



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION - SEPARATE ACCOUNTS

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

MML Bay State Life Insurance Company

NAIC Group Code 0435 0435 NAIC Company Code 70416 Employer's ID Number 43-0581430
(Current) (Prior)

Organized under the Laws of Connecticut, State of Domicile or Port of Entry Connecticut

Country of Domicile United States of America

Type of Separate Accounts Insulated [] Non-Insulated []

Incorporated/Organized 04/01/1935 Commenced Business 07/01/1894

Statutory Home Office 100 Bright Meadow Boulevard, Enfield, CT, US 06082
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1295 State Street
(Street and Number) Springfield, MA, US 01111
(City or Town, State, Country and Zip Code) 413-788-8411
(Area Code) (Telephone Number)

Mail Address 1295 State Street, Springfield, MA, US 01111
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1295 State Street
(Street and Number) Springfield, MA, US 01111
(City or Town, State, Country and Zip Code) 413-788-8411
(Area Code) (Telephone Number)

Internet Website Address www.massmutual.com

Statutory Statement Contact Tammy A. Peatman, 413-744-6327
(Name) (Area Code) (Telephone Number)
tpeatman@massmutual.com, 413-226-4086
(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer Roger William Crandall Treasurer Todd Garrett Picken
Secretary Pia Denise Flanagan # Actuary Isadore Jermyn

OTHER

Michael Thomas Rollings Executive Vice President and Chief Financial Officer Mark Douglas Roellig Executive Vice President and General Counsel Michael Robert Fanning Executive Vice President
Melvin Timothy Corbett Executive Vice President

DIRECTORS OR TRUSTEES

Roger William Crandall - Chairman Michael Robert Fanning Michael Thomas Rollings
Mark Douglas Roellig

State of Massachusetts SS:
County of Hampden

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.

Roger William Crandall
President and Chief Executive Officer

Pia Denise Flanagan
Secretary

Todd Garrett Picken
Treasurer

Subscribed and sworn to before me this _____ day of _____

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....	.957,162,447	.1,908,702,489	.2,865,864,936	.2,679,558,841
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks .....		.970,559,419	.970,559,419	.944,451,191
3. Mortgage loans on real estate (Schedule B).....	.21,249,982		.21,249,982	.24,277,669
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less \$ encumbrances).....				
4.2 Properties held for sale (less \$ encumbrances).....				
5. Contract loans				
6. Cash (\$444,294 Schedule E - Part 1), and cash equivalents (\$345,463,867 , Schedule E - Part 2) .....	.68,077,817	.277,830,344	.345,908,161	.386,744,158
7. Short-term investments (Schedule DA) .....		.49,575,690	.49,575,690	.55,879,975
8. Derivatives (Schedule DB) .....	.81,140	.899,972	.981,112	.72,553,681
9. Other invested assets (Schedule BA)				
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) .....	.1,046,571,386	.3,207,567,914	.4,254,139,300	.4,163,465,515
13. Investment income due and accrued .....	.6,829,310	.6,373,843	.13,203,153	.12,908,922
14. Receivables for securities .....	.4,198,740	.3,303,023	.7,501,763	.38,528,879
15. Net adjustment in assets and liabilities due to foreign exchange rates .....		.(957)	.(957)	.357
16. Aggregate write-ins for other than invested assets.....				
17. Total (Lines 12 to 16)	.1,057,599,436	.3,217,243,823	.4,274,843,259	.4,214,903,673
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
1601.				
1602.				
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)				

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)	1,053,252,780	3,208,794,713	4,262,047,493	4,189,573,665
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve	2,448,769		2,448,769	2,925,538
4. Charges for investment management, administration and contract guarantees due or accrued	1,062,612	367,118	1,429,730	1,123,599
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including \$786,830 accrued expense allowances recognized in reserves).....	(19,207,842)	1,214,469	(17,993,373)	(14,731,766)
11. Remittances and items not allocated	13,755	(41,129)	(27,374)	
12. Derivatives	221,561	13,938	235,499	362,793
13. Payable for securities	19,807,801	6,125,811	25,933,612	34,893,801
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities		768,903	768,903	756,043
17. Total liabilities (including \$(16,563,643) due or accrued net transfers to or (from) the general account)	1,057,599,436	3,217,243,823	4,274,843,259	4,214,903,673
18. Contributed surplus				(421)
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				421
21. Surplus (Lines 18 through 20)				
22. Totals	1,057,599,436	3,217,243,823	4,274,843,259	4,214,903,673
DETAILS OF WRITE-INS				
1601. Claims in course of settlement		763,657	763,657	748,137
1602. Annuitant mortality fluctuation fund		5,548	5,548	7,077
1603. Derivatives accrued interest on swaps		(302)	(302)	829
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 thru 1603 plus 1698)(Line 16 above)		768,903	768,903	756,043
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 thru 1903 plus 1998)(Line 19 above)				

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Transfers to Separate Accounts:		
1.1 Net premiums and annuity considerations for life and accident and health contracts	38,719,562	41,502,493
1.2 Considerations for supplementary contracts with life contingencies		
1.3 Aggregate write-ins for other transfers to Separate Accounts		
1.4 Totals (Lines 1.1 to 1.3)	38,719,562	41,502,493
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	183,263,574	278,398,030
4. Aggregate write-ins for other income		10
5. Totals (Lines 1.4 to 4)	221,983,136	319,900,533
DEDUCT:		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	23,692,636	24,325,024
6.2 Matured endowments		
6.3 Annuity benefits	664,494	2,027,495
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	46,321,885	107,538,437
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	7,523,577	7,675,816
8. Net transfer of reserves from or (to) Separate Accounts	(496,995)	2,061,444
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(239,350)	2,939,784
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	77,466,247	146,568,000
11. Fees associated with charges for investment management, administration and contract guarantees	72,029,070	68,457,233
12. Increase in aggregate reserve for life and accident and health contracts	72,473,828	104,127,546
13. Increase in liability for deposit-type contracts		
14. Increase in reserve for future federal income taxes		
15. Aggregate write-ins for reserves and funds	13,991	747,757
16. Totals (Lines 10 to 15)	221,983,136	319,900,536
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)		(3)
SURPLUS ACCOUNT		
18. Surplus, December 31, prior year		424
19. Net gain from operations (Line 17)		(3)
20. Surplus contributed or (withdrawn) during year		(421)
21. Change in reserve on account of change in valuation basis, (increase) or decrease		
22. Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23. Aggregate write-ins for gains and losses in surplus		
24. Surplus, December 31, current year (Page 3, Line 21)		
DETAILS OF WRITE-INS		
01.301.		
01.302.		
01.303.		
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398)(Line 1.3 above)		
0401. Miscellaneous income		10
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Totals (Lines 0401 thru 0403 plus 0498)(Line 4 above)		10
06.701.		
06.702.		
06.703.		
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798)(Line 6.7 above)		
09.301.		
09.302.		
09.303.		
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)		
1501. Claims in course of settlement	15,520	748,137
1502. Change in annuitant mortality fluctuation fund	(1,529)	(380)
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598)(Line 15 above)	13,991	747,757
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

Line	Description	Group				8 Other	9 Aggregate of All Other Lines of Business
		1 Total	2 Life Insurance	3 Ordinary Individual Annuities	4 Supplementary Contracts			5 Life Insurance	6 Annuities	7 Group
1.	Transfers to Separate Accounts:						
1.1	Net premiums and annuity considerations for life and accident and health contracts	38,719,582	38,619,875	69,497		30,190	
1.2	Considerations for supplementary contracts with life contingencies						
1.3	Aggregate write-ins for other transfers to Separate Accounts						
1.4	Totals (Lines 1.1 to 1.3)	38,719,582	38,619,875	69,497		30,190	
2.	Transfers on account of deposit-type contracts (including deposits less \$ withdrawals)						
3.	Net investment income and capital gains and losses	183,263,574	68,158,186	4,248,750		110,856,638	
4.	Aggregate write-ins for other income						
5.	Totals (Lines 1.4 to 4)	221,983,156	106,778,061	4,318,247		110,886,828	
6.	Transfers from the Separate Account on account of contract benefits:						
6.1	Death benefits	23,682,636	4,294,426			19,388,210	
6.2	Matured endowments						
6.3	Annuity benefits	684,494		684,494			
6.4	Payments on supplementary contracts with life contingencies						
6.5	Accident and health benefits						
6.6	Surrender benefits and withdrawals for life contracts	46,321,885	36,905,419	8,216,316		1,200,150	
6.7	Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits						
7.	Transfers on account of policy loans	7,523,577	7,523,577				
8.	Net transfer of reserves from or (to) Separate Accounts	(486,995)	726,347	218,704		(1,442,046)	
9.	Other transfers from the Separate Accounts:						
9.1	Federal and foreign income taxes incurred						
9.2	Change in expense allowances recognized in reserves						
9.3	Aggregate write-ins for other transfers from Separate Accounts	(239,350)	(232,087)	(7,263)			
10.	Subtotals (Lines 6.1 to 9.3)	77,466,247	49,217,682	9,082,251		19,156,314	
11.	Fees associated with charges for investment management, administration and contract guarantees	72,029,070	42,541,588	751,587		28,735,895	
12.	Increase in aggregate reserve for life and accident and health contracts	72,473,828	15,003,271	(5,524,062)		62,994,619	
13.	Increase in liability for deposit-type contracts						
14.	Increase in reserve for future federal income taxes						
15.	Aggregate write-ins for reserves and funds	13,991	15,520	(1,529)			
16.	Totals (Lines 10 to 15)	221,983,156	106,778,061	4,318,247		110,886,828	
17.	Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)						
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398.	Summary of remaining write-ins for Line 1.3 from overflow page						
01.399.	Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)						
0401.							
0402.							
0403.							
0498.	Summary of remaining write-ins for Line 4 from overflow page						
0499.	Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)						
06.701.							
06.702.							
06.703.							
06.798.	Summary of remaining write-ins for Line 6.7 from overflow page						
06.799.	Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)						
09.301.							
09.302.							
09.303.							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page						
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						
1501.	Claims in course of settlement	15,520	15,520	(1,529)			
1502.	Change in annuitant mortality fluctuation fund	(1,529)					
1503.							
1598.	Summary of remaining write-ins for Line 15 from overflow page						
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)	13,991	15,520	(1,529)			

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1. Reserve Dec. 31 of prior year	4,189,573,665	723,674,376	55,150,552		3,410,748,734	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	38,719,562	38,619,875	69,497		30,190	
3. Increase or (decrease) from investment results after provision for federal income taxes	183,263,574	68,158,186	4,248,750		110,856,638	
4. Tabular less actual reserve released						
5. Increase in reserve on account of change in valuation basis						
6. Other increases (net)						
7. Totals (Lines 1 to 6)	4,411,556,801	830,452,437	59,468,799		3,521,635,562	
8. Net transfer of reserves from or (to) Separate Accounts	(496,995)	726,347	218,704		(1,442,046)	
9. Tabular cost						
10. Reserves released by death	23,692,636	4,294,426			19,398,210	
11. Reserves released by other terminations (net)	46,321,885	36,905,419	8,216,316		1,200,150	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	664,494		664,494			
13. Charges for investment management, administration and contract guarantees	72,029,070	42,541,588	751,587		28,735,895	
14. Aggregate write-ins for other decreases in reserves	7,298,218	7,307,010	(8,792)			
15. Total deductions (Lines 8 to 14)	149,509,308	91,774,790	9,842,309		47,892,209	
16. Reserve December 31 of current year	4,262,047,493	738,677,647	49,626,490		3,473,743,356	
DETAILS OF WRITE-INS						
1401. Change in policy loans	7,523,577	7,523,577				
1402. Change in claims in course of settlement	15,520	15,520				
1403. Change in surrender charge offset	(239,350)	(232,087)	(7,263)			
1498. Summary of remaining write-ins for Line 14 from overflow page	(1,529)		(1,529)			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	7,298,218	7,307,010	(8,792)			

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) .....11,841,390	.....11,870,296
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) .....87,639,362	.....87,921,040
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....29,300,624	.....29,300,624
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....1,284,645	.....1,267,274
4. Real estate	(d) .....	.....
5. Contract loans	(d) .....	.....
6. Cash, cash equivalents and short-term investments	(e) .....133,975	.....131,262
7. Derivative instruments	(f) .....6,220,294	.....6,225,156
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....(2,346,161)	.....(2,346,161)
10. Total gross investment income .....	.....134,074,128	.....134,369,490
11. Investment expenses .....	.....	(g)
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
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) .....	.....	.....
17. Net investment income (Line 10 minus Line 16) .....	.....	.....134,369,490
DETAILS OF WRITE-INS		
0901. Miscellaneous income .....	.....(2,822,931)	.....(2,822,931)
0902. Amortization of IMR .....	.....476,769	.....476,769
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....(2,346,161)	.....(2,346,161)
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$1,980,294 accrual of discount less \$4,294,204 amortization of premium and less \$2,893,374 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 \$3,225 accrual of discount less \$67,470 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 \$8,457 accrual of discount less \$1,300 amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.....2,018,621	.....	.....2,018,621	.....5,217,304	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated) .....	.....117,757	.....	.....117,757	.....36,885,776	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	.....24,928,125	.....	.....24,928,125	.....38,957,007	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....470	.....	.....470	.....	.....
7. Derivative instruments .....	.....12,215,612	.....	.....12,215,612	.....(71,445,276)	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....(1,314)
10. Total capital gains (losses) .....	.....39,280,585	.....	.....39,280,585	.....9,614,811	.....(1,314)
DETAILS OF WRITE-INS					
0901. Foreign exchange .....	.....	.....	.....	.....	.....(1,314)
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....(1,314)

Exhibit 1
NONE

Exhibit 2
NONE

EXHIBIT 3 - AGGREGATE RESERVE FOR LIFE, ANNUITY AND ACCIDENT AND HEALTH CONTRACTS

1	2	3	4
Description of Valuation Basis	Total	Ordinary	Group
0100001. 58 CSO 4.00% Mod CRVM (issued 1983 to 1988)	10,072,209	10,072,209	
0100002. 80 CSO 5.50% CRVM (issued 1988 to 1992)	203,682,953	203,682,953	
0100003. 80 CSO 5.00% CRVM (issued 1993 to 1994)	524,922,485	524,922,485	
0100004. 80 CSO Account Value	3,473,743,356		3,473,743,356
0199999. Totals	4,212,421,003	738,677,647	3,473,743,356
0200001. Deferred Annuity 4.75%-6.50% CARVM	49,430,627	49,430,627	
0200002. Annuity Reserve 4.00% VA Valuation 82	195,863	195,863	
0299999. Totals	49,626,490	49,626,490	
9999999. Totals (to Page 3, Line 1)	4,262,047,493	788,304,137	3,473,743,356

EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued
Non-participating
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [] No [X] N/A []
- 3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [] No [] N/A [X]
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

EXHIBIT 3A - CHANGES IN BASIS OF VALUATION DURING THE YEAR

(Including supplementary contracts set up on a basis other than that used to determine benefits)

1	2 Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed from	3 Changed To	
Description of Valuation Class			
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

NONE

Exhibit 4
NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

DEVELOPMENT OF INCREASE IN CASH		1 Amount
1. Transfers to Separate Accounts on account of:		
1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies		38,719,562
1.2 Aggregate write-ins for other transfers to Separate Accounts		
2. Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		134,074,128
3. Investment income collected		6,304,154
4. Consideration on disposal of short-term bonds net of purchases		2,448,919,588
5. Consideration on disposal of investments (excluding short-term bonds)		
6. Aggregate write-ins for other increases in funds from operations		
7. Total (Lines 1 to 6)		2,628,017,433
8. Cost of investments acquired (excluding short-term bonds)		2,538,442,191
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits		25,858,512
9.2 Matured endowments		
9.3 Annuity benefits		664,494
9.4 Supplementary contract benefits with life contingencies		
9.5 Accident and health benefits		
9.6 Surrender benefits and withdrawals for life contracts		46,321,885
9.7 Policy loans (net)		7,523,577
9.8 Transfers of reserves (net)		410,983
9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
10. Other transfers from Separate Accounts:		
10.1 Federal income taxes		
10.2 Aggregate write-ins for other transfers from Separate Accounts		(24,225)
11. Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
12. Investment expenses (Exhibit 1, Line 25)		
12.1 Fees associated with investment management, administration and contract guarantees		71,722,941
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)		
14. Total (Lines 8 to 13)		2,690,920,357
15. Funds from operations (Line 7 minus Line 14)		(62,902,925)
16. Surplus contributed or (withdrawn) during year		
17. Aggregate write-ins for other changes in funds		
18. Total funds (includes \$113,782,830 net transfers from general account) (Lines 15 to 17)		(62,902,925)
19. Increase in payable for investments acquired, net of receivable for investments sold		22,066,927
20. Decrease in policy loans		
21. Aggregate write-ins for other reconciling items		
22. Increase in cash (Line 18 to 21)		(40,835,998)
RECONCILIATION BETWEEN YEARS		
23. Cash and invested assets, December 31st of prior year		4,163,465,515
24. Increase in cash (Line 22)		(40,835,998)
25. Cost of invested assets acquired		2,640,127,157
26. Adjusted cost of assets disposed of		2,515,861,187
27. Increase in policy loans		
28. Accrual of discount less amortization of premium		(2,370,998)
29. Depreciation on real estate and other invested assets		
30. Increase in net unrealized gains		9,614,811
31. Aggregate write-ins for other reconciling items		
32. Cash and invested assets, December 31st of current year		4,254,139,300
DETAILS OF WRITE-INS		
01.201.		
01.202.		
01.203.		
01.298. Summary of remaining write-ins for Line 1.2 from overflow page		
01.299. Totals (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		
09.901.		
09.902.		
09.903.		
09.998. Summary of remaining write-ins for Line 9.9 from overflow page		
09.999. Totals (Lines 09.901 thru 09.903 plus 09.998) (Line 09.9 above)		
10.201. Change in transfers to general account due and accrued		(51,598)
10.202. Changes in remittances and items not allocated		27,373
10.203.		
10.298. Summary of remaining write-ins for Line 10.2 from overflow page		
10.299. Totals (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)		(24,225)
1701.		
1702.		
1703.		
1798. Summary of remaining write-ins for Line 17 from overflow page		
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)		
2101.		
2102.		
2103.		
2198. Summary of remaining write-ins for Line 21 from overflow page		
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)		

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance	1,053,252,780	24.6
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total	1,053,252,780	24.6
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)	1,662,571	0.0
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	1,054,915,351	24.7
5. Total liabilities not associated with guarantees	3,219,927,908	75.3
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,274,843,259	100.0%

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account:

Note: A distinct product identifier shall be used for each product and shall be used consistently throughout the interrogatory.

1 Product Identifier	2 Separate Account Assets	3 Guarantees Associated with the Product Yes/No	4 Seed Money	5 Fees and Expenses Due to the General Account	6 Additional Required Surplus Amounts
Stable Value Bank-owned Life Insurance	2,202,626,790	YES			
Bank-owned Life Insurance - Guaranteed	1,057,599,435	YES		19,099,585	
Individual Variable Universal Life	740,218,738	YES			
Corporate-owned Life Insurance	224,672,518	YES			
Individual Variable Annuity	49,725,778	YES			
Totals	4,274,843,259	XXX		19,099,585	

Note: Additional Required Surplus Amounts is defined as additional or permanent surplus that is required to be retained in the separate account in accordance with state law or regulation. These amounts should not include reinvested separate account investment proceeds that have not been allocated to separate account contract holders.

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes No

1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):

1.031 Seed Money.....\$

1.032 Other Fees and Expenses.....\$727,146

1.033 Additional Required Surplus Amounts ..\$

1.04 Did the reporting entity receive seed money from the general account in the current year? Yes No

1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.031 and 1.051.)

1.051 Seed Money Received.....\$

1.06 Does the reporting entity consider any of the seed money reflected in separate accounts to be insulated from the general account? Yes No N/A

1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:

1.071 Insulated Seed Money\$

1.08 Does the reporting entity have a policy for repatriating seed money or remitting fees and expenses due and additional required surplus amounts to the general account:

1.081 Seed Money..... Yes No

1.082 Other Fees and Expenses..... Yes No

1.083 Additional Required Surplus Amounts Yes No

1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

	1 Seed Money	2 Fees and Expenses Due to the General Account	3 Additional Required Surplus Amounts
1.091 Under 1 Year		19,099,585	
1.092 1 Year - 3 Years			
1.093 Over 3 Years - 5 Years			
1.094 Over 5 Years			
1.095 Total		19,099,585	

1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed Money..... Yes No N/A

1.102 Other Fees and Expenses..... Yes No N/A

1.103 Additional Required Surplus Amounts Yes No N/A

GENERAL INTERROGATORIES

1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?

1.111 Seed Money..... Yes [] No [] N/A [X]
 1.112 Other Fees and Expenses..... Yes [X] No [] N/A []
 1.113 Additional Required Surplus Amounts Yes [] No [] N/A [X]

Separate Account Products with General Account Guarantees

- 2.1 Does the reporting entity have products with guarantees provided by the general account? Yes [X] No []
- 2.2 If yes, what is the current total maximum guarantee the general account would provide to the separate account?\$9,244,174
- 2.3 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [X] No []
- 2.4 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.401	As of December 31, 2014	\$163,645
2.402	As of December 31, 2013	\$610,923
2.403	As of December 31, 2012	\$499,761
2.404	As of December 31, 2011	\$360,639
2.405	As of December 31, 2010	\$303,254

- 2.5 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [] No [X]
- 2.6 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1	2	3
Product Identifier with Risk Charges	Risk Charge Reviewed and Opined Upon	Name and Title of Individual who Provided Opinion on Risk Charges

2.7 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

	1 Year	2 Amount
2.701	As of December 31, 2014	\$
2.702	As of December 31, 2013	\$
2.703	As of December 31, 2012	\$
2.704	As of December 31, 2011	\$
2.705	As of December 31, 2010	\$

Investment Directive of Separate Account Activity

- 3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [X] No []
- 3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [] No [X] N/A []
- 3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1	2	3
Investment Type	State Investment Limitation	Combined Investment (Separate and General Account)

Allocation of Investment Proceeds of Separate Account Activity

- 4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) Yes [] No [X]

GENERAL INTERROGATORIES

4.2 If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

1 Product Identifier	2 Net Investment Proceeds	3 Attributed to Contract Holder	4 Transferred to General Account	5 Reinvested Within the Separate Account

4.3 For items reinvested within the Separate Account, does the reporting entity invest these assets in accordance with investment directives of the general account? Yes [] No [] N/A [X]

4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? Yes [] No [] N/A [X]

4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account? Yes [] No [] N/A [X]

Measurement of Separate Account Assets

5.1 Does the reporting entity report all separate account assets at fair value? Yes [] No [X]

5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?
 5.21 Amortized Cost Yes [X] No []
 5.22 Other Measurement Methods Yes [] No [X]

5.3 If other measurement methods are used, provide explanation on these measurement methods.

5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

Description	1 Amount	2 Percentage
5.41 Fair Value	\$ 3,296,430,831	77.1 %
5.42 Amortized Cost	\$ 978,412,428	22.9 %
5.43 Other Measurement Methods	\$	%

5.5 For the assets not measured at fair value, provide a comparison of the reported value to current fair value and identify the unrealized gain or loss that would have been recorded if the assets had been reported at fair value:

1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51... \$ 978,412,428	\$ 1,008,805,843	\$ 30,393,415

1 Assets Held at Other Measurement Method	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.52... \$	\$	\$

Securities Lending Transactions Within Separate Accounts

6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes [] No [X]

6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes [] No [] N/A [X]

6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? Yes [] No [] N/A [X]

6.4 Are all securities lending transactions reported on balance sheet? Yes [] No [] N/A [X]

6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account.

6.6 Provide detail on the current status of separate account transactions by separate account product:

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent
 6.611 Amount \$
 6.612 Percentage %
 6.62 Identify whether securities lent are reported at book value or market value
 6.621 Book Value \$
 6.622 Market Value \$

GENERAL INTERROGATORIES

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

6.6311 Open\$
 6.6312 30 Days or Less.....\$
 6.6313 31 to 60 Days.....\$
 6.6314 61 to 90 Days.....\$
 6.6315 Greater than 90 Days.....\$
 6.6316 Total Collateral Received...\$

6.632 The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral)\$

6.633 Narrative discussion about sources and uses of collateral:

6.634 Collateral for transactions that extend beyond one year from the reporting date\$

6.7 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

6.71 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 5)\$
 6.72 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 6)\$
 6.73 Total payable for securities lending reported on the liability page (Page 3, Line 14, Column 3)\$

FHLB Funding Agreements

7.1 Does the reporting entity report Federal Home Loan Bank (FHLB) funding agreements within the separate account? Yes [] No [X]

7.2 Provide detail on the elements that support the classification of FHLB funding agreements within the separate account

7.3 Provide detail regarding the FHLB funding agreements classified within the separate account:

1 Amount of FHLB Stock Purchased or Owned	2 Amount of Collateral Pledged to the FHLB	3 Total Borrowing or Funding Capacity Currently Available	4 Total Reserves Related to FHLB Agreements
\$	\$	\$	\$

7.4 For funding agreements within the separate account, provide a general description on the nature of the agreement, type of funding (lines of credit, borrowed money, etc) and intended use of funding.

Reporting Differences Between GAAP and SAP Financial Statements (This disclosure is applicable to all reporting entities regardless if they file GAAP financial statements)

8.1 Does the reporting entity file GAAP financial statements? Yes [] No [X]

8.2 In accordance with the different separate account reporting requirements between GAAP (SOP 03-1) and statutory accounting, does the reporting entity have products that are classified within the separate account that were, or would have been if GAAP financial statements had been completed, required to be reported within the general account under GAAP financials? Pursuant to SOP 03-1, all of the following conditions must be met to receive separate account reporting classification under GAAP: Yes [X] No [] N/A []

- a. Legal Recognition - The separate account is legally recognized. That is, the separate account is established, approved, and regulated under special rules such as state insurance laws, federal securities laws, or similar foreign laws.
- b. Legally Insulated - The separate account assets supporting the contract liabilities are legally insulated from the general account liabilities of the insurance enterprise (that is, the contract holder is not subject to insurer default risk to the extent of the assets held in the separate account).
- c. Investment Directive - The insurer must, as a result of contractual, statutory, or regulatory requirements, invest the contract holder's funds within the separate account as directed by the contract holder in designated investment alternatives or in accordance with specific investment objectives or policies.
- d. Investment Performance - All investment performance, net of contract fees and assessments, must as a result of contractual, statutory, or regulatory requirements be passed through to the individual contract holder. Contracts may specify conditions under which there may be a minimum guarantee, but not a ceiling, as a ceiling would prohibit all investment performance from being passed through to the contract holder

GENERAL INTERROGATORIES

8.3 Identify all separate account products and identify whether each product was classified within a separate account for GAAP reporting purposes. (For non-GAAP filers, this disclosure should reflect whether the GAAP classification would have been the same if GAAP financials had been completed.) For products that were (or would have been) reported differently, identify which SOP 03-1 condition prevented separate account GAAP classification for that particular product.

1	2
Product Identifier	Same as GAAP / Condition that Requires GAAP General Account Reporting
Stable Value Bank-owned Life Insurance	GAAP GIA Classification due to Investment Performance
Bank-owned Life Insurance - Guaranteed	GAAP GIA Classification due to Investment Performance
Individual Variable Universal Life	Same as GAAP
Corporate-owned Life Insurance	Same as GAAP
Individual Variable Annuity	Same as GAAP

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	2,925,538
2. Current year's realized pre-tax capital gains/(losses) of \$ 6,960,352 transferred into the reserve net of taxes of \$ (2,436,123)	4,524,229
3. Adjustment for current year's liability gains/(losses) released from the reserve	(4,524,229)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	2,925,538
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	476,769
6. Reserve as of December 31, current year (Line 4 minus Line 5)	2,448,769

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. 2014	476,762	339,044	(339,037)	476,769
2. 2015	362,214	480,025	(480,032)	362,207
3. 2016	327,425	414,986	(414,986)	327,425
4. 2017	274,713	377,534	(377,534)	274,713
5. 2018	212,197	340,863	(340,863)	212,197
6. 2019	192,030	298,376	(298,376)	192,030
7. 2020	199,905	262,581	(262,581)	199,905
8. 2021	201,531	232,796	(232,796)	201,531
9. 2022	205,545	198,430	(198,430)	205,545
10. 2023	218,817	165,580	(165,580)	218,817
11. 2024	220,096	129,130	(129,130)	220,096
12. 2025	192,984	110,974	(110,974)	192,984
13. 2026	147,494	108,944	(108,944)	147,494
14. 2027	92,398	106,150	(106,150)	92,398
15. 2028	31,684	106,688	(106,688)	31,684
16. 2029	(24,188)	101,789	(101,789)	(24,188)
17. 2030	(47,764)	97,476	(97,476)	(47,764)
18. 2031	(54,315)	85,781	(85,781)	(54,315)
19. 2032	(53,310)	75,075	(75,075)	(53,310)
20. 2033	(49,230)	63,385	(63,385)	(49,230)
21. 2034	(47,355)	51,003	(51,003)	(47,355)
22. 2035	(47,009)	45,472	(45,472)	(47,009)
23. 2036	(40,456)	46,572	(46,572)	(40,456)
24. 2037	(32,313)	47,614	(47,614)	(32,313)
25. 2038	(24,203)	50,448	(50,448)	(24,203)
26. 2039	(10,114)	51,433	(51,433)	(10,114)
27. 2040		47,449	(47,449)	
28. 2041		37,601	(37,601)	
29. 2042		27,753	(27,753)	
30. 2043		17,905	(17,905)	
31. 2044 and Later		5,372	(5,372)	
32. Total (Lines 1 to 31)	2,925,538	4,524,229	(4,524,229)	2,925,538

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

Line Number	NAIC Designation	Description	1		2	3	4		5		6		7		8		9		10
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances			Add Third Party Encumbrances	AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)	Factor	Amount (Cols. 4 x 9)			
LONG-TERM BONDS																			
1.		Exempt Obligations	286,239,244	XXX	XXX	286,239,244	0.0000	0.0000	0.0000	202,510	0.0000	0.0000	0.0000	1,164,435	0.0000	0.0000	0.0000	1,518,829	
2.	1	Highest Quality	506,276,188	XXX	XXX	506,276,188	0.0004	0.0004	0.0004	306,401	0.0019	0.0019	0.0019	935,328	0.0030	0.0030	0.0030	1,451,371	
3.	2	High Quality	161,263,471	XXX	XXX	161,263,471	0.0019	0.0019	0.0019	30,468	0.0093	0.0093	0.0093	75,351	0.0230	0.0230	0.0230	111,388	
4.	3	Medium Quality	3,276,122	XXX	XXX	3,276,122	0.0093	0.0093	0.0093		0.0432	0.0432	0.0432		0.1100	0.1100	0.1100		
5.	4	Low Quality		XXX	XXX														
6.	5	Lower Quality		XXX	XXX														
7.	6	In or Near Default		XXX	XXX														
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX														
9.		Total Bonds (Sum of Lines 1 through 8)	957,055,025	XXX	XXX	957,055,025	XXX	XXX	XXX	539,379	XXX	XXX	XXX	2,175,114	XXX	XXX	XXX	3,081,588	
PREFERRED STOCK																			
10.	1	Highest Quality		XXX	XXX		0.0004	0.0004	0.0004		0.0023	0.0023	0.0023		0.0030	0.0030	0.0030		
11.	2	High Quality		XXX	XXX		0.0019	0.0019	0.0019		0.0058	0.0058	0.0058		0.0090	0.0090	0.0090		
12.	3	Medium Quality		XXX	XXX		0.0093	0.0093	0.0093		0.0230	0.0230	0.0230		0.0340	0.0340	0.0340		
13.	4	Low Quality		XXX	XXX		0.0213	0.0213	0.0213		0.0530	0.0530	0.0530		0.0750	0.0750	0.0750		
14.	5	Lower Quality		XXX	XXX		0.0432	0.0432	0.0432		0.1100	0.1100	0.1100		0.1700	0.1700	0.1700		
15.	6	In or Near Default		XXX	XXX		0.0000	0.0000	0.0000		0.2000	0.2000	0.2000		0.2000	0.2000	0.2000		
16.		Affiliated Life with AVR		XXX	XXX		0.0000	0.0000	0.0000		0.0000	0.0000	0.0000		0.0000	0.0000	0.0000		
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX	XXX	XXX		XXX	XXX	XXX		XXX	XXX	XXX		
SHORT - TERM BONDS																			
18.		Exempt Obligations		XXX	XXX		0.0000	0.0000	0.0000		0.0000	0.0000	0.0000		0.0000	0.0000	0.0000		
19.	1	Highest Quality		XXX	XXX		0.0004	0.0004	0.0004		0.0023	0.0023	0.0023		0.0030	0.0030	0.0030		
20.	2	High Quality		XXX	XXX		0.0019	0.0019	0.0019		0.0058	0.0058	0.0058		0.0090	0.0090	0.0090		
21.	3	Medium Quality		XXX	XXX		0.0093	0.0093	0.0093		0.0230	0.0230	0.0230		0.0340	0.0340	0.0340		
22.	4	Low Quality		XXX	XXX		0.0213	0.0213	0.0213		0.0530	0.0530	0.0530		0.0750	0.0750	0.0750		
23.	5	Lower Quality		XXX	XXX		0.0432	0.0432	0.0432		0.1100	0.1100	0.1100		0.1700	0.1700	0.1700		
24.	6	In or Near Default		XXX	XXX		0.0000	0.0000	0.0000		0.2000	0.2000	0.2000		0.2000	0.2000	0.2000		
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX	XXX	XXX		XXX	XXX	XXX		XXX	XXX	XXX		
DERIVATIVE INSTRUMENTS																			
26.		Exchange Traded		XXX	XXX		0.0004	0.0004	0.0004		0.0023	0.0023	0.0023		0.0030	0.0030	0.0030		
27.	1	Highest Quality	(140,421)	XXX	XXX	(140,421)	0.0004	0.0004	0.0004	(56)	0.0023	0.0023	0.0023	(323)	0.0030	0.0030	0.0030	(421)	
28.	2	High Quality		XXX	XXX		0.0019	0.0019	0.0019		0.0058	0.0058	0.0058		0.0090	0.0090	0.0090		
29.	3	Medium Quality		XXX	XXX		0.0093	0.0093	0.0093		0.0230	0.0230	0.0230		0.0340	0.0340	0.0340		
30.	4	Low Quality		XXX	XXX		0.0213	0.0213	0.0213		0.0530	0.0530	0.0530		0.0750	0.0750	0.0750		
31.	5	Lower Quality		XXX	XXX		0.0432	0.0432	0.0432		0.1100	0.1100	0.1100		0.1700	0.1700	0.1700		
32.	6	In or Near Default		XXX	XXX		0.0000	0.0000	0.0000		0.2000	0.2000	0.2000		0.2000	0.2000	0.2000		
33.		Total Derivative Instruments	(140,421)	XXX	XXX	(140,421)	XXX	XXX	XXX	(56)	XXX	XXX	XXX	(323)	XXX	XXX	XXX	(421)	
34.		Total (Lines 9 + 17 + 25 + 33)	956,914,604	XXX	XXX	956,914,604	XXX	XXX	XXX	539,323	XXX	XXX	XXX	2,174,791	XXX	XXX	XXX	3,081,167	

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)	5 Basic Contribution		7 Reserve Objective		10 Maximum Reserve	
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
MORTGAGE LOANS												
35.		In Good Standing:										
36.		Farm Mortgages - CM1 - Highest Quality			XXX			0.0010		0.0050		0.0065
37.		Farm Mortgages - CM2 - High Quality		XXX				0.0035		0.0100		0.0130
38.		Farm Mortgages - CM3 - Medium Quality		XXX				0.0060		0.0175		0.0225
39.		Farm Mortgages - CM4 - Low Medium Quality		XXX				0.0105		0.0300		0.0375
40.		Farm Mortgages - CM5 - Low Quality		XXX				0.0160		0.0425		0.0550
41.		Residential Mortgages - Insured or Guaranteed	21,249,982	XXX		21,249,982		0.0003	6,375	0.0006	12,750	0.0010
42.		Residential Mortgages - All Other		XXX				0.0013		0.0030		0.0040
43.		Commercial Mortgages - Insured or Guaranteed		XXX				0.0003		0.0006		0.0010
44.		Commercial Mortgages - All Other - CM1 - Highest Quality		XXX				0.0010		0.0050		0.0065
45.		Commercial Mortgages - All Other - CM2 - High Quality		XXX				0.0035		0.0100		0.0130
46.		Commercial Mortgages - All Other - CM3 - Medium Quality		XXX				0.0060		0.0175		0.0225
47.		Commercial Mortgages - All Other - CM4 - Low Medium Quality		XXX				0.0105		0.0300		0.0375
48.		Commercial Mortgages - All Other - CM5 - Low Quality		XXX				0.0160		0.0425		0.0550
Overdue, Not in Process:												
49.		Farm Mortgages		XXX				0.0420		0.0760		0.1200
50.		Residential Mortgages - Insured or Guaranteed		XXX				0.0005		0.0012		0.0020
51.		Residential Mortgages - All Other		XXX				0.0025		0.0058		0.0090
52.		Commercial Mortgages - Insured or Guaranteed		XXX				0.0005		0.0012		0.0020
53.		Commercial Mortgages - All Other		XXX				0.0420		0.0760		0.1200
In Process of Foreclosure:												
54.		Farm Mortgages		XXX				0.0000		0.1700		0.1700
55.		Residential Mortgages - Insured or Guaranteed		XXX				0.0000		0.0040		0.0040
56.		Residential Mortgages - All Other		XXX				0.0000		0.1300		0.1300
57.		Commercial Mortgages - Insured or Guaranteed		XXX				0.0000		0.0040		0.0040
58.		Commercial Mortgages - All Other		XXX				0.0000		0.1700		0.1700
59.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	21,249,982	XXX		21,249,982		XXX	6,375	XXX	12,750	XXX
60.		Schedule DA Mortgages		XXX				0.0030		0.0100		0.0130
		Total Mortgage Loans on Real Estate (Lines 58 + 59)	21,249,982	XXX		21,249,982		XXX	6,375	XXX	12,750	XXX
												21,250

Asset Valuation Reserve - Equity Component

N O N E

Asset Valuation Reserve Replications (Synthetic) Assets

N O N E

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Increase in Reserves Line 14

	1 Total	Ordinary			Group	
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Life Insurance	6 Annuities
1404. Change in annuitant mortality fluctuation fund	(1,529)		(1,529)			
1497. Summary of remaining write-ins for Line 14 from overflow page	(1,529)		(1,529)			

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	24,277,669
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	
2.2	Additional investment made after acquisition (Part 2, Column 8)	938
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	3,225
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	
7.	Deduct amounts received on disposals, Part 3, Column 15	2,964,380
8.	Deduct amortization of premium and mortgage interest points and commitment fees	67,470
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
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)	21,249,982
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	21,249,982
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	21,249,982

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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 8)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	
5.2	Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 18	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	
9.2	Totals, Part 3, Column 14	
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)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	3,624,010,032
2.	Cost of bonds and stocks acquired, Part 3, Column 7	2,552,558,851
3.	Accrual of discount	1,980,294
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	50,876,240
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	61,624,790
4.4.	Part 4, Column 11	(31,440,943)
5.	Total gain (loss) on disposals, Part 4, Column 19	27,064,503
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,445,955,208
7.	Deduct amortization of premium	4,294,204
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	
8.2.	Part 2, Section 1, Column 19	
8.3.	Part 2, Section 2, Column 16	
8.4.	Part 4, Column 15	
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	
9.4.	Part 4, Column 13	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,836,424,355
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	3,836,424,355

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	470,022,056	477,934,854	465,455,161	454,517,614
	2. Canada	2,384,006	2,357,108	2,382,049	2,390,000
	3. Other Countries	6,328,605	6,349,552	6,311,658	6,229,100
	4. Totals	478,734,667	486,641,514	474,148,868	463,136,714
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	726,655	771,244	680,503	565,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	308,652	328,170	301,827	240,000
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	1,328,930,430	1,337,039,950	1,289,093,291	1,256,137,116
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	964,579,439	977,912,186	962,342,478	937,171,136
	9. Canada	11,948,576	11,857,144	12,020,221	11,645,000
	10. Other Countries	80,636,517	81,867,398	81,548,428	80,123,456
	11. Totals	1,057,164,532	1,071,636,728	1,055,911,127	1,028,939,592
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	2,865,864,936	2,896,417,606	2,820,135,616	2,749,018,422
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	970,559,419	970,559,419	667,043,964	
	21. Canada				
	22. Other Countries				
	23. Totals	970,559,419	970,559,419	667,043,964	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	970,559,419	970,559,419	667,043,964	
	26. Total Stocks	970,559,419	970,559,419	667,043,964	
	27. Total Bonds and Stocks	3,836,424,355	3,866,977,025	3,487,179,580	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State Life Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year.....	55,879,975	55,879,975			
2. Cost of short-term investments acquired	101,684,964	101,684,964			
3. Accrual of discount	5,383	5,383			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	(130)	(130)			
6. Deduct consideration received on disposals	107,993,202	107,993,202			
7. Deduct amortization of premium	1,300	1,300			
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)	49,575,690	49,575,690			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	49,575,690	49,575,690			

(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 9, prior year)	72,190,888
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	(71,737,879)
3.2	Section 2, Column 19	292,603
		(71,445,276)
4.	Total gain (loss) on termination recognized, Section 2, Column 22	12,215,612
5.	Considerations received/(paid) on terminations, Section 2, Column 15	12,215,612
6.	Amortization:	
6.1	Section 1, Column 19	
6.2	Section 2, Column 21	
7.	Adjustment to the book/adjusted carrying value of hedged item:	
7.1	Section 1, Column 20	
7.2	Section 2, Column 23	
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Section 1, Column 18	
8.2	Section 2, Column 20	
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6+7+8)	745,612
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	745,612

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	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17) ..	
4.22	Amount recognized (Section 2, Column 16)	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

NONE

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE SEPARATE ACCOUNTS OF THE MML Bay State 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.....	745,613
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	.....
3. Total (Line 1 plus Line 2)	745,613
4. Part D, Section 1, Column 5	981,112
5. Part D, Section 1, Column 6	(235,499)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16	745,613
8. Part B, Section 1, Column 13 .....	.....
9. Total (Line 7 plus Line 8)	745,613
10. Part D, Section 1, Column 8	981,112
11. Part D, Section 1, Column 9	(235,499)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21	10,644,332
14. Part B, Section 1, Column 20 .....	.....
15. Part D, Section 1, Column 11	10,644,332
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	362,358,616	362,358,616	
2. Cost of cash equivalents acquired	2,945,897,093	2,945,897,093	
3. Accrual of discount	3,074	3,074	
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals	600	600	
6. Deduct consideration received on disposals	2,962,795,516	2,962,795,516	
7. Deduct amortization of premium			
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)	345,463,867	345,463,867	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	345,463,867	345,463,867	

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