

## ASSETS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Bonds (Schedule D).....				
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....		1,809,856,408	1,809,856,408	1,596,964,984
3. Mortgage loans on real estate (Schedule B).....				
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. Cash (\$ ..... Schedule E - Part 1), and cash equivalents (\$ ..... , Schedule E - Part 2).....				
6. Short-term investments (Schedule DA).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....				
9. Securities lending reinvested collateral assets (Schedule DL).....				
10. Aggregate write-ins for invested assets .....				
11. Subtotals, cash and invested assets (Lines 1 to 10).....		1,809,856,408	1,809,856,408	1,596,964,984
12. Investment income due and accrued .....				6,732
13. Receivables for securities .....				
14. Net adjustment in assets and liabilities due to foreign exchange rates .....				
15. Aggregate write-ins for other than invested assets.....				
16. Total (Lines 11 to 15)		1,809,856,408	1,809,856,408	1,596,971,716
<b>DETAILS OF WRITE-INS</b>				
1001. ....				
1002. ....				
1003. ....				
1098. Summary of remaining write-ins for Line 10 from overflow page .....				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
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)				

## 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) .....		1,805,523,116	1,805,523,116	1,592,405,476
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1) .....				
3. Interest Maintenance Reserve .....				
4. Charges for investment management, administration and contract guarantees due or accrued .....		4,074	4,074	2,664
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 \$ .....4,186,661 accrued expense allowances recognized in reserves).....		4,186,666	4,186,666	4,444,933
11. Remittances and items not allocated .....				
12. Derivatives .....				
13. Payable for securities .....				
14. Payable for securities lending .....				
15. Net adjustment in assets and liabilities due to foreign exchange rates .....				
16. Aggregate write-ins for liabilities .....		142,552	142,552	118,643
17. Total liabilities (including \$ .....4,190,740 due or accrued net transfers to or (from) the general account) .....		1,809,856,408	1,809,856,408	1,596,971,716
18. Contributed surplus .....				
19. Aggregate write-ins for special surplus funds .....				
20. Unassigned funds .....				
21. Surplus (Lines 18 through 20) .....				
22. Totals		1,809,856,408	1,809,856,408	1,596,971,716
<b>DETAILS OF WRITE-INS</b>				
1601. Annuitant mortality fluctuation fund .....		142,552	142,552	118,643
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)		142,552	142,552	118,643
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)				

**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	43,634,650	52,603,833
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)	43,634,650	52,603,833
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)		
3. Net investment income and capital gains and losses	403,819,886	(107,472,079)
4. Aggregate write-ins for other income		7
5. Totals (Lines 1.4 to 4)	447,454,536	(54,868,239)
<b>DEDUCT:</b>		
6. Transfers from the Separate Account on account of contract benefits:		
6.1 Death benefits	3,988,438	2,287,977
6.2 Matured endowments		
6.3 Annuity benefits	20,816,821	15,083,465
6.4 Payments on supplementary contracts with life contingencies		
6.5 Accident and health benefits		
6.6 Surrender benefits and withdrawals for life contracts	155,222,759	155,148,499
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7. Transfers on account of policy loans	6,067,964	8,375,934
8. Net transfer of reserves from or (to) Separate Accounts	11,606,757	7,615,856
9. Other transfers from the Separate Accounts:		
9.1 Federal and foreign income taxes incurred		
9.2 Change in expense allowances recognized in reserves	(258,270)	(1,349,936)
9.3 Aggregate write-ins for other transfers from Separate Accounts		
10. Subtotals (Lines 6.1 to 9.3)	197,444,469	187,161,795
11. Fees associated with charges for investment management, administration and contract guarantees	36,868,518	37,495,020
12. Increase in aggregate reserve for life and accident and health contracts	213,117,640	(279,521,674)
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	23,909	(3,380)
16. Totals (Lines 10 to 15)	447,454,536	(54,868,239)
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)		
<b>SURPLUS ACCOUNT</b>		
18. Surplus, December 31, prior year		
19. Net gain from operations (Line 17)		
20. Surplus contributed or (withdrawn) during year		
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)		
<b>DETAILS OF WRITE-INS</b>		
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		7
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)		7
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. Change in annuitant mortality fluctuation fund	23,909	(3,380)
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)	23,909	(3,380)
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 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Other Lines of Business
1. Transfers to Separate Accounts:							
1.1 Net premiums and annuity considerations for life and accident and health contracts .....	43,634,650	18,893,139		24,741,511			
1.2 Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts .....							
1.4 Totals (Lines 1.1 to 1.3).....	43,634,650	18,893,139		24,741,511			
2. Transfers on account of deposit-type contracts (including \$ ..... deposits less \$ ..... withdrawals) .....							
3. Net investment income and capital gains and losses .....	403,819,886	133,932,808		269,887,078			
4. Aggregate write-ins for other income .....							
5. Totals (Lines 1.4 to 4) .....	447,454,536	152,825,947		294,628,589			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits .....	3,988,438	3,988,438				XXX	
6.2 Matured endowments .....						XXX	
6.3 Annuity benefits .....	20,816,821	XXX	XXX	20,816,821		XXX	
6.4 Payments on supplementary contracts with life contingencies .....		XXX	XXX			XXX	
6.5 Accident and health benefits .....		XXX	XXX	XXX	XXX		
6.6 Surrender benefits and withdrawals for life contracts .....	155,222,759	23,433,076		131,789,683		XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits .....							
7. Transfers on account of policy loans .....	6,067,964	6,830,961		(762,997)		XXX	
8. Net transfer of reserves from or (to) Separate Accounts .....	11,606,757	458,789		11,147,968			
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred .....						XXX	
9.2 Change in expense allowances recognized in reserves .....	(258,270)	32,610		(290,880)		XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts .....							
10. Subtotals (Lines 6.1 to 9.3) .....	197,444,469	34,743,874		162,700,595			
11. Fees associated with charges for investment management, administration and contract guarantees .....	36,868,518	21,508,402		15,360,116			
12. Increase in aggregate reserve for life and accident and health contracts .....	213,117,640	96,573,671		116,543,969			
13. Increase in liability for deposit-type contracts .....						XXX	
14. Increase in reserve for future federal income taxes .....							
15. Aggregate write-ins for reserves and funds .....	23,909			23,909			
16. Totals (Lines 10 to 15) .....	447,454,536	152,825,947		294,628,589			
17. Net gain from operations (including \$ ..... unrealized capital gains) (Line 5 minus Line 16) .....							
18. Policies/certificates in force end of year .....	37,917	11,205		26,712			
<b>DETAILS OF WRITE-INS</b>							
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. Change in annuitant mortality fluctuation fund .....	23,909			23,909			
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) .....	23,909			23,909			

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. 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
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
<b>1. Transfers to Separate Accounts:</b>											
1.1 Net premiums for life contracts (a)	18,893,139	XXX							18,893,139	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts		XXX							XXX	XXX	
1.4 Totals (Lines 1.1 to 1.3)	18,893,139	XXX							18,893,139	XXX	
<b>2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)</b>											
3. Net investment income and capital gains and losses	133,932,808	XXX							133,932,808	XXX	
4. Aggregate write-ins for other income		XXX							XXX	XXX	
5. Totals (Lines 1.4 to 4)	152,825,947	XXX							152,825,947	XXX	
<b>DEDUCT:</b>											
<b>6. Transfers from the Separate Account on account of contract benefits:</b>											
6.1 Death benefits	3,988,438	XXX							3,988,438	XXX	
6.2 Matured endowments		XXX							XXX	XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	23,433,076	XXX							23,433,076	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		XXX							XXX	XXX	
7. Transfers on account of policy loans	6,830,961	XXX							6,830,961	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	458,789	XXX							458,789	XXX	
<b>9. Other transfers from the Separate Accounts:</b>											
9.1 Federal and foreign income taxes incurred		XXX							XXX	XXX	
9.2 Change in expense allowances recognized in reserves	32,610	XXX							32,610	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts		XXX							XXX	XXX	
10. Subtotals (Lines 6.1 to 9.3)	34,743,874	XXX							34,743,874	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	21,508,402	XXX							21,508,402	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	96,573,671	XXX							96,573,671	XXX	
13. Increase in liability for deposit-type contracts		XXX							XXX	XXX	
14. Increase in reserve for future federal income taxes		XXX							XXX	XXX	
15. Aggregate write-ins for reserves and funds		XXX							XXX	XXX	
16. Totals (Lines 10 to 15)	152,825,947	XXX							152,825,947	XXX	
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)		XXX							XXX	XXX	
18. Policies/certificates in force end of year	11,205	XXX							11,205	XXX	
<b>DETAILS OF WRITE-INS</b>											
01.301. ....		XXX							XXX	XXX	
01.302. ....		XXX							XXX	XXX	
01.303. ....		XXX							XXX	XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		XXX							XXX	XXX	
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)		XXX							XXX	XXX	
0401. ....		XXX							XXX	XXX	
0402. ....		XXX							XXX	XXX	
0403. ....		XXX							XXX	XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page		XXX							XXX	XXX	
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)		XXX							XXX	XXX	
06.701. ....		XXX							XXX	XXX	
06.702. ....		XXX							XXX	XXX	
06.703. ....		XXX							XXX	XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		XXX							XXX	XXX	
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)		XXX							XXX	XXX	
09.301. ....		XXX							XXX	XXX	
09.302. ....		XXX							XXX	XXX	
09.303. ....		XXX							XXX	XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		XXX							XXX	XXX	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)		XXX							XXX	XXX	
1501. ....		XXX							XXX	XXX	
1502. ....		XXX							XXX	XXX	
1503. ....		XXX							XXX	XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page		XXX							XXX	XXX	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		XXX							XXX	XXX	

(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.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life	Other Group Life (a)
1. Transfers to Separate Accounts:								
1.1 Net premiums for life contracts (b)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.2 Considerations for supplementary contracts with life contingencies							XXX	
1.3 Aggregate write-ins for other transfers to Separate Accounts							XXX	
1.4 Totals (Lines 1.1 to 1.3)							XXX	
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)							XXX	
3. Net investment income and capital gains and losses							XXX	
4. Aggregate write-ins for other income							XXX	
5. Totals (Lines 1.4 to 4)							XXX	
DEDUCT:								
6. Transfers from the Separate Account on account of contract benefits:								
6.1 Death benefits							XXX	
6.2 Matured endowments							XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts							XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							XXX	
7. Transfers on account of policy loans							XXX	
8. Net transfer of reserves from or (to) Separate Accounts							XXX	
9. Other transfers from the Separate Accounts:								
9.1 Federal and foreign income taxes incurred							XXX	
9.2 Change in expense allowances recognized in reserves							XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							XXX	
10. Subtotals (Lines 6.1 to 9.3)							XXX	
11. Fees associated with charges for investment management, administration and contract guarantees							XXX	
12. Increase in aggregate reserve for life and accident and health contracts							XXX	
13. Increase in liability for deposit-type contracts							XXX	
14. Increase in reserve for future federal income taxes							XXX	
15. Aggregate write-ins for reserves and funds							XXX	
16. Totals (Lines 10 to 15)							XXX	
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)							XXX	
18. Policies/certificates in force end of year							XXX	
<b>DETAILS OF WRITE-INS</b>								
01.301.							XXX	
01.302.							XXX	
01.303.							XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							XXX	
01.399. Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)							XXX	
0401.							XXX	
0402.							XXX	
0403.							XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page							XXX	
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)							XXX	
06.701.							XXX	
06.702.							XXX	
06.703.							XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							XXX	
06.799. Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)							XXX	
09.301.							XXX	
09.302.							XXX	
09.303.							XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							XXX	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)							XXX	
1501.							XXX	
1502.							XXX	
1503.							XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page							XXX	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)							XXX	

**NONE**

(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. \_\_\_\_\_

**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees		
1. Transfers to Separate Accounts:						
1.1 Net annuity considerations for annuity contracts	24,741,511			24,741,511		
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts						
1.4 Totals (Lines 1.1 to 1.3)	24,741,511			24,741,511		
2. Transfers on account of deposit-type contracts (including \$ deposits less \$ withdrawals)						
3. Net investment income and capital gains and losses	269,887,078			269,887,078		
4. Aggregate write-ins for other income						
5. Totals (Lines 1.4 to 4)	294,628,589			294,628,589		
DEDUCT:						
6. Transfers from the Separate Account on account of contract benefits:						
6.1 Death benefits						
6.2 Matured endowments						
6.3 Annuity benefits	20,816,821			20,816,821		
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	131,789,683			131,789,683		
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits						
7. Transfers on account of policy loans	(762,997)			(762,997)		
8. Net transfer of reserves from or (to) Separate Accounts	11,147,968			11,147,968		
9. Other transfers from the Separate Accounts:						
9.1 Federal and foreign income taxes incurred						
9.2 Change in expense allowances recognized in reserves	(290,880)			(290,880)		
9.3 Aggregate write-ins for other transfers from Separate Accounts						
10. Subtotals (Lines 6.1 to 9.3)	162,700,595			162,700,595		
11. Fees associated with charges for investment management, administration and contract guarantees	15,360,116			15,360,116		
12. Increase in aggregate reserve for life and accident and health contracts	116,543,969			116,543,969		
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	23,909			23,909		
16. Totals (Lines 10 to 15)	294,628,589			294,628,589		
17. Net gain from operations (including \$ unrealized capital gains) (Line 5 minus Line 16)						
18. Policies/certificates in force end of year	26,712			26,712		
<b>DETAILS OF WRITE-INS</b>						
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. Change in annuitant mortality fluctuation fund	23,909			23,909		
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)	23,909			23,909		

(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.

Analysis of Operations by Lines of Business - Group Annuities

**N O N E**

Analysis of Operations by Lines of Business - Accident and Health

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. 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
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (N/A Fraternal)	Other Individual Life
1. Reserve December 31 of prior year .....	470,648,573	XXX							470,648,573	XXX	
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies .....	18,893,139	XXX							18,893,139	XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes .....	133,932,808	XXX							133,932,808	XXX	
4. Tabular less actual reserve released .....		XXX								XXX	
5. Increase in reserve on account of change in valuation basis .....		XXX								XXX	
5.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX	
6. Other increases (net) .....	3,073	XXX							3,073	XXX	
7. Totals (Lines 1 to 6) .....	623,477,593	XXX							623,477,593	XXX	
8. Net transfer of reserves from or (to) Separate Accounts .....	458,789	XXX							458,789	XXX	
9. Tabular cost .....	15,130,731	XXX							15,130,731	XXX	
10. Reserves released by death .....	3,988,438	XXX							3,988,438	XXX	
11. Reserves released by other terminations (net) .....	23,433,076	XXX							23,433,076	XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees .....	6,377,668	XXX							6,377,668	XXX	
14. Aggregate write-ins for other decreases in reserves .....	6,863,571	XXX							6,863,571	XXX	
15. Total deductions (Lines 8 to 14) .....	56,252,273	XXX							56,252,273	XXX	
16. Reserve December 31 of current year .....	567,225,320	XXX							567,225,320	XXX	
<b>Cash Surrender Value and Policy Loans</b>											
17. CSV ending balance December 31, current year .....	566,964,817	XXX							566,964,817	XXX	
18. Amount available for policy loans based upon Line 17 CSV .....	453,571,854	XXX							453,571,854	XXX	
<b>DETAILS OF WRITE-INS</b>											
1401. Change in policy loans .....	6,830,961	XXX							6,830,961	XXX	
1402. Change in surrender charge offset .....	32,610	XXX							32,610	XXX	
1403. ....		XXX								XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page .....		XXX								XXX	
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above) .....	6,863,571	XXX							6,863,571	XXX	

(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 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life	8 Other Group Life
1. Reserve December 31 of prior year .....	3,073					3,073	XXX	
2. Tabular net premiums and considerations .....							XXX	
3. Increase or (decrease) from investment results after provision for federal income taxes .....							XXX	
4. Tabular less actual reserve released .....							XXX	
5. Increase in reserve on account of change in valuation basis .....							XXX	
6. Other increases (net) .....	(3,073)					(3,073)	XXX	
7. Totals (Lines 1 to 6) .....							XXX	
8. Net transfer of reserves from or (to) Separate Accounts .....							XXX	
9. Tabular cost .....						XXX	XXX	
10. Reserves released by death .....							XXX	
11. Reserves released by other terminations (net) .....							XXX	
12. Transfers on account of annuity and supplementary contract payments involving life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Charges for investment management, administration and contract guarantees .....							XXX	
14. Aggregate write-ins for other decreases in reserves .....							XXX	
15. Total deductions (Lines 8 to 14) .....							XXX	
16. Reserve December 31 of current year .....							XXX	
<b>Cash Surrender Value and Policy Loans</b>								
17. CSV ending balance December 31, current year .....							XXX	
18. Amount available for policy loans based upon line 17 CSV .....							XXX	
<b>DETAILS OF WRITE-INS</b>								
1401. ....							XXX	
1402. ....							XXX	
1403. ....							XXX	
1498. Summary of remaining write-ins for Line 14 from overflow page .....							XXX	
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above) .....							XXX	

(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 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees	5 Variable Annuities Without Guarantees		
1. Reserve December 31 of prior year .....	1,121,753,830			1,121,753,830			
2. Tabular net premiums and considerations .....	24,741,511			24,741,511			
3. Increase or (decrease) from investment results after provision for federal income taxes .....	269,887,075			269,887,075			
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) .....	1,416,382,416			1,416,382,416			
8. Net transfer of reserves from or (to) Separate Accounts .....	11,147,968			11,147,968			
9. Tabular cost .....							
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	131,789,683			131,789,683			
12. Transfers on account of annuity and supplementary contract payments involving life contingencies .....	20,816,821			20,816,821			
13. Charges for investment management, administration and contract guarantees .....	15,360,116			15,360,116			
14. Aggregate write-ins for other decreases in reserves .....	(1,029,968)			(1,029,968)			
15. Total deductions (Lines 8 to 14) .....	178,084,620			178,084,620			
16. Reserve December 31 of current year .....	1,238,297,796			1,238,297,796			
<b>Cash Surrender Value and Policy Loans</b>							
17. CSV ending balance December 31, current year .....	1,232,385,845			1,232,385,845			
18. Amount available for policy loans based upon line 17 CSV .....	557,053,299			557,053,299			
<b>DETAILS OF WRITE-INS</b>							
1401. Change in policy loans .....	(762,997)			(762,997)			
1402. Change in surrender charge offset .....	(290,880)			(290,880)			
1403. Change in annuitant mortality fluctuation fund .....	23,909			23,909			
1498. Summary of remaining write-ins for Line 14 from overflow page .....							
1499. TOTALS (Lines 1401 thru 1403 plus 1498) (Line 14 above) .....	(1,029,968)			(1,029,968)			

(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. ....

Analysis of Increase in Reserves During the Year - Group Annuities

**NONE**

Analysis of Reserves During the Year - Accident and Health

**NONE**

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) .....	.....
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) .....	.....
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	174,159,731	174,152,998
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(e) .....	.....
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income .....	174,159,731	174,152,998
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) .....	.....	174,152,998
<b>DETAILS OF WRITE-INS</b>		
0901. ....	.....	.....
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) .....	.....	.....
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 \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... 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 \$ ..... accrual of discount less \$ ..... 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 \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

## EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated) .....	.....	.....	.....	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	39,263,707	.....	39,263,707	190,403,182	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	39,263,707	.....	39,263,707	190,403,182	.....
<b>DETAILS OF WRITE-INS</b>					
0901. ....	.....	.....	.....	.....	.....
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) .....	.....	.....	.....	.....	.....

Exhibit 1

**NONE**

Exhibit 2

**NONE**

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

1 Description of Valuation Basis	2 Total	3 Ordinary	4 Group
0100001. 80 CSO 4.00% CRVM .....	8,206,451	8,206,451	
0100002. 80 CSO 4.50% CRVM .....	559,017,973	559,017,973	
0100003. 80 CSO Account Value .....	896	896	
0199999. Life Insurance: Totals	567,225,320	567,225,320	
0200001. Deferred Annuity 4.75%-7.00% CARVM .....	1,232,948,972	1,232,948,972	
0200002. Annuity Reserve 4% VA Valuation 82 .....	5,348,824	5,348,824	
0299999. Annuities: Totals	1,238,297,796	1,238,297,796	
9999999. Totals (to Page 3, Line 1)	1,805,523,116	1,805,523,116	

### EXHIBIT 3 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts?..... Yes [  ] No [  ]
- 2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts?..... Yes [  ] No [  ]
- 2.2 If not, state which kind is issued  
None .....
- 3.1 Is any surrender value promised in excess of the reserve as legally computed? ..... Yes [  ] No [  ] 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 [  ]  
 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 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

Exhibit 4

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. 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 .....		43,634,650
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 .....		174,159,731
3. Investment income collected .....		245,329,239
4. Consideration on disposal of short-term bonds net of purchases .....		
5. Consideration on disposal of investments (excluding short-term bonds) .....		
6. Aggregate write-ins for other increases in funds from operations .....		463,123,620
7. Total (Lines 1 to 6) .....		228,553,773
8. Cost of investments acquired (excluding short-term bonds) .....		
9. Transfers from Separate Accounts on account of contract benefits:		
9.1 Death benefits .....		3,988,438
9.2 Matured endowments .....		
9.3 Annuity benefits .....		20,816,821
9.4 Supplementary contract benefits with life contingencies .....		
9.5 Accident and health benefits .....		
9.6 Surrender benefits and withdrawals for life contracts .....		155,222,759
9.7 Policy loans (net) .....		6,067,964
9.8 Transfers of reserves (net) .....		11,606,757
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 .....		
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 .....		36,867,108
13. Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9) .....		
14. Total (Lines 8 to 13) .....		463,123,620
15. Funds from operations (Line 7 minus Line 14) .....		
16. Surplus contributed or (withdrawn) during year .....		
17. Aggregate write-ins for other changes in funds .....		
18. Total funds (includes \$ ..... net transfers from general account) (Lines 15 to 17) .....		
19. Increase in payable for investments acquired, net of receivable for investments sold .....		
20. Decrease in policy loans .....		
21. Aggregate write-ins for other reconciling items .....		
22. Increase in cash (Line 18 to 21) .....		
<b>RECONCILIATION BETWEEN YEARS</b>		
23. Cash and invested assets, December 31st of prior year .....		1,596,964,984
24. Increase in cash (Line 22) .....		
25. Cost of invested assets acquired .....		228,553,773
26. Adjusted cost of assets disposed of .....		206,065,531
27. Increase in policy loans .....		
28. Accrual of discount less amortization of premium .....		
29. Depreciation on real estate and other invested assets .....		
30. Increase in net unrealized gains .....		190,403,182
31. Aggregate write-ins for other reconciling items .....		
32. Cash and invested assets, December 31st of current year .....		1,809,856,408
<b>DETAILS OF WRITE-INS</b>		
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 9.9 above) .....		
10.201. ....		
10.202. ....		
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) .....		
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	2
	Amount	Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance .....		
1.2 Annuities .....		
1.3 Supplementary contracts with life contingencies .....		
1.4 Accident and health .....		
1.5 Miscellaneous reserves .....		
1.6 Total .....		
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) .....		
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3) .....		
5. Total liabilities not associated with guarantees .....	1,809,856,408	100.0
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	1,809,856,408	100.0%

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**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	Separate Account Assets		4 Guarantees Associated with the Product Yes/No	5 Seed Money	6 Fees and Expenses Due to the General Account	7 Additional Required Surplus Amounts
	2 Registered with SEC	3 Not Registered with SEC				
Individual Variable Annuity .....	1,242,461,714		YES			
Individual Variable Universal Life .....	567,393,778		YES			
Corporate-owned Life Insurance .....	916		YES			
Totals	1,809,856,408		XXX			

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.

1.01A For the products (and related assets) that are not registered with the SEC, identify whether the products are considered private placement variable annuity products or private placement life insurance.

1 Product Identifier	Not Registered with SEC		
	2 Private Placement Variable Annuity	3 Private Placement Life Insurance	4 Other (Not PPVA or PPLI)
Totals			

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 [ X ]

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.....\$ .....

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 [ X ]

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 [ X ]

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 .....			
1.092 1 Year - 3 Years .....			
1.093 Over 3 Years - 5 Years .....			
1.094 Over 5 Years .....			
1.095 Total			

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 [ X ]

1.102 Other Fees and Expenses..... Yes [ ] No [ ] N/A [ X ]

1.103 Additional Required Surplus Amounts .... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**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 [ ] No [ ] N/A [ X ]  
 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 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? ..... Yes [ X ] No [ ]  
 2.3 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.301 As of December 31, 2019 .....		\$ 944,587
2.302 As of December 31, 2018 .....		\$ 699,909
2.303 As of December 31, 2017 .....		\$ 906,897
2.304 As of December 31, 2016 .....		\$ 869,735
2.305 As of December 31, 2015 .....		\$ 1,137,678

- 2.4 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 [ X ] No [ ]  
 2.5 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 Product Identifier with Risk Charges	2 Risk Charge Reviewed and Opined Upon	3 Name and Title of Individual who Provided Opinion on Risk Charges
Individual Variable Annuity .....	No; the risk charges associated with this product are reviewed for reasonableness and accuracy by the appropriate actuary, but no formal opinion on these product risk charges is required by the NAIC.	

2.6 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
2.601 As of December 31, 2019 .....		\$ 61,404
2.602 As of December 31, 2018 .....		\$ 67,644
2.603 As of December 31, 2017 .....		\$ 69,536
2.604 As of December 31, 2016 .....		\$ 67,406
2.605 As of December 31, 2015 .....		\$ 78,132

**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 [ ] No [ X ]  
 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 [ ] N/A [ X ]  
 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 Investment Type	2 State Investment Limitation	3 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 ]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**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	2	3	4	5
Product Identifier	Net Investment Proceeds	Attributed to Contract Holder	Transferred to General Account	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 [ X ] No [ ]

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 [ ] No [ X ]  
 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 .....	\$ 1,809,856,408	100.0 %
5.42 Amortized Cost .....	\$ .....	% .....
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... \$ .....	\$ .....	\$ .....

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.....\$ .....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE SEPARATE ACCOUNTS OF THE C.M. Life Insurance Company  
**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 [ ] No [ X ] 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 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
Individual Variable Annuity .....	Same as GAAP .....
Individual Variable Universal Life .....	Same as GAAP .....
Corporate-owned Life Insurance .....	Same as GAAP .....
.....	.....

Interest Maintenance Reserve

**NONE**

Interest Maintenance Reserve - Amortization

**NONE**

Asset Valuation Reserve - Default Component

**NONE**

Asset Valuation Reserve - Equity Component

**NONE**

Asset Valuation Reserve - Replications (Synthetic) Assets

**NONE**



**NONE**

Schedule A - Verification - Real Estate

**NONE**

Schedule B - Verification - Mortgage Loans

**NONE**

## 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 1 .....	
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 .....	1,596,964,984
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	228,553,774
3.	Accrual of discount .....	
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	209,058,557
	4.4. Part 4, Column 11 .....	(18,655,375) 190,403,182
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	39,263,707
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	245,329,239
7.	Deduct amortization of premium .....	
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.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	1,809,856,408
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	1,809,856,408

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....				
	2. Canada .....				
	3. Other Countries .....				
	4. Totals				
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
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				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....				
	9. Canada .....				
	10. Other Countries .....				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds				
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	1,809,856,408	1,809,856,408	1,611,719,887	
	21. Canada .....				
	22. Other Countries .....				
	23. Totals	1,809,856,408	1,809,856,408	1,611,719,887	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	1,809,856,408	1,809,856,408	1,611,719,887	
	26. Total Stocks	1,809,856,408	1,809,856,408	1,611,719,887	
	27. Total Bonds and Stocks	1,809,856,408	1,809,856,408	1,611,719,887	

Schedule DA - Verification - Short-Term Investments

**NONE**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**NONE**

Schedule DB - Part B - Verification - Futures Contracts

**NONE**

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

**NONE**

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

**NONE**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**NONE**

Schedule E - Part 2 - Verification - Cash Equivalents

**NONE**