

ANNUAL STATEMENT

OF THE

First Allmerica Financial Life Insurance Company

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

First Allmerica Financial Life Insurance Company

NAIC Group Code 3891 3891 NAIC Company Code 69140 Employer's ID Number 04-1867050
(Current) (Prior)

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

Country of Domicile United States of America

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

Incorporated/Organized 03/16/1844 Commenced Business 06/01/1845

Statutory Home Office 20 Guest Street Brighton, MA, US 02135
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 20 Guest Street
(Street and Number)
Brighton, MA, US 02135 800-457-8803
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 20 Guest Street Brighton, MA, US 02135
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 20 Guest Street
(Street and Number)
Brighton, MA, US 02135 800-457-8803
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.globalatlantic.com

Statutory Statement Contact Carrie Jo Thomas 515-393-3690
(Name) (Area Code) (Telephone Number)
carrie.thomas@gafg.com 508-460-2401
(E-mail Address) (FAX Number)

OFFICERS

President & Chairman Manu Sareen Chief Financial Officer Brian Victor Korbesmeyer #
Co-President, Individual Markets Robert Michael Arena Jr. VP, Co-Secretary Carrie Jo Thomas

OTHER

<u>Natalya Vasilyevna Belonozhko, Senior Vice President</u>	<u>Jason Alexander Bickler, MD, Chief Distribution Officer</u>	<u>Willard Carlisle Butcher Jr. #, Managing Director</u>
<u>Peter Charles Carlson, SVP, Appointed Actuary</u>	<u>Robert James Egan, Senior Vice President</u>	<u>Padma Elmgart, Chief Technology Officer</u>
<u>Kevin Anthony Felix, MD, President, Investments</u>	<u>Susan Lorraine Fiengo, Managing Director</u>	<u>Kathryn Lauren Freund, MD, GC, Co-Secretary</u>
<u>Risa Beth Gordon, MD, Assoc. GC, Asst. Sec.</u>	<u>Jane Spanier Grosso, SVP, Controller</u>	<u>Jonathan Hecht, Managing Director</u>
<u>Brian Michael Hendry, Chief Audit Executive</u>	<u>Leah Marie Hoppe, Managing Director</u>	<u>Douglas Robert Jaworski, SVP, Chief Inf. Sec. Off.</u>
<u>Jason Kao, Managing Director</u>	<u>Kevin Michael Kimmerling, SVP, Assoc. GC, Asst. Sec.</u>	<u>Victoria May Lau, Managing Director</u>
<u>Hanben Kim Lee, Executive Vice President</u>	<u>Emily Anne LeMay, Chief Operations Officer</u>	<u>Justin David MacNeil, MD, Assistant Treasurer</u>
<u>Tonya Rachelle Maxwell, Senior Vice President</u>	<u>Dillon Thomas McKelvey #, Senior Vice President</u>	<u>Woolf Norman Milner, Chief Risk Officer</u>
<u>Michael Eugene Morreale #, Senior Vice President</u>	<u>Andrew Chilson Morse, Senior Vice President</u>	<u>Barrie Ribet Moskovich, Managing Director</u>
<u>Cody Joseph Nadeau #, Senior Vice President</u>	<u>Paula Genevieve Nelson, Managing Director</u>	<u>Daniel Patrick O'Shea, Chief Administrative Officer</u>
<u>Sarah Marie Patterson, MD, GC, Asst. Secretary</u>	<u>Michael Ryan Paulousky, SVP, Asst. Treasurer</u>	<u>Peggy Hiu Poon, Treasurer</u>
<u>Samuel Ramos, Chief Legal Officer, GC</u>	<u>John Mitchell Reed #, Co-Chief Investment Officer</u>	<u>Scott Joseph Robidoux, Senior Vice President</u>
<u>Edward Michael Root, Managing Director</u>	<u>Kelly June Rutherford, Managing Director</u>	<u>Mark Lester Sangalang #, Senior Vice President</u>
<u>Erin Christine Schwerzmann, SVP, Assoc. GC</u>	<u>Lauren Taylor Scott, Senior Vice President</u>	<u>Andrew Mead Shainberg, Chief Compliance Officer</u>
<u>Gary Phillip Silber, MD, GC, Asst. Secretary</u>	<u>Eric David Todd, Managing Director</u>	<u>Catherine Tamela Valeri #, SVP, Privacy Officer</u>
<u>Alireza Vaseghi, Managing Director</u>	<u>Christian Paul Walk, SVP, Assoc. GC, Asst. Sec.</u>	

DIRECTORS OR TRUSTEES

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

State of Iowa SS
County of Polk

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

DocuSigned by:
Manu Sareen
Manu Sareen
President

DocuSigned by:
Carrie Jo Thomas
Carrie Jo Thomas
VP, Co-Secretary

Signed by:
Brian Korbesmeyer
Brian Victor Korbesmeyer
Chief Financial Officer

Subscribed and sworn to before me this 22nd day of January, 2025
Jennifer Coggins

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



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	9,029,595,259		9,029,595,259	10,843,453,659
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	5,000,000		5,000,000	3,091,100
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	3,252,756,180		3,252,756,180	1,222,049,105
3.2 Other than first liens.....	445,275,063		445,275,063	59,863,565
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 (\$ 14,224,889 , Schedule E - Part 1), cash equivalents				
(\$ 478,847,461 , Schedule E - Part 2) and short-term				
investments (\$ 26,395,254 , Schedule DA)	519,467,604		519,467,604	1,841,280,266
6. Contract loans (including \$ premium notes)	553,661,738	1,880,054	551,781,684	536,812,897
7. Derivatives (Schedule DB)	21,106,192		21,106,192	
8. Other invested assets (Schedule BA)	251,319,416		251,319,416	24,201,826
9. Receivables for securities	2,171,274		2,171,274	98,129,463
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)	14,080,352,726	1,880,054	14,078,472,672	14,628,881,881
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	128,995,737		128,995,737	139,130,781
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	461,952	82,693	379,259	381,875
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	1,236,416		1,236,416	1,437,192
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	18,705,958		18,705,958	21,267,032
16.2 Funds held by or deposited with reinsured companies	560,441,920		560,441,920	567,084,821
16.3 Other amounts receivable under reinsurance contracts	163,571,164	42,593	163,528,571	115,210,939
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	55,006,801		55,006,801	30,884,635
18.2 Net deferred tax asset	128,766,195	110,910,382	17,855,813	17,656,740
19. Guaranty funds receivable or on deposit	49,249		49,249	34,493
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable	204,061	204,061		
25. Aggregate write-ins for other-than-invested assets	37,519,360	21,902,632	15,616,728	15,662,741
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	15,175,311,539	135,022,415	15,040,289,124	15,537,633,130
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	121,401,345		121,401,345	113,750,881
28. Total (Lines 26 and 27)	15,296,712,884	135,022,415	15,161,690,469	15,651,384,011
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. Admitted Disallowed IMR	31,311,006	21,797,231	9,513,775	9,786,636
2502. Amounts recoverable from distribution channels	5,601,881		5,601,881	5,747,886
2503. Service Fee receivable	342,116	33,725	308,391	128,219
2598. Summary of remaining write-ins for Line 25 from overflow page	264,357	71,676	192,681	
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	37,519,360	21,902,632	15,616,728	15,662,741

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 1,922,049,257 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 45,429,101 Modco Reserve)	1,922,049,257	1,875,645,855
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	266,842,110	286,322,536
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	16,239,399	17,836,331
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		
5. Policyholders' dividends/refunds to members \$266,363 and coupons \$ due and unpaid (Exhibit 4, Line 10)	266,363	266,354
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)	91,481	98,254
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)	98,640	50,364
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 93,413,757 assumed and \$ 164,989,244 ceded	258,403,002	221,107,354
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ 549,088 accident and health \$ and deposit-type contract funds \$	549,088	500,407
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	3,454,036	12,303,368
13. Transfers to Separate Accounts due or accrued (net) (including \$ (1,006,356) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(1,250,823)	(1,644,068)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	539,434	(582,005)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	851,414	890,306
17. Amounts withheld or retained by reporting entity as agent or trustee	91,451	99,323
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	17,181,737	15,786,425
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)	63,652,395	39,087,289
24.02 Reinsurance in unauthorized and certified (\$) companies	3,060	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	11,110,059,322	11,696,478,485
24.04 Payable to parent, subsidiaries and affiliates	1,035,129	6,054,122
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance	1,236,486,900	1,227,311,634
24.08 Derivatives		
24.09 Payable for securities		683,064
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	6,751,165	3,965,429
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	14,903,394,558	15,402,260,827
27. From Separate Accounts Statement	121,401,345	113,750,881
28. Total liabilities (Lines 26 and 27)	15,024,795,903	15,516,011,708
29. Common capital stock	5,000,010	5,000,010
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)	349,062,043	349,062,043
34. Aggregate write-ins for special surplus funds	11,763,774	12,036,635
35. Unassigned funds (surplus)	(228,931,261)	(230,726,384)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	131,894,556	130,372,294
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	136,894,566	135,372,304
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	15,161,690,469	15,651,384,012
DETAILS OF WRITE-INS		
2501. Funds withheld other liabilities	3,382,310	3,650,268
2502. Derivatives - Collateral Required	3,340,000	
2503. Other liabilities	28,855	315,161
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	6,751,165	3,965,429
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	9,513,775	9,786,635
3402. Contingency reserves	2,250,000	2,250,000
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	11,763,774	12,036,635

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	126,030,409	1,017,329,960
2. Considerations for supplementary contracts with life contingencies	76,968	48,549
3. Net investment income (Exhibit of Net Investment Income, Line 17)	812,203,272	364,927,097
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(4,368,107)	(1,111,409)
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)	117,842,839	1,812,162,651
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	31,940,964	22,405,483
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	141,358,310	81,224,275
9. Total (Lines 1 to 8.3)	1,225,084,655	3,296,986,606
10. Death benefits	11,798,486	12,447,716
11. Matured endowments (excluding guaranteed annual pure endowments)	4,028	1,002
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	53,395,745	30,063,503
13. Disability benefits and benefits under accident and health contracts	62,202	65,645
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	100,094,897	114,803,763
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	(1,458,091)	3,140,015
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	46,403,402	895,810,664
20. Totals (Lines 10 to 19)	210,300,669	1,056,332,308
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	416,151	617,828
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	115,352,606	1,900,055,676
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	16,013,261	12,054,854
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,375,861	2,748,429
25. Increase in loading on deferred and uncollected premiums	222,407	112,063
26. Net transfers to or (from) Separate Accounts net of reinsurance	342,796	(11,861,309)
27. Aggregate write-ins for deductions	902,119,297	356,350,977
28. Totals (Lines 20 to 27)	1,248,143,048	3,316,410,826
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(23,058,393)	(19,424,219)
30. Dividends to policyholders and refunds to members	92,484	93,414
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(23,150,877)	(19,517,633)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(54,256,047)	(36,368,726)
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)	31,105,170	16,851,093
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 151,007 (excluding taxes of \$ 30,533,824 transferred to the IMR)	(278,448)	(9,279,534)
35. Net income (Line 33 plus Line 34)	30,826,722	7,571,559
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	135,372,304	89,671,363
37. Net income (Line 35)	30,826,722	7,571,559
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,943,472	(4,522,926)	(1,771,881)
39. Change in net unrealized foreign exchange capital gain (loss)	(346,341)	
40. Change in net deferred income tax	(22,114,797)	(8,803,204)
41. Change in nonadmitted assets	38,386,370	(159,379,843)
42. Change in liability for reinsurance in unauthorized and certified companies	(3,060)	
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(24,565,106)	(16,543,875)
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		202,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(15,057,857)	22,463,785
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(1,080,743)	164,400
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,522,262	45,700,941
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	136,894,566	135,372,304
DETAILS OF WRITE-INS		
08.301. Net ceded and assumed adjustment to IMR	108,000,816	63,791,435
08.302. Mortality fee income	29,459,911	21,369,335
08.303. Miscellaneous income	2,796,428	261,639
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	1,101,155	(4,198,134)
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	141,358,310	81,224,275
2701. Funds withheld ceded net investment income	707,929,214	303,444,718
2702. Funds withheld ceded realized losses	140,043,028	
2703. Net change in deposit liabilities	51,022,796	36,194,337
2798. Summary of remaining write-ins for Line 27 from overflow page	3,124,259	16,711,922
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	902,119,297	356,350,977
5301. Prior Year Adjustment	(1,080,743)	164,400
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)	(1,080,743)	164,400

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	135,035,650	857,384,160
2. Net investment income	732,678,164	331,710,051
3. Miscellaneous income	240,191,336	667,892,945
4. Total (Lines 1 through 3)	1,107,905,150	1,856,987,156
5. Benefit and loss related payments	125,637,477	22,642,434
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(50,449)	(12,241,188)
7. Commissions, expenses paid and aggregate write-ins for deductions	1,156,219,845	583,553,673
8. Dividends paid to policyholders	99,248	101,565
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	550,950	138,887,548
10. Total (Lines 5 through 9)	1,282,457,071	732,944,032
11. Net cash from operations (Line 4 minus Line 10)	(174,551,921)	1,124,043,124
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,434,008,537	4,199,440,108
12.2 Stocks		
12.3 Mortgage loans	252,406,767	100,220,605
12.4 Real estate		
12.5 Other invested assets	25,360,815	20,635,928
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	497,078	(44,743)
12.7 Miscellaneous proceeds	95,275,124	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,807,548,321	4,320,251,898
13. Cost of investments acquired (long-term only):		
13.1 Bonds	6,460,964,331	2,918,193,694
13.2 Stocks	1,908,900	1,546,200
13.3 Mortgage loans	2,664,383,198	1,113,877,584
13.4 Real estate		
13.5 Other invested assets	204,341,785	43,775,874
13.6 Miscellaneous applications	19,112,105	97,642,827
13.7 Total investments acquired (Lines 13.1 to 13.6)	9,350,710,319	4,175,036,179
14. Net increase/(decrease) in contract loans and premium notes	13,139,895	2,311,087
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(556,301,893)	142,904,632
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		202,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(19,480,426)	13,603,246
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(571,478,422)	(33,248,451)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(590,958,848)	182,354,795
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,321,812,662)	1,449,302,551
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,841,280,266	391,977,714
19.2 End of year (Line 18 plus Line 19.1)	519,467,604	1,841,280,266

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

20.0001. Paid in kind interest - Bonds	(6,155,889)	
20.0002. Paid in kind interest - Mortgages	(6,206,612)	
20.0003. Paid in kind interest - Other Invested Assets	(1,399,725)	
20.0004. Non cash investment transactions - bonds	(123,228,061)	(16,952,156)
20.0005. Non cash investment transactions - mortgages	(44,892,506)	(12,819,848)
20.0006. Non cash investment transactions - OIA	(3,186,861)	(695,513)
20.0007. Bonds received to settle reinsurance transactions		(7,358,806,886)
20.0008. Assumed premiums from reinsurance transactions		9,731,007,102
20.0009. Assumed accrued investment income to settle reinsurance transactions		(67,799,812)
20.0010. Non cash assumed commission		(1,748,112,117)
20.0011. Assumed contract loans from reinsurance transactions		(445,042,358)
20.0012. Ceded premiums from reinsurance transactions		(9,552,043,722)
20.0013. Non cash ceded commissions		1,225,379,666

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

20.0014. FWH payable and deposit assets on reinsurance ceded .....	.....	8,326,664,056
20.0015. Mortgage received to settle reinsurance transactions .....	.....	(111,245,928)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	126,030,409	(31,054,153)	(865,086)	154,149,425	3,800,223				
2. Considerations for supplementary contracts with life contingencies	76,968	XXX	XXX	62,815	14,153	XXX	XXX		XXX
3. Net investment income	812,203,272	369,637,089	487,081	253,966,180	184,438,155			3,674,767	
4. Amortization of Interest Maintenance Reserve (IMR)	(4,368,107)	(1,628,746)		(777,589)	(1,881,807)			(79,965)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	117,842,839	84,046,324	1,384,955	18,457,268	13,424,202		XXX	530,090	
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	31,940,964	23,244,192		4,161,828	4,524,938		XXX	10,006	
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	141,358,310	100,221,212	39,805	35,824,449	4,497,556			775,288	
9. Totals (Lines 1 to 8.3)	1,225,084,655	544,465,918	1,046,755	465,844,376	208,817,420			4,910,186	
10. Death benefits	11,798,486	11,667,454	131,032			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	4,028	4,028				XXX	XXX		
12. Annuity benefits	53,395,745	XXX	XXX	34,306,617	19,089,128	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	62,202	60,435	1,767				XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	100,094,897	(7,081,232)	39,981	72,711,431	34,577,561	XXX	XXX	(152,844)	
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	(1,458,091)	(357,376)	(56,918)	(148,647)	32		XXX	(895,182)	
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	46,403,402	14,468,649	(280,391)	61,383,981	(29,168,837)		XXX		
20. Totals (Lines 10 to 19)	210,300,669	18,761,958	(164,529)	168,253,382	24,497,884		XXX	(1,048,026)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	416,151	420,773	(6,367)	1,236	509				XXX
22. Commissions and expense allowances on reinsurance assumed	115,352,606	81,159,707		20,984,659	12,635,170		XXX	573,070	
23. General insurance expenses and fraternal expenses	16,013,261	7,622,882	45,248	6,124,111	2,221,020				
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,375,861	2,781,006	65,050	387,418	141,794	593			
25. Increase in loading on deferred and uncollected premiums	222,407	222,407					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	342,796	4,117,094		(1,841,308)	(1,921,559)		XXX	(11,431)	
27. Aggregate write-ins for deductions	902,119,297	529,879,475	384,592	322,860,076	45,867,344			3,127,810	
28. Totals (Lines 20 to 27)	1,248,143,048	644,965,302	323,994	516,769,574	83,442,162	593		2,641,423	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(23,058,393)	(100,499,384)	722,761	(50,925,198)	125,375,258	(593)		2,268,763	
30. Dividends to policyholders and refunds to members	92,484	92,484					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(23,150,877)	(100,591,868)	722,761	(50,925,198)	125,375,258	(593)		2,268,763	
32. Federal income taxes incurred (excluding tax on capital gains)	(54,256,047)	(17,176,348)	(73,458)	(27,944,545)	(9,061,696)				
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)	31,105,170	(83,415,520)	796,219	(22,980,653)	134,436,954	(593)		2,268,763	
34. Policies/certificates in force end of year	828,812	334,690	1,312	320,697	172,113		XXX		
DETAILS OF WRITE-INS									
08.301. Net ceded and assumed adjustment to IMR	108,000,816	67,571,805		35,589,272	4,064,451			775,288	
08.302. Mortality fee income	29,459,911	29,459,911							
08.303. Miscellaneous income	2,796,428	2,098,376	39,805	225,142	433,105				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	1,101,155	1,091,120		10,035					
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	141,358,310	100,221,212	39,805	35,824,449	4,497,556			775,288	
2701. Funds withheld ceded net investment income	707,929,214	338,499,907	384,592	321,460,742	44,456,163			3,127,810	
2702. Funds withheld ceded realized losses	140,043,028	137,232,513		1,399,334	1,411,181				
2703. Net change in deposit liabilities	51,022,796	51,022,796							
2798. Summary of remaining write-ins for Line 27 from overflow page	3,124,259	3,124,259							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	902,119,297	529,879,475	384,592	322,860,076	45,867,344			3,127,810	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	(31,054,153)		1,966,552	107,980	494,830	3,114,427	(29,161,583)		(7,576,359)			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	369,637,089		3,844,806	670,018	23,855,050	159,276,862	157,279,519		24,710,834			
4. Amortization of Interest Maintenance Reserve (IMR)	(1,628,746)				227,425	(478,182)	(1,241,354)		(136,635)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	84,046,324		1,574,644	1,824,919	456,481	58,277,404	7,721,978		14,190,898			
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	23,244,192								23,244,192			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	100,221,212		19,392	4,907	(17,278,566)	70,447,371	36,444,508		10,583,600			
9. Totals (Lines 1 to 8.3)	544,465,918		7,405,394	2,607,824	7,755,220	290,637,882	171,043,068		65,016,530			
10. Death benefits	11,667,454		3,113,251	136,184	(689,617)	7,218,643	3,069,085		(1,180,092)			
11. Matured endowments (excluding guaranteed annual pure endowments)	4,028		4,028									
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	60,435		8,498	19,444	567	31,926						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	(7,081,232)		654,388	8,758	606,542	3,100,776	2,715,802		(14,167,498)			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	(357,376)		19,002	(128,050)	(36,551)	(263,099)	39,102		12,220			
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	14,468,649		(1,489,529)	(186,954)	1,675,751	(4,866,918)	19,590,315		(254,015)			
20. Totals (Lines 10 to 19)	18,761,958		2,309,638	(150,618)	1,556,692	5,221,328	25,414,304		(15,589,385)			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	420,773		5,458	63,949	344,746	6,547	73					XXX
22. Commissions and expense allowances on reinsurance assumed	81,159,707		63,090	2,301	(544,105)	57,158,342	9,137,059		15,343,020			
23. General insurance expenses	7,622,882		534,024	1,328,677	4,095,291	364,952	1,045,157		254,781			
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,781,006		525,272	138,041	793,799	665,639	254,402		403,853			
25. Increase in loading on deferred and uncollected premiums	222,407		(14,300)	236,728		(21)						
26. Net transfers to or (from) Separate Accounts net of reinsurance	4,117,094								4,117,094			
27. Aggregate write-ins for deductions	529,879,475		3,393,769	638,977	23,883,512	183,551,942	277,791,284		40,619,991			
28. Totals (Lines 20 to 27)	644,965,302		6,816,951	2,258,055	30,129,935	246,968,729	313,642,206		45,149,427			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(100,499,384)		588,443	349,769	(22,374,715)	43,669,153	(142,599,138)		19,867,103			
30. Dividends to policyholders and refunds to members	92,484		92,484									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(100,591,868)		495,959	349,769	(22,374,715)	43,669,153	(142,599,138)		19,867,103			
32. Federal income taxes incurred (excluding tax on capital gains)	(17,176,348)		(1,857,919)	(52,332)	(1,456,289)	(3,172,962)	(9,651,376)		(985,470)			
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)	(83,415,520)		2,353,878	402,101	(20,918,426)	46,842,115	(132,947,762)		20,852,573			
34. Policies/certificates in force end of year	334,690		34,334	6,986	7,709	76,187	47,794		161,680			
DETAILS OF WRITE-INS												
08.301. Net ceded and assumed adjustment to IMR	67,571,805				(251,293)	31,720,954	34,768,684		1,333,460			
08.302. Mortality fee income	29,459,911					20,958,958			8,500,953			
08.303. Miscellaneous income	2,098,376		19,392	4,907	234,022	122,304	1,675,824		41,927			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	1,091,120				(17,261,295)	17,645,155			707,260			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	100,221,212		19,392	4,907	(17,278,566)	70,447,371	36,444,508		10,583,600			
2701. Funds withheld ceded net investment income	338,499,907		2,461,199	638,977	23,883,512	146,383,383	143,597,311		21,535,525			
2702. Funds withheld ceded realized losses	137,232,513					2,982,822	134,193,973		55,718			
2703. Net change in deposit liabilities	51,022,796					32,348,211			18,674,585			
2798. Summary of remaining write-ins for Line 27 from overflow page	3,124,259		932,570			1,837,526			354,163			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	529,879,475		3,393,769	638,977	23,883,512	183,551,942	277,791,284		40,619,991			

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	(865,086)			(865,086)					
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	487,081	1,500		485,581					
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	1,384,955			1,384,955					
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	39,805	29		6,787	32,989				
9. Totals (Lines 1 to 8.3)	1,046,755	1,529		1,012,237	32,989				
10. Death benefits	131,032			131,032					
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	1,767			1,767					
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts	39,981			39,981					
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	(56,918)			(56,918)					
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(280,391)	140		(280,532)					
20. Totals (Lines 10 to 19)	(164,529)	140		(164,670)					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	(6,367)			(6,367)					XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	45,248	32		7,955	37,261				
24. Insurance taxes, licenses and fees, excluding federal income taxes	65,050	2		61,142	3,906				
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	384,592	1,635		382,957					
28. Totals (Lines 20 to 27)	323,993	1,809		281,017	41,167				
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	722,761	(280)		731,220	(8,178)				
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)	722,761	(280)		731,220	(8,178)				
32. Federal income taxes incurred (excluding tax on capital gains)	(73,458)	(299)		(73,159)					
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)	796,219	19		804,379	(8,178)				
34. Policies/certificates in force end of year	1,312			1,063	249				
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	39,805	29		6,787	32,989				
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)	39,805	29		6,787	32,989				
2701. Funds withheld ceded net investment income	384,592	1,635		382,957					
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)	384,592	1,635		382,957					

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuities)	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	154,149,425	144,736,308		2,142,566	7,270,551	
2. Considerations for supplementary contracts with life contingencies	62,815	XXX	XXX	XXX	62,815	XXX
3. Net investment income	253,966,180	224,401,481		19,440,393	10,124,306	
4. Amortization of Interest Maintenance Reserve (IMR)	(777,589)	(554,543)			(223,046)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses						
6. Commissions and expense allowances on reinsurance ceded	18,457,268	8,556,042		8,508,681	1,392,545	
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	4,161,828			4,068,654	93,174	
8.2 Charges and fees for deposit-type contracts						
8.3 Aggregate write-ins for miscellaneous income	35,824,449	34,025,815		176,273	1,622,360	
9. Totals (Lines 1 to 8.3)	465,844,376	411,165,103		34,336,567	20,342,705	
10. Death benefits						
11. Matured endowments (excluding guaranteed annual pure endowments)						
12. Annuity benefits	34,306,617	18,699,804		652,222	14,954,591	
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	72,711,431	59,441,953		14,184,975	(915,497)	
16. Group conversions						
17. Interest and adjustments on contract or deposit-type contract funds	(148,647)	(132,923)		(15,724)		
18. Payments on supplementary contracts with life contingencies						
19. Increase in aggregate reserves for life and accident and health contracts	61,383,981	79,156,585		(8,264,405)	(2,786,170)	(6,722,029)
20. Totals (Lines 10 to 19)	168,253,382	157,165,419		6,557,068	11,252,924	(6,722,029)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,236	1,163		73		
22. Commissions and expense allowances on reinsurance assumed	20,984,659	10,280,630		9,198,575	1,505,454	
23. General insurance expenses	6,124,111	5,330,628		486,103	307,380	
24. Insurance taxes, licenses and fees, excluding federal income taxes	387,418	339,221		27,573	20,624	
25. Increase in loading on deferred and uncollected premiums						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,841,308)			(1,743,449)	(97,859)	
27. Aggregate write-ins for deductions	322,860,076	172,207,964		141,911,649	8,740,463	
28. Totals (Lines 20 to 27)	516,769,574	345,325,025		156,437,592	21,728,985	(6,722,029)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(50,925,198)	65,840,078		(122,101,025)	(1,386,280)	6,722,029
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)	(50,925,198)	65,840,078		(122,101,025)	(1,386,280)	6,722,029
32. Federal income taxes incurred (excluding tax on capital gains)	(27,944,545)	(22,828,633)		(2,277,447)	(2,838,465)	
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)	(22,980,653)	88,668,711		(119,823,578)	1,452,185	6,722,029
34. Policies/certificates in force end of year	320,697	54,725		174,926	7,462	83,584
DETAILS OF WRITE-INS						
08.301. Net ceded and assumed adjustment to IMR	35,589,272	33,966,937			1,622,335	
08.302. Miscellaneous income	225,142	48,844		176,273	25	
08.303. Funds withheld assumed net investment income	10,035	10,035				
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)	35,824,449	34,025,815		176,273	1,622,360	
2701. Funds withheld ceded net investment income	321,460,742	173,249,254		139,471,025	8,740,463	
2702. Funds withheld ceded realized losses	1,399,334	(1,041,290)		2,440,624		
2703.						
2798. Summary of remaining write-ins for Line 27 from overflow page						
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	322,860,076	172,207,964		141,911,649	8,740,463	

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	3,800,223	2,501,171		1,297,752		1,300	
2. Considerations for supplementary contracts with life contingencies	14,153	XXX	XXX	XXX	XXX	14,153	XXX
3. Net investment income	184,438,155	4,669,853		137,752,166		42,016,136	
4. Amortization of Interest Maintenance Reserve (IMR)	(1,881,807)	(106,065)		(854,033)		(921,709)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	13,424,202	625,534		10,096,090		2,702,578	
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	4,524,938			4,524,938			
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	4,497,556	1,065,487		6,190,245		(2,758,176)	
9. Totals (Lines 1 to 8.3)	208,817,420	8,755,980		159,007,158		41,054,282	
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	19,089,128	103,908		14,092,232		4,892,988	
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	34,577,561	5,572,399		29,061,056		(55,894)	
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	32			32			
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	(29,168,837)	556,892		(18,583,153)		(11,142,575)	
20. Totals (Lines 10 to 19)	24,497,884	6,233,199		24,570,167		(6,305,481)	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	509			509			
22. Commissions and expense allowances on reinsurance assumed	12,635,170	676,253		9,037,211		2,921,706	
23. General insurance expenses	2,221,020	79,818		1,978,969		162,233	
24. Insurance taxes, licenses and fees, excluding federal income taxes	141,794	5,355		125,553		10,886	
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	(1,921,559)			(1,921,559)			
27. Aggregate write-ins for deductions	45,867,344	4,165,182		6,601,428		35,100,734	
28. Totals (Lines 20 to 27)	83,442,162	11,159,807		40,392,278		31,890,078	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	125,375,258	(2,403,827)		118,614,880		9,164,204	
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)	125,375,258	(2,403,827)		118,614,880		9,164,204	
32. Federal income taxes incurred (excluding tax on capital gains)	(9,061,696)	(737,071)		(6,826,505)		(1,498,120)	
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)	134,436,954	(1,666,756)		125,441,385		10,662,324	
34. Policies/certificates in force end of year	172,113	9,426		141,688		20,999	
DETAILS OF WRITE-INS							
08.301. Net ceded and assumed adjustment to IMR	4,064,451	1,064,678		5,778,402		(2,778,629)	
08.302. Miscellaneous income	433,105	809		411,843		20,453	
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)	4,497,556	1,065,487		6,190,245		(2,758,176)	
2701. Funds withheld ceded net investment income	44,456,163	4,165,182		1,743,436		38,547,545	
2702. Funds withheld ceded realized losses	1,411,181			4,857,992		(3,446,811)	
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	45,867,344	4,165,182		6,601,428		35,100,734	

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts													
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													
4. Amortization of Interest Maintenance Reserve (IMR)													
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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
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													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts													
20. Totals (Lines 10 to 19)													
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	593										593		
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)	593										593		
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(593)										(593)		
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)	(593)										(593)		
32. Federal income taxes incurred (excluding tax on capital gains)													
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)	(593)										(593)		
34. Policies/certificates in force end of year													
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 First Allmerica Financial Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	574,353,690		32,838,179	2,125,013	50,680,011	110,610,877	342,416,487		35,683,123			
2. Tabular net premiums or considerations	34,941,729		1,777,244	193,378	494,830	10,498,722	18,154,611		3,822,944			
3. Present value of disability claims incurred	59,408		1,925	24,030	538	32,916						
4. Tabular interest	25,797,168		1,384,476	92,990	2,895,911	4,958,515	14,514,943		1,950,332			
5. Tabular less actual reserve released	56,460		1,616	23,396	489	30,959						
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)	54,722,927		73,988	(13,604)	44,345,862	(32,898)	10,349,579					
8. Totals (Lines 1 to 7)	689,931,381		36,077,428	2,445,203	98,417,641	126,099,091	385,435,620		41,456,399			
9. Tabular cost	82,899,699		1,817,573	326,860	46,144,386	13,263,550	16,306,151		5,041,178			
10. Reserves released by death	10,885,201		2,286,930	136,184	(689,617)	4,213,234	4,729,332		209,138			
11. Reserves released by other terminations (net)	8,404,457		621,777	24,656	606,542	2,862,022	2,393,330		1,896,130			
12. Annuity, supplementary contract and disability payments involving life contingencies	38,843		2,507	19,444	567	16,326						
13. Net transfers to or (from) Separate Accounts	(1,119,154)								(1,119,154)			
14. Total Deductions (Lines 9 to 13)	101,109,046		4,728,787	507,144	46,061,879	20,355,132	23,428,813		6,027,291			
15. Reserve December 31 of current year	588,822,335		31,348,641	1,938,059	52,355,762	105,743,959	362,006,807		35,429,108			
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	307,377,768		23,006,173	757,271	27,584,331	138,689,092	73,289,339		44,051,563			
17. Amount Available for Policy Loans Based upon Line 16 CSV	173,546,660		14,115,927	4,688		68,842,960	70,876,802		19,706,282			

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	2,921,315	10,597		2,910,718					
2. Tabular net premiums or considerations	(865,086)			(865,086)					
3. Present value of disability claims incurred	7,512	32		7,480					
4. Tabular interest	112,893	322		112,571					
5. Tabular less actual reserve released	6,975	(290)		7,265					
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	(7,513)	76		(7,589)					
8. Totals (Lines 1 to 7)	2,176,096	10,737		2,165,359					
9. Tabular cost	(637,609)			(637,609)					
10. Reserves released by death	131,032			131,032					
11. Reserves released by other terminations (net)	39,981			39,981					
12. Annuity, supplementary contract and disability payments involving life contingencies	1,767			1,767					
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)	(464,829)			(464,829)					
15. Reserve December 31 of current year	2,640,925	10,737		2,630,188					
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	3,668,973			3,668,973					
17. Amount Available for Policy Loans Based upon Line 16 CSV									

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

(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 First Allmerica Financial Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	943,420,508	741,394,967		89,888,960		44,847,718	67,288,863
2. Tabular net premiums or considerations	139,484,649	136,674,203		2,142,566		15,345	652,535
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	40,972,697	31,909,265		4,668,649		1,802,972	2,591,811
5. Tabular less actual reserve released	(11,602,933)	(10,586,091)		(748,766)		268,169	(536,245)
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	5,747	(222)				5,969	
8. Totals (Lines 1 to 7)	1,112,280,668	899,392,122		95,951,409		46,940,173	69,996,964
9. Tabular cost							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	102,597,552	78,840,568		14,326,854			9,430,130
12. Annuity, supplementary contract and disability payments involving life contingencies	4,878,625					4,878,625	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	107,476,177	78,840,568		14,326,854		4,878,625	9,430,130
15. Reserve December 31 of current year	1,004,804,491	820,551,554		81,624,555		42,061,548	60,566,834
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	888,297,419	806,672,864		81,624,555			
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	354,950,341	25,941,899		178,997,198	150,011,244	
2. Tabular net premiums or considerations	6,584,511	3,083,875		3,486,483	14,153	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	16,292,221	742,874		9,265,605	6,283,742	
5. Tabular less actual reserve released	1,997,187	5,309,720		(2,468,024)	(844,509)	
6. Increase in reserve on account of change in valuation basis						
7. Other increases (net)	545,513				545,513	
8. Totals (Lines 1 to 7)	380,369,773	35,078,368		189,281,262	156,010,143	
9. Tabular cost						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	37,597,643	8,579,576		28,867,218	150,849	
12. Annuity, supplementary contract and disability payments involving life contingencies	16,990,628				16,990,628	
13. Net transfers to or (from) Separate Accounts						
14. Total Deductions (Lines 9 to 13)	54,588,271	8,579,576		28,867,218	17,141,477	
15. Reserve December 31 of current year	325,781,502	26,498,792		160,414,044	138,868,666	
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	186,911,867	26,497,823		160,414,044		
17. Amount Available for Policy Loans Based upon Line 16 CSV						

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 77,461,155	62,478,369
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 495,252,888	468,822,265
1.3 Bonds of affiliates	(a) 34,689,770	43,845,566
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		235,917
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 167,897,012	186,621,989
4. Real estate	(d)	
5. Contract loans	21,917,878	32,454,646
6. Cash, cash equivalents and short-term investments	(e) 46,027,582	46,027,582
7. Derivative instruments	(f) 602,530	602,530
8. Other invested assets	15,877,531	15,877,531
9. Aggregate write-ins for investment income	767,005	767,004
10. Total gross investment income	860,729,268	857,733,399
11. Investment expenses		(g) 45,462,656
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 67,471
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		45,530,127
17. Net investment income (Line 10 minus Line 16)		812,203,272
DETAILS OF WRITE-INS		
0901. Unfunded Commitment NII	548,871	548,871
0902. Miscellaneous NII	218,134	218,133
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	767,005	767,004
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 \$ 82,893,903 accrual of discount less \$ 13,686,281 amortization of premium and less \$ 27,784,624 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 \$ 8,902,874 accrual of discount less \$ 2,759,447 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 \$ 7,744,606 accrual of discount less \$ amortization of premium and less \$ 262,559 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	34,623,791		34,623,791		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	109,456,461	(65,942)	109,390,519	(706,570)	
1.3 Bonds of affiliates	854,146	(757,741)	96,405		(10,098,515)
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans	(1,343,220)	13,487	(1,329,733)		(6,878,163)
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	497,078		497,078		
7. Derivative instruments	1,994,087		1,994,087	(33,416)	16,802,555
8. Other invested assets				(1,839,468)	(172,218)
9. Aggregate write-ins for capital gains (losses)	(422)		(422)		
10. Total capital gains (losses)	146,081,920	(810,195)	145,271,725	(2,579,454)	(346,341)
DETAILS OF WRITE-INS					
0901. Miscellaneous Realized Gain/Loss	(422)		(422)		
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)	(422)		(422)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected								
2. Deferred and accrued	1,249	1,249						
3. Deferred, accrued and uncollected:								
3.1 Direct	12,492	12,492						
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	11,243	11,243						
3.4 Net (Line 1 + Line 2)	1,249	1,249						
4. Advance								
5. Line 3.4 - Line 4	1,249	1,249						
6. Collected during year:								
6.1 Direct	63,659	63,659						
6.2 Reinsurance assumed	132,124,584			132,124,584				
6.3 Reinsurance ceded	57,297	57,297						
6.4 Net	132,130,946	6,362		132,124,584				
7. Line 5 + Line 6.4	132,132,195	7,611		132,124,584				
8. Prior year (uncollected + deferred and accrued - advance)	407	407						
9. First year premiums and considerations:								
9.1 Direct	72,083	72,083						
9.2 Reinsurance assumed	132,124,584			132,124,584				
9.3 Reinsurance ceded	64,879	64,879						
9.4 Net (Line 7 - Line 8)	132,131,788	7,205		132,124,584				
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	4,420,153	4,370,348		22,289	27,517			
10.2 Reinsurance assumed	75,115,869	44,447	88	28,567,550	46,503,784			
10.3 Reinsurance ceded	76,132,505	4,351,242	79	26,447,272	45,333,911			
10.4 Net	3,403,517	63,554	9	2,142,566	1,197,389			
RENEWAL								
11. Uncollected	330,449	330,449						
12. Deferred and accrued	1,115,472	1,115,472						
13. Deferred, accrued and uncollected:								
13.1 Direct	6,475,028	6,475,028						
13.2 Reinsurance assumed	1,796,266	1,796,266						
13.3 Reinsurance ceded	6,825,373	6,825,373						
13.4 Net (Line 11 + Line 12)	1,445,921	1,445,921						
14. Advance	98,640	98,640						
15. Line 13.4 - Line 14	1,347,281	1,347,281						
16. Collected during year:								
16.1 Direct	36,900,518	33,207,011	2,902,633	388,169	359,981	42,724		
16.2 Reinsurance assumed	53,157,557	19,854,396	477,484	21,355,171	11,470,280	226		
16.3 Reinsurance ceded	99,326,247	83,949,594	4,245,212	1,861,065	9,227,426	42,950		
16.4 Net	(9,268,172)	(30,888,187)	(865,095)	19,882,275	2,602,835			
17. Line 15 + Line 16.4	(7,920,891)	(29,540,906)	(865,095)	19,882,275	2,602,835			
18. Prior year (uncollected + deferred and accrued - advance)	1,584,006	1,584,006						
19. Renewal premiums and considerations:								
19.1 Direct	34,858,197	31,164,690	2,902,633	388,169	359,981	42,724		
19.2 Reinsurance assumed	53,081,254	19,778,093	477,484	21,355,171	11,470,280	226		
19.3 Reinsurance ceded	97,444,348	82,067,695	4,245,212	1,861,065	9,227,426	42,950		
19.4 Net (Line 17 - Line 18)	(9,504,897)	(31,124,912)	(865,095)	19,882,275	2,602,835			
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	39,350,433	35,607,121	2,902,633	410,457	387,498	42,724		
20.2 Reinsurance assumed	260,321,706	19,822,540	477,573	182,047,304	57,974,063	226		
20.3 Reinsurance ceded	173,641,731	86,483,815	4,245,292	28,308,336	54,561,337	42,950		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	126,030,409	(31,054,154)	(865,086)	154,149,425	3,800,224			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

	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	91,581	91,581						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	3,766,407	(19)		3,766,426				
23.2 Reinsurance assumed	9,638,407			4,454,329	5,184,078			
23.3 Net ceded less assumed	(5,872,000)	(19)		(687,903)	(5,184,078)			
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed	4,057,046			4,057,046				
24.3 Net ceded less assumed	(4,057,046)			(4,057,046)				
25. Renewal:								
25.1 Reinsurance ceded	114,076,432	84,046,343	1,384,955	14,690,843	13,424,202			530,090
25.2 Reinsurance assumed	101,657,153	81,159,709		12,473,283	7,451,091			573,070
25.3 Net ceded less assumed	12,419,279	2,886,634	1,384,955	2,217,560	5,973,111			(42,980)
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	117,842,839	84,046,324	1,384,955	18,457,269	13,424,202			530,090
26.2 Reinsurance assumed (Page 6, Line 22)	115,352,606	81,159,709		20,984,659	12,635,169			573,070
26.3 Net ceded less assumed	2,490,233	2,886,615	1,384,955	(2,527,390)	789,033			(42,980)
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)								
28. Single								
29. Renewal	416,151	420,774	(6,367)	1,236	509			
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	416,151	420,774	(6,367)	1,236	509			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	351,601				154,552		506,153
2. Salaries and wages	5,101,632				1,519,315		6,620,947
3.11 Contributions for benefit plans for employees	2,457,849				123,238		2,581,087
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	208,027				7,510		215,537
3.32 Other agent welfare	20,013						20,013
4.1 Legal fees and expenses	393,264				141,766		535,030
4.2 Medical examination fees	1,628						1,628
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	2,052,353				562,480		2,614,833
4.5 Expense of investigation and settlement of policy claims	4,499						4,499
5.1 Traveling expenses	230,970				24,920		255,890
5.2 Advertising	60,938						60,938
5.3 Postage, express, telegraph and telephone	126,601				123		126,724
5.4 Printing and stationery	358,198				149		358,347
5.5 Cost or depreciation of furniture and equipment	74,113						74,113
5.6 Rental of equipment	234						234
5.7 Cost or depreciation of EDP equipment and software	1,008,389						1,926,478
6.1 Books and periodicals	212,735				39,486		252,221
6.2 Bureau and association fees	327,829				108,590		436,419
6.3 Insurance, except on real estate	101,870						101,870
6.4 Miscellaneous losses	1,603,121						1,603,121
6.5 Collection and bank service charges	38,171				1,514,624		1,552,795
6.6 Sundry general expenses	489						489
6.7 Group service and administration fees	1,121,791				1,118		1,122,909
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)	(547)						(547)
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					40,339,800		40,339,800
9.3 Aggregate write-ins for expenses	157,493				6,896		164,389
10. General expenses incurred	16,013,261				45,462,656	(b)	(a) 61,475,917
11. General expenses unpaid Dec. 31, prior year	12,303,368						12,303,368
12. General expenses unpaid Dec. 31, current year	3,454,036						3,454,036
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	24,862,594				45,462,656		70,325,250
DETAILS OF WRITE-INS							
09.301. Licensing Fees not paid to governmental or regulatory bodies	31,168				6,896		38,064
09.302. Interest Expense	126,325						126,325
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)	157,493				6,896		164,389

(a) Includes management fees of \$ 15,501,759 to affiliates and \$ to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
2. State insurance department licenses and fees	652,340					652,340
3. State taxes on premiums	2,458,682	593				2,459,275
4. Other state taxes, including \$ for employee benefits	2,545					2,545
5. U.S. Social Security taxes	361,175			67,471		428,646
6. All other taxes	(108,402)					(108,402)
7. Taxes, licenses and fees incurred	3,375,268	593		67,471		3,443,332
8. Taxes, licenses and fees unpaid Dec. 31, prior year	(582,005)					(582,005)
9. Taxes, licenses and fees unpaid Dec. 31, current year	572,356	(32,923)				539,434
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,220,907	33,516		67,471		2,321,893

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	30,640	
3. Applied to provide paid-up additions	60,941	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	91,581	
6. Paid in cash	(13,911)	
7. Left on deposit	21,579	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	99,249	
10. Amount due and unpaid	266,363	
11. Provision for dividends or refunds payable in the following calendar year	91,481	
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	357,844	
16. Total from prior year	364,608	
17. Total dividends or refunds (Lines 9 + 15 - 16)	92,485	
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)		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. A.E. 3% NLP ANB CNF 1909-1947	1,189,351		1,189,351		
0100002. 41 CSO 2 1/2% NLP ANB CNF 1948-1964	12,034,792		12,034,792		
0100003. 58 CET 2 1/2% NLP ANB CNF 1964-1972	2,760		2,760		
0100004. 58 CSO 2 1/2% NLP ANB CNF 1964-1972	13,187,412		13,187,412		
0100005. 58 CET 3% NLP ANB CNF 1972-1976	3,437		3,437		
0100006. 58 CSO 3% NLP ANB CNF 1972-1987	14,294,294		14,294,294		
0100007. 58 CSO 3% MOD CRVM ANB CNF 1976-1981	4,393,027		4,393,027		
0100008. 58 CSO 4 1/2% CRVM ANB CNF 1980-1991	64,512,243		64,512,243		
0100009. 58 CSO 4%/20/3% NLP ANB CNF 1981-1984	1,719,478		1,719,478		
0100010. 58 CSO 4 1/2%/20/3 1/2% CRVM ANB CNF 1981-1987	21,223,061		21,223,061		
0100011. 58 CSO 4 1/2% NLP ANB CNF 1977-1981	78,954,359		78,954,359		
0100012. 58 CSO 4 1/2% MOD CRVM ANB CNF 1976-1987	19,945,522		19,945,522		
0100013. 58 CET 4%/20/3% NLP ANB CNF 1981-1984					
0100014. 58 CET 4 1/2%/20/3 1/2% NLP ANB	58,131		58,131		
0100015. 58 CET 4 1/2% NLP ANB CNF 1980-1986	126,959		126,959		
0100016. 58 CSO 4% CRVM ANB CNF 1964-1987	40,814,954		40,814,954		
0100017. 58 CSO 4% NLP ANB CNF 1964-1987	19,553,092		19,553,092		
0100018. 58 CET 4% NLP ANB CNF 1964-1986	53,596		53,596		
0100019. AE 4 1/2% CRVM ANB CNF 1909-1947	270,856		270,856		
0100020. AE 4 1/2% NLP ANB CNF 1909-1947	104,854		104,854		
0100021. 41 CSO 4% CRVM ANB CNF 1948-1964	13,540,170		13,540,170		
0100022. 41 CSO 4% NLP ANB CNF 1948-1964	4,662,571		4,662,571		
0100023. 58 CSO 5 1/2% NLP ANB CNF 1984-1986	17,455,273		17,455,273		
0100024. 80 CSO 5 1/2% YRT ANB CRF 1987-2003 NB	7,980		7,980		
0100025. 80 CSO 6% YRT ANB CRF 1983-1986	100		100		
0100026. 80 CSO 5%/20/4% CRVM ANB CNF 1988-1994	21,715,559		21,715,559		
0100027. 80 CSO 4.5%/20/4% CRVM ANB CNF 1995	1,486,190		1,486,190		
0100028. 80 CSO 5% CRVM ANB CNF 1994-2003 NB	537,937		537,937		
0100029. 80 CSO 4% CRVM ANB CNF 1986-1993	374,458		374,458		
0100030. 80 CSO 4.5% CRVM ANB CNF 1995-2003 NB	5,807,338		4,163,973		1,643,365
0100031. 1941 CSO ANB 2.50% NL (IPC) 1959-1962	17,363		17,363		
0100032. 1941 CSO ANB 2.50% NJ (IPC) 1959-1962	51,709		51,709		
0100033. 1941 CSO ANB 2.50% CRVM (IPC) 1959-1962	25,261		25,261		
0100034. 1941 CSO ANB 3.00% NL (IPC) 1959-1962	21,846		21,846		
0100035. 1941 CSO ANB 3.00% CRVM (IPC) 1959-1962	35,590		35,590		
0100036. 1941 CET ANB (2.50-3.00%) NL (IPC) 1959-1962	8,054		8,054		
0100037. 1958 CSO ANB 2.50% NL (IPC) 1962-1988	1,169,870		1,169,870		
0100038. 1958 CSO ANB 2.50% NJ (IPC) 1962-1988	1,698,339		1,698,339		
0100039. 1958 CSO ANB 2.50% CRVM (IPC) 1961-1988	46,858		46,858		
0100040. 1958 CSO ANB 2.75% NL (IPC) 1961-1988	122,939		122,939		
0100041. 1958 CSO ANB 2.75% CRVM (IPC) 1961-1988	25,434		25,434		
0100042. 1958 CSO ANB 3.00% NL (IPC) 1960-1988	581,121		581,121		
0100043. 1958 CSO ANB 3.00% NL JOINT (IPC) 1966-1988	6,188		6,188		
0100044. 1958 CSO ANB 3.00% NJ (IPC) 1959-1988	424,641		424,641		
0100045. 1958 CSO ANB 3.00% CRVM (IPC) 1959-1988	195,705		195,705		
0100046. 1958 CSO ANB 3.50% NL (IPC) 1962-1988	28,878		28,878		
0100047. 1958 CSO ANB 4.00% NL (IPC) 1981-1985	3,571		3,571		
0100048. 1958 CSO ANB 4.00% CRVM (IPC) 1980-1988	371,406		371,406		
0100049. 1958 CSO ANB 4.50% NL (IPC) 1980-1988	30,070		30,070		
0100050. 1958 CSO ANB 4.50% NJ (IPC) 1982-1988	504,848		504,848		
0100051. 1958 CSO ALB 4.00% CRVM (ISL) (IPC) 1986-1988	231,275		231,275		
0100052. 1958 CSO ALB 4.50% NL (IPC) 1981-1988	63,132		63,132		
0100053. 1958 CSO ALB 4.50% CRVM (IPC) 1981-1988	280,378		280,378		
0100054. 1958 CSO ALB 4.50% CRVM JOINT (IPC) 1981-1988					
0100055. 1958 CSO ANB 5.50% CRVM (ISL) (IPC)	4,281,034		4,281,034		
0100056. 1958 CSO ALB 5.50% CRVM (ISL) (IPC)	12,008		12,008		
0100057. 1958 CSO ANB 6.00% CRVM (ISL) (IPC)	8,678,282		8,678,282		
0100058. 1958 CSO ANB 3.00%/10 YRS/2.50% NL (IPC) 1974-1980	188,075		188,075		
0100059. 1958 CSO ANB 3.50%/20 YRS/3.00% NJ (IPC) 1980-1988	308,168		308,168		
0100060. 1958 CSO ANB 4.00%/20 YRS/3.00% NJ (IPC) 1983-1988	1,010,281		1,010,281		
0100061. 1958 CSO ANB 4.50%/20 YRS/3.00% NJ (IPC) 1980-1988					
0100062. 1958 CET ANB (VAR. INT) NL (IPC) 1959-1988	99,658		99,658		
0100063. 1958 CET ALB (VAR. INT) NL (IPC) 1981-1988	287		287		
0100064. 1980 CSO ANB 4.00% NL (IPC) 1989-NB	7,175		7,175		
0100065. 1980 CSO ANB 4.00% CRVM (IPC) 1996-NB	10,310,211		10,310,211		
0100066. 1980 CSO ANB 4.00% CRVM (ISL) (IPC) 1992-2005	273,081,718		273,081,718		
0100067. 1980 CSO ANB 4.00% CRVM JOINT (ISL) (IPC) 1997-NB	62,962		62,962		
0100068. 1980 CSO ALB 4.00% CRVM (IPC) 2006-NB	8,267,442		8,267,442		
0100069. 1980 CSO ALB 4.00% CRVM (ISL) (IPC) 1998-NB	15,889,454		15,889,454		
0100070. 1980 CSO ANB 4.50% NL (IPC) 1989-NB	420,408		420,408		
0100071. 1980 CSO ANB 4.50% NJ (IPC) 1989-2005	1,984,254		1,984,254		
0100072. 1980 CSO ANB 4.50% CRVM (IPC) 1995-2005	24,136,848		24,136,848		
0100073. 1980 CSO ANB 4.50% CRVM (ISL) (IPC) 1992-2003	173,755,632		140,207,644		33,547,988
0100074. 1980 CSO ANB 4.50% CRVM JOINT (ISL) (IPC)	11,322,792		11,322,792		
0100075. 1980 CSO ALB 4.50% CRVM (IPC) 1995-2005	47,222,831		47,222,831		
0100076. 1980 CSO ALB 4.50% CRVM (ISL) (IPC) 1987-2005	150,237,134		150,237,134		
0100077. 1980 CSO ALB 4.50% CRVM JOINT (ISL) (IPC)	116,966		116,966		
0100078. 1980 CSO ANB 5.00% CRVM (ISL) (IPC)	8,472,047		8,472,047		
0100079. 1980 CSO ALB 5.00% CRVM (IPC) 1993-1994	115,887		115,887		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100080. 1980 CSO ALB 5.00% CRVM (ISL) (IPC) 1993-1994	7,408,526		4,532,846		2,875,680
0100081. 1980 CSO ANB 5.50% CRVM (IPC) 1992-1994	77,380		77,380		
0100082. 1980 CSO ANB 5.50% CRVM (ISL) (IPC) 1993-1997					
	24,948,218		24,948,218		
0100083. 1980 CSO ALB 5.50% NL (IPC) 1987-1992	243,180		243,180		
0100084. 1980 CSO ALB 5.50% CRVM (IPC) 1987-1992	664,946		664,946		
0100085. 1980 CSO ALB 5.50% CRVM JOINT (IPC) 1987-1992					
	3,532,084		3,532,084		
0100086. 1980 CSO ALB 5.50% CRVM (ISL) (IPC) 1987-1992					
	7,858,399		7,719,788		138,611
0100087. 1980 CET ANB (VAR. INT) NL (IPC) 1983-2006	856,093		856,093		
0100088. 1980 CET ALB (VAR. INT) NL (IPC) 1983-1992	195,994		195,994		
0100089. 2001 CSO ANB 3.50% CRVM (IPC)	1,075,387		1,075,387		
0100090. 2001 CSO ANB 3.50% CRVM (ISL) (IPC)	12,951,553		12,951,553		
0100091. 2001 CSO ANB 3.50% CRVM JOINT (ISL) (IPC)	2,246,806		2,246,806		
0100092. 2001 CSO ANB 4.00% CRVM (IPC) 2006-NB	26,847,866		26,847,866		
0100093. 2001 CSO ANB 4.00% CRVM (ISL) (IPC) 2006-NB	548,584,216		548,584,216		
0100094. 2001 CSO ANB 4.00% CRVM JOINT (ISL) (IPC)	149,427,502		149,427,502		
0100095. 2001 CSO ALB 4.00% CRVM (ISL) (IPC) 2006-NB	2,489,509		2,489,509		
0100096. 2001 CSO ANB 4.50% CRVM (IPC) 2005	875,827		875,827		
0100097. 2001 CSO ANB 4.50% CRVM (ISL) (IPC) 2004-2005					
	508,317		508,317		
0100098. Front End Load UL with RESV=FUND 1984-2004	6,126,712		6,126,712		
0100099. 1958 CET ALB 3.00% NSP CNF 1980-1981	9,791		9,791		
0100100. 1958 CSO ANB 3.00% CRVM CNF 1979-1982, 1984	8,995		8,995		
0100101. 1958 CSO ANB 4.00% CRVM CNF 1981-1982	77,331		77,331		
0100102. 1958 CSO ANB 4.00% NSP CNF 1982, 2005	151		151		
0100103. 1980 CSO ALB 4.00% CRVM CNF 2006-2008	4,061,231		4,061,231		
0100104. 1980 CSO ALB 4.00% NSP CNF 2006-2007	128,061		128,061		
0100105. 1980 CSO ALB 4.50% CRVM CNF 1995-2005	12,731,466		12,731,466		
0100106. 1980 CSO ALB 4.50% NSP CNF 1995-2005, 2009	374,915		374,915		
0100107. 1980 CSO S&U ALB 4.50% CRVM CNF 1994-1998	24,544		24,544		
0100108. 1980 CSO S&U ALB 5.00% CRVM CNF 1993-1994	25,084		25,084		
0100109. 1980 CSO S&U ALB 5.50% CRVM CNF 1992	866		866		
0100110. 2001 CSO ALB 3.50% CRVM CNF 2013, 2015	6,351		6,351		
0100111. 2001 CSO ALB 4.00% CRVM CNF 2008-2009, 2012	593,921		593,921		
0100112. 1980 CSO ALB 4.00% CRVM CNF IPC ISL 2006-2008					
	351,589		351,589		
0100113. 1980 CSO ALB 4.50% CRVM CNF IPC ISL 1995-2005					
	2,153,967		2,153,967		
0100114. 1980 CSO ALB 5.00% CRVM CNF IPC ISL 1993-1994					
	326,675		326,675		
0100115. 1980 CSO ALB 5.50% CRVM CNF IPC ISL 1987-1992					
	4,205,489		4,205,489		
0100116. 1980 CSO ALB 6.00% CRVM CNF IPC ISL 1984-1986					
	2,882,858		2,882,858		
0100117. 1958 CSO ANB 4.00% NSP CNF IPC ISL 2005	14,618		14,618		
0100118. 01 CSO 3.5% AG38	528,340,989		528,340,989		
0100119. 01 CSO 3.5% MODELREG	20,556,993		20,556,993		
0100120. 01 CSO 4% AG38	2,566,416,751		2,566,416,751		
0100121. 01 CSO 4% MODELREG	25,616,738		25,616,738		
0100122. 01 CSO 4.5% AG38	334,314,477		334,314,477		
0100123. 58 CSO 4.5% MODELREG	7,044		7,044		
0100124. 58 CSO 5.5% MODELREG	9,295,520		9,295,520		
0100125. 58 CSO 6% MODELREG	59,297,529		59,297,529		
0100126. 80 CSO 0% UNSPECIFIED	5,302,583		5,302,583		
0100127. 80 CSO 3% CRV58					
0100128. 80 CSO 4% AG38	16,823,056		16,823,056		
0100129. 80 CSO 4% MODELREG	70,662,610		70,662,610		
0100130. 80 CSO 4.5% AG38	885,789,172		885,789,172		
0100131. 80 CSO 4.5% MODELREG	469,809,962		469,809,962		
0100132. 80 CSO 4.5% XXX	16,262,720		16,262,720		
0100133. 80 CSO 5% MODELREG	160,864,874		160,864,874		
0100134. 80 CSO 5.5% MODELREG	536,292,143		536,292,143		
0100135. 80 CSO 6% MODELREG	14,049,768		14,049,768		
0199997. Totals (Gross)	7,648,555,131		7,610,349,487		38,205,644
0199998. Reinsurance ceded	7,091,392,218		7,055,762,706		35,629,512
0199999. Life Insurance: Totals (Net)	557,162,913		554,586,781		2,576,132
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. RET ANN 3 1/4% 1968-2003	11,116	XXX	11,116	XXX	
0200002. RET ANN 3% 1927-1968		XXX		XXX	
0200003. VM-21 Base Reserves/CSV 1968-2022	3,244,995,519	XXX	1,089,974,228	XXX	2,155,021,291
0200004. VM-21 excess CSV		XXX		XXX	
0200005. IAR-2012 VM-22 Non-Jumbo 4.25% 2022		XXX		XXX	
0200006. 71 IAM 6% IMM 1979	9,566	XXX	9,566	XXX	
0200007. 83 TABLE A 6 3/4% IMM 1996-1997	12,111	XXX	12,111	XXX	
0200008. 1983 GAM - 6.25% 1977 - 1999	65,677	XXX		XXX	65,677
0200009. 1994 GAM - 1.25% 2000 - 2024	14,492	XXX		XXX	14,492
0200010. 1994 GAM - 1.5% 2000 - 2024	80,660	XXX		XXX	80,660
0200011. 1994 GAM - 2.25% 2000 - 2024	14,700	XXX		XXX	14,700
0200012. 1994 GAM - 2.75% 2000 - 2024	539,086	XXX		XXX	539,086
0200013. 1994 GAM - 3% 2000 - 2024	13,311	XXX		XXX	13,311
0200014. 1994 GAM - 3.5% 2000 - 2024	4,938	XXX		XXX	4,938
0200015. 1994 GAM - 4% 2000 - 2024	162,523	XXX	69,257	XXX	93,266
0200016. 1994 GAM - 4.25% 2000 - 2024	42,176	XXX		XXX	42,176
0200017. 1994 GAM - 4.5% 2000 - 2024	99,977	XXX	45,974	XXX	54,003
0200018. 1994 GAM - 4.75% 2000 - 2024	215,873	XXX	15,935	XXX	199,938
0200019. 1994 GAM - 5% 2000 - 2024	232,652	XXX	19,748	XXX	212,904
0200020. 1994 GAM - 5.25% 2000 - 2024	219,146	XXX	23,680	XXX	195,466
0200021. 1994 GAM - 5.5% 2000 - 2024	13,029	XXX		XXX	13,029
0200022. 1994 GAM - 6% 2000 - 2024	21,020	XXX	5,198	XXX	15,822

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200023. 1994 GAM - 6.5% 2000 - 2024	85,361	XXX	37,930	XXX	47,431
0200024. 1994 GAM - 7% 2000 - 2024	75,975	XXX	13,690	XXX	62,285
0200025. 2012 IAR - 1.75% 2015 - 2024	25,524	XXX	25,524	XXX	
0200026. 2012 IAR - 2.25% 2015 - 2024	104,668	XXX	104,668	XXX	
0200027. 2012 IAR - 2.75% 2015 - 2024	41,730	XXX	41,730	XXX	
0200028. 2012 IAR - 4% 2015 - 2024	3,418	XXX	3,418	XXX	
0200029. 2012 IAR - 4.25% 2015 - 2024	38,020	XXX	21,335	XXX	16,685
0200030. 2012 IAR - 4.5% 2015 - 2024	267,181	XXX	113,130	XXX	154,051
0200031. 2012 IAR - 4.75% 2015 - 2024	75,966	XXX	22,180	XXX	53,786
0200032. 2012 IAR - 5% 2015 - 2024	613,826	XXX	172,745	XXX	441,081
0200033. 2012 IAR - 5.25% 2015 - 2024	146,635	XXX	129,959	XXX	16,676
0200034. Annuity 2000 - 4.5% 2000 - 2014	79,027	XXX	79,027	XXX	
0200035. Annuity 2000 - 5.25% 2000 - 2014	61,967	XXX	61,967	XXX	
0200036. Annuity 2000 - 5.5% 2000 - 2014	3,420	XXX	3,420	XXX	
0200037. Annuity 2000 - 6% 2000 - 2014	3,449	XXX	3,449	XXX	
0200038. 71 IAM 4.0% CARVM ALB DEF NFI 1975 - 1978	121,590	XXX	121,590	XXX	
0200039. 71 IAM 5.5% CARVM ALB DEF NFI 1979 - 1981	167,216	XXX	167,216	XXX	
0200040. 71 IAM 8.25% CARVM ALB DEF NFI 1983	21,564	XXX	21,564	XXX	
0200041. 71 IAM 9.25% CARVM ALB DEF NFI 1982	513,964	XXX	513,964	XXX	
0200042. 83a 5.0% CARVM ALB DEF NFI 1998 - 1999	35,606,755	XXX	35,606,755	XXX	
0200043. 83a 5.5% CARVM ALB DEF NFI 1993	309,479	XXX	309,479	XXX	
0200044. 83a 5.25% CARVM ALB DEF NFI 1994 - 1997	52,452,689	XXX	52,452,689	XXX	
0200045. 83a 5.75% CARVM ALB DEF NFI 1995	12,181,601	XXX	12,181,601	XXX	
0200046. 83a 6.0% CARVM ALB DEF NFI 1992	922,661	XXX	922,661	XXX	
0200047. 83a 6.5% CARVM ALB DEF NFI 1989	1,428,680	XXX	1,428,680	XXX	
0200048. 83a 6.25% CARVM ALB DEF NFI 1987 - 1991	5,396,750	XXX	5,396,750	XXX	
0200049. 83a 6.75% CARVM ALB DEF NFI 1986 - 1988	184,904	XXX	184,904	XXX	
0200050. 83a 8.0% CARVM ALB DEF NFI 1984 - 1985	555,730	XXX	555,730	XXX	
0200051. a-2000 4.5% CARVM ALB DEF NFI 2005 - 2008	123,026,267	XXX	123,026,267	XXX	
0200052. a-2000 4.25% CARVM ALB DEF NFI 2010	19,688	XXX	19,688	XXX	
0200053. a-2000 4.75% CARVM ALB DEF NFI 2003 - 2004	93,955,999	XXX	93,955,999	XXX	
0200054. a-2000 5.0% CARVM ALB DEF NFI 2009	39,771,345	XXX	39,771,345	XXX	
0200055. a-2000 5.5% CARVM ALB DEF NFI 2000	41,594,517	XXX	41,594,517	XXX	
0200056. a-2000 5.25% CARVM ALB DEF NFI 2001 - 2002	150,669,522	XXX	150,669,522	XXX	
0200057. Cash Value Basis 2011 - 2023	799,989	XXX	799,989	XXX	
0200058. a 2000 4.25% IMM	23,887	XXX	23,887	XXX	
0200059. a 2000 5.5% IMM	18,432	XXX	18,432	XXX	
0200060. a 2000 6% IMM	13,556	XXX	13,556	XXX	
0200061. a 2000 6.75% IMM	36,061	XXX	36,061	XXX	
0200062. a 2000 7% IMM	80,051	XXX	80,051	XXX	
0200063. 1971 IAM ANB 4.00% Def CARVM 1980	200,339	XXX	200,339	XXX	
0200064. 1971 IAM ANB 4.50% Def CARVM 1981-1982	1,748,870	XXX	1,748,870	XXX	
0200065. 1983 IAM ANB 8.25% Def CARVM 1983	3,467,526	XXX	3,467,526	XXX	
0200066. 1983 IAM ANB 8.75% Def CARVM 1983	194,570	XXX	194,570	XXX	
0200067. 1983 IAM ANB 8.00% Def CARVM 1984-1985	10,322,074	XXX	10,322,074	XXX	
0200068. 1983 IAM ANB 7.25% Def CARVM 1986	246,891	XXX	246,891	XXX	
0200069. 1983 IAM ANB 6.75% Def CARVM 1986-1991	17,586,527	XXX	17,586,527	XXX	
0200070. 1983 IAM ANB 6.50% Def CARVM 1987-1990	5,892,842	XXX	5,892,842	XXX	
0200071. 1983 IAM ANB 6.25% Def CARVM 1987-1992	15,736,882	XXX	15,736,882	XXX	
0200072. 1983 IAM ANB 7.00% Def CARVM 1988-1989	4,532,235	XXX	4,532,235	XXX	
0200073. 1983 IAM ANB 6.00% Def CARVM 1992-1995	10,393,439	XXX	10,393,439	XXX	
0200074. 1983 IAM ANB 5.75% Def CARVM 1993-1995	2,258,436	XXX	2,258,436	XXX	
0200075. 1983 IAM ANB 5.50% Def CARVM 1993-1997	6,436,397	XXX	6,436,397	XXX	
0200076. 1983 IAM ANB 5.25% Def CARVM 1994-1997	6,691,641	XXX	6,691,641	XXX	
0200077. A2000 ANB 5.75% Def CARVM 2000	604,437	XXX	604,437	XXX	
0200078. A2000 ANB 5.50% Def CARVM 2000-2001	93,151	XXX	93,151	XXX	
0200079. A2000 ANB 5.25% Def CARVM 1998-2002	11,369,843	XXX	11,369,843	XXX	
0200080. A2000 ANB 5.00% Def CARVM 1998-2009	5,530,807	XXX	5,530,807	XXX	
0200081. A2000 ANB 4.75% Def CARVM 2003-2004	8,869,588	XXX	8,869,588	XXX	
0200082. A2000 ANB 4.50% Def CARVM 2005-2008	8,330,865	XXX	8,330,865	XXX	
0200083. A2000 ANB 4.25% Def CARVM 2010-2011	16,813,753	XXX	16,813,753	XXX	
0200084. A2000 ANB 3.75% Def CARVM 2012-2014	5,238,836	XXX	5,238,836	XXX	
0200085. A2000 ANB 3.50% Def CARVM 2013	2,361,392	XXX	2,361,392	XXX	
0200086. 2012 IAR ANB 3.50% Def CARVM 2015-2018	5,834,273	XXX	5,834,273	XXX	
0200087. 2012 IAR ANB 3.75% Def CARVM 2016-2019	3,889,252	XXX	3,889,252	XXX	
0200088. 2012 IAR ANB 3.25% Def CARVM 2020	571,666	XXX	571,666	XXX	
0200089. 2012 IAR ANB 3.00% Def CARVM 2021	803,082	XXX	803,082	XXX	
0200090. 2012 IAR ANB 3.25% Def CARVM 2022	143,456,630	XXX	143,456,630	XXX	
0200091. 2012 IAR ANB 4.25% Def CARVM 2023	172,032,442	XXX	172,032,442	XXX	
0200092. 2012 IAR ANB 4.50% Def CARVM 2024	136,602,627	XXX	136,602,627	XXX	
0200093. 1994 GAR (M,F) PROJ 3.75% (Imm) 17	165,156,539	XXX		XXX	165,156,539
0200094. 1994 GAR (M,F) PROJ 4% (Imm) 16	95,727,807	XXX		XXX	95,727,807
0200095. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 1% (Imm) 21	350,173	XXX		XXX	350,173
0200096. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 1.25% (Imm) 21	247,445	XXX		XXX	247,445
0200097. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 1.5% (Imm) 21	4,743,518	XXX		XXX	4,743,518
0200098. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 1.75% (Imm) 21	4,940,088	XXX		XXX	4,940,088
0200099. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 2% (Imm) 21	24,221,104	XXX		XXX	24,221,104
0200100. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 2.25% (Imm) 19, 21	67,562,623	XXX		XXX	67,562,623
0200101. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 2.5% (Imm) 19, 21	11,231,722	XXX		XXX	11,231,722
0200102. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 2.75% (Imm) 19, 20, 21	60,681,633	XXX		XXX	60,681,633
0200103. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3% (Imm) 19, 20	41,873,623	XXX		XXX	41,873,623

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200104. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3.25% (Imm) 18, 19	13,315,363	XXX		XXX	13,315,363
0200105. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3.5% (Imm) 18, 19	22,158,548	XXX		XXX	22,158,548
0200106. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3.75% (Imm) 18, 19	59,844,330	XXX		XXX	59,844,330
0200107. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 4% (Imm) 18, 19	112,537,840	XXX		XXX	112,537,840
0200108. 1994 GAR (F) PROJ VM-22 Non-Jumbo 1% (Imm) 21	131,814	XXX		XXX	131,814
0200109. 1994 GAR (F) PROJ VM-22 Non-Jumbo 1.75% (Imm) 21	727,292	XXX		XXX	727,292
0200110. 1994 GAR (F) PROJ VM-22 Non-Jumbo 2% (Imm) 21	2,953,472	XXX		XXX	2,953,472
0200111. 1994 GAR (F) PROJ VM-22 Non-Jumbo 2.5% (Imm) 21	5,403,819	XXX		XXX	5,403,819
0200112. 1994 GAR (F) PROJ VM-22 Non-Jumbo 3% (Imm) 19	1,315,888	XXX		XXX	1,315,888
0200113. 1994 GAR (F) PROJ VM-22 Non-Jumbo 3.25% (Imm) 19	10,262,664	XXX		XXX	10,262,664
0200114. 1994 GAR (F) PROJ VM-22 Non-Jumbo 3.5% (Imm) 19	7,814,012	XXX		XXX	7,814,012
0200115. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 2.75% (Def) 20	36,746	XXX		XXX	36,746
0200116. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3% (Def) 20	1,800,931	XXX		XXX	1,800,931
0200117. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 3.5% (Def) 19	574,454	XXX		XXX	574,454
0200118. 1994 GAR (M,F) PROJ VM-22 Non-Jumbo 4% (Def) 19	1,832,989	XXX		XXX	1,832,989
0200119. 71 GAM Proj D 4.25%	2,432	XXX		XXX	2,432
0200120. 71 GAM Proj D 6%	3,808,819	XXX		XXX	3,808,819
0200121. 71 GAM Proj D 7 1/2%	676,772	XXX		XXX	676,772
0200122. 71 GAM Proj D 8%	319,070	XXX		XXX	319,070
0200123. 71 GAM Proj D 9 1/2%	338,799	XXX		XXX	338,799
0200124. 83 GAM Proj H 4 3/4%	291,666	XXX		XXX	291,666
0200125. 83 GAM Proj H 5%	271,889	XXX		XXX	271,889
0200126. 83 GAM Proj H 6%	12,377,670	XXX		XXX	12,377,670
0200127. 83 GAM Proj H 6 1/2%	1,381,457	XXX		XXX	1,381,457
0200128. 83 GAM Proj H 7%	1,865,129	XXX		XXX	1,865,129
0200129. 83 GAM Proj H 7 1/4%	677,564	XXX		XXX	677,564
0200130. 83 GAM Proj H 8%	521,737	XXX		XXX	521,737
0200131. 83 GAM Proj H 8 1/4%	3,169,406	XXX		XXX	3,169,406
0200132. 83 GAM Proj H 8 3/4%	571,904	XXX		XXX	571,904
0200133. 94 GAR Proj AA 4 1/2%	77,733	XXX		XXX	77,733
0200134. 94 GAR Proj AA 4 3/4%	361,997	XXX		XXX	361,997
0200135. 94 GAR Proj AA 5.25%	49,681	XXX		XXX	49,681
0200136. 94 GAR Proj AA 5.50%	338,671	XXX		XXX	338,671
0200137. 94 GAR Proj AA 6%	758,935	XXX		XXX	758,935
0200138. 94 GAR Proj AA 6 1/4%	730,391	XXX		XXX	730,391
0200139. 94 GAR Proj AA 6 1/2%	911,468	XXX		XXX	911,468
0200140. 94 GAR Proj AA 6.65%	38,306,531	XXX		XXX	38,306,531
0200141. 94 GAR Proj AA 3.5%	41,486	XXX		XXX	41,486
0200142. 71 GAM Proj D 3.25%	62,984	XXX		XXX	62,984
0200143. 83 GAM Proj H 3.25%	21,901	XXX		XXX	21,901
0200144. 94 GAR Proj AA 3%	499,629	XXX		XXX	499,629
0200145. 83 GAM Proj H 2.75%	101,819	XXX		XXX	101,819
0200146. 94 GAR Proj AA 2.75%	187,877	XXX		XXX	187,877
0200147. 71 GAM Proj D 2.25%	70,993	XXX		XXX	70,993
0200148. 83 GAM Proj H 2.25%	215,368	XXX		XXX	215,368
0200149. 94 GAR Proj AA 2%	128,050	XXX		XXX	128,050
0200150. 94 GAR Proj AA 1.75%	25,999	XXX		XXX	25,999
0200151. 94 GAR Proj AA 1%	192,888	XXX		XXX	192,888
0200152. 1994 GAR, 3.75%, imm & def, NB	495,761	XXX	495,761	XXX	
0200153. 1994 GAR, 4.25%, imm & def, NB	1,519,351	XXX	1,519,351	XXX	
0200154. 1994 GAR, 4.5%, imm & def, 98 and later, NB	954,887	XXX	954,887	XXX	
0200155. 2012 IAR 3.75% def NB	9,636,566	XXX	9,636,566	XXX	
0200156. 71 IAM, 3.25%, imm & def, 74-81	12,765,918	XXX	12,765,918	XXX	
0200157. 71 IAM, 3.5%, imm & def, 72 and later	18,771	XXX		XXX	
0200158. 71 IAM, 4%, imm & def, 76-80	7,314,976	XXX	7,314,976	XXX	
0200159. 71 IAM, 4.5%, def, 81-83	34,274,995	XXX	34,274,995	XXX	
0200160. 71 IAM, 5.0%, imm & def	6,189,364	XXX	6,189,364	XXX	
0200161. 71 IAM, 5.5%, def, 81-83	111,992,692	XXX	111,992,692	XXX	
0200162. 71 IAM, 6%, imm & def, 75-92	960,582	XXX	960,582	XXX	
0200163. 71 IAM, 6.25%, def, 90-92	5,686,989	XXX	5,686,989	XXX	
0200164. 71 IAM, 6.5%, imm & def, 89	3,046,120	XXX	3,046,120	XXX	
0200165. 71 IAM, 6.75%, imm & def, 86-88	8,937,041	XXX	8,937,041	XXX	
0200166. 71 IAM, 7%, imm & def, 82-91	418,822	XXX	418,822	XXX	
0200167. 71 IAM, 7.25%, imm & def, 67-86	500,628	XXX	500,628	XXX	
0200168. 71 IAM, 8%, imm & def, 87-94	17,177,447	XXX	17,177,447	XXX	
0200169. 71 IAM, 8.25%, imm & def, 82-84	37,856	XXX	37,856	XXX	
0200170. 71 IAM, 8.5%, def, 84-85	700,652	XXX	700,652	XXX	
0200171. 71 IAM, 9.25%, imm & def, 82-84	11,716	XXX	11,716	XXX	
0200172. 71 IAM, Proj., B, 5.5%, imm & def	4,959	XXX	4,959	XXX	
0200173. 83a, 4.5%, imm & def, 99	14,356	XXX	14,356	XXX	
0200174. 83a, 5%, imm & def, 96	44,020	XXX	44,020	XXX	
0200175. 83a, 5.25%, def, 94 and later	8,991,160	XXX	8,991,160	XXX	
0200176. 83a, 5.5%, def, 93 and later	125,682,764	XXX	125,682,764	XXX	
0200177. 83a, 5.75%, imm & def, 92-93	131,622,635	XXX	131,622,635	XXX	
0200178. 83a, 6%, imm & def, 87 and later	5,413,553	XXX	5,413,553	XXX	
0200179. 83a, 6.25%, imm & def, 87-92	65,237,991	XXX	65,237,991	XXX	
0200180. 83a, 6.5%, imm & def, 87 and later	277,398,580	XXX	277,398,580	XXX	

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200181. 83a, 6.75%, imm & def, 87 and later	78,209,589	XXX	78,209,589	XXX	
0200182. 83a, 7%, imm & def, 86 and later	42,209,185	XXX	42,209,185	XXX	
0200183. 83a, 7.25%, imm & def, 86 and later	30,808,291	XXX	30,808,291	XXX	
0200184. 83a, 7.75%, imm & def, 83-92	47,101	XXX	47,101	XXX	
0200185. 83a, 8%, imm & def, 84-91	503,075	XXX	503,075	XXX	
0200186. 83a, 8.5%, imm & def, 84-91	167,028,620	XXX	167,028,620	XXX	
0200187. 83a, 8.75%, imm & def, 84-91	59,463,670	XXX	59,463,670	XXX	
0200188. a-1949 Met*, 2.5%, imm & def, 60-73	13,328	XXX	13,328	XXX	
0200189. a-1949 Met*, 2.75%, imm & def, 60-73	434,455	XXX	434,455	XXX	
0200190. a-1949 Met*, 3.5%, imm & def, 66-74	325,176	XXX	325,176	XXX	
0200191. a-2000, 3.75%, imm & def	6,074,799	XXX	6,074,799	XXX	
0200192. a-2000, 4.00%, imm & def	1,295,609	XXX	1,295,609	XXX	
0200193. a-2000, 4.25%, imm & def, NB	50,665,353	XXX	50,665,353	XXX	
0200194. a-2000, 4.5%, imm & def, 2004 and later	307,750,416	XXX	307,750,416	XXX	
0200195. a-2000, 4.75%, imm & def, 2003 and later	227,584,130	XXX	227,584,130	XXX	
0200196. a-2000, 5%, imm & def, 2003 and later	243,606,974	XXX	243,606,974	XXX	
0200197. a-2000, 5.25%, imm & def, 1999 and later	35,391,938	XXX	35,391,938	XXX	
0200198. a-2000, 5.50%, imm & def, 2001 and later	87,661,553	XXX	87,661,553	XXX	
0200199. a-2000, 5.75%, imm & def, 98 and later	2,482,882	XXX	2,482,882	XXX	
0200200. a-2000, 6%, imm & def, 98 and later	1,371,582	XXX	1,371,582	XXX	
0200201. a-2000, 6.25%, imm & def, 98	3,213,697	XXX	3,213,697	XXX	
0200202. a-2000, 6.5%, imm & def, 01	1,291,497	XXX	1,291,497	XXX	
0200203. a-2000, 6.75%, imm & def, 01	1,659,067	XXX	1,659,067	XXX	
0200204. a-2000, 7%, imm & def, 00	1,151,318	XXX	1,151,318	XXX	
0200205. a-2000, Proj AA 2.25%, imm & def	2,569,171	XXX	2,569,171	XXX	
0200206. a-2000, Proj AA 2.50%, imm & def	438,613	XXX	438,613	XXX	
0200207. a-2000, Proj AA 2.75%, imm & def	10,180,850	XXX	10,180,850	XXX	
0200208. a-2000, Proj AA 3%, imm & def	10,471,991	XXX	10,471,991	XXX	
0200209. a-2000, Proj AA 3.25%, imm & def	49,446,253	XXX	49,446,253	XXX	
0200210. a-2000, Proj AA 3.5%, imm & def, NB	16,484,637	XXX	16,484,637	XXX	
0200211. a-2000, Proj AA 3.75%, imm & def, NB	47,233,503	XXX	47,233,503	XXX	
0200212. a-2000, Proj AA 4.00%, imm & def	844,708	XXX	844,708	XXX	
0200213. a-2000, Proj AA 4.25%, imm & def, NB	37,435,671	XXX	37,435,671	XXX	
0200214. a-2000, Proj AA 4.50%, imm & def, NB	22,492,167	XXX	22,492,167	XXX	
0200215. a-2000, Proj AA 4.75%, imm & def	2,797,811	XXX	2,797,811	XXX	
0200216. a-2000, Proj AA 5.50%, imm & def	46,478,091	XXX	46,478,091	XXX	
0200217. a-2012, Proj G2 3.5%, imm & def	47,334,553	XXX	47,334,553	XXX	
0200218. a-2012, Proj G2 3.75%, imm & def	180,966	XXX	180,966	XXX	
0200219. a-2012, Proj G2 4%, imm & def	18,779,981	XXX	18,779,981	XXX	
0200220. 83a, 8.25%, imm & def, 84 and later	103,337	XXX	103,337	XXX	
0200221. 1994 GAR, 3.75%, imm & def, NB	14,439	XXX		XXX	14,439
0200222. 1994 GAR, 5%, imm & def, 98 and later	8,504	XXX		XXX	8,504
0200223. 71 GAM, 7.5%, imm & def, 77-84	2,158,700	XXX		XXX	2,158,700
0200224. 83 GAM, 5.25%, imm & def, 93 and later	87,956	XXX		XXX	87,956
0200225. 83 GAM, 5.5%, imm & def, 94 and later	279,686	XXX		XXX	279,686
0200226. 83 GAM, 5.75%, imm and def, 87 and later	1,302,185	XXX		XXX	1,302,185
0200227. 83 GAM, 6%, imm & def, 86 and later	218,391	XXX		XXX	218,391
0200228. 83 GAM, 6.25%, imm & def, 88 and later	40,630,770	XXX		XXX	40,630,770
0200229. 83 GAM, 6.5%, imm & def, 85 and later	60,640	XXX		XXX	60,640
0200230. 83 GAM, 6.75%, imm & def, 90 and later	24,783	XXX		XXX	24,783
0200231. 83 GAM, 7%, imm & def, 93 and later	142,178	XXX		XXX	142,178
0200232. 83 GAM, 7.25%, imm & def, 87 and later	33,909	XXX		XXX	33,909
0200233. 83 GAM, 7.5%, imm & def, 81 and later	176,151	XXX		XXX	176,151
0200234. 83 GAM, 8.5%, imm & def, 86-92	8,295,285	XXX		XXX	8,295,285
0200235. 83 GAM, 8.75%, imm & def, 86-92	111,521	XXX		XXX	111,521
0200236. Annuity reserves not included elsewhere	299,772,120	XXX		XXX	299,772,120
0200237.		XXX		XXX	
0299997. Totals (Gross)	8,057,067,076	XXX	4,759,571,952	XXX	3,297,495,124
0299998. Reinsurance ceded	6,803,854,460	XXX	3,816,490,541	XXX	2,987,363,919
0299999. Annuities: Totals (Net)	1,253,212,616	XXX	943,081,411	XXX	310,131,205
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. MOD 37 SA IMM 2 1/2% 1945-1978	1,060		1,060		
0300002. MOD 37 SA IMM 3% 1911-1978	30,081		30,081		
0300003. 71 IAM 6% IMM 1979	8,565		8,565		
0300004. 71 IAM 7 1/2% IMM 1980-1984	3,033		3,033		
0300005. 83 TABLE A 6 1/2% IMM 1994	4,242		4,242		
0300006. 83 TABLE A 6 3/4% IMM 1996-1997	6,878		6,878		
0300007. 83 TABLE A 7% IMM 1993					
0300008. 83 TABLE A 7 3/4% IMM 1992	3,774		3,774		
0300009. 83 TABLE A 8% IMM 1987	3,033		3,033		
0300010. 83 TABLE A 8 1/4% IMM 1990-1991	27,111		27,111		
0300011. 83 TABLE A 8 3/4% IMM 1988-1989	35,934		35,934		
0300012. 83 TABLE A 9 1/4% IMM 1986	11,324		11,324		
0300013. 83 TABLE A 9 1/2% IMM 1984-1985	21,214		21,214		
0300014. 2012 IAR 0.75% IMM 2020	6,236		6,236		
0300015. 2012 IAR 1.5% IMM 2020 - 2021	472,349		472,349		
0300016. 2012 IAR 1.25% IMM 2020	133,063		133,063		
0300017. 2012 IAR 1.75% IMM 2020 - 2022	638,101		638,101		
0300018. 2012 IAR 2.0% IMM 2021 - 2022	129,387		129,387		
0300019. 2012 IAR 2.5% IMM 2019 - 2022	131,679		131,679		
0300020. 2012 IAR 2.25% IMM 2020 - 2022	209,770		209,770		
0300021. 2012 IAR 2.75% IMM 2019 - 2022	265,927		265,927		
0300022. 2012 IAR 3.0% IMM 2019 - 2020	56,210		56,210		
0300023. 2012 IAR 3.5% IMM 2019	18,204		18,204		
0300024. 2012 IAR 3.25% IMM 2019	56,257		56,257		
0300025. 2012 IAR 3.75% IMM 2017 - 2022	1,073,983		1,073,983		
0300026. 2012 IAR 4.0% IMM 2015 - 2019	1,090,089		1,090,089		
0300027. 2012 IAR 4.5% IMM 2023 - 2024	68,736		68,736		
0300028. 2012 IAR 4.25% IMM 2019 - 2022	18,561		18,561		
0300029. 2012 IAR 5.0% IMM 2023 - 2024	138,000		138,000		
0300030. 2012 IAR 5.25% IMM 2024	29,768		29,768		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300031. a-2000 4.0% IMM 2013	183,376		183,376		
0300032. a-2000 4.5% IMM 2014	224,425		224,425		
0300033. a-2000 4.25% IMM 2012	55,882		55,882		
0300034. MOD 37 STD ANN 2 1/2%	631				631
0300035. 71 IAM, 4.5%	1,127		1,127		
0300036. 71 IAM, 5.5%	55,144		55,144		
0300037. 71 IAM, 6%, 75-79	269,084		269,084		
0300038. 71 IAM, Projection B, 4%	68,935		68,935		
0300039. 71 IAM, Projection B, 4.5%/10/4%, 48-68					
0300040. 71 IAM, Projection B, 5.0%	1,074		1,074		
0300041. 71 IAM, Projection B, 5.5%	378,265		378,265		
0300042. 83 GAM, 5.5%	12,264		12,264		
0300043. 83a, 5.0%	6,169		6,169		
0300044. 83a, 5.5%, 96 and later	7,509,495		7,509,495		
0300045. 83a, 5.75%, 93 and later	55,370		55,370		
0300046. 83a, 6%, 76-79, 94-97	9,152,668		9,152,668		
0300047. 83a, 6.25%, 92 and later	669,632		669,632		
0300048. 83a, 6.5%, 79-84	2,516,714		2,516,714		
0300049. 83a, 6.75%, 96 and later	4,824,281		4,824,281		
0300050. 83a, 7%, 79-94	3,120,965		3,120,965		
0300051. 83a, 7.25%, 87 and later	2,723,450		2,723,450		
0300052. 83a, 8.5%, 85 and later	337,502		337,502		
0300053. a-1949 Met*, 3.5%	68,961		68,961		
0300054. a-1949, 3.5%, 69-74	6,494		6,494		
0300055. a-2000 5.25%, 05	42,926,624		42,926,624		
0300056. a-2000, 5.5%, imm & def	61,887,268		61,887,268		
0300057. a-2000, 6%, 98-99	8,087,759		8,087,759		
0300058. a-2000, 6.25%, 98	6,809,692		6,809,692		
0300059. a-2000, 6.5%, imm & def, 01	6,926,249		6,926,249		
0300060. a-2000, 6.75%, imm & def, 01	5,943,969		5,943,969		
0300061. a-2000, 7%, 00	8,004,527		8,004,527		
0300062. a-2000, Proj AA 2.5%, immed & def	6,937		6,937		
0300063. a-2000, Proj AA 2.75%, immed & def	25,871,537		25,871,537		
0300064. a-2000, Proj AA 3%, immed & def	218,720		218,720		
0300065. a-2000, Proj AA 3.25%, immed & def	20,225,488		20,225,488		
0300066. a-2000, Proj AA 3.5%, immed & def	23,560,366		23,560,366		
0300067. a-2000, Proj AA 3.75%, immed & def	35,798,662		35,798,662		
0300068. a-2000, Proj AA 4%, immed & def, NB	2,566,600		2,566,600		
0300069. a-2000, Proj AA 4.25%, immed & def	36,679,004		36,679,004		
0300070. a-2000, Proj AA 4.5%, immed & def, NB	24,252,296		24,252,296		
0300071. a-2000, Proj AA 5%, immed & def	750,958		750,958		
0300072. a-2000, Proj AA 5.50%, immed & def	27,298,046		27,298,046		
0300073. a-2012, Proj G2 .75%, imm & def	160,656		160,656		
0300074. a-2012, Proj G2 1%	1,337,451		1,337,451		
0300075. a-2012, Proj G2 1.25%, imm & def	5,312,008		5,312,008		
0300076. a-2012, Proj G2 1.5%, imm & def	15,165,860		15,165,860		
0300077. a-2012, Proj G2 1.75%, imm & def	17,022,894		17,022,894		
0300078. a-2012, Proj G2 2%, imm & def	17,167,960		17,167,960		
0300079. a-2012, Proj G2 2.25%, imm & def	23,365,820		23,365,820		
0300080. a-2012, Proj G2 2.5%, imm & def	21,597,697		21,597,697		
0300081. a-2012, Proj G2 2.75%, imm & def	16,672,679		16,672,679		
0300082. a-2012, Proj G2 3%, imm & def	15,441,805		15,441,805		
0300083. a-2012, Proj G2 3.25%, imm & def	2,965,418		2,965,418		
0300084. a-2012, Proj G2 3.5%, imm & def	53,220,563		53,220,563		
0300085. a-2012, Proj G2 3.75%, imm & def	84,398,904		84,398,904		
0300086. a-2012, Proj G2 4%, imm & def	67,640,079		67,640,079		
0300087. a-2012, Proj G2 4.25%, imm & def	21,194,679		21,194,679		
0300088. a-2012, Proj G2 4.5%, imm & def	29,612,265		29,612,265		
0300089. a-2012, Proj G2 4.75%, imm & def	15,630,476		15,630,476		
0300090. a-2012, Proj G2 5%, imm & def	29,984,892		29,984,892		
0300091. Modified '55 AMER ANN 3.5%	73,388		73,388		
0399997. Totals (Gross)	812,714,669		812,714,039		631
0399998. Reinsurance ceded	750,990,955		750,990,955		
0399999. SCWLC: Totals (Net)	61,723,714		61,723,084		631
ACCIDENTAL DEATH BENEFITS:					
0400001. INTERCO DI 2 1/2% 1948-1964	77		77		
0400002. INTERCO DI 4 1/2% 1928-1964	45		45		
0400003. 59 ADB 2 1/2% 1964-1972	937		937		
0400004. 59 ADB 3% 1972-1986	3,076		3,076		
0400005. 59 ADB 4 1/2% 1964-1987	17,922		17,922		
0400006. 59 ADB 4 1/2% 1995-2005	76		76		
0400007. Miscellaneous	385		385		
0400008. 1959 ADB & 1958 CSO ALB 4.50%	9,386		9,386		
0400009. 1959 DI & 1958 CSO ANB 2.50%	2,720		2,720		
0400010. 1959 DI & 1958 CSO ANB 4.50%	1,950		1,950		
0400011. 1959 ADB 3.00% NL 1984, 1986-1987, 1992-1997, 2000-2009	298,441		298,441		
0400012. 59 ADB, 4%					
0400013. 59 ADB, 80 CSO 2.5%, UL					
0499997. Totals (Gross)	335,015		335,015		
0499998. Reinsurance ceded	34,972		34,972		
0499999. Accidental Death Benefits: Totals (Net)	300,043		300,043		
DISABILITY-ACTIVE LIVES:					
0500001. 26 CLASS (3) 2 1/2% 1934-1964	128		128		
0500002. 26 CLASS (3) 4 1/2% 1934-1964	306		306		
0500003. 52 INTERCO DISA 2 1/2% 1964-1972	1,603		1,603		
0500004. 52 INTERCO DISA 3% 1972-1987	15,835		15,835		
0500005. 52 INTERCO DISA 4 1/2% 1964-1987	61,264		61,264		
0500006. 52 INTERCO DISA 5% 1988-1994	7,847		7,847		
0500007. 52 INTERCO DISA 4% 1986	26		26		
0500008. 52 INTERCO DISA 4 1/2% 1995-2005	705		645		60

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0500009. E 1973-77 OASDI 80 CSO 4.5% CRVM 1994-2005 ...					
0500010. 1952 Dis Period 3 Ben 5 1958 CSO 3.00%-Waiver	109		109		
0500011. 1952 Dis Period 3 Ben 5 1980 CSO 3.00%-Waiver	1,728,509		1,728,509		
0500012. 1952 DIS & 1958 CSO 2.50%	264,390		264,242		148
0500013. 1985 CIDA 5.50% 1984-1987, 1992, 1994- 1998, 2000, 2005, 2007	13,414		13,414		
0500014. 1952 DIS 3.00% 1979, 1993-1998	256		256		
0599997. Totals (Gross)	2,094,393		2,094,184		208
0599998. Reinsurance ceded	1,933,354		1,933,100		254
0599999. Disability-Active Lives: Totals (Net)	161,039		161,084		(46)
DISABILITY-DISABLED LIVES:					
0600001. 26 CLASS (3) 3% 1924-1964	19,243		19,243		
0600002. 52 INTERCO DISA 3% 1964-1991	513,342		513,342		
0600003. 52 INTERCO DISA 5% 1992-1994	131,395		131,395		
0600004. 52 INTERCO DISA 4 1/2% 1995-2005	235,092		235,092		
0600005. 1985 CIDA 4.00% 1982, 1987-1988, 1991, 1993- 1996, 2002-2003	93,895		93,895		
0600006. 70 Interco Group Life Disability Table (MOD) 5.25% ,5.5%,5.75%,6% (etc.)	4,134,980				4,134,980
0600007. 1952 Dis Period 2 Ben 5 1958 CSO 3.00%	1,966		1,966		
0600008. 1952 Dis Period 2 Ben 5 1980 CSO 3.00%	480,099		480,099		
0600009. 1970 Intercompany Group Disab. 5.50%	1,080				1,080
0600010. 1926 CL 3 DIS LIVES & 1941 CSO 2.50%	10,906		10,906		
0600011. 1952 Dis Period 2 & 1958 CSO 3.00% & NL	2,246,714		1,961,985		284,729
0600012. GROUP DIS/LIVES - WP	106,292				106,292
0699997. Totals (Gross)	7,975,004		3,447,923		4,527,081
0699998. Reinsurance ceded	7,710,532		3,207,829		4,502,703
0699999. Disability-Disabled Lives: Totals (Net)	264,472		240,094		24,378
MISCELLANEOUS RESERVES:					
0700001. Premium Deposit Funds					
0700002. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation requires by this state	309,502,097		292,376,899		17,125,199
0700003. For non-deduction of deferred fractional prems or return of prems at death of the insured. ...	420,169		420,169		
0700004. Additional Asset Adequacy Reserves	361,180,426		361,180,426		
0700005. Special Class Extra Reserve	19,038,594				19,038,594
0700006. For surrender values in excess of reserves otherwise required and carried in this schedule	24,851,161		24,851,161		
0700007. Immediate payment of claims	492,247		74		492,172
0700008. AG38 8C	387,966,879		387,966,879		
0700009. Substandard					
0700010. For variable life insurance minimum death benefit guarantees	29,930,455		29,930,455		
0799997. Totals (Gross)	1,133,382,028		1,096,726,064		36,655,965
0799998. Reinsurance ceded	1,084,157,568		1,063,191,730		20,965,838
0799999. Miscellaneous Reserves: Totals (Net)	49,224,460		33,534,334		15,690,127
9999999. Totals (Net) - Page 3, Line 1	1,922,049,257		1,593,626,830		328,422,427

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
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)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	21,597,467		4,000,000								409,458		17,188,009
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)	21,597,467		4,000,000								409,458		17,188,009
15. Reinsurance ceded	21,597,467		4,000,000								409,458		17,188,009
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
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 First Allmerica Financial Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	72,804,812		812,088	1,284,326	69,306,407	1,401,991
2. Deposits received during the year	131,197		109,618		21,579	
3. Investment earnings credited to the account	1,459,843		27,017	21,178	1,360,595	51,053
4. Other net change in reserves	(1,442)				(1,523)	81
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	3,312,316		261,364	92,501	2,595,763	362,688
8. Other net transfers to or (from) Separate Accounts	(295,646)					(295,646)
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	71,377,740		687,359	1,213,003	68,091,295	1,386,083
10. Reinsurance balance at the beginning of the year	213,517,724		21,836,009		(68,572,038)	260,253,753
11. Net change in reinsurance assumed	(74,710,352)		(59,798,804)		(12,206)	(14,899,342)
12. Net change in reinsurance ceded	(56,656,998)		(55,433,996)		(1,222,130)	(872)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	195,464,370		17,471,201		(67,362,114)	245,355,283
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	266,842,110		18,158,560	1,213,003	729,181	246,741,366

(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 First Allmerica Financial Life Insurance Company
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	2,177,074	1,233,626			943,448			
1.2 Reinsurance assumed	3,423,385	53,959				3,369,426		
1.3 Reinsurance ceded	4,585,799	1,216,373				3,369,426		
1.4 Net	1,014,660	71,212			943,448			
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	27,490,767	26,452,402	1,038,365					
2.22 Reinsurance assumed	38,912,102	26,613,013		12,299,089				
2.23 Reinsurance ceded	51,396,527	41,021,595	535,661	9,839,271				
2.24 Net	15,006,342	(b)	(b)	(b)	2,459,818	(b)		
3. Incurred but unreported:								
3.1 Direct	3,377,033	3,376,988				45		
3.2 Reinsurance assumed	10,133,231	1,421,242				8,711,988		
3.3 Reinsurance ceded	13,291,867	4,579,833				8,712,033		
3.4 Net	218,397	(b)	(b)	(b)		(b)		
4. TOTALS								
4.1 Direct	33,044,875	31,063,016	1,038,365		943,448	45		
4.2 Reinsurance assumed	52,468,717	28,088,214		12,299,089		12,081,414		
4.3 Reinsurance ceded	69,274,193	46,817,802		535,661	9,839,271	12,081,459		
4.4 Net	16,239,399	(a)	12,333,429	(a)	502,704	2,459,818	943,448	

(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 First Allmerica Financial Life Insurance Company
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	104,304,170	80,642,445	8,845,485	938,015	12,716,684	1,161,540		
1.2 Reinsurance assumed	687,894,804	240,177,125	1,394,000	355,437,206	90,832,420	54,053		
1.3 Reinsurance ceded	727,902,655	308,913,171	10,727,596	322,123,136	84,919,592	1,219,160		
1.4 Net	(c) 64,296,319	11,906,399	(488,111)	34,252,085	18,629,512	(3,567)		
2. Liability December 31, current year from Part 1:								
2.1 Direct	33,044,875	31,063,016	1,038,365		943,448	45		
2.2 Reinsurance assumed	52,468,717	28,088,214		12,299,089		12,081,414		
2.3 Reinsurance ceded	69,274,193	46,817,802	535,661	9,839,271		12,081,459		
2.4 Net	16,239,399	12,333,429	502,704	2,459,818	943,448			
3. Amounts recoverable from reinsurers December 31, current year	18,705,958	17,350,571	962,853			392,535		
4. Liability December 31, prior year:								
4.1 Direct	26,094,691	23,197,338	2,413,476		483,832	45		
4.2 Reinsurance assumed	32,501,275	8,664,418		12,026,428		11,810,429		
4.3 Reinsurance ceded	40,759,635	25,801,779	(6,473,760)	9,621,143		11,810,474		
4.4 Net	17,836,331	6,059,977	8,887,236	2,405,286	483,832			
5. Amounts recoverable from reinsurers December 31, prior year	21,267,033	10,902,637	9,968,294			396,102		
6. Incurred Benefits								
6.1 Direct	111,254,354	88,508,124	7,470,374	938,015	13,176,300	1,161,540		
6.2 Reinsurance assumed	707,862,246	259,600,920	1,394,000	355,709,867	90,832,420	325,039		
6.3 Reinsurance ceded	753,856,139	336,377,128	8,731,575	322,341,265	84,919,592	1,486,579		
6.4 Net	65,260,461	11,731,916	132,799	34,306,617	19,089,128			

(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 \$ 449,534 in Line 1.1, \$ 4,028 in Line 1.4.

\$ 449,534 in Line 6.1, and \$ 4,028 in Line 6.4.

(c) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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	1,880,054	3,708,945	1,828,891
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)	1,880,054	3,708,945	1,828,891
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	82,693	289,315	206,622
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	42,593	566,141	523,548
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	110,910,382	135,167,724	24,257,342
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	204,061	127,343	(76,718)
25. Aggregate write-ins for other-than-invested assets	21,902,632	33,549,317	11,646,685
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	135,022,415	173,408,785	38,386,370
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	135,022,415	173,408,785	38,386,370
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. Admitted Disallowed IMR	21,797,231	32,757,000	10,959,769
2502. Reins New Deal Orig Costs Susp	71,676	792,317	720,641
2503. Service Fee Receivable	33,725		(33,725)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	21,902,632	33,549,317	11,646,685

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

First Allmerica Financial Life Insurance Company (FAFLIC or the Company) is a stock life insurance company organized under the laws of the Commonwealth of Massachusetts, and is a wholly-owned subsidiary of the Commonwealth Annuity and Life Insurance Company (Commonwealth Annuity). FAFLIC insures and reinsures blocks of traditional life, retirement products, and fixed annuities. The Company has issued such products as variable annuities, variable life products, and certain accident & health products, which have been reinsured with and are administered by reinsurers.

The financial statements of FAFLIC are completed in accordance with those statutory accounting practices prescribed or permitted by the Commonwealth of Massachusetts. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been fully adopted as a component of prescribed or permitted practices by the Commonwealth of Massachusetts. The Commonwealth of Massachusetts has not issued any permitted practices to the Company.

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 30,826,722	\$ 7,571,559
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 30,826,722</u>	<u>\$ 7,571,559</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 136,894,566	\$ 135,372,304
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 136,894,566</u>	<u>\$ 135,372,304</u>

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as income when received. Deposits on deposit-type contracts are entered directly as a liability when received. Treaties that do not meet the definition of risk transfer are recorded under the rules of deposit accounting as prescribed in Statement of Statutory Accounting Principles (SSAP) No. 61R – *Life, Deposit-Type and Accident and Health Reinsurance*. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholder dividends is set such that anticipated revenue from the Closed Block is expected to be sufficient to support future payments for claims, certain expenses and taxes and to provide for the continuation of the dividend scales set in that year. In addition, the Company uses the following accounting policies:

- (1) Short-term investments that have original maturities of greater than three months and less than twelve months at date of purchase are carried at amortized cost, which approximates fair value.
- (2) Bonds not backed by other loans are stated at amortized cost or fair value, using the modified scientific method, in accordance with the NAIC Purposes and Procedures Manual of the Capital Markets and Investment Analysis Office. The Company does not hold SVO - designated securities which would be valued using a systematic value measurement method.
- (3) Common stocks are carried at fair value, except investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 10% or more are carried on the equity basis.
- (4) The Company does not have any preferred stocks.
- (5) Mortgage loans are stated at amortized cost or fair value, in accordance with the NAIC Purposes and Procedures Manual of the Capital Markets and Investment Analysis Office.
- (6) Loan-backed bonds and structured securities are stated at amortized cost using the interest method including anticipated prepayments at the date of purchase in accordance with SSAP No. 43R - *Loan-Backed and Structured Securities*. Changes in prepayment speeds and estimated cash flows from the original purchase assumptions are evaluated quarterly and are accounted for on the prospective basis.
- (7) Investments in common stocks of subsidiaries, controlled and affiliated entities are carried at the Company's share of underlying GAAP equity.
- (8) The Company has ownership interests in limited partnerships, joint ventures, or limited liability entities. The Company carries these interests based upon their proportionate share of the underlying GAAP equity of the investment.
- (9) Derivative instruments are accounted for at fair value. The changes in the fair market value of the derivative instruments are recorded as unrealized gains or unrealized losses until termination.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Claim reserves are established equal to 100% of the estimated benefit payable.
- (12) The Company did not have a change in the capitalization policy or resultant predefined thresholds from the prior year.
- (13) The Company does not have any pharmaceutical rebate receivables.

D. Going Concern

There is no substantial doubt about the Company's ability to continue as a going concern.

Notes to the Financial Statements

2. Accounting Changes and Corrections of Errors

During 2024, corrections were made to 2022 and 2021 balances resulting in an increase in insurance taxes, licenses and fees of \$610 and \$709 respectively. As a result of this correction \$1,079,424 of state income tax receivables were written off. In accordance with SSAP No. 3 - Accounting Changes and Correction of Errors, these changes are being treated as a correction of an error and presented as an adjustment to unassigned surplus of \$1,080,743 for the period ended December 31, 2024.

In August 2023, the NAIC Statutory Accounting Principles Working Group adopted changes that allow companies to admit net negative interest maintenance reserves (IMR) with certain criteria. A company with at least 300% ACL RBC, shall admit net negative IMR as an asset across both general and separate accounts in the amount up to 10% of adjusted capital and surplus of the general account. In addition, an amount equal to the admitted net negative IMR must be included in special surplus from unassigned surplus. A company that admits net negative IMR must include accompanying disclosures. The accounting changes are effective through December 31, 2025 and are nullified as of January 1, 2026.

The Company had \$31,311,006 gross negative IMR of which \$21,797,231 was non-admitted and \$9,513,775 of net negative IMR was presented as an admitted asset in the general account, as of December 31, 2024. There was no negative IMR amount recorded which related to insulated or non-insulated separate accounts.

The adjusted surplus amount used to calculate the 10% limit was \$9,513,775 based on reported surplus as of September 30, 2024, adjusted as prescribed for certain balances.

The Company attests that:

- a. Fixed income investments generating IMR losses comply with the reporting entity's investment and 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 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 completed by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

During 2023, corrections were made to 2022 balances resulting in a \$164,400 increase in premium and annuity considerations and a increase of \$164,400 in other amounts payable on reinsurance. In accordance with SSAP No. 3 - Accounting Changes and Correction of Errors, these changes are being treated as a correction of an error and presented as an adjustment to unassigned surplus of \$164,400 for the period ended December 31, 2023.

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations

The Company does not have any discontinued operations.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for mortgage loans invested in during 2024 were 13.50% and 1.50%, respectively.
- (2) Maximum percentage of any one loan to the value of security at the time of the loan, exclusive of guaranteed or purchase money mortgages was 100%.
- (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None

Notes to the Financial Statements

5. Investments (Continued)

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$ 1,191,364,339	\$	\$ 2,022,029,102	\$ 445,275,063	\$ 3,658,668,504
(b) 30 - 59 days past due			18,433,716				18,433,716
(c) 60 - 89 days past due			8,132,768				8,132,768
(d) 90 - 179 days past due			7,361,025				7,361,025
(e) 180+ days past due			5,435,228				5,435,228
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Number of loans							
(c) Percent reduced	%	%	%	%	%	%	%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
b. Prior Year							
1. Recorded Investment							
(a) Current	\$	\$	\$ 711,614,986	\$	\$ 497,957,208	\$ 59,863,565	\$ 1,269,435,759
(b) 30 - 59 days past due			9,416,846				9,416,846
(c) 60 - 89 days past due			2,599,253				2,599,253
(d) 90 - 179 days past due			429,832				429,832
(e) 180+ days past due			30,980				30,980
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Number of loans							
(c) Percent reduced	%	%	%	%	%	%	%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$

Notes to the Financial Statements

5. Investments (Continued)

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With allowance for credit losses	\$	\$	\$	\$	\$	\$	\$
2. No allowance for credit losses			48,057				48,057
3. Total (1+2)	\$	\$	\$ 48,057	\$	\$	\$	\$ 48,057
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							
3. Total (1+2)	\$	\$	\$	\$	\$	\$	\$
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan							
	\$	\$	\$	\$	\$	\$	\$

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average recorded investment	\$	\$	48,057	\$	\$	\$	48,057
2. Interest income recognized			3,154				3,154
3. Recorded investments on nonaccrual status			12,796,253				12,796,253
4. Amount of interest income recognized using a cash-basis method of accounting			333,976				333,976
b. Prior Year							
1. Average recorded investment	\$	\$	48,687	\$	\$	\$	48,687
2. Interest income recognized			2,449				2,449
3. Recorded investments on nonaccrual status			460,812				460,812
4. Amount of interest income recognized using a cash-basis method of accounting			44,789				44,789

- (7) Allowance for credit losses - Not Applicable

- (8) Mortgage loans derecognized as a result of foreclosure - None

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

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan-Backed Securities

- (1) Loan-backed and structured securities ("LBASS") are valued and reported in accordance with Statement of Statutory Accounting Principles ("SSAP") 43R - Loan-Backed and Structured Securities. Prepayment assumptions are primarily obtained from external sources or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The prospective adjustment method is used on most non-agency LBASS. Fair values are based on independent pricing sources. The Company reviews securities at least quarterly for other-than-temporary impairments ("OTTI") using current cash flow assumptions. The Company has recognized an OTTI charge on loan-backed securities of \$121,671 and \$1,472,850 for the years ended December 31, 2024 and December 31, 2023, respectively.

- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

(3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
..12566XAK4..	\$..... 166,045	\$..... 158,487	\$..... 7,557	\$..... 158,487	\$..... 150,822	..... 03/31/2024.....
..12665EAE0..	..... 7,627,703	..... 7,522,807	..... 104,896	..... 7,522,807	..... 7,522,807	..... 06/30/2024.....
..456612AA8..	..... 3,548,468	..... 3,539,251	..... 9,218	..... 3,539,251	..... 3,271,309	..... 09/30/2024.....
Total.....			<u>\$..... 121,671</u>			

(4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

a. The aggregate amount of unrealized losses:

1. Less than 12 months..... \$.....(12,531,539)
2. 12 months or longer..... (7,006,190)

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

1. Less than 12 months..... \$..... 708,048,102
2. 12 months or longer..... 98,316,555

(5) The Company evaluates whether credit impairment exists by considering primarily the following factors: a) changes in the financial condition, credit rating and near term prospects of the issuer, b) whether the issuer is current on contractually obligated interest and principal payments, c) changes in the financial condition of the security's underlying collateral, d) the payment structure of the security and e) the length of time and extent to which the fair value has been less than amortized cost of the security.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - Not Applicable
- K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

L. Restricted Assets

(1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock											
i. FHLB capital stock	5,000,000				5,000,000	3,091,100	1,908,900		5,000,000	0.033	0.033
j. On deposit with states	12,133,634				12,133,634	12,220,509	(86,875)		12,133,634	0.079	0.080
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing funding agreements)	1,348,836				1,348,836		1,348,836		1,348,836	0.009	0.009
m. Pledged as collateral not captured in other categories	15,049,685				15,049,685		15,049,685		15,049,685	0.098	0.099
n. Other restricted assets											
o. Total restricted assets (Sum of a through n)	\$ 33,532,155	\$	\$	\$	\$ 33,532,155	\$ 15,311,609	\$ 18,220,546	\$	\$ 33,532,155	0.219 %	0.221 %

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							Percentage			
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase/ (Decrease) (5 - 6)	Total Current Year Admitted Restricted	Total Admitted Restricted to Total Assets, %	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %
Derivative - Securities Pledged	\$ 15,049,685	\$	\$	\$	\$ 15,049,685	\$	\$ 15,049,685	\$ 15,049,685	0.098 %	0.098 %	0.099 %
Total	\$ 15,049,685	\$	\$	\$	\$ 15,049,685	\$	\$ 15,049,685	\$ 15,049,685	0.098 %	0.098 %	0.099 %

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

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

	(1)	(2)	(3)	(4)
Collateral Assets	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	\$ 3,340,000	\$ 3,340,000	0.022 %	0.022 %
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)	<u>\$ 3,340,000</u>	<u>\$ 3,340,000</u>	<u>0.022 %</u>	<u>0.022 %</u>
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)	<u>\$</u>	<u>\$</u>	<u>%</u>	<u>%</u>
			(1)	(2)
			Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)			\$ 3,340,000	0.022 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)			\$	%

M. Working Capital Finance Investments - Not Applicable

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

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2024	2023	2024	2023	2024	2023
(1) Bonds - amortized cost	—	—	\$	\$	\$	\$
(2) LB & SS - amortized cost	14	1	34,558,112	152,269	33,409,038	150,479
(3) Preferred stock - amortized cost						
(4) Preferred stock - fair value						
(5) Total (1+2+3+4)	<u>14</u>	<u>1</u>	<u>\$ 34,558,112</u>	<u>\$ 152,269</u>	<u>\$ 33,409,038</u>	<u>\$ 150,479</u>

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	4	
(2) Aggregate amount of investment income	\$ 123,642	\$

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

Notes to the Financial Statements

5. Investments (Continued)

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated	\$	\$	\$
b. Unaffiliated			
(2) Bonds			
a. Affiliated			
b. Unaffiliated			
(3) Loan-Backed and Structured Securities			
a. Affiliated			
b. Unaffiliated			
(4) Preferred Stocks			
a. Affiliated			
b. Unaffiliated			
(5) Common Stocks			
a. Affiliated			
b. Unaffiliated			
(6) Real Estate			
a. Affiliated			
b. Unaffiliated			
(7) Mortgage Loans			
a. Affiliated			
b. Unaffiliated	104,642,718	104,642,718	
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated			
b. Unaffiliated	29,103,191	29,103,191	
(9) Other Qualifying Investments			
a. Affiliated			
b. Unaffiliated			
(10) Collateral Does not Qualify as an Investment			
a. Affiliated			
b. Unaffiliated			
(11) Total	\$ 133,745,909	\$ 133,745,909	\$

6. Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets

The Company has no investments in joint venture, partnerships or limited liability companies that exceeded 10% of total admitted assets as of December 31, 2024 and December 31, 2023, respectively.

B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies

The Company recognizes impairments when it is probable that it will be unable to recover the carrying amount of the investment or there is evidence indicating inability of the investee to sustain earnings that would justify the carrying value of the investment. The Company did not have any impairments in joint ventures, partnerships, or limited liability companies for the year ended December 31, 2024 and December 31, 2023, respectively.

7. Investment Income

The Company did not have due and accrued income over 90 days past due that was excluded from surplus as of December 31, 2024 and December 31, 2023, respectively.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued	Amount
1. Gross	\$ 128,995,737
2. Nonadmitted	\$ -
3. Admitted	\$ 128,995,737

D. The aggregate deferred interest - None

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

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$ 14,249,724

Notes to the Financial Statements

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives

- (1) The Company's derivative instruments are primarily used to hedge a wide range of risks including interest rate risk, equity market risk, and foreign currency exchange rate risk. The Company receives collateral from its derivative counterparties to limit credit risk.
- (2) The Company limits its net exposure to equity market risk by entering into equity index futures. The Company uses cross currency swaps and currency forwards to hedge currency risk. The Company utilizes interest rate swaps to hedge exposure to interest rate risk. The total carrying value of derivative assets were \$21,106,192 and \$0 as of December 31, 2024 and December 31, 2023, respectively.
- (3) The Company has designated cash flow hedge interest rate swaps to hedge the interest rate risk associated with floating rate investments and fair value hedge cross currency swaps to hedge the foreign currency risk associated with foreign currency-denominated bonds. The derivatives that hedge those assets are valued in a manner consistent with the underlying hedged item, which are carried at amortized cost. The Company also enters into the derivatives that do not qualify for hedge accounting under SSAP 86, including currency forwards, cross currency swaps, and equity index future as economic hedges. These derivatives are accounted for under the fair value method of accounting, with changes in fair value recorded as unrealized investment gains or losses.
- (4) Derivative contracts with financing premiums - Not Applicable
- (5) Net gain or loss recognized - Not Applicable
- (6) Net gain or loss recognized from derivatives no longer qualifying for hedge accounting - Not Applicable
- (7) Derivatives accounted for as cash flow hedges of a forecasted transaction - Not Applicable
- (8) Premium Cost for Derivative Contracts - Not Applicable
- (9) Derivative Component Values - None

B. Derivatives under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees (Life/Fraternal Only) - Not Applicable

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

- (1) Change between years by tax character

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets	\$ 156,172,713	\$ 7,558,592	\$ 163,731,305	\$ 164,727,852	\$ 5,341,393	\$ 170,069,245	\$ (8,555,139)	\$ 2,217,199	\$ (6,337,940)
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	156,172,713	7,558,592	163,731,305	164,727,852	5,341,393	170,069,245	(8,555,139)	2,217,199	(6,337,940)
(d) Deferred tax assets nonadmitted	105,619,368	5,291,014	110,910,382	132,456,942	2,710,782	135,167,724	(26,837,574)	2,580,232	(24,257,342)
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 50,553,345	\$ 2,267,578	\$ 52,820,923	\$ 32,270,910	\$ 2,630,611	\$ 34,901,521	\$ 18,282,435	\$ (363,033)	\$ 17,919,402
(f) Deferred tax liabilities	34,965,110		34,965,110	17,244,780		17,244,780	17,720,330		17,720,330
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 15,588,235	\$ 2,267,578	\$ 17,855,813	\$ 15,026,130	\$ 2,630,611	\$ 17,656,741	\$ 562,105	\$ (363,033)	\$ 199,072

The ultimate realization of deferred tax assets depends on the generation of future taxable income during the periods in which the temporary differences are deductible and prior to the expiration of capital loss, net operating loss and tax credit carry-forwards. Management considers the scheduled reversal of deferred tax liabilities (including the impact of available carry-back and carry-forward periods), projected taxable income, and tax planning strategies in making this assessment. Management believes it is more likely than not that all deferred tax assets will be realized based on projected taxable income and available tax planning strategies. There were no tax planning strategies used related to reinsurance.

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	15,588,235	2,267,578	17,855,813	15,026,130	2,630,611	17,656,741	562,105	(363,033)	199,072
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	32,988,520	2,267,578	35,256,098	41,098,359	2,630,611	43,728,970	(8,109,839)	(363,033)	(8,472,872)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	17,855,813	XXX	XXX	17,656,740	XXX	XXX	199,073
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	34,965,110	-	34,965,110	17,244,780	-	17,244,780	17,720,330	-	17,720,330
(d) Deferred tax assets admitted as the result of application of SSAP No. 101									
Total (2(a) + 2(b) + 2(c))	\$ 50,553,345	\$ 2,267,578	\$ 52,820,923	\$ 32,270,910	\$ 2,630,611	\$ 34,901,521	\$ 18,282,435	\$ (363,033)	\$ 17,919,402

(3) Ratio used as basis of admissibility

	2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	829.550 %	879.570 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 200,592,702	\$ 174,508,720

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2024		2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 156,172,713	\$ 7,558,592	\$ 164,727,852	\$ 5,341,393	\$ (8,555,139)	\$ 2,217,199
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.200 %	30.000 %	2.900 %	49.200 %	-2.700 %	-19.200 %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 50,553,345	\$ 2,267,578	\$ 32,270,910	\$ 2,630,611	\$ 18,282,435	\$ (363,033)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.500 %	100.000 %	14.700 %	100.000 %	-14.200 %	- %

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

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized

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

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:	(1)	(2)	(3)
	2024	2023	Change (1-2)
1. Current Income Tax			
(a) Federal	\$ (54,256,047)	\$ (36,368,726)	\$ (17,887,321)
(b) Foreign			
(c) Subtotal (1a+1b)	\$ (54,256,047)	\$ (36,368,726)	\$ (17,887,321)
(d) Federal income tax on net capital gains	30,684,831	3,791,783	26,893,048
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (23,571,216)	\$ (32,576,943)	\$ 9,005,727

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 2024	(2) 2023	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve			
(3) Policyholder reserves	28,091,262	21,361,685	6,729,577
(4) Investments		29,808	(29,808)
(5) Deferred acquisition costs	112,615,800	126,317,146	(13,701,346)
(6) Policyholder dividends accrual	1,668,154	1,439,889	228,265
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	486,108	1,151,652	(665,544)
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	13,311,389	14,427,672	(1,116,283)
(99) Subtotal (Sum of 2a1 through 2a13)	<u>\$ 156,172,713</u>	<u>\$ 164,727,852</u>	<u>\$ (8,555,139)</u>
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted	105,619,368	132,456,942	(26,837,574)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 50,553,345</u>	<u>\$ 32,270,910</u>	<u>\$ 18,282,435</u>
(e) Capital			
(1) Investments	\$ 7,558,592	\$ 5,341,393	\$ 2,217,199
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>\$ 7,558,592</u>	<u>\$ 5,341,393</u>	<u>\$ 2,217,199</u>
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted	5,291,014	2,710,782	2,580,232
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	2,267,578	2,630,611	(363,033)
(i) Admitted deferred tax assets (2d + 2h)	<u>\$ 52,820,923</u>	<u>\$ 34,901,521</u>	<u>\$ 17,919,402</u>
	(1) 2024	(2) 2023	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 31,558,812	\$ 12,458,584	\$ 19,100,228
(2) Fixed assets			
(3) Deferred and uncollected premium	356,657	442,760	(86,103)
(4) Policyholder reserves	1,293,798	2,587,593	(1,293,795)
(5) Other	1,755,843	1,755,843	-
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>\$ 34,965,110</u>	<u>\$ 17,244,780</u>	<u>\$ 17,720,330</u>
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	<u>\$</u>	<u>\$</u>	<u>\$</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 34,965,110</u>	<u>\$ 17,244,780</u>	<u>\$ 17,720,330</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 17,855,813</u>	<u>\$ 17,656,741</u>	<u>\$ 199,072</u>

The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Current Period	Prior Year	Change (Col. 1 - Col. 2)
Adjusted gross deferred tax assets	\$ 163,731,305	\$ 170,069,245	\$ (6,337,940)
Total deferred tax liabilities	34,965,110	17,244,781	17,720,329
Net deferred tax assets (liabilities)	<u>128,766,195</u>	<u>152,824,464</u>	<u>(24,058,269)</u>
Statutory valuation allowance adjustment			
Net deferred tax assets (liabilities) after statutory valuation allowance	128,766,195	152,824,464	(24,058,269)
Tax effect of unrealized gains (losses)			1,943,472
Change in net deferred income tax			<u>\$ (22,114,797)</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

D. Among the More Significant Book to Tax Adjustments

	2024	Effective Tax Rate
Provision computed at statutory rate	\$ 1,523,656	21.000 %
IMR	2,358,852	32.511 ...
Non-Admitted Assets	665,544	9.173 ...
Other Permanent Differences	(108,906)	-1.501 ...
Tax Credits	(275,653)	-3.799 ...
RTPs	7,706	0.106 ...
Tax-Exempt Income	(850,514)	-11.722 ...
Ceding Commission	(3,162,150)	-43.583 ...
Deferred Validation	-	-
DRE Income/(Loss)	(3,093,723)	-42.640 ...
Subpart F Inclusion	1,478,769	20.381 ...
Total	<u>\$ (1,456,419)</u>	<u>-20.073 %</u>

	2024	Effective Tax Rate
Federal and foreign income taxes incurred	\$ (54,256,047)	-747.791 %
Realized capital gains (losses) tax	30,684,831	422.918 ...
Change in net deferred income taxes	22,114,797	304.800 ...
Total statutory income taxes	<u>\$ (1,456,419)</u>	<u>-20.073 %</u>

	2023	Effective Tax Rate
Provision computed at statutory rate	\$ (5,251,130)	21.000 %
IMR	(13,959,764)	55.827 ...
Non-Admitted Assets	(83,889)	0.335 ...
Other Permanent Differences	(188,241)	0.753 ...
Tax Credits	(9,010,000)	36.032 ...
True-Ups	(49,604)	0.198 ...
Tax-Exempt Income	(205,835)	0.823 ...
Ceding Commission	4,717,395	-18.866 ...
Deferred Validation	65,346	-0.261 ...
DRE Income/(Loss)	194,082	-0.776 ...
Total	<u>\$ (23,771,640)</u>	<u>95.066 %</u>

	2023	Effective Tax Rate
Federal and foreign income taxes incurred	\$ (36,366,626)	145.435 %
Realized capital gains (losses) tax	3,791,783	-15.164 ...
Change in net deferred income taxes	8,803,203	-35.205 ...
Total statutory income taxes	<u>\$ (23,771,640)</u>	<u>95.066 %</u>

E. Operating Loss and Tax Credit Carryforwards

(1) At December 31, 2023, the Company has \$0 in net operating loss carry-forwards, \$0 in foreign tax credit carry-forwards and has \$0 of capital loss carry-forwards.

(2) Income tax expense available for recoupment

(2) As a result of recent tax reform (TCJA) the Company can no longer carry back future losses, therefore there are no available taxes for recoupment.

(3) Deposits admitted under IRS Code Section 6603 - Not Applicable

The Company has no aggregate deposits reported as admitted assets under Section 6603 of the Internal Revenue Code as of December 31, 2024 and 2023 respectively.

F. Consolidated Federal Income Tax Return

(1) The Company will file in a consolidated life/non-life federal income tax return with its parent, Global Atlantic Limited (Delaware), and its affiliates for the period ending December 31, 2024. The Company is a party to a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity within the consolidated group.

(2) The IRS routinely audits the Company's federal income tax returns, and when appropriate, provisions are made in the financial statements in anticipation of the results of these audits. The Company believes that its income tax filing positions and deductions will be sustained on audit, and does not anticipate any adjustments that will result in a material, adverse effect on the Company's financial condition, results of operations, or cash flow. Therefore, no reasonable estimate can be made for tax loss contingencies and none has been recorded.

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

H. Repatriation Transition Tax (RTT) - Not Applicable

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

Notes to the Financial Statements

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

A. Nature of Relationships

On February 1, 2021, KKR & Co. Inc. ("KKR") indirectly acquired a majority interest in the Company following the merger of Global Atlantic Financial Group Limited ("GAFGL") and Magnolia Merger Sub Limited, with GAFGL as the surviving entity of the merger transaction. Prior to the merger transaction, Magnolia Merger Sub Limited was a Bermuda exempted company, a direct wholly owned subsidiary of Magnolia Parent LLC (now known as The Global Atlantic Financial Group LLC or "TGAFGL") and an indirect subsidiary of KKR. Accordingly, TGAFGL is now the holding company of GAFGL and KKR is deemed the ultimate controlling person of FAFLIC.

The Company is organized as a stock life insurance company and is a wholly-owned direct subsidiary of Commonwealth Annuity. Commonwealth Annuity is a wholly-owned indirect subsidiary of TGAFGL, a Bermuda company.

On January 2, 2024, KKR acquired all the remaining equity interests in Global Atlantic that KKR did not already own. As of January 2, 2024, KKR owns 100.0% of Global Atlantic.

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

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

On December 18, 2024, the Company entered into a second amendment to the Mezzanine Loan Agreement (the "Second Amendment to Mezzanine Loan Agreement") with Hatteras Mezzanine LLC (the "Hatteras Borrower"), an affiliated entity of the Company, in which the Company's commitment to purchase promissory notes issued by the Hatteras Borrower was increased from \$120,594,000 to \$179,100,926.

On November 13, 2024, the Company entered into an Amended and Restated Credit and Security Agreement with JAYP 2020-1A, LLC (the "JAYP Borrower") in which the Company committed to purchase \$170,718,750 of loans issued by the JAYP Borrower. The JAYP Borrower primarily holds investments in middle-market loans.

On November 13, 2024, the Company entered into an Amended and Restated Credit and Security Agreement with PICO 2020-1B, LLC (the "PICO Borrower") in which the Company committed to purchase \$170,718,750 of loans issued by the PICO Borrower. The PICO Borrower primarily holds investments in middle-market loans.

On September 6, 2024, the Company entered into a Senior Secured Revolving Loan and Security Agreement with SBKR 2024-1, LLC (the "SBKR Borrower"), an affiliated entity of the Company, in which the Company committed to purchase \$160,000,000 in the aggregate of revolving loans from the SBKR Borrower. The revolving loans are secured by the SBKR Borrower's interests in rail and intermodal assets.

On July 17, 2024, the Company purchased \$81,918,328 of collateralized loan obligations from Forethought Life Insurance Company, an affiliated insurance company, in exchange for cash.

The combined sum of the following transactions exceeds ½ of 1% of the Company's net admitted assets:

On July 17, 2024, the Company purchased \$146,559,022 of collateralized loan obligations ("CLOs") from Commonwealth Annuity and Life Insurance Company, an affiliated insurance company, in exchange for cash.

On June 6, 2024, the Company purchased \$15,156,954 of CLOs from Commonwealth Annuity and Life Insurance Company in exchange for cash.

The combined sum of the following transactions exceeds ½ of 1% of the Company's net admitted assets:

On July 17, 2024, the Company purchased \$108,090,995 of commercial mortgage loans ("CMLs") from Commonwealth Annuity and Life Insurance Company, an affiliated insurance company, in exchange for cash.

On January 18, 2024, the Company purchased \$37,905,000 of CMLs from Commonwealth Annuity and Life Insurance Company in exchange for cash.

On July 8, 2024, the Company committed to purchase \$350,000,000 of revolving credit loans from CyrusOne U.S. Funding LLC (the "CyrusOne Borrower") through an assignment and acceptance agreement with KKR Corporate Lending LLC ("Lending LLC"). Each of CyrusOne Borrower and Lending LLC are affiliated entities of the Company. The revolving credit loans are secured by the CyrusOne Borrower's interests in various real estate properties.

On June 25, 2024, the Company committed to purchase \$421,156,000 of senior and mezzanine loans from certain entities that are affiliates of the Company (the "Catalyst Borrowers")(collectively, the "Catalyst Loans"). The Catalyst Loans are secured by the Catalyst Borrowers' interests in various multi-family residential buildings.

Further details on the Catalyst Loans are as follows:

Senior Loans: \$241,756,000
Mezzanine Loans: \$179,400,000

Total Loans Purchased by the Company: \$421,156,000

On June 14, 2024, the Company entered into a Mezzanine Loan Agreement with Hatteras Mezzanine LLC (the "Hatteras Borrower"), an affiliated entity of the Company, in which the Company committed to purchase \$92,400,000 in promissory notes issued by Hatteras Mezzanine LLC. The notes are secured by the Hatteras Borrower's interests in a portfolio of 11 medical office buildings.

On June 4, 2024, the Company entered into a Loan and Security Agreement with CRTBS 2024 LLC (the "CRTBS Borrower"), an affiliated entity of the Company, in which the Company committed to provide Canadian dollar-denominated loans in an aggregate total of approximately \$173,054,480 (CAD 236,807,750) to the CRTBS Borrower. The loans are secured by the CRTBS Borrower's interests in a partnership that owns an electricity transmission line in Newfoundland, Canada. Canadian dollars have been converted into U.S. dollars at the exchange rate in effect as of June 4, 2024.

As of May 31, 2024, the Company has purchased approximately \$177,478,256 of certain residential mortgage loans, via participation, from eResi Capital Trust ("eResi"), a wholly-owned indirect subsidiary of TGAFGL. The mortgage loans are made to unaffiliated borrowers and are either originated by an eResi subsidiary (Emporium TPO, LLC) or purchased from unaffiliated correspondent sellers (which in turn sell such mortgage loans to eResi). The loans are purchased by the Company at eResi's cost plus a spread to reimburse eResi for originating and purchasing the relevant mortgage loan.

Notes to the Financial Statements

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

The sum of the following transaction exceeds ½ of 1% of the Company's net admitted assets. On April 25, 2024, the Company committed to purchasing up to \$300,000,000 of Notes issued by JGBY Trust 2024-1 (notes secured by home improvement loans to third party borrowers) (collectively, the "Commitment Amounts"). JGBY Trust 2024-1 is a non-insurance affiliate of the Company. The Notes are comprised of Class A, Class B, Class C, Class D, Class E, and Class R notes.

Further details on the Notes and Commitment Amounts are as follows:

Class A Notes: \$202,500,000
 Class B Notes: \$43,500,000
 Class C Notes: \$15,000,000
 Class D Notes: \$6,000,000
 Class E Notes: \$3,000,000
 Class R Notes: \$30,000,000

Total Notes Purchased by the Company: \$300,000,000

On December 21, 2023, the Company purchased \$64,715,295 of commercial mortgage loans from Commonwealth Annuity and Life Insurance Company, its direct parent and an affiliated insurance company, in exchange for cash.

On December 21, 2023, the Company sold \$36,814,035 of commercial mortgage loans to Forethought Life Insurance Company, an affiliated insurance company, in exchange for cash.

The combined sums of the following November transactions exceed ½ of 1% of the Company's net admitted assets:

On November 2, 2023, the Company sold \$5,413,290 of unaffiliated corporate bonds to Forethought Life Insurance Company, an affiliated insurance company, in exchange for cash.

On November 29, 2023, the Company sold \$56,836,223 of unaffiliated corporate bonds to Forethought Life Insurance Company in exchange for cash.

On November 15, 2023, the Company received a \$160,000,000 capital contribution from Commonwealth Annuity and Life Insurance Company, its direct parent and an affiliated insurance company.

On October 25, 2023, the Company purchased \$34,059,879 of corporate obligations from Commonwealth Annuity and Life Insurance Company, its direct parent and an affiliated insurance company, in exchange for cash.

On May 12, 2023, Forethought Life Insurance Company, an affiliated insurance company, issued a note with a principal sum of \$50,000,000 at a rate per annum equal to 4.23%, with a maturity date of June 30, 2023 to the Company. There were no outstanding balances on the note as of September 30, 2024.

On April 25, 2023, the Company sold \$36,202,204 of corporate obligations to Forethought Life Insurance Company, an affiliated insurance company, in exchange for cash.

On April 25, 2023, the Company purchased \$44,640,703 of commercial mortgage loans from Commonwealth Annuity and Life Insurance Company, its direct parent and affiliated insurance company, in exchange for cash.

On February 21, 2023, the Company purchased \$49,940,504 of asset backed securities from Commonwealth Annuity and Life Insurance Company, its direct parent, in exchange for cash.

C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

D. Amounts due to or from Related Parties

As of December 31, 2024 the Company reported a receivable from parent, subsidiaries and affiliates of \$0 and a payable of \$1,035,129. As of December 31, 2023, the Company reported a receivable from parent, subsidiaries and affiliates of \$0 and a payable of \$6,054,122. Intercompany balances are settled on a monthly basis.

E. Management, Service Contracts, Cost Sharing Arrangements

On February 1, 2021, FAFLIC entered into an investment management agreement with Kohlberg Kravis Roberts & Co. L.P., a Delaware limited partnership and KKR subsidiary. The Company recorded expenses for this agreement of \$35,905,612 and \$17,281,330 for the periods ended December 31, 2024, and December 31, 2023, respectively.

The Company has entered into administration, shared services, management services, and investment management services agreements with related parties. These affiliates provide legal, compliance, technology, operations, financial reporting, human resources, risk management, distribution services, use of facilities and such other services as the parties may agree to from time to time. The Company recorded expenses for these agreements of \$51,407,372 and \$34,034,255 for the years ended December 31, 2024 and December 31, 2023, respectively.

The Company has agreements with affiliated parties to receive and pay certain fee income and expenses related to policyholder administration of \$25,306,357 and \$12,692,078 as of December 31, 2024 and December 31, 2023, respectively and had a net \$8,585,842 and \$2,230,838 receivable at December 31, 2024 and December 31, 2023, respectively.

F. Guarantees or Contingencies for Related Parties

On November 16, 2023, Commonwealth Annuity entered into an agreement to guarantee the performance of the Company, related to a reinsured block of fixed annuity and universal life insurance.

On October 3, 2022, Commonwealth Annuity entered into an agreement to guarantee the performance of the Company, related to a reinsured block of variable annuities.

On December 19, 2012, Commonwealth Annuity entered into an agreement to guarantee the performance of the Company, related to a reinsured block of fixed annuities.

G. Nature of Relationships that Could Affect Operations

The Company has entered into a Services and Expenses Agreement, with GAFC, as amended, pursuant to which GAFC and other affiliates will provide certain services to the Company, including, but not limited to, seconding employees and providing management services, administrative support, and use of facilities.

Notes to the Financial Statements

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

- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable
- K. Foreign Subsidiary Value Using CARVM - Not Applicable
- L. Downstream Holding Company Value Using Look-Through Method - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - None

11. Debt

- A. Debt, Including Capital Notes - Not Applicable
- B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) Boston. Through its membership, the Company has the ability to conduct business activity (borrowings with the FHLB). It is part of the Company's strategy to utilize these funds as a key source of liquidity and to promote liability-driven duration management. The Company has determined the actual/estimated maximum borrowing capacity as \$1,214,000,000. The Company calculated this amount in accordance with current and potential acquisitions of FHLB capital stock.

(2) FHLB capital stock

(a) Aggregate totals

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Current Year			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	5,000,000	5,000,000	
(c) Activity stock			
(d) Excess stock			
(e) Aggregate total (a+b+c+d)	\$ 5,000,000	\$ 5,000,000	
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 1,214,000,000		
2. Prior Year-End			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	3,091,100	3,091,100	
(c) Activity stock			
(d) Excess stock			
(e) Aggregate total (a+b+c+d)	\$ 3,091,100	\$ 3,091,100	
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 1,243,000,000		

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

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

(3) Collateral pledged to FHLB

(a) Amount pledged as of reporting date

	(1) Fair Value	(2) Carrying Value	(3) Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3)	\$ 1,409,441	\$ 1,348,836	
2. Current year general account total collateral pledged	1,409,441	1,348,836	
3. Current year separate accounts total collateral pledged			
4. Prior year-end total general and separate accounts total collateral pledged	1,508,106	1,354,202	

Notes to the Financial Statements

11. Debt (Continued)

(b) Maximum amount pledged during reporting period

	(1)	(2)	(3)
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	\$ 1,508,106	\$ 1,354,202	\$
2. Current year general account maximum collateral pledged	1,508,106	1,354,202	
3. Current year separate accounts maximum collateral pledged			
4. Prior year-end total general and separate accounts maximum collateral pledged	1,553,220	1,357,949	

(4) Borrowing from FHLB

(a) Amount as of the reporting date

	(1)	(2)	(3)	(4)
	Total (2+3)	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements				\$
(c) Other				XXX
(d) Aggregate total (a+b+c)	\$	\$	\$	\$
2. Prior Year-end				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements				\$
(c) Other				XXX
(d) Aggregate total (a+b+c)	\$	\$	\$	\$

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

	(1)	(2)	(3)
	Total (2+3)	General Account	Separate Accounts
1. Debt	\$	\$	\$
2. Funding agreements			
3. Other			
4. Aggregate total (Lines 1+2+3)	\$	\$	\$

(c) FHLB - Prepayment obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	NO
2. Funding agreements	NO
3. Other	NO

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

- A. Defined Benefit Plan - Not Applicable
- B. Investment Policies and Strategies of Plan Assets - Not Applicable
- C. Fair Value of Each Class of Plan Assets - Not Applicable
- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans - Not Applicable
- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans

The Company is allocated a share of the costs of the GAFC employee-sponsored defined contribution plans. GAFC matches 100% of the first 6% of eligible compensation contributed by participants. The allocated expense for the twelve months ended December 31, 2024 and year ended December 31, 2023 was \$436,085 and \$397,596, respectively.

- H. Postemployment Benefits and Compensated Absences - Not Applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

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

- A. The Company has 1,000,000 shares authorized, 500,001 shares issues and outstanding, par value \$10.00 per share.

Notes to the Financial Statements

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

- B. The Company has no preferred stock outstanding.
- C. Massachusetts has enacted laws governing the payment of dividends and other distributions to stockholders by insurers. These laws affect the dividend paying ability of the Company. Pursuant to Massachusetts statutes, the maximum amount of dividends and other distributions that an insurer may pay in any twelve month period, without prior approval of the MA DOI, is limited to the greater of the Company's statutory net gains from operations of the preceding December 31 or 10% of the statutory policyholder's surplus as of the preceding December 31. Any dividend from the Company to Commonwealth Annuity requires prior approval of the MA DOI since dividends may not be paid from negative unassigned funds.
- D. As of December 31, 2024 and December 31, 2023, no dividends were paid.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders
- F. The Company has no restrictions on the use of the Company's unassigned surplus and all unassigned surplus is held for the benefit of the shareholders.
- G. The Company has no surplus advances.
- H. Stock Held for Special Purposes
None of the Company's stock is held for special purposes.
- I. The change in special surplus is related to admitting net negative (disallowed) IMR as an asset under certain conditions, that is permitted up to 10% of the reporting entity's adjusted general account and surplus, see Note 2.
- J. Unassigned Funds (Surplus)
Unassigned funds (surplus) was reset to zero as of June 30, 2021, due to a quasi-reorganization described in footnote 13L. The portion of unassigned funds represented or reduced by cumulative unrealized gains and losses are \$(4,239,312) and \$283,614, at December 31, 2024 and December 31, 2023, respectively.
- K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable
- M. Quasi-Reorganization pursuant to SSAP No. 72 - effective date June 30, 2021.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
- (1) Commitments or contingent commitment(s) to an SCA entity, joint venture, partnership, or limited liability company
The Company invests in certain joint ventures, limited liability companies (LLC's) and partnerships, and in some cases makes a commitment for additional investment up to a maximum invested amount.
As of December 31, 2024 commitments to make additional investments to joint ventures, LLC's, and partnerships total \$4,489,032.
- (2) Nature and circumstances of guarantee - None
- (3) Aggregate compilation of guarantee obligations - None
- B. Assessments
- (1) Unfavorable economic conditions may contribute to an increase in the number of insurance companies that are under regulatory supervision. This may result in an increase in mandatory assessments by state guaranty funds, or voluntary payments by solvent insurance companies to cover losses to policyholders of insolvent or rehabilitated companies. Mandatory assessments, which are subject to statutory limits, can be partially recovered through a reduction in future premium taxes in some states. The Company is not able to reasonably estimate the potential impact of any such future assessments or voluntary payments.
- (3) Guaranty fund liabilities and assets related to long-term care insolvencies - None
- C. Gain Contingencies - Not Applicable
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not Applicable
- E. Joint and Several Liabilities - Not Applicable
- F. All Other Contingencies
The Company may be involved from time to time in judicial, regulatory and arbitration proceedings concerning matters arising in connection with the conduct of its business. The Hanover Insurance Group, Inc. (THG) has agreed to indemnify the Company and Commonwealth Annuity with respect to certain of these matters as provided in the Stock Purchase Agreement. Management believes, based on currently available information, that the results of such proceedings, in the aggregate, will not have a material adverse effect on the Company's financial condition. Given the inherent difficulty of predicting the outcome of the Company's litigation and regulatory matters, particularly in cases or proceedings in which substantial or indeterminate damages or fines are sought, the Company cannot estimate losses, or ranges of losses, for cases or proceedings where there is only a reasonable possibility that a loss may be incurred. However, the Company believes that at the present time there are no pending or threatened lawsuits or regulatory proceedings that are reasonably likely to have a material adverse effect on the Company's consolidated financial position.
In addition, the Company is involved, from time to time, in investigations and proceedings by governmental and self-regulatory agencies, which may include investigations into such matters as revenue sharing, claims payment practices, unclaimed property escheatment practices, and other matters. A number of companies have announced settlements of enforcement actions related to such matters with various regulatory agencies, including the SEC, which has included a range of monetary penalties and restitution. The Company is not currently involved in any such investigations or proceedings, though there can be no assurance that such investigations or proceedings may not arise in the future.

Notes to the Financial Statements

14. Liabilities, Contingencies and Assessments (Continued)

In connection with the process of converting over 500,000 in-force life insurance policies (representing policies for both the Company and Accordia) from systems managed by Athene Holdings Limited to the platform of one of our third party service providers DXC, or the "Conversion," the Company and Accordia expect to incur a variety of litigation-related costs. On June 28, 2018 a subsidiary of Athene and FAFLIC entered into a consent order with the New York State Department of Financial Services, or "NYSDFS," relating to the NYSDFS' market conduct examination findings that related primarily to disruptions in servicing caused by the Conversion. Pursuant to the consent order, Athene paid the NYSDFS a fine of \$15 million and will also take corrective actions and provide remediation to policyholders impacted by the Conversion. The agreements between the Company, Commonwealth Annuity and Athene provide indemnities to Athene, including for fines and penalties resulting from violations of law. Commonwealth Annuity has reimbursed Athene an amount equal to the NYSDFS fine in July, 2018. As of December 31, 2023 the Company no longer holds reserves for costs related to certain aspects of the corrective actions agreed under the consent order.

The Company's ultimate legal and financial responsibility cannot be estimated at this time.

The Company's sister company, Accordia Life and Annuity Company is a defendant in a putative policyholder class action, *Clapp, et al. v. Accordia Life and Annuity Company, et al.*, in the Central District of Illinois. Plaintiffs in *Clapp* filed a Motion for Preliminary Approval of Class Settlement on May 10, 2019, which was granted by the Court on June 7, 2019. The Court granted final approval on June 23, 2020. Although the Company is not a party to that lawsuit, it is a released party pursuant to the terms of the settlement agreement and some FAFLIC policyholders are members of the settlement class.

In connection with a cybersecurity incident on May 29, 2023, related to services provided to several companies by Pension Benefits Information LLC, and its use of MOVEit software ("PBI/MOVEit Incident"), The Global Atlantic Financial Group LLC or some of its affiliates have received a total of five putative class action complaints alleging failure to properly secure and safeguard customers' sensitive information. Four cases originated in United States District Court for the Southern District of New York: Clancy, Michael v. The Global Atlantic Financial Group LLC (1:23-cv-07975) filed September 8, 2023, Guzman, Marcelina v. The Global Atlantic Financial Group LLC (1:23-cv-08150) filed September 14, 2023, and Hendrix, Eudoice v. Global Atlantic Financial Company, Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company and Forethought Life Insurance Company (1:23-cv-08058) filed September 12, 2023, and Bernstein, Michael v. The Global Atlantic Financial Group LLC (1:23-cv-9868) filed in New York state court September 15, 2023. A fifth case was filed in the United States District Court for the Southern District of Indiana, but subsequently was voluntarily dismissed: Hansa v. Forethought Life Insurance Company, Global Atlantic Insurance Network LLC, and The Global Atlantic Financial Group LLC (1:23-cv-01549) filed August 28, 2023. The Company itself is currently a party only in the Hendrix case. A judicial panel consolidated certain PBI/MOVEit Incident-related litigation in an MDL and transferred the cases to the District of Massachusetts. This order applies to all matters against The Global Atlantic Financial Group LLC and its affiliates.

15. Leases

- A. Lessee Operating Lease - Not Applicable
- B. Lessor Leases - Not Applicable

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

The current credit exposure of the Company's over the counter derivative contracts is limited to the fair value of (\$1,818,843) as of December 31, 2024. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining full collaterals from counterparties of \$10,606,916 as of December 31, 2024. The exchange-traded derivatives are affected through a regulated exchange and positions are marked to market on a daily basis, the Company has little exposure to credit-related losses in the event of nonperformance by counterparties to such financial instruments.

- 1. Face Amount of the Company's Financial Instruments with Off-Balance-Sheet Risk - Not Applicable
- 2. Nature of Terms - Not Applicable
- 3. Exposure to Credit Related Losses - Not Applicable
- 4. Collateral Policy - 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 - Not Applicable
- C. Wash Sales - None

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

- A. ASO Plans - Not Applicable
- B. ASC Plans - Not Applicable
- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements

- A. Fair Value Measurement

As of December 31, 2024 the Company's assets and liabilities carried at fair value consist of separate account funds are classified as Level 1 in the fair value hierarchy.

Derivatives consist of short equity futures classified as Level 1 in the fair value hierarchy an interest rate contracts as level 2 in the fair value hierarchy. The Company did not own any Level 3 securities carried at fair value as of December 31, 2024 and December 31, 2023.

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

(1) Fair value at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Derivative Assets	\$	\$ 21,106,192	\$	\$	\$ 21,106,192
Separate Accounts	121,401,345				121,401,345
Total assets at fair value/NAV	\$ 121,401,345	\$ 21,106,192	\$	\$	\$ 142,507,537
b. Liabilities at fair value					
Derivative Liabilities	\$	\$	\$	\$	\$
Total liabilities at fair value	\$	\$	\$	\$	\$

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Transfers Between Level 1 and Level 2

There were no transfers between Levels 1 and 2 during the current year.

(4) Fair Value Inputs Level 2 and Level 3

Bonds

In accordance with the NAIC Purposes and Procedures Manual of the NAIC Investment Analysis Office, bonds rated 6 are carried at the lower of amortized cost or fair value. As of December 31, 2024, the Company held 1 6 rated bond with a carrying value of \$1,237,356. As of December 31, 2023, the Company had no 6 rated bonds.

Separate Account Assets

The estimated fair value of assets held in separate accounts is based on quoted market prices. Separate account assets representing contract holder funds are measured at fair value and reported as a summary total in the Statement of Assets, with an equivalent summary total reported for related liabilities. The market value adjusted annuity is comprised of bonds, in which the fair value is based on external vendor prices. Based on the level of observable activity, these bonds will be measured at either Level 1 or Level 2.

Derivatives

The Company enters into certain OTC derivatives, primarily equity index options to hedge the growth in interests credited for the indexed universal life insurance products. The Company values the OTC options utilizing the Black-Scholes models. The Company also compares the derivative valuations to valuations to validate the model outputs. For OTC derivatives that trade in liquid markets, model inputs can generally be verified and model selection does not involve significant management judgment. Such instruments are typically classified within Level 2 of the fair value hierarchy.

(5) Derivatives - Not Applicable

B. Other Fair Value Disclosures

No additional disclosures are required pertaining to fair value measurement.

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 8,701,508,544	\$ 9,029,595,259	\$	\$ 6,843,110,255	\$ 1,858,398,289	\$	\$
Mortgage Loans	3,706,922,702	3,698,031,243			3,706,922,702		
Other Invested Assets	279,822,539	251,319,417			279,822,539		6,415,246
Common Stock	5,000,000	5,000,000			5,000,000		
Short-Term Investments	26,321,967	26,395,254		18,491,920	7,830,047		
Cash and Equivalents	493,072,350	493,072,350	493,072,350				
Derivatives	21,106,192	21,106,192		21,106,192			
Total Assets	13,233,754,294	13,524,519,715	493,072,350	6,882,708,367	5,857,973,577		6,415,246
Derivative Liabilities							
Total Liabilities							

D. Not Practicable to Estimate Fair Value

As of December 31, 2024 and December 31, 2023, the Company owned 5 financial instruments that were not practicable to estimate fair value.

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
BA Common Stock	\$ 58,050	%		1
BA Common Stock	30,101			1
BA Common Stock	571,915			1
BA Common Stock	678,352			1
BA Common Stock	5,076,829			1

Explanations

1: For our equity method investments, our carrying amount generally is our share of the net asset value of the funds or the partnerships, which approximates fair value.

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items

A. Unusual or Infrequent Items - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

B. Troubled Debt Restructuring - Not Applicable

C. Other Disclosures

Effective November 1, 2023, the Company entered into a coinsurance agreement with the Metropolitan Life Insurance Company whereby it assumed universal life and fixed annuity business. The total assumed reserves were \$10,254,863,001. Subsequently the Company entered into retrocession agreements where reserves of \$9,485,748,276 were ceded to an affiliated party and a modified coinsurance treaty with a third-party where the company ceded \$3,658,947,906 of separate account reserves and \$356,831,226 of general account reserves.

Effective November 1, 2023, the Company entered in into a modified coinsurance agreement with the New Reinsurance Company Ltd. whereby it assumed universal life and fixed annuity business. The total assumed reserves were \$10,254,863,001. Subsequently the Company entered into retrocession agreements where reserves of \$9,485,748,276 were ceded to an affiliated party.

Effective April 1, 2023, the Company entered into a coinsurance agreement with Mutual of America Life Insurance Company whereby it assumed payout group annuities. The total assumed reserves were \$777,512,812. Subsequently the Company entered into a retrocession agreement where reserves of \$719,199,351 were ceded to an affiliated party.

Assets values of \$12,133,634 and \$12,220,509 as of December 31, 2024 and December 31, 2023, were on deposit with government authorities or trustees as required by law.

The Company previously completed a conversion to a new life insurance administration system. In a limited number of cases, as a result of the conversion, the Company is using estimates for certain policyholder balances recorded in the financial statements. Any variances to the estimates will be recorded in future periods if estimates are revised or no longer utilized.

Note 14 references "remediation to policyholders impacted by the Conversion" as directed by the NYSDFS. In compliance with this directive, one of these remediation options was to allow policyholders to pay current premiums on a go forward basis and any premium in arrears (i.e. premium that had not been billed) would be applied to the policy, to be collected at the time the policy terminates (e.g. surrender or death). The premium that has been applied under this option has been set up as lien against the policy. In accordance with statutory guidance it is being treated as a non-admitted asset.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries as of December 31, 2024 and December 31, 2023.

E. State Transferable and Non-Transferable Tax Credits - Not Applicable

F. Subprime-Mortgage-Related Risk Exposure

(1) While the Company holds no direct investments in subprime mortgage loans, the Company may have limited exposure to subprime borrowers through direct investments in primarily investment grade subprime residential mortgage-backed securities. The Company's definition of subprime is predominantly based on borrower statistics from a residential pool of mortgages. Included in the statistics evaluated is the average credit score of the borrower, the loan-to-value ratio, the debt-to-income statistics, and the diversity of all these statistics across the borrower profile. As is true for all securities in the Company's portfolio, the entire mortgage-backed asset portfolio is reviewed for impairments at least quarterly. Additionally, reviews of specific mortgage-backed securities are made on a periodic basis by reviewing both the unrealized gain/loss as well as changes to the underlying statistics. Included in the analysis are current delinquency and default statistics, as well as the current and original levels of subordination on the security.

(2) Direct exposure through investments in subprime mortgage loans - Not Applicable

(3) Direct exposure through other investments

The Company holds the following residential mortgage backed securities with subprime exposure as of December 31, 2024.

	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 7,257,850	\$ 5,919,670	\$ 7,997,303	\$
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total (a+b+c+d+e+f)	<u>\$ 7,257,850</u>	<u>\$ 5,919,670</u>	<u>\$ 7,997,303</u>	<u>\$</u>

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage - Not Applicable

G. Retained Assets - Not Applicable

H. Insurance-Linked Securities (ILS) Contracts - Not Applicable

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - None

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

	Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	31,311,006	31,311,006		

Notes to the Financial Statements

21. Other Items (Continued)

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 9,513,775	\$ 9,513,775	\$	\$

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 121,275,068
b. Net Positive Goodwill (admitted)	-
c. EDP Equipment & Operating System Software (admitted)	-
d. Net DTAs (admitted)	15,818,449
e. Net Negative (disallowed) IMR (admitted)	10,318,870
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 95,137,749

(4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	10.000 %

(5) Allocated gains/losses to IMR from derivatives - Not Applicable

22. Events Subsequent

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

Type II – No Type II subsequent events to report.

Subsequent events have been considered through February 21, 2025.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes () No (X)
- (2) Does the reporting entity 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 that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (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 that were in force or which had existing reserves established by the company as of the effective date of the agreement?
Yes () No (X)

B. Uncollectible Reinsurance - Not Applicable

C. Commutation of Reinsurance Reflected in Income and Expenses - Not Applicable

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - Not Applicable

Notes to the Financial Statements

23. Reinsurance (Continued)

- F. Reinsurance Agreement with an Affiliated Captive Reinsurer - Not Applicable
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - Not Applicable
- H. Reinsurance Credit - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not have any retrospectively rated contracts or contract subject to redetermination.

- A. Method Used to Estimate - Not Applicable
- B. Method Used to Record - Not Applicable
- C. Amount and Percent of Net Retrospective Premiums - Not Applicable
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable
- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions
Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?
NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable
- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years
The Company does not have any change in incurred loss adjustment expenses.
- B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses
The Company does not have any change in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies

- A. The percentage of participating life insurance in force to total in force as of December 31, 2024 was 1.59%.
- B. No change to accounting method for policyholder dividends.
- C. The amount of dividend expense incurred for the year ended December 31, 2024 was \$92,485
- D. There was no additional income allocated to participating policyholders.

30. Premium Deficiency Reserves - Not Applicable

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums at death and returns any portion of the final premium paid beyond the month of death. The reserve for surrender values promised in excess of the legally computed reserves is shown in Exhibit 5, Miscellaneous Revenue.
2. For Traditional Life business, the reserve for substandard risk is shown in Exhibit 5, Miscellaneous Reserves. For the most recently issued business, the reserves for substandard policies are determined by computing the regular mean reserve for the policy and holding and additional one half of the extra premium charge for the year. For one older block of business, factors expressed as a percentage of the substandard premium and supplied by the Actuary of the New York Insurance Department (i.e., Guardian Life factors) are applied to the total substandard premium, by issue year, to determine the reserve for the substandard risk. For another older block, substandard business issued after 1981 have reserves calculated using 175% of the 1958 CSO mortality or the appropriate extra mortality using the 1980 CSO. Risk premium reinsurance liabilities are valued at the corresponding multiple of the standard liability. Substandard annuities are charged a premium based upon a rated age and are reserved by adding a constant number of extra deaths to the standard mortality at every age, so as to produce the life expectancy of the rated age. This method provides additional reserves that grade to standard reserves at the end of the mortality table.
3. The Company had \$1,857,196,927 and \$1,815,942,612 of insurance in force for which the gross premiums were less than the net premiums according to the standard valuation required by the Commonwealth of Massachusetts as of December 31, 2024 and 2023, respectively. Reserves to cover the above shortfall in premiums totaled \$31,860,960 and \$41,509,130 at 2024 and 2023 year- end and are reported in Exhibit 5, Section G.
4. For non-universal life plans and universal life accidental death and waiver of premium, tabular interest, tabular less actual reserve released and tabular costs are calculated by formulas. For universal life, except for accidental death and waiver of premium, tabular interest and tabular cost are equal to actual credits and charges to the policies.
5. Tabular interest on funds not involving life contingencies is calculated by formula, except for the dividend accumulations which is a ledger liability.
6. Details for Other Changes
The Company did not change reserving methods.

Notes to the Financial Statements

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

A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ 446,694,480	\$ -	\$ -	\$ 446,694,480	7.987 %
b. At book value less current surrender charge of 5% or more	35,678,134	-	-	35,678,134	0.638
c. At fair value	-	-	20,263,929	20,263,929	0.362
d. Total with market value adjustment or at fair value (total of a through c)	482,372,614	-	20,263,929	502,636,543	8.987
e. At book value without adjustment (minimal or no charge or adjustment)	3,726,560,379	-	-	3,726,560,379	66.628
(2) Not subject to discretionary withdrawal	1,363,561,389	-	346,827	1,363,908,216	24.386
(3) Total (gross: direct + assumed)	\$ 5,572,494,382	\$ -	\$ 20,610,756	\$ 5,593,105,138	100.000 %
(4) Reinsurance ceded	4,567,638,716	-	-	4,567,638,716	
(5) Total (net) (3 - 4)	\$ 1,004,855,666	\$ -	\$ 20,610,756	\$ 1,025,466,422	
(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:	\$ 873,641	\$ -	\$ -	\$ 873,641	

B. Group Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ 116,476	\$ -	\$ 116,476	0.003 %
b. At book value less current surrender charge of 5% or more	1,798,943	-	-	1,798,943	0.054
c. At fair value	-	-	43,361,390	43,361,390	1.298
d. Total with market value adjustment or at fair value (total of a through c)	1,798,943	116,476	43,361,390	45,276,809	1.355
e. At book value without adjustment (minimal or no charge or adjustment)	2,506,539,566	-	-	2,506,539,566	75.013
(2) Not subject to discretionary withdrawal	788,948,854	-	706,415	789,655,269	23.632
(3) Total (gross: direct + assumed)	\$ 3,297,287,363	\$ 116,476	\$ 44,067,805	\$ 3,341,471,644	100.000 %
(4) Reinsurance ceded	2,987,206,698	-	-	2,987,206,698	
(5) Total (net) (3 - 4)	\$ 310,080,665	\$ 116,476	\$ 44,067,805	\$ 354,264,946	
(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)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	- %
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	3,262,344	3,262,344	0.581
d. Total with market value adjustment or at fair value (total of a through c)	-	-	3,262,344	3,262,344	0.581
e. At book value without adjustment (minimal or no charge or adjustment)	316,054,291	-	-	316,054,291	56.324
(2) Not subject to discretionary withdrawal	241,815,452	-	-	241,815,452	43.094
(3) Total (gross: direct + assumed)	\$ 557,869,743	\$ -	\$ 3,262,344	\$ 561,132,087	100.000 %
(4) Reinsurance ceded	291,027,632	-	-	291,027,632	
(5) Total (net) (3 - 4)	\$ 266,842,111	\$ -	\$ 3,262,344	\$ 270,104,455	
(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:	\$ -	\$ -	\$ -	\$ -	

Notes to the Financial Statements

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

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 1,253,212,616
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	61,723,714
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	266,842,110
(4) Subtotal (1+2+3)	\$ 1,581,778,440
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	64,795,036
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	3,262,344
(11) Subtotal (5+6+7+8+9+10)	\$ 68,057,380
(12) Combined Total (4+11)	\$ 1,649,835,820

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ 56,596,895	\$ 68,132,065
b. Universal Life	1,165,493,615	1,171,766,753	1,261,767,646
c. Universal Life with Secondary Guarantees	1,006,110,121	971,589,981	4,456,917,748
d. Indexed Universal Life	101,970,952	100,721,972	88,243,523
e. Indexed Universal Life with Secondary Guarantees	298,532,184	294,298,791	889,981,125
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	353,189,578	369,373,453
h. Variable Life	-	-	-
i. Variable Universal Life	594,154,099	593,995,975	448,793,499
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	65,346,073
b. Accidental Death Benefits	XXX	XXX	335,013
c. Disability – Active Lives	XXX	XXX	2,084,972
d. Disability – Disabled Lives	XXX	XXX	3,840,023
e. Miscellaneous Reserves	XXX	XXX	1,097,228,440
(3) Total (gross: direct + assumed)	3,166,260,971	3,542,159,945	8,752,043,580
(4) Reinsurance Ceded	2,805,770,298	3,226,620,034	8,160,580,323
(5) Total (net) (3) - (4)	\$ 360,490,673	\$ 315,539,911	\$ 591,463,257

B. Separate Account with Guarantees - Not Applicable

Notes to the Financial Statements

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics (Continued)

C. Separate Account Nonguaranteed

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life	52,085,627	52,085,627	49,279,435
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability – Active Lives	XXX	XXX	-
d. Disability – Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	2,997,756
(3) Total (gross: direct + assumed)	52,085,627	52,085,627	52,277,191
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ 52,085,627	\$ 52,085,627	\$ 52,277,191

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 557,162,913
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	300,043
3. Exhibit 5, Disability – Active Lives Section, Total (net)	161,039
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	264,472
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	33,574,793
6. Subtotal (1+2+3+4+5)	\$ 591,463,260
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2	49,279,435
8. Exhibit 3, Line 0499999, Column 2	-
9. Exhibit 3, Line 0599999, Column 2	2,997,756
10. Subtotal (7+8+9)	\$ 52,277,191
11. Combined Total (6+10)	\$ 643,740,451

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial	\$	\$
(2) Ordinary new business		
(3) Ordinary renewal	1,447,170	1,698,368
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals (1+2+3+4+5+6)	\$ 1,447,170	\$ 1,698,368

35. Separate Accounts

A. Separate Account Activity

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

- Individual and Group Variable Annuities
- Individual and Group Variable Life Insurance Products
- Group Pension contracts with accumulation in variable separate accounts

In accordance with the procedures of Massachusetts, the Company's domiciliary state for approving items within a separate account, the separate account classification for variable life insurance products, variable annuity contracts, and pension contracts are supported by 175 M.G.L. Sections 132G – 132L.

Variable Separate Accounts and Guaranteed Period Accounts

Notes to the Financial Statements

35. Separate Accounts (Continued)

The Company's individual and group variable annuity contracts and variable life insurance policies are supported by variable separate accounts of a nonguaranteed return nature. The Company's group pension contracts permit accumulation in variable separate accounts, but provide fixed annuities upon annuitization. These separate accounts are comprised of sub-accounts, each of which invest in an investment company that is registered under the Investment Company Act of 1940. The net investment experience of a sub-account is credited directly to the policy owner or certificate owner, and can be positive or negative. The assets and liabilities of the sub-accounts are carried at market.

In addition to variable separate accounts, certain variable annuity contracts also offer guarantee period accounts (a GPA), which provides for the accumulation of interest at a guaranteed interest rate for a stated period (the Guarantee Period). Assets in a GPA are invested by the Company in accordance with the investment restrictions applicable to the General Account. If the investment proceeds of a GPA at the end of the guarantee period are insufficient to cover its stated rate of return, the difference will be remitted by the General account. Transfers or withdrawals from a GPA on any date other than on the day following the expiration of the GPA's Guarantee Period is subject to a market value adjustment, which may be positive or negative; however, in no event will the guaranteed interest rate be less than 3%. If the investment proceeds of a Guarantee Period Account at the end of the guarantee period are insufficient to cover principal and this minimum rate of return, the difference will be remitted by the General Account.

Variable Product Guarantees

The Company's variable annuity products provide certain optional riders that a policy owner could elect at issue for a separate charge. The availability of these riders varies by product, but includes certain enhanced death benefit riders, a minimum enhanced earning rider, and a minimum guaranteed annuity payment benefit rider, and a guarantee lifetime withdrawal rider. Under some products, a separate charge for a rider is made against the annuity contract's accumulated value. Under other products, the rider charge is assessed against separate account assets. If proceeds from the investment options are insufficient to provide the guaranteed benefits, any difference will be funded by the Company's General Account. The reserves for these riders are set forth in Exhibit 5, Miscellaneous Reserves Section G of the Company's general account Annual Statement.

The Company issued variable annuity products that offer an EDB rider for which the charge is assessed as a daily charge against separate account assets. In addition, these products offer a guaranteed lifetime withdrawal rider for which the charge is made through reductions of a variable annuity contract's accumulations units in the sub-accounts. In each case, if proceeds from the separate account are insufficient to provide the guaranteed benefits, any difference will be funded by the Company's General Account. The reserve for these riders is set forth in Exhibit 5, Miscellaneous Reserves Section G of the Company's general account Annual Statement.

(2) Separate account assets legally insulated from the general account claims

In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

Pursuant to Section 175 M.G.L. 132G, that portion of the assets of the separate accounts equal to the reserves and other contract liabilities with respect to the respective separate account are not to be chargeable with liabilities arising out of any other business the Company may conduct.

The Company separate account statement includes legally insulated assets of \$121,401,345 and \$113,750,881 as of December 2024 and 2023, respectively. The assets legally insulated from the general account as of December 31, 2024 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Annuities	\$ 69,139,132	\$
Variable Life Insurance Products	52,262,213	
Total	<u>\$ 121,401,345</u>	<u>\$</u>

(3) Separate account products that have guarantees backed by the general account

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years:

As of December 31, 2024 and 2023, the general account of the Company had a maximum guarantee for separate account liabilities of \$1,533,811 and \$2,451,251, respectively. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

a. 2024	\$ 170
b. 2023	\$ 113
c. 2022	\$ 382
d. 2021	\$ 1,117
e. 2020	\$ 1,388

The general account of the Company has paid \$80,961 and \$190,826 toward separate account guarantees as of December 31, 2024 and 2023, respectively.

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

B. General Nature and Characteristics of Separate Accounts Business

For individual insurance, the separate accounts held by the Company generally relate to variable annuities or life insurance of a non-guaranteed return nature. The net investment return of the separate account is credited directly to the policyholder and can be positive or negative. The variable annuities generally provide a minimum guaranteed death benefit, the nature of which has varied over time. In 1996, the company began offering a minimum guaranteed death benefit which is adjusted annually to the current account value. The assets and liabilities of these accounts are carried at market, and the business has been included in column 4 of the table below.

In 1997, the Company began offering annuities with market value adjustments. While there are guarantees associated with these annuities, returns above this guaranteed level may be subject to market value adjustments which can be positive or negative. The assets and liabilities of these annuities are carried at market, and the business has been included in column 2 below.

Notes to the Financial Statements

35. Separate Accounts (Continued)

For group insurance, the separate accounts held by the Company relate to group annuity contracts, which fund defined contribution and defined benefit pension plans. The assets and liabilities of these accounts are carried primarily at market value.

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

	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for period ending 12/31/2024.....	\$	\$	\$	\$ 1,643,085	\$ 1,643,085
(2) Reserves at 12/31/2024 for accounts with assets at:					
a. Fair value.....		116,476		116,955,751	117,072,227
b. Amortized cost.....					
c. Total reserves (a+b).....	<u>\$</u>	<u>\$ 116,476</u>	<u>\$</u>	<u>\$ 116,955,751</u>	<u>\$ 117,072,227</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment.....	\$	\$ 116,476	\$	\$	\$ 116,476
2. At book value without market value adjustment and with current surrender charge of 5% or more.....					
3. At fair value.....				115,902,509	115,902,509
4. At book value without market value adjustment and with current surrender charge less than 5%.....					
5. Subtotal (1+2+3+4).....	<u>\$</u>	<u>\$ 116,476</u>	<u>\$</u>	<u>\$ 115,902,509</u>	<u>\$ 116,018,985</u>
b. Not subject to discretionary withdrawal.....				1,053,242	1,053,242
c. Total (a+b).....	<u>\$</u>	<u>\$ 116,476</u>	<u>\$</u>	<u>\$ 116,955,751</u>	<u>\$ 117,072,227</u>
(4) Reserves for asset default risk in lieu of AVR.....	\$	\$	\$	\$	\$
C. Reconciliation of Net Transfers To or (From) Separate Accounts					
(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement					
a. Transfers to Separate Accounts (Page 4, Line 1.4).....				\$ 1,643,085	
b. Transfers from Separate Accounts (Page 4, Line 10).....					10,226,186
c. Net transfers to or (from) Separate Accounts (a) - (b).....					<u>\$ (8,583,101)</u>
(2) Reconciling adjustments					
a. Reconciling Adjustment.....				\$ 295,561	
b. Administration and Policy Fees.....					(2,564,020)
c. Matured/Deferred Contracts.....					(232,183)
d. Reinsurance.....					11,426,538
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement					
(1c) + (2) = (Page 4, Line 26).....					\$ 342,795

36. Loss/Claim Adjustment Expenses - Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Massachusetts
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001404912
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/26/2021
- 3.4 By what department or departments?
Massachusetts Division of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No

6.2 If yes, give full information
.....

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No

- 7.2 If yes,
7.21 State the percentage of foreign control 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Bermuda	Corporation

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and 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
REDI Global Technologies LLC.	New York, NY .....	..NO..	..NO..	..NO..	..YES..
Mercer Allied Company, L.P	Saratoga Springs, NY .....	..NO..	..NO..	..NO..	..YES..
Global Atlantic Investment Advisors, LLC	Indianapolis, Indiana .....	..NO..	..NO..	..NO..	..YES..
Global Atlantic Distributors, LLC	Simsbury, Connecticut .....	..NO..	..NO..	..NO..	..YES..
KKR Credit Advisors (Singapore) Pte. Ltd.	Singapore .....	..NO..	..NO..	..NO..	..YES..
KKR Registered Advisor LLC	New York, NY .....	..NO..	..NO..	..NO..	..YES..
Kohlberg Kravis Roberts & Co. L.P.	New York, NY .....	..NO..	..NO..	..NO..	..YES..
FS/KKR Advisor, LLC	Philadelphia, PA .....	..NO..	..NO..	..NO..	..YES..
KKR Credit Advisors (US) LLC	San Francisco, CA .....	..NO..	..NO..	..NO..	..YES..
KKR Capital Markets LLC	New York, NY .....	..NO..	..NO..	..NO..	..YES..
MCS Capital Markets LLC	New York, NY .....	..NO..	..NO..	..NO..	..YES..

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP 200 Berkeley Sreet, 10th Floor, Boston, MA 02116
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Peter Carlson, Senior Vice President and Appointed Actuary, 20 Guest St., Brighton, MA 02135
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
Global Atlantic Financial Group's (GAFG) "Corporate Code of Conduct and Ethics" was updated and approved by GAFG's Board of Directors on November 15, 2024. Among the changes: (1) the name of the Code was changed to "Code of Business Conduct and Ethics," (2) a new message from GAFG's Chief Compliance Officer was added; (3) GAFG's Mission and Values were added, (4) the names of KKR's public company policies, which apply to GAFG employees, were added, (5) additional detail on conflicts of interest was added; and (6) a new section on Tax Evasion was added.
- 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 First Allmerica Financial Life Insurance Company
GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

INVESTMENT

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

GENERAL INTERROGATORIES

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

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$ 5,000,000
- 26.28 On deposit with states \$ 12,133,634
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 15,049,685
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 1,348,836
- 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
U.S Bank N.A	1025 Connecticut Avenue, NM Suite 517, Washington DC 20036
Bank of New York Mellon	One Wall Street, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [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
Internal Global Atlantic Investment Team	I.....
Kohlberg Kravis Roberts & Co. L.P.	A.....
Goldman Sachs Asset Management, L.P.	U.....
MetLife Investment Management, LLC	U.....
Alliance Bernstein L.P.	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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
1399770	Kohlberg Kravis Roberts & Co. L.P.	K3NEK11EF7N3JVJE7V46 .....	.....	DS.....
107738	Goldman Sachs Asset Management, L.P.	5493000C7DKPYVEOMA87 .....	.....	OS.....
106998	Alliance Bernstein L.P.	0JK55UGWSIINF3X7KLQ85 .....	.....	NO.....
142463	MetLife Investment Management, LLC	549300025PYTRUFE1882 .....	.....	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 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	9,048,160,479	8,720,770,639	(327,389,840)
31.2 Preferred stocks			
31.3 Totals	9,048,160,479	8,720,770,639	(327,389,840)

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

Fair values are generally derived using external independent pricing vendors and validated by comparing to broker quotes, recent open market trades and/or internally developed pricing models.

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

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

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [X] No []

35. By self-designating PLGI securities, the reporting entity is certifying 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 [] No [] N/A [X]

GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 244,412

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

1 Name	2 Amount Paid
.....

41.1 Amount of payments for legal expenses, if any?\$535,031

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

1 Name	2 Amount Paid
.....

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?\$ 23,188

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

1 Name	2 Amount Paid
AMERICAN COUNCIL OF LIFE INSURERS	20,317

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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 []
- 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	126,030,409	1,017,329,960
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	1,938,288,656	1,893,482,186
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No []
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
 Section 132F and 132G, Chapter 175, Massachusetts General Law
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] 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	

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 \$ 40,543,651
- 7.2 Total Incurred Claims \$ 84,284,971
- 7.3 Number of Covered Lives 45,356

*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.
- Individual and Industrial Life Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves \$ 6,498,743,766
- 10.02 Modified Coinsurance Ceded Reserves \$ 5,951,993,922
- Individual and Industrial Life Policies With Pricing Flexibility Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force \$ 1,881,540,275
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$ 588,822,334
- 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) \$ 588,822,334
- 10.08 Life Net Amount at Risk (10.03 - 10.07) \$ 1,292,717,941
- Individual and Industrial Term Life Policies Without Pricing Flexibility 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	\$ 6,092,417
 <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	\$
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
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)	\$
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$
 <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	\$ 10,051,514
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$ 2,640,925
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)	\$ 2,640,925
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$ 7,410,589

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 []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|----------------------|----------|
| 11.21 Paid | \$ |
| 11.22 Received | \$ |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 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: \$
14. Total dividends paid stockholders since organization of the reporting entity:
- | | |
|-------------------|----------|
| 14.11 Cash | \$ |
| 14.12 Stock | \$ |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] 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 [] No []
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 15.31 Earned premium | | | |
| 15.32 Paid claims | | | |
| 15.33 Claim liability and reserve (beginning of year) | | | |
| 15.34 Claim liability and reserve (end of year) | | | |
| 15.35 Incurred claims | | | |

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	.....	.....
15.45	\$1,000,000 or more	.....	.....

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)	30,998,396	31,298,242	7,133,794	7,651,672	7,949,146
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,293,584	4,874,597	6,196,722	8,419,142	9,397,447
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	508,251	524,774	550,902	601,591	624,976
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	34,800,231	36,697,613	13,881,418	16,672,405	17,971,569
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)	1,450	200	50	6,020	550
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	1,450	200	50	6,020	550
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	(31,054,154)	425,458,437			
15. Group life (Line 20.4, Col. 3)	(865,086)	345,153			
16. Individual annuities (Line 20.4, Col. 4)	154,149,425	401,569,482	206,061,326	165,125,117	888,668
17. Group annuities (Line 20.4, Col. 5)	3,800,224	189,956,889	220,107,239	371,274	691,135
18. Accident & Health (Line 20.4, Col. 6)					
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	126,030,409	1,017,329,960	426,168,566	165,496,391	1,579,803
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	15,040,289,124	15,537,633,131	6,182,129,931	3,112,981,514	2,924,135,108
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	14,903,394,558	15,402,260,827	6,092,458,568	2,991,480,205	2,808,576,857
23. Aggregate life reserves (Page 3, Line 1)	1,922,049,257	1,875,645,855	979,835,191	575,519,159	453,957,641
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	266,842,110	286,322,536	272,719,290	287,034,019	295,198,947
26. Asset valuation reserve (Page 3, Line 24.01)	63,652,395	39,087,289	22,543,414	14,251,008	12,300,365
27. Capital (Page 3, Lines 29 and 30)	5,000,010	5,000,010	5,000,010	5,000,010	5,000,010
28. Surplus (Page 3, Line 37)	131,894,556	130,372,294	84,671,353	116,501,300	110,558,241
29. Net Cash from Operations (Line 11)	(174,551,921)	1,124,043,124	153,391,699	(14,316,924)	(109,875,520)
Risk-Based Capital Analysis					
30. Total adjusted capital	200,592,702	174,508,720	112,267,995	135,809,496	127,926,764
31. Authorized control level risk - based capital	24,180,778	19,840,231	16,808,866	11,314,441	9,996,139
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)	64.1	74.1	87.9	93.8	93.7
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0		
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	26.3	8.8	2.9	0.2	0.3
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	3.7	12.6	7.3	4.2	3.3
37. Contract loans (Line 6)	3.9	3.7	1.7	1.5	2.0
38. Derivatives (Page 2, Line 7)	0.1			0.0	0.1
39. Other invested assets (Line 8)	1.8	0.2	0.1	0.2	0.6
40. Receivables for securities (Line 9)	0.0	0.7	0.2	0.0	0.1
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	1,442,027,866	241,830,892	134,580,334	15,007,952	13,587,112
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	978,945,617	144,954,723	126,534,153		
49. All other affiliated	116,837,105	16,871,862	1,119,804		
50. Total of above Lines 44 to 49	2,537,810,588	403,657,477	262,234,291	15,007,952	13,587,112
51. Total Investment in Parent included in Lines 44 to 49 above					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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).....	135,022,415	173,408,783	14,028,940	4,986,643	3,653,606
53. Total admitted assets (Page 2, Line 28, Col. 3)	15,161,690,469	15,651,384,012	6,293,144,635	3,262,611,927	3,062,283,599
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	812,203,272	364,927,097	138,539,441	97,453,277	105,731,251
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(278,448)	(9,279,534)	(3,308,997)	(648,548)	506,133
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(4,522,926)	(1,771,881)	(2,132,206)	624,571	(6,788,128)
57. Total of above Lines 54, 55 and 56	807,401,898	353,875,682	133,098,238	97,429,300	99,449,256
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)	165,508,202	156,862,727	71,975,541	45,472,133	100,729,055
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	14,468,649	440,311,074	(1,991,930)	(2,208,651)	(858,813,831)
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	92,484	93,414	134,052	29,641	(46,749)
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	11.1	9.9	20.8	3.1	(4.4)
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	6.9	8.0	17.2	6.9	5.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					1.3
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)				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)				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)	2,353,878	3,257,326	10,963,173	5,037,546	(4,526,978)
74. Individual term life (Page 6.1, Col. 4)	402,101	622,104	6,151,446	911,586	(5,683,577)
75. Individual indexed life (Page 6.1, Col. 5)	(20,918,426)	(19,072,373)	(24,318,754)	7,688,343	(330,867,880)
76. Individual universal life (Page 6.1, Col. 6)	46,842,115	(3,466,005)	(14,818,052)	(24,576,508)	(57,963,239)
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	(132,947,762)	(47,471,704)	(19,071)	542,931	357,810,437
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)	20,852,573	51,559,564	9,924,662	7,203,505	9,034,239
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)					
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)	19	(146)	292	96	(2,733)
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)	804,379	2,012,493	3,975,968	1,576,480	(12,417,675)
86. Group variable life (Page 6.2, Col. 5)	(8,178)	3,227	15,122	(4,155)	260,168
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					(911)
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	88,688,711	19,235,178	(8,631,512)	5,151,452	20,653,594
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	(119,823,578)	(136,019,377)	(80,416,952)	(365,246)	(431,116)
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)	1,452,185	64,493,744	(189,398)	(241,002)	366,732
96. Individual other annuities (Page 6.3, Col. 7)	6,722,029	(65,861,636)			
97. Group deferred fixed annuities (Page 6.4, Col. 2)	(1,666,756)	320,014			
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	125,441,385				
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)	10,662,324	147,421,331	14,952,856	4,182,795	12,700,522
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)	(593)	(608)	36	(652)	(868)
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregate of all other lines of business (Page 6, Col. 8)	2,268,763	(182,039)			
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	31,105,170	16,851,093	(82,410,186)	7,107,171	(11,069,285)

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 First Allmerica Financial Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 3891

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2024

NAIC Company Code 69140

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	6,746,259		3,892,083	1,223,234	4,159,435		9,274,752	19,813,007		8,174,501		27,987,508
3. Term	6,978,853							12,937,186		87,583		13,024,769
4. Indexed	5,203,571							9,912,466		3,167,126		13,079,593
5. Universal	12,547,902							35,367,596		4,883,509		40,251,105
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal	1,262,730							2,163,450		2,643,200		4,806,650
9. Credit												
10. Other												
11. Total Individual Life	32,739,315		3,892,083	1,223,234	4,159,435		9,274,752	80,193,706		18,955,919		99,149,625
Group Life												
12. Whole												
13. Term												
14. Universal	2,688,315							8,736,814		594,775		9,331,588
15. Variable												
16. Variable universal	196,647							91,000		178,147		269,147
17. Credit												
18. Other												
19. Total Group Life	2,884,962							8,827,814		772,922		9,600,736
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees	410,457							937,957		4,978,104		5,916,061
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	410,457							937,957		4,978,104		5,916,061
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees	387,498							12,716,684		5,745,856		18,462,540
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities	387,498							12,716,684		5,745,856		18,462,540
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)	4,145						XXX	XXX	XXX	531,435	531,435
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)	38,580						XXX	XXX	XXX		
46. Total Accident and Health		42,724						XXX	XXX	XXX	531,435	531,435
47. Total	36,464,956 (c)		3,892,083	1,223,234	4,159,435		9,274,752	102,676,161		30,452,801	531,435	133,660,397

24.GT

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

NAIC Group Code 3891

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2024

NAIC Company Code 69140

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 Pcls/ Certs	15 Amount	16 Number of Pcls/ Certs	17 Amount	18 Number of Pcls/ Certs	19 Amount	20 Number of Pcls/ Certs	21 Amount		Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount
Individual Life																
1. Industrial																
2. Whole	18,367,399	921	15,065,563			921	15,065,563	10,267,511	4	1,450,000	(2,059)	(41,091,935)	29,031	754,781,475		
3. Term	11,037,186	56	12,937,186			56	12,937,186	1,600,000			(2,330)	(1,399,699,100)	5,502	1,873,422,237		
4. Indexed	13,131,973	42	9,913,770			42	9,913,770	3,990,490			(58)	(25,872,555)	1,587	567,802,665		
5. Universal	39,904,173	381	35,367,762			381	35,367,762	10,063,918			(399)	(74,788,283)	8,142	1,604,291,715		
6. Universal with secondary guarantees											(15)	(2,420,383)	376	101,743,104		
7. Variable																
8. Variable universal	1,844,239	9	1,493,810			9	1,493,810	1,900,429			(59)	(13,375,865)	718	189,454,867		
9. Credit																
10. Other																
11. Total Individual Life	84,284,971	1,409	74,778,091			1,409	74,778,091	27,822,348	4	1,450,000	(4,920)	(1,557,248,140)	45,356	5,091,496,063		
Group Life																
12. Whole																
13. Term																
14. Universal	7,361,575	38	8,736,685			38	8,736,685	1,038,365			(43)	(8,721,174)	897	332,044,996		
15. Variable																
16. Variable universal											(11)	(1,387,560)	249	109,858,843		
17. Credit														(a)		
18. Other																
19. Total Group Life	7,361,575	38	8,736,685			38	8,736,685	1,038,365			(54)	(10,108,734)	1,146	441,903,839		
Individual Annuities																
20. Fixed																
21. Indexed																
22. Variable with guarantees	3,384,196	827	3,384,196			827	3,384,196				(92)	(1,447,914)	942	16,625,098		
23. Variable without guarantees											4		7			
24. Life contingent payout											(8)	14,483	25	473,885		
25. Other																
26. Total Individual Annuities	3,384,196	827	3,384,196			827	3,384,196				(96)	(1,433,431)	974	17,098,984		
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with guarantees	8,665,618	1,631	8,665,618			1,631	8,665,618				(16)	147,275	236	1,189,100		
30. Variable without guarantees											1		2			
31. Life contingent payout											(79)	(115,587)	69	2,356,541		
32. Other																
33. Total Group Annuities	8,665,618	1,631	8,665,618			1,631	8,665,618				(94)	31,687	307	3,545,641		
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		(1,476)		(1,476)		
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	4	402	4	401		
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	(1,074)	4	(1,075)		
47. Total	103,696,359	3,905	95,564,589			3,905	95,564,589	28,860,713	4	1,450,000	(5,160)	(1,568,759,692)	47,787	5,554,043,451		

(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 First Allmerica Financial Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year			355,398	36,172,839			279	1,390	524,774	36,697,613
2. Issued during year			4	1,450						1,450
3. Reinsurance assumed										
4. Revived during year			207	12,390						12,390
5. Increased during year (net)			7	926,910					2,330	929,240
6. Subtotals, Lines 2 to 5			218	940,750					2,330	943,080
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)			355,616	37,113,589			279	1,390	527,104	37,640,693
Deductions during year:										
10. Death			6,003	362,726			XXX	38	8,702	371,428
11. Maturity			118	3,336			XXX			3,336
12. Disability							XXX			
13. Expiry			207	10,934						10,934
14. Surrender			8,581	559,432			5	15	5,706	565,138
15. Lapse			6,016	1,866,196			5	24	4,318	1,870,514
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			1	18,985			1		127	19,112
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			20,926	2,821,609			11	77	18,853	2,840,462
21. In force end of year (b) (Line 9 minus Line 20)			334,690	34,291,980			268	1,313	508,251	34,800,231
22. Reinsurance ceded end of year	XXX		XXX	32,410,440	XXX		XXX	XXX	498,200	32,908,640
23. Line 21 minus Line 22	XXX		XXX	1,881,540	XXX	(a)	XXX	XXX	10,051	1,891,591
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?

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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	199,943
25. Other paid-up insurance			3,050	48,575
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			6	429
28. Term policies - other			6,994	2,772,053
29. Other term insurance - decreasing	XXX		XXX	104
30. Other term insurance	XXX		XXX	488,484
31. Totals (Lines 27 to 30)			7,000	3,261,070
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	2,411
33. Totals, extended term insurance	XXX	XXX	1,190	30,103
34. Totals, whole life and endowment	4	1,450	326,500	30,998,396
35. Totals (Lines 31 to 34)	4	1,450	334,690	34,291,980

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	1,450		33,737,960	554,020
38. Credit Life (Group and Individual)				
39. Group			508,252	
40. Totals (Lines 36 to 39)	1,450		34,246,212	554,020

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	498,200
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		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				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	2,648,387
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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 Children, etc., policies and riders included above.	
47.1	
47.2	

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 Certi- cates	8 Amount of Ins urance
48. Waiver of Premium			9,010	748,784			16	3,395
49. Disability Income			1	143				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	9,011	(a) 748,927		(a)	16	(a) 3,395

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
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	20,137	10,577	1	
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)	1,818	1,113	16	
5. Total (Lines 1 to 4)	21,955	11,690	17	
Deductions during year:				
6. Decreased (net)	1,370	1,985		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1,370	1,985		
9. In force end of year (line 5 minus line 8)	20,585	9,705	17	
10. Amount on deposit		(a) 18,074,987		(a)
11. Income now payable	32	117	1	
12. Amount of income payable	(a) 8,645,785	(a) 3,624,914	(a) 152,321	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	7,694	401,198	372	29,824
2. Issued during year	1			
3. Reinsurance assumed				
4. Increased during year (net)	119	36	1	142,923
5. Totals (Lines 1 to 4)	7,814	401,234	373	172,747
Deductions during year:				
6. Decreased (net)	656	171,686		664
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	656	171,686		664
9. In force end of year (line 5 minus line 8)	7,158	229,548	373	172,083
Income now payable:				
10. Amount of income payable	(a) 5,545,284	XXX	XXX	(a) 18,759,680
Deferred fully paid:				
11. Account balance	XXX	(a) 872,619,993	XXX	(a) 186,938,577
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

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						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX		XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX				XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	46,803	10,662
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	46,803	10,662
Deductions During Year:		
6. Decreased (net)	3,128	622
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	3,128	622
9. In force end of year (line 5 minus line 8)	43,675	10,040
10. Amount of account balance	(a) 246,741,365	(a) 729,181

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(42,543,638)
2. Current year's realized pre-tax capital gains/(losses) of \$ 145,399,163 transferred into the reserve net of taxes of \$ 30,533,824	114,865,339
3. Adjustment for current year's liability gains/(losses) released from the reserve	(108,000,815)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(35,679,114)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(4,368,107)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(31,311,007)

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	(4,371,517)	3,278,632	(3,275,222)	(4,368,107)
2. 2025	(3,917,185)	5,814,586	(5,555,968)	(3,658,567)
3. 2026	(3,317,834)	5,870,356	(5,609,218)	(3,056,696)
4. 2027	(2,539,180)	5,534,569	(5,290,558)	(2,295,169)
5. 2028	(1,802,194)	5,106,547	(4,886,019)	(1,581,666)
6. 2029	(1,434,037)	4,686,994	(4,489,094)	(1,236,137)
7. 2030	(1,248,634)	4,610,367	(4,404,672)	(1,042,939)
8. 2031	(1,590,975)	4,705,184	(4,474,950)	(1,360,741)
9. 2032	(795,498)	4,805,850	(4,548,062)	(537,710)
10. 2033	(572,805)	4,956,422	(4,668,460)	(284,843)
11. 2034	(562,115)	5,107,998	(4,786,197)	(240,314)
12. 2035	(608,763)	5,163,424	(4,822,868)	(268,207)
13. 2036	(726,235)	5,172,626	(4,824,271)	(377,880)
14. 2037	(1,001,050)	5,200,799	(4,842,244)	(642,495)
15. 2038	(1,206,936)	5,216,431	(4,848,814)	(839,319)
16. 2039	(1,446,800)	5,215,768	(4,839,304)	(1,070,336)
17. 2040	(1,914,149)	5,048,514	(4,679,134)	(1,544,769)
18. 2041	(1,579,324)	4,728,258	(4,381,323)	(1,232,389)
19. 2042	(1,585,954)	4,385,278	(4,062,266)	(1,262,942)
20. 2043	(1,541,080)	4,040,640	(3,741,762)	(1,242,202)
21. 2044	(1,424,838)	3,673,276	(3,400,010)	(1,151,572)
22. 2045	(1,324,329)	3,221,210	(2,980,204)	(1,083,323)
23. 2046	(1,191,102)	2,707,865	(2,503,703)	(986,940)
24. 2047	(1,160,819)	2,172,752	(2,007,286)	(995,353)
25. 2048	(1,025,879)	1,616,571	(1,491,068)	(900,376)
26. 2049	(888,675)	1,017,552	(935,131)	(806,254)
27. 2050	(748,777)	631,316	(577,557)	(695,018)
28. 2051	(571,392)	500,699	(458,062)	(528,755)
29. 2052	(349,840)	370,082	(338,568)	(318,326)
30. 2053	(95,722)	228,580	(209,115)	(76,257)
31. 2054 and Later		76,193	(69,705)	6,488
32. Total (Lines 1 to 31)	(42,543,638)	114,865,339	(108,000,815)	(35,679,114)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	34,098,320	4,986,707	39,085,027	2,262		2,263	39,087,289
2. Realized capital gains/(losses) net of taxes - General Account	(600,868)	(1,074,805)	(1,675,673)		(334)	(334)	(1,676,007)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(8,536,017)	(5,433,749)	(13,969,766)		(1,589,232)	(1,589,232)	(15,558,998)
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	17,737,508	12,783,189	30,520,698		418,571	418,571	30,939,269
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	42,698,943	11,261,342	53,960,285	2,262	(1,170,995)	(1,168,732)	52,791,553
9. Maximum reserve	84,141,948	47,401,000	131,542,948	48,500	21,605,785	21,654,285	153,197,233
10. Reserve objective	49,274,794	36,550,934	85,825,728	30,500	21,239,536	21,270,036	107,095,763
11. 20% of (Line 10 - Line 8)	1,315,170	5,057,918	6,373,088	5,648	4,482,106	4,487,754	10,860,842
12. Balance before transfers (Lines 8 + 11)	44,014,113	16,319,261	60,333,374	7,910	3,311,111	3,319,021	63,652,395
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	44,014,113	16,319,261	60,333,374	7,910	3,311,111	3,319,021	63,652,395

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	789,267,704	XXX	XXX	789,267,704	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	1,245,591,146	XXX	XXX	1,245,591,146	0.0002	249,118	0.0007	871,914	0.0013	1,619,268
2.2	1	NAIC Designation Category 1.B	190,251,725	XXX	XXX	190,251,725	0.0004	76,101	0.0011	209,277	0.0023	437,579
2.3	1	NAIC Designation Category 1.C	315,909,071	XXX	XXX	315,909,071	0.0006	189,545	0.0018	568,636	0.0035	1,105,682
2.4	1	NAIC Designation Category 1.D	369,940,000	XXX	XXX	369,940,000	0.0007	258,958	0.0022	813,868	0.0044	1,627,736
2.5	1	NAIC Designation Category 1.E	218,736,486	XXX	XXX	218,736,486	0.0009	196,863	0.0027	590,589	0.0055	1,203,051
2.6	1	NAIC Designation Category 1.F	1,068,477,899	XXX	XXX	1,068,477,899	0.0011	1,175,326	0.0034	3,632,825	0.0068	7,265,650
2.7	1	NAIC Designation Category 1.G	1,549,189,761	XXX	XXX	1,549,189,761	0.0014	2,168,866	0.0042	6,506,597	0.0085	13,168,113
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	4,958,096,087	XXX	XXX	4,958,096,087	XXX	4,314,777	XXX	13,193,705	XXX	26,427,079
3.1	2	NAIC Designation Category 2.A	1,258,196,528	XXX	XXX	1,258,196,528	0.0021	2,642,213	0.0063	7,926,638	0.0105	13,211,064
3.2	2	NAIC Designation Category 2.B	1,335,250,989	XXX	XXX	1,335,250,989	0.0025	3,338,127	0.0076	10,147,908	0.0127	16,957,688
3.3	2	NAIC Designation Category 2.C	365,597,528	XXX	XXX	365,597,528	0.0036	1,316,151	0.0108	3,948,453	0.0180	6,580,755
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	2,959,045,044	XXX	XXX	2,959,045,044	XXX	7,296,491	XXX	22,022,999	XXX	36,749,507
4.1	3	NAIC Designation Category 3.A	70,326,044	XXX	XXX	70,326,044	0.0069	485,250	0.0183	1,286,967	0.0262	1,842,542
4.2	3	NAIC Designation Category 3.B	110,063,166	XXX	XXX	110,063,166	0.0099	1,089,625	0.0264	2,905,668	0.0377	4,149,381
4.3	3	NAIC Designation Category 3.C	32,173,052	XXX	XXX	32,173,052	0.0131	421,467	0.0350	1,126,057	0.0500	1,608,653
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	212,562,262	XXX	XXX	212,562,262	XXX	1,996,342	XXX	5,318,691	XXX	7,600,576
5.1	4	NAIC Designation Category 4.A	15,258,833	XXX	XXX	15,258,833	0.0184	280,763	0.0430	656,130	0.0615	938,418
5.2	4	NAIC Designation Category 4.B	56,964,577	XXX	XXX	56,964,577	0.0238	1,355,757	0.0555	3,161,534	0.0793	4,517,291
5.3	4	NAIC Designation Category 4.C	2,566,551	XXX	XXX	2,566,551	0.0310	79,563	0.0724	185,818	0.1034	265,381
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	74,789,960	XXX	XXX	74,789,960	XXX	1,716,083	XXX	4,003,482	XXX	5,721,091
6.1	5	NAIC Designation Category 5.A	38,734	XXX	XXX	38,734	0.0472	1,828	0.0846	3,277	0.1410	5,462
6.2	5	NAIC Designation Category 5.B	34,558,112	XXX	XXX	34,558,112	0.0663	2,291,203	0.1188	4,105,504	0.1980	6,842,506
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	34,596,846	XXX	XXX	34,596,846	XXX	2,293,031	XXX	4,108,781	XXX	6,847,968
7.	6	NAIC 6	1,237,356	XXX	XXX	1,237,356	0.0000		0.2370	293,253	0.2370	293,253
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)	9,029,595,260	XXX	XXX	9,029,595,260	XXX	17,616,723	XXX	48,940,911	XXX	83,639,473
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	1,238,558	XXX	XXX	1,238,558	0.0007	867	0.0022	2,725	0.0044	5,450
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)	1,238,558	XXX	XXX	1,238,558	XXX	867	XXX	2,725	XXX	5,450
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B	109,404	XXX	XXX	109,404	0.0025	274	0.0076	831	0.0127	1,389
20.3	2	NAIC Designation Category 2.C	9,263,928	XXX	XXX	9,263,928	0.0036	33,350	0.0108	100,050	0.0180	166,751
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	9,373,332	XXX	XXX	9,373,332	XXX	33,624	XXX	100,882	XXX	168,140
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B	5,591,957	XXX	XXX	5,591,957	0.0099	55,360	0.0264	147,628	0.0377	210,817
21.3	3	NAIC Designation Category 3.C	2,361,373	XXX	XXX	2,361,373	0.0131	30,934	0.0350	82,648	0.0500	118,069
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	7,953,330	XXX	XXX	7,953,330	XXX	86,294	XXX	230,276	XXX	328,885
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)	18,565,220	XXX	XXX	18,565,220	XXX	120,785	XXX	333,882	XXX	502,475
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	9,048,160,480	XXX	XXX	9,048,160,480	XXX	17,737,508	XXX	49,274,794	XXX	84,141,948

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	1,217,930,824		XXX	1,217,930,824	0.0015	1,826,896	0.0034	4,140,965	0.0046	5,602,482
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	447,034,892		XXX	447,034,892	0.0011	491,738	0.0057	2,548,099	0.0074	3,308,058
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,709,925,801		XXX	1,709,925,801	0.0040	6,839,703	0.0114	19,493,154	0.0149	25,477,894
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	48,406,858		XXX	48,406,858	0.0069	334,007	0.0200	968,137	0.0257	1,244,056
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	241,895,668		XXX	241,895,668	0.0120	2,902,748	0.0343	8,297,021	0.0428	10,353,135
47.		Commercial Mortgages - All Other - CM5 - Low Quality	20,040,946		XXX	20,040,946	0.0183	366,749	0.0486	973,990	0.0628	1,258,571
		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	7,361,025		XXX	7,361,025	0.0029	21,347	0.0066	48,583	0.0103	75,819
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	5,435,228		XXX	5,435,228	0.0000		0.0149	80,985	0.0149	80,985
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)	3,698,031,242		XXX	3,698,031,242	XXX	12,783,189	XXX	36,550,934	XXX	47,401,000
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	3,698,031,242		XXX	3,698,031,242	XXX	12,783,189	XXX	36,550,934	XXX	47,401,000

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank	5,000,000	XXX	XXX	5,000,000	0.0000		0.0061	30,500	0.0097	48,500
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)	5,000,000			5,000,000	XXX		XXX	30,500	XXX	48,500
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	104,642,718		XXX	104,642,718	0.0040	418,571	0.0114	1,192,927	0.0149	1,559,176
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)	104,642,718		XXX	104,642,718	XXX	418,571	XXX	1,192,927	XXX	1,559,176
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	104,642,718		XXX	104,642,718	XXX	418,571	XXX	1,192,927	XXX	1,559,176

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	736,402	XXX	XXX	736,402	0.0000		0.1945	143,230	0.1945	143,230
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	5,643,027	XXX	XXX	5,643,027	0.0000		0.1945	1,097,569	0.1945	1,097,569
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	6,379,429	XXX	XXX	6,379,429	XXX		XXX	1,240,799	XXX	1,240,799
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated	101,289,142	XXX	XXX	101,289,142	0.0000		0.1580	16,003,684	0.1580	16,003,684
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		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated	9,904,936	XXX	XXX	9,904,936	0.0000		0.1580	1,564,980	0.1580	1,564,980
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	111,194,077			111,194,077	XXX		XXX	17,568,664	XXX	17,568,664
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		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA	7,830,034	XXX		7,830,034	0.0000		0.1580	1,237,145	0.1580	1,237,145
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	7,830,034	XXX		7,830,034	XXX		XXX	1,237,145	XXX	1,237,145
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	230,046,258			230,046,258	XXX	418,571	XXX	21,239,536	XXX	21,605,785

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

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

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

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

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		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims														
4. Cost containment expenses														
5. Incurred claims and cost containment expenses (Lines 3 and 4)														
6. Increase in contract reserves														
7. Commissions (a)														
8. Other general insurance expenses														
9. Taxes, licenses and fees	593													
10. Total other expenses incurred	593													
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	(593)													
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(593)													
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		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims												
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)												
6. Increase in contract reserves												
7. Commissions (a)												
8. Other general insurance expenses												
9. Taxes, licenses and fees											593	
10. Total other expenses incurred											593	
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds											(593)	
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds											(593)	
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 First Allmerica Financial Life Insurance Company
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. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year													
5. Total premium reserves, prior year													
6. Increase in total premium reserves													
B. Contract Reserves:													
1. Additional reserves (a)													
2. Reserve for future contingent benefits													
3. Total contract reserves, current year													
4. Total contract reserves, prior year													
5. Increase in contract reserves													
C. Claim Reserves and Liabilities:													
1. Total current year													
2. Total prior year													
3. Increase													

NONE

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year													
1.2 On claims incurred during current year													
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year													
2.2 On claims incurred during current year													
3. Test:													
3.1 Lines 1.1 and 2.1													
3.2 Claim reserves and liabilities, December 31, prior year													
3.3 Line 3.1 minus Line 3.2													

NONE

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	226												226
2. Premiums earned	226												226
3. Incurred claims	755,233												755,233
4. Commissions													
B. Reinsurance Ceded:													
1. Premiums written	42,950										4,145		38,805
2. Premiums earned	42,950										4,145		38,805
3. Incurred claims	1,365,448										588,569		776,879
4. Commissions													

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims										588,569		21,646	610,215
2. Beginning claim reserves and liabilities										456,445		11,948,755	12,405,200
3. Ending claim reserves and liabilities										409,503		11,444,371	11,853,874
4. Claims paid										635,511		526,030	1,161,541
B. Assumed Reinsurance:													
1. Incurred claims												755,233	755,233
2. Beginning claim reserves and liabilities												21,123,871	21,123,871
3. Ending claim reserves and liabilities												21,825,051	21,825,051
4. Claims paid												54,053	54,053
C. Ceded Reinsurance:													
1. Incurred claims										588,569		776,879	1,365,448
2. Beginning claim reserves and liabilities										456,445		33,468,728	33,925,173
3. Ending claim reserves and liabilities										409,503		33,661,957	34,071,460
4. Claims paid										635,511		583,650	1,219,161
D. Net:													
1. Incurred claims													
2. Beginning claim reserves and liabilities												(396,102)	(396,102)
3. Ending claim reserves and liabilities												(392,535)	(392,535)
4. Claims paid												(3,567)	(3,567)
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses													
2. Beginning reserves and liabilities												(396,102)	(396,102)
3. Ending reserves and liabilities												(392,535)	(392,535)
4. Paid claims and cost containment expenses												(3,567)	(3,567)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
84824	04-6145677	04/01/2006	COMMONWEALTH ANN AND LIFE INS CO.	MA	CO/G	FA		1,096,578				
84824	04-6145677	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO.	MA	COFW/I	OL		245,345,559				244,351,338
0299999. General Account - U.S. Affiliates - Other								246,442,137				
0399999. Total General Account - U.S. Affiliates								246,442,137				244,351,338
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates								246,442,137				244,351,338
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	OL	81,746,542	28,979,801	2,109,719	1,038,764		
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	XXXLO	1,396,000	50,759	(15,139)			
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	DIS		93,895	2,156			
80624	13-1851754	04/01/2009	AMERICAN PROGRESSIVE L&H INS OF NY	NY	CO/I	ADB		298,441				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		23				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	1,295,292,811	503,085,928	8,003,621	3,670,315		176,826,281
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		90,777				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL		88,422,486				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	448,661,687	12,617,924	1,420,262	92,055		139,264,301
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		178				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	1,458,237,657	466,873,398	9,513,082	3,406,123		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		53,510				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	310,948,177	11,054,584	633,197	80,650		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		2,178				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	44,634,108	10,361,924				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		890,677				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL	499,468,117	78,886,490	5,446,054	575,525		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL	126,952,028	2,549,052	(202,439)	18,597		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	DIS		106,299				
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	OL	29,361,681	2,690,368	477,573	19,628		
63932	13-1970218	10/01/2013	ATHENE LIFE INS CO OF NY	NY	COFW/G	XXXL	36,988,591	3,622,145				
63932	13-1970218	01/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	ADB		5				
63932	13-1970218	01/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	AXXX	2,000,000	504,735				
63932	13-1970218	01/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	DIS		161,894				
63932	13-1970218	01/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	OL	91,310,359	13,174,969	35,679	96,119		
63932	13-1970218	01/01/2019	ATHENE LIFE INS CO OF NY	NY	COFW/I	XXXL		968,111				
62308	06-0303370	01/01/1982	CONNECTICUT GEN LIFE INS CO	CT	YRT/I	OL	18,395	1,182				
68276	48-1024691	01/01/1981	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	45,838	5,479				
62944	13-5570651	10/01/2022	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	NY	CO/G	VA		2,139,536,198	46,486,446			
62944	13-5570651	10/01/2022	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	NY	CO/I	VA		1,088,636,065	28,567,550			
86375	13-3646501	07/01/2012	JOHN HANCOCK LIFE INS CO OF NY	NY	CO/I	FA		564,700,911	271,629	12,299,089		
65676	35-0472300	01/01/1977	LINCOLN NATL LIFE INS CO	TN	YRT/I	OL	24,970	1,418	1,269			
65978	13-5581829	11/01/2023	METROPOLITAN LIFE INS CO	NY	CO/G	FA		353,317,217	11,470,280			
65978	13-5581829	11/01/2023	METROPOLITAN LIFE INS CO	NY	CO/I	OL	24,839,745,004	9,958,575,129	12,191,421	19,090,438		
97136	13-3114906	03/01/1985	METROPOLITAN TOWER LIFE INS CO	NE	YRT/I	OL			17,013			
88668	13-1614399	04/01/2023	MUTUAL OF AMER LIFE INS CO	NY	CO/G	FA		736,485,032		17,338		
60228	16-1530706	01/05/2019	USAA LIFE INS CO OF NY	NY	CO/I	FA		452,826,739	132,124,584			
60228	16-1530706	07/01/2021	USAA LIFE INS CO OF NY	NY	CO/I	FA		155,284,574	780,263			
0899999. General Account - U.S. Non-Affiliates							29,266,831,965	16,673,942,384	260,321,483	40,387,303		316,090,582
1099999. Total General Account - Non-Affiliates							29,266,831,965	16,673,942,384	260,321,483	40,387,303		316,090,582
1199999. Total General Account							29,266,831,965	16,920,384,521	260,321,483	40,387,303		560,441,920
84824	04-6145677	04/01/2013	COMMONWEALTH ANN AND LIFE INS CO.	MA	COFW/I	OL					498,960,954	
1399999. Separate Accounts - U.S. Affiliates - Other												498,960,954
1499999. Total Separate Accounts - U.S. Affiliates												498,960,954
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												498,960,954
62944	13-5570651	10/01/2022	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	NY	MCO/I	VA					3,132,818,489	
62944	13-5570651	10/01/2022	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	NY	MCO/G	VA					3,832,369,407	
65978	13-5581829	11/01/2023	METROPOLITAN LIFE INS CO	NY	CO/G	FA					83,386,597	
65978	13-5581829	11/01/2023	METROPOLITAN LIFE INS CO	NY	CO/I	OL					5,999,782,812	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance	
1999999. Separate Accounts - U.S. Non-Affiliates											13,048,357,305		
2199999. Total Separate Accounts - Non-Affiliates											13,048,357,305		
2299999. Total Separate Accounts											13,547,318,259		
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							29,266,831,965	16,920,384,521	260,321,483	40,387,303	13,547,318,259	560,441,920	
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)													
9999999 - Totals							29,266,831,965	16,920,384,521	260,321,483	40,387,303	13,547,318,259	560,441,920	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
84824	04-6145677	04/01/2006	COMMONWEALTH ANNUITY LIFE INSURANCE COMPANY	MA	QA	LTDI	155		88,933			
0299999. U.S. Affiliates - Other							155		88,933			
0399999. Total - U.S. Affiliates							155		88,933			
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates							155		88,933			
20010	47-0719425	01/01/1992	ACCEPTANCE INSURANCE COMPANY	NE	QA	SLEL			15,472	10,521		
00000	AA-9995000	01/01/1970	AMERICAN ACCIDENT REINSURANCE - POOL I	NY	QA	SLEL	71			452,161		
00000	AA-9995001	01/01/1980	AMERICAN ACCIDENT REINSURANCE - POOL II	NY	QA	SLEL				151,308		
60895	35-0145825	01/01/1981	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	SLEL				47,394		
00000	AA-9995012	01/01/1987	ASSOCIATED ACCIDENT & HEALTH REINS	PA	QA	SLEL				771,831		
37370	82-0351206	01/01/2001	ASSOCIATED LOGGERS EXCHANGE	ID	QA	SLEL			40,131	27,289		
35289	13-5010440	11/01/1994	CONTINENTAL INSURANCE COMPANY	PA	QA	SLEL				227,929		
21415	42-0234980	01/01/1993	EMPLOYERS MUTUAL CASUALTY COMPANY	IA	QA	SLEL			1,056,072	718,129		
22039	13-2673100	01/01/1994	GENERAL REINSURANCE CORPORATION	DE	QA	SLEL			1,602,898	1,089,971		
00000	AA-9995098	01/01/1998	GLOBAL ACCIDENT LINE SLIP	CA	QA	SLEL				75,000		
68322	84-0467907	01/01/1990	GREAT WEST LIFE AND ANNUITY INS COMPAY	CO	OTH	OM			27,564			
00000	AA-9995096	02/01/1992	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	QA	SLEL			1,678	71,263		
14664	23-6200024	01/01/1992	MUTUAL BENEFIT INSURANCE COMPANY	PA	QA	SLEL			1,234,421	839,406		
23787	31-4177100	01/01/1992	NATIONWIDE MUTUAL INSURANCE COMPANY	OH	QA	SLEL			471,096	320,345		
67261	36-1577440	01/01/1996	OLD REPUBLIC LIFE INSURANCE COMPANY	IL	QA	SLEL			1,832,597	1,246,166		
00000	AA-9995050	01/01/1987	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	QA	SLEL				2,425,860		
31089	86-0274508	01/01/1996	REPIWEST INSURANCE COMPANY	AZ	QA	SLEL			2,076,737	1,412,181		
68810	39-6040276	01/01/1997	SENTRY LIFE INS. CO.	WI	QA	SLEL			1,154,943	785,361		
00000	AA-9995074	01/01/1999	SPECIAL RISK REINSURANCE FACILITY	MA	QA	SLEL				125,812		
00000	AA-9995103	01/01/1994	SPECIAL RISK REINSURANCE FACILITY II	MA	QA	SLEL				102,280		
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INS CO	IA	QA	SLEL				1,085,263		
0899999. U.S. Non-Affiliates							71		9,513,609	11,985,470		
00000	AA-1120105	01/01/2001	LLOYD'S SYNDICATE NUMBER 1110	GBR	QA	SLEL			141,095	95,944		
0999999. Non-U.S. Non-Affiliates									141,095	95,944		
1099999. Total - Non-Affiliates							71		9,654,704	12,081,414		
1199999. Total U.S. (Sum of 0399999 and 0899999)							226		9,602,542	11,985,470		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)									141,095	95,944		
9999999 - Totals							226		9,743,637	12,081,414		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	6,314	21,846
2099999	Accident and Health - Non-U.S. Non-Affiliates				69,360	914,270
2199999	Total Accident and Health - Non-Affiliates				392,534	12,081,464
2299999	Total Accident and Health				392,534	12,081,464
2399999	Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)				18,636,598	40,776,460
2499999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)				69,360	28,412,196
9999999	Totals - Life, Annuity and Accident and Health				18,705,958	69,188,656

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
..62200	..95-2496321	..10/01/2013	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..ADB	..23	..27	..1,712,391	..108,875	..544,375	..176,826,281		
..62200	..95-2496321	..10/01/2013	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..AXXX	..770,075,435	..498,884,527	..485,244,606	..1,712,391	..108,875	..544,375	..176,826,281	
..62200	..95-2496321	..10/01/2013	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..DIS	..90,777	..86,717	..362,516,449	..376,636,023	..361,282	..139,264,301		
..62200	..95-2496321	..10/01/2013	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..OL	..107,606,671	..11,476,018	..12,684,266	..361,282	..139,264,301			
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/G	..ADB	..23	..23	..218,019	..167,294	..1,248,362	..2,462,534		
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/G	..DIS	..15,976,486	..7,922,431	..8,066,619	..1,248,362	..2,462,534			
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/G	..OL	..55,557,479	..15,627,878	..18,057,919	..2,462,534	..512,770,834			
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..ADB	..12,953	..13,227	..479,862,776	..462,503,686	..1,532,776	..390,925,875		
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..AXXX	..1,116,791,879	..479,862,776	..462,503,686	..1,532,776	..390,925,875			
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..DIS	..2,574,322	..2,655,434	..919,834,602	..365,837,452	..375,635,758	..1,689,608		
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..OL	..919,834,602	..365,837,452	..375,635,758	..1,689,608	..390,925,875			
..62200	..95-2496321	..10/01/2020	..ACCORDIA LIFE AND ANNUITY COMPANY	..IA	..COFI/I	..XXXL	..356,446,319	..18,799,535	..20,076,472	..60,049	..16,699,608			
..84824	..04-6145677	..12/30/2005	..COMMONWEALTH ANN & LIFE INS CO	..MA	..CO/G	..VA	..18,997,798	..20,392,728	..1,173,374	..106,908	..101,714			
..84824	..04-6145677	..12/30/2005	..COMMONWEALTH ANN & LIFE INS CO	..MA	..CO/G	..OL	..109,858,843	..1,730,917	..1,695,224	..106,908	..101,714			
..84824	..04-6145677	..12/30/2005	..COMMONWEALTH ANN & LIFE INS CO	..MA	..CO/I	..VA	..1,646,827	..1,621,663	..5,709,339	..319,534	..1,236,486,899			
..84824	..04-6145677	..12/30/2005	..COMMONWEALTH ANN & LIFE INS CO	..MA	..CO/I	..OL	..189,454,867	..5,173,502	..5,709,339	..319,534	..1,236,486,899			
0299999. General Account - Authorized U.S. Affiliates - Other							3,641,602,581	1,791,372,227	1,791,247,025	2,825,689	108,875	544,375	1,236,486,899	
0399999. Total General Account - Authorized U.S. Affiliates							3,641,602,581	1,791,372,227	1,791,247,025	2,825,689	108,875	544,375	1,236,486,899	
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							3,641,602,581	1,791,372,227	1,791,247,025	2,825,689	108,875	544,375	1,236,486,899	
..66168	..41-0417830	..07/01/2001	..MINNESOTA LIFE INS CO	..MN	..CO/G	..VA	..532,413,484	..1,475,232	..1,367,900	..110,495	..28,470			
..88536	..63-0761690	..01/01/1995	..PROTECTIVE LIFE & ANNUITY INS CO	..AL	..CO/I	..OL	..77,501	..19,141	..16,975	..8,480,469	..2,941			
..61301	..47-0098400	..12/01/2015	..AMERITAS LIFE INS CORP	..NE	..CO/I	..OL	..413,817,741	..428,107,551	..8,480,469	..2,941	..67,267			
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..CO/I	..AXXX	..7,203,501	..6,534	..5,877	..373,304	..713,540			
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..CO/I	..DIS	..64,441,251	..511,349	..595,877	..67,267	..9,993			
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..CO/I	..OL	..942,500	..70,543	..59,863	..373,304	..713,540			
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..CO/I	..XXXL	..549,476	..673,239	..673,239	..713,540				
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..AXXX	..642,500	..12,693	..12,470	..9,993				
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..DIS	..13,600	..37	..37	..2,495				
..80659	..82-4533188	..09/01/1999	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..OL	..5,792	..7,585	..7,585	..2,495				
..80659	..82-4533188	..03/01/2002	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..AXXX	..266,184	..265	..249	..155				
..80659	..82-4533188	..03/01/2002	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..DIS	..897,430	..130	..272	..333				
..80659	..82-4533188	..03/01/2002	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..OL	..767,798	..1,281	..3,902	..1,782				
..80659	..82-4533188	..03/01/2002	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..XXXL	..1,264,467	..5,414	..6,976	..4,290				
..80659	..82-4533188	..08/18/2008	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..AXXX	..98,645,707	..5,551	..4,939	..11,209				
..80659	..82-4533188	..08/18/2008	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..OL	..18,168,004	..2,197	..1,924	..10,697				
..80659	..82-4533188	..08/18/2008	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..XXXL	..806,090	..306,320	..291,014	..268,306				
..80659	..82-4533188	..08/18/2008	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..XXXL	..195,072	..170,657	..170,657	..224,421				
..80659	..82-4533188	..11/08/2008	..CANADA LIFE ASSURANCE COMPANY (U.S. BRANCH)	..MI	..YRT/I	..OL	..300,000	..9,842	..8,773	..10,861				
..86258	..13-2572994	..12/01/1988	..GENERAL RE LIFE CORP	..CT	..CO/I	..DIS	..50,000	..92	..146	..21,281				
..86258	..13-2572994	..12/01/1988	..GENERAL RE LIFE CORP	..CT	..CO/I	..OL	..6,321	..2,859	..2,859	..21,281				
..86258	..13-2572994	..12/01/1988	..GENERAL RE LIFE CORP	..CT	..CO/I	..XXXL	..8,218,826	..1,271	..519	..519				
..86258	..13-2572994	..12/01/1988	..GENERAL RE LIFE CORP	..CT	..YRT/I	..DIS	..33,718,802	..11,077	..11,115	..(3,243)				
..86258	..13-2572994	..12/01/1988	..GENERAL RE LIFE CORP	..CT	..YRT/I	..OL	..28,859,130	..200,877	..189,642	..129,960				
..86258	..13-2572994	..02/01/2003	..GENERAL RE LIFE CORP	..CT	..YRT/I	..AXXX	..3,952,459	..391,303	..381,244	..317,179				
..86258	..13-2572994	..02/01/2003	..GENERAL RE LIFE CORP	..CT	..YRT/I	..OL	..159,475	..234,731	..632,417	..211,902				
..86258	..13-2572994	..11/08/2008	..GENERAL RE LIFE CORP	..CT	..YRT/I	..AXXX	..318,750	..45,507	..39,811	..62,216				
..86258	..13-2572994	..11/08/2008	..GENERAL RE LIFE CORP	..CT	..YRT/I	..OL	..889,467	..1,968	..1,754	..2,418				
..86258	..13-2572994	..04/01/2009	..GENERAL RE LIFE CORP	..CT	..YRT/I	..AXXX	..65,019,772	..2,031	..1,784	..4,587				
..86258	..13-2572994	..04/01/2009	..GENERAL RE LIFE CORP	..CT	..YRT/I	..OL	..28,858,978	..2,104	..1,838	..9,876				
..86258	..13-2572994	..04/01/2009	..GENERAL RE LIFE CORP	..CT	..YRT/I	..XXXL	..2,013,342	..188,253	..181,642	..175,889				
..66346	..58-0828824	..10/01/2022	..MUNICH AMER REASSUR CO	..GA	..CO/G	..VA	..30,538,600	..30,538,600	..30,538,600	..30,538,600				
..88340	..59-2859797	..08/16/2010	..HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	..FL	..YRT/I	..AXXX	..136,690	..188,513	..185,867	..203,663				
..88340	..59-2859797	..08/16/2010	..HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	..FL	..YRT/I	..OL	..13,600	..12,281	..8,415	..(5,071)				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
66346	58-0828824	09/01/1985	MUNICH AMER REASSUR CO	GA	YRT/I	OL		238	801					
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	380,480	265	249					
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	DIS	897,430	122	256					
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	OL	796,161	9,321	9,437					
66346	58-0828824	03/01/2002	MUNICH AMER REASSUR CO	GA	YRT/I	XXXL		5,414	6,976					
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	33,333	5,267	4,936					
66346	58-0828824	01/01/2007	MUNICH AMER REASSUR CO	GA	YRT/I	OL	210,000							
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/G	OL	12,981,393	599	531			(102,959)		
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX		4,090	5,021					
66346	58-0828824	01/01/2019	MUNICH AMER REASSUR CO	GA	YRT/I	OL	32,791,343	22,729	21,696					
66346	58-0828824	08/01/2024	MUNICH AMER REASSUR CO	GA	YRT/I	AXXX	30,886,599	170,192						
66346	58-0828824	08/01/2024	MUNICH AMER REASSUR CO	GA	YRT/I	OL	9,919,595	133,163						
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	AXXX	250,000							
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	DIS	76,249							91,678
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	OL								652,575
93777	38-2341728	01/01/2000	PAVONIA LIFE INS CO OF MI	MI	MCO/I	XXXL	74,640,900							18,222,893
74900	63-0483783	01/01/2022	PARTNERRE LIFE REINS CO OF AMER	AR	YRT/I	AXXX	28,402,125	13,582	10,752					227,622
74900	63-0483783	01/01/2022	PARTNERRE LIFE REINS CO OF AMER	AR	YRT/I	OL	1,225,000							
93572	43-1235868	07/01/1990	RGA REINS CO	MO	YRT/I	DIS			1,275					
93572	43-1235868	07/01/1990	RGA REINS CO	MO	YRT/I	OL		13,331	10,666					29,401
93572	43-1235868	02/01/1992	RGA REINS CO	MO	YRT/I	OL	1,210,530	1,534	1,423					1,301
93572	43-1235868	11/01/2001	RGA REINS CO	MO	YRT/I	AXXX	365,480	1,830	1,619					991
93572	43-1235868	11/01/2001	RGA REINS CO	MO	YRT/I	OL	100,000							
93572	43-1235868	12/01/2001	RGA REINS CO	MO	YRT/I	OL		10,744	9,970					8,071
93572	43-1235868	03/01/2002	RGA REINS CO	MO	YRT/I	AXXX	1,292,109	1,107	1,003					1,138
93572	43-1235868	03/01/2002	RGA REINS CO	MO	YRT/I	DIS	49,119		362					922
93572	43-1235868	03/01/2002	RGA REINS CO	MO	YRT/I	OL			15,345					13,915
93572	43-1235868	03/01/2002	RGA REINS CO	MO	YRT/I	XXXL	944,207		15,605					12,412
93572	43-1235868	04/01/2002	RGA REINS CO	MO	YRT/I	AXXX	2,586,710		3,873					4,247
93572	43-1235868	04/01/2002	RGA REINS CO	MO	YRT/I	OL	135,000		163					190
93572	43-1235868	06/01/2002	RGA REINS CO	MO	CO/I	DIS	41,000		8,133					149
93572	43-1235868	06/01/2002	RGA REINS CO	MO	CO/I	OL								8,542
93572	43-1235868	06/01/2002	RGA REINS CO	MO	CO/I	XXXL	468,000	819,827						211,713
93572	43-1235868	06/01/2002	RGA REINS CO	MO	YRT/I	AXXX	44,196,165	112,741	1,016,762					108,455
93572	43-1235868	06/01/2002	RGA REINS CO	MO	YRT/I	OL	9,412,895	91,388	116,327					121,346
93572	43-1235868	02/01/2003	RGA REINS CO	MO	YRT/I	AXXX	5,220,563	798,416	84,642					694,988
93572	43-1235868	02/01/2003	RGA REINS CO	MO	YRT/I	OL	58,179,997	828,951	763,021					762,378
93572	43-1235868	07/01/2003	RGA REINS CO	MO	YRT/I	OL	74,105,600	1,715	1,875,355					1,904
93572	43-1235868	06/01/2006	RGA REINS CO	MO	YRT/I	AXXX	411,062	56,454	1,584					135,659
93572	43-1235868	06/01/2006	RGA REINS CO	MO	YRT/I	OL	14,010,054		52,071					45
93572	43-1235868	08/18/2008	RGA REINS CO	MO	YRT/I	AXXX		725,692						908,794
93572	43-1235868	08/18/2008	RGA REINS CO	MO	YRT/I	OL	82,631,313	55,017	669,984					36,538
93572	43-1235868	08/18/2008	RGA REINS CO	MO	YRT/I	XXXL	40,307,941	1,238,734	44,575					1,109,643
93572	43-1235868	01/01/2018	RGA REINS CO	MO	YRT/I	OL	413,865,476	1,604,195	1,170,051					2,023,144
93572	43-1235868	01/01/2022	RGA REINS CO	MO	YRT/I	AXXX	23,951,401	17,338	1,205,772					47,389
93572	43-1235868	01/01/2022	RGA REINS CO	MO	YRT/I	OL	11,419,595		13,617					6,803
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	AXXX	250,000	1,631	1,461					1,852
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	OL	200,024		43					8
64688	75-6020048	08/18/2008	SCOR GLOBAL LIFE AMER REINS CO	DE	YRT/I	XXXL	37,500	31,493	28,957					31,692
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	AXXX	8,628,467	251,703	248,095					287,593
87017	62-1003368	08/16/2010	SCOR GLOBAL LIFE RE INS CO OF DE	DE	YRT/I	OL	38,493,578	16,375	11,221					(4,167)
97071	13-3126819	11/21/1968	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL	2,689,456		6,957					
97071	13-3126819	08/13/1982	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	750,000	3,811						(170)
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS	892,571	200,364	200,095					
97071	13-3126819	05/23/1983	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		139,640	127,340					149,817
97071	13-3126819	05/01/1984	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL	3,645,897							(9,812)

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS		30,005	26,781	(3,787)				
97071	13-3126819	12/01/1988	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		297,682	295,991	106,157				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/G	DIS	16,057,236	37,307	22,719	67				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/G	OL		2,515,876	2,379,134	2,094,419				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/G	XXXL	62,749,668	1,237,814	1,215,880	690,946				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	48,234,963			74,987				
97071	13-3126819	12/01/1991	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	XXXL	360,000			2,531				
97071	13-3126819	07/01/1997	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		828,199	788,970	627,879				
97071	13-3126819	09/01/1998	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	24,989,002			44,386				
97071	13-3126819	03/01/1999	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		20,176	18,057	13,163				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS	1,356,000	1,287	1,404	72				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL				61,649				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	270,000	61,209	62,743	102,111				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	7,371,847	116,229	109,332	150,646				
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS	4,944,006	131	131					
97071	13-3126819	01/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		70,156	96,246	102,114				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS	3,509,500	4,174	4,311	12,758				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL		74,355	70,949	97,438				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	551,945	329,965	664,532	480,038				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/G	OL	29,394,548	859	782					
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/G	XXXL	12,000	902	823					
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	25,000	414,885	371,026	624,260				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS	25,108,658	40,094	41,076	(5,648)				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		12,425,708	12,074,870	5,976,494				
97071	13-3126819	09/01/2000	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	XXXL	501,143,420	27,316	87,247	15,269				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	AXXX	990,000	4,024	3,431	243				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS	9,900	1,375	1,420	4,244				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL		24,458	23,338	31,400				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	179,245	106,853	467,985	158,312				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	9,519,476	469,603	497,903	655,961				
97071	13-3126819	03/01/2001	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	16,677,605	98,590	79,394	179,969				
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	AXXX	5,278,272		12,604	(5,984)				
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS		4,836	5,079					
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL				(106,743)				
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	222,750	65,730	106,135	110,266				
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	6,559,695	86,296	86,151	79,219				
97071	13-3126819	06/01/2002	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	7,466,367	59,709	55,614	68,360				
97071	13-3126819	02/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	3,208,814	1,372	1,214	1,527				
97071	13-3126819	02/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	75,000	184,510	601,111	(280,143)				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	AXXX	23,068,019		19,798	37				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS		27,931	28,687	1,957				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL				(3,584,702)				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	70,605,000	29,142,360	46,946,981	5,275,787				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	1,160,918,968	387,855	511,887	468,803				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS	25,515,600		80	(11)				
97071	13-3126819	05/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL		890,449	994,059	1,115,923				
97071	13-3126819	07/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	23,175,000	232	213	233				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS	73,562	1,049	1,078					
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL		48,916	46,676	71,223				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	358,490	213,728	562,165	307,305				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	19,040,922	588	532	1,211				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	DIS	49,500	3,068	3,676	6,074				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL				(6,247)				
97071	13-3126819	10/01/2003	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	XXXL	400,000	68,100	76,203	20,819				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	13,752,500	3,146	310,308	22,791				
97071	13-3126819	08/01/2004	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	205,000	1,897	392,904	(68,968)				

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
97071	13-3126819	02/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	668,135	3,517	63,031	3,297				
97071	13-3126819	02/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	150,000			30,130				
97071	13-3126819	06/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	DIS		776	771	294				
97071	13-3126819	06/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL				(18,183)				
97071	13-3126819	06/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	XXXL	315,000	2,573,103	3,020,419	92,782				
97071	13-3126819	06/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	117,764,071	55,505	50,777	53,931				
97071	13-3126819	06/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	4,095,000	2,009	1,840	1,750				
97071	13-3126819	07/01/2005	SCOR GLOBAL LIFE USA REINS CO	DE	CO/I	OL	504,000	30,039	26,494	4,836				
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX	630,000	23,155	19,447	14,407				
97071	13-3126819	06/01/2006	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	5,288,109			(6)				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX		9,689	9,045	6,485				
97071	13-3126819	01/01/2007	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	1,573,885			24				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	AXXX		234,673	207,984	250,767				
97071	13-3126819	11/08/2008	SCOR GLOBAL LIFE USA REINS CO	DE	YRT/I	OL	20,252,183	11,811	10,528	12,854				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	AXXX	967,307			(73,031)				
87572	23-2038295	08/01/2004	SCOTTISH RE US INC	DE	YRT/I	OL				84,063				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	DIS		37,084	22,665	(6,033)				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	OL		175,038	158,885	250,153				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL	5,132,604	2,359,067	2,214,360	1,807,922				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS	51,360,943	29,949	26,628	(3,996)				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL		428,334	411,063	503,364				
68713	84-0499703	01/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL	21,895,272			4,250				
68713	84-0499703	06/01/1992	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL			42					
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/G	XXXL			823					
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL			1,635					
68713	84-0499703	04/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	AXXX								
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	DIS		573,695	580,766	681,174				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	42,263,673	7,539	21,694	(58,729)				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	XXXL		2,716,161	2,767,940	2,192,547				
68713	84-0499703	11/01/1998	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	153,390,205	43,897	43,793	25,863				
68713	84-0499703	04/01/2002	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL	2,210,000							
68713	84-0499703	04/01/2002	SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	YRT/I	OL		46		49				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS	9,000	437	421	315				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL		7,532	8,310	9,932				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	750,000	6,136	6,618	9,242				
82627	06-0839705	11/01/1977	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	315,000			(423)				
82627	06-0839705	09/01/1979	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		2,633	2,539	8,400				
82627	06-0839705	07/01/1981	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS	225,702							
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		16,986	16,412	916				
82627	06-0839705	05/01/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		50,190	49,938	31,809				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS	3,027,963	4	11	4				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL		916,301	867,785	85,922				
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	27,671,530	412,754	399,024					
82627	06-0839705	07/15/1983	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		150,616	170,042	114,079				
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	4,366,658	19,489	59,286					
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	1,387,635	60,529	421,939	(57)				
82627	06-0839705	12/01/1988	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		449,500	22,635	232,269				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS	19,950,444	37,236	2,465	56				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL		2,719	1,712,186	7,826				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	368,183	1,776,582	17,565	820,302				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	50,073,017	15,963	34,087					
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		34,913		21,840				
82627	06-0839705	12/28/1991	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	4,661,294		2	2,225				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		2	10,879	(60)				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL		11,396	900	7,370				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	416,667	1,000	3,370	918				

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

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								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	33,333	3,746	3,022	3,301				
82627	06-0839705	08/01/1992	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	150,000	3,349	22,687	2,937				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	DIS	133,333	37,296	313,445	56				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL		327,448	1,206,288	179,916				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	XXXL	4,866,052	1,232,422	10,375	480,229				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	41,180,185	14,065	172,916	(303)				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		165,999		82,385				
82627	06-0839705	05/01/1993	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	8,287,939		1,423	1,884				
82627	06-0839705	09/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		1,534	800,137	5,251				
82627	06-0839705	01/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	365,480	838,771		193,764				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/G	OL	23,126,401		8,557					
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/G	XXXL		8,129		11,824				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	200,000	13,208	16,890	19,567				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,317,500	26,059	23,693	32,396				
82627	06-0839705	07/01/1997	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	800,000	758,098	724,609	198,661				
82627	06-0839705	03/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	27,480,151	16,148	14,596	7,707				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS	483,538	8,154	8,509	3,478				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				(2,687)				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	350,000	153,311	165,815	236,531				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	16,430,602	103,861	109,271	46,350				
82627	06-0839705	08/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	6,639,722	24,268	25,156	10,055				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,302,262	20,461	19,520	7,460				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	1,084,621	7,543	22,177	(58,729)				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		3,592,986	3,552,543	1,908,865				
82627	06-0839705	11/01/1998	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	182,799,896	43,897	43,793	17,216				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS	2,210,001	1,287	1,404	(8,978)				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				211,620				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	270,000	61,209	106,265	119,317				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	7,371,846	115,372	108,549	213,494				
82627	06-0839705	01/01/2000	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	4,884,007	48,929	75,393	116,336				
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	2,117,000	265		544				
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS								
82627	06-0839705	01/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	16,000	79,802		43,599				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	6,491,109	31,634	29,535	10,773				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS	99,000	2,776	2,867	8,417				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL		48,915	46,675	62,871				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	358,489	213,738	562,173	316,520				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	19,041,951	259,742	282,109	233,399				
82627	06-0839705	03/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	10,049,737	153,047	124,522	160,482				
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/G	OL	5,171,001	286	261					
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	4,000	71,134	59,684	10,830				
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	3,349,960	3,965	4,673	(1,883)				
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		4,397,422	4,277,393	693,930				
82627	06-0839705	12/01/2001	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	177,502,750	9,105	29,082	1,144				
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	330,000	518	460	575				
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS	20,931	122	256	313				
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL		1,281	3,901	2,567				
82627	06-0839705	03/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	266,183	5,414	6,976	4,929				
82627	06-0839705	04/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	897,430	33	30	40				
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	AXXX	10,000		4,201	(1,995)				
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	DIS		1,612	1,693					
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL				(35,581)				
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	74,250	21,910	35,378	36,755				
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	2,186,565	19,034	18,823	15,541				
82627	06-0839705	06/01/2002	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	1,658,789	10,457	9,874	11,407				
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,472,623	730,205	695,151	578,639				

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	36,664,012	1,021	1,077						
82627	06-0839705	02/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	DIS		307,263	539,545	316,512					
82627	06-0839705	07/01/2003	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	28,014,064	464	426	484					
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	OL	147,122			(3,141)					
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	CO/I	XXXL	45,000	356,964	422,294	13,181					
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	16,723,463	6,721	6,090	5,189					
82627	06-0839705	07/01/2005	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	594,000	859	786	734					
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	162,000	29,314	24,985	44,921					
82627	06-0839705	06/01/2006	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	7,916,126			(9)					
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX		167,832	164,648	212,593					
82627	06-0839705	01/01/2007	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	9,974,227	12,317	11,065	6,458					
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	1,112,500	505	433	729					
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	73,750	2,104	1,838	1,328					
82627	06-0839705	01/25/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	XXXL	364,467	57,365	53,321	46,109					
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	23,050,227	754,279	719,568	955,772					
82627	06-0839705	08/16/2010	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	96,452,928	45,947	34,243	(2,373)					
82627	06-0839705	01/01/2022	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	AXXX	8,182,841	14,759	12,644	24,560					
82627	06-0839705	01/01/2022	SWISS RE LIFE & HEALTH AMERICA, INC	MO	YRT/I	OL	19,258,786			20,289					
65676	35-0472300	05/09/1969	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	750,000			1,342					
65676	35-0472300	01/01/1985	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL		1,534	1,423	4,908					
65676	35-0472300	05/01/1989	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	365,480			261,083					
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL		165,718	156,168	66,406					
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	DIS	6,762,480		30,028	26,619	(360)				
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL		366,705	358,354	177,180					
65676	35-0472300	04/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXXL	17,579,124			92					
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL		1,000	900	1,067					
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	33,333	3,746	3,370	3,838					
65676	35-0472300	08/01/1992	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	150,000	3,349	3,022	3,415					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS	133,333	9,201	9,647	7,341					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL		48,271	46,076	216,638					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL	1,932,975	247,694	613,255	396,663					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL	25,085,303								
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL		6,365	5,752	6,858					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	200,000	446,178	436,726	660,663					
65676	35-0472300	09/01/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	16,915,239	147,770	166,968	254,276					
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	DIS	7,283,142	27,074	88,565	113,621					
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	OL				10,143					
65676	35-0472300	01/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	CO/I	XXXL		64,924	75,901	275,040					
65676	35-0472300	12/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	8,150,000	10,744	9,970	8,450					
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	OL	1,292,109	2,289	2,711	96,082					
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/G	XXXL	1,760,000	51,127	55,774	739,022					
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	AXXX	14,719,262	447,784	423,227	747,497					
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	OL	395,636,992	631,374	648,874	7,805,404					
65676	35-0472300	04/01/2015	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	YRT/I	XXXL	390,314,541	1	341	12					
70688	36-6071399	12/01/1999	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	YRT/I	OL	25,001	11,226	11,226						
67105	41-0451140	01/01/1987	RELI ASTAR INSURANCE COMPANY	MN	CO/G	FA	1,412,240	4,134,980	4,365,017						
0899999. General Account - Authorized U.S. Non-Affiliates							6,290,273,288	511,746,172	547,644,259	92,910,683			18,542,193		
1099999. Total General Account - Authorized Non-Affiliates							6,290,273,288	511,746,172	547,644,259	92,910,683			18,542,193		
1199999. Total General Account Authorized							9,931,875,869	2,303,118,399	2,338,891,284	95,736,372	108,875	544,375	18,542,193	1,236,486,899	
1499999. Total General Account - Unauthorized U.S. Affiliates															
00000	AA-3191237	05/01/2013	GLOBAL ATLANTIC RE LIMITED	BMU	ACOFW/G	FA		451,760,729	530,378,857	217,303				453,468,000	
1699999. General Account - Unauthorized Non-U.S. Affiliates - Other								451,760,729	530,378,857	217,303					453,468,000
1799999. Total General Account - Unauthorized Non-U.S. Affiliates								451,760,729	530,378,857	217,303					453,468,000
1899999. Total General Account - Unauthorized Affiliates								451,760,729	530,378,857	217,303					453,468,000
00000	AA-1460100	11/01/2023	NEW REINS CO LTD	CHE	MCO/I	OL				(5,809,013)	30,611,452	31,632,266		26,886,908	
00000	AA-1460100	11/01/2023	NEW REINS CO LTD	CHE	YRT	OL									

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
00000	98-1535388	07/01/2021	Ivy Re Limited	BMU	COFW/I	FA		46,585,372	52,591,216	234,079	5,223,580	5,897,011		48,603,427	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates															
								46,585,372	52,591,216	(5,574,934)	35,835,032	37,529,277	26,886,908	48,603,427	
2199999. Total General Account - Unauthorized Non-Affiliates															
								46,585,372	52,591,216	(5,574,934)	35,835,032	37,529,277	26,886,908	48,603,427	
2299999. Total General Account Unauthorized															
								498,346,101	582,970,073	(5,357,631)	35,835,032	37,529,277	26,886,908	502,071,427	
2599999. Total General Account - Certified U.S. Affiliates															
00000	AA-3191237	10/01/2022	GLOBAL ATLANTIC RE LIMITED	BMU	CO/G	VA		1,979,070,983	2,207,996,023	14,751,758				1,366,651,683	
00000	AA-3191237	10/01/2022	GLOBAL ATLANTIC RE LIMITED	BMU	CO/I	VA		1,006,988,360	1,108,630,508	26,424,983				867,405,293	
00000	AA-3191237	04/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	COFW/G	FA		682,676,549	703,688,681	16,037				606,754,991	
00000	AA-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	COFW/G	FA		326,818,426	319,950,093	8,969,109					
00000	AA-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	COFW/I	FA		3,060,015,206	3,538,775,690	1,021,514				2,739,397,809	
00000	AA-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	COFW/I	OL	22,976,764,129	6,174,067,668	5,730,726,886	(141,746,499)				5,027,778,119	
2799999. General Account - Certified Non-U.S. Affiliates - Other															
								22,976,764,129	13,229,637,192	13,609,767,881	(90,563,098)				10,607,987,895
2899999. Total General Account - Certified Non-U.S. Affiliates															
								22,976,764,129	13,229,637,192	13,609,767,881	(90,563,098)				10,607,987,895
2999999. Total General Account - Certified Affiliates															
								22,976,764,129	13,229,637,192	13,609,767,881	(90,563,098)				10,607,987,895
3299999. Total General Account - Certified Non-Affiliates															
3399999. Total General Account Certified															
								22,976,764,129	13,229,637,192	13,609,767,881	(90,563,098)				10,607,987,895
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															
								32,908,639,998	16,031,101,692	16,531,629,238	(184,357)	35,943,907	38,073,652	45,429,101	12,346,546,221
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified															
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	VA				4,200				45,247,995	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/G	OL				177,816				6,092,417	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	VA				4,630				34,329,925	
84824	04-6145677	12/30/2005	COMMONWEALTH ANN & LIFE INS CO	MA	MCO/I	OL				177,816				6,092,417	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other															
										364,462				91,762,754	
4899999. Total Separate Accounts - Authorized U.S. Affiliates															
										364,462				91,762,754	
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates															
5299999. Total Separate Accounts - Authorized Affiliates															
										364,462				91,762,754	
5599999. Total Separate Accounts - Authorized Non-Affiliates															
5699999. Total Separate Accounts Authorized															
										364,462				91,762,754	
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates															
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates															
6399999. Total Separate Accounts - Unauthorized Affiliates															
00000	AA-1460100	10/03/2022	NEW REINS CO LTD	CHE	MCO/I	VA								864,657,903	
00000	AA-1460100	10/03/2022	NEW REINS CO LTD	CHE	MCO/G	VA								1,057,733,956	
00000	AA-1460100	11/01/2023	NEW REINS CO LTD	CHE	MCO/I	OL				173,418,670				4,509,985,339	
6599999. Separate Accounts - Unauthorized Non-U.S. Non-Affiliates															
										173,418,670				6,432,377,198	
6699999. Total Separate Accounts - Unauthorized Non-Affiliates															
										173,418,670				6,432,377,198	
6799999. Total Separate Accounts Unauthorized															
										173,418,670				6,432,377,198	
7099999. Total Separate Accounts - Certified U.S. Affiliates															
00000	AA-3191237	10/03/2022	GLOBAL ATLANTIC RE LIMITED	BMU	MCO/I	VA								2,098,048,542	
00000	AA-3191237	10/03/2022	GLOBAL ATLANTIC RE LIMITED	BMU	MCO/G	VA								2,566,537,792	
00000	AA-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	MCO/I	VA								77,132,602	
00000	AA-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMU	MCO/I	OL								1,390,578,813	
7299999. Separate Accounts - Certified Non-U.S. Affiliates - Other															
														6,132,297,749	
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates															
														6,132,297,749	
7499999. Total Separate Accounts - Certified Affiliates															
														6,132,297,749	
7799999. Total Separate Accounts - Certified Non-Affiliates															
7899999. Total Separate Accounts Certified															
														6,132,297,749	
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates															
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates															

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

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		
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)														
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals														

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance 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													
00000	AA-9995055	01/01/1990	AMERICAN DISABILITY REINS UNDERWRITERS SYN	ME	QA	OH			220,909				
60895	35-0145825	01/01/1996	AMERICAN UNITED LIFE INSURANCE COMPANY	IN	QA	OH			49,855				
62944	13-5570651	01/01/1997	AXA EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	NY	QA	OH			14,218				
80659	82-4533188	01/01/1994	US BUSINESS OF CANADA LIFE ASSUR CO	MI	QA	OH			50,621				
62308	06-0303370	01/01/1993	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	QA	OH			11,694				
26921	22-2005057	01/01/1996	EVEREST REINSURANCE COMPANY	DE	QA	OH			7,482				
97136	13-3114906	01/01/1996	METROPOLITAN TOWER LIFE INS CO	NE	QA	OH			85,831				
86258	13-2572994	01/01/1985	GENERAL RE LIFE CORPORATION	CT	QA	OH			50,320				
64246	13-5123390	01/01/1996	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY	QA	OH			219				
22292	13-5129825	01/01/2009	HANOVER INSURANCE COMPANY	NH	OTH	OM	38,805		17,741,505				
88072	06-0974148	01/01/1996	HARTFORD LIFE INSURANCE COMPANY	CT	QA	OH			85,367				
42374	74-2195939	01/01/1996	HOUSTON CASUALTY COMPANY	TX	QA	OH			213,659				
65498	23-1503749	01/01/1993	LIFE INSURANCE COMPANY OF NORTH AMERICA	PA	QA	OH			4,658				
65676	35-0472300	01/01/1995	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	QA	OH			6,415				
76694	23-2044256	01/01/1993	LONDON LIFE REINS CO	PA	QA	OH			8,500				
65978	13-5581829	10/01/1997	METROPOLITAN LIFE INSURANCE COMPANY	NY	OTH	LTDI	4,145		409,458				
66044	46-0164570	01/01/1993	MIDLAND NATIONAL LIFE INSURANCE COMPANY	IA	QA	OH			142,310				
10227	13-4924125	01/01/1998	MUNICH REINSURANCE AMERICA INC	DE	QA	OH			19				
67539	72-0281240	01/01/1993	PAN AMERICAN LIFE INSURANCE COMPANY	LA	QA	OH			35,032				
67814	06-0493340	01/01/1993	PHOENIX LIFE INSURANCE COMPANY	NY	QA	OH			79,119				
37257	36-3030511	01/01/1993	PRAETORIAN INSURANCE COMPANY	PA	QA	OH			45,629				
10219	23-1641984	01/01/1998	Q.B.E. REINSURANCE CORPORATION	PA	QA	OH			124				
68381	36-0883760	01/01/1993	RELIANCE STANDARD LIFE INSURANCE COMPANY	IL	QA	OH			85,710				
67105	41-0451140	01/01/1987	RELIASTAR INSURANCE COMPANY	MIN	QA	OH			73,579				
31089	86-0274508	01/01/1993	REPIWEST INSURANCE COMPANY	AZ	QA	OH			9,316				
93572	43-1235868	01/01/1993	RGA REINSURANCE COMPANY	MO	QA	OH			464,020				
80802	38-1082080	01/01/1994	US BR SUN LIFE ASSUR CO OF CANADA	MI	QA	OH			34,070				
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA, INC	MO	QA	OH			149,073				
86231	39-0989781	01/01/1992	TRANSAMERICA LIFE INSURANCE COMPANY	IA	QA	OH			31,718				
19453	13-5616275	01/01/1998	TRANSATLANTIC REINSURANCE COMPANY	NY	QA	OH			124				
34894	06-1117063	06/01/1999	TRENWICK AMERICA REINSURANCE CORPORATION	CT	QA	OH			53,874				
0899999. General Account - Authorized U.S. Non-Affiliates							42,950		20,164,428				
00000	AA-1120105	01/01/2001	LLOYDS SYNDICATE 1110	GBR	QA	OH			263,815				
00000	AA-1120245	01/01/2001	LLOYDS SYNDICATE 2008	GBR	QA	OH			727,437				
0999999. General Account - Authorized Non-U.S. Non-Affiliates									991,252				
1099999. Total General Account - Authorized Non-Affiliates							42,950		21,155,680				
1199999. Total General Account Authorized							42,950		21,155,680				
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	MI	QA	OH			67,461				
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	PA	QA	OH			21,061				
1999999. General Account - Unauthorized U.S. Non-Affiliates									88,522				
00000	AA-1360182	01/01/1995	ALLIANZ SPA	ITA	QA	OH			53,912				
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	CAN	QA	OH			232,961				
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	GBR	QA	OH			34,263				
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	DEU	QA	OH			32,126				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates									353,262				
2199999. Total General Account - Unauthorized Non-Affiliates									441,784				
2299999. Total General Account Unauthorized									441,784				
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
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				42,950		21,597,464				
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)				42,950		20,252,950				
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)						1,344,514				
9999999			Totals				42,950		21,597,464				

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates														
00000	AA-3191237	05/01/2013	GLOBAL ATLANTIC RE LIMITED	451,760,729	9,839,271	(8,132,000)	453,468,000		XXX		453,468,000			453,468,000
0599999. General Account - Life and Annuity Non-U.S. Affiliates - Other				451,760,729	9,839,271	(8,132,000)	453,468,000		XXX		453,468,000			453,468,000
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				451,760,729	9,839,271	(8,132,000)	453,468,000		XXX		453,468,000			453,468,000
0799999. Total General Account - Life and Annuity Affiliates														
00000	98-1535388	07/01/2021	Ivy Re Limited	451,760,729	9,839,271	(8,132,000)	453,468,000		XXX		453,468,000			453,468,000
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				46,585,372			46,585,372		XXX		48,603,427			46,585,372
1099999. Total General Account - Life and Annuity Non-Affiliates				46,585,372			46,585,372		XXX		48,603,427			46,585,372
1199999. Total General Account Life and Annuity				498,346,101	9,839,271	(8,132,000)	500,053,372		XXX		502,071,427			500,053,372
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
33499	38-2145898	01/01/1993	DORINCO REINSURANCE COMPANY	67,461	45,874		113,335					112,874		112,874
24457	23-0580680	01/01/1999	RELIANCE INSURANCE COMPANY	21,061	14,322		35,383					35,239		35,239
1999999. General Account - Accident and Health U.S. Non-Affiliates				88,522	60,196		148,718		XXX			148,113		148,113
00000	AA-1360182	01/01/1995	ALLIANZ SPA	53,912	39,727		93,639					93,258		93,258
00000	AA-1561007	01/01/1985	MANUFACTURERS LIFE INSURANCE COMPANY	232,961	158,414		391,375					389,782		389,782
00000	AA-1120950	01/01/1994	MERCANTILE & GENERAL REINS CO LTD	34,263	23,299		57,562					57,327		57,327
00000	AA-1340006	01/01/1995	UNION REINSURANCE COMPANY	32,126	28,159		60,285					60,039		60,039
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				353,262	249,599		602,861		XXX			600,406		600,406
2199999. Total General Account - Accident and Health Non-Affiliates				441,784	309,795		751,579		XXX			748,519		748,519
2299999. Total General Account Accident and Health				441,784	309,795		751,579		XXX			748,519		748,519
2399999. Total General Account				498,787,885	10,149,066	(8,132,000)	500,804,951		XXX		502,071,427	748,519		500,801,891
2699999. Total Separate Accounts - U.S. Affiliates									XXX					
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX					
3099999. Total Separate Accounts - Affiliates									XXX					
3399999. Total Separate Accounts - Non-Affiliates									XXX					
3499999. Total Separate Accounts									XXX					
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				88,522	60,196		148,718		XXX			148,113		148,113
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				498,699,363	10,088,870	(8,132,000)	500,656,233		XXX		502,071,427	600,406		500,653,778
9999999 - Totals				498,787,885	10,149,066	(8,132,000)	500,804,951		XXX		502,071,427	748,519		500,801,891

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
NONE				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral						23	24	25	26																
															16	17	18	19	20	21					22															
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable/ Reserve Credit Taken (Col. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)															
0399999. Total General Account - Life and Annuity U.S. Affiliates																	XXX				XXX	XXX																		
00000	CR-3191237	10/01/2022	GLOBAL ATLANTIC RE LIMITED	BMJ	4	09/12/2018	50.0	2,986,059			2,986,059		2,986,059	1,493,030					2,234,057		2,234,057	74.8	100.0	2,986,059																
00000	CR-3191237	04/01/2023	GLOBAL ATLANTIC RE LIMITED	BMJ	4	09/12/2018	50.0	682,677			682,677		682,677	341,338					606,755		606,755	88.9	100.0	682,677																
00000	CR-3191237	11/01/2023	GLOBAL ATLANTIC RE LIMITED	BMJ	4	09/12/2018	50.0	9,560,901			9,560,901		9,560,901	4,780,451					7,767,176		7,767,176	81.2	100.0	9,560,901																
0599999. General Account - Life and Annuity Non-U.S. Affiliates - Other								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																
0799999. Total General Account - Life and Annuity Affiliates								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																
1099999. Total General Account - Life and Annuity Non-Affiliates																	XXX						XXX	XXX																
1199999. Total General Account Life and Annuity								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																
1499999. Total General Account - Accident and Health U.S. Affiliates																	XXX						XXX	XXX																
1799999. Total General Account - Accident and Health Non-U.S. Affiliates																	XXX							XXX	XXX															
1899999. Total General Account - Accident and Health Affiliates																	XXX							XXX	XXX															
2199999. Total General Account - Accident and Health Non-Affiliates																	XXX							XXX	XXX															
2299999. Total General Account Accident and Health																	XXX							XXX	XXX															
2399999. Total General Account								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																
2699999. Total Separate Accounts - U.S. Affiliates																	XXX							XXX	XXX															
2999999. Total Separate Accounts - Non-U.S. Affiliates																	XXX							XXX	XXX															
3099999. Total Separate Accounts - Affiliates																	XXX							XXX	XXX															
3399999. Total Separate Accounts - Non-Affiliates																	XXX							XXX	XXX															
3499999. Total Separate Accounts																	XXX							XXX	XXX															
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)																									XXX	XXX														
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988		10,607,988	XXX	XXX	13,229,637														
9999999 - Totals								13,229,637			13,229,637		13,229,637	6,614,819			XXX		10,607,988		10,607,988	XXX	XXX	13,229,637																

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(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
			NONE	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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	173,642	9,222,902	3,624,940	149,505	1,017,571
2. Commissions and reinsurance expense allowances	117,843	1,812,163	923,818	9,324	(22,666)
3. Contract claims	753,856	262,404	200,036	188,841	164,982
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	500,649	9,812,687	3,615,415	48,724	
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	6,837	8,274	9,301	9,977	8,901
9. Aggregate reserves for life and accident and health contracts	16,052,699	16,553,348	6,740,661	3,125,246	3,076,522
10. Liability for deposit-type contracts					
11. Contract claims unpaid	69,274	40,760	68,025	45,759	62,209
12. Amounts recoverable on reinsurance	18,706	21,267	23,781	41,799	34,950
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	3				2
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	502,071	55,910	68,974	75,145	
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)	749	1,995	1,994	1,998	1,998
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)	10,607,988				
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	14,078,472,672		14,078,472,672
2. Reinsurance (Line 16)	742,676,449	(742,676,449)	
3. Premiums and considerations (Line 15)	1,615,675	6,836,616	8,452,291
4. Net credit for ceded reinsurance	XXX	16,566,782,492	16,566,782,492
5. All other admitted assets (balance)	217,524,328		217,524,328
6. Total assets excluding Separate Accounts (Line 26)	15,040,289,124	15,830,942,659	30,871,231,783
7. Separate Account assets (Line 27)	121,401,345		121,401,345
8. Total assets (Line 28)	15,161,690,469	15,830,942,659	30,992,633,128
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	1,922,049,257	15,761,671,526	17,683,720,783
10. Liability for deposit-type contracts (Line 3)	266,842,110		266,842,110
11. Claim reserves (Line 4)	16,239,399	69,274,193	85,513,592
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	357,844		357,844
13. Premium & annuity considerations received in advance (Line 8)	98,640		98,640
14. Other contract liabilities (Line 9)	258,403,002		258,403,002
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	3,060	(3,060)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	11,110,059,322		11,110,059,322
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)	1,329,341,925		1,329,341,925
20. Total liabilities excluding Separate Accounts (Line 26)	14,903,394,558	15,830,942,659	30,734,337,217
21. Separate Account liabilities (Line 27)	121,401,345		121,401,345
22. Total liabilities (Line 28)	15,024,795,903	15,830,942,659	30,855,738,562
23. Capital & surplus (Line 38)	136,894,566	XXX	136,894,566
24. Total liabilities, capital & surplus (Line 39)	15,161,690,469	15,830,942,659	30,992,633,128
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	15,761,671,526		
26. Claim reserves	69,274,193		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	742,676,449		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	16,573,622,168		
34. Premiums and considerations	6,836,616		
35. Reinsurance in unauthorized companies	3,060		
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	6,839,676		
41. Total net credit for ceded reinsurance	16,566,782,492		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only		6	7
		2	3	4	5		
	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	54,373			54,373	
2. Alaska	AK	L	6,833			6,833	
3. Arizona	AZ	L	180,507		96	180,603	
4. Arkansas	AR	L	11,101			11,101	
5. California	CA	L	473,284	3,264	155	476,704	
6. Colorado	CO	L	361,055			361,055	
7. Connecticut	CT	L	450,677	115,683		566,361	
8. Delaware	DE	L	165,428			165,428	
9. District of Columbia	DC	L	11,169			11,169	
10. Florida	FL	L	2,335,425			2,335,425	
11. Georgia	GA	L	101,634		551	102,185	
12. Hawaii	HI	L	11,166			11,166	
13. Idaho	ID	L	10,515			10,515	
14. Illinois	IL	L	368,610			368,610	
15. Indiana	IN	L	97,856		1,543	99,399	
16. Iowa	IA	L	25,540			25,540	
17. Kansas	KS	L	14,709			14,709	
18. Kentucky	KY	L	51,488			51,488	
19. Louisiana	LA	L	87,279	6,345	187	93,811	
20. Maine	ME	L	88,869			88,869	
21. Maryland	MD	L	203,930			203,930	
22. Massachusetts	MA	L	464,436	12,900		477,336	
23. Michigan	MI	L	1,079,686			1,079,686	
24. Minnesota	MN	L	1,661,789		1,673	1,663,462	
25. Mississippi	MS	L	19,635			19,635	
26. Missouri	MO	L	44,268		111	44,379	
27. Montana	MT	L	7,823			7,823	
28. Nebraska	NE	L	57,163			57,163	
29. Nevada	NV	L	142,360			142,360	
30. New Hampshire	NH	L	106,734			106,734	
31. New Jersey	NJ	L	1,458,605	74,808		1,533,413	
32. New Mexico	NM	L	21,459			21,459	
33. New York	NY	L	22,414,360	470,120	38,342	22,922,822	
34. North Carolina	NC	L	459,452			459,452	
35. North Dakota	ND	L	965			965	
36. Ohio	OH	L	150,101			150,101	
37. Oklahoma	OK	L	21,214			21,214	
38. Oregon	OR	L	53,390			53,390	
39. Pennsylvania	PA	L	607,171	4,339		611,510	
40. Rhode Island	RI	L	79,342			79,342	
41. South Carolina	SC	L	280,355			280,355	
42. South Dakota	SD	L	6,172			6,172	
43. Tennessee	TN	L	182,076			182,076	
44. Texas	TX	L	328,510			328,510	
45. Utah	UT	L	57,011			57,011	
46. Vermont	VT	L	30,652			30,652	
47. Virginia	VA	L	374,489		66	374,555	
48. Washington	WA	L	44,233			44,233	
49. West Virginia	WV	L	9,578			9,578	
50. Wisconsin	WI	L	95,799			95,799	
51. Wyoming	WY	L	22,943			22,943	
52. American Samoa	AS	L					
53. Guam	GU	L					
54. Puerto Rico	PR	N	55,990	110,495		166,486	
55. U.S. Virgin Islands	VI	L	550			550	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	3,052			3,052	
58. Aggregate Other Alien	OT	XXX	171,463			171,463	
59. Subtotal	XXX		35,624,276	797,955	42,724	36,464,956	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		4,159,435			4,159,435	
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		588,029			588,029	
94. Aggregate or other amounts not allocable by State	XXX		171,911			171,911	
95. Totals (Direct Business)	XXX		40,543,651	797,955	42,724	41,384,331	
96. Plus reinsurance assumed	XXX		20,376,416	240,021,368	226	260,398,010	
97. Totals (All Business)	XXX		60,920,067	240,819,323	42,950	301,782,341	
98. Less reinsurance ceded	XXX		92,603,425	82,869,674	42,950	175,516,049	
99. Totals (All Business) less Reinsurance Ceded	XXX		(31,683,358)	157,949,649	(c)	126,266,292	
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX		171,463			171,463	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		171,463			171,463	
9401. Non-pay settlement adjustments	XXX		171,911			171,911	
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		171,911			171,911	

(a) Active Status Counts:

- | | | | |
|--|----|--|---|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... | 54 | 4. Q - Qualified - Qualified or accredited reinsurer..... | |
| 2. R - Registered - Non-domiciled RRGs..... | | 5. N - None of the above - Not allowed to write business in the state..... | 3 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | | | |

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

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

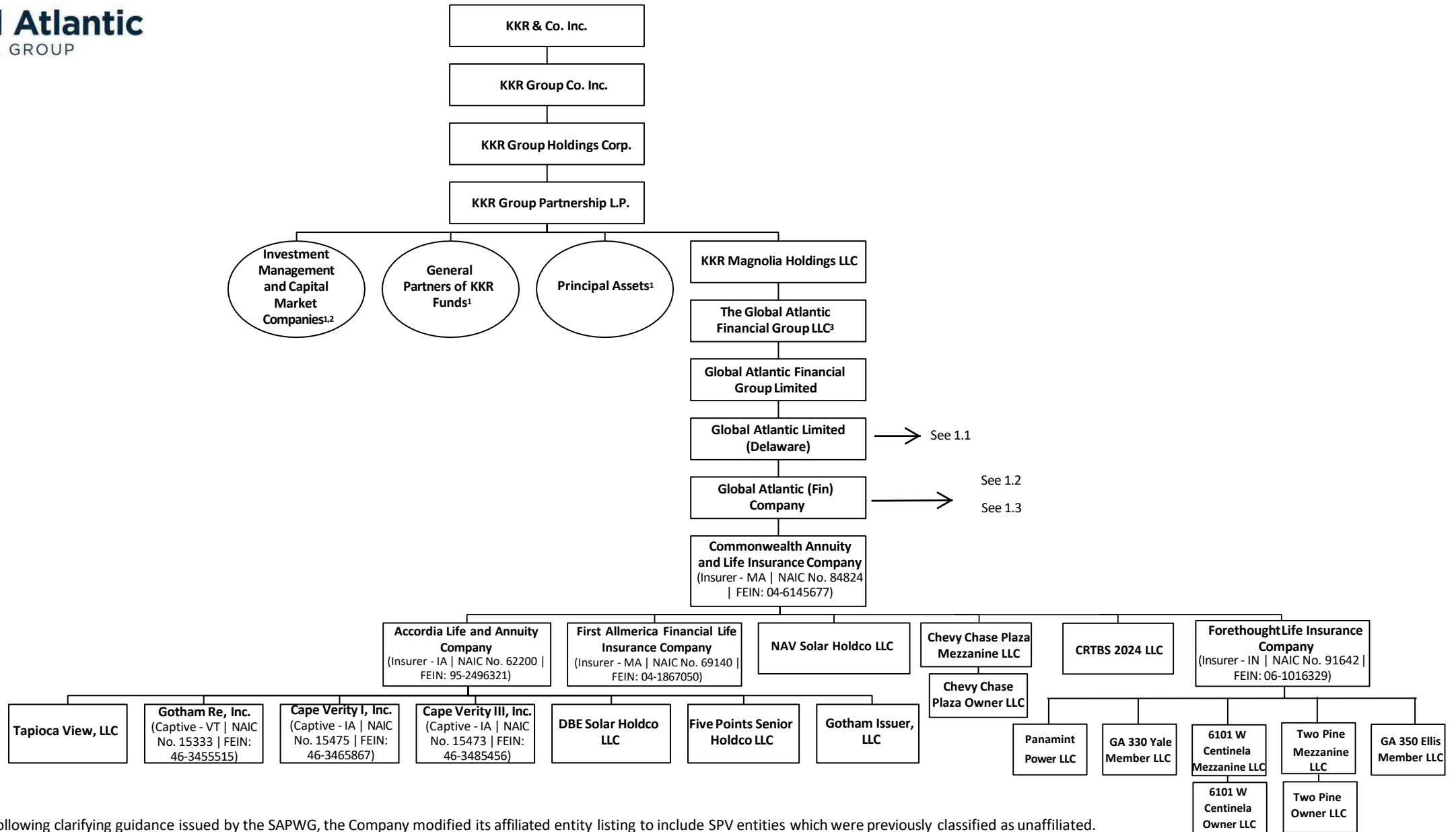
(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	54,373					54,373
2. Alaska	AK	6,833					6,833
3. Arizona	AZ	180,507					180,507
4. Arkansas	AR	11,101					11,101
5. California	CA	473,284	3,264				476,548
6. Colorado	CO	361,055					361,055
7. Connecticut	CT	450,677	115,683				566,361
8. Delaware	DE	165,428					165,428
9. District of Columbia	DC	11,169					11,169
10. Florida	FL	2,335,425					2,335,425
11. Georgia	GA	101,634					101,634
12. Hawaii	HI	11,166					11,166
13. Idaho	ID	10,515					10,515
14. Illinois	IL	368,610					368,610
15. Indiana	IN	97,856					97,856
16. Iowa	IA	25,540					25,540
17. Kansas	KS	14,709					14,709
18. Kentucky	KY	51,488					51,488
19. Louisiana	LA	87,279	6,345				93,624
20. Maine	ME	88,869					88,869
21. Maryland	MD	203,930					203,930
22. Massachusetts	MA	464,436	12,900				477,336
23. Michigan	MI	1,079,686					1,079,686
24. Minnesota	MN	1,661,789					1,661,789
25. Mississippi	MS	19,635					19,635
26. Missouri	MO	44,268					44,268
27. Montana	MT	7,823					7,823
28. Nebraska	NE	57,163					57,163
29. Nevada	NV	142,360					142,360
30. New Hampshire	NH	106,734					106,734
31. New Jersey	NJ	1,458,605	74,808				1,533,413
32. New Mexico	NM	21,459					21,459
33. New York	NY	22,414,360	470,120	4,145			22,888,625
34. North Carolina	NC	459,452					459,452
35. North Dakota	ND	965					965
36. Ohio	OH	150,101					150,101
37. Oklahoma	OK	21,214					21,214
38. Oregon	OR	53,390					53,390
39. Pennsylvania	PA	607,171	4,339				611,510
40. Rhode Island	RI	79,342					79,342
41. South Carolina	SC	280,355					280,355
42. South Dakota	SD	6,172					6,172
43. Tennessee	TN	182,076					182,076
44. Texas	TX	328,510					328,510
45. Utah	UT	57,011					57,011
46. Vermont	VT	30,652					30,652
47. Virginia	VA	374,489					374,489
48. Washington	WA	44,233					44,233
49. West Virginia	WV	9,578					9,578
50. Wisconsin	WI	95,799					95,799
51. Wyoming	WY	22,943					22,943
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	55,990	110,495				166,486
55. U.S. Virgin Islands	VI	550					550
56. Northern Mariana Islands	MP						
57. Canada	CAN	3,052					3,052
58. Aggregate Other Alien	OT	171,463					171,463
59. Total		35,624,276	797,955	4,145			36,426,376

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM



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

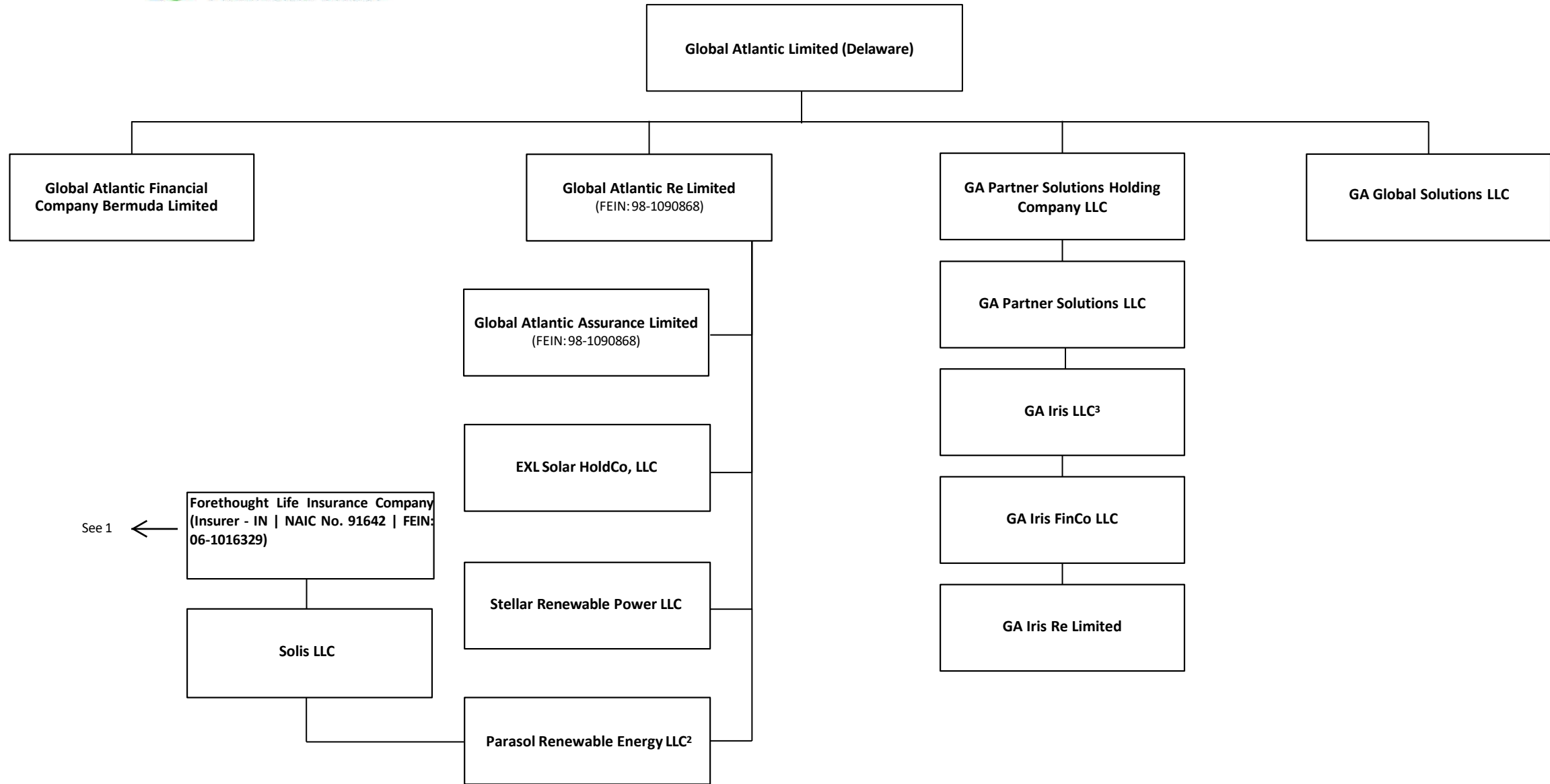
Investments in these entities are also reflected as affiliated investments, commencing in 2022.

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

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

³The Global Atlantic Financial Group LLC is owned 100% by KKR Magnolia Holdings LLC.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM¹



52.1

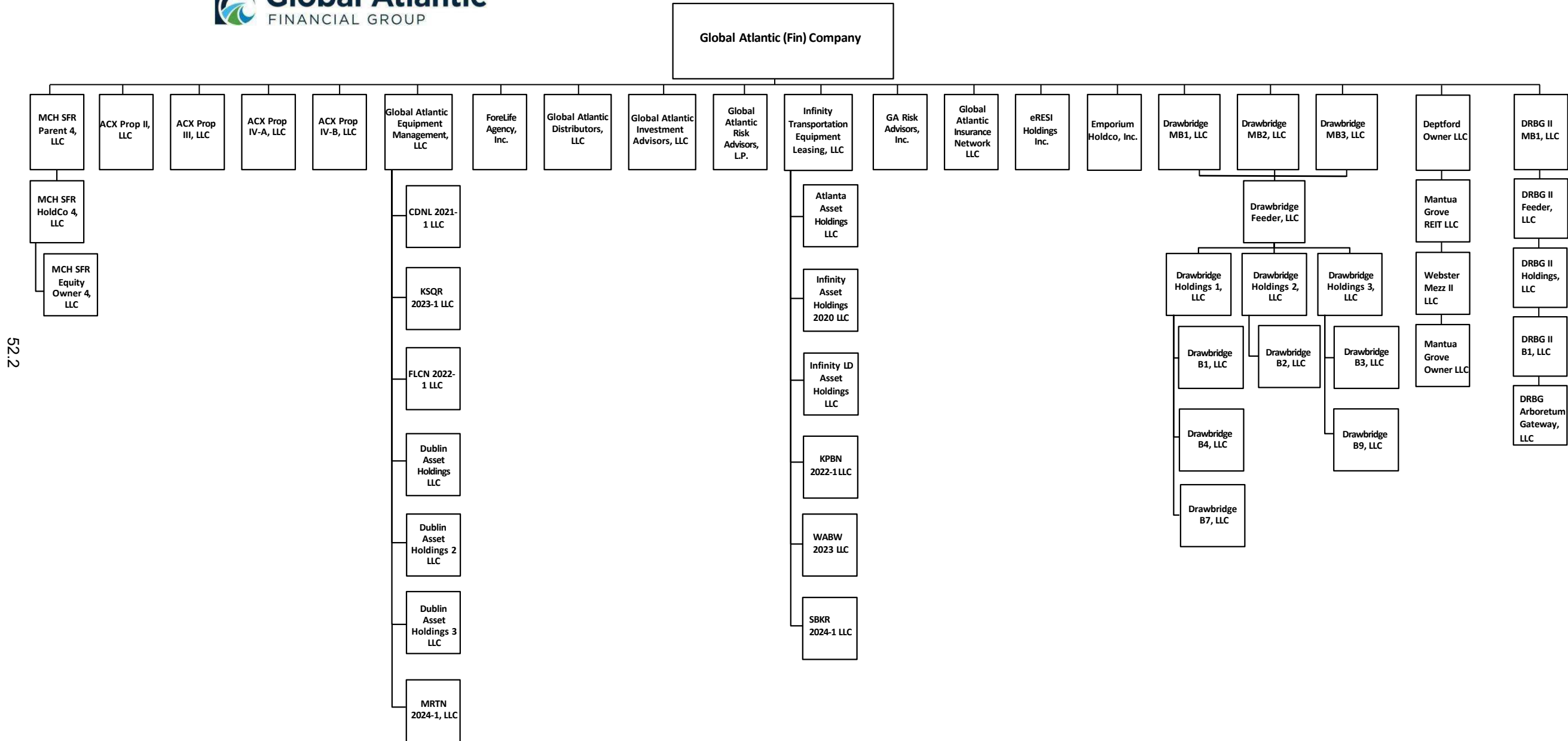
See 1 ←

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

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

³GA Iris LLC is 30% owned by GA Partner Solutions LLC, and 70% owned by third-party investors.

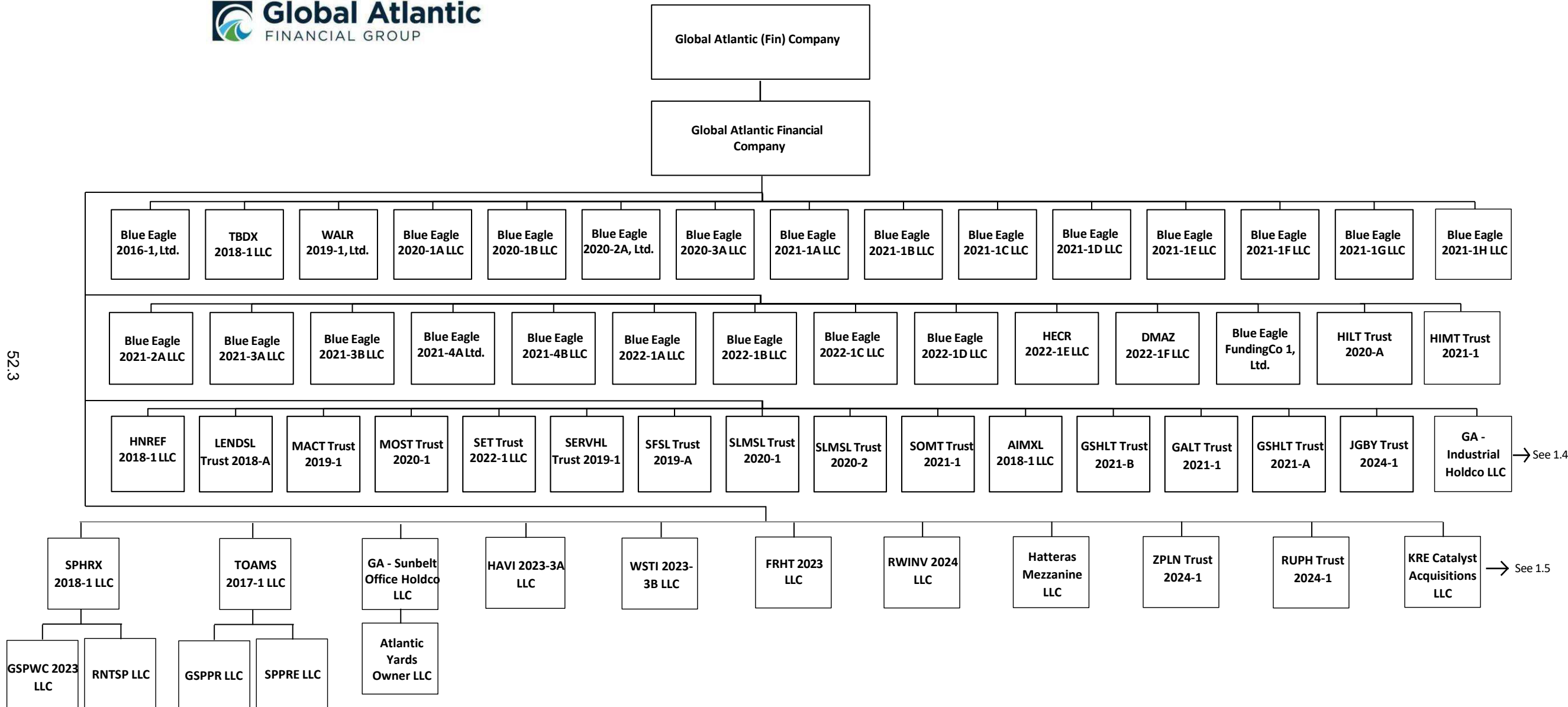
ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM¹



52.2

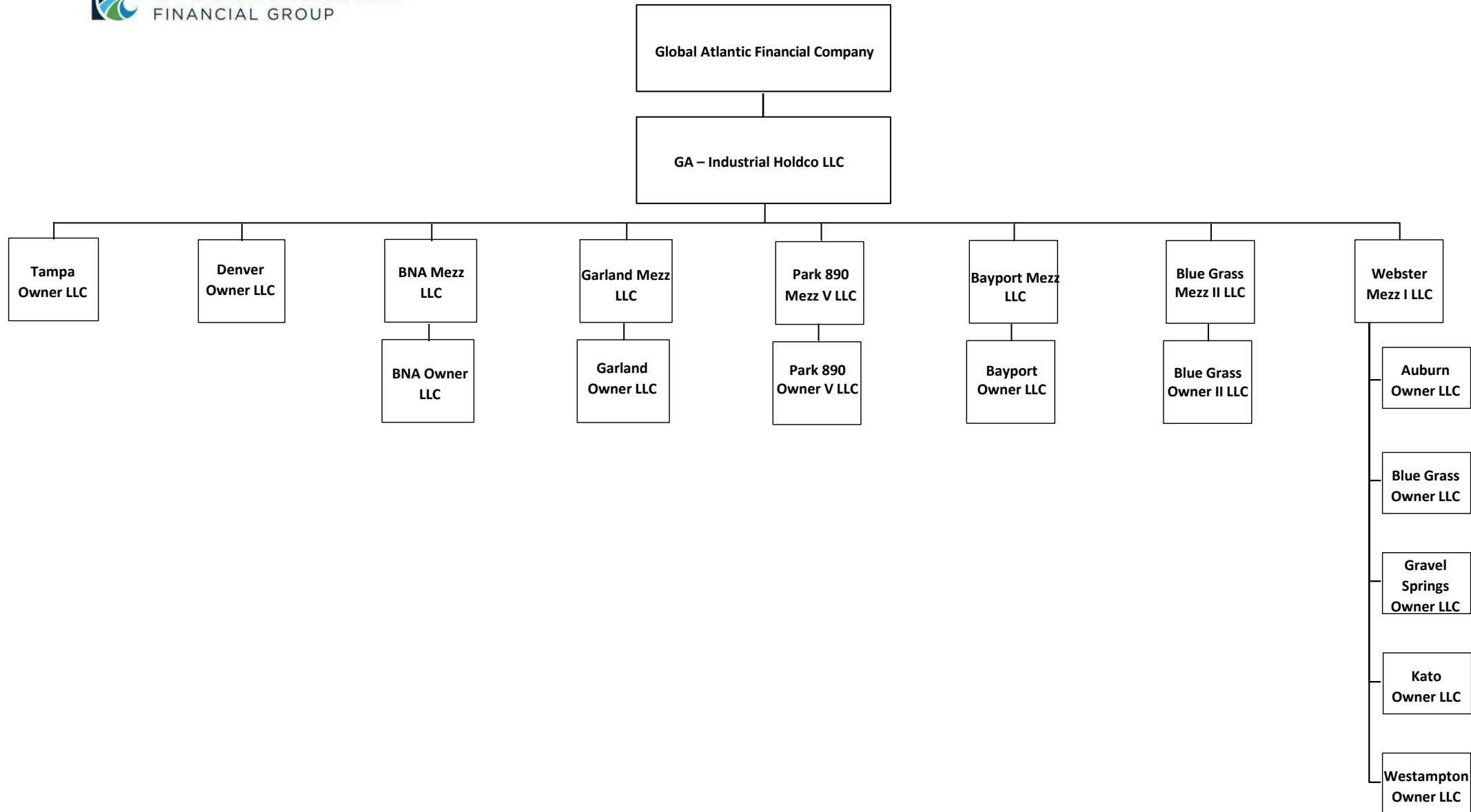
¹Certain subsidiaries included in the organizational chart own additional legal entities which have been omitted for clarity of presentation.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM¹



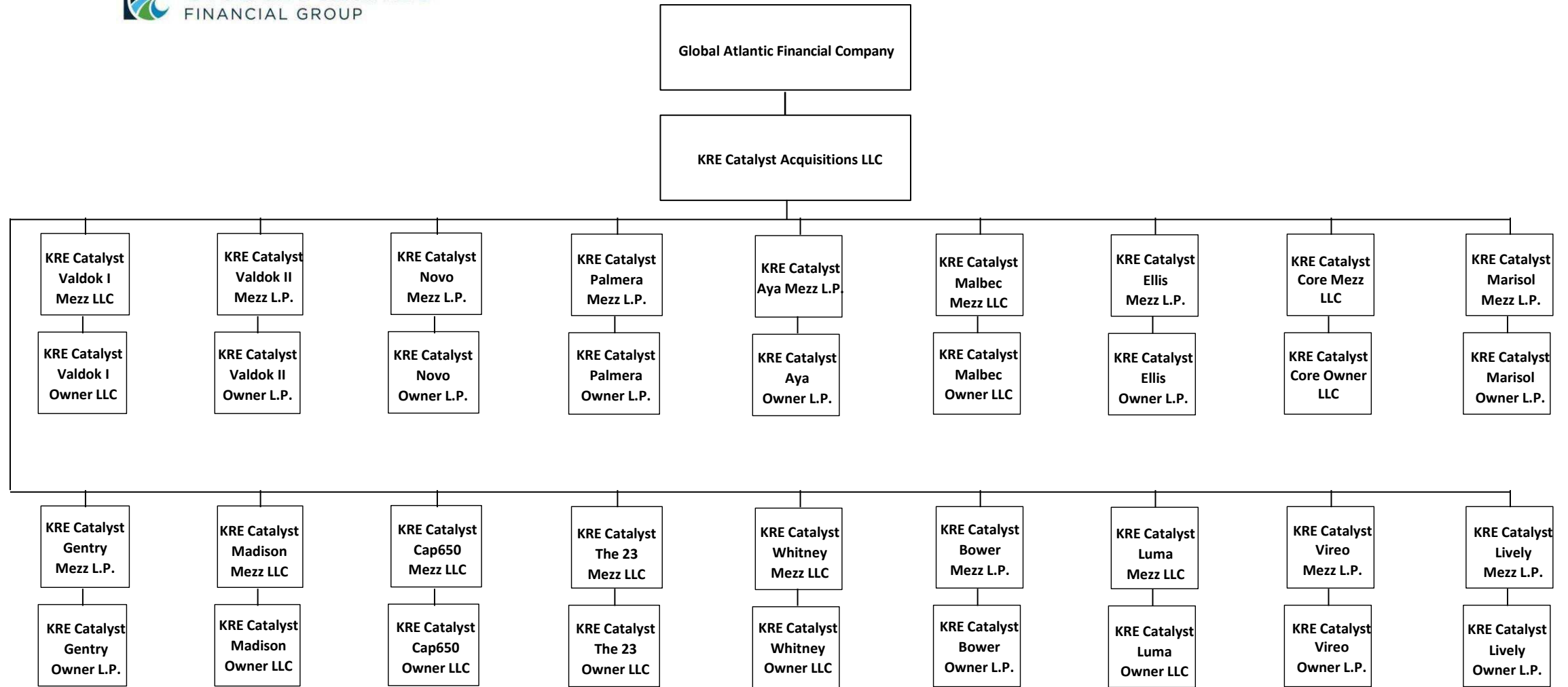
¹Certain subsidiaries included in the organizational chart own additional legal entities which have been omitted for clarity of presentation.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM¹



52.4

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM¹



52.5

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	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)	*
.3891	Global Atlantic Grp	62200	95-2496321				Accordia Life and Annuity Company	IA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	15475	46-3465867				Cape Verity I, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	15473	46-3485456				Cape Verity III, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	84824	04-6145677 95-2496321	3958278	1391312		Commonwealth Annuity and Life Insurance Company DBE Solar Holdco LLC	MA DE	IA NIA	Global Atlantic (Fin) Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	69140	04-1867050 38-3871599	2578101	793699		First Allmerica Financial Life Insurance Company Five Points Senior Holdco LLC	MA DE	RE NIA	Commonwealth Annuity and Life Insurance Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	91642	06-1016329 38-3898658 98-1089764 98-1090868 46-3694412 46-3694412	1554348			Forethought Life Insurance Company Global Atlantic (Fin) Company Global Atlantic Financial Group Limited Global Atlantic Limited (Delaware) Gotham Issuer, LLC Gotham Issuer, LLC	IN DE BMJ DE DE	IA UIP UIP UIP NIA NIA	Company Global Atlantic Financial Limited The Global Atlantic Financial Group LLC Global Atlantic Financial Group Limited Accordia Life and Annuity Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 90.000 10.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	15333	46-3455515 88-1203639			New York Stock Exchange	Gotham Re, Inc. KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P. KKR Magnolia Holdings LLC	VT DE CYM DE CYM CYM	IA UIP UIP UIP UIP UIP	Accordia Life and Annuity Company Board of Directors KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P.	Ownership Board of Directors Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			04-6145677 88-2112299 95-2496321 98-1089764 98-1090854 98-1452583				NAV Solar Holdco LLC Panamint Power LLC Tapioca View, LLC The Global Atlantic Financial Group LLC EXL Solar HoldCo, LLC Global Atlantic Assurance Limited Global Atlantic Financial Company Bermuda Limited	DE DE DE BMJ DE BMJ	NIA NIA NIA UIP NIA IA	Company Forethought Life Insurance Company Accordia Life and Annuity Company KKR Magnolia Holdings LLC Global Atlantic Re Limited Global Atlantic Re Limited	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			98-1529928 98-1090854 88-1979352				Limited Global Atlantic Re Limited Stellar Renewable Power LLC Solis LLC Solis LLC	BMJ BMJ DE DE DE	NIA IA NIA NIA NIA	Global Atlantic Limited (Delaware) Global Atlantic Limited (Delaware) Global Atlantic Re Limited Forethought Life Insurance Company Third Party Investors	Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 25.000 75.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			84-3588586 84-3588586 86-1607307 87-2335032 87-3631476 88-0561068				Parasol Renewable Energy LLC Parasol Renewable Energy LLC ACX Prop II, LLC ACX Prop III, LLC ACX Prop IV-A, LLC ACX Prop IV-B, LLC	DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	Global Atlantic Re Limited Solis LLC Global Atlantic (Fin) Company Global Atlantic (Fin) Company Global Atlantic (Fin) Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership	20.000 80.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			82-3508436				Atlanta Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			88-1026854 86-2857451				Atlantic Yards Owner LLC KSQR 2023-1 LLC CDNL 2021-1 LLC Denver Owner LLC Drawbridge B1, LLC Drawbridge B2, LLC	DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	GA - Sunbelt Office Holdco LLC Global Atlantic Equipment Management, LLC Global Atlantic Equipment Management, LLC GA - Industrial Holdco LLC Drawbridge Holdings 1, LLC Drawbridge Holdings 2, LLC	Management Management Management Management Management Management	0.000 0.000 0.000 0.000 0.000 0.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							Drawbridge B3, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B4, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B7, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B9, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB1, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB2, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB3, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802448				Drawbridge Holdings 1, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			61-1580298				Drawbridge Holdings 2, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802777				Drawbridge Holdings 3, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB1, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB2, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB3, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
			86-2361267				Dublin Asset Holdings 2 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-2316184				Dublin Asset Holdings 3, LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			82-3508100				Dublin Asset Holdings LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-3023750				Emporium Holdco, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			87-3058805				eRESI Holdings Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-2871839				FLCN 2022-1 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			35-1815415				ForeLife Agency, Inc.	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			92-1413949				GA - Industrial Holdco LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			38-3898658				GA - Sunbelt Office Holdco LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			13-3896487				GA Risk Advisors, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			20-3944031				Global Atlantic Distributors, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			81-3323212				Global Atlantic Equipment Management, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			38-3898658				Global Atlantic Insurance Network LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			35-1960899				Global Atlantic Investment Advisors, LLC	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							Infinity Asset Holdings 2020 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-4227992				Infinity LD Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-3127337				Infinity Transportation Equipment Leasing, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-3445068				KPBN 2022-1 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			87-3496842				WABW 2023 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			92-1077691				MCH SFR Equity Owner 4, LLC	DE	NIA	MCH SFR HoldCo 4, LLC	Management	0.000	KKR & Co. Inc.		
			88-3108777				MCH SFR HoldCo 4, LLC	DE	NIA	MCH SFR Parent 4, LLC	Management	0.000	KKR & Co. Inc.		
			87-4783067				MCH SFR Parent 4, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
			92-1402466				Tampa Owner LLC	DE	NIA	GA - Industrial Holdco LLC	Management	0.000	KKR & Co. Inc.		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			85-0526287				AIMXL 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1307202				Blue Eagle 2016-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			83-3851887				TBDX 2018-1, LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							WALR 2019-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0498393				JAYP 2020-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0506156				PICO 2020-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1618000				Blue Eagle 2020-2A, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			30-1278256				Blue Eagle 2020-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1185033				Blue Eagle 2021-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1215896				Blue Eagle 2021-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1247520				Blue Eagle 2021-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1276982				Blue Eagle 2021-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1039701				Blue Eagle 2021-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1051951				Blue Eagle 2021-1F LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1083548				Blue Eagle 2021-1G LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1103117				Blue Eagle 2021-1H LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1833206				Blue Eagle 2021-2A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1908720				Blue Eagle 2021-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1926397				Blue Eagle 2021-3B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1650279				Blue Eagle 2021-4A Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1867464				Blue Eagle 2021-4B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855255				Blue Eagle 2022-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855455				Blue Eagle 2022-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3876861				Blue Eagle 2022-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3877027				Blue Eagle 2022-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2368056				HECR 2022-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2395708				DMAZ 2022-1F LLC	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1669070				Blue Eagle FundingCo 1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1240026				GALT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2409460				GSHLT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-2827474				GSHLT Trust 2021-B	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3158152				HILT Trust 2020-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2750470				HIMT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2028644				HNREF 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							LENSL Trust 2018- A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-1772188				MACT Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3886210				MOST Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4568438				SERVHL Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-0867231				SET Trust 2022-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-3988321				SFSL Trust 2019-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4665609				SLMSL Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4685585				SLMSL Trust 2020-2	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2737921				SOMT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							SPHRX 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							GSPWC 2023 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RNTSP LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							TOAMS 2017-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							GSPPR LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							SPPRE LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			92-1187937				HAVI 2023-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			92-1198046				WSTI 2023-3B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			93-4460677				FRHT 2023 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RWINV 2024 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							Chevy Chase Plaza Mezzanine LLC	DE	NIA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							JGBY Trust 2024-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							6101 W Centinela Mezzanine LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							6101 W Centinela Owner LLC	DE		6101 W Centinela Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							BNA Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							BNA Owner LLC	DE		BNA Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							Chevy Chase Plaza Owner LLC	DE		Chevy Chase Plaza Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Partner Solutions LLC			GA Partner Solutions Holding Company LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Iris LLC			GA Partner Solutions LLC	Ownership	30.000	KKR & Co. Inc.		
							GA Iris LLC			Third Party Investors	Ownership	70.000			
							GA Iris FinCo LLC	DE		GA Iris LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Iris Re Limited		IA	GA Iris FinCo LLC	Ownership	100.000	KKR & Co. Inc.		
							CRTBS 2024 LLC	DE		Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Hatteras Mezzanine LLC	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							Garland Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Garland Owner LLC	DE		Garland Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							GA 350 Ellis Member LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Two Pine Mezzanine LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Two Pine Owner LLC	DE		Two Pine Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							GA 330 Yale Member LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Acquisitions LLC	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							KRE Catalyst Valdok I Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok I Owner LLC	DE		KRE Catalyst Valdok I Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok II Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok II Owner L.P.	DE		KRE Catalyst Valdok II Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Novo Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Novo Owner L.P.	DE		KRE Catalyst Novo Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Palmera Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Palmera Owner L.P.	DE		KRE Catalyst Palmera Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Aya Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Aya Owner L.P.	DE		KRE Catalyst Aya Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Malbec Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Malbec Owner LLC	DE		KRE Catalyst Malbec Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Ellis Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Ellis Owner L.P.	DE		KRE Catalyst Ellis Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Core Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Core Owner LLC	DE		KRE Catalyst Core Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Marisol Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Marisol Owner L.P.	DE		KRE Catalyst Marisol Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Gentry Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Gentry Owner L.P.	DE		KRE Catalyst Gentry Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Madison Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Madison Owner LLC	DE		KRE Catalyst Madison Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Cap650 Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Cap650 Owner LLC	DE		KRE Catalyst Cap650 Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst The 23 Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst The 23 Owner LLC	DE		KRE Catalyst The 23 Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Whitney Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Whitney Owner LLC	DE		KRE Catalyst Whitney Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Bower Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	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)	*
							KRE Catalyst Bower Owner L.P.	DE		KRE Catalyst Bower Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Luma Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Luma Owner LLC	DE		KRE Catalyst Luma Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Vireo Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Vireo Owner L.P.	DE		KRE Catalyst Vireo Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Lively Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Lively Owner L.P.	DE		KRE Catalyst Lively Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							Park 890 Mezz V LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Park 890 Owner V LLC	DE		Park 890 Mezz V LLC	Ownership	100.000	KKR & Co. Inc.		
							Global Solutions LLC	DE		Global Atlantic Limited (Delaware)	Ownership	100.000	KKR & Co. Inc.		
							Bayport Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Bayport Owner LLC	DE		Bayport Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							Auburn Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Owner I LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Deptford Owner LLC	DE		Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							Gravel Springs Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Kato Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Mantua Grove Owner LLC	DE		Webster Mezz II LLC	Ownership	100.000	KKR & Co. Inc.		
							Mantua Grove REIT LLC	DE		Deptford Owner LLC	Ownership	100.000	KKR & Co. Inc.		
							Westampton Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Webster Mezz I LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Webster Mezz II LLC	DE		Mantua Grove REIT LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Mezz II LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Owner II LLC	DE		Blue Grass Mezz II LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG II MB1, LLC	DE		Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							DRBG II Feeder, LLC	DE		DRBG II MB1, LLC	Management	0.000	KKR & Co. Inc.		
							DRBG II Holdings, LLC	DE		DRBG II Feeder, LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG II B1, LLC	DE		DRBG II Holdings, LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG Arboretum Gateway, LLC	DE		DRBG II B1, LLC	Ownership	100.000	KKR & Co. Inc.		
							SBKR 2024-1, LLC	DE		Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
							GA Partner Solutions Holding Company LLC	DE		Global Atlantic Limited (Delaware)	Ownership	100.000	KKR & Co. Inc.		
							ZPLN Trust 2024-1	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RUPH Trust 2024-1	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							MRTN 2024-1, LLC	DE		Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	98-1563045	KKR Magnolia Holdings LLC										
	98-1089764	The Global Atlantic Financial Group LLC		3,500,000							3,500,000	
	98-1089764	Global Atlantic Financial Group Limited		32,000,000							32,000,000	
	38-3898658	Global Atlantic (Fin) Company		304,500,000			(5,692,420)				298,807,580	
	98-1451597	GA Re Bermuda Holdco Limited					(424,136)				(424,136)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		(655,311,971)	1,444,468,611		(385,505,729)	(147,754,504)			255,896,407	27,281,808,932
	98-1090854	Global Atlantic Re Limited		(988,042,564)	466,576,114		(69,318,934)	251,187,794			(339,597,590)	(70,140,424,590)
69140	04-1867050	First Allmerica Financial Life Insurance Company		(1,306,472,963)	415,993,257		(50,251,194)	(160,313,351)			(1,101,044,251)	14,658,949,772
62200	95-2496321	Accordia Life and Annuity Company		102,793,845	58,635,670		(94,144,832)	(21,357,013)			45,927,670	5,677,049,777
	90-0928452	Global Atlantic Financial Company					502,595,601				502,595,601	
15333	46-3455515	Gotham Re, Inc.						4,674,577			4,674,577	(498,039,976)
	95-2496321	Tapioca View, LLC			(1,662,480)		(943,426)				(2,605,906)	
15475	46-3465867	Cape Verity I, Inc.		245,914				(13,069,777)			(12,823,863)	(1,525,814,050)
15473	46-3485456	Cape Verity III, Inc.			98,786,789			34,520,116			133,306,905	(5,025,585,868)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,222,672)				(2,222,672)	
	20-3944031	Global Atlantic Distributors, LLC					(62,055,111)				(62,055,111)	
91642	06-1016329	Forethought Life Insurance Company		145,124,839	(2,562,383,495)		(439,373,919)	52,112,158			(2,804,520,417)	29,572,056,003
	81-3323212	Global Atlantic Equipment Management, LLC					(236,033)				(236,033)	
	98-1452583	Global Atlantic Assurance Limited		(10,357,713)	65,116,860		(32,827,373)				21,931,774	
	98-1529928	Global Atlantic Financial Company Bermuda Limited					9,748,065				9,748,065	
	00-0000000	Kohlberg Kravis Roberts & Co, LP		(600,000,000)			630,652,113				30,652,113	
	85-3158152	HILT Trust 2020-A		(82,095,135)							(82,095,135)	
	87-3496842	IT Holdings 2022, LLC		(8,437,740)							(8,437,740)	
	83-3851887	BLUE EAGLE 2018-1, LLC			8,734						8,734	
	85-0506156	Blue Eagle 2020-1B LLC			5,413,592						5,413,592	
	85-0498393	Blue Eagle 2020-1A LLC			5,413,592						5,413,592	
	98-1618000	Blue Eagle 2020-2A LLC										
	30-1278256	Blue Eagle 2020-3A LLC		32,476,277							32,476,277	
	86-1185033	Blue Eagle 2021-1A LLC		(30,914,073)							(30,914,073)	
	86-1215896	Blue Eagle 2021-1B LLC		(46,739,083)							(46,739,083)	
	86-1247520	Blue Eagle 2021-1C LLC		(44,158,502)							(44,158,502)	
	86-1276982	Blue Eagle 2021-1D LLC		(24,375,683)							(24,375,683)	
	86-1908720	Blue Eagle 2021-3A LLC		(59,193,851)							(59,193,851)	
	86-1926397	Blue Eagle 2021-3B LLC		(75,732,648)							(75,732,648)	
	86-1833206	Blue Eagle 2021-2A LLC		(1,570,168)							(1,570,168)	
	86-1867464	Blue Eagle 2021-2B LLC										
	87-1039701	Blue Eagle 2021-1E LLC		(15,116,578)	908,189						(14,208,389)	
	87-1051951	Blue Eagle 2021-1F LLC		(7,459,695)	908,189						(6,551,506)	
	87-1083548	Blue Eagle 2021-1G LLC		(16,519,844)							(16,519,844)	
	87-1103117	Blue Eagle 2021-1H LLC		(15,071,443)							(14,163,254)	
	87-3855255	Blue Eagle 2022-1A LLC									908,189	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	87-3855455	Blue Eagle 2022-1B LLC		(30,407,072)							(30,407,072)	
	87-3876861	Blue Eagle 2022-1C LLC		(366,855)							(366,855)	
	87-3877027	Blue Eagle 2022-1D LLC		340,114							340,114	
	88-2368056	Blue Eagle 2022-1E LLC		113,939,213							113,939,213	
	88-2395708	Blue Eagle 2022-1F LLC		110,970,620							110,970,620	
	85-0526287	AIMXL 2018-1 LLC		(2,795,802)							(2,795,802)	
	82-3508100	Dublin Asset Holdings LLC		(63,951,458)							(63,951,458)	
	82-3508436	Atlanta Asset Holdings LLC		(26,509,377)							(26,509,377)	
	86-2028644	HNREF 2018-1 LLC										
	87-2335032	ACX Prop III, LLC		15,527,443							15,527,443	
	87-3631476	ACX Prop IV-A, LLC		25,499,266							25,499,266	
	88-0561068	ACX Prop IV-B, LLC		188,411,309							188,411,309	
	87-3802777	Drawbridge Holdings 3, LLC										
	84-4568438	SERVHL Trust 2019-1		(105,735,362)							(105,735,362)	
	85-1772188	MACT Trust 2019-1		(63,960,836)							(63,960,836)	
	84-3127337	Infinity LD Asset Holdings, LLC		(10,292,507)							(10,292,507)	
	84-4227992	Infinity Asset Holdings 2020, LLC		(39,965,202)							(39,965,202)	
		Infinity Asset Holdings 2022, LLC										
	84-4665609	SLMSL Trust 2020-1		(43,634,956)							(43,634,956)	
	84-4685585	SLMSL Trust 2020-2		(43,763,093)							(43,763,093)	
	84-3988321	SFSL Trust 2019-A		224,495,176							224,495,176	
	85-3686210	MOST Trust 2020-1		(77,313,057)							(77,313,057)	
	86-2737921	SOMT Trust 2021-A		(46,885,957)							(46,885,957)	
	86-2750470	HIMT Trust 2021-A		(92,840,143)							(92,840,143)	
	86-2409460	GSHLT Trust 2021-A		(85,169,388)							(85,169,388)	
	87-2827474	GSHLT Trust 2021-B		(86,869,087)							(86,869,087)	
	87-1240026	GALT Trust 2021-1		(41,612,145)							(41,612,145)	
	86-2857451	CDNL 2021-1, LLC		(1,390,085)							(1,390,085)	
	86-2871839	FLCN 2022-1, LLC		27,438,041							27,438,041	
	88-0867231	SET Trust 2022-1 LLC										
	88-1026854	Cardinal Air 2022-1, LLC										
	86-2361267	Dublin Asset Holdings 2 LLC		(18,260,789)							(18,260,789)	
	87-2316184	Dublin Asset Holdings 3, LLC		17,278,887							17,278,887	
	98-1307202	Blue Eagle 2016-1, Ltd.		2,221,360							2,221,360	
	00-0000000	SPHRX 2018-1, LLC		(49,612,536)							(49,612,536)	
	90-0810836	CBCCOV 2018-1, LLC										
	86-1607307	ACX Prop II, LLC		21,094,018							21,094,018	
	00-0000000	TOAMS 2017-1 LLC		(17,115,938)							(17,115,938)	
	00-0000000	Blue Eagle 2019-1, Ltd.										
	98-1650279	Blue Eagle 2021-4A, Ltd.										
	98-1669070	Blue Eagle FundingCo 1, Ltd.										
	00-0000000	HSDTY 2017-1 LLC										
	00-0000000	MCH SFR Equity Owner 4, LLC		8,532,927							8,532,927	
	00-0000000	Denver Owner LLC		(160)							(160)	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	92-1402466	Tampa Owner LLC		(153)							(153)	
	00-0000000	Atlantic Yards Owner LLC										
	00-0000000	Drawbridge B4, LLC		5,398,280							5,398,280	
	00-0000000	Drawbridge B1, LLC		(1,668,338,093)							(1,668,338,093)	
	00-0000000	Drawbridge B7, LLC		(47,055,039)							(47,055,039)	
	00-0000000	Drawbridge B2, LLC		29,310,250							29,310,250	
	00-0000000	Drawbridge B3, LLC		31,838,478							31,838,478	
	00-0000000	Drawbridge B9, LLC		3,255,805							3,255,805	
	88-0937290	Drawbridge Feeder, LLC		(1,533,336)							(1,533,336)	
	87-3058805	eRESI Holdings Inc.										
	83-3851887	TBDX 2018-1, LLC		(101,587,753)							(101,587,753)	
	00-0000000	WALR 2019-1, Ltd		(33,603,117)							(33,603,117)	
	92-1187937	HAVI 2023-3A LLC		32,394,430							32,394,430	
	92-1198046	WSTI 2023-3B, LLC										
	00-0000000	Bayport Mezz LLC		15,400,000							15,400,000	
	00-0000000	Bayport Owner LLC		38,400,000							38,400,000	
	00-0000000	Blue Grass Owner II LLC		83,532,794							83,532,794	
	00-0000000	BNA Mezz LLC		24,492,021							24,492,021	
	00-0000000	BNA Owner LLC		35,944,853							35,944,853	
	00-0000000	Drawbridge MB1, LLC		42,400,000							42,400,000	
	00-0000000	FRHT 2023 LLC		36,527,347							36,527,347	
	00-0000000	Hatteras Mezzanine LLC		351,815,000							351,815,000	
	00-0000000	Garland Mezz LLC		32,400,000							32,400,000	
	00-0000000	Garland Owner LLC		54,821,054							54,821,054	
	00-0000000	KSQR 2023-1 LLC		190,378,987							190,378,987	
	00-0000000	JAYP 2020-1A LLC		(6,580,456)							(6,580,456)	
	00-0000000	JGBY Trust 2024-1		700,246,373							700,246,373	
	00-0000000	PICO 2020-1B LLC		(12,909,104)							(12,909,104)	
	00-0000000	RWINV 2024 LLC		50,176,152							50,176,152	
	00-0000000	Park 890 Mezz V LLC		23,100,000							23,100,000	
	00-0000000	Park 890 Owner V LLC		54,600,854							54,600,854	
	00-0000000	SBKR 2024-1, LLC		118,397,523							118,397,523	
	00-0000000	RUPH Trust 2024-1		235,898,958							235,898,958	
	00-0000000	MRTN 2024-1, LLC		120,228,348							120,228,348	
	00-0000000	Blue Eagle 2020-2A, Ltd.		(43,440,520)							(43,440,520)	
	00-0000000	WSTI 2023-3B LLC		21,261,964							21,261,964	
	00-0000000	Webster Mezz I LLC		280,897,410							280,897,410	
	00-0000000	Webster Mezz II LLC		91,652,579							91,652,579	
	00-0000000	ZPLN Trust 2024-1		169,802,495							169,802,495	
	00-0000000	WABW 2023 LLC		140,949,002							140,949,002	
	00-0000000	DRBG Arboretum Gateway, LLC		83,125,158							83,125,158	
	00-0000000	KRE Catalyst Valdok I Owner LLC		42,555,563							42,555,563	
	00-0000000	KRE Catalyst Valdok II Owner L.P.		36,246,863							36,246,863	
	00-0000000	KRE Catalyst Novo Owner L.P.		60,077,896							60,077,896	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	00-0000000	KRE Catalyst Palmera Owner L.P.		100,879,678							100,879,678	
	00-0000000	KRE Catalyst Aya Owner L.P.		77,762,113							77,762,113	
	00-0000000	KRE Catalyst Malbec Owner LLC		43,649,820							43,649,820	
	00-0000000	KRE Catalyst Ellis Owner L.P.		97,258,067							97,258,067	
	00-0000000	KRE Catalyst Core Owner LLC		102,405,082							102,405,082	
	00-0000000	KRE Catalyst Marisol Owner L.P.		88,281,823							88,281,823	
	00-0000000	KRE Catalyst Gentry Owner L.P.		55,543,094							55,543,094	
	00-0000000	KRE Catalyst Madison Owner LLC		31,157,021							31,157,021	
	00-0000000	KRE Catalyst Cap650 Owner LLC		88,089,213							88,089,213	
	00-0000000	KRE Catalyst The 23 Owner LLC		47,787,659							47,787,659	
	00-0000000	KRE Catalyst Whitney Owner LLC		80,676,106							80,676,106	
	00-0000000	KRE Catalyst Bower Owner L.P.		69,892,397							69,892,397	
	00-0000000	KRE Catalyst Luma Owner LLC		74,555,227							74,555,227	
	00-0000000	KRE Catalyst Vireo Owner L.P.		52,074,894							52,074,894	
	00-0000000	KRE Catalyst Lively Owner L.P.		59,887,482							59,887,482	
	00-0000000	KRE Catalyst Valdok I Mezz LLC		33,038,979							33,038,979	
	00-0000000	KRE Catalyst Valdok II Mezz L.P.		28,141,076							28,141,076	
	00-0000000	KRE Catalyst Novo Mezz L.P.		46,642,840							46,642,840	
	00-0000000	KRE Catalyst Palmera Mezz L.P.		78,320,230							78,320,230	
	00-0000000	KRE Catalyst Aya Mezz L.P.		61,960,926							61,960,926	
	00-0000000	KRE Catalyst Malbec Mezz LLC		34,780,219							34,780,219	
	00-0000000	KRE Catalyst Ellis Mezz L.P.		77,495,322							77,495,322	
	00-0000000	KRE Catalyst Core Mezz LLC		77,432,176							77,432,176	
	00-0000000	KRE Catalyst Marisol Mezz L.P.		66,753,071							66,753,071	
	00-0000000	KRE Catalyst Gentry Mezz L.P.		41,998,137							41,998,137	
	00-0000000	KRE Catalyst Madison Mezz LLC		21,616,784							21,616,784	
	00-0000000	KRE Catalyst Cap650 Mezz LLC		61,116,416							61,116,416	
	00-0000000	KRE Catalyst The 23 Mezz LLC		33,155,143							33,155,143	
	00-0000000	KRE Catalyst Whitney Mezz LLC		55,973,191							55,973,191	
	00-0000000	KRE Catalyst Bower Mezz L.P.		56,559,739							56,559,739	
	00-0000000	KRE Catalyst Luma Mezz LLC		60,333,088							60,333,088	
	00-0000000	KRE Catalyst Vireo Mezz L.P.		42,141,099							42,141,099	
	00-0000000	KRE Catalyst Lively Mezz L.P.		48,463,358							48,463,358	
	00-0000000	Fortress GA Asia Holdings PTE. LTD		(2,221,360)							(2,221,360)	
	00-0000000	GA Hatteras JV Members LLC		243,553,234							243,553,234	
9999999	Control Totals								XXX			

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
Accordia Life and Annuity Company	Commonwealth Annuity & Life Insurance Company	100.000	..... NO.....	KKR & Co., Inc.	Forethought Life Insurance Company	100.000	..... NO.....
Forethought Life Insurance Company	Commonwealth Annuity & Life Insurance Company	100.000	..... NO.....	KKR & Co., Inc.	First Allmerica Financial Life Insurance Company ...	100.000	..... NO.....
First Allmerica Financial Life Insurance Company	Commonwealth Annuity & Life Insurance Company	100.000	..... NO.....	KKR & Co., Inc.	Commonwealth Annuity & Life Insurance Company	100.000	..... NO.....
Commonwealth Annuity & Life Insurance Company	Global Atlantic (Fin) Company	100.000	..... NO.....	KKR & Co., Inc.	Gotham Re, Inc.	100.000	..... NO.....
Gotham Re, Inc.	Accordia Life and Annuity Company	100.000	..... NO.....	KKR & Co., Inc.	Cape Verity I, Inc.	100.000	..... NO.....
Cape Verity I, Inc.	Accordia Life and Annuity Company	100.000	..... NO.....	KKR & Co., Inc.	Cape Verity III, Inc.	100.000	..... NO.....
Cape Verity III, Inc.	Accordia Life and Annuity Company	100.000 NO.....	KKR & Co., Inc.	Accordia Life and Annuity Company	100.000 NO.....
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
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?	YES
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?	YES
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	SEE EXPLANATION
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 First Allmerica Financial Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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|---|-----------------|
| 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? | YES |
| 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? | SEE EXPLANATION |
| 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 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

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|---|-----|
| 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? | NO |
| 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? | YES |
| 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | YES |
| 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | YES |
| 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | YES |
| 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | YES |

AUGUST FILING

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| 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | NO |
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Explanations:

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| 20. | |
| 21. | |
| 24. | The Company does not write new business life insurance |
| 25. | |
| 26. | |
| 30. | |
| 31. | |
| 32. | |
| 33. | |
| 34. | The company does not write new business life insurance |
| 35. | Not Applicable |
| 38. | |
| 39. | |
| 41. | |
| 48. | |

Bar Codes:

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| 10. SIS Stockholder Information Supplement [Document Identifier 420] |
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| 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |
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| 12. Trusteed Surplus Statement [Document Identifier 490] |
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| 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] |
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| 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] |
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| 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] |
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| 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446] |
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| 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] |
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| 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] |
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| 25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452] |
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| 26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453] |
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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]



35. Health Care Receivables Supplement [Document Identifier 475]



38. Long-Term Care Experience Reporting Forms [Document Identifier 306]



39. Credit Insurance Experience Exhibit [Document Identifier 230]



41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Unfunded Commit Accounts Receivable	186,982		186,982	
2505. State Income Tax Receivable	5,699		5,699	
2506. Reinsurance Suspense	71,676	71,676		
2597. Summary of remaining write-ins for Line 25 from overflow page	264,357	71,676	192,681	

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Funds withheld assumed net investment income	2,185,673	6,807,929
08.305. FWH assumed realized loss	(1,084,518)	(11,006,063)
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	1,101,155	(4,198,134)

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous expense	3,124,259	16,711,922
2797. Summary of remaining write-ins for Line 27 from overflow page	3,124,259	16,711,922

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Funds withheld assumed net investment income	2,185,673	2,175,638		10,035					
08.305. FWH assumed realized gain	(1,084,518)	(1,084,518)							
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	1,101,155	1,091,120		10,035					

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Miscellaneous expense	3,124,259	3,124,259							
2797. Summary of remaining write-ins for Line 27 from overflow page	3,124,259	3,124,259							

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304. Funds withheld assumed net investment income	2,175,638				(17,339,797)	18,666,628			848,807			
08.305. FWH assumed realized gain	(1,084,518)				78,502	(1,021,473)			(141,547)			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	1,091,120				(17,261,295)	17,645,155			707,260			

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704. Miscellaneous expense	3,124,259		932,570			1,837,526			354,163			
2797. Summary of remaining write-ins for Line 27 from overflow page	3,124,259		932,570			1,837,526			354,163			

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	816,334,755	5.798	816,334,755		816,334,755	5.798
1.02 All other governments	62,156,351	0.441	62,156,351		62,156,351	0.441
1.03 U.S. states, territories and possessions, etc. guaranteed	40,681,465	0.289	40,681,465		40,681,465	0.289
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	27,233,038	0.193	27,233,038		27,233,038	0.193
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	275,111,117	1.954	275,111,117		275,111,117	1.954
1.06 Industrial and miscellaneous	6,330,474,023	44.960	6,330,474,023		6,330,474,023	44.966
1.07 Hybrid securities	35,576,644	0.253	35,576,644		35,576,644	0.253
1.08 Parent, subsidiaries and affiliates	1,442,027,866	10.241	1,442,027,866		1,442,027,866	10.243
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	9,029,595,259	64.129	9,029,595,259		9,029,595,259	64.138
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	5,000,000	0.036	5,000,000		5,000,000	0.036
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks	5,000,000	0.036	5,000,000		5,000,000	0.036
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages	1,230,727,077	8.741	1,230,727,077		1,230,727,077	8.742
4.03 Commercial mortgages	2,022,029,102	14.361	2,022,029,102		2,022,029,102	14.363
4.04 Mezzanine real estate loans	445,275,062	3.162	445,275,062		445,275,062	3.163
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans	3,698,031,242	26.264	3,698,031,241		3,698,031,241	26.267
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	14,224,889	0.101	14,224,889		14,224,889	0.101
6.02 Cash equivalents (Schedule E, Part 2)	478,847,461	3.401	478,847,461		478,847,461	3.401
6.03 Short-term investments (Schedule DA)	26,395,254	0.187	26,395,254		26,395,254	0.187
6.04 Total cash, cash equivalents and short-term investments	519,467,604	3.689	519,467,604		519,467,604	3.690
7. Contract loans	553,661,738	3.932	551,781,684		551,781,684	3.919
8. Derivatives (Schedule DB)	21,106,192	0.150	21,106,192		21,106,192	0.150
9. Other invested assets (Schedule BA)	251,319,416	1.785	251,319,416		251,319,416	1.785
10. Receivables for securities	2,171,274	0.015	2,171,274		2,171,274	0.015
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	14,080,352,725	100.000	14,078,472,670		14,078,472,670	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	1,281,912,670
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	2,715,113,398
2.2	Additional investment made after acquisition (Part 2, Column 8)	368,918
		2,715,482,316
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	8,902,874
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	(1,329,733)
7.	Deduct amounts received on disposals, Part 3, Column 15	297,299,273
8.	Deduct amortization of premium and mortgage interest points and commitment fees	2,759,447
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	(6,878,163)
9.2	Totals, Part 3, Column 13	(6,878,163)
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	3,698,031,243
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus Line 12)	3,698,031,243
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	3,698,031,243

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	24,201,826
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	258,535,346
	2.2 Additional investment made after acquisition (Part 2, Column 9)	258,535,346
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	197,361
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	(2,919,338)
	5.2 Totals, Part 3, Column 9	1,079,870
		(1,839,468)
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	28,547,676
8.	Deduct amortization of premium and depreciation	1,055,754
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	(172,218)
	9.2 Totals, Part 3, Column 14	(172,218)
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	251,319,416
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	251,319,416

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	10,846,544,757
2.	Cost of bonds and stocks acquired, Part 3, Column 7	6,542,650,206
3.	Accrual of discount	82,893,903
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	(706,570)
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	(706,570)
5.	Total gain (loss) on disposals, Part 4, Column 19	144,176,657
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	8,557,236,598
7.	Deduct amortization of premium	13,686,281
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	(10,098,515)
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	(10,098,515)
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14	59,688
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	6,253
		65,942
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	123,642
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	9,034,595,260
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	9,034,595,260

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1		249,944	1,689,193	3,620,000	810,775,618	XXX	816,334,755	9.0	2,126,770,265	19.4	816,334,755	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals		249,944	1,689,193	3,620,000	810,775,618	XXX	816,334,755	9.0	2,126,770,265	19.4	816,334,755	
2. All Other Governments												
2.1 NAIC 1		633,650				XXX	633,650	0.0	856,747	0.0		633,650
2.2 NAIC 2				21,900,352	39,622,349	XXX	61,522,701	0.7	59,827,263	0.5		61,522,701
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals		633,650		21,900,352	39,622,349	XXX	62,156,351	0.7	60,684,010	0.6		62,156,351
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1			8,966,661	30,174,680	1,540,125	XXX	40,681,466	0.4	55,157,152	0.5	40,681,466	
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals			8,966,661	30,174,680	1,540,125	XXX	40,681,466	0.4	55,157,152	0.5	40,681,466	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1				8,703,286	5,585,708	XXX	14,288,994	0.2	55,893,267	0.5	14,288,994	
4.2 NAIC 2				12,944,044		XXX	12,944,044	0.1	12,957,111	0.1	12,944,044	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals				21,647,330	5,585,708	XXX	27,233,038	0.3	68,850,378	0.6	27,233,038	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1		14,660,877	32,956,980	61,509,424	148,398,195	XXX	257,525,476	2.8	1,186,295,368	10.8	257,525,476	
5.2 NAIC 2			581,457	5,128,319	11,875,864	XXX	17,585,640	0.2	45,382,126	0.4	17,585,640	
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals		14,660,877	33,538,437	66,637,743	160,274,059	XXX	275,111,116	3.0	1,231,677,494	11.2	275,111,116	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	124,282,057	1,040,090,063	292,266,885	249,550,542	1,790,204,142	XXX	3,496,393,689	38.6	3,914,035,914	35.6	1,746,174,166	1,750,219,523
6.2 NAIC 2	53,834,480	474,933,850	60,695,368	466,077,850	1,620,163,824	XXX	2,675,705,372	29.6	3,189,166,828	29.0	1,864,567,429	811,137,943
6.3 NAIC 3	17,226,964	97,093,388		10,227,641		XXX	124,547,993	1.4	10,972,904	0.1	23,170,344	101,377,649
6.4 NAIC 4	5,690,989	43,770,527	756,290	898,293		XXX	51,116,099	0.6	1,966,937	0.0	11,556,915	39,559,184
6.5 NAIC 5	38,734					XXX	38,734	0.0	1,939,897	0.0		38,734
6.6 NAIC 6			1,237,356			XXX	1,237,356	0.0				1,237,356
6.7 Totals	201,073,224	1,655,887,828	354,955,899	726,754,326	3,410,367,966	XXX	6,349,039,243	70.2	7,118,082,480	64.8	3,645,468,854	2,703,570,389
7. Hybrid Securities												
7.1 NAIC 1					17,044,673	XXX	17,044,673	0.2	45,208,813	0.4	17,044,673	
7.2 NAIC 2			13,531,971		5,000,000	XXX	18,531,971	0.2	32,043,928	0.3	5,000,000	13,531,971
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals			13,531,971		22,044,673	XXX	35,576,644	0.4	77,252,741	0.7	22,044,673	13,531,971
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	168,432,392	102,668,620	223,842,885	362,156,362	248,599,388	XXX	1,105,699,647	12.2	183,397,305	1.7		1,105,699,647
8.2 NAIC 2		61,052,957	31,783,892	28,082,376	61,209,424	XXX	182,128,649	2.0	29,591,522	0.3	7,424,009	174,704,640
8.3 NAIC 3		17,038,826	10,407,683	29,873,130	38,647,959	XXX	95,967,598	1.1	18,468,147	0.2		95,967,598
8.4 NAIC 4			1,668,257	15,492,026	6,513,578	XXX	23,673,861	0.3	10,221,647	0.1		23,673,861
8.5 NAIC 5		360,000	34,198,112			XXX	34,558,112	0.4	152,269	0.0		34,558,112
8.6 NAIC 6						XXX						
8.7 Totals	168,432,392	181,120,403	301,900,829	435,603,894	354,970,349	XXX	1,442,027,867	15.9	241,830,890	2.2	7,424,009	1,434,603,858
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 292,714,449	1,158,303,154	559,722,604	715,714,294	3,022,147,849		5,748,602,350	63.5	XXX	XXX	2,892,049,529	2,856,552,820
12.2 NAIC 2	(d) 53,834,480	535,986,807	106,592,689	534,132,941	1,737,871,460		2,968,418,377	32.8	XXX	XXX	1,907,521,122	1,060,897,255
12.3 NAIC 3	(d) 17,226,964	114,132,214	10,407,683	40,100,771	38,647,959		220,515,591	2.4	XXX	XXX	23,170,344	197,345,247
12.4 NAIC 4	(d) 5,690,989	43,770,527	2,424,547	16,390,319	6,513,578		74,789,960	0.8	XXX	XXX	11,556,915	63,233,045
12.5 NAIC 5	(d) 38,734	360,000	34,198,112				(c) 34,596,846	0.4	XXX	XXX		34,596,846
12.6 NAIC 6	(d) 1,237,356		1,237,356				(c) 1,237,356	0.0	XXX	XXX		1,237,356
12.7 Totals	369,505,616	1,852,552,702	714,582,991	1,306,338,325	4,805,180,846		(b) 9,048,160,480	100.0	XXX	XXX	4,834,297,911	4,213,862,569
12.8 Line 12.7 as a % of Col. 7	4.1	20.5	7.9	14.4	53.1		100.0	XXX	XXX	XXX	53.4	46.6
13. Total Bonds Prior Year												
13.1 NAIC 1	111,499,153	913,730,896	1,812,536,091	1,902,483,442	2,827,365,249		XXX	XXX	7,567,614,831	68.9	6,441,749,776	1,125,865,055
13.2 NAIC 2	120,681,701	703,778,138	477,430,026	740,518,294	1,326,560,619		XXX	XXX	3,368,968,778	30.7	2,673,623,815	695,344,963
13.3 NAIC 3			5,503,269	18,136,169	5,801,613		XXX	XXX	29,441,051	0.3	10,972,904	18,468,147
13.4 NAIC 4			3,615,027	1,909,186	6,664,371		XXX	XXX	12,188,584	0.1	1,966,937	10,221,647
13.5 NAIC 5			152,269	1,939,897			XXX	XXX	(c) 2,092,166	0.0		2,092,166
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	232,180,854	1,617,509,034	2,299,236,682	2,664,986,988	4,166,391,852		XXX	XXX	(b) 10,980,305,410	100.0	9,128,313,432	1,851,991,978
13.8 Line 13.7 as a % of Col. 9	2.1	14.7	20.9	24.3	37.9		XXX	XXX	100.0	XXX	83.1	16.9
14. Total Publicly Traded Bonds												
14.1 NAIC 1	12,340,784	82,320,495	203,656,716	311,820,997	2,281,910,537		2,892,049,529	32.0	6,441,749,776	58.7	2,892,049,529	XXX
14.2 NAIC 2	17,807,616	164,569,478	57,548,653	297,790,134	1,369,805,242		1,907,521,123	21.1	2,673,623,815	24.3	1,907,521,123	XXX
14.3 NAIC 3		12,942,703		10,227,641			23,170,344	0.3	10,972,904	0.1	23,170,344	XXX
14.4 NAIC 4		9,902,333	756,290	898,293			11,556,916	0.1	1,966,937	0.0	11,556,916	XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	30,148,400	269,735,009	261,961,659	620,737,065	3,651,715,779		4,834,297,912	53.4	9,128,313,432	83.1	4,834,297,912	XXX
14.8 Line 14.7 as a % of Col. 7	0.6	5.6	5.4	12.8	75.5		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	0.3	3.0	2.9	6.9	40.4		53.4	XXX	XXX	XXX	53.4	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	280,373,665	1,075,982,659	356,065,888	403,893,297	740,237,312		2,856,552,821	31.6	1,125,865,055	10.3	XXX	2,856,552,821
15.2 NAIC 2	36,026,864	371,417,329	49,044,036	236,342,807	368,066,218		1,060,897,254	11.7	695,344,963	6.3	XXX	1,060,897,254
15.3 NAIC 3	17,226,964	101,189,511	10,407,683	29,873,130	38,647,959		197,345,247	2.2	18,468,147	0.2	XXX	197,345,247
15.4 NAIC 4	5,690,989	33,868,194	1,668,257	15,492,026	6,513,578		63,233,044	0.7	10,221,647	0.1	XXX	63,233,044
15.5 NAIC 5	38,734	360,000	34,198,112				34,596,846	0.4	2,092,166	0.0	XXX	34,596,846
15.6 NAIC 6			1,237,356				1,237,356	0.0			XXX	1,237,356
15.7 Totals	339,357,216	1,582,817,693	452,621,332	685,601,260	1,153,465,067		4,213,862,568	46.6	1,851,991,978	16.9	XXX	4,213,862,568
15.8 Line 15.7 as a % of Col. 7	8.1	37.6	10.7	16.3	27.4		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	3.8	17.5	5.0	7.6	12.7		46.6	XXX	XXX	XXX	XXX	46.6

(a) Includes \$ 861,668,648 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 245,174,621 current year of bonds with Z designations and \$ 78,293,820 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 34,558,112 current year, \$ 152,269 prior year of bonds with 5GI designations and \$ 1,237,356 current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,238,558 ; NAIC 2 \$ 9,373,332 ; NAIC 3 \$ 7,953,330 ; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations		249,944	1,689,193	3,620,000	783,708,568	XXX	789,267,704	8.7	2,077,608,539	18.9	789,267,704	
1.02 Residential Mortgage-Backed Securities					27,067,050	XXX	27,067,050	0.3	49,161,726	0.4	27,067,050	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals		249,944	1,689,193	3,620,000	810,775,618	XXX	816,334,754	9.0	2,126,770,265	19.4	816,334,755	
2. All Other Governments												
2.01 Issuer Obligations		633,650		21,900,352	39,622,349	XXX	62,156,351	0.7	60,684,010	0.6		62,156,351
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals		633,650		21,900,352	39,622,349	XXX	62,156,351	0.7	60,684,010	0.6		62,156,351
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations			8,966,661	30,174,680	1,540,125	XXX	40,681,466	0.4	55,157,152	0.5	40,681,466	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals			8,966,661	30,174,680	1,540,125	XXX	40,681,466	0.4	55,157,152	0.5	40,681,466	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations				21,647,330	5,585,708	XXX	27,233,038	0.3	68,850,379	0.6	27,233,038	
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals				21,647,330	5,585,708	XXX	27,233,038	0.3	68,850,379	0.6	27,233,038	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations		14,660,877	33,538,438	66,637,743	99,023,046	XXX	213,860,104	2.4	1,200,950,657	10.9	213,860,104	
5.02 Residential Mortgage-Backed Securities					61,251,013	XXX	61,251,013	0.7	30,726,836	0.3	61,251,013	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals		14,660,877	33,538,438	66,637,743	160,274,059	XXX	275,111,117	3.0	1,231,677,493	11.2	275,111,117	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	59,376,499	377,996,479	143,441,600	639,121,240	3,207,936,550	XXX	4,427,872,368	48.9	6,214,533,571	56.6	3,444,149,560	983,722,808
6.02 Residential Mortgage-Backed Securities		444,991,342	24,820,181	63,833,306	154,805,066	XXX	688,449,895	7.6	351,526,419	3.2	87,683,201	600,766,694
6.03 Commercial Mortgage-Backed Securities	98,546,220	458,139,562	79,804,522	9,670,311	13,336,550	XXX	659,497,165	7.3	384,705,845	3.5	103,489,348	556,007,817
6.04 Other Loan-Backed and Structured Securities ...	43,150,505	374,760,446	106,889,596	14,129,469	34,289,801	XXX	573,219,817	6.3	167,316,647	1.5	10,146,746	563,073,071
6.05 Totals	201,073,224	1,655,887,829	354,955,899	726,754,326	3,410,367,967	XXX	6,349,039,245	70.2	7,118,082,482	64.8	3,645,468,855	2,703,570,390
7. Hybrid Securities												
7.01 Issuer Obligations			13,531,971		22,044,673	XXX	35,576,644	0.4	77,252,741	0.7	22,044,673	13,531,971
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals			13,531,971		22,044,673	XXX	35,576,644	0.4	77,252,741	0.7	22,044,673	13,531,971
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations		7,424,009		5,035,566		XXX	12,459,575	0.1	20,641,454	0.2	7,424,009	5,035,566
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities		20,700,206				XXX	20,700,206	0.2			20,700,206	
8.04 Other Loan-Backed and Structured Securities ...	168,432,392	152,996,187	301,900,830	430,568,327	354,970,349	XXX	1,408,868,085	15.6	221,189,438	2.0		1,408,868,085
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals	168,432,392	181,120,402	301,900,830	435,603,893	354,970,349	XXX	1,442,027,866	15.9	241,830,892	2.2	7,424,009	1,434,603,857

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	59,376,499	400,964,959	201,167,863	788,136,911	4,159,461,019	XXX	5,609,107,251	62.0	XXX	XXX	4,544,660,554	1,064,446,696
12.02 Residential Mortgage-Backed Securities		444,991,342	24,820,181	63,833,306	243,123,129	XXX	776,767,958	8.6	XXX	XXX	176,001,264	600,766,694
12.03 Commercial Mortgage-Backed Securities	98,546,220	478,839,768	79,804,522	9,670,311	13,336,550	XXX	680,197,371	7.5	XXX	XXX	103,489,348	576,708,023
12.04 Other Loan-Backed and Structured Securities	211,582,897	527,756,633	408,790,426	444,697,796	389,260,150	XXX	1,982,087,902	21.9	XXX	XXX	10,146,746	1,971,941,156
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	369,505,616	1,852,552,702	714,582,992	1,306,338,324	4,805,180,848		9,048,160,482	100.0	XXX	XXX	4,834,297,912	4,213,862,569
12.10 Line 12.09 as a % of Col. 7	4.1	20.5	7.9	14.4	53.1		100.0	XXX	XXX	XXX	53.4	46.6
13. Total Bonds Prior Year												
13.01 Issuer Obligations	197,454,954	1,103,513,214	2,044,392,806	2,459,429,978	3,970,887,551	XXX	XXX	XXX	9,775,678,503	89.0	8,838,528,070	937,150,433
13.02 Residential Mortgage-Backed Securities		188,079,739	39,662,146	64,103,415	139,569,681	XXX	XXX	XXX	431,414,981	3.9	186,434,318	244,980,663
13.03 Commercial Mortgage-Backed Securities	34,642,918	215,991,724	121,883,137	12,188,066		XXX	XXX	XXX	384,705,845	3.5	101,043,686	283,662,159
13.04 Other Loan-Backed and Structured Securities	82,983	109,924,357	93,298,593	129,265,532	55,934,620	XXX	XXX	XXX	388,506,085	3.5	2,307,357	386,198,728
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09 Totals	232,180,855	1,617,509,034	2,299,236,682	2,664,986,991	4,166,391,852		XXX	XXX	10,980,305,414	100.0	9,128,313,431	1,851,991,983
13.10 Line 13.09 as a % of Col. 9	2.1	14.7	20.9	24.3	37.9		XXX	XXX	100.0	XXX	83.1	16.9
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	18,304,620	244,327,662	187,635,891	564,423,672	3,529,968,708	XXX	4,544,660,553	50.2	8,838,528,070	80.5	4,544,660,553	XXX
14.02 Residential Mortgage-Backed Securities			3,050,042	51,204,152	121,747,070	XXX	176,001,264	1.9	186,434,318	1.7	176,001,264	XXX
14.03 Commercial Mortgage-Backed Securities	11,843,780	20,369,842	71,275,725			XXX	103,489,348	1.1	101,043,686	0.9	103,489,348	XXX
14.04 Other Loan-Backed and Structured Securities		5,037,504		5,109,242		XXX	10,146,746	0.1	2,307,357	0.0	10,146,746	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX						XXX
14.09 Totals	30,148,400	269,735,008	261,961,658	620,737,066	3,651,715,778		4,834,297,911	53.4	9,128,313,431	83.1	4,834,297,911	XXX
14.10 Line 14.09 as a % of Col. 7	0.6	5.6	5.4	12.8	75.5		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	0.3	3.0	2.9	6.9	40.4		53.4	XXX	XXX	XXX	53.4	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	41,071,879	156,637,297	13,531,972	223,713,239	629,492,310	XXX	1,064,446,698	11.8	937,150,433	8.5	XXX	1,064,446,698
15.02 Residential Mortgage-Backed Securities		444,991,342	21,770,139	12,629,154	121,376,059	XXX	600,766,694	6.6	244,980,663	2.2	XXX	600,766,694
15.03 Commercial Mortgage-Backed Securities	86,702,440	458,469,926	8,528,797	9,670,311	13,336,550	XXX	576,708,023	6.4	283,662,159	2.6	XXX	576,708,023
15.04 Other Loan-Backed and Structured Securities	211,582,897	522,719,129	408,790,426	439,588,554	389,260,150	XXX	1,971,941,156	21.8	386,198,728	3.5	XXX	1,971,941,156
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX					XXX	
15.09 Totals	339,357,216	1,582,817,694	452,621,334	685,601,259	1,153,465,069		4,213,862,571	46.6	1,851,991,983	16.9	XXX	4,213,862,571
15.10 Line 15.09 as a % of Col. 7	8.1	37.6	10.7	16.3	27.4		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	3.8	17.5	5.0	7.6	12.7		46.6	XXX	XXX	XXX	XXX	46.6

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	149,363,782	126,858,960	22,504,821		
2. Cost of short-term investments acquired	85,526,884	75,778,639		7,830,047	1,918,198
3. Accrual of discount	1,274,970	1,274,970			
4. Unrealized valuation increase/(decrease)					
5. Total gain (loss) on disposals	497,078	496,175			903
6. Deduct consideration received on disposals	210,266,543	185,843,524	22,504,821		1,918,198
7. Deduct amortization of premium	917			14	903
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other-than-temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	26,395,254	18,565,220		7,830,033	
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	26,395,254	18,565,220		7,830,033	

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	
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	11,419,728
	3.2 Section 2, Column 19	11,419,728
4.	SSAP No. 108 Adjustments	
5.	Total gain (loss) on termination recognized, Section 2, Column 22	743,814
6.	Considerations received/(paid) on terminations, Section 2, Column 15	743,814
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	9,686,464
	9.2 Section 2, Column 20	9,686,464
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	21,106,192
11.	Deduct nonadmitted assets	
12.	Statement value at end of current period (Line 10 minus Line 11)	21,106,192

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)	118,772
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)	118,772
	4.23 SSAP No. 108 Adjustments	118,772
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)	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

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.....	21,106,192
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	.....
3. Total (Line 1 plus Line 2)	21,106,192
4. Part D, Section 1, Column 6	21,304,282
5. Part D, Section 1, Column 7	(198,090)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16	(1,818,843)
8. Part B, Section 1, Column 13 .....	.....
9. Total (Line 7 plus Line 8)	(1,818,843)
10. Part D, Section 1, Column 9	8,108,602
11. Part D, Section 1, Column 10	(9,927,445)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21	8,302,705
14. Part B, Section 1, Column 20	29,200
15. Part D, Section 1, Column 12	8,331,906
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,681,431,820	9,992,793	1,671,439,027	
2. Cost of cash equivalents acquired	14,842,234,209	3,037,332,678	11,804,901,531	
3. Accrual of discount	6,549,818	6,549,818		
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals	(1)	(1)		
6. Deduct consideration received on disposals	16,051,368,238	3,053,875,141	12,997,493,097	
7. Deduct amortization of premium	148	148		
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	478,847,461		478,847,461	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	478,847,461		478,847,461	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York New York, NY		0.000			3,266,644	.XXX.
UMB Kansas City, MO		0.000			3,648,557	.XXX.
CITIBANK New York, NY		0.000			6,253,939	.XXX.
Wells Fargo Lincoln, NE		0.000			(3,407,587)	.XXX.
US Bank New York, NY		0.000			4,074,654	.XXX.
JPM New York, NY		0.000			388,680	.XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			14,224,889	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			14,224,889	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			14,224,889	XXX

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

1. January.....	8,714,535	4. April.....	(606,401)	7. July.....	9,979,760	10. October.....	15,719,953
2. February.....	17,230,785	5. May.....	(7,527,617)	8. August.....	9,173,629	11. November...	15,918,396
3. March.....	18,902,869	6. June.....	4,547,063	9. September.....	13,977,963	12. December.....	14,224,888

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
09248U-71-8	BLKRK LQ:T-FUND INSTL		12/31/2024	4.310		83,903,444	279,558	433,362
31846V-32-8	FIRST AMER:TRS OBG X		12/31/2024	4.340		278,940,344	1,295,040	138,909
31846V-41-9	FIRST AMER:TRS OBG V	SD	12/03/2024	4.190		3		3
38141W-32-3	GOLDMAN:FS TRS O INST		12/31/2024	4.310		37,614,170	158,892	3,484
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					400,457,961	1,733,490	575,758
84MMFO-FN-6	US BANK MONEY MARKET IT&C		12/31/2024	0.000		78,389,500	299,603	539,935
8309999999	Subtotal - All Other Money Market Mutual Funds					78,389,500	299,603	539,935
8609999999	Total Cash Equivalents					478,847,461	2,033,093	1,115,693

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

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Allmerica Financial Life Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			50,000	47,450
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			100,000	94,899
18. Kentucky	KY	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			500,000	474,496
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B. FOR PROTECTION OF ALL POLICYHOLDERS	8,859,578	8,898,293		
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			249,743	244,317
33. New York	NY					
34. North Carolina	NC	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			454,313	430,852
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			600,000	569,395
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			820,000	778,173
55. U.S. Virgin Islands	VI	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			500,000	474,496
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	8,859,578	8,898,293	3,274,056	3,114,079
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX				