235,947)	(301,773,256)	(656,912,429)
64548	13-2556568	New York Life Group Insurance Company of NY	(28,000,000)				(66,547)				(28,066,547)	
9999999 Control Totals												
									XXX			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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

AUGUST FILING

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

Explanations:

- 10.
- 11.
- 12.
- 13.
- 15.
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- 45.
- 46.
- 47.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]

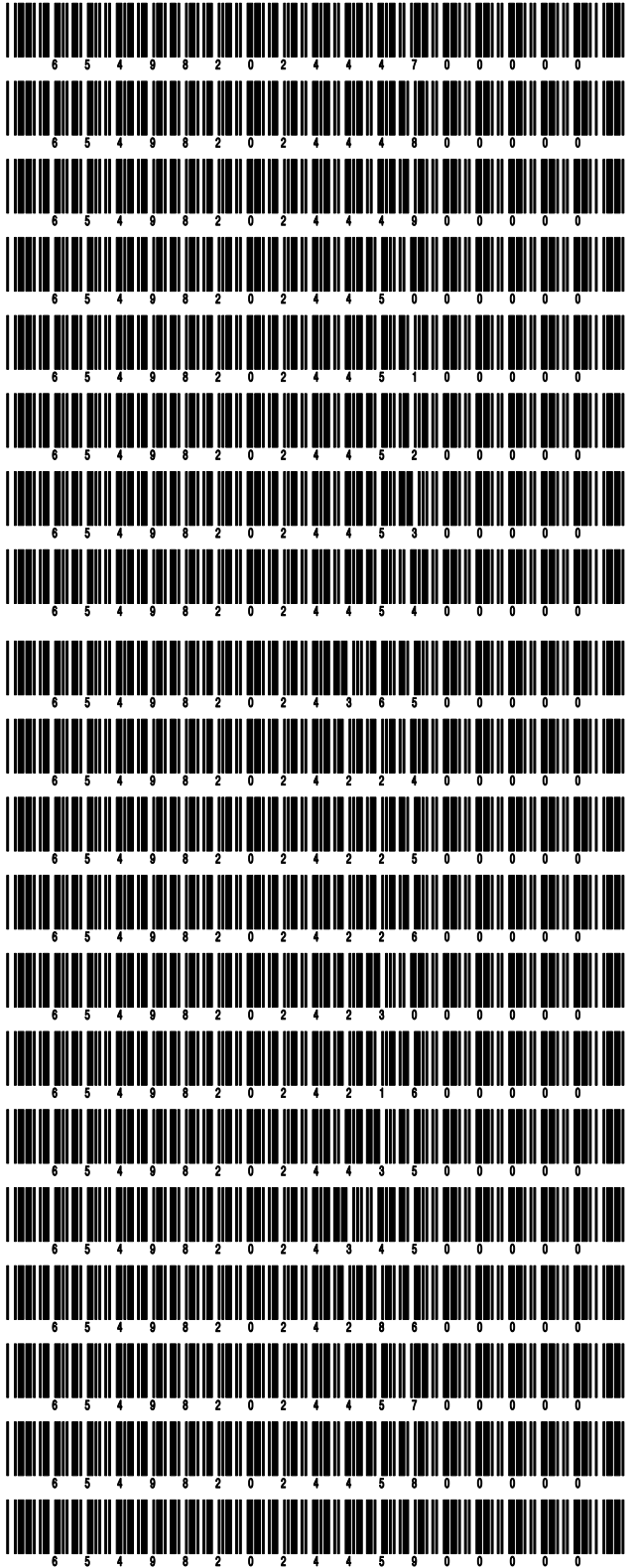


- 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
- 24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
- 25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
- 30. Medicare Part D Coverage Supplement [Document Identifier 365]
- 31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 33. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 39. Credit Insurance Experience Exhibit [Document Identifier 230]
- 41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]
- 42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
- 43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
- 44. Variable Annuities Supplement [Document Identifier 286]
- 45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
- 46. Life Summary of the PBR Actuarial Report [Document Identifier 458]
- 47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Schedule T Line 58

States, Etc.	1 Active Status	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations				
58004. MYS MALAYSIA	XXX	66,936		4,142		71,078	
58005. AUS AUSTRALIA	XXX	65,198		(12,932)		52,266	
58006. THA THAILAND	XXX			(470)		(470)	
58007. HUN HUNGARY	XXX			(100,311)		(100,311)	
58008. BRA BRAZIL	XXX	(7,935)		5,448		(2,487)	
58009. SLE SIERRA LEONE	XXX	(8,381)		(1,541)		(9,922)	
58010. RWA RWANDA	XXX	(8,381)		23,912		15,531	
58011. MLI MALI	XXX	(11,098)				(11,098)	
58012. QAT QATAR	XXX	(13,255)		(11,743)		(24,998)	
58013. LBR LIBERIA	XXX	(16,762)		(9,951)		(26,713)	
58014. GBR UNITED KINGDOM	XXX	(250,623)		(5,985)		(256,609)	
58997. Summary of remaining write-ins for Line 58 from overflow page	XXX	(184,299)		(109,433)		(293,732)	

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	1,926,680
3.2	Section 2, Column 19	1,926,680
4.	SSAP No. 108 Adjustments	
5.	Total gain (loss) on termination recognized, Section 2, Column 22	
6.	Considerations received/(paid) on terminations, Section 2, Column 15	
7.	Amortization:	
7.1	Section 1, Column 19	
7.2	Section 2, Column 21	
8.	Adjustment to the book/adjusted carrying value of hedged item:	
8.1	Section 1, Column 20	
8.2	Section 2, Column 23	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Section 1, Column 18	
9.2	Section 2, Column 20	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	1,926,680
11.	Deduct nonadmitted assets	
12.	Statement value at end of current period (Line 10 minus Line 11)	1,926,680

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

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

NONE

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE DB - VERIFICATION

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

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	1,926,680
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	.....
3. Total (Line 1 plus Line 2)	1,926,680
4. Part D, Section 1, Column 6	1,926,680
5. Part D, Section 1, Column 7 .....	.....
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16	1,926,680
8. Part B, Section 1, Column 13 .....	.....
9. Total (Line 7 plus Line 8)	1,926,680
10. Part D, Section 1, Column 9	1,926,680
11. Part D, Section 1, Column 10 .....	.....
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21	1,707,446
14. Part B, Section 1, Column 20 .....	.....
15. Part D, Section 1, Column 12	1,707,446
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23									
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)									
007999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX								XXX	XXX							
014999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX									XXX	XXX						
021999999	Subtotal - Purchased Options - Hedging Other														XXX									XXX	XXX						
028999999	Subtotal - Purchased Options - Replications														XXX									XXX	XXX						
035999999	Subtotal - Purchased Options - Income Generation														XXX										XXX	XXX					
042999999	Subtotal - Purchased Options - Other														XXX										XXX	XXX					
043999999	Total Purchased Options - Call Options and Warrants														XXX										XXX	XXX					
044999999	Total Purchased Options - Put Options														XXX											XXX	XXX				
045999999	Total Purchased Options - Caps														XXX											XXX	XXX				
046999999	Total Purchased Options - Floors														XXX											XXX	XXX				
047999999	Total Purchased Options - Collars														XXX											XXX	XXX				
048999999	Total Purchased Options - Other														XXX											XXX	XXX				
049999999	Total Purchased Options														XXX											XXX	XXX				
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX											XXX	XXX				
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX												XXX	XXX			
070999999	Subtotal - Written Options - Hedging Other														XXX												XXX	XXX			
077999999	Subtotal - Written Options - Replications														XXX												XXX	XXX			
084999999	Subtotal - Written Options - Income Generation														XXX												XXX	XXX			
091999999	Subtotal - Written Options - Other														XXX												XXX	XXX			
092999999	Total Written Options - Call Options and Warrants														XXX													XXX	XXX		
093999999	Total Written Options - Put Options														XXX														XXX	XXX	
094999999	Total Written Options - Caps														XXX														XXX	XXX	
095999999	Total Written Options - Floors														XXX														XXX	XXX	
096999999	Total Written Options - Collars														XXX															XXX	XXX
097999999	Total Written Options - Other														XXX															XXX	XXX
098999999	Total Written Options														XXX															XXX	XXX
104999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX														XXX	XXX	
110999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX														XXX	XXX	
Interest Rate Swap	Fixed income Portfolio	D1	Interest Rate	RBC CAPITAL MARKETS LLC	549300LC02FLSSVFFR64	02/27/2024	02/28/2025	1,000,000	5.098% / (SOFR)			(1,055)	952	XXX	952	952							2,010	B031							
Interest Rate Swap	Fixed income Portfolio	D1	Interest Rate	RBC CAPITAL MARKETS LLC	549300LC02FLSSVFFR64	02/27/2024	02/28/2025	334,000,000	5.09783% / (SOFR)			(352,759)	317,949	XXX	317,949	317,949							671,421	B031							
Interest Rate Swap	Fixed income Portfolio	D1	Interest Rate	RBC CAPITAL MARKETS LLC	549300LC02FLSSVFFR64	04/29/2024	11/01/2025	100,000,000	5.03325% / (SOFR)			(54,750)	656,141	XXX	656,141	656,141							457,060	B031							
Interest Rate Swap	Fixed income Portfolio	D1	Interest Rate	RBC CAPITAL MARKETS LLC	549300LC02FLSSVFFR64	04/29/2024	05/01/2026	100,000,000	4.89775% / (SOFR)			(168,009)	951,638	XXX	951,638	951,638							576,955	B031							
111999999	Subtotal - Swaps - Hedging Other - Interest Rate																								1,707,446	XXX	XXX				
116999999	Subtotal - Swaps - Hedging Other																								1,707,446	XXX	XXX				
122999999	Subtotal - Swaps - Replication																										XXX	XXX			
128999999	Subtotal - Swaps - Income Generation																										XXX	XXX			
134999999	Subtotal - Swaps - Other																										XXX	XXX			
135999999	Total Swaps - Interest Rate																										XXX	XXX			
136999999	Total Swaps - Credit Default																										XXX	XXX			
137999999	Total Swaps - Foreign Exchange																										XXX	XXX			
138999999	Total Swaps - Total Return																											XXX	XXX		
139999999	Total Swaps - Other																											XXX	XXX		
140999999	Total Swaps																											XXX	XXX		
147999999	Subtotal - Forwards																								1,707,446	XXX	XXX				
150999999	Subtotal - SSAP No. 108 Adjustments																											XXX	XXX		
168999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																											XXX	XXX		
169999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108																											XXX	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)	
1709999999. Subtotal - Hedging Other												(576,573)	1,926,680	XXX	1,926,680	1,926,680				1,707,446	XXX	XXX	
1719999999. Subtotal - Replication														XXX								XXX	XXX
1729999999. Subtotal - Income Generation														XXX								XXX	XXX
1739999999. Subtotal - Other														XXX								XXX	XXX
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives														XXX								XXX	XXX
1759999999 - Totals												(576,573)	1,926,680	XXX	1,926,680	1,926,680				1,707,446	XXX	XXX	

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
0031	Swap Floating Bonds to Fixed

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIFE INSURANCE COMPANY OF NORTH AMERICA

SCHEDULE DB - PART E

Derivatives Hedging Variable Annuity Guarantees as of December 31 of Current Year

This schedule is specific for the derivatives and the hedging programs captured in SSAP No. 108

CDHS		Hedged Item								Hedging Instruments								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Identifier	Description	Prior Fair Value in Full Contract Cash Flows Attributed to Interest Rates	Ending Fair Value in Full Contract Cash Flows Attributed to Interest Rates	Fair Value Gain (Loss) in Full Contract Cash Flows Attributed to Interest Rates (4-3)	Fair Value Gain (Loss) in Hedged Item Attributed to Hedged Risk	Current Year Increase/ (Decrease) in VM-21 Liability	Current Year Increase/ (Decrease) in VM-21 Liability Attributed to Interest Rates	Change in the Hedged Item Attributed to Hedged Risk Percentage (6/5)	Current Year Increase/ (Decrease) in VM-21 Liability Attributed to Hedged Risk (8*9)	Prior Deferred Balance	Current Year Fair Value Fluctuation of the Hedge Instruments	Current Year Natural Offset to VM-21 Liability	Hedging Instruments' Current Fair Value Fluctuation Not Attributed to Hedged Risk	Hedge Gain (Loss) in Current Year Deferred Adjustment [12-(13+14)]	Current Year Prescribed Deferred Amortization	Current Year Additional Deferred Amortization	Current Year Total Deferred Amortization (16+17)	Ending Deferred Balance (11+15+18)
NONE																		
Total									XXX									