



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS 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 CT

Country of Domicile United States of America

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

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

Internet Website Address www.massmutual.com

Statutory Statement Contact Trevor Wade Gordon, 617-695-4321
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer Roger William Crandall, Treasurer Todd Garrett Picken
Secretary Akintokunbo Akinbajo, Apointed Actuary Vy Quoc Ho #

OTHER

Elizabeth Ward Chicares, Executive Vice President and Chief Financial Officer, Michael Robert Fanning, Executive Vice President, Melvin Timothy Corbett, Executive Vice President

DIRECTORS OR TRUSTEES

Roger William Crandall - Chairman, Michael Robert Fanning, Elizabeth Ward Chicares
Michael James O'Connor

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

Akintokunbo Akinbajo
Secretary

Todd Garrett Picken
Treasurer

Subscribed and sworn to before me this
day of

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	243,446,730		243,446,730	306,408,829
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				2,358,494
3.2 Other than first liens	2,090,393		2,090,393	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$				
(1,932,163) , Schedule E - Part 1), cash equivalents				
(\$				
49,485,532 , Schedule E - Part 2) and short-term				
investments (\$	103,615,595		103,615,595	60,472,058
56,062,226 , Schedule DA)				
6. Contract loans (including \$	92,724,451		92,724,451	96,749,856
premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	441,877,170		441,877,170	465,989,237
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	4,048,880		4,048,880	4,653,275
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	8,783	8,783		(410)
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	(2,277,498)		(2,277,498)	(2,820,824)
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,479,473		7,479,473	1,679,373
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	35,715,673		35,715,673	23,073,024
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	3,991,574		3,991,574	4,497,104
18.2 Net deferred tax asset	4,197,532	2,227,424	1,970,108	2,125,170
19. Guaranty funds receivable or on deposit	159,879		159,879	216,242
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$				
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	173,473		173,473	119,105
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	149,210		149,210	
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	495,524,149	2,236,207	493,287,942	499,531,297
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	4,858,831,848		4,858,831,848	4,618,254,136
28. Total (Lines 26 and 27)	5,354,355,997	2,236,207	5,352,119,790	5,117,785,433
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)				
2501. Miscellaneous other assets	149,210		149,210	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	149,210		149,210	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 143,124,981 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$127,030,226 Modco Reserve)	143,124,981	145,926,548
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	13,771,784	16,736,633
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	7,542,397	10,310,284
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		2,071
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	20,144,004	15,210,340
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 8,434,112 ceded	8,434,112	4,266,713
9.4 Interest maintenance reserve (IMR, Line 6)	606,773	188,043
10. Commissions to agents due or accrued-life and annuity contracts \$ 20,643 accident and health \$ and deposit-type contract funds \$	20,643	25,348
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ (374,745) accrued for expense allowances recognized in reserves, net of reinsured allowances)	13,792,358	1,934,475
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	171,288	229,426
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	61,388	36,111
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	1,352,348	1,684,667
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	7,192,889	6,285,196
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,169,121	2,814,961
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	394,330	426,158
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	218,778,416	206,076,975
27. From Separate Accounts Statement	4,858,831,848	4,618,254,136
28. Total liabilities (Lines 26 and 27)	5,077,610,264	4,824,331,111
29. Common capital stock	2,500,200	2,500,200
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	143,736,914	143,736,914
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	128,272,412	147,217,208
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	272,009,326	290,954,122
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	274,509,526	293,454,322
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	5,352,119,790	5,117,785,433
DETAILS OF WRITE-INS		
2501. Funds awaiting escheat	200,910	111,267
2502. Miscellaneous liabilities	193,420	314,891
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	394,330	426,158
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)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	(4,338,246)	2,942,222
2. Considerations for supplementary contracts with life contingencies	3,860	
3. Net investment income (Exhibit of Net Investment Income, Line 17)	15,179,564	18,286,919
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	173,503	(107,133)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	10,226,565	10,092,843
7. Reserve adjustments on reinsurance ceded	(70,012,768)	(72,164,971)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	67,246,889	65,372,796
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	(886,736)	(1,208,673)
9. Total (Lines 1 to 8.3)	17,592,631	23,214,002
10. Death benefits	38,973,328	42,863,295
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,838,913	1,419,538
13. Disability benefits and benefits under accident and health contracts	353,305	348,832
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	3,793,836	4,153,105
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,420,055	1,024,003
18. Payments on supplementary contracts with life contingencies	39,899	17,201
19. Increase in aggregate reserves for life and accident and health contracts	(2,201,567)	2,370,605
20. Totals (Lines 10 to 19)	44,217,769	52,196,578
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	2,045,004	2,087,413
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	8,547,919	9,877,560
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	735,043	896,275
25. Increase in loading on deferred and uncollected premiums	56	(335)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(49,934,367)	(57,366,935)
27. Aggregate write-ins for deductions	(1,550,537)	(1,834,878)
28. Totals (Lines 20 to 27)	4,060,886	5,855,678
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	13,531,746	17,358,324
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	13,531,746	17,358,324
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,012,978	3,580,445
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	12,518,768	13,777,879
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 60,440 (excluding taxes of \$ 157,429 transferred to the IMR)	(133,507)	(45,946)
35. Net income (Line 33 plus Line 34)	12,385,260	13,731,933
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	293,454,322	309,931,856
37. Net income (Line 35)	12,385,260	13,731,933
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (37,263)	(140,180)	20,039
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(256,559)	1,541,967
41. Change in nonadmitted assets	84,989	641,306
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	600,000	
44. Change in asset valuation reserve	(907,693)	(573,233)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(29,000,000)	(30,000,000)
53. Aggregate write-ins for gains and losses in surplus	(1,710,613)	(1,839,547)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(18,944,796)	(16,477,534)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	274,509,526	293,454,322
DETAILS OF WRITE-INS		
08.301. Management and administrative fees	(1,684,923)	(1,641,375)
08.302. Miscellaneous	(174,530)	(360,595)
08.303. Revenue sharing	972,717	793,297
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	(886,736)	(1,208,673)
2701. Reinsurance ceded adjustment	(1,710,613)	(1,839,547)
2702. Miscellaneous charges to operations	160,076	4,669
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(1,550,537)	(1,834,878)
5301. Reinsurance ceded adjustment	(1,710,613)	(1,839,547)
5302. Other changes to surplus		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(1,710,613)	(1,839,547)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	820,981	1,537,532
2. Net investment income	15,788,731	18,847,381
3. Miscellaneous income	(4,994,848)	(232,321)
4. Total (Lines 1 through 3)	11,614,864	20,152,592
5. Benefit and loss related payments	52,146,733	45,994,190
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(61,647,092)	(50,811,990)
7. Commissions, expenses paid and aggregate write-ins for deductions	12,218,371	12,904,328
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$337,106 tax on capital gains (losses)	725,317	4,576,401
10. Total (Lines 5 through 9)	3,443,329	12,662,929
11. Net cash from operations (Line 4 minus Line 10)	8,171,535	7,489,663
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	76,001,682	52,706,402
12.2 Stocks		
12.3 Mortgage loans	262,098	371,866
12.4 Real estate		
12.5 Other invested assets		12,845
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	7,570	790
12.7 Miscellaneous proceeds		10,672
12.8 Total investment proceeds (Lines 12.1 to 12.7)	76,271,350	53,102,575
13. Cost of investments acquired (long-term only):		
13.1 Bonds	12,522,067	2,185,050
13.2 Stocks		
13.3 Mortgage loans	951	542
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,523,018	2,185,592
14. Net increase (decrease) in contract loans and premium notes	(4,025,405)	744,754
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	67,773,737	50,172,229
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,414,901)	1,190,435
16.5 Dividends to stockholders	29,000,000	30,000,000
16.6 Other cash provided (applied)	(386,834)	7,250,226
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(32,801,735)	(21,559,339)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	43,143,537	36,102,553
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	60,472,058	24,369,505
19.2 End of year (Line 18 plus Line 19.1)	103,615,595	60,472,058
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Bond conversions and refinancing	1,749,327	5,582,979

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	(4,338,246)	(4,358,198)		19,952					
2. Considerations for supplementary contracts with life contingencies	3,860	XXX	XXX	3,860		XXX	XXX		XXX
3. Net investment income	15,179,564	14,359,545	200,057	619,962					
4. Amortization of Interest Maintenance Reserve (IMR)	173,503	159,411	3,438	10,654					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	10,226,565	3,978,496	6,248,069				XXX		
7. Reserve adjustments on reinsurance ceded	(70,012,768)	(58,807,460)	(11,205,308)				XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	67,246,889	61,142,053	5,572,748	532,088			XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	(886,736)	(105,574)	(867,793)	86,631					
9. Totals (Lines 1 to 8.3)	17,592,631	16,368,273	(48,789)	1,273,147					
10. Death benefits	38,973,328	38,973,328				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	1,838,913	XXX	XXX	1,838,913		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	353,305	353,305					XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	3,793,836	907,204		2,886,632		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	1,420,055	387,647	134,869	897,539			XXX		
18. Payments on supplementary contracts with life contingencies	39,899			39,899		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(2,201,567)	(2,283,459)	130,000	(48,108)			XXX		
20. Totals (Lines 10 to 19)	44,217,769	38,338,025	264,869	5,614,875			XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,045,004	686,769	1,320,662	37,573					XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	8,547,919	7,420,104	872,330	255,485					
24. Insurance taxes, licenses and fees, excluding federal income taxes	735,043	706,484	19,649	8,910					
25. Increase in loading on deferred and uncollected premiums	56	56					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(49,934,367)	(39,632,121)	(5,692,360)	(4,609,886)			XXX		
27. Aggregate write-ins for deductions	(1,550,537)	(1,596,096)	5,616	39,943					
28. Totals (Lines 20 to 27)	4,060,886	5,923,220	(3,209,234)	1,346,900					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	13,531,746	10,445,054	3,160,445	(73,753)					
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	13,531,746	10,445,054	3,160,445	(73,753)					
32. Federal income taxes incurred (excluding tax on capital gains)	1,012,978	666,400	266,729	79,849					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	12,518,768	9,778,654	2,893,716	(153,602)					
34. Policies/certificates in force end of year	31,518	27,805	3,067	646			XXX		
DETAILS OF WRITE-INS									
08.301. Management and administrative fees	(1,684,923)	(816,981)	(867,942)						
08.302. Miscellaneous	(174,530)	(174,530)							
08.303. Revenue sharing	972,717	885,937	149	86,631					
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(886,736)	(105,574)	(867,793)	86,631					
2701. Reinsurance ceded adjustment	(1,710,613)	(1,710,613)							
2702. Miscellaneous charges to operations	160,076	114,517	5,616	39,943					
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(1,550,537)	(1,596,096)	5,616	39,943					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	(4,358,198)							178,868	(4,537,066)			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	14,359,545							821,774	13,537,771			
4. Amortization of Interest Maintenance Reserve (IMR)	159,411							12,311	147,100			
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	3,978,496								3,978,496			
7. Reserve adjustments on reinsurance ceded	(58,807,460)								(58,807,460)			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	61,142,053							332,287	60,809,766			
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	(105,574)							(1)	(105,573)			
9. Totals (Lines 1 to 8.3)	16,368,273							1,345,239	15,023,034			
10. Death benefits	38,973,328							574,439	38,398,889			
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	353,305							9,122	344,183			
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	907,204							418,785	488,419			
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	387,647							2,362	385,285			
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(2,283,459)							(49,748)	(2,233,711)			
20. Totals (Lines 10 to 19)	38,338,025							954,960	37,383,065			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	686,769							681	686,088			XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	7,420,104							2,278,317	5,141,787			
24. Insurance taxes, licenses and fees, excluding federal income taxes	706,484							166,641	539,843			
25. Increase in loading on deferred and uncollected premiums	56							56				
26. Net transfers to or (from) Separate Accounts net of reinsurance	(39,632,121)							(465,769)	(39,166,352)			
27. Aggregate write-ins for deductions	(1,596,096)							1	(1,596,097)			
28. Totals (Lines 20 to 27)	5,923,220							2,934,887	2,988,333			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	10,445,054							(1,589,648)	12,034,701			
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	10,445,054							(1,589,648)	12,034,701			
32. Federal income taxes incurred (excluding tax on capital gains)	666,400							(342,707)	1,009,107			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	9,778,654							(1,246,941)	11,025,594			
34. Policies/certificates in force end of year	27,805							270	27,535			
DETAILS OF WRITE-INS												
08.301. Revenue sharing	885,937								885,937			
08.302. Management and administrative fees	(816,982)							(1)	(816,981)			
08.303. Miscellaneous	(174,529)								(174,529)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(105,574)							(1)	(105,573)			
2701. Reinsurance ceded adjustment	(1,710,613)							1	(1,710,614)			
2702. Miscellaneous charges to operations	114,517								114,517			
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(1,596,096)							1	(1,596,097)			

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	200,057					200,057			
4. Amortization of Interest Maintenance Reserve (IMR)	3,438					3,438			
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	6,248,069					6,248,069			
7. Reserve adjustments on reinsurance ceded	(11,205,308)					(11,205,308)			
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	5,572,748					5,572,748			
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income	(867,793)					(867,793)			
9. Totals (Lines 1 to 8.3)	(48,789)					(48,789)			
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	134,869					134,869			
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	130,000					130,000			
20. Totals (Lines 10 to 19)	264,869					264,869			
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,320,662					1,320,662			XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses	872,330					872,330			
24. Insurance taxes, licenses and fees, excluding federal income taxes	19,649					19,649			
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(5,692,360)					(5,692,360)			
27. Aggregate write-ins for deductions	5,616					5,616			
28. Totals (Lines 20 to 27)	(3,209,234)					(3,209,234)			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,160,445					3,160,445			
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,160,445					3,160,445			
32. Federal income taxes incurred (excluding tax on capital gains)	266,729					266,729			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,893,716					2,893,716			
34. Policies/certificates in force end of year	3,067					3,067			
DETAILS OF WRITE-INS									
08.301. Management and administrative fees	(867,942)					(867,942)			
08.302. Miscellaneous	149					149			
08.303. Summary of remaining write-ins for Line 8.3 from overflow page									
08.398. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(867,793)					(867,793)			
2701. Miscellaneous charges to operations	5,616					5,616			
2702. Summary of remaining write-ins for Line 27 from overflow page									
2703. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,616					5,616			

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - 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. Premiums for individual annuity contracts	19,952			19,952			
2. Considerations for supplementary contracts with life contingencies	3,860	XXX	XXX	XXX	XXX	3,860	XXX
3. Net investment income	619,962			173,316			446,646
4. Amortization of Interest Maintenance Reserve (IMR)	10,654			2,912			7,742
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	532,088			532,088			
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	86,631			86,631			
9. Totals (Lines 1 to 8.3)	1,273,147			814,899		3,860	454,388
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	1,838,913			1,838,913			
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts	2,886,632			2,886,632			
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	897,539			6,152			891,387
18. Payments on supplementary contracts with life contingencies	39,899						39,899
19. Increase in aggregate reserves for life and accident and health contracts	(48,108)			(48,108)			
20. Totals (Lines 10 to 19)	5,614,875			4,683,589			931,286
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	37,573			37,573			
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	255,485			236,009			19,476
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,910			8,068			842
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance	(4,609,886)			(4,609,886)			
27. Aggregate write-ins for deductions	39,943			39,943			
28. Totals (Lines 20 to 27)	1,346,900			395,296			951,604
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(73,753)			419,603		3,860	(497,216)
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(73,753)			419,603		3,860	(497,216)
32. Federal income taxes incurred (excluding tax on capital gains)	79,849			383,581			(303,732)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(153,602)			36,022		3,860	(193,484)
34. Policies/certificates in force end of year	646			555			91
DETAILS OF WRITE-INS							
08.301. Revenue sharing	86,631			86,631			
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	86,631			86,631			
2701. Miscellaneous charges to operations	39,943			39,943			
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	39,943			39,943			

(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 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	141,046,346							2,996,283	138,050,063			
2. Tabular net premiums or considerations	1,109,378							22,732	1,086,646			
3. Present value of disability claims incurred												
4. Tabular interest	5,500,456							102,387	5,398,069			
5. Tabular less actual reserve released												
6. Increase in reserve on account of change in valuation basis												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX		
7. Other increases (net)	441								441			
8. Totals (Lines 1 to 7)	147,656,621							3,121,402	144,535,219			
9. Tabular cost	19,231,141							273,897	18,957,244			
10. Reserves released by death	34,386,706							252,423	34,134,283			
11. Reserves released by other terminations (net)	36,161,949							411,194	35,750,755			
12. Annuity, supplementary contract and disability payments involving life contingencies	353,305							9,122	344,183			
13. Net transfers to or (from) Separate Accounts	(81,239,367)							(771,769)	(80,467,598)			
14. Total Deductions (Lines 9 to 13)	8,893,734							174,867	8,718,867			
15. Reserve December 31 of current year	138,762,887							2,946,535	135,816,352			
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	145,143,931							2,655,460	142,488,471			
17. Amount Available for Policy Loans Based upon Line 16 CSV	116,115,145							2,124,368	113,990,777			

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	1,720,000					1,720,000			
2. Tabular net premiums or considerations	731,301					731,301			
3. Present value of disability claims incurred									
4. Tabular interest									
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)	1,182,198					1,182,198			
8. Totals (Lines 1 to 7)	3,633,499					3,633,499			
9. Tabular cost	4,026,777					4,026,777			
10. Reserves released by death	7,469,896					7,469,896			
11. Reserves released by other terminations (net)									
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts	(9,713,174)					(9,713,174)			
14. Total Deductions (Lines 9 to 13)	1,783,499					1,783,499			
15. Reserve December 31 of current year	1,850,000					1,850,000			
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year									
17. Amount Available for Policy Loans Based upon Line 16 CSV									

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State 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		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	3,160,202			3,160,202			
2. Tabular net premiums or considerations	19,952			19,952			
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	92,129			92,129			
5. Tabular less actual reserve released	(161,090)			(161,090)			
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)	(593,904)			(593,904)			
8. Totals (Lines 1 to 7)	2,517,289			2,517,289			
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	2,886,632			2,886,632			
12. Annuity, supplementary contract and disability payments involving life contingencies	1,731,797			1,731,797			
13. Net transfers to or (from) Separate Accounts	(4,613,234)			(4,613,234)			
14. Total Deductions (Lines 9 to 13)	5,195			5,195			
15. Reserve December 31 of current year	2,512,094			2,512,094			
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,159,903			2,159,903			
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year							
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred .....	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
4. Tabular interest							
5. Tabular less actual reserve released							
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)							
9. Tabular cost							
10. Reserves released by death .....	.xxx		.xxx	.xxx	.xxx	.xxx	.xxx
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies							
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)							
15. Reserve December 31 of current year							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

NONE

(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 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 634,225	366,482
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 10,012,930	9,728,694
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		1,257
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 106,477	106,477
4. Real estate	(d)	
5. Contract loans	5,159,702	5,083,474
6. Cash, cash equivalents and short-term investments	(e) 1,076,858	1,076,858
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	(7,331)	(7,331)
10. Total gross investment income	16,982,861	16,355,911
11. Investment expenses		(g) 1,170,836
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 5,510
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)		1,176,347
17. Net investment income (Line 10 minus Line 16)		15,179,564
DETAILS OF WRITE-INS		
0901. Miscellaneous Income	(7,331)	(7,331)
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)	(7,331)	(7,331)
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 \$ 576,247 accrual of discount less \$ 247,076 amortization of premium and less \$ 35,018 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 \$ 1,302 accrual of discount less \$ 8,256 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 \$ 1,067,884 accrual of discount less \$ 1,604 amortization of premium and less \$ 3,300 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)	742,092	(73,067)	669,025	(177,444)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	7,570		7,570		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	749,662	(73,067)	676,595	(177,444)	
DETAILS OF WRITE-INS					
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)					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

	Insurance											11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health					
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other			
FIRST YEAR (other than single)													
1. Uncollected													
2. Deferred and accrued													
3. Deferred, accrued and uncollected:													
3.1 Direct													
3.2 Reinsurance assumed													
3.3 Reinsurance ceded													
3.4 Net (Line 1 + Line 2)													
4. Advance													
5. Line 3.4 - Line 4													
6. Collected during year:													
6.1 Direct													
6.2 Reinsurance assumed													
6.3 Reinsurance ceded			250										
6.4 Net			(250)										
7. Line 5 + Line 6.4			(250)										
8. Prior year (uncollected + deferred and accrued - advance)													
9. First year premiums and considerations:													
9.1 Direct													
9.2 Reinsurance assumed													
9.3 Reinsurance ceded			250										
9.4 Net (Line 7 - Line 8)			(250)										
SINGLE													
10. Single premiums and considerations:													
10.1 Direct													
10.2 Reinsurance assumed													
10.3 Reinsurance ceded													
10.4 Net													
RENEWAL													
11. Uncollected	9,543		9,543										
12. Deferred and accrued	(19,469,396)		(19,469,396)										
13. Deferred, accrued and uncollected:													
13.1 Direct	(20,063,108)		(17,119,717)			(2,943,391)							
13.2 Reinsurance assumed													
13.3 Reinsurance ceded	(603,255)		2,340,136			(2,943,391)							
13.4 Net (Line 11 + Line 12)	(19,459,854)		(19,459,854)										
14. Advance													
15. Line 13.4 - Line 14	(19,459,854)		(19,459,854)										
16. Collected during year:													
16.1 Direct	29,648,751		29,628,799	19,952									
16.2 Reinsurance assumed													
16.3 Reinsurance ceded	28,827,520		28,827,520										
16.4 Net	821,231		801,279	19,952									
17. Line 15 + Line 16.4	(18,638,622)		(18,658,574)	19,952									
18. Prior year (uncollected + deferred and accrued - advance)	(14,300,627)		(14,300,627)										
19. Renewal premiums and considerations:													
19.1 Direct	24,717,688		23,966,435	19,952		731,301							
19.2 Reinsurance assumed													
19.3 Reinsurance ceded	29,055,684		28,324,383			731,301							
19.4 Net (Line 17 - Line 18)	(4,337,996)		(4,357,948)	19,952									
TOTAL													
20. Total premiums and annuity considerations:													
20.1 Direct	24,717,688		23,966,435	19,952		731,301							
20.2 Reinsurance assumed													
20.3 Reinsurance ceded	29,055,934		28,324,633			731,301							
20.4 Net (Lines 9.4 + 10.4 + 19.4)	(4,338,246)		(4,358,198)	19,952									

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded												
23.2 Reinsurance assumed												
23.3 Net ceded less assumed												
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	10,226,565		3,978,496			6,248,069						
25.2 Reinsurance assumed												
25.3 Net ceded less assumed	10,226,565		3,978,496			6,248,069						
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	10,226,565		3,978,496			6,248,069						
26.2 Reinsurance assumed (Page 6, Line 22)												
26.3 Net ceded less assumed	10,226,565		3,978,496			6,248,069						
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	5,068		5,068									
28. Single												
29. Renewal	2,039,935		681,701	37,573		1,320,662						
30. Deposit-type contract funds												
31. Totals (to agree with Page 6, Line 21)	2,045,004		686,769	37,573		1,320,662						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	278,706				2,909		281,615
2. Salaries and wages	3,457,605				36,091		3,493,696
3.11 Contributions for benefit plans for employees	558,077				5,825		563,902
3.12 Contributions for benefit plans for agents	395,454				4,128		399,582
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	21,825				228		22,052
3.32 Other agent welfare							
4.1 Legal fees and expenses	52,541				548		53,089
4.2 Medical examination fees	65,739				686		66,425
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	10,173				106		10,279
4.5 Expense of investigation and settlement of policy claims	12,665				132		12,798
5.1 Traveling expenses	18,325				191		18,516
5.2 Advertising	150,810				1,574		152,384
5.3 Postage, express, telegraph and telephone	90,190				941		91,131
5.4 Printing and stationery	55,285				577		55,862
5.5 Cost or depreciation of furniture and equipment	98,367				1,027		99,394
5.6 Rental of equipment	146,400				1,528		147,928
5.7 Cost or depreciation of EDP equipment and software	310,857				3,245		314,101
6.1 Books and periodicals	27,477				287		27,764
6.2 Bureau and association fees	19,616				205		19,820
6.3 Insurance, except on real estate	30,619				320		30,939
6.4 Miscellaneous losses	30,918				323		31,241
6.5 Collection and bank service charges	17,884				187		18,071
6.6 Sundry general expenses	3,157				33		3,190
6.7 Group service and administration fees	1,141,394				11,914		1,153,308
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance	840,743				8,776		849,519
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings	11,558				121		11,678
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					1,088,754		1,088,754
9.3 Aggregate write-ins for expenses	701,534				180		701,714
10. General expenses incurred	8,547,919				1,170,836	(b)	(a) 9,718,755
11. General expenses unpaid Dec. 31, prior year	2,541,474				273,488		2,814,961
12. General expenses unpaid Dec. 31, current year	1,907,804				261,318		2,169,123
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	9,181,588				1,183,006		10,364,594
DETAILS OF WRITE-INS							
09.301. Management Services Income	684,298						684,298
09.302. Miscellaneous	17,236				180		17,416
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)	701,534				180		701,714

(a) Includes management fees of \$ 9,034,457 to affiliates and \$ to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						
2. State insurance department licenses and fees	53,014					53,014
3. State taxes on premiums	387,486					387,486
4. Other state taxes, including \$ for employee benefits	42,905					42,905
5. U.S. Social Security taxes	251,637			5,510		257,148
6. All other taxes						
7. Taxes, licenses and fees incurred	735,043			5,510		740,553
8. Taxes, licenses and fees unpaid Dec. 31, prior year	228,161			1,265		229,426
9. Taxes, licenses and fees unpaid Dec. 31, current year	170,014			1,275		171,288
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	793,190			5,501		798,691

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO 4.00% MOD CRVM	11,307		11,307		
0100002. 58 CSO 4.50% CRVM	1,560		1,560		
0100003. 58 CET 4.00% NLP	151,596		151,596		
0100004. 80 CSO 4.50% CRVM	92,063,196		92,063,196		
0100005. 80 CSO 5.50% CRVM	57,014,703		57,014,703		
0100006. 80 CSO 4.00% NLP	2,281		2,281		
0100007. 80 CSO 4.00%	7,768		7,768		
0100008. 80 CSO 3.00%	1,850,000				1,850,000
0199997. Totals (Gross)	151,102,411		149,252,411		1,850,000
0199998. Reinsurance ceded	21,111,106		21,111,106		
0199999. Life Insurance: Totals (Net)	129,991,305		128,141,305		1,850,000
0200001. 1994 MGDB Table 1Y/FIG	2,160,830	XXX	2,160,830	XXX	
0200002. a-2000 4.50%	331	XXX	331	XXX	
0200003. a-2000 5.50%	12,838	XXX	12,838	XXX	
0200004. a-2012 1.50%	57,555	XXX	57,555	XXX	
0200005. a-2012 1.75%	52,474	XXX	52,474	XXX	
0200006. a-2012 2.25%	39,958	XXX	39,958	XXX	
0200007. a-2012 3.00%	3,851	XXX	3,851	XXX	
0200008. a-2012 3.50%	40,515	XXX	40,515	XXX	
0200009. a-2012 3.75%	55,943	XXX	55,943	XXX	
0200010. a-2012 4.00%	87,640	XXX	87,640	XXX	
0299997. Totals (Gross)	2,511,935	XXX	2,511,935	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	2,511,935	XXX	2,511,935	XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 59 ADB + 58 CSO 4.50%	1,859		1,859		
0499997. Totals (Gross)	1,859		1,859		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)	1,859		1,859		
0500001. 35-39 INTERCO + 58 CSO 3.50%	3,079		3,079		
0500002. 35-39 INTERCO + 2001 CSO 4.00%	35,838		35,838		
0599997. Totals (Gross)	38,917		38,917		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	38,917		38,917		
0600001. 52 DISAB TABLE BEN 5 4.00%	364,292		364,292		
0600002. 52 DISAB TABLE BEN 5 4.50%	5,819,648		5,819,648		
0600003. 52 DISAB TABLE BEN 5 5.50%	2,003,163		2,003,163		
0699997. Totals (Gross)	8,187,103		8,187,103		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	8,187,103		8,187,103		
0700001. TERM COST RESERVE	147		147		
0700002. POLICY LOANS	2,156,432		2,156,432		
0700003. MIN. DEATH BENEFIT	99,152		99,152		
0700004. OTHER	137,971		137,971		
0700005. AG43 Reserve	160		160		
0799997. Totals (Gross)	2,393,862		2,393,862		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	2,393,862		2,393,862		
9999999. Totals (Net) - Page 3, Line 1	143,124,981		141,274,981		1,850,000

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

EXHIBIT 5 - INTERROGATORIES

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

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Variable Annuity	AG43	VM-21	(600,000)
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	(600,000)
9999999 - Total (Column 4, only)			(600,000)

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	16,736,631		372,758	16,363,873		
2. Deposits received during the year	346,931			346,931		
3. Investment earnings credited to the account	891,387			891,387		
4. Other net change in reserves			(88,146)	88,146		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	4,203,165			4,203,165		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	13,771,784		284,612	13,487,172		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	13,771,784		284,612	13,487,172		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	18,542,286		14,356,237				4,186,049				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	11,934,427		7,748,378				4,186,049				
2.24 Net	6,607,859		(b) 6,607,859	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	1,447,538		1,447,538								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	513,000		513,000								
3.4 Net	934,538		(b) 934,538	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	19,989,824		15,803,775				4,186,049				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	12,447,427		8,261,378				4,186,049				
4.4 Net	7,542,397	(a)	(a) 7,542,397				(a)				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$285,292
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	83,369,651		73,980,344	1,838,913	39,899		7,510,495				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	33,596,219		31,236,718				2,359,501				
1.4 Net	(d) 49,773,432		42,743,626	1,838,913	39,899		5,150,994				
2. Liability December 31, current year from Part 1:											
2.1 Direct	19,989,824		15,803,775				4,186,049				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	12,447,427		8,261,378				4,186,049				
2.4 Net	7,542,397		7,542,397								
3. Amounts recoverable from reinsurers December 31, current year	7,479,473		2,328,479				5,150,994				
4. Liability December 31, prior year:											
4.1 Direct	14,874,873		14,451,749				423,124				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	4,564,589		4,141,465				423,124				
4.4 Net	10,310,284		10,310,284								
5. Amounts recoverable from reinsurers December 31, prior year	1,679,373		1,679,373								
6. Incurred Benefits											
6.1 Direct	88,484,602		75,332,370	1,838,913	39,899		11,273,420				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	47,279,157		36,005,737				11,273,420				
6.4 Net	41,205,445		39,326,633	1,838,913	39,899						

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$356,710 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued		23,754	23,754
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	8,783	5,786	(2,997)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	2,227,424	2,291,656	64,232
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,236,207	2,321,196	84,989
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	2,236,207	2,321,196	84,989
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)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

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NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

a. Accounting practices:

The accompanying financial statements of MML Bay State Life Insurance Company (the Company) have been prepared in conformity with the Statutory Accounting Practices (SAP) of the National Association of Insurance Commissioners (NAIC) and the accounting practices prescribed or permitted by the State of Connecticut Insurance Department.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Connecticut is shown below:

	SSAP #	F/S Page	F/S Line	2020	2019
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 12,385,260	\$ 13,731,933
(2) State prescribed practices that increase/(decrease) NAIC	N/A	N/A	N/A	-	-
(3) State permitted practices that increase/(decrease) NAIC	N/A	N/A	N/A	-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 12,385,260</u>	<u>\$ 13,731,933</u>
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 274,509,526	\$ 293,454,322
(6) State prescribed practices that increase/(decrease) NAIC	N/A	N/A	N/A	-	-
(7) State permitted practices that increase/(decrease) NAIC	N/A	N/A	N/A	-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 274,509,526</u>	<u>\$ 293,454,322</u>

b. Use of estimates in the preparation of the financial statements:

The preparation of financial statements requires management to make estimates and assumptions that impact the reported amounts of assets and liabilities, the disclosure of assets and liabilities as of the date of the statutory financial statements and the reported amounts of revenues and expenses during the reporting periods. The most significant estimates include those used in determining the carrying values of investments including the amount of mortgage loan investment valuation reserves, other-than-temporary impairment(s) (OTTI), the liabilities for policyholders' reserves, the determination of admissible deferred tax assets (DTAs), the liability for taxes and litigation contingencies. Future events including, but not limited to, changes in the level of mortality, morbidity, interest rates, persistency, asset valuations and defaults could cause results to differ from the estimates used in the statutory financial statements. Although some variability is inherent in these estimates, management believes the amounts presented are appropriate.

c. Accounting policy:

Life insurance premium revenue is generally recognized annually on the anniversary date of the policy. However, premium for flexible products, primarily universal life and variable universal life contracts, is recognized as revenue when received. Annuity premium is recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including certain acquisition costs, such as commissions, are charged to current operations as incurred. Policy loans are carried at the outstanding loan balance less amounts unsecured by the cash surrender value of the policy. Unsecured amounts can occur when subsequent charges are incurred on the underlying policy without the receipt of additional premium. Where applicable, the values of invested assets have been adjusted for impairments considered OTTI.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments, which are carried at amortized cost, consist of all highly liquid investments purchased with maturities of greater than three months and less than or equal to 12 months. Investments in short-term bonds are classified as short-term investments.
- (2) Bonds are generally valued at amortized cost using the constant yield interest method with the exception of NAIC Category 6 bonds, which are in or near default, and certain residential mortgage-backed securities (RMBS) and commercial mortgage-backed securities (CMBS), which are rated by outside modelers, which are carried at the lower of amortized cost or fair value. NAIC ratings are applied to bonds and other securities. Categories 1 and 2 are considered investment grade, while Categories 3 through 6 are considered below investment grade. Bond transactions are recorded on a trade date basis, except for private placement bonds, which are recorded on the funding date.

The fair value of bonds is based on quoted market prices when available. If quoted market prices are not available, values provided by other third-party organizations are used. If values provided by other third-party organizations are unavailable, fair value is estimated using internal models by discounting expected future cash flows using observable current market rates applicable to yield, credit quality and maturity of the investment or using quoted market values for comparable investments. Internal inputs used in the determination of fair value include estimated prepayment speeds, default rates, discount rates and collateral values, among others. Structure characteristics and cash flow priority are also considered. Fair values resulting from internal models are those expected to be received in an orderly transaction between willing market participants.

Refer to Note 1c. "Accounting policy" (14) for information on the Company's policy for determining OTTI.

- (3) As of December 31, 2020 and 2019, the Company did not hold any common stocks.
- (4) As of December 31, 2020 and 2019, the Company did not hold any preferred stocks.
- (5) Mortgage loans are valued at the unpaid principal balance of the loan, net of unamortized premium, discount, mortgage origination fees and valuation allowances. Mortgage loans comprised primarily seasoned pools of homogeneous residential mortgage loans substantially backed by Federal Housing Administration (FHA) and Veterans Administration (VA) guarantees.
- (6) For loan-backed and structured securities, such as asset-backed securities (ABS), mortgage-backed securities (MBS), including RMBS and CMBS, and structured securities, including collateralized debt obligations (CDOs), amortization or accretion is revalued quarterly based on the current estimated cash flows, using either the prospective or retrospective adjustment methodologies.

Certain fixed income securities, with the highest ratings from a rating agency follow the retrospective method of accounting. Under the retrospective method, the recalculated effective yield equates the present value of the actual and anticipated cash flows, including new prepayment assumptions, to the original cost of the investment. Prepayment assumptions are based on borrower constraints and economic incentives such as the original term, age and coupon of the loan as affected by the interest rate environment. The current carrying value is then increased or decreased to the amount that would have resulted had the revised yield been applied since inception, and investment income is correspondingly decreased or increased.

NOTES TO FINANCIAL STATEMENTS

All other fixed income securities, such as floating rate bonds and interest only securities, including those that have been impaired, follow the prospective method of accounting. Under the prospective method, the recalculated future effective yield equates the carrying value of the investment to the present value of the anticipated future cash flows.

Refer to Note 1c. "Accounting policy" (14) for information on the Company's policy for determining OTTI.

- (7) The Company did not own any subsidiaries and did not hold any investments in controlled or affiliated companies.
- (8) The Company did not have any investments in joint ventures, partnerships or limited liability companies (LLCs).
- (9) The Company did not have any derivative financial instruments.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation in accordance with Statutory Accounting Principles (SSAP) No. 54 "Individual and Group Accident and Health Contracts."
- (11) The Company does not have disability or long-term care contracts therefore it does not have any unpaid claim or claim expense reserves related to these products.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company did not issue any business that would give rise to pharmaceutical rebates or risk sharing receivables.
- (14) The book values of investments are written down when declines in values are considered to be other than temporary.

Bonds - general

The Company employs a systematic methodology to evaluate OTTI by conducting a quarterly analysis of bonds. OTTI is evaluated in a manner consistent with market participant assumptions. The Company considers the following factors, where applicable depending on the type of securities, in the evaluation of whether a decline in value is other than temporary: (a) the likelihood that the Company will be able to collect all amounts due according to the contractual terms of the debt security; (b) the present value of the expected future cash flows of the security; (c) the characteristics, quality and value of the underlying collateral or issuer securing the position; (d) collateral structure; (e) the length of time and extent to which the fair value has been below amortized cost; (f) the financial condition and near-term prospects of the issuer; (g) adverse conditions related to the security or industry; (h) the rating of the security; (i) the Company's ability and intent to hold the investment for a period of time sufficient to allow for an anticipated recovery to amortized cost; and (j) other qualitative and quantitative factors in determining the existence of OTTI including, but not limited to, unrealized loss trend analysis and significant short-term changes in value.

In addition, if the Company has the intent to sell, or the inability, or lack of intent to retain the investment for a period sufficient to recover the amortized cost basis, an OTTI is recognized as a realized loss equal to the entire difference between the investment's amortized cost basis and its fair value at the balance sheet date.

When a bond is other-than-temporarily impaired, a new cost basis is established.

Bonds - corporate

For corporate securities, if it is determined that a decline in the fair value of a bond is other than temporary, OTTI is recognized as a realized loss equal to the difference between the investment's amortized cost basis and, generally, its fair value at the balance sheet date.

Bonds - loan-backed and structured securities

For loan-backed and structured securities, if the present value of cash flows expected to be collected is less than the amortized cost basis of the security, an OTTI is recognized as a realized loss equal to the difference between the investment's amortized cost basis and the present value of cash flows expected to be collected. The expected cash flows are discounted at the security's effective interest rate. Internal inputs used in determining the amount of the OTTI on structured securities include collateral performance, prepayment speeds, default rates, and loss severity based on borrower and loan characteristics, as well as deal structure including subordination, over-collateralization and cash flow priority.

ABS and MBS are evaluated for OTTI using scenarios and assumptions based on the specifics of each security including collateral type, loan type, vintage and subordination level in the structure. Cash flow estimates are based on these assumptions and inputs obtained from external industry sources along with internal analysis and actual experience. Where applicable, assumptions include prepayment speeds, default rates and loss severity, weighted average maturity and changes in the underlying collateral values.

The Company has a review process for determining if CDOs are at risk for OTTI. For the senior, mezzanine and junior debt tranches, cash flows are modeled using multiple scenarios based on the current ratings and values of the underlying corporate credit risks and incorporating prepayment and default assumptions that vary according to collateral attributes of each CDO. The prepayment and default assumptions are varied within each model based upon rating (base case), historical expectations (default), rating change improvement (optimistic), rating change downgrade (pessimistic) and fair value (market). The default rates produced by these multiple scenarios are assigned an expectation weight according to current market and economic conditions and fed into a final scenario. OTTI is recorded if this final scenario results in the loss of any principal or interest payments due.

For the most subordinated junior CDO tranches, the present value of the projected cash flows in the final scenario is measured using an effective yield. If the current book value of the security is greater than the present value measured using an effective yield, an OTTI is taken in an amount sufficient to produce its effective yield. Certain CDOs cannot be modeled using all of the scenarios because of limitations on the data needed for all scenarios. The cash flows for these CDOs, including foreign currency denominated CDOs, are projected using a customized scenario management believes is reasonable for the applicable collateral pool.

For loan-backed and structured securities, any difference between the new amortized cost basis and any increased present value of future cash flows expected to be collected is accreted into net investment income over the expected remaining life of the bond.

- d. Going concern:
There is not substantial doubt regarding the Company's ability to continue as a going concern.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Corrections of Errors

- a. For the years ended December 31, 2020 and 2019, the Company did not record any corrections of prior years' errors.
- b. Adoption of new accounting standards

In June 2016, the NAIC adopted modifications to Statements of Statutory Accounting Principles (SSAP) No. 51R, Life Contracts, to incorporate references to the Valuation Manual and to facilitate the implementation of VM-20, which were effective on January 1, 2017. The adoption of VM-20 only applies to new life insurance policies issued after January 1, 2017, however the Company adopted these revisions to SSAP No. 51R using the 3-year phased in approach as of January 1, 2020. Prior to adoption, the Company used formulas and assumptions to determine reserves as prescribed by state laws and regulations. Under VM-20, the Company is required to hold the higher of (a) the reserve using prescribed factors and (b) the VM-20 reserve which considers a wide range of future economic conditions, computed using justified company experience factors, such as mortality, policyholder behavior and expenses. At the time of adoption, the modifications did not have a material effect on the Company's total life reserves and surplus in the financial statements.

In August 2019, the NAIC adopted modifications to SSAP No. 51R, Life Contracts, to incorporate references to the Valuation Manual and to facilitate the implementation of VM-21. The adoption, effective January 1, 2020, only applies to certain annuity products and includes inforce policies issued after 1980. Prior to adoption, the Company used formulas and assumptions to determine reserves as prescribed by state laws and regulations. Under VM-21, the aggregate reserve for contracts falling within the scope of these requirements shall equal the stochastic reserve plus the additional standard projection amount less the projected IMR included in the starting assets. These requirements constitute the Commissioners Annuity Reserve Valuation Method for all contracts encompassed by the scope. The modifications did not have a material effect on the Company's total annuity reserves and surplus in the financial statements.

In April 2020, the NAIC adopted modifications to SSAP Nos. 15, 22R and 86. These revisions adopt Financial Accounting Standards Board Accounting Standard Update No. 2020-04 Reference Rate Reform, which applies only to contracts, hedging relationships, and other transactions that reference London Inter-Bank Offered Rate (LIBOR) or another reference rate expected to be discontinued because of reference rate reform. Optional expedients allow entities (under certain circumstances) to avoid having to remeasure contracts or reassess a previous accounting determination for hedged items. The guidance is effective through December 31, 2022. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

In April 2020, the NAIC adopted modifications to SSAP Nos. 6, 47, 51R and 65. This guidance extends the 90-Day Rule due to the impacts of COVID-19 and provides exception to the 90-day past due rule for nonadmittance required in SSAP No. 6 for premiums, SSAP No. 47 for uncollected uninsured plan receivables, SSAP No. 51R for life premiums and SSAP No. 65 for high deductible policies. This guidance expired on December 30, 2020. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

In April 2020, the NAIC adopted modifications to SSAP No. 36. This guidance notes a mortgage loan or bank loan modification due to the impacts of COVID-19 on the borrower will not automatically be categorized as a troubled debt restructuring (TDR). To qualify for relief, the borrower must have been in good standing as of December 31, 2019 (not more than 30 days past due). This guidance expires on January 1, 2022. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

In April 2020, the NAIC adopted modifications to SSAP Nos. 26R, 30R, 37, 43R and 48. This guidance provides limited time exceptions for impairment assessments related to mortgage loans, bank loans and other investments that predominantly invest in mortgage loans and does not require an impairment classification under SSAP No. 37 for mortgage loans or SSAP No. 26R for bank loans that are deferred/modified in response to the impacts of COVID-19. It also provides limited-scope provisions for assessing impairment for other investments (e.g., mutual funds, limited liability companies) that predominantly invest in mortgage loans impacted due to fair value declines if the entity does not intend to sell. This guidance only defers the assessment of impairment due to situations caused by the forbearance or modification of mortgage loan or bank loan payments for borrowers who are or may be unable to meet their contractual payment obligations because they are experiencing short-term financial or operational problems due to the effects of COVID-19. This guidance expired on December 30, 2020. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

In May 2020, the NAIC adopted modifications to SSAP No. 34. This guidance notes if investments have been impacted by forbearance or other modification provisions, a reporting entity shall assess whether the investment income has been earned in accordance with the modified terms. This guidance expired on December 30, 2020. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

In May 2020, the NAIC adopted modifications to SSAP Nos. 26R, 36, 43R and 103R. This guidance clarifies how to determine when restructuring or modification of certain debt investments due to COVID-19 are a TDR. The guidance also clarifies whether a modification that is not a TDR needs to be assessed as an exchange under SSAP No. 103R. This guidance expires on January 1, 2022 and was effective for the specific purpose to provide practical expedients in assessing whether modifications in response to COVID-19 are insignificant under SSAP No. 36 and in assessing whether a change is substantive under SSAP No. 103R. The Company has adopted this guidance and the adoption did not have a material impact on its financial statements.

Note 3 – Business Combinations and Goodwill

- a. The Company did not have any business combinations accounted for using the statutory purchase method.
- b. There were no business combinations taking the form of a statutory merger.
- c. The Company did not enter into any assumption reinsurance agreements.
- d. The Company did not recognize an impairment loss on the transactions described above.

Note 4 – Discontinued Operations

The Company did not have any discontinued operations.

Note 5 – Investments

- a. Mortgage loans:
 - (1) During 2020 and 2019, the Company did not purchase residential mortgage loans.
 - (2) During 2020 and 2019, the Company did not own any commercial mortgage loans or mezzanine real estate loans.
 - (3) As of December 31, 2020 and 2019, the Company did not have any taxes, assessments and amounts advanced and not included in the mortgage loan total.

NOTES TO FINANCIAL STATEMENTS

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

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. 2020							
1. Recorded investment (all)							
(a) Current	\$ - \$	1,973,187 \$	117,206 \$	- \$	- \$	- \$	2,090,393
(b) 30-59 days past due	-	-	-	-	-	-	-
(c) 60-89 days past due	-	-	-	-	-	-	-
(d) 90-179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing interest 90-179 days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing interest 180+ days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest reduced							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-	-	-	-	-	-	-
5. Participant or co-lender in a mortgage loan agreement							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
b. 2019							
1. Recorded investment (all)							
(a) Current	\$ - \$	2,230,481 \$	128,013 \$	- \$	- \$	- \$	2,358,494
(b) 30-59 days past due	-	-	-	-	-	-	-
(c) 60-89 days past due	-	-	-	-	-	-	-
(d) 90-179 days past due	-	-	-	-	-	-	-
(e) 180+ days past due	-	-	-	-	-	-	-
2. Accruing interest 90-179 days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
3. Accruing interest 180+ days past due							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Interest accrued	-	-	-	-	-	-	-
4. Interest reduced							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-
(b) Number of loans	-	-	-	-	-	-	-
(c) Percent reduced	-	-	-	-	-	-	-
5. Participant or co-lender in a mortgage loan agreement							
(a) Recorded investment	\$ - \$	- \$	- \$	- \$	- \$	- \$	-

- (5) As of December 31, 2020 and 2019, the Company did not have any impaired mortgage loans with or without allowance for credit losses and subject to a participant or co-lender mortgage loan agreement for which the Company is restricted from unilaterally foreclosing on the mortgage loan.

- (6) As of December 31, 2020 and 2019, the Company did not have any impaired mortgage loans.

- (7) As of and for the December 31, 2020 and 2019, the Company did not have any mortgage loans with allowance for credit losses nor any changes in the allowance for credit losses.

- (8) As of December 31, 2020, the Company did not have any mortgage loans derecognized as a result of foreclosure.

- (9) Interest income earned on impaired loans is accrued on the outstanding principal balance of the loan based on the loan's contractual coupon rate. Interest is not accrued for (a) impaired loans more than 60 days past due, (b) delinquent loans more than 90 days past due, or (c) loans that have interest that is not expected to be collected. The Company continually monitors mortgage loans where the accrual of interest has been discontinued, and will resume the accrual of interest on a mortgage loan when the facts and circumstances of the borrower and property indicate that the payments will continue to be received according to the terms of the original or modified mortgage loan agreement.

b. Debt restructuring:

As of December 31, 2020 and 2019, the Company did not have any restructured debt.

c. Reverse mortgages:

As of December 31, 2020, the Company did not have any reverse mortgages.

d. Loan-backed securities:

- (1) Prepayment assumptions for loan-backed and structured securities are based on various assumptions and inputs obtained from external industry sources along with internal analysis and actual experience.

NOTES TO FINANCIAL STATEMENTS

- (2) The following contains loan-backed and structured securities that recognized other-than-temporary impairments (OTTI) classified on the following bases for recognizing OTTI:

	(1) Amortized Cost Basis Before OTTI	(2) OTTI Recognized in Loss		(3) Fair Value 1-(2a+2b)
		(2a) Interest	(2b) Non-interest	
OTTI recognized in the first quarter				
a. Intent to sell	\$ -	\$ -	\$ -	\$ -
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	-	-	-	-
c. Total first quarter	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
OTTI recognized in the second quarter				
d. Intent to sell	\$ -	\$ -	\$ -	\$ -
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	-	-	-	-
f. Total second quarter	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
OTTI recognized in the third quarter				
g. Intent to sell	\$ -	\$ -	\$ -	\$ -
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	-	-	-	-
i. Total third quarter	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
OTTI recognized in the fourth quarter				
j. Intent to sell	\$ -	\$ -	\$ -	\$ -
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	95,926	-	1,589	94,337
l. Total fourth quarter	<u>\$ 95,926</u>	<u>\$ -</u>	<u>\$ 1,589</u>	<u>\$ 94,337</u>
m. Annual aggregate total		<u>\$ -</u>	<u>\$ 1,589</u>	

All impairments were taken due to the present value of cash flows expected to be collected being less than the amortized cost basis.

- (3) The Company did not recognize impaired structured securities where the present value of cash flows expected to be collected is less than the amortized cost basis.

CUSIP	Amortized Cost before OTTI	Projected Cash Flow	Recognized OTTI	Amortized Cost after OTTI	Fair Value at Time of OTTI	Date of Financial Instrument Where Reported
61750FAE0	\$ 95,926	\$ 94,337	\$ (1,589)	\$ 94,337	\$ 85,603	December 31, 2020
Totals	\$ 95,926	\$ 94,337	\$ (1,589)	\$ 94,337	\$ 85,603	

- (4) As of December 31, 2020, the gross unrealized losses and fair values for investments in structured and loan-backed securities for an OTTI has not been recognized in earnings follow:

a. The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ (634,890)
2. 12 months or longer	\$ (96,457)
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$ 12,494,552
2. 12 months or longer	\$ 686,855

- (5) No additional information.

- e. Dollar repurchase agreements and/or securities lending transactions: The Company did not have any dollar repurchase agreements and/or securities lending transactions as of December 31, 2020.
- f. Repurchase agreements transactions accounted for as secured borrowing:
(1) The Company did not have any repurchase agreements as of December 31, 2020.
- g. Reverse repurchase agreements transactions accounted for as secured borrowing: The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing as of December 31, 2020.
- h. Repurchase agreements transactions accounted for as a sale: The Company did not have any repurchase agreements transactions

NOTES TO FINANCIAL STATEMENTS

accounted for as a sale as of December 31, 2020.

i. Reverse repurchase agreements transactions accounted for as a sale: The Company did not have any reverse repurchase agreements transactions accounted for as a sale as of December 31, 2020.

j. Real estate:

(1) The Company did not have any investments in real estate for the years ended December 31, 2020 and 2019.

k. Low income housing tax credit properties:

(1) The Company did not have any these properties for the years ended December 31, 2020 or 2019.

l. Restricted assets:

(1) Restricted assets (including pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5	Total from Prior Year	Increase/ (Decrease) (5 minus 6)
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,447,113	-	-	-	4,447,113	4,453,612	(6,499)
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total restricted assets	\$ 4,447,113	\$ -	\$ -	\$ -	\$ 4,447,113	\$ 4,453,612	\$ (6,499)

(a) Subset of column 1

(b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	- %	- %
b. Collateral held under security lending agreements	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-
g. Placed under option contracts	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i. FHLB capital stock	-	-	-	-
j. On deposit with states	-	4,447,113	0.087	0.087
k. On deposit with other regulatory bodies	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-
n. Other restricted assets	-	-	-	-
o. Total Restricted Assets	\$ -	\$ 4,447,113	0.087 %	0.087 %

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					8 Total Current Year Admitted Restricted	Percentage			
	Current Year						6 Total from Prior Year	7 Increase/ (Decrease) (5 minus 6)	9 Gross (Admitted & Nonadmitted) Restricted to Total Assets	10 Admitted Restricted Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	
Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Column 1 through 7 should equal 5H (1) in Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H (1) Columns 9 through 11 respectively

NOTES TO FINANCIAL STATEMENTS

- (3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					6	7	8	Percentage	
	Current Year								9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted Total Assets
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
*Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Column 1 through 7 should equal 5L (1) in Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L (1) Columns 9 through 11 respectively

- m. Working capital finance investments: The Company did not invest in working capital finance investments as of December 31, 2020.
- n. Offsetting and netting of assets and liabilities - The Company does not currently hold derivatives, repurchase agreements, reverse repurchase agreements or securities lending assets and liabilities as of December 31, 2020.
- o. 5GI Securities:

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	1	1	\$26,677	\$30,947	\$26,610	\$31,334
(2) LB&SS - AC	-	-	-	-	-	-
(3) Preferred Stock - AC	-	-	-	-	-	-
(4) Preferred Stock - FV	-	-	-	-	-	-
(5) Total (1+2+3+4)	1	1	\$26,677	\$30,947	\$26,610	\$31,334

AC - Amortized Cost FV - Fair Value

- p. Short sales - The Company does not engage in short sale transactions.
- q. Prepayment penalty and acceleration fees:

	Years Ended December 31, 2020	
	General Account	Separate Account
1. Number of CUSIPS	2	24
2. Aggregate amount of investment income	\$ 60,059	\$ 344,791

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

- a. There were no individual investments in joint ventures, partnerships or LLCs exceeding 10% of admitted assets for the year ended December 31, 2020. The Company had one individual investment in joint ventures, partnerships or LLCs which exceeds 10% of admitted assets for the year ended December 31, 2019.
- b. The Company did not have any investment in joint ventures, partnerships and LLCs, therefore, no impairment write-downs were recognized for the years ended December 31, 2020 or 2019.

Note 7 – Investment Income

- a. Accrued investment income consists primarily of interest and dividends. Interest is recognized on an accrual basis and dividends are recorded as earned on the ex-dividend date.
- b. The total amount of due and accrued investment income excluded from surplus was \$0 for the year ended December 31, 2020 and \$23,754 for the year ended December 31, 2019.

Note 8 – Derivative Instruments

The company did not have any derivative instruments for the years ended December 31, 2020 or 2019.

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

A. The Company provides for deferred income taxes based on an admissibility limitation of 15% of surplus and a three year reversal/realization period.

1. The net DTA or net deferred tax liability (DTL) recognized in the Company's assets, liabilities and surplus is as follows:

	December 31, 2020		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 4,334,494	\$ 559,166	\$ 4,893,660
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	4,334,494	559,166	4,893,660
(d) DTAs nonadmitted	1,917,624	309,800	2,227,424
(e) Subtotal net admitted DTA	2,416,870	249,366	2,666,236
(f) Total gross DTLs	446,982	249,147	696,129
(g) Net admitted DTA(L)	<u>\$ 1,969,888</u>	<u>\$ 219</u>	<u>\$ 1,970,107</u>

	December 31, 2019		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ 4,658,529	\$ 508,038	\$ 5,166,567
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	4,658,529	508,038	5,166,567
(d) DTAs nonadmitted	2,055,571	236,085	2,291,656
(e) Subtotal net admitted DTA	2,602,958	271,953	2,874,911
(f) Total gross DTLs	485,544	264,196	749,740
(g) Net admitted DTA(L)	<u>\$ 2,117,414</u>	<u>\$ 7,757</u>	<u>\$ 2,125,171</u>

	Change		
	Ordinary	Capital	Total
(a) Gross DTAs	\$ (324,035)	\$ 51,128	\$ (272,907)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross DTAs	(324,035)	51,128	(272,907)
(d) DTAs nonadmitted	(137,947)	73,715	(64,232)
(e) Subtotal net admitted DTA	(186,088)	(22,587)	(208,675)
(f) Total gross DTLs	(38,562)	(15,049)	(53,611)
(g) Net admitted DTA(L)	<u>\$ (147,526)</u>	<u>\$ (7,538)</u>	<u>\$ (155,064)</u>

NOTES TO FINANCIAL STATEMENTS

2. The amount of adjusted gross DTA admitted under each component of the guidance and the resulting change by tax character are as follows:

	December 31, 2020		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 219	\$ 219
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	1,969,889	-	1,969,889
1. Adjusted gross DTAs expected to be realized following the balance sheet date	1,969,889	-	1,969,889
2. Adjusted gross DTAs allowed per limitation threshold	40,505,883	-	40,505,883
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	446,981	249,147	696,128
(d) DTAs admitted as the result of application of SSAP no. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 2,416,870</u>	<u>\$ 249,366</u>	<u>\$ 2,666,236</u>

	December 31, 2019		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 7,757	\$ 7,757
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	2,117,414	-	2,117,414
1. Adjusted gross DTAs expected to be realized following the balance sheet date	2,117,414	-	2,117,414
2. Adjusted gross DTAs allowed per limitation threshold	43,324,343	-	43,324,343
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	485,544	264,196	749,740
(d) DTAs admitted as the result of application of SSAP no. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ 2,602,958</u>	<u>\$ 271,953</u>	<u>\$ 2,874,911</u>

	Change		
	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ (7,538)	\$ (7,538)
(b) Adjusted gross DTAs expected to be realized (excluding the amount of DTAs from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	(147,525)	-	(147,525)
1. Adjusted gross DTAs expected to be realized following the balance sheet date	(147,525)	-	(147,525)
2. Adjusted gross DTAs allowed per limitation threshold	(2,818,460)	-	(2,818,460)
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	(38,563)	(15,049)	(53,612)
(d) DTAs admitted as the result of application of SSAP no. 101 Total (2(a) + 2(b) + 2(c))	<u>\$ (186,088)</u>	<u>\$ (22,587)</u>	<u>\$ (208,675)</u>

NOTES TO FINANCIAL STATEMENTS

3. The Company's total realization threshold limitations are as follows:

	Years Ended December 31,	
	2020	2019
(a) Ratio percentage used to determine recovery period and threshold limitation amount	8,693%	10,522%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 270,039,219	\$ 316,537,928

4. The ultimate realization of DTAs depends on the generation of future taxable income during the periods in which the temporary differences are deductible. Management considers the scheduled reversal of DTLs (including the impact of available carryback and carryforward periods), projected taxable income and tax-planning strategies in making this assessment. The impact of tax-planning strategies is as follows:

	December 31, 2020	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 4,334,494	\$ 559,166
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ 1,969,888	\$ 219
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	0%	100%

	December 31, 2019	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 4,658,529	\$ 508,038
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ 2,117,414	\$ 7,757
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	0%	100%

	Change	
	Ordinary	Capital
(a) Determination of adjusted gross DTAs and net admitted DTAs, by tax character as a percentage.		
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ (324,035)	\$ 51,128
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	-%	-%
3. Net admitted DTAs amount from Note 9A1(g)	\$ (147,526)	\$ (7,538)
4. Percentage of net admitted DTAs by tax character attributable to the impact of tax planning strategies	0%	0%
(b) Does the Company's tax planning strategies include the use of reinsurance?	Yes <u> </u>	No <u> X </u>

- B. The Company does not have any deferred tax liabilities not recognized.

NOTES TO FINANCIAL STATEMENTS

C. The provision for current tax expense on earnings is as follows:

	Years Ended December 31,		
	2020	2019	Change
1.			
(a) Federal	\$ 1,012,978	\$ 3,580,443	\$ (2,567,465)
(b) Foreign	-	-	-
(c) Subtotal	1,012,978	3,580,443	(2,567,465)
(d) Federal income tax on net capital gains	217,869	108,934	108,935
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	<u>\$ 1,230,847</u>	<u>\$ 3,689,377</u>	<u>\$ (2,458,530)</u>

NOTES TO FINANCIAL STATEMENTS

The tax effects of temporary differences that give rise to significant portions of the DTAs and DTLs are as follows:

	2020	December 31, 2019	Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	953,320	1,060,652	(107,332)
(4) Investments	-	-	-
(5) Deferred acquisition costs	3,175,390	3,387,828	(212,438)
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	205,783	210,049	(4,266)
(14) Subtotal	<u>4,334,493</u>	<u>4,658,529</u>	<u>(324,036)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>1,917,624</u>	<u>2,055,571</u>	<u>(137,947)</u>
(d) Admitted ordinary DTAs (2a14 - 2b - 2c)	<u>2,416,869</u>	<u>2,602,958</u>	<u>(186,089)</u>
(e) Capital			
(1) Investments	559,166	508,038	51,128
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(5) Subtotal	<u>559,166</u>	<u>508,038</u>	<u>51,128</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>309,800</u>	<u>236,085</u>	<u>73,715</u>
(h) Admitted capital DTAs (2e5 - 2f - 2g)	<u>249,366</u>	<u>271,953</u>	<u>(22,587)</u>
(i) Admitted DTAs (2d + 2h)	<u>2,666,235</u>	<u>2,874,911</u>	<u>(208,676)</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	-	-	-
(2) Fixed Assets	-	-	-
(3) Deferred and uncollected premium	243,370	243,259	111
(4) Policyholder reserves	198,182	237,820	(39,638)
(5) Other	5,429	4,465	964
(6) Subtotal	<u>446,981</u>	<u>485,544</u>	<u>(38,563)</u>
(b) Capital			
(1) Investments	249,147	264,196	(15,049)
(2) Real estate	-	-	-
(3) Other	-	-	-
(4) Subtotal	<u>249,147</u>	<u>264,196</u>	<u>(15,049)</u>
(c) Total DTLs (3a6 + 3b4)	<u>696,128</u>	<u>749,740</u>	<u>(53,612)</u>
4. Net DTA(L) (2i - 3c)	<u>\$ 1,970,107</u>	<u>\$ 2,125,171</u>	<u>\$ (155,064)</u>

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following:

	Years Ended December 31,	
	2020	2019
(1) Net DTA(L)	\$ (219,296)	\$ 1,536,643
Less: Items not recorded in the change in net deferred income taxes:	-	-
(2) Tax-effect of unrealized gains/(losses)	(37,263)	5,327
(3) Tax-effect of change in accounting method for pensions	-	-
(4) Change in net deferred income taxes	\$ (256,559)	\$ 1,541,970

- D. The components of federal and foreign income tax on operating items are recorded on the Summary of Operations and Capital and Surplus Account and are different from that which would be obtained by applying the prevailing federal income tax rate to operating income before taxes. The significant items causing this difference are as follows:

	Years Ended December 31,	
	2020	2019
(1) Provision computed at statutory rate	\$ 2,983,752	\$ 3,698,650
(2) Nonadmitted assets	4,359	15,367
(3) Foreign governmental income taxes	-	-
(4) Expense items	616	420
(5) Investment items	(1,487,665)	(1,305,160)
(6) Tax credits	-	-
(7) Change in reserve valuation basis	126,000	-
(8) Other	(139,656)	399,184
Total statutory income tax expense (benefit)	\$ 1,487,406	\$ 2,808,461
(9) Federal and foreign income tax benefit	\$ 1,230,847	\$ 3,689,377
(10) Change in net deferred income taxes	256,559	(1,541,970)
Total statutory income tax expense (benefit)	\$ 1,487,406	\$ 2,147,407

- E. (1) As of December 31, 2020, the Company had no net operating or capital loss carryforwards to include in deferred income taxes. The Company has no total tax credit carryforwards included in deferred taxes.
- (2) The Company paid federal income taxes of \$725,317 in 2020 and \$4,578,401 in 2019.
- (3) As of December 31, 2020 and 2019, the Company had no protective deposits recognized as admitted assets.
- F. (1) The Company is included in a consolidated United States (U.S.) federal income tax return with its parent, Massachusetts Mutual Life Insurance Company (MassMutual), a mutual life insurance company domiciled in the Commonwealth of Massachusetts, and MassMutual's eligible U.S. subsidiaries. The Company also files income tax returns in various states and foreign jurisdictions.
- (2) The Company, MassMutual, and MassMutual's eligible subsidiaries and certain affiliates (the Parties) have executed and are subject to a written tax allocation agreement (the Agreement). The Agreement sets forth the manner in which the total combined federal income tax is allocated among the Parties. The Agreement provides the Company with the enforceable right to recoup federal income taxes paid in prior years in the event of future capital net losses, which it may incur. Further, the Agreement provides the Company with the enforceable right to utilize its net losses carried forward as an offset to future net income subject to federal income taxes.
- G. (1) Companies are generally required to disclose unrecognized tax benefits, which are the tax effect of positions taken on their tax returns that may be challenged by the various taxing authorities, in order to provide users of financial statements more information regarding potential liabilities. The Company recognizes tax benefits and related reserves in accordance with existing SAP for liabilities, contingencies and impairments of assets. As of December 31, 2020, the Company has no liabilities for unrecognized tax benefits.
- (2) In response to the COVID-19 pandemic, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020 and the Consolidated Appropriations Act (CAA), 2021 was signed into law on December 27, 2020. The CARES Act, among other things, permits net operating loss (NOL) carryovers and carrybacks to offset 100% of taxable income for taxable years beginning before 2021. In addition, the CARES Act allows NOLs incurred in 2018, 2019, and 2020 to be carried back to each of the five preceding taxable years to generate a refund of previously paid income taxes. The CAA extends and expands certain tax provisions of the CARES Act. The CARES Act as well as the CAA did not have a material effect on the consolidated financial statements. The Company is currently evaluating modifications extending into 2021, however these modifications are not expected to have a material effect on the Company's consolidated financial statements.
- (3) The Internal Revenue Service (IRS) has completed its examination for the 2011-2016 tax years which are currently at IRS Appeals. The IRS commenced its examination of years 2017-2018 in October 2020. The adjustments resulting from these examinations are not expected to materially affect the position or liquidity of the Company.
- H. (1) The Company is not subject to the repatriation transition tax.
- I. (1) The Company does not have an alternative minimum tax credit.

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates

- a. The Company is a wholly owned subsidiary of C.M. Life Insurance Company (C.M. Life), a stock life insurance company domiciled in the state of Connecticut.

NOTES TO FINANCIAL STATEMENTS

- b. The Company did not have any material non-insurance related party transactions during the years ended December 31, 2020 or 2019. See Schedule Y for SCA activity.
- c. The Company did not have any material related party transactions that were not reported on Schedule Y.
- d. The Company reported \$173,473 as amounts due from parent, subsidiaries and affiliates as of December 31, 2020 and \$119,105 as of December 31, 2019. The Company reported \$2,169,121 as amounts due to parent, subsidiaries and affiliates as of December 31, 2020 and \$2,814,961 as of December 31, 2019. Terms require settlement of these amounts within 30 to 90 days.
- e. Pursuant to a management agreement, MassMutual, for a fee, furnishes to the Company, as required, operating facilities, human resources, computer software development and managerial services. Investment and administrative services are also provided to the Company pursuant to a management services agreement with MassMutual. While management believes that these fees are calculated on a reasonable basis, these fees may not necessarily be indicative of the costs that would have been incurred on a stand-alone basis.

The following table summarizes the transactions between the Company and the related parties:

	Years Ended December 31,	
	2020	2019
Fee income:		
Recordkeeping and other services	\$ 815,743	\$ 647,883
Investment advisory income	1,684,923	1,551,095
Fee expense:		
Management and service contracts and cost-sharing arrangements	9,975,903	11,211,359

The Company participates in variable annuity exchange programs with MassMutual, where certain variable annuity contract holders can make a nontaxable exchange of their contracts for enhanced MassMutual variable annuity contracts. The Company did not record any surrender benefits in 2020 or 2019 related to these exchange programs.

- f. The Company has a modified coinsurance (Modco) quota-share reinsurance agreement with MassMutual where the Company cedes 100% of the premium on certain bank-owned life insurance policies. In return, MassMutual pays the Company a stipulated expense allowance, death and surrender benefits. The Company retains the assets and related reserves for payment of future benefits on the ceded policies. The Modco adjustment is the mechanism by which MassMutual funds the reserve on the reinsured portion of the risk. It is needed to adjust for the financial effect of the Company holding the reserves on the ceded coverage rather than MassMutual.

The Company also has a stop-loss agreement with MassMutual under which the Company cedes claims which, in aggregate, exceed 1.63% of the covered volume for any year, with maximum coverage of \$25,000,000 above the aggregate limit. The aggregate limit was \$33,112,654 in 2020 and \$26,320,484 in 2019 and it was not exceeded in either year.

The Company has a quota-share reinsurance agreement with MassMutual in which MassMutual assumes specific plans of insurance on a yearly renewable term basis.

The net amounts outstanding and due from MassMutual for the various reinsurance agreements were \$39,118,415 as of December 31, 2020 and \$19,641,475 as of December 31, 2019. These outstanding balances are due and payable with terms ranging from monthly to annually, depending on the agreement in effect.

The following summarizes reinsurance transactions between the Company and MassMutual:

	Years Ended December 31,	
	2020	2019
Premium expense ceded, related to:		
Stop-loss agreements	\$ (164,294)	\$ (172,146)
Quota-share reimbursement agreements	(5,509,479)	(5,271,089)
Modified coinsurance adjustments ceded, included in fee and other income	(11,205,308)	(9,087,136)
Expense allowances on reinsurance ceded, included in fees and other income, related to:		
Modified coinsurance agreements	6,248,069	6,105,609
Policyholders' benefits ceded, related to:		
Modified coinsurance agreements	11,273,420	8,259,182
Quota-share reimbursement agreements	3,435,946	1,996,420
Experience refunds (paid) received, related to:		
Stop-loss agreements	54,722	43,036
Modified coinsurance agreements	(731,301)	482,292

- g. All outstanding shares of the Company were owned by its parent.
- h. The Company does not have an investment in its parent.
- i. As of December 31, 2020, the Company did not have an investment in SCAs exceeding 10% of admitted assets.
- j. In 2020, the Company did not have impairment write-downs on its investments in affiliated bonds.
- In 2019, the Company did not have impairment write-downs on its investments in affiliated bonds.

NOTES TO FINANCIAL STATEMENTS

The Company does not have an impairment write-down of any SCA entities during the statement periods.

- k. The Company has no foreign insurance subsidiary whose value is calculated by adjusting annuity GAAP account value reserves using the Commissioners' Annuity Reserve Valuation Method and the related Actuarial Guidelines.
- l. The Company does not hold an investment in a downstream noninsurance holding company.
- m. The Company does not have investments in foreign or noninsurance SCAs.
- n. The Company does not have any insurance SCAs for which the audited statutory equity reflects a departure from NAIC statutory accounting practices.
- o. The Company does not have any insurance SCAs for which losses exceeded its investment in the SCA.

Note 11 – Debt

- a. The Company did not have any capital notes or liability for borrowed money as of December 31, 2020 or 2019.

The Company did not have any debt that was considered to be extinguished by in-substance defeasance.

The Company did not set aside assets after the effective date of this statement solely for satisfying debt obligations.

- b. The Company is not a member of the Federal Home Loan Bank (FHLB) therefore it has no FHLB funding agreements.

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

- a. The Company did not have any defined benefit pension plans for which the reporting entity is directly liable.
- b. The Company did not have any pension plans for which the reporting entity is directly liable.
- c. The Company did not have any pension plans for which the reporting entity is directly liable.
- d. The Company did not have any pension plans for which the reporting entity is directly liable.
- e. The Company did not have any defined contribution plans.
- f. The Company did not have multi-employer plans.
- g. Consolidated/Holding Company Plans:
MassMutual charges allocated expenses to the Company based on relative weighted commissions for agents and time studies of its employees. The Company recorded an expense of \$963,484 for the year ended December 31, 2020 and \$1,062,440 for the year ended December 31, 2019 for these plans.
- h. The Company does not accrue for postemployment benefits and compensated absences since it does not have any employees.

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company had 50,000 shares of common stock authorized, 12,501 shares issued and outstanding as of December 31, 2020. The par value of the common stock is \$200 per share.
- B. The Company did not have any preferred stock outstanding.
- C. Without the prior approval of the Insurance Commissioner of the State of Connecticut (the Commissioner), total dividends paid to the Company's shareholder in a twelve month period are limited to the greater of (i) 10% of the Company's surplus as of December 31 of the preceding year or (ii) the net gain from operations for the twelve month period ending on December 31 of the preceding year; each case is determined using statutory accounting policies. In addition, the prior approval of the Commissioner is required if any dividend or distribution exceeds the Company's earned surplus. Under these regulations, \$27,450,953 of shareholder's equity is available for distribution to the shareholder in 2021 without prior regulatory approval.
- D. On December 14, 2020, the Company declared and paid \$29,000,000 in dividends to C.M. Life. On December 13, 2019, the Company paid \$30,000,000 in dividends to C.M. Life, which was previously declared on November 20, 2019.
- E. Within the limits of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to the stockholder.
- F. There are no restrictions on unassigned surplus funds.
- G. The Company did not make any advances to surplus.
- H. The Company did not have any stock held for special purposes.
- I. The Company does not have any special surplus funds.
- J. The portion of unassigned funds (surplus) represented by net unrealized gains and losses (cumulative, net of deferred tax) was (\$196,877) as of December 31, 2020. The Company did not have unassigned funds (surplus) represented by net unrealized gains and losses (\$56,696) as of December 31, 2019.
- K. The Company did not have any surplus debentures or similar obligations.
- L. There were no restatements due to prior quasi-reorganizations.
- M. There were no quasi-reorganizations in the prior ten years.

Note 14 – Liabilities, Contingencies and Assessments

- a. Contingent commitments:
In the normal course of business, the Company enters into commitments to purchase certain investments. The majority of these commitments have funding periods that extend between one and five years. The Company is not required to fund commitments once the commitment period expires. As of December 31, 2020 or 2019, the Company had no commitments.

NOTES TO FINANCIAL STATEMENTS

- b. Assessments:
The Company is subject to insurance guaranty fund laws in the states in which it does business. These laws assess insurance companies' amounts to be used to pay benefits to policyholders and policy claimants of insolvent insurance companies. Many states allow these assessments to be credited against future premium taxes. The Company believes such assessments in excess of amounts accrued will not materially impact its financial position, results of operations or liquidity.
- c. Gain contingencies:
No material gain contingencies were realized subsequent to December 31, 2020 through the filing date.
- d. The Company did not have any claims related to extra contractual obligations in 2020.
- e. The Company has no joint and several liabilities.
- f. All other contingencies:
In the normal course of business, the Company is involved in disputes, litigation and governmental or regulatory inquiries, administrative proceedings, examinations and investigations, both pending and threatened. These matters, if resolved adversely against the Company or settled, may result in monetary damages, fines and penalties or require changes in the Company's business practices. The resolution or settlement of these matters is inherently difficult to predict. Based upon the Company's assessment of these pending matters, the Company does not believe that the amount of any judgment, settlement or other action arising from any pending matter is likely to have a material adverse effect on the statement of financial position. However, an adverse outcome in certain matters could have a material adverse effect on the results of operations for the period in which such matter is resolved, or an accrual is determined to be required, on the financial statement financial position, or on our reputation.

The Company evaluates the need for accruals of loss contingencies for each matter. When a liability for a matter is probable and can be estimated, the Company accrues an estimate of the loss and any related insurance recoveries, if any. An accrual is subject to subsequent adjustment as a result of additional information and other developments. The resolution of matters are inherently difficult to predict, especially in the early stages of matter. Even if a loss is probable, due to many complex factors, such as speed of discovery and the timing of court decisions or rulings, a loss or range of loss may not be reasonably estimated until the later stages of the matter. For matters where a loss is material and it is either probable or reasonably possible then it is disclosed. For matters where a loss may be reasonably possible, but not probable, or is probable but not reasonably estimated, no accrual is established, but the matter, if material, is disclosed.

Note 15 – Leases

The Company did not have any lease obligations.

Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

There were no contracts for the years ended December 31, 2020 or 2019.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- a. During 2020 and 2019, the Company did not transfer any receivables that were reported as sales.
- b. Transfer and Servicing of Financial Assets:
- (1) The Company did not participate in securities lending as of December 31, 2020 or 2019.
 - (2) The Company did not have any servicing assets or liabilities in 2020 or 2019.
 - (3) The Company did not have any servicing assets or liabilities in 2020 or 2019.
 - (4) The Company did not have interests that continue to be held by a transferor in securitized financial assets in 2020 or 2019.
 - (5) The Company did not have any transfers of financial assets accounted for as secured borrowing in 2020 or 2019.
 - (6) The Company did not have any transfers of receivables with recourse in 2020 or 2019.
 - (7) See Note 5e1 "Repurchase Agreements".
- c. Wash sales:
- (1) In the course of the Company's investment management activities, securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
 - (2) The Company did not sell any securities with the NAIC Designation 3 or below, or unrated, for the year ended December 31, 2020 or 2019, that were reacquired within 30 days of the sale date.

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

The Company did not write any accident and health plans. Therefore, the Company did not have any uninsured accident and health plans.

Note 19 – Direct Premium Written/Produced By Managing General Agents/Third Party Administrators

The Company did not have any premium written through managing general agents or third party administrators.

Note 20 – Fair Value Measurements

- a. Fair value is defined as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The authoritative guidance around fair value establishes a measurement framework that includes a hierarchy used to classify the inputs used in measuring fair value. The hierarchy prioritizes the inputs to valuation techniques into three levels. Each level reflects a unique description of the inputs that are significant to the fair value measurements. The levels of the fair value hierarchy are as follows:

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 – Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be derived from observable market data for substantially the full term of the assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

NOTES TO FINANCIAL STATEMENTS

When available, the Company generally uses unadjusted quoted market prices from independent sources to determine the fair value of investments, and classifies such items within Level 1 of the fair value hierarchy. If quoted prices are not available, prices are derived from observable market data for similar assets in an active market or obtained directly from brokers for identical assets traded in inactive markets. Investments that are priced using these inputs are classified within Level 2 of the fair value hierarchy. When some of the necessary observable inputs are unavailable, fair value is based upon internally developed models. These models use inputs not directly observable or correlated with observable market data. Typical inputs, which are integrated in the Company's internal discounted cash flow models and discounted earnings models include, but are not limited to, issuer spreads derived from internal credit ratings and benchmark yields such as the LIBOR, cash flow estimates and earnings before interest, taxes, depreciation and amortization estimates. Investments that are priced with such unobservable inputs are classified within Level 3 of the fair value hierarchy.

The Company has established and maintains policies and guidelines that govern its valuation methodologies and their consistent application. These policies and guidelines address the use of inputs, price source hierarchies and provide controls around the valuation processes. These controls include appropriate review and analysis of prices against market activity or indicators for reasonableness, approval of price source changes, price overrides, methodology changes and classification of fair value hierarchy levels. The valuation policies and guidelines are reviewed and updated as appropriate.

Annually, the Company reviews the primary pricing vendor to validate that the inputs used in that vendor's pricing process are deemed to be market observable as defined above. While the Company was not provided access to proprietary models of the vendor, the reviews have included on-site walk-throughs of the pricing process, methodologies and control procedures for each asset class and level for which prices are provided. The review also included an examination of the underlying inputs and assumptions for a sample of individual securities across asset classes. In addition, the Company and its pricing vendors have an established challenge process in place for all security valuations, which facilitates identification and resolution of prices that fall outside expected ranges. The Company believes that the prices received from the pricing vendors are representative of prices that would be received to sell the assets at the applicable measurement date (exit prices) and are classified appropriately in the hierarchy.

The fair value of individual annuity and supplementary contracts is determined using one of several methods based on the specific contract type. For short-term contracts, generally less than 30 days, the fair value is assumed to be the book value. For investment-type contracts, the fair value is determined by calculating the present value of future cash flows discounted at current market interest rates, the risk-free rate or a current pricing yield curve based on pricing assumptions using assets of a comparable corporate bond quality. Annuities are valued using cash flow projections from the Company's asset-liability management analysis.

(1) The following presents the Company's fair value hierarchy for assets and liabilities that are carried at fair value:

	December 31, 2020				
	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Financial assets:					
Bonds:					
Industrial and miscellaneous	\$ -	\$ 1,028,347	\$ -	\$ -	\$ 1,028,347
Separate account assets ⁽¹⁾	1,195,556,830	2,480,098,682	-	-	3,675,655,512
Total financial assets carried at fair value	<u>\$ 1,195,556,830</u>	<u>\$ 2,481,127,029</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,676,683,859</u>

⁽¹⁾\$1,183,176,336 of book value separate account assets are not carried at fair value and, therefore, are not included in this table.

For the period ended December 31, 2020, there were no significant transfers between Level 1 and Level 2 and the Company does not have any financial instruments that are carried at NAV as a practical expedient.

	December 31, 2019				
	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Financial assets:					
Bonds:					
Industrial and miscellaneous	\$ -	\$ 320,079	\$ -	\$ -	\$ 320,079
Separate account assets ⁽¹⁾	1,077,772,555	2,385,259,594	-	-	3,463,032,149
Total financial assets carried at fair value	<u>\$ 1,077,772,555</u>	<u>\$ 2,385,579,673</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,463,352,228</u>

⁽¹⁾\$1,155,221,986 of book value separate account assets are not carried at fair value and, therefore, are not included in this table.

(2) The Company does not have any level 3 financial instruments that are carried at fair value.

(3) The Company reviews the fair value hierarchy classifications at each reporting period. Overall, reclassifications between levels occur when there are changes in the observability of inputs and market activity used in the valuation of a financial asset or liability. Such reclassifications are reported as transfers between levels at the beginning fair value for the reporting period in which the changes occur. Given the types of assets classified as Level 1 (primarily equity securities and mutual fund investments), transfers between Level 1 and Level 2 measurement categories are expected to be infrequent. Transfers into and out of Level 3 are summarized in the schedule of changes in Level 3 assets and liabilities.

(4) *Valuation Techniques and Inputs*

The Company determines the fair value of its investments using primarily the market approach or the income approach. The use of quoted prices for identical assets and matrix pricing or other similar techniques are examples of market approaches, while the use of discounted cash flow methodologies is an example of the income approach. The Company attempts to maximize the use of observable inputs and minimize the use of unobservable inputs in selecting whether the market or the income approach is used.

A description of the significant valuation techniques and inputs to the determination of estimated fair value for the more significant asset and liability classes measured at fair value on a recurring basis and categorized within Level 2 and Level 3

NOTES TO FINANCIAL STATEMENTS

of the fair value hierarchy is as follows:

Separate account assets - These assets primarily include bonds (industrial and miscellaneous; U.S. government and agencies) and derivatives. Their fair values are determined as follows:

Bonds (Industrial and miscellaneous) - These securities are principally valued using the market or the income approaches. Level 2 valuations are based primarily on quoted prices in markets that are not active, broker quotes, matrix pricing or other similar techniques that use standard market observable inputs such as benchmark yields, spreads versus benchmark yields, new issuances, issuer ratings, duration, and trades of identical or comparable securities. Privately placed securities are valued using discounted cash flow models using standard market observable inputs, and inputs derived from, or corroborated by, market observable data including market yield curve, duration, call provisions, observable prices and spreads for similar publicly traded or privately traded issuances that incorporate the credit quality and industry sector of the issuer. This level also includes securities priced by independent pricing services that use observable inputs. Valuations based on matrix pricing or other similar techniques that utilize significant unobservable inputs or inputs that cannot be derived principally from, or corroborated by, observable market data, including adjustments for illiquidity, delta spread adjustments or spreads to reflect industry trends or specific credit-related issues are classified as Level 3. In addition, inputs including quoted prices for identical or similar securities that are less liquid and based on lower levels of trading activity than securities classified in Level 2 are classified as Level 3.

Bonds (U.S. government and agencies) - These securities are principally valued using the market approach. Level 2 valuations are based primarily on quoted prices in markets that are not active, or using matrix pricing or other similar techniques using standard market observable inputs such as the benchmark U.S. Treasury yield curve, the spreads versus the U.S. Treasury yield curve for the identical security and comparable securities that are actively traded.

The use of different assumptions or valuation methodologies may have a material impact on the estimated fair value amounts. For the periods presented, there were no significant changes to the Company's valuation techniques.

- (5) Derivative assets and liabilities fair value disclosures on a gross basis are included in paragraph 1 above. Since there are no derivative assets or liabilities classified in Level 3, the reconciliation disclosures required under paragraphs 2 through 4 are not applicable.

b. The Company provides additional fair value information in Note 21 – Other Items.

c. The following presents a summary of the carrying values and fair values of the Company's financial instruments:

		December 31, 2020					Net	Not
		Aggregate	Admitted	Level 1	Level 2	Level 3	Asset	Practicable
		Fair Value	Assets				Value	(Carrying
							(NAV)	Value)
Financial assets:								
Bonds:								
U. S. government and agencies	\$	4,521,198	\$ 4,504,991	\$ -	\$ 4,521,198	\$ -	\$ -	-
Special revenue		40,848	35,264	-	40,848	-	-	-
Industrial and miscellaneous		262,438,285	238,906,475	-	261,951,736	486,549	-	-
Mortgage loans - residential		2,149,234	2,090,393	-	-	2,149,234	-	-
Cash, cash equivalents and short-term investments		103,615,595	103,615,595	(1,932,163)	105,547,758	-	-	-
Separate account assets		4,929,390,678	4,858,831,848	1,195,557,522	3,723,465,405	10,367,751	-	-
Financial liabilities:								
Individual annuity contracts		3,181,417	3,059,214	-	-	3,181,417	-	-
Supplementary contracts		13,002,296	12,873,560	-	-	13,002,296	-	-
		December 31, 2019					Net	Not
		Aggregate	Admitted	Level 1	Level 2	Level 3	Asset	Practicable
		Fair Value	Assets				Value	(Carrying
							(NAV)	Value)
Financial assets:								
Bonds:								
U. S. government and agencies	\$	39,490,498	\$ 39,515,319	\$ -	\$ 39,490,498	\$ -	\$ -	-
Special revenue		45,845	40,647	-	45,845	-	-	-
Industrial and miscellaneous		280,314,058	266,852,864	-	279,605,242	708,816	-	-
Mortgage loans - residential		2,325,215	2,358,494	-	-	2,325,215	-	-
Cash, cash equivalents and short-term investments		60,472,059	60,472,059	(267,479)	60,739,538	-	-	-
Separate account assets		4,657,849,805	4,618,254,136	1,077,772,514	3,568,820,538	11,256,753	-	-
Financial liabilities:								
Individual annuity contracts		3,168,212	3,717,339	-	-	3,168,212	-	-
Supplementary contracts		15,958,439	15,800,435	-	-	15,958,439	-	-

d. As of December 31, 2020 and 2019, the Company had no investments where it was not practicable to estimate fair value.

Note 21 – Other Items

a. There were no unusual or infrequent items requiring disclosure.

b. There were no troubled debt restructurings that occurred during the period for which the financial statements are presented.

c. Other disclosures:

The Company had assets on deposit with government authorities or trustees, as required by law, in the amount of \$4,447,113 as of December 31, 2020 and \$4,453,612 as of December 31, 2019.

NOTES TO FINANCIAL STATEMENTS**Business risks**

The Company operates in a business environment subject to various risks and uncertainties. The principal risks include insurance and underwriting risks, investment and interest rate risks and credit risk.

Insurance and underwriting risks

The Company prices its products based on estimated benefit payments reflecting assumptions with respect to mortality, longevity, persistency, interest rates and other factors. If actual policy experience emerges that is significantly and adversely different from assumptions used in product pricing, the effect could be material to the profitability of the Company. The Company reinsures certain life insurance and other long-term care insurance policies to mitigate the impact of its underwriting risk.

Investment and interest rate risks

The fair value, cash flows and earnings of investments can be influenced by a variety of factors including changes in interest rates, credit spreads, equity markets, portfolio asset allocation and general economic conditions. The Company employs a rigorous asset/liability management process to help mitigate the economic impacts of various investment risks, in particular interest rate risk. By effectively matching the market sensitivity of assets with the liabilities they support, the impact of interest rate changes is addressed, on an economic basis, as the change in the value of the asset is offset by a corresponding change in the value of the supported liability.

The levels of U.S. interest rates are influenced by U.S. monetary policies and by the relative attractiveness of U.S. markets to investors versus other global markets. As interest rates increase, certain debt securities may experience amortization or prepayment speeds that are slower than those assumed at purchase, impacting the expected maturity of these securities and the ability to reinvest the proceeds at the higher yields. Rising interest rates may also result in a decrease in the fair value of the investment portfolio. As interest rates decline, certain debt securities may experience accelerated amortization and prepayment speeds than what was assumed at purchase. During such periods, the Company is at risk of lower net investment income as it may not be able to reinvest the proceeds at comparable yields. Declining interest rates may also increase the fair value of the investment portfolio.

Interest rates also have an impact on the Company's products with guaranteed minimum payouts and on interest credited to account holders. As interest rates decrease, investment spreads may contract as crediting rates approach minimum guarantees, resulting in an increased liability.

In periods of increasing interest rates, policy loans, surrenders and withdrawals may increase as policyholders seek investments with higher perceived returns. This could result in cash outflows requiring the Company to sell invested assets at a time when the prices of those assets are adversely affected by the increase in market interest rates, which could cause the Company to realize investment losses.

Credit and other market risks

The Company manages its investments to limit credit and other market risks by diversifying its portfolio among various security types and industry sectors as well as purchasing credit default swaps to transfer some of the risk.

Stressed conditions, volatility and disruptions in capital markets or financial asset classes can have an adverse effect on the Company, in part because the Company has a large investment portfolio and assets supporting the Company's insurance liabilities are sensitive to changing market factors. Market factors, including interest rates, credit spread quality, equity prices, consumer spending, business investment, government spending, the volatility and strength of the capital markets, deflation and inflation, all affect the business and economic environment and, ultimately, the profitability of the Company's business. Disruptions in one market or asset class can also spread to other markets or asset classes. Upheavals in the financial markets can also affect the Company's business through their effects on general levels of economic activity, employment and customer behavior.

The CMBS, RMBS and leveraged loan sectors are sensitive to evolving conditions that can impair the cash flows realized by investors and is subject to uncertainty. Management's judgment regarding OTTI and estimated fair value depends upon the evolving investment sector and economic conditions. It can also be affected by the market liquidity, a lack of which can make it difficult to obtain accurate market prices for RMBS and other investments, including CMBS and leveraged loans. Any deterioration in economic fundamentals, especially related to the housing sector could affect management's judgment regarding OTTI.

The Company has investments in structured products exposed primarily to the credit risk of corporate bank loans, corporate bonds or credit default swap contracts referencing corporate credit risk. Most of these structured investments are backed by corporate loans and are commonly known as collateralized loan obligations that are classified as CDOs. The portfolios backing these investments are actively managed and diversified by industry and individual issuer concentrations. Due to the complex nature of CDOs and the reduced level of transparency to the underlying collateral pools for many market participants, the recovery in CDO valuations generally lags the overall recovery in the underlying assets. Management believes its scenario analysis approach, based primarily on actual collateral data and forward looking assumptions, does capture the credit and most other risks in each pool. However, in a rapidly changing economic environment, the credit and other risks in each collateral pool will be more volatile and actual credit performance of CDOs may differ from the Company's assumptions.

The Company continuously monitors its investments and assesses their liquidity and financial viability; however, the existence of the factors described above, as well as other market factors, could negatively impact the market value of the Company's investments. If the Company sells its investments prior to maturity or market recovery, these investments may yield a return that is less than the Company otherwise would have been able to realize.

Asset-based fees calculated as a percentage of the separate account assets are a source of revenue to the Company. Gains and losses in the investment markets may result in corresponding increases and decreases in the Company's separate account assets and related revenue.

The spread of the coronavirus, causing increased cases of COVID-19, around the world in 2020 has caused significant volatility in U.S. and international markets. There is significant uncertainty around the breadth and duration of business disruptions related to COVID-19, as well as its impact on the U.S. and international economies. At this time, the Company is not able to reliably estimate the length and severity of the COVID-19 public health crises and, as such, cannot quantify its impact on the financial results, liquidity and capital resources and its operations in future periods.

Political Uncertainties

Political events, domestically or internationally, may directly or indirectly trigger or exacerbate risks related to product offerings, profitability, or any of the risk factors described above. Whether those underlying risk factors are driven by politics or not, the Company's dynamic approach to managing risks enables management to identify risks, internally and externally, develop mitigation plans, and respond to risks in an attempt to proactively reduce the potential impact of each underlying risk factor on the Company.

- d. The Company did not receive any business interruption recoveries in 2020.

NOTES TO FINANCIAL STATEMENTS

- e. The Company did not have unused transferable or non-transferable state tax credits as of December 31, 2020.
- f. Subprime mortgage related risk exposure:
As of December 31, 2020 and 2019, the Company did not have any direct exposure through investments in subprime mortgage loans.

(1) Direct exposure through other investments

RMBS risk exposure:

Portfolios of ABS, including RMBS and CMBS, are evaluated on a periodic basis using scenarios customized by collateral type. The Company performs sensitivity analysis on defaults as loan-to-values change, and on defaults as prepayments change using default curves under various scenarios. The Company combines scenario analysis with a monthly surveillance process in which it compares actual delinquencies and defaults to expectations established at the time securities are acquired as well as expectations considering current market conditions, and performs a statistical review to determine potential losses relative to credit support of troubled loan exposures on a transaction-by-transaction basis.

Management used a combination of external vendor prices, broker quotations and internal models for purposes of deriving fair value. Internal inputs used in the determination of fair value included estimates of prepayment speeds, default rates, discount rates and collateral values, among others. Structure characteristics and results of cash flow priority are also considered. Fair values resulting from internal models are those expected to be received in an orderly transaction between willing market participants at the financial statement date.

The Company holds certain investments backed by pools of residential mortgages. The majority of these investments are included in bonds. The mortgages in these pools have varying risk characteristics and are commonly categorized as being of U.S. government agency, non-agency prime, Alt-A and subprime borrower quality. The Alt-A category includes option adjustable rate mortgages and the subprime category includes 'scratch and dent' or reperforming pools, high loan-to-value pools, and pools where the borrowers have very impaired credit but the average loan-to-value is low, typically 70% or below at origination. In identifying Alt-A and subprime exposure, management used a combination of qualitative and quantitative factors, including FICO scores and loan-to-value ratios.

Residential mortgage loan pools are homogeneous residential mortgage loans substantially backed by FHA and VA guarantees. The Company purchases seasoned loan pools, most of which are FHA insured or VA guaranteed. The Company does not originate any residential mortgages but invests in residential mortgage loan pools which may contain mortgages of subprime credit quality. As of December 31, 2020 and 2019, the Company did not have any direct subprime exposure through purchases of unsecuritized whole-loan pools.

(3) Direct exposure through other investments:

Residential mortgage-backed securities risk exposure:

	December 31, 2020			Year Ended
	Actual Cost	Carrying Value	Fair Value	December 31, 2020 OTTI
Alt-A:				
a. Residential mortgage-backed securities	\$ 443,488	\$ 560,994	\$ 648,451	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCA	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 443,488	\$ 560,994	\$ 648,451	\$ -

	December 31, 2019			Year Ended
	Actual Cost	Carrying Value	Fair Value	December 31, 2019 OTTI
Alt-A:				
a. Residential mortgage-backed securities	\$ 544,186	\$ 657,039	\$ 745,113	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCA	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 544,186	\$ 657,039	\$ 745,113	\$ -

The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

g. Retained asset accounts:

- (1) In 2019, the Company offered the use of retained asset accounts as one of the options available to beneficiaries. This option would have been affirmatively elected and was not treated as a default. An unaffiliated third party provider serviced certain aspects of the retained asset accounts. Beneficiaries drew funds from retained asset accounts utilizing drafts. The Company funded those drafts through an unaffiliated bank. During the reporting year, the interest earned by beneficiaries ranged from 0.95% to 1.70%. There was no fee charged to the beneficiary to establish this account. There were no maintenance or service fees. A \$12 stop payment fee, a \$10 insufficient funds fee and a \$2 duplicate draft fee was applied. Assets and liabilities relating to retained asset accounts remained with the Company and were reported within the Company's financial statements as assets and supplemental contracts without life contingencies.

The Company did not have retained asset accounts as of December 31, 2020.

NOTES TO FINANCIAL STATEMENTS

	Retained Asset Accounts In Force			
	December 31,			
	2020		2019	
	Number	Balance	Number	Balance
<u>Account aging categories:</u>				
a. Up to and including 12 months	-	\$ -	6	\$ 649,517
b. 13 to 24 months	-	-	5	584,690
c. 25 to 36 months	-	-	1	4,644
d. 37 to 48 months	-	-	2	113,626
e. 49 to 60 months	-	-	3	104,455
f. Over 60 months	-	-	8	349,039
g. Total	-	\$ -	25	\$ 1,805,971

	Individual		Group	
	Number	Balance	Number	Balance
a. Retained asset accounts as of January 1, 2020	25	\$ 1,805,971	-	\$ -
b. Retained asset accounts issued	-	-	-	-
c. Investment earnings credited to retained accounts	-	-	-	-
d. Fees and other charges assessed to retained asset accounts	-	6,489	-	-
e. Retained asset accounts transferred to state unclaimed property funds	(2)	(22)	-	-
f. Retained asset accounts closed/withdrawn	(23)	(1,812,438)	-	-
g. Retained asset accounts as of December 31, 2020	-	\$ -	-	\$ -

- h. Insurance-linked securities:
The Company has not received any proceeds as the issuer, ceding insurer or counterparty of insurance-linked securities.

Note 22 – Events Subsequent

Management of the Company has evaluated subsequent events through February 22, 2021, the date the financial statements were available to be issued to state regulators and subsequently on the Company's website. No events have occurred subsequent to the date of the financial statements.

Note 23 – Reinsurance

- a. Ceded Reinsurance Report:
Section 1 - General Interrogatories:
- (1) None of the reinsurers, listed in Schedule S as non-affiliated, are owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company.
 - (2) The Company has not issued any policies that are reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business.
- Section 2 - Ceded Reinsurance Report - Part A:
- (1) There are no reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits.
 - (2) The Company has no reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies.
- Section 3 - Ceded Reinsurance Report - Part B:
- (1) If all reinsurance agreements were terminated by either party as of December 31, 2020, the resulting reduction in surplus due to loss of reinsurance reserve credits net of unearned premium would be \$11,025,286, assuming no return of the assets (excluding assets in trust) backing these reserves from the reinsurer to the Company.
 - (2) No new agreements have been executed or existing agreements amended, since January 1, 2020, to include policies or contracts that were in force or had existing reserves established by the Company as of the effective date of the agreement.
- b. The Company did not write off any reinsurance balances.
- c. The Company did not commute any ceded reinsurance.
- d. The Company did not reinsure any policies with a certified reinsurer whose rating was downgraded or status subject to revocation.
- e. The Company does not have reinsurance of variable annuity contracts with an affiliated captive reinsurer.
- f. The Company does not have reinsurance of variable annuity contracts with an affiliated captive reinsurer.

NOTES TO FINANCIAL STATEMENTS

g. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework.

(1) Ceding reinsurers in which a risk-based capital shortfall exists per the risk-based capital XXX/AXXX captive reinsurance consolidated exhibit:

a. Captives with risk-based capital shortfall

Cession ID	NAIC Company Code	ID Number	Name of Captive Insurer	Amount of risk-based capital shortfall
			None	\$ -
			None	\$ -
			None	\$ -
Total				<u>-</u>

b. Effect of risk-based capital shortfall on total adjusted capital (TAC)

1. Total adjusted capital (TAC) (Five-Year Historical Line 30)	\$ -
2. Risk-based capital shortfall (Sum of g(1)a1 Column 5)	\$ -
3. Total adjusted capital (TAC) before risk-based capital shortfall (g(1)b1 + g(1)b2))	\$ -

(2) Captive reinsurers for which a non-zero primary security shortfall is shown on the risk-based capital XXX/AXXX reinsurance primary security shortfall by cession exhibit:

Cession ID	NAIC Company Code	ID Number	Name of Captive Insurer	Amount of primary security shortfall
			None	\$ -
			None	\$ -
			None	\$ -
Total				<u>-</u>

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company does not issue group health insurance and therefore did not issue retrospectively rated contracts or contracts subject to redetermination.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

There was no increase to reserves in 2020 for incurred losses and loss adjustment expenses attributable to insured events of prior years, which considered corrections of prior year errors.

Note 26 – Intercompany Pooling Arrangements

The Company did not have any intercompany pooling arrangements.

Note 27 – Structured Settlements

The Company did not enter into structured settlement agreements with other life insurers to resolve claims.

Note 28 – Health Care Receivables

The Company did not issue any business that would give rise to pharmaceutical rebates or risk sharing receivables.

Note 29 – Participating Policies

The Company did not issue participating policies.

Note 30 – Premium Deficiency Reserves

The Company did not have any liability for premium deficiency on accident and health contracts or property/casualty contracts.

Note 31 – Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premium at death and returns any portion of the final premium beyond the date of death. Reserves are computed using continuous functions to reflect these practices. Surrender values were not promised in excess of the legally computed reserves.
- (2) The Company charges a higher premium on certain contracts that cover substandard mortality risk. For these policies, the reserve calculations are based on a substandard mortality rate, which is a multiple of the standard mortality tables.
- (3) The Company did not have any insurance in force as of December 31, 2020, for which the gross premium was less than the net premium according to the standard valuation set by the Department.
- (4) Tabular interest was determined for Variable life general account reserves using a formula that applies a weighted average credited rate to the mean account value.
- (5) Liabilities for investment-type contracts such as supplementary contracts not involving life contingencies are based on account value or accepted actuarial methods using applicable interest rates. Refer to Note 20 a. "Fair Value Measurements" for information on the Company's policy for determining fair value.

NOTES TO FINANCIAL STATEMENTS

(6) The details for other changes:

ITEM	Total	Industrial Life	Ordinary			Credit Life Group and Individual	Group	
			Life Ins.	Individual Annuities	Supplementary Contracts		Life Ins.	Annuities
Reserve weakening	\$ (600,000)	\$ -	\$ (600,000)	\$ -	\$ -	\$ -	\$ -	\$ -

Note 32 – Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

The withdrawal characteristics of the Company's annuity actuarial reserves and deposit-type contracts as of December 31, 2020 are illustrated below:

A. INDIVIDUAL ANNUITIES:

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 1,252,604	\$ -	\$ -	\$ 1,252,604	3 %
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	39,661,783	39,661,783	94
d. Total with market value adjustment or at fair value (total of 1 through 3)	1,252,604	-	39,661,783	40,914,387	97
e. At book value without adjustment (minimal or no charge or adjustment)	-	-	-	-	-
(2) Not subject to discretionary withdrawal	1,259,330	-	-	1,259,330	3
(3) Total * (gross: direct + assumed)	2,511,934	-	39,661,783	42,173,717	100 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (3) - (4)	\$ 2,511,934	\$ -	\$ 39,661,783	\$ 42,173,717	
(6) Amount included A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities:

B. GROUP ANNUITIES:

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	- %
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	-	-	-
d. Total with market value adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
e. At book value without adjustment (minimal or no charge or adjustment)	-	-	-	-	-
(2) Not subject to discretionary withdrawal	-	-	-	-	-
(3) Total * (gross: direct + assumed)	-	-	-	-	-
(4) Reinsurance ceded	-	-	-	-	100 %
(5) Total (net)* (3) - (4)	\$ -	\$ -	\$ -	\$ -	
(6) Amount included B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS

(no life contingencies)

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	-
b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	-	-	-
d. Total with market value adjustment or at fair value (total of 1 through 3)	-	-	-	-	-
e. At book value without adjustment (minimal or no charge or adjustment)	13,454,262	-	-	13,454,262	98
(2) Not subject to discretionary withdrawal	317,522	-	-	317,522	2
(3) Total * (gross: direct + assumed)	13,771,784	-	-	13,771,784	100 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net)* (3) - (4)	\$ 13,771,784	\$ -	\$ -	\$ 13,771,784	
(6) Amount included C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

D.	<u>Amount</u>
Life and Accident and Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 2,511,934
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	13,771,784
(4) Subtotal	<u>16,283,718</u>
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	39,661,783
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholders dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	<u>39,661,783</u>
(12) Combined Total	<u>\$ 55,945,501</u>

g. The Company is not a member of the FHLB therefore it has no FHLB funding agreements.

NOTES TO FINANCIAL STATEMENTS

Note 33 - Analysis of Life Actuarial Reserves by Withdrawal Characteristics

The withdrawal characteristics of the Company's life actuarial reserves as of December 31, 2020 are illustrated below:

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	-	-	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	2,655,460	2,655,460	579,411
i. Variable Universal Life	143,071,946	142,488,471	150,523,001
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	1,859
c. Disability - Active Lives	XXX	XXX	38,917
d. Disability - Disabled Lives	XXX	XXX	8,187,103
e. Miscellaneous Reserves	XXX	XXX	2,393,702
(3) Total (gross: direct + assumed)	145,727,406	145,143,931	161,723,993
(4) Reinsurance Ceded	-	-	21,111,106
(5) Total (net) (3) - (4)	145,727,406	145,143,931	140,612,887
	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	-	-	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	3,585,444,191	3,483,063,912	3,585,444,021
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	3,585,444,191	3,483,063,912	3,585,444,021
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	3,585,444,191	3,483,063,912	3,585,444,021
	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans			
a. Term Policies with Cash Value	-	-	-
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	6,939,660	6,939,660	11,014,665
i. Variable Universal Life	1,207,898,659	1,195,749,122	1,207,536,762
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	1,214,838,319	1,202,688,782	1,218,551,427
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	1,214,838,319	1,202,688,782	1,218,551,427

NOTES TO FINANCIAL STATEMENTS

F.	Amount
Life and Accident and Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 129,991,306
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	1,859
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	38,917
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	8,187,103
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	2,393,702
(6) Subtotal	140,612,887
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	4,803,995,448
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (Lines (7) through (9))	4,803,995,448
(11) Combined Total ((6) and (10))	4,944,608,335

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

- a. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	-	-
(3) Ordinary renewal	(2,268,024)	(2,277,498)
(4) Credit life	-	-
(5) Group life	-	-
(6) Group annuity	-	-
(7) Totals	\$ (2,268,024)	\$ (2,277,498)

Note 35 – Separate Accounts

- a. Separate account activity:

- (1) Separate accounts and sub-accounts are segregated funds administered and invested by the Company, the performance of which primarily benefits the policyholders/contract holders with an interest in the separate accounts. Group and individual variable annuity, variable life and other insurance policyholders/contract holders select from among the separate accounts and sub-accounts made available by the Company. The separate accounts and sub-accounts are offered as investment options under certain insurance contracts or policies. The returns produced by separate account assets increase or decrease separate account reserves. Separate account assets consist principally of marketable securities reported at fair value. Separate account assets can only be used to satisfy separate account liabilities and are not available to satisfy the general obligations of the Company. Separate account administrative and investment advisory fees are included in miscellaneous income.

The separate account classification of all separate account products for the Company is supported by state statute Connecticut Laws Title 38a, Chapter 700b, Sections 38a-433 & 459.

- (2) In accordance with the products recorded within the separate accounts, some are considered legally insulated whereas others are not legally insulated from the general account. The legal insulation of the separate account products prevents assets other than seed money or amounts in a supplemental account from being generally available to satisfy claims resulting from the general account.

As of December 31, 2020 and 2019, the Company's NAIC Separate Account Annual Statement included Separate Accounts with legally insulated products of \$ 4,832,150,249 and \$4,348,733,975, respectively. Assets backing products which are not legally insulated are available to satisfy general obligations of the Company. The assets backing legally insulated products from the general account as of December 31, 2019 are attributed to the following:

Product/Transaction:	Separate Account Assets	
	Legally Insulated	Not Legally Insulated
Stable Value Bank-Owned Life Insurance	\$ 2,413,895,638	\$ -
Bank-Owned Life Insurance - Guaranteed	1,156,494,735	26,681,599
Individual Variable Universal Life	857,096,358	-
Corporate-Owned Life Insurance	364,979,267	-
Individual Variable Annuity	39,684,251	-
Total	\$ 4,832,150,249	\$ 26,681,599

- (3) In accordance with the products/transactions recorded within the separate accounts, some separate account liabilities are guaranteed by the general account. Reserves for guarantees covering death benefits or minimum rates of return are held in the general account. If the investment proceeds are insufficient to cover the rate of return guaranteed for the product or the guaranteed death benefit, the policyholder proceeds will be remitted by the general account.

NOTES TO FINANCIAL STATEMENTS

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

2020	\$	-
2019		-
2018		-
2017		-
2016		-

For the year ended December 31, 2020, the general account of the Company had paid \$107,117 toward separate account guarantees. The total separate account guarantees paid by the general account for the preceding years ending December 31, 2019, 2018, 2017, and 2016 was \$97,757, \$322,625, \$278,674, and \$517,611 respectively.

The following separate account products would be classified differently under GAAP than under Statutory accounting principles:

Condition That Requires GAAP General Account Reporting

Product Identifier:

Stable Value Bank-Owned Life Insurance GAAP general account classification/Investment performance

Bank-Owned Life Insurance - Guaranteed GAAP general account classification/Investment performance

- (4) The Company does not engage in securities lending transactions within the separate accounts.
- b. General nature and characteristics of separate account business:
 The Company has guaranteed separate accounts classified as the following: nonindexed, which have reserve interest rates at no greater than 4% and/or to fund a long-term interest guarantee in excess of a year that does not exceed 4%. The Company has nonguaranteed separate accounts that are variable accounts where the benefit is determined by the performance and/or market value of the investments held in the separate account with incidental risk, notional expense and minimum death benefit guarantees.

NOTES TO FINANCIAL STATEMENTS

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2020 is as follows:

	Index	Nonindexed Guarantee Less than/ Equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period	\$	-	-	-	27,732,469 \$
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value	\$	-	-	-	1,258,213,210 \$
b. Nonpolicy liabilities	-	880,287	-	-	15,174,617
c. Amortized cost	-	3,585,444,021	-	-	3,585,444,021
d. Total Reserves*	\$	-	3,586,324,308 \$	-	1,272,507,540 \$
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:	\$	-	-	-	-
1. With market value adjustment	-	-	-	-	-
2. At fair value	-	-	-	1,258,213,210	1,258,213,210
3. At book value, without market value adjustment and with current surrender charge of less than 5%	-	3,585,444,021	-	-	3,585,444,021
4. Nonpolicy liabilities	-	880,287	-	14,294,330	15,174,617
5. Subtotal	\$	-	3,586,324,308 \$	-	1,272,507,540 \$
b. Not subject to discretionary withdrawal	-	-	-	-	-
c. Total	\$	-	3,586,324,308 \$	-	1,272,507,540 \$
(4) Reserves for Assets Default Risk in Lieu of AVR	\$	-	-	-	-

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

c. Reconciliation of net transfers (from) to separate accounts is as follows:

	December 31, 2020
(1) Transfers as reported in the Summary of Operations of the Separate Account Statement:	
(a) Transfers to separate accounts (Page 4, Line 1.4 and 2)	\$ 27,732,469
(b) Transfers from separate accounts (Page 4, Line 10)	(77,666,836)
(c) Net transfers to (from) separate accounts (a) - (b)	(49,934,367)
(2) Reconciling adjustments:	
(a) Net deposits on deposit-type liabilities	-
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	\$ (49,934,367)
(1c) + (2) = (Page 4, Line 26)	

Note 36 – Loss/Claim Adjustment Expenses

The Company did not have any loss/claim adjustment expenses.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Connecticut
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/31/2016
- 3.4 By what department or departments?
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Barings LLC	Charlotte, NC				YES
Baring International Investment Limited	London, UK				YES
Barings Securities LLC	Charlotte, NC				YES
MML Distributors, LLC	Enfield, CT				YES
MML Investment Advisers, LLC	Enfield, CT				YES
MML Investors Services, LLC	Springfield, MA				YES
MML Strategic Distributors, LLC	Springfield, MA				YES
MMLISI Financial Alliances, LLC	Springfield, MA				YES
The MassMutual Trust Company, OCC	Enfield, CT		YES		

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
.....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company See 12.2
- 12.12 Number of parcels involved 21
- 12.13 Total book/adjusted carrying value \$ 13,336,153
- 12.2 If, yes provide explanation:
The company has investments in debt securities in 21 parcels, which own or hold real estate indirectly. The statement value at December 31, 2020 of debt is \$133,336,153
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|----|--|
| 20.11 To directors or other officers..... | \$ | |
| 20.12 To stockholders not officers..... | \$ | |
| 20.13 Trustees, supreme or grand (Fraternal Only)..... | \$ | |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|----|--|
| 20.21 To directors or other officers..... | \$ | |
| 20.22 To stockholders not officers..... | \$ | |
| 20.23 Trustees, supreme or grand (Fraternal Only)..... | \$ | |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|---------------------------------|----|--|
| 21.21 Rented from others..... | \$ | |
| 21.22 Borrowed from others..... | \$ | |
| 21.23 Leased from others..... | \$ | |
| 21.24 Other..... | \$ | |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|--|----|--|
| 22.21 Amount paid as losses or risk adjustment \$..... | | |
| 22.22 Amount paid as expenses..... | \$ | |
| 22.23 Other amounts paid..... | \$ | |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
N/A
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
GENERAL INTERROGATORIES

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

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
 24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
 24.093 Total payable for securities lending reported on the liability page \$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements \$
 25.22 Subject to reverse repurchase agreements \$
 25.23 Subject to dollar repurchase agreements \$
 25.24 Subject to reverse dollar repurchase agreements \$
 25.25 Placed under option agreements \$
 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
 25.27 FHLB Capital Stock \$
 25.28 On deposit with states \$ 4,447,114
 25.29 On deposit with other regulatory bodies \$
 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
 25.32 Other \$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 Yes [] No [X]
 26.42 Permitted accounting practice Yes [] No [X]
 26.43 Other accounting guidance Yes [] No [X]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No [X]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
Citibank, N.A.	333 West 34th Street, New York, NY 10001

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
GENERAL INTERROGATORIES

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No []

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

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

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

1 Name of Firm or Individual	2 Affiliation
Barings LLC	A.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

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

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

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	348,994,489	372,548,089	23,553,600
30.2 Preferred stocks			
30.3 Totals	348,994,489	372,548,089	23,553,600

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

The Fair Value of securities is obtained using quoted market prices when available. If not available, estimated fair value is based on values provided by other third-party organizations. If values provided by other third-party organizations are unavailable, fair value is estimated using internal models by discounting future cash flows using observable current market rates applicable to yield, credit quality and maturity of the investment or using quoted market values for comparable investments. Internal inputs used in the determination of fair value include estimated prepayment speeds, default rates, discount rates and collateral values, among others. Structure characteristics and results of cash flow priority are also considered.

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

32.2 If no, list exceptions:
.....

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

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

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

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

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

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

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$18,086

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

1 Name	2 Amount Paid
American Council of Life Insurers (ACLI)	5,656
US Chamber of Commerce	4,620
.....

38.1 Amount of payments for legal expenses, if any?\$18,587

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

1 Name	2 Amount Paid
.....

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$7,023

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

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
- 1.31 Reason for excluding:
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$
- 1.62 Total incurred claims \$
- 1.63 Number of covered lives
- All years prior to most current three years
- 1.64 Total premium earned \$
- 1.65 Total incurred claims \$
- 1.66 Number of covered lives
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$
- 1.72 Total incurred claims \$
- 1.73 Number of covered lives
- All years prior to most current three years
- 1.74 Total premium earned \$
- 1.75 Total incurred claims \$
- 1.76 Number of covered lives
2. Health Test:
- | | 1
Current Year | 2
Prior Year |
|-----------------------------------|-------------------|-----------------|
| 2.1 Premium Numerator | | |
| 2.2 Premium Denominator | (4,338,246) | 2,942,222 |
| 2.3 Premium Ratio (2.1/2.2) | 0.000 | 0.000 |
| 2.4 Reserve Numerator | | |
| 2.5 Reserve Denominator | 148,273,516 | 153,230,920 |
| 2.6 Reserve Ratio (2.4/2.5) | 0.000 | 0.000 |
- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$ 374,745
- 3.4 State the authority under which Separate Accounts are maintained:
Connecticut General Statutes, Section 33a-433 and 33a-459.
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? \$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: \$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 29,589,307
- 7.2 Total Incurred Claims \$ 36,972,320
- 7.3 Number of Covered Lives 182

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 9,858,190
- 9.22 Received \$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 143,736,914
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 346,566,415
- 12.12 Stock \$ 180,000
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | | | |
| 13.32 Paid claims | | | |
| 13.33 Claim liability and reserve (beginning of year) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

GENERAL INTERROGATORIES

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

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

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

Date	Outstanding Liens amount
.....
.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	8,935,990	9,097,214	4,667,416	4,977,101	5,292,746
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,579	2,909	3,364	3,922	4,109
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	2,230,467	2,233,751	6,863,701	6,944,793	6,939,534
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	11,169,036	11,333,874	11,534,481	11,925,817	12,236,389
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	2,034	620	1,115	6,863	2,237
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	2,034	620	1,115	6,863	2,237
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	(4,358,198)	2,920,422	1,475,281	939,725	(102,342,667)
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	19,952	21,800	16,855	193,111	21,760
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)			(621,206)	457,838	(3,532,789)
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	(4,338,246)	2,942,222	870,930	1,590,674	(105,853,696)
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	493,287,942	499,531,297	504,094,528	495,872,034	502,235,638
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	218,778,416	206,076,975	194,162,672	200,565,666	213,941,199
23. Aggregate life reserves (Page 3, Line 1)	143,124,981	145,926,548	143,984,461	140,786,199	138,538,127
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					XXX
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	13,771,784	16,736,633	15,076,197	12,986,104	11,548,399
26. Asset valuation reserve (Page 3, Line 24.01)	7,192,889	6,285,196	5,711,963	5,070,022	4,997,495
27. Capital (Page 3, Lines 29 and 30)	2,500,200	2,500,200	2,500,200	2,500,200	2,500,200
28. Surplus (Page 3, Line 37)	272,009,326	290,954,122	307,431,656	292,806,167	285,794,239
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	8,171,535	7,489,663	17,834,358	(8,498,367)	78,725,201
Risk-Based Capital Analysis					
30. Total adjusted capital	281,702,415	299,739,518	315,643,819	300,376,389	293,291,934
31. Authorized control level risk - based capital	3,311,384	3,041,545	2,674,748	2,681,761	2,482,639
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	55.1	65.8	74.3	67.2	65.7
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.5	0.5	0.6	0.7	0.8
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	23.4	13.0	5.1	11.9	13.3
37. Contract loans (Line 6)	21.0	20.8	20.0	20.3	20.2
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)			0.0		
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)			6,271,740	7,099,665	6,404,131
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49			6,271,740	7,099,665	6,404,131
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	2,236,207	2,321,196	2,962,502	8,711,491	13,735,539
53. Total admitted assets (Page 2, Line 28, Col. 3)	5,352,119,790	5,117,785,433	4,859,690,475	4,960,548,191	4,814,287,017
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	15,179,564	18,286,919	17,075,474	17,590,030	14,288,275
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(133,507)	(45,946)	49,710	18,418	20,356
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(140,180)	20,039	(16,263)	(41,250)	(19,222)
57. Total of above Lines 54, 55 and 56	14,905,876	18,261,012	17,108,921	17,567,198	14,289,409
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	44,959,382	48,784,770	46,611,466	44,508,798	93,613,485
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(2,283,459)	2,559,499	3,052,169	2,086,763	1,778,200
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	(8.4)	63.6	234.7	90.2	47.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.0	3.4	5.3	6.0	6.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	9,778,654	12,281,826	6,511,876	11,165,646	15,256,560
74. Ordinary - individual annuities (Page 6, Col. 4)	(153,602)	(153,003)	(44,312)	23,009	649,597
75. Ordinary-supplementary contracts	XXX	XXX	(238,455)	(128,868)	(101,148)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	2,893,716	1,649,056	11,996,757	3,743,507	4,429,774
78. Group annuities (Page 6, Col. 5)					
79. A & H-group (Page 6.5, Col. 3)					
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)					
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	12,518,768	13,777,879	18,225,866	14,803,294	20,234,783

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, Direct Claims and Benefits Paid, and Details of Write-ins.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, Direct Claims and Benefits Paid, and Details of Write-ins.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	790,092				790,092
2. Annuity considerations	1,152				1,152
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	791,244				791,244
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	466,059				466,059
10. Matured endowments					
11. Annuity benefits	38,474				38,474
12. Surrender values and withdrawals for life contracts	719,879				719,879
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	18,252				18,252
15. Totals	1,242,664				1,242,664
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	10	484,311							10	484,311
Settled during current year:										
18.1 By payment in full	10	484,311							10	484,311
18.2 By payment on compromised claims										
18.3 Totals paid	10	484,311							10	484,311
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	484,311							10	484,311
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	689	114,874,662	(a)						689	114,874,662
21. Issued during year										
22. Other changes to in force (Net)	(35)	(3,127,143)							(35)	(3,127,143)
23. In force December 31 of current year	654	111,747,519	(a)						654	111,747,519

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	60,031				60,031
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	60,031				60,031
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	279,034				279,034
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	10,795				10,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	289,829				289,829
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	279,034							1	279,034
Settled during current year:										
18.1 By payment in full	1	279,034							1	279,034
18.2 By payment on compromised claims										
18.3 Totals paid	1	279,034							1	279,034
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	279,034							1	279,034
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	30	6,459,499	(a)						30	6,459,499
21. Issued during year										
22. Other changes to in force (Net)	4	1,066,295							4	1,066,295
23. In force December 31 of current year	34	7,525,794	(a)						34	7,525,794

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,571,409				3,571,409
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,571,409				3,571,409
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	36,016,249				36,016,249
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,391,943				5,391,943
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	56,288				56,288
15. Totals	41,464,480				41,464,480
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	8	7,954,664							8	7,954,664
17. Incurred during current year	63	31,984,025							63	31,984,025
Settled during current year:										
18.1 By payment in full	61	36,072,537							61	36,072,537
18.2 By payment on compromised claims										
18.3 Totals paid	61	36,072,537							61	36,072,537
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	61	36,072,537							61	36,072,537
19. Unpaid Dec. 31, current year (16+17-18.6)	10	3,866,153							10	3,866,153
POLICY EXHIBIT										
20. In force December 31, prior year	7,496	4,726,956,294	(a)		No. of Policies				7,496	4,726,956,294
21. Issued during year		1,100,664								1,100,664
22. Other changes to in force (Net)	(204)	(58,059,372)							(204)	(58,059,372)
23. In force December 31 of current year	7,292	4,669,997,586	(a)						7,292	4,669,997,586

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	673,711				673,711
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	673,711				673,711
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,651,143				1,651,143
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	738,203				738,203
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,804				4,804
15. Totals	2,394,150				2,394,150
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	2	75,000							2	75,000
17. Incurred during current year	5	1,580,995							5	1,580,995
Settled during current year:										
18.1 By payment in full	6	1,655,947							6	1,655,947
18.2 By payment on compromised claims										
18.3 Totals paid	6	1,655,947							6	1,655,947
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	1,655,947							6	1,655,947
19. Unpaid Dec. 31, current year (16+17-18.6)	1	48							1	48
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	521	80,676,258	(a)						521	80,676,258
21. Issued during year										
22. Other changes to in force (Net)	(36)	(4,649,014)							(36)	(4,649,014)
23. In force December 31 of current year	485	76,027,244	(a)						485	76,027,244

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	690,287				690,287
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	690,287				690,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	757,309				757,309
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	314,803				314,803
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,780				2,780
15. Totals	1,074,892				1,074,892
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	50,000							.1	50,000
17. Incurred during current year	9	710,089							9	710,089
Settled during current year:										
18.1 By payment in full	10	760,089							10	760,089
18.2 By payment on compromised claims										
18.3 Totals paid	10	760,089							10	760,089
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	760,089							10	760,089
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	367	63,374,695	(a)						367	63,374,695
21. Issued during year										
22. Other changes to in force (Net)	(19)	(2,778,798)							(19)	(2,778,798)
23. In force December 31 of current year	348	60,595,897	(a)						348	60,595,897

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	107,787				107,787
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	107,787				107,787
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,519,672		5,973,791		9,493,463
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	535,747				535,747
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	439				439
15. Totals	4,055,858		5,973,791		10,029,649
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	1,840,726			.1	423,123			.2	2,263,849
17. Incurred during current year	5	4,818,914			13	8,670,553			18	13,489,467
Settled during current year:										
18.1 By payment in full	3	3,520,111			10	5,973,791			13	9,493,903
18.2 By payment on compromised claims										
18.3 Totals paid	3	3,520,111			10	5,973,791			13	9,493,903
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	3,520,111			10	5,973,791			13	9,493,903
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,139,528			4	3,119,884			7	6,259,413
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	227	315,746,655	(a)		3	1,516,654,737			230	1,832,401,392
21. Issued during year										
22. Other changes to in force (Net)	(4)	34,547,522				(7,126,341)			(4)	27,421,181
23. In force December 31 of current year	223	350,294,177	(a)		3	1,509,528,396			226	1,859,822,573

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	317,140				317,140
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	317,140				317,140
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	138,805				138,805
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,664				5,664
15. Totals	144,469				144,469
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	5,664							1	5,664
Settled during current year:										
18.1 By payment in full	1	5,664							1	5,664
18.2 By payment on compromised claims										
18.3 Totals paid	1	5,664							1	5,664
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	5,664							1	5,664
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	66	26,506,866	(a)						66	26,506,866
21. Issued during year										
22. Other changes to in force (Net)	(3)	(1,351,355)							(3)	(1,351,355)
23. In force December 31 of current year	63	25,155,511	(a)						63	25,155,511

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,831,931				1,831,931
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,831,931				1,831,931
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,659,245				1,659,245
10. Matured endowments					
11. Annuity benefits	57,404				57,404
12. Surrender values and withdrawals for life contracts	2,647,676				2,647,676
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	39,491				39,491
15. Totals	4,403,816				4,403,816
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	2	604							2	604
17. Incurred during current year	23	1,799,023							23	1,799,023
Settled during current year:										
18.1 By payment in full	23	1,698,736							23	1,698,736
18.2 By payment on compromised claims										
18.3 Totals paid	23	1,698,736							23	1,698,736
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	23	1,698,736							23	1,698,736
19. Unpaid Dec. 31, current year (16+17-18.6)	2	100,891							2	100,891
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,344	278,230,684	(a)						1,344	278,230,684
21. Issued during year		250,000								250,000
22. Other changes to in force (Net)	(29)	(3,930,779)							(29)	(3,930,779)
23. In force December 31 of current year	1,315	274,549,905	(a)						1,315	274,549,905

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	489,954				489,954
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	489,954				489,954
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,128,215				1,128,215
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	971,575				971,575
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,269				3,269
15. Totals	2,103,059				2,103,059
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	10	1,131,484							10	1,131,484
Settled during current year:										
18.1 By payment in full	10	1,131,484							10	1,131,484
18.2 By payment on compromised claims										
18.3 Totals paid	10	1,131,484							10	1,131,484
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	1,131,484							10	1,131,484
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	453	86,432,757	(a)						453	86,432,757
21. Issued during year										
22. Other changes to in force (Net)	(17)	(3,430,161)							(17)	(3,430,161)
23. In force December 31 of current year	436	83,002,596	(a)						436	83,002,596

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	155,866				155,866
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	155,866				155,866
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	250,000				250,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	519,524				519,524
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,507				5,507
15. Totals	775,031				775,031
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	255,507							3	255,507
Settled during current year:										
18.1 By payment in full	3	255,507							3	255,507
18.2 By payment on compromised claims										
18.3 Totals paid	3	255,507							3	255,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	255,507							3	255,507
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	131	25,036,179	(a)						131	25,036,179
21. Issued during year										
22. Other changes to in force (Net)	(11)	(2,938,986)							(11)	(2,938,986)
23. In force December 31 of current year	120	22,097,193	(a)						120	22,097,193

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	66,020				66,020
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	66,020				66,020
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	193,367				193,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	193,367				193,367
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
18. Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	84	13,279,991	(a)						84	13,279,991
21. Issued during year										
22. Other changes to in force (Net)	1	170,570							1	170,570
23. In force December 31 of current year	85	13,450,561	(a)						85	13,450,561

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,030,564				1,030,564
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,030,564				1,030,564
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,531,690				4,531,690
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	733,228				733,228
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,077				1,077
15. Totals	5,265,995				5,265,995
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	350,000							3	350,000
17. Incurred during current year	7	4,242,201							7	4,242,201
Settled during current year:										
18.1 By payment in full	9	4,532,768							9	4,532,768
18.2 By payment on compromised claims										
18.3 Totals paid	9	4,532,768							9	4,532,768
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	4,532,768							9	4,532,768
19. Unpaid Dec. 31, current year (16+17-18.6)	1	59,433							1	59,433
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	866	158,632,883	(a)						866	158,632,883
21. Issued during year										
22. Other changes to in force (Net)	(57)	(11,658,002)							(57)	(11,658,002)
23. In force December 31 of current year	809	146,974,881	(a)						809	146,974,881

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	412,706				412,706
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	412,706				412,706
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	270,000				270,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	556,876				556,876
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,382				4,382
15. Totals	831,258				831,258
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	274,382							7	274,382
Settled during current year:										
18.1 By payment in full	7	274,382							7	274,382
18.2 By payment on compromised claims										
18.3 Totals paid	7	274,382							7	274,382
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	274,382							7	274,382
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	451	65,536,762	(a)						451	65,536,762
21. Issued during year										
22. Other changes to in force (Net)	(22)	(3,071,700)							(22)	(3,071,700)
23. In force December 31 of current year	429	62,465,062	(a)						429	62,465,062

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	428,235				428,235
2. Annuity considerations	1,800				1,800
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	430,035				430,035
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	565,237				565,237
10. Matured endowments					
11. Annuity benefits	526,165				526,165
12. Surrender values and withdrawals for life contracts	553,486				553,486
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,644,888				1,644,888
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	565,237							6	565,237
Settled during current year:										
18.1 By payment in full	6	565,237							6	565,237
18.2 By payment on compromised claims										
18.3 Totals paid	6	565,237							6	565,237
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	565,237							6	565,237
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	489	67,785,712	(a)						489	67,785,712
21. Issued during year										
22. Other changes to in force (Net)	(20)	(2,256,595)							(20)	(2,256,595)
23. In force December 31 of current year	469	65,529,117	(a)						469	65,529,117

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	257,714				257,714
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	257,714				257,714
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	235,052				235,052
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	353,775				353,775
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,183				1,183
15. Totals	590,010				590,010
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	436,236							4	436,236
Settled during current year:										
18.1 By payment in full	3	236,236							3	236,236
18.2 By payment on compromised claims										
18.3 Totals paid	3	236,236							3	236,236
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	236,236							3	236,236
19. Unpaid Dec. 31, current year (16+17-18.6)	1	200,000							1	200,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	253	46,117,819	(a)						253	46,117,819
21. Issued during year										
22. Other changes to in force (Net)	(14)	(1,512,798)							(14)	(1,512,798)
23. In force December 31 of current year	239	44,605,021	(a)						239	44,605,021

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No. of Pols. & Certifs., Amount), Credit Life (No. of Ind. Pols. & Gr. Certifs., Amount), Group (No. of Certifs., Amount), Industrial (No. of Pols. & Certifs., Amount), Total (No. of Pols. & Certifs., Amount). Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 24.4 contains the word 'NONE' in large letters.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	282,940				282,940
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	282,940				282,940
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,500,135				1,500,135
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	752,876				752,876
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	18,010				18,010
15. Totals	2,271,021				2,271,021
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	500,000							.1	500,000
17. Incurred during current year	.3	1,018,145							.3	1,018,145
Settled during current year:										
18.1 By payment in full	.4	1,518,145							.4	1,518,145
18.2 By payment on compromised claims										
18.3 Totals paid	.4	1,518,145							.4	1,518,145
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	.4	1,518,145							.4	1,518,145
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	218	41,707,951	(a)						218	41,707,951
21. Issued during year										
22. Other changes to in force (Net)	(8)	(2,862,364)							(8)	(2,862,364)
23. In force December 31 of current year	210	38,845,587	(a)						210	38,845,587

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	146,043				146,043
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	146,043				146,043
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,100,000				1,100,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	58,358				58,358
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	828				828
15. Totals	1,159,186				1,159,186
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	1,100,828							3	1,100,828
Settled during current year:										
18.1 By payment in full	3	1,100,828							3	1,100,828
18.2 By payment on compromised claims										
18.3 Totals paid	3	1,100,828							3	1,100,828
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	1,100,828							3	1,100,828
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	168	20,552,859	(a)						168	20,552,859
21. Issued during year										
22. Other changes to in force (Net)	(4)	(1,412,961)							(4)	(1,412,961)
23. In force December 31 of current year	164	19,139,898	(a)						164	19,139,898

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED and POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.5 Other Individual Policies, 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	829,679				829,679
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	829,679				829,679
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	63,708				63,708
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	751,202				751,202
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,880				14,880
15. Totals	829,790				829,790
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	308,752							5	308,752
18.1 Settled during current year: By payment in full	2	78,588							2	78,588
18.2 By payment on compromised claims										
18.3 Totals paid	2	78,588							2	78,588
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	78,588							2	78,588
19. Unpaid Dec. 31, current year (16+17-18.6)	3	230,165							3	230,165
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	609	125,714,898	(a)						609	125,714,898
21. Issued during year										
22. Other changes to in force (Net)	(15)	(1,253,052)							(15)	(1,253,052)
23. In force December 31 of current year	594	124,461,846	(a)						594	124,461,846

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	922,709				922,709
2. Annuity considerations	14,000				14,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	936,709				936,709
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,797,095				1,797,095
10. Matured endowments					
11. Annuity benefits	18,338				18,338
12. Surrender values and withdrawals for life contracts	1,632,795				1,632,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,457				6,457
15. Totals	3,454,685				3,454,685
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	100,000							.1	100,000
17. Incurred during current year	14	1,703,553							14	1,703,553
Settled during current year:										
18.1 By payment in full	15	1,803,553							15	1,803,553
18.2 By payment on compromised claims										
18.3 Totals paid	15	1,803,553							15	1,803,553
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	1,803,553							15	1,803,553
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	835	155,626,722	(a)						835	155,626,722
21. Issued during year		100,000								100,000
22. Other changes to in force (Net)	(35)	(7,554,076)							(35)	(7,554,076)
23. In force December 31 of current year	800	148,172,646	(a)						800	148,172,646

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	381,375				381,375
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	381,375				381,375
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,510,581				1,510,581
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	904,139				904,139
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,414,720				2,414,720
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	13	1,916,454							13	1,916,454
Settled during current year:										
18.1 By payment in full	10	1,510,581							10	1,510,581
18.2 By payment on compromised claims										
18.3 Totals paid	10	1,510,581							10	1,510,581
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	1,510,581							10	1,510,581
19. Unpaid Dec. 31, current year (16+17-18.6)	3	405,873							3	405,873
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	753	245,447,699	(a)						753	245,447,699
21. Issued during year										
22. Other changes to in force (Net)	(35)	20,861,247							(35)	20,861,247
23. In force December 31 of current year	718	266,308,946	(a)						718	266,308,946

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi
 NAIC Group Code 0435

DURING THE YEAR 2020
 NAIC Company Code 70416

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	202,287				202,287
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	202,287				202,287
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	385,384				385,384
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	337,570				337,570
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,501				4,501
15. Totals	727,455				727,455
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	389,885							4	389,885
Settled during current year:										
18.1 By payment in full	4	389,885							4	389,885
18.2 By payment on compromised claims										
18.3 Totals paid	4	389,885							4	389,885
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	389,885							4	389,885
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	141	34,857,774	(a)						141	34,857,774
21. Issued during year										
22. Other changes to in force (Net)	(15)	(3,249,922)							(15)	(3,249,922)
23. In force December 31 of current year	126	31,607,852	(a)						126	31,607,852

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	456,038				456,038
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	456,038				456,038
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	643,878				643,878
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	595,980				595,980
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,625				3,625
15. Totals	1,243,483				1,243,483
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	12	797,503							12	797,503
Settled during current year:										
18.1 By payment in full	11	647,503							11	647,503
18.2 By payment on compromised claims										
18.3 Totals paid	11	647,503							11	647,503
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	647,503							11	647,503
19. Unpaid Dec. 31, current year (16+17-18.6)	1	150,000							1	150,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	469	70,265,764	(a)						469	70,265,764
21. Issued during year										
22. Other changes to in force (Net)	(30)	(4,076,855)							(30)	(4,076,855)
23. In force December 31 of current year	439	66,188,909	(a)						439	66,188,909

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED and POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.5 Other Individual Policies: 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	307,305				307,305
2. Annuity considerations	1,800				1,800
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	309,105				309,105
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	281,872				281,872
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	679,031				679,031
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	960,903				960,903
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	1	250,000							1	250,000
17. Incurred during current year		31,872								31,872
Settled during current year:										
18.1 By payment in full	1	281,872							1	281,872
18.2 By payment on compromised claims										
18.3 Totals paid	1	281,872							1	281,872
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	281,872							1	281,872
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	330	45,053,286	(a)		1	365,704,115			331	410,757,401
21. Issued during year										
22. Other changes to in force (Net)	(20)	(2,784,548)				1,589,052			(20)	(1,195,496)
23. In force December 31 of current year	310	42,268,738	(a)		1	367,293,167			311	409,561,905

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	271,469				271,469
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	271,469				271,469
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	278,372				278,372
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	218,282				218,282
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	496,654				496,654
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	80,000							.1	80,000
17. Incurred during current year	.2	198,372							.2	198,372
Settled during current year:										
18.1 By payment in full	.3	278,372							.3	278,372
18.2 By payment on compromised claims										
18.3 Totals paid	.3	278,372							.3	278,372
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	.3	278,372							.3	278,372
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	185	37,814,895	(a)						185	37,814,895
21. Issued during year										
22. Other changes to in force (Net)	(11)	(2,092,596)							(11)	(2,092,596)
23. In force December 31 of current year	174	35,722,299	(a)						174	35,722,299

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	125,144				125,144
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	125,144				125,144
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	175,056				175,056
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	332,638				332,638
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	507,694				507,694
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	175,056							2	175,056
Settled during current year:										
18.1 By payment in full	2	175,056							2	175,056
18.2 By payment on compromised claims										
18.3 Totals paid	2	175,056							2	175,056
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	175,056							2	175,056
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	179	24,120,046	(a)						179	24,120,046
21. Issued during year										
22. Other changes to in force (Net)	(11)	(1,261,688)							(11)	(1,261,688)
23. In force December 31 of current year	168	22,858,358	(a)						168	22,858,358

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,347,303				1,347,303
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,347,303				1,347,303
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	797,134				797,134
10. Matured endowments					
11. Annuity benefits	313,682				313,682
12. Surrender values and withdrawals for life contracts	2,351,536				2,351,536
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,902				13,902
15. Totals	3,476,254				3,476,254
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	3	201,024							3	201,024
17. Incurred during current year	15	3,927,898							15	3,927,898
Settled during current year:										
18.1 By payment in full	15	811,036							15	811,036
18.2 By payment on compromised claims										
18.3 Totals paid	15	811,036							15	811,036
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	811,036							15	811,036
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,317,887							3	3,317,887
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	972	214,162,778	(a)						972	214,162,778
21. Issued during year		75,000								75,000
22. Other changes to in force (Net)	(72)	(15,921,481)							(72)	(15,921,481)
23. In force December 31 of current year	900	198,316,297	(a)						900	198,316,297

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$..., current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..., current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Row 24.4 contains the word 'NONE' in large letters.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	133,434				133,434
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	133,434				133,434
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	80,379				80,379
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	416				416
15. Totals	80,795				80,795
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	1,000,416							2	1,000,416
Settled during current year:										
18.1 By payment in full	1	416							1	416
18.2 By payment on compromised claims										
18.3 Totals paid	1	416							1	416
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	416							1	416
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,000,000							1	1,000,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	132	26,992,968	(a)						132	26,992,968
21. Issued during year										
22. Other changes to in force (Net)	(8)	(664,142)							(8)	(664,142)
23. In force December 31 of current year	124	26,328,826	(a)						124	26,328,826

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24 Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.5 Other Individual Policies, 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26 Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED and POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24 Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.4 Other Individual Policies: 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26 Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$..., current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..., current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Row 24.6 shows a large 'NONE' watermark.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	749,236				749,236
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	749,236				749,236
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	761,600				761,600
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	530,341				530,341
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,966				5,966
15. Totals	1,297,907				1,297,907
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	11	1,503,875							11	1,503,875
Settled during current year:										
18.1 By payment in full	9	767,566							9	767,566
18.2 By payment on compromised claims										
18.3 Totals paid	9	767,566							9	767,566
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	767,566							9	767,566
19. Unpaid Dec. 31, current year (16+17-18.6)	2	736,310							2	736,310
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	422	92,432,290	(a)						422	92,432,290
21. Issued during year		50,000								50,000
22. Other changes to in force (Net)	(17)	(4,712,839)							(17)	(4,712,839)
23. In force December 31 of current year	405	87,769,451	(a)						405	87,769,451

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	327,080				327,080
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	327,080				327,080
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	343,744				343,744
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	343,080				343,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	686,824				686,824
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	343,744							2	343,744
Settled during current year:										
18.1 By payment in full	2	343,744							2	343,744
18.2 By payment on compromised claims										
18.3 Totals paid	2	343,744							2	343,744
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	343,744							2	343,744
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	242	42,112,207	(a)						242	42,112,207
21. Issued during year										
22. Other changes to in force (Net)	(8)	755,704							(8)	755,704
23. In force December 31 of current year	234	42,867,911	(a)						234	42,867,911

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,697,882				1,697,882
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,697,882				1,697,882
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,079,306				2,079,306
10. Matured endowments					
11. Annuity benefits	16,604				16,604
12. Surrender values and withdrawals for life contracts	2,461,145				2,461,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,631				14,631
15. Totals	4,571,686				4,571,686
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	.89							.1	.89
17. Incurred during current year	21	2,393,798							21	2,393,798
Settled during current year:										
18.1 By payment in full	21	2,093,937							21	2,093,937
18.2 By payment on compromised claims										
18.3 Totals paid	21	2,093,937							21	2,093,937
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	2,093,937							21	2,093,937
19. Unpaid Dec. 31, current year (16+17-18.6)	1	299,950							1	299,950
POLICY EXHIBIT										
20. In force December 31, prior year	1,422	272,508,630	(a)		No. of Policies				1,422	272,508,630
21. Issued during year		208,569								208,569
22. Other changes to in force (Net)	(70)	(13,403,830)							(70)	(13,403,830)
23. In force December 31 of current year	1,352	259,313,369	(a)						1,352	259,313,369

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	134,505				134,505
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	134,505				134,505
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			1,536,704		1,536,704
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	326,439				326,439
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,672				1,672
15. Totals	328,111		1,536,704		1,864,815
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,672			7	2,602,869			8	2,604,540
18.1 Settled during current year: By payment in full	1	1,672			4	1,536,704			5	1,538,375
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,672			4	1,536,704			5	1,538,375
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,672			4	1,536,704			5	1,538,375
19. Unpaid Dec. 31, current year (16+17-18.6)					3	1,066,165			3	1,066,165
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	107	28,134,113	(a)		1	351,391,746			108	379,525,859
21. Issued during year										
22. Other changes to in force (Net)	(6)	(734,346)				(2,625,028)			(6)	(3,359,374)
23. In force December 31 of current year	101	27,399,767	(a)		1	348,766,718			102	376,166,485

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1		2		3		4		5	
	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
1. Life insurance	695,868								695,868	
2. Annuity considerations										
3. Deposit-type contract funds			XXX				XXX			
4. Other considerations										
5. Totals (Sum of Lines 1 to 4)	695,868								695,868	
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS										
Life insurance:										
6.1 Paid in cash or left on deposit										
6.2 Applied to pay renewal premiums										
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period										
6.4 Other										
6.5 Totals (Sum of Lines 6.1 to 6.4)										
Annuities:										
7.1 Paid in cash or left on deposit										
7.2 Applied to provide paid-up annuities										
7.3 Other										
7.4 Totals (Sum of Lines 7.1 to 7.3)										
8. Grand Totals (Lines 6.5 plus 7.4)										
DIRECT CLAIMS AND BENEFITS PAID										
9. Death benefits	624,459								624,459	
10. Matured endowments										
11. Annuity benefits	21,624								21,624	
12. Surrender values and withdrawals for life contracts	710,242								710,242	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid										
14. All other benefits, except accident and health	25,874								25,874	
15. Totals	1,382,199								1,382,199	
DETAILS OF WRITE-INS										
1301.										
1302.										
1303.										
1398. Summary of Line 13 from overflow page										
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)										

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	16	750,332							16	750,332
Settled during current year:										
18.1 By payment in full	15	650,332							15	650,332
18.2 By payment on compromised claims										
18.3 Totals paid	15	650,332							15	650,332
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	650,332							15	650,332
19. Unpaid Dec. 31, current year (16+17-18.6)	1	100,000							1	100,000
POLICY EXHIBIT										
20. In force December 31, prior year	506	87,711,985	(a)		No. of Policies				506	87,711,985
21. Issued during year										
22. Other changes to in force (Net)	(13)	(2,335,047)							(13)	(2,335,047)
23. In force December 31 of current year	493	85,376,938	(a)						493	85,376,938

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$..., current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..., current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various policy types. A large 'NONE' watermark is present across the table.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	543,827				543,827
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	543,827				543,827
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	433,997				433,997
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	197,488				197,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,829				3,829
15. Totals	635,314				635,314
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	437,826							6	437,826
Settled during current year:										
18.1 By payment in full	6	437,826							6	437,826
18.2 By payment on compromised claims										
18.3 Totals paid	6	437,826							6	437,826
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	437,826							6	437,826
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	439	78,862,537	(a)						439	78,862,537
21. Issued during year										
22. Other changes to in force (Net)	(5)	(940,804)							(5)	(940,804)
23. In force December 31 of current year	434	77,921,733	(a)						434	77,921,733

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,311,107				2,311,107
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,311,107				2,311,107
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,228,610				3,228,610
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,219,840				2,219,840
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	18,569				18,569
15. Totals	5,467,019				5,467,019
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	3	825,022							3	825,022
17. Incurred during current year	22	2,622,158							22	2,622,158
Settled during current year:										
18.1 By payment in full	23	3,247,180							23	3,247,180
18.2 By payment on compromised claims										
18.3 Totals paid	23	3,247,180							23	3,247,180
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	23	3,247,180							23	3,247,180
19. Unpaid Dec. 31, current year (16+17-18.6)	2	200,000							2	200,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,724	372,111,380	(a)						1,724	372,111,380
21. Issued during year										
22. Other changes to in force (Net)	(73)	(14,265,912)							(73)	(14,265,912)
23. In force December 31 of current year	1,651	357,845,468	(a)						1,651	357,845,468

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$..., current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..., current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various policy types. A large 'NONE' watermark is overlaid on the table.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

(a) Includes Individual Credit Life Insurance prior year \$..., current year \$... Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$..., current year \$...

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Row 24.6 shows a total of NONE.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED and POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.5 Other Individual Policies, 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	552,536				552,536
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	552,536				552,536
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	345,636				345,636
10. Matured endowments					
11. Annuity benefits	90,213				90,213
12. Surrender values and withdrawals for life contracts	746,935				746,935
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,786				10,786
15. Totals	1,193,570				1,193,570
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	.1	30,000							.1	30,000
17. Incurred during current year	8	326,422							8	326,422
Settled during current year:										
18.1 By payment in full	9	356,422							9	356,422
18.2 By payment on compromised claims										
18.3 Totals paid	9	356,422							9	356,422
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	356,422							9	356,422
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	565	92,596,812	(a)						565	92,596,812
21. Issued during year										
22. Other changes to in force (Net)	(33)	(5,437,247)							(33)	(5,437,247)
23. In force December 31 of current year	532	87,159,565	(a)						532	87,159,565

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	157,558				157,558
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	157,558				157,558
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	150,025				150,025
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,450				2,450
15. Totals	152,475				152,475
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	2,450							1	2,450
Settled during current year:										
18.1 By payment in full	1	2,450							1	2,450
18.2 By payment on compromised claims										
18.3 Totals paid	1	2,450							1	2,450
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	2,450							1	2,450
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	114	21,967,010	(a)						114	21,967,010
21. Issued during year										
22. Other changes to in force (Net)	(6)	(663,181)							(6)	(663,181)
23. In force December 31 of current year	108	21,303,829	(a)						108	21,303,829

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	282,234				282,234
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	282,234				282,234
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	13,897				13,897
12. Surrender values and withdrawals for life contracts	567,150				567,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,140				4,140
15. Totals	585,187				585,187
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	4,140							1	4,140
Settled during current year:										
18.1 By payment in full	1	4,140							1	4,140
18.2 By payment on compromised claims										
18.3 Totals paid	1	4,140							1	4,140
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	4,140							1	4,140
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	342	103,413,702	(a)						342	103,413,702
21. Issued during year										
22. Other changes to in force (Net)	(19)	3,717,912							(19)	3,717,912
23. In force December 31 of current year	323	107,131,614	(a)						323	107,131,614

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders/Refunds to Members, Direct Claims and Benefits Paid, and Details of Write-ins.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,720				1,720
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,720				1,720
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Alien

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS, DIRECT CLAIMS AND BENEFITS PAID, DETAILS OF WRITE-INS.

Table with 10 columns: 1 No. of Pols. & Certifs., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No. of Pols. & Certifs., 8 Amount, 9 No. of Pols. & Certifs., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Plan premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies/certificates (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.4 Other Individual Policies: 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	62,990				62,990
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	62,990				62,990
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	42	10,529,736	(a)						42	10,529,736
21. Issued during year										
22. Other changes to in force (Net)	(3)	7,094							(3)	7,094
23. In force December 31 of current year	39	10,536,830	(a)						39	10,536,830

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 70416

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	29,272,088				29,272,088
2. Annuity considerations	19,952				19,952
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	29,292,040				29,292,040
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	73,623,634		7,510,495		81,134,129
10. Matured endowments					
11. Annuity benefits	1,838,913				1,838,913
12. Surrender values and withdrawals for life contracts	39,896,058				39,896,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	356,710				356,710
15. Totals	115,715,315		7,510,495		123,225,810
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	37	13,323,264			1	423,123			38	13,746,387
17. Incurred during current year	370	75,013,318			20	11,273,421			390	86,286,739
Settled during current year:										
18.1 By payment in full	368	73,980,344			14	7,510,495			382	81,490,839
18.2 By payment on compromised claims										
18.3 Totals paid	368	73,980,344			14	7,510,495			382	81,490,839
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	368	73,980,344			14	7,510,495			382	81,490,839
19. Unpaid Dec. 31, current year (16+17-18.6)	39	14,356,238			7	4,186,049			46	18,542,287
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,025	9,100,123,239	(a)		5	2,232,629,599			29,030	11,332,752,838
21. Issued during year		2,034,233								2,034,233
22. Other changes to in force (Net)	(1,220)	(163,588,096)				(7,041,318)			(1,220)	(170,629,414)
23. In force December 31 of current year	27,805	8,938,569,376	(a)		5	2,225,588,281			27,810	11,164,157,657

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year			29,025	9,100,123			5	3,087	2,233,751	11,333,874
2. Issued during year				2,034						2,034
3. Reinsurance assumed										
4. Revived during year			1	350						350
5. Increased during year (net)			1	83,383					7,989	91,372
6. Subtotals, Lines 2 to 5			2	85,767					7,989	93,756
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			29,027	9,185,890			5	3,087	2,241,740	11,427,630
Deductions during year:										
10. Death			206	65,229			XXX	20	11,273	76,502
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			3	171						171
14. Surrender			732	127,388						127,388
15. Lapse			258	52,349						52,349
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			23	2,184						2,184
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			1,222	247,321				20	11,273	258,594
21. In force end of year (b) (Line 9 minus Line 20)			27,805	8,938,569			5	3,067	2,230,467	11,169,036
22. Reinsurance ceded end of year	XXX		XXX	4,133,876	XXX		XXX	XXX	2,230,467	6,364,343
23. Line 21 minus Line 22	XXX		XXX	4,804,693	XXX	(a)	XXX	XXX		4,804,693
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			4	8,381
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	141
31. Totals (Lines 27 to 30)				141
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	55	2,438
34. Totals, whole life and endowment		2,034	27,750	8,935,990
35. Totals (Lines 31 to 34)		2,034	27,805	8,938,569

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	2,034		8,938,569	
38. Credit Life (Group and Individual)				
39. Group			2,230,467	
40. Totals (Lines 36 to 39)	2,034		11,169,036	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	41,767
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			10,371	1,697,539				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	10,371	(a) 1,697,539		(a)		(a)

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

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		124		
2. Issued during year	3	4		
3. Reinsurance assumed				
4. Increased during year (net)	15			
5. Total (Lines 1 to 4)	18	128		
Deductions during year:				
6. Decreased (net)		37		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		37		
9. In force end of year (line 5 minus line 8)	18	91		
10. Amount on deposit		(a) 13,799,756		(a)
11. Income now payable		38		
12. Amount of income payable	(a)	(a) 607,111	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		616		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		616		
Deductions during year:				
6. Decreased (net)		61		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		61		
9. In force end of year (line 5 minus line 8)		555		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 41,504,204	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	188,043
2. Current year's realized pre-tax capital gains/(losses) of \$749,662 transferred into the reserve net of taxes of \$157,429	592,233
3. Adjustment for current year's liability gains/(losses) released from the reserve	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	780,276
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	173,504
6. Reserve as of December 31, current year (Line 4 minus Line 5)	606,773

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020	45,058	128,446		173,504
2. 2021	20,653	177,427		198,080
3. 2022	20,738	116,014		136,752
4. 2023	23,858	84,099		107,958
5. 2024	25,266	50,357		75,622
6. 2025	21,325	15,632		36,957
7. 2026	16,002	(1,072)		14,930
8. 2027	11,196	178		11,373
9. 2028	6,706	1,473		8,179
10. 2029	400	2,870		3,270
11. 2030	(3,131)	4,210		1,079
12. 2031	(2,217)	4,447		2,230
13. 2032	(1,198)	3,535		2,337
14. 2033	(33)	2,566		2,533
15. 2034	1,049	1,540		2,588
16. 2035	1,340	513		1,853
17. 2036	867			867
18. 2037	426			426
19. 2038	59			59
20. 2039	(195)			(194)
21. 2040	(108)			(108)
22. 2041	(1)			(1)
23. 2042	(11)			(11)
24. 2043	(6)			(6)
25. 2044				
26. 2045				
27. 2046				
28. 2047				
29. 2048				
30. 2049				
31. 2050 and Later				
32. Total (Lines 1 to 31)	188,043	592,233		780,276

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	6,269,527	15,668	6,285,196				6,285,196
2. Realized capital gains/(losses) net of taxes - General Account	(72,734)		(72,734)				(72,734)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	(189,818)		(189,818)				(189,818)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(156,381)		(156,381)				(156,381)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	1,823,136	3,826	1,826,961				1,826,961
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	7,673,730	19,494	7,693,224				7,693,224
9. Maximum reserve	8,538,700	13,923	8,552,622				8,552,622
10. Reserve objective	5,182,969	8,916	5,191,885				5,191,885
11. 20% of (Line 10 - Line 8)	(498,152)	(2,116)	(500,268)				(500,268)
12. Balance before transfers (Lines 8 + 11)	7,175,578	17,378	7,192,956				7,192,956
13. Transfers	3,456	(3,456)					
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	7,179,034	13,922	7,192,956				7,192,956

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	4,504,991	XXX	XXX	4,504,991	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	67,541,848	XXX	XXX	67,541,848	0.0005	33,771	0.0016	108,067	0.0033	222,888
2.2	1	NAIC Designation Category 1.B	2,504,369	XXX	XXX	2,504,369	0.0005	1,252	0.0016	4,007	0.0033	8,264
2.3	1	NAIC Designation Category 1.C	2,571,188	XXX	XXX	2,571,188	0.0005	1,286	0.0016	4,114	0.0033	8,485
2.4	1	NAIC Designation Category 1.D	6,330,665	XXX	XXX	6,330,665	0.0005	3,165	0.0016	10,129	0.0033	20,891
2.5	1	NAIC Designation Category 1.E	6,974,385	XXX	XXX	6,974,385	0.0005	3,487	0.0016	11,159	0.0033	23,015
2.6	1	NAIC Designation Category 1.F	19,429,639	XXX	XXX	19,429,639	0.0005	9,715	0.0016	31,087	0.0033	64,118
2.7	1	NAIC Designation Category 1.G	21,860,434	XXX	XXX	21,860,434	0.0005	10,930	0.0016	34,977	0.0033	72,139
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	127,212,528	XXX	XXX	127,212,528	XXX	63,606	XXX	203,540	XXX	419,801
3.1	2	NAIC Designation Category 2.A	36,120,736	XXX	XXX	36,120,736	0.0021	75,854	0.0064	231,173	0.0106	382,880
3.2	2	NAIC Designation Category 2.B	37,572,960	XXX	XXX	37,572,960	0.0021	78,903	0.0064	240,467	0.0106	398,273
3.3	2	NAIC Designation Category 2.C	11,644,066	XXX	XXX	11,644,066	0.0021	24,453	0.0064	74,522	0.0106	123,427
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	85,337,762	XXX	XXX	85,337,762	XXX	179,209	XXX	546,162	XXX	904,580
4.1	3	NAIC Designation Category 3.A	1,802,516	XXX	XXX	1,802,516	0.0099	17,845	0.0263	47,406	0.0376	67,775
4.2	3	NAIC Designation Category 3.B	15,914,280	XXX	XXX	15,914,280	0.0099	157,551	0.0263	418,546	0.0376	598,377
4.3	3	NAIC Designation Category 3.C	2,337,772	XXX	XXX	2,337,772	0.0099	23,144	0.0263	61,483	0.0376	87,900
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	20,054,568	XXX	XXX	20,054,568	XXX	198,540	XXX	527,435	XXX	754,052
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B	5,147,265	XXX	XXX	5,147,265	0.0245	126,108	0.0572	294,424	0.0817	420,532
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	5,147,265	XXX	XXX	5,147,265	XXX	126,108	XXX	294,424	XXX	420,532
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B	492,532	XXX	XXX	492,532	0.0630	31,030	0.1128	55,558	0.1880	92,596
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	492,532	XXX	XXX	492,532	XXX	31,030	XXX	55,558	XXX	92,596
7.	6	NAIC 6	697,084	XXX	XXX	697,084	0.0000		0.2370	165,209	0.2370	165,209
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	243,446,730	XXX	XXX	243,446,730	XXX	598,493	XXX	1,792,327	XXX	2,756,770
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D	44,964,648	XXX	XXX	44,964,648	0.0005	22,482	0.0016	71,943	0.0033	148,383
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	44,964,648	XXX	XXX	44,964,648	XXX	22,482	XXX	71,943	XXX	148,383
20.1	2	NAIC Designation Category 2.A	11,097,578	XXX	XXX	11,097,578	0.0021	23,305	0.0064	71,024	0.0106	117,634
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	11,097,578	XXX	XXX	11,097,578	XXX	23,305	XXX	71,024	XXX	117,634
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	56,062,226	XXX	XXX	56,062,226	XXX	45,787	XXX	142,968	XXX	266,018
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	299,508,956	XXX	XXX	299,508,956	XXX	644,281	XXX	1,935,295	XXX	3,022,788

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed	1,973,187		XXX	1,973,187	0.0003	592	0.0007	1,381	0.0011	2,171
41.		Residential Mortgages - All Other	117,207		XXX	117,207	0.0015	176	0.0034	399	0.0046	539
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial Mortgages - All Other - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
Overdue, Not in Process:												
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure:												
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	2,090,394		XXX	2,090,394	XXX	768	XXX	1,780	XXX	2,710
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	2,090,394		XXX	2,090,394	XXX	768	XXX	1,780	XXX	2,710

Asset Valuation Reserve - Equity Component

NONE

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
65935	04-1590850	09/07/1983	Massachusetts Mutual Life Insurance Company	MA	582,883	903,971
65935	04-1590850	01/01/2000	Massachusetts Mutual Life Insurance Company	MA	5,150,994	4,186,049
0299999. Life and Annuity - U.S. Affiliates - Other					5,733,877	5,090,020
0399999. Total Life and Annuity - U.S. Affiliates					5,733,877	5,090,020
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates					5,733,877	5,090,020
86258	13-2572994	02/08/1999	General Re Life Corp. (C081)	CT	25,451	534,668
65676	35-0472300	02/08/1999	Lincoln National Life Ins. Co. (LN81)	IN	79,594	790,952
66346	58-0828824	02/08/1999	Munich American Reassurance Co (MU81)	GA	141,203	1,290,021
66346	58-0828824	01/01/1999	Munich American Reassurance Co (MU82)	GA	62,312	118,606
93572	43-1235868	01/01/1999	RGA Reinsurance Co. (A282)	MO	26,044	138,459
93572	43-1235868	02/08/1999	RGA Reinsurance Co. (GA81)	MO	79,594	790,952
82627	06-0839705	12/31/2016	Swiss Re Life & Health America Inc. (SR16)	MO	1,331,398	3,693,749
0899999. Life and Annuity - U.S. Non-Affiliates					1,745,596	7,357,407
1099999. Total Life and Annuity - Non-Affiliates					1,745,596	7,357,407
1199999. Total Life and Annuity					7,479,473	12,447,427
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					7,479,473	12,447,427
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					7,479,473	12,447,427

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
65935	04-1590850	09/07/1983	Massachusetts Mutual Life Insurance Co.	MA	YRT/I	OL	327,743,584	4,569,858	4,502,350	5,509,479				
65935	04-1590850	01/01/1997	Massachusetts Mutual Life Insurance Co.	MA	OTH/I	OL				109,572				
0299999. General Account - Authorized U.S. Affiliates - Other							327,743,584	4,569,858	4,502,350	5,619,051				
0399999. Total General Account - Authorized U.S. Affiliates							327,743,584	4,569,858	4,502,350	5,619,051				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							327,743,584	4,569,858	4,502,350	5,619,051				
80659	82-4531188	03/01/1996	Canada Life Assurance Co. (CR57)	MI	YRT/I	OL	666,996	2,761	2,711	2,436				
86258	13-2572994	02/08/1999	General Re Life Corp. (C081)	CT	YRT/I	OL	213,611,454	1,965,697	1,969,254	1,264,932				
65676	35-0472300	01/05/1983	Lincoln National Life Ins. Co. (LN16)	IN	YRT/I	OL	2,846,481	11,784	11,568	11,306				
65676	35-0472300	02/08/1999	Lincoln National Life Ins. Co. (LN81)	IN	YRT/I	OL	324,247,362	2,983,894	2,989,476	1,895,386				
66346	58-0828824	05/01/1994	Munich American Reassurance (CA48)	GA	YRT/I	OL	191,032	791	776	636				
66346	58-0828824	02/08/1999	Munich American Reassurance (MU81)	GA	YRT/I	OL	539,773,373	4,967,308	4,976,403	2,925,751				
66346	58-0828824	01/01/1999	Munich American Reassurance (MU82)	GA	YRT/I	OL	154,590,649	1,638,321	1,650,276	1,028,271				
93572	43-1235868	05/01/1994	RGA Reinsurance Co. (AZ51)	MO	YRT/I	OL	744,260	3,081	3,025	2,432				
93572	43-1235868	01/01/1999	RGA Reinsurance Co. (AZ82)	MO	YRT/I	OL	185,765,596	1,968,328	1,982,733	1,577,050				
93572	43-1235868	02/08/1999	RGA Reinsurance Co. (GA81)	MO	YRT/I	OL	324,247,362	2,983,894	2,989,476	1,864,281				
82627	06-0839705	12/31/2016	Swiss Re Life & Health America (SR16V)	MO	MCO/I	OL	2,055,730,947			12,116,431	26,008,991	27,719,604	127,030,226	
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (SR59)	MO	YRT/I	OL	3,717,360	15,390	15,106	16,670				
0899999. General Account - Authorized U.S. Non-Affiliates							3,806,132,872	16,541,249	16,590,804	22,705,582	26,008,991	27,719,604	127,030,226	
1099999. Total General Account - Authorized Non-Affiliates							3,806,132,872	16,541,249	16,590,804	22,705,582	26,008,991	27,719,604	127,030,226	
1199999. Total General Account Authorized							4,133,876,456	21,111,107	21,093,154	28,324,633	26,008,991	27,719,604	127,030,226	
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified							4,133,876,456	21,111,107	21,093,154	28,324,633	26,008,991	27,719,604	127,030,226	
65935	04-1590850	01/01/2000	Massachusetts Mutual Life Insurance Co.	MA	MCO/G	OL	2,230,466,323			731,301			1,171,785,799	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other							2,230,466,323			731,301				1,171,785,799
4899999. Total Separate Accounts - Authorized U.S. Affiliates							2,230,466,323			731,301				1,171,785,799
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates							2,230,466,323			731,301				1,171,785,799
82627	06-0839705	12/31/2016	Swiss Re Life & Health America (SR16V)	MO	MCO/I	OL							845,555,070	
5399999. Separate Accounts - Authorized U.S. Non-Affiliates														845,555,070
5599999. Total Separate Accounts - Authorized Non-Affiliates														845,555,070
5699999. Total Separate Accounts Authorized							2,230,466,323			731,301				2,017,340,869
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)														
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals														

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 6

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

	1 2020	2 2019	3 2018	4 2017	5 2016
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	29,056	29,332	28,813	35,634	139,892
2. Commissions and reinsurance expense allowances	10,227	10,093	10,345	9,250	61,255
3. Contract claims	47,279	37,361	37,107	42,255	25,185
4. Surrender benefits and withdrawals for life contracts	36,102	45,341	44,165	43,051	
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	(70,013)	(72,165)	(71,779)	(70,296)	112,686
7. Increase in aggregate reserve for life and accident and health contracts	18	(345)	(1,021)	(625)	(384)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	(603)	(831)	(437)	2,549	611
9. Aggregate reserves for life and accident and health contracts	21,111	21,093	21,438	22,458	23,083
10. Liability for deposit-type contracts					
11. Contract claims unpaid	12,447	4,565	7,081	14,323	8,780
12. Amounts recoverable on reinsurance	7,479	1,679	4,130	4,375	2,912
13. Experience rating refunds due or unpaid	2,943	3,718	3,248	420	1,564
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	28,453	12,590	8,312	14,776	16,908
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	441,877,170		441,877,170
2. Reinsurance (Line 16)	43,195,146	(43,195,146)	
3. Premiums and considerations (Line 15)	(2,277,498)	(603,255)	(2,880,753)
4. Net credit for ceded reinsurance	XXX	68,967,047	68,967,047
5. All other admitted assets (balance)	10,493,124		10,493,124
6. Total assets excluding Separate Accounts (Line 26)	493,287,942	25,168,647	518,456,588
7. Separate Account assets (Line 27)	4,858,831,848		4,858,831,848
8. Total assets (Line 28)	5,352,119,790	25,168,647	5,377,288,436
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	143,124,981	21,111,106	164,236,087
10. Liability for deposit-type contracts (Line 3)	13,771,784		13,771,784
11. Claim reserves (Line 4)	7,542,397	12,447,427	19,989,824
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)			
14. Other contract liabilities (Line 9)	29,184,889	(8,434,112)	20,750,777
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	25,154,365	44,226	25,198,591
20. Total liabilities excluding Separate Accounts (Line 26)	218,778,416	25,168,647	243,947,063
21. Separate Account liabilities (Line 27)	4,858,831,848		4,858,831,848
22. Total liabilities (Line 28)	5,077,610,264	25,168,647	5,102,778,911
23. Capital & surplus (Line 38)	274,509,526	XXX	274,509,526
24. Total liabilities, capital & surplus (Line 39)	5,352,119,790	25,168,647	5,377,288,437
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	21,111,106		
26. Claim reserves	12,447,427		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities	(8,434,112)		
31. Reinsurance ceded assets	43,195,146		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	68,319,567		
34. Premiums and considerations	(603,255)		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets	(44,226)		
40. Total ceded reinsurance payable/offsets	(647,480)		
41. Total net credit for ceded reinsurance	68,967,047		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	179,200			179,200	
2. Alaska	AK	L	8,981			8,981	
3. Arizona	AZ	L	790,092	1,152		791,244	
4. Arkansas	AR	L	60,031			60,031	
5. California	CA	L	3,571,409			3,571,409	
6. Colorado	CO	L	673,711			673,711	
7. Connecticut	CT	L	690,287			690,287	
8. Delaware	DE	L	107,787			107,787	
9. District of Columbia	DC	L	317,140			317,140	
10. Florida	FL	L	1,831,931			1,831,931	
11. Georgia	GA	L	489,954			489,954	
12. Hawaii	HI	L	155,866			155,866	
13. Idaho	ID	L	66,020			66,020	
14. Illinois	IL	L	1,030,564			1,030,564	
15. Indiana	IN	L	412,706			412,706	
16. Iowa	IA	L	428,235	1,800		430,035	
17. Kansas	KS	L	257,714			257,714	
18. Kentucky	KY	L	215,771			215,771	
19. Louisiana	LA	L	282,940			282,940	
20. Maine	ME	L	146,043			146,043	
21. Maryland	MD	L	803,288			803,288	
22. Massachusetts	MA	L	829,679			829,679	
23. Michigan	MI	L	922,709	14,000		936,709	
24. Minnesota	MN	L	381,375			381,375	
25. Mississippi	MS	L	202,287			202,287	
26. Missouri	MO	L	456,038			456,038	
27. Montana	MT	L	189,800			189,800	
28. Nebraska	NE	L	307,305	1,800		309,105	
29. Nevada	NV	L	271,469			271,469	
30. New Hampshire	NH	L	125,144			125,144	
31. New Jersey	NJ	L	1,347,303			1,347,303	
32. New Mexico	NM	L	93,220			93,220	
33. New York	NY	N	133,434			133,434	
34. North Carolina	NC	L	1,139,092			1,139,092	
35. North Dakota	ND	L	5,548			5,548	
36. Ohio	OH	L	1,147,206			1,147,206	
37. Oklahoma	OK	L	749,236			749,236	
38. Oregon	OR	L	327,080			327,080	
39. Pennsylvania	PA	L	1,697,882			1,697,882	
40. Rhode Island	RI	L	134,505			134,505	
41. South Carolina	SC	L	695,868			695,868	
42. South Dakota	SD	L	24,343			24,343	
43. Tennessee	TN	L	543,827			543,827	
44. Texas	TX	L	2,311,107			2,311,107	
45. Utah	UT	L	311,256			311,256	
46. Vermont	VT	L	73,873	1,200		75,073	
47. Virginia	VA	L	1,254,297			1,254,297	
48. Washington	WA	L	552,536			552,536	
49. West Virginia	WV	L	157,558			157,558	
50. Wisconsin	WI	L	282,234			282,234	
51. Wyoming	WY	L	20,497			20,497	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	1,720			1,720	
58. Aggregate Other Alien	OT	XXX	62,991			62,991	
59. Subtotal	XXX		29,272,089	19,952		29,292,041	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	356,710				356,710	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	29,628,799	19,952			29,648,751	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX	29,628,799	19,952			29,648,751	
98. Less reinsurance ceded	XXX	28,827,769				28,827,769	
99. Totals (All Business) less Reinsurance Ceded	XXX	801,030	19,952	(c)		820,982	
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX	62,991				62,991	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	62,991				62,991	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG50 R - Registered - Non-domiciled RRGs.....
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....
N - None of the above - Not allowed to write business in the state.....7

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

Individual insurance premiums and annuity considerations - allocated to the states in which the policyholder resides (based on Company records when the premium is received). Group premiums - allocated consistent with the 500 lives rule.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	179,200					179,200
2. Alaska	AK	8,981					8,981
3. Arizona	AZ	790,092	1,152				791,244
4. Arkansas	AR	60,031					60,031
5. California	CA	3,571,409					3,571,409
6. Colorado	CO	673,711					673,711
7. Connecticut	CT	690,287					690,287
8. Delaware	DE	107,787					107,787
9. District of Columbia	DC	317,140					317,140
10. Florida	FL	1,831,931					1,831,931
11. Georgia	GA	489,954					489,954
12. Hawaii	HI	155,866					155,866
13. Idaho	ID	66,020					66,020
14. Illinois	IL	1,030,564					1,030,564
15. Indiana	IN	412,706					412,706
16. Iowa	IA	428,235	1,800				430,035
17. Kansas	KS	257,714					257,714
18. Kentucky	KY	215,771					215,771
19. Louisiana	LA	282,940					282,940
20. Maine	ME	146,043					146,043
21. Maryland	MD	803,288					803,288
22. Massachusetts	MA	829,679					829,679
23. Michigan	MI	922,709	14,000				936,709
24. Minnesota	MN	381,375					381,375
25. Mississippi	MS	202,287					202,287
26. Missouri	MO	456,038					456,038
27. Montana	MT	189,800					189,800
28. Nebraska	NE	307,305	1,800				309,105
29. Nevada	NV	271,469					271,469
30. New Hampshire	NH	125,144					125,144
31. New Jersey	NJ	1,347,303					1,347,303
32. New Mexico	NM	93,220					93,220
33. New York	NY	133,434					133,434
34. North Carolina	NC	1,139,092					1,139,092
35. North Dakota	ND	5,548					5,548
36. Ohio	OH	1,147,206					1,147,206
37. Oklahoma	OK	749,236					749,236
38. Oregon	OR	327,080					327,080
39. Pennsylvania	PA	1,697,882					1,697,882
40. Rhode Island	RI	134,505					134,505
41. South Carolina	SC	695,868					695,868
42. South Dakota	SD	24,343					24,343
43. Tennessee	TN	543,827					543,827
44. Texas	TX	2,311,107					2,311,107
45. Utah	UT	311,256					311,256
46. Vermont	VT	73,873	1,200				75,073
47. Virginia	VA	1,254,297					1,254,297
48. Washington	WA	552,536					552,536
49. West Virginia	WV	157,558					157,558
50. Wisconsin	WI	282,234					282,234
51. Wyoming	WY	20,497					20,497
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN	1,720					1,720
58. Aggregate Other Alien	OT	62,991					62,991
59. Total		29,272,089	19,952				29,292,041

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

The following entities are general partner level or above of **Massachusetts Mutual Life Insurance Company** (Parent)

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	04-1590850	65935	Massachusetts
Direct & Indirect Owned Subsidiaries:			
C.M. Life Insurance Company	06-1041383	93432	Connecticut
MML Bay State Life Insurance Company	43-0581430	70416	Connecticut
CML Mezzanine Investor III, LLC	06-1041383		Delaware
CML Special Situations Investor LLC	None		Delaware
CML Global Capabilities LLC	None		Delaware
MM Global Capabilities I LLC	None		Delaware
MassMutual Global Business Services India LLP	None		India
MM Global Capabilities (Netherlands) B.V.	None		Netherlands
MassMutual Global Business Services Romania S.R.L.	None		Romania
MM Global Capabilities II LLC	None		Delaware
MM Global Capabilities III LLC	None		Delaware
MM/Barings Multifamily TEBS 2020 LLC	None		Delaware
Barings Ascend LLC	None		Delaware
Berkshire Way LLC	04-1590850		Delaware
MML Special Situations Investor LLC	None		Delaware
Timberland Forest Holding LLC	47-5322979		Delaware
Lyme Adirondack Forest Company, LLC	None		Delaware
Lyme Adirondack Timberlands I, LLC	None		Delaware
Lyme Adirondack Timberlands II, LLC	None		Delaware
MSP-SC, LLC	04-1590850		Delaware
Insurance Road LLC	04-1590850		Delaware
MassMutual Trad Private Equity LLC	04-1590850		Delaware
MassMutual Private Equity Funds LLC	04-1590850		Delaware
MassMutual Intellectual Property LLC	04-1590850		Delaware
Trad Investments I LLC	None		Delaware
EM Opportunities LLC	None		Delaware
MassMutual MCAM Insurance Company, Inc.	None		Vermont
Jefferies Finance LLC	27-0105644		Delaware
APEX Credit Partners LLC	None		Delaware
Jefferies Credit Partners LLC	None		Delaware
Jefferies Credit Management LLC	None		Delaware
Jefferies Private Credit GP LLC	None		Maryland
Jefferies Private Credit Fund LP	None		Delaware
Jefferies Private Credit BDC Inc.	None		Delaware
JFIN GP Adviser LLC	None		Delaware
JFIN Fund III LLC	None		Delaware
JFIN Fund VI LLC	None		Delaware
JFIN Asset Management LLC	None		Delaware

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JFAM GP LLC	None		Delaware
JFAM GP LP	None		Delaware
Jefferies Direct Lending Fund C LP	None		Delaware
Jefferies DLF C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund C SPE LLC	None		Delaware
JFIN Revolver Holdings LLC	None		Delaware
JFIN Revolver Holdings II LLC	None		Delaware
JFIN Co-Issuer Corporation	None		Delaware
JFIN Europe GP, S.a.r.l.	None		Luxembourg
Jefferies Finance Europe, S.L.P.	None		Luxembourg
Jefferies Finance Europe, SCSp	None		Luxembourg
Jefferies Finance Business Credit LLC	None		Delaware
JFIN Business Credit Fund I LLC	None		Delaware
JFIN High Yield Investments LLC	None		Delaware
JFIN LC Fund LLC	None		Delaware
JFIN CLO 2012 Ltd.	None		Cayman Islands
JFIN CLO 2013 Ltd.	None		Cayman Islands
JFIN CLO 2014 Ltd.	None		Cayman Islands
JFIN CLO 2014-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2018 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2020 Ltd.	None		Cayman Islands
JFIN Revolver Fund, L.P.	None		Delaware
Apex Credit CLO 2015-II Ltd.*	None		Cayman Islands
Apex Credit CLO 2016 Ltd.	None		Cayman Islands
Apex Credit CLO 2017 Ltd.	None		Cayman Islands
Apex Credit CLO 2017-II Ltd.	None		Cayman Islands
MassMutual Mortgage Lending LLC	None		Delaware
MM Copper Hill Road LLC	04-1590850		Delaware
MM Investment Holding	None		Cayman Islands
MassMutual Asset Finance LLC*	26-0073611		Delaware
MMAF Equipment Finance LLC 2013-A	90-1005837		Delaware
MMAF Equipment Finance LLC 2014-A	36-4785301		Delaware
MMAF Equipment Finance LLC 2015-A	38-3969560		Delaware
MMAF Equipment Finance LLC 2016-A	32-0489588		Delaware
MMAF Equipment Finance LLC 2017-A	35-2590691		Delaware

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MMAF Equipment Finance LLC 2017-B	32-0546197		Delaware
MMAF Equipment Finance LLC 2018-A	82-5335801		Delaware
MMAF Equipment Finance LLC 2019-A	83-3722640		Delaware
MMAF Equipment Finance LLC 2019-B	None		Delaware
Rozier LLC	None		Delaware
MML Management Corporation	04-2443240		Massachusetts
MassMutual International Holding MSC, Inc.	04-3548444		Massachusetts
MassMutual Holding MSC, Inc.	04-3341767		Massachusetts
MML CM LLC	None		Delaware
MML Distributors LLC*	04-3356880		Massachusetts
MML Investment Advisers, LLC	None		Delaware
MML Strategic Distributors, LLC	46-3238013		Delaware
The MassMutual Trust Company, FSB	06-1563535		Connecticut
MML Private Placement Investment Company I, LLC	04-1590850		Delaware
MML Private Equity Fund Investor LLC	04-1590850		Delaware
MM Private Equity Intercontinental LLC	04-1590850		Delaware
Pioneers Gate LLC	45-2738137		Delaware
MassMutual Holding LLC	04-2854319		Delaware
Fern Street LLC	37-1732913		Delaware
Sleeper Street LLC	None		Delaware
Haven Life Insurance Agency, LLC	46-2252944		Delaware
MassMutual Assignment Company	06-1597528		North Carolina
MassMutual Capital Partners LLC	04-1590850		Delaware
MassMutual Ventures Holding LLC	None		Delaware
Athens Fund Management LLC	None		Delaware
Crane Venture Partners LLP	None		United Kingdom
MassMutual Ventures Management LLC	None		Delaware
MassMutual Ventures SEA Management Private Limited	None		Singapore
MassMutual Ventures Southeast Asia I LLC	None		Delaware
MassMutual Ventures Southeast Asia II LLC	None		Delaware
MassMutual Ventures UK LLC	None		Delaware
MassMutual Ventures US I LLC	47-1296410		Delaware
MassMutual Ventures US II LLC	None		Delaware
MassMutual Ventures US III LLC	None		Delaware
Open Alternatives LLC	None		Delaware
MM Catalyst Fund LLC	None		Delaware
MM Rothesay Holdco US LLC	04-1590850		Delaware
Rothesay Limited	None		United Kingdom
Rothesay Life Plc	None		United Kingdom

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MML Investors Services, LLC	04-1590850		Massachusetts
MML Insurance Agency, LLC	04-1590850		Massachusetts
MMLISI Financial Alliances, LLC	41-2011634		Delaware
LifeScore Labs, LLC	47-1466022		Massachusetts
MM Asset Management Holding LLC	45-4000072		Delaware
Barings LLC	51-0504477		Delaware
Baring Asset Management (Asia) Holdings Limited	98-0524271		Hong Kong, Special Administrative Region of China
Baring International Fund Managers (Bermuda) Limited	98-0457465		Bermuda
Baring Asset Management (Asia) Limited	98-0457463		Hong Kong, Special Administrative Region of China
Baring Asset Management Korea Limited	None		Korea
Barings Investment Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Barings Overseas Investment Fund Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Baring SICE (Taiwan) Limited	98-0457707		Taiwan ROC
Barings Singapore Pte. Ltd.	None		Singapore
Barings Japan Limited	98-0236449		Japan
Barings Australia Holding Company Pty Ltd	None		Australia
Barings Australia Pty Ltd	98-0457456		Australia
Barings Finance LLC	80-0875475		Delaware
BCF Europe Funding Limited	None		Ireland
BCF Senior Funding I LLC	None		Delaware
BCF Senior Funding I Designated Activity Company	None		Ireland
Barings Securities LLC	04-3238351		Delaware
Barings Guernsey Limited	98-0437588		Guernsey
Barings Europe Limited	None		United Kingdom
Barings Asset Management Spain SL	None		Spain
Barings Italy S.r.l.	None		Italy
Barings Sweden AB	None		Sweden
Barings Finland Oy	None		Finland
Barings Netherlands B.V.	None		Netherlands
Barings Real Estate UK Holdings Limited	None		Delaware
BREAE AIFM LLP	None		United Kingdom
Barings Real Estate Advisers (Continental Europe) Limited	98-0654401		United Kingdom
Barings Real Estate Advisers Europe LLP	98-0654388		United Kingdom
Barings Real Estate Advisers Europe Finance LLP	98-0654412		United Kingdom
Barings Real Estate GmbH	98-1194368		Germany
Baring Asset Management Limited	98-0241935		United Kingdom
Barings European Direct Lending 1 GP LLP	None		United Kingdom
Barings Global Advisors Limited	98-1012393		United Kingdom
Baring International Investment Limited	98-0457328		United Kingdom
Baring International Investment Management Holdings	98-0457587		United Kingdom
Baring Asset Management UK Holdings Limited	98-0457576		United Kingdom

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Baring Asset Management GmbH	98-0465031		Germany
Baring International Fund Managers (Ireland) Limited	98-0524272		Ireland
Baring Asset Management Switzerland Sàrl	None		Switzerland
Baring France SAS	98-0497550		France
Baring Fund Managers Limited	98-0457586		United Kingdom
BCGSS 2 GP LLP	None		United Kingdom
Baring Pension Trustees Limited	98-0457574		United Kingdom
Baring Investment Services Limited	98-0457578		United Kingdom
Barings Core Fund Feeder I GP S.à.r.l.	None		Luxembourg
Barings Investment Fund (LUX) GP S.à r.l.	None		Luxembourg
Barings BME GP S.à.r.l.	None		United Kingdom
Barings GPC GP S.à.r.l.	None		Luxembourg
Barings European Core Property Fund GP Sà.r.l	None		United Kingdom
Barings Umbrella Fund (LUX) GP S.à.r.l.	None		Luxembourg
PREIF Holdings Limited Partnership	None		United Kingdom
Almack Mezzanine GP III Limited	None		United Kingdom
Almack Holding Partnership GP Limited	None		United Kingdom
Almack Mezzanine Fund Limited	None		United Kingdom
Almack Mezzanine Fund II Limited	None		United Kingdom
Barings (U.K.) Limited	98-0432153		United Kingdom
Barings Multifamily Capital Holdings LLC	None		Delaware
Barings Multifamily Capital LLC	None		Michigan
Barings Multifamily Capital Corporation	None		Delaware
Barings Real Estate Advisers Inc.	04-3238351		California
Chassis Acquisition Holding LLC	81-2244465		Delaware
CRA Aircraft Holding LLC*	81-4258759		Delaware
Aland Royalty Holdings LP	None		Delaware
ASM SIP, LP	None		Cayman Islands
Intermodal Holding II LLC	46-2344300		Delaware
Milestone Acquisition Holding, LLC.	47-3055009		Delaware
Novation Companies, Inc.	None		Maryland
Red Lake Ventures, LLC	46-5460309		Delaware
Remington L & W Holdings LLC*	81-4065378		Connecticut
Tamiami Citrus, LLC	None		Delaware
Teaktree Acquisition, LLC	None		Delaware
Techquity, LP	None		Delaware
U.S. Pharmaceuticals Holdings I, LLC	46-0687392		Delaware
U.S. Pharmaceuticals Holdings II, LLC	47-5436800		Delaware
Validus Pharmaceuticals LLC	None		Delaware
VGS Acquisition Holding, LLC	None		Delaware
Aland Royalty GP, LLC	None		Delaware

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

52.5

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Alaska Future Fund GP, LLC	None		Delaware
BAI Funds SLP, LLC	None		Delaware
BAI GP, LLC	None		Delaware
Barings Alternative Investments SLP, LLC	None		Delaware
Baring Asset-Based Income Fund (US) GP, LLC	None		Delaware
Barings Investment Series LLC	None		Delaware
Barings Capital Investment LLC	None		Maryland
Barings Emerging Generation Fund GP, LLC	None		Delaware
Barings Global Investment Funds (U.S.) Management LLC	04-1590850		Delaware
Barings ABIF SLP, LLC	None		Delaware
Barings CLO Investment Partners GP, LLC	None		Delaware
Barings Core Property Fund GP LLC	None		Delaware
Barings Direct Lending GP Ltd.	None		Cayman Islands
Barings Global Energy Infrastructure Advisors, LLC	None		Delaware
Barings Global Real Assets Fund GP, LLC	None		Delaware
Barings GPSF	None		Delaware
Barings North American Private Loan Fund Management, LLC	None		Delaware
Barings North American Private Loan Fund Management II, LLC	None		Delaware
Barings/LAZ Parking Fund GP LLC	None		Delaware
Barings Small Business Fund LLC	84-5063008		Delaware
Benton Street Advisors, Inc.	98-0536233		Cayman Islands
BRECS VII GP LLC	None		Delaware
CCM Fund I REIT Manager LLC	None		Delaware
CEMF I GP LLC	None		Delaware
CHY Venture GP LLC	None		Delaware
CREF X GP LLC	None		Delaware
Great Lakes III GP, LLC	04-1590850		Delaware
Lake Jackson LLC	None		Delaware
Loan Strategies Management LLC	04-1590850		Delaware
Mezzco III LLC	41-2280126		Delaware
Mezzco IV LLC	80-0920285		Delaware
Mezzco Australia II LLC	None		Delaware
RECSA-NY GP LLC	None		Delaware
SBNP SIA II LLC	None		Delaware
SBNP SIA III LLC	None		Delaware
Somerset Special Opportunities Management LLC	04-1590850		Delaware
MassMutual International LLC	04-3313782		Delaware
MassMutual Solutions LLC	None		Delaware
HarborTech (Asia) Limited	None		Hong Kong
Yunfeng Financial Group Limited	None		Hong Kong
MassMutual Asia Limited (SPV)	None		Hong Kong

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MML Mezzanine Investor II, LLC	04-1590850		Delaware
MML Mezzanine Investor III, LLC	04-1590850		Delaware
MassMutual External Benefits Group LLC	27-3576835		Delaware
Other Affiliates & Funds:			
100 w. 3 rd Street LLC	04-1590850		Delaware
300 South Tryon Hotel LLC	82-2432216		Delaware
2160 Grand Manager LLC	04-1590850		Delaware
300 South Tryon LLC	04-1590850		Delaware
Almack Mezzanine Fund I LP*	None		United Kingdom
Almack Mezzanine Fund II Unleveraged LP	None		United Kingdom
Barings Affordable Housing Mortgage Fund I LLC	82-3468147		Delaware
Barings Affordable Housing Mortgage Fund II LLC	61-1902329		Delaware
Barings Asset-Based Income Fund (US) LP	36-4868350		Delaware
Barings Emerging Markets Corporate Bond Fund	None		Ireland
Barings European Real Estate Debt Income Fund	None		Luxembourg
Babson Capital Global Special Situation Credit Fund 2*	98-1206017		Delaware
Babson Capital Loan Strategies Fund, L.P.*	37-1506417		Delaware
Barings US High Yield Bond Fund*	None		Ireland
Babson CLO Ltd. 2012-II	None		Cayman Islands
Babson CLO Ltd. 2013-I	None		Cayman Islands
Babson CLO Ltd. 2014-I	None		Cayman Islands
Babson CLO Ltd. 2015-I	None		Cayman Islands
Babson CLO Ltd. 2015-II	None		Cayman Islands
Babson CLO Ltd. 2016-I	None		Cayman Islands
Babson CLO Ltd. 2016-II	None		Cayman Islands
Barings CLO Ltd. 2017-I	None		Cayman Islands
Barings CLO 2018-III	None		Cayman Islands
Barings CLO 2018-IV	None		Cayman Islands
Barings CLO 2019-II	98-1473665		Cayman Islands
Barings CLO 2019-III	None		Cayman Islands
Barings CLO 2019-IV	None		Cayman Islands
Barings CLO 2020-I	None		Cayman Islands
Barings CLO 2020-II	None		Cayman Islands
Babson Euro CLO 2014-I BV	None		Netherlands
Babson Euro CLO 2014-II BV	None		Netherlands
Babson Euro CLO 2015-I BV	None		Netherlands
Babson Euro CLO 2016-I BV	None		Netherlands
Barings Euro CLO 2019-I	3603726OH		Ireland
Barings Euro CLO 2019-II	None		Ireland

*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings Global Em. Markets Equity Fund	82-5330194		North Carolina
Barings Global Energy Infrastructure Fund I LP	98-1332384		Cayman Islands
Barings Global Inv. Grade Strat Fund	None		Ireland
Barings Global Private Loan Fund	None		Luxembourg
Barings Global Real Assets Fund LP	82-3867745		Delaware
Barings Global Special Situations Credit Fund 3	None		Ireland
Barings Global Special Situations Credit 4 Delaware*	None		Delaware
Barings Global Special Situations Credit 4 LUX*	None		Luxembourg
Barings Middle Market CLO 2017-I Ltd & LLC	None		Cayman Islands
Barings Middle Market CLO 2018-I	None		Cayman Islands
Barings Middle Market CLO 2019-I	None		Cayman Islands
Barings North American Private Loan Fund LP	38-4010344		Delaware
Barings RE Credit Strategies VII LP	98-1332384		Delaware
Baring International Small Cap Equity Fund	26-4142796		Delaware
Barings CLO Investment Partners LP	81-0841854		Delaware
Barings Real Estate European Value Add I SCSp*	None		United Kingdom
Braemar Energy Ventures I, L.P. *	None		Delaware
Barings European Core Property Fund SCSp	None		Luxembourg
Benchmark 2018-B2 Mortgage Trust	38-4059932		New York
Benchmark 2018-B4	None		New York
Benchmark 2018-B8	38-4096530		New York
Braselton Point LLC	04-1590850		Delaware
Barings Core Property Fund LP	20-5578089		Delaware
Cornerstone Real Estate Fund VIII LP	27-0547156		Delaware
Cornerstone Real Estate Fund X LP	46-5432619		Delaware
Cornerstone Permanent Mortgage Fund III LLC	35-2531693		Massachusetts
Cornerstone Permanent Mortgage Fund IV LLC	61-1793735		Massachusetts
GASL Holdings, LLC	82-2932156		Delaware
Gateway Mezzanine Partners II LP*	90-0991195		Delaware
Great Lakes III, L.P.	37-1708623		Delaware
JPMCC Commercial Mortgage Securities Trust 2017-JP7	38-4041011; 38-4041012		New York
JPMDB Commercial Mortgage Securities Trust 2017-C5	38-4032059		New York
KKR-MM Vector LP	82-1512591		Delaware
Marco Hotel LLC	46-4255307		Delaware
Miami Douglas One GP LLC*	04-1590850		Delaware
Miami Douglas Two GP LLC*	04-1590850		Delaware
Miami Douglas Two LP*	04-1590850		Delaware
NYDIG Digital Assets Fund II LP	85-3886824		Delaware
HB Naples Golf Owner LLC	45-3623262		Delaware
MM Debt Participations LLC	81-3000420		Delaware
RB Apartments LLC	82-4411267		Delaware

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Reston Arboretum LLC	75-2901061		Delaware
Rockville Town Center LLC	54-2055778		Virginia
Somerset Special Opportunities Fund L.P.*	20-8856877		Delaware
SouthPointe Industrial LLC	04-1590850		Delaware
Ten Fan Pier Boulevard LLC	35-2553915		Delaware
Tower Square Capital Partners III, L.P.	41-2280127		Delaware
Tower Square Capital Partners IIIA, L.P.	41-2280129		Delaware
Tower Square Capital Partners IV-A, L.P.	80-0920367		Delaware
Trailside MM Member LLC*	04-1590850		Delaware
Washington Gateway Two LLC*	83-1325764		Delaware
Washington Gateway Three LLC*	32-0574045		Delaware
West 46 th Street Hotel LLC	05-1590850		Delaware
Barings Affiliates & Funds:			
Barings Emerging Markets Debt Short Duration Fund	None		Ireland
Babson Capital Loan Strategies Master Fund LP	None		Cayman Islands
Barings China Aggregate Bond Private Securities Investment Fund	None		Peoples Republic of China
Barings Global High Yield Fund	47-3790192		Massachusetts
Barings Total Return Bond Fund	47-3734770		Massachusetts
Great Lakes II LLC*	71-1018134		Delaware
Wood Creek Venture Fund LLC	04-1590850		Delaware
Barings Real Estate Affiliates & Funds:			
50 Liberty LLC*	36-4823011		Delaware
Barings California Mortgage Fund IV	None		California
Barings Umbrella Fund LUX SCSp SICAV RAIF*	None		Luxembourg
Calgary Railway Holding LLC*	82-2285211		Delaware
Combrook PRS Holdings LLC	82-3307907		Delaware
Comerstone California Mortgage Fund I LLC	95-4207717		California
Comerstone California Mortgage Fund II LLC	95-4207717		California
Comerstone California Mortgage Fund III LLC	95-4207717		California
Comerstone Fort Pierce Development LLC*	56-2630592		Delaware
Comerstone Permanent Mortgage Fund	45-2632610		Massachusetts
Comerstone Permanent Mortgage Fund II	61-1750537		Massachusetts
Comerstone Permanent Mortgage Fund III	35-2531693		Massachusetts
Comerstone Permanent Mortgage Fund IV	61-1793735		Massachusetts
CREA Madison Member LLC	81-0890084		Delaware
Danville Riverwalk Venture, LLC	82-2783393		Delaware
Fan Pier Development LLC*	20-3347091		Delaware
Landmark Manchester Holdings LLC	81-5360103		Delaware
MM Island Member LLC	04-1590850		Delaware
NoHo West Venture LLC	83-0881588		Delaware
One Harbor Shore LLC*	80-0948028		Delaware

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

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
PACO France Logistics 2 LLC	04-1590850		Delaware
Portland 400 Sixth Manager LLC	82-3393166		Delaware
Raleigh Crossing Phase I Holdings LLC	None		Delaware
Salomon Brothers Commercial Mortgage Trust 2001-MM	None		Delaware
Sawgrass Village Shopping Center LLC*	27-2977720		Delaware
STOA Holding LLC	None		Delaware
Three PW Office Holding LLC	81-5273574		Delaware
Twenty Two Liberty LLC*	35-2484550		Massachusetts
Unna, Dortmund Holding LLC	82-3250684		Delaware
Washington Gateway Apartments Venture LLC*	45-5401109		Delaware
MassMutual Premier Funds:			
MassMutual Barings Dynamic Allocation Fund	45-3168892		Massachusetts
MassMutual Premier Focused International Fund	02-0754273		Massachusetts
MassMutual Premier Main Street Fund	51-0529328		Massachusetts
MassMutual Premier Strategic Emerging Markets Fund	26-3229251		Massachusetts
MassMutual Premier Value Fund	04-3277550		Massachusetts
MassMutual Select Funds:			
MassMutual Select Diversified International Fund	14-1980900		Massachusetts
MassMutual Select Diversified Value Fund	01-0821120		Massachusetts
MassMutual Select Fundamental Growth Fund	04-3512593		Massachusetts
MassMutual Select Large Cap Value Fund	04-3513019		Massachusetts
MassMutual Select Mid-Cap Value Fund	42-1710935		Massachusetts
MassMutual Select Small Capital Value Equity Fund	02-0769954		Massachusetts
MassMutual Select Small Company Value Fund	04-3584140		Massachusetts
MassMutual Select T. Rowe Price Retirement 2005 Fund	82-3347422		Massachusetts
MassMutual Select T. Rowe Price Retirement 2010 Fund	82-3355639		Massachusetts
MassMutual Select T. Rowe Price Retirement 2015 Fund	82-3382389		Massachusetts
MassMutual Select T. Rowe Price Retirement 2020 Fund	82-3396442		Massachusetts
MassMutual Select T. Rowe Price Retirement 2025 Fund	82-3417420		Massachusetts
MassMutual Select T. Rowe Price Retirement 2030 Fund	82-3430358		Massachusetts
MassMutual Select T. Rowe Price Retirement 2035 Fund	82-3439837		Massachusetts
MassMutual Select T. Rowe Price Retirement 2040 Fund	82-3451779		Massachusetts
MassMutual Select T. Rowe Price Retirement 2045 Fund	82-3472295		Massachusetts
MassMutual Select T. Rowe Price Retirement 2050 Fund	82-3481715		Massachusetts
MassMutual Select T. Rowe Price Retirement 2055 Fund	82-3502011		Massachusetts
MassMutual Select T. Rowe Price Retirement 2060 Fund	82-3525148		Massachusetts
MassMutual Select T. Rowe Price Retirement Balanced Fund	82-3533944		Massachusetts
MML Series Investment Funds:			
MML Series International Equity Fund	46-4257056		Massachusetts
MML Series Investment Funds II:			
MML Series II Asset Momentum Fund	47-3517233		Massachusetts

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

PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MML Series II Dynamic Bond Fund	47-3529636		Massachusetts
MML Series II Equity Rotation Fund	47-3544629		Massachusetts
MML Series II Special Situations Fund	47-3559064		Massachusetts
MassMutual RetireSMART Funds:			
MassMutual RetireSMART 2015 Fund	27-1933828		Massachusetts
MassMutual RetireSMART 2035 Fund	27-1933380		Massachusetts
MassMutual RetireSMART 2045 Fund	27-1932769		Massachusetts
MassMutual RetireSMART 2055 Fund	46-3289207		Massachusetts
MassMutual RetireSMART 2060 Fund	47-5326235		Massachusetts
MassMutual RetireSMART Conservative Fund	45-1618155		Massachusetts
MassMutual RetireSMART Growth Fund	45-1618222		Massachusetts
MassMutual RetireSMART In Retirement Fund	03-0532464		Massachusetts
MassMutual RetireSMART Moderate Fund	45-1618262		Massachusetts
MassMutual RetireSMART Moderate Growth Fund	45-1618046		Massachusetts

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0435	Massachusetts Mut Life Ins Co	65935	04-1590850	3848388			Massachusetts Mutual Life Insurance Company (MMLIC)	MA	UIP	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0435	GM Life Ins Co	93432	06-1041383				C.M. Life Insurance Company	CT	UDP	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0435	MML Baystate Life Ins Co	70416	43-0581430				MML Bay State Life Insurance Company	CT	RE	C.M. Life Insurance Company	Ownership	100.000	MMLIC		
.0000			06-1041383				CML Mezzanine Investor III, LLC	DE	NIA	C.M. Life Insurance Company	Ownership	100.000	MMLIC		
.0000							CML Special Situations Investor LLC	DE	NIA	C.M. Life Insurance Company	Ownership	100.000	MMLIC		
.0000							CML Global Capabilities LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM Global Capabilities I LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MassMutual Global Business Services India LLP	IND	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM Global Capabilities (Netherlands) B.V.	NLD	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MassMutual Global Business Services Romania S.R.L.	ROU	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM Global Capabilities II LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM Global Capabilities III LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM/Barings Multifamily TEBS 2020 LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MML Special Situations Investor LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			47-5322979				Timberland Forest Holding LLC	DE	NIA	Company	Ownership	100.000	MMLIC		
.0000			47-5322979				Timberland Forest Holding LLC	DE	NIA	C.M. Life Insurance Company	Ownership	0.000	MMLIC		
.0000			47-5322979				Timberland Forest Holding LLC	DE	NIA	Wood Creek Capital Management LLC	Management		MMLIC		
.0000							Lyme Adirondack Forest Company, LLC	DE	NIA	Timberland Forest Holding LLC	Ownership	100.000	MMLIC		
.0000							Lyme Adirondack Timberlands I, LLC	DE	NIA	Timberland Forest Holding LLC	Ownership	100.000	MMLIC		
.0000							Lyme Adirondack Timberlands II, LLC	DE	NIA	Timberland Forest Holding LLC	Ownership	100.000	MMLIC		
.0000							Barings Ascend LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				Berkshire Way LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MSP-SC, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							EM Opportunities LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MassMutual MCAM Insurance Company, Inc.	VT	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				Insurance Road LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MassMutual Trad Private Equity LLC	DE	NIA	Insurance Road LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MassMutual Private Equity Funds LLC	DE	NIA	MassMutual Trad Private Equity LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MassMutual Intellectual Property LLC	DE	NIA	Insurance Road LLC	Ownership	100.000	MMLIC		
.0000							Trad Investments I LLC	DE	NIA	Insurance Road LLC	Ownership	100.000	MMLIC		
.0000			27-0105644				Jefferies Finance LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	50.000	MMLIC		1
.0000							MassMutual Mortgage Lending LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Apex Credit Partners LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Credit Partners LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0000							Jefferies Credit Management LLC	DE	NIA	Jefferies Credit Partners LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Private Credit GP LLC	DE	NIA	Jefferies Credit Management LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Private Credit Fund LP	DE	NIA	Jefferies Private Credit GP LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Private Credit BDC Inc.	MD	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN GP Adviser LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Fund III LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Fund VI LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Asset Management LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFAM GP LLC	DE	NIA	JFIN Asset Management, LLC	Ownership	100.000	MMLIC		
.0000							JFAM GP LP	DE	NIA	JFIN Asset Management, LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund C LP	DE	NIA	JFIN Asset Management, LLC	Ownership	100.000	MMLIC		
.0000							Jefferies DLF C Holdings LLC	DE	NIA	Jefferies Direct Lending Fund C LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Direct Lending Fund C SPE LLC	DE	NIA	Jefferies DLF C Holdings LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver Holdings LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver Holdings II LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Co-Issuer Corporation	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Europe GP, S.a.r.l.	LUX	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							Jefferies Finance Europe, S.L.P.	LUX	NIA	JFIN Europe GP, S.a.r.l.	Ownership	100.000	MMLIC		
.0000							Jefferies Finance Europe, SCSp	LUX	NIA	JFIN Europe GP, S.a.r.l.	Ownership	100.000	MMLIC		
.0000							Jefferies Finance Business Credit LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Business Credit Fund I LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN High Yield Investments LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN LC Fund LLC	DE	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN CLO 2012 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN CLO 2013 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN CLO 2014-II Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN CLO 2015 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	44.000	MMLIC		
.0000							JFIN CLO 2015 Ltd.	CYM	NIA	Apex Credit Partners LLC	Ownership	56.000	MMLIC		
.0000							JFIN Revolver Fund, L.P.	DE	NIA	Jefferies Finance LLC	Ownership	90.000	MMLIC		
.0000							JFIN Revolver CLO 2014 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2017 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2017-II Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2017-III Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2018 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2019 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2019-II Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							JFIN Revolver CLO 2020 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							Apex Credit CLO 2015-II Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	33.000	MMLIC		
.0000							Apex Credit CLO 2015-II Ltd.	CYM	NIA	Apex Credit Partners LLC	Ownership	53.000	MMLIC		
.0000							Apex Credit CLO 2016 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							Apex Credit CLO 2017 Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000							Apex Credit CLO 2017-II Ltd.	CYM	NIA	Jefferies Finance LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MM Copper Hill Road LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							MM Investment Holding	CYM	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			26-0073611				MassMutual Asset Finance LLC	DE	NIA	MM Investment Holding	Ownership	99.600	MMLIC		
.0000			26-0073611				MassMutual Asset Finance LLC	DE	NIA	C.M. Life Insurance Company	Ownership	0.400	MMLIC		
.0000			90-1005837				MMAF Equipment Finance LLC 2013-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			36-4785301				MMAF Equipment Finance LLC 2014-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			38-3969560				MMAF Equipment Finance LLC 2015-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			32-0489588				MMAF Equipment Finance LLC 2016-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			35-2590691				MMAF Equipment Finance LLC 2017-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			32-0546197				MMAF Equipment Finance LLC 2017-B	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0000			82-5335801				MMAF Equipment Finance LLC 2018-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			83-3722640				MMAF Equipment Finance LLC 2019-A	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							MMAF Equipment Finance LLC 2019-B	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000							Rozier LLC	DE	NIA	MassMutual Asset Finance LLC	Ownership	100.000	MMLIC		
.0000			04-2443240				MML Management Corporation	MA	NIA	MM Investment Holding	Ownership	100.000	MMLIC	Y	
.0000			04-3548444				MassMutual International Holding MSC, Inc.	MA	NIA	MML Management Corporation	Ownership	100.000	MMLIC		
.0000			04-3341767				MassMutual Holding MSC, Inc.	MA	NIA	MML Management Corporation	Ownership	100.000	MMLIC		
.0000							MML CM LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-3356880				MML Distributors LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	99.000	MMLIC		
.0000			04-3356880				MML Distributors LLC	MA	NIA	MassMutual Holding LLC	Ownership	1.000	MMLIC		
.0000							MML Investment Advisers, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			46-3238013				MML Strategic Distributors, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			06-1563535	2881445			The MassMutual Trust Company, FSB	CT	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC	Y	
.0000			04-1590850				MML Private Placement Investment Company I, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Private Equity Fund Investor LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Private Equity Fund Investor LLC	DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000			04-1590850				MM Private Equity Intercontinental LLC	DE	NIA	MML Private Equity Fund Investor LLC	Ownership	100.000	MMLIC		
.0000			45-2738137				Pioneers Gate LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-2854319	2392316			MassMutual Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC	Y	
.0000			06-1597528				MassMutual Assignment Company	NC	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			37-1732913				Fern Street LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Sleeper Street LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			46-2252944				Haven Life Insurance Agency, LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MassMutual Capital Partners LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Holding LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Athens Fund Management LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							Crane Venture Partners LLP	GBR	NIA	MassMutual Ventures Holding LLC	Ownership	33.000	MMLIC		
.0000							MassMutual Ventures Management LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures SEA Management Private Limited	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Southeast Asia I LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures Southeast Asia II LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures UK LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000			47-1296410				MassMutual Ventures US I LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures US II LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							MassMutual Ventures US III LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000							Open Alternatives LLC	DE	NIA	MassMutual Ventures Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MM Rothesay Holdco US LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Rothesay Limited	GBR	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							Rothesay Life Plc	GBR	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000							MM Catalyst Fund LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			47-1466022				LifeScore Labs, LLC	MA	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Investors Services, LLC	MA	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Insurance Agency, LLC	MA	NIA	MML Investors Services, LLC	Ownership	100.000	MMLIC		
.0000			41-2011634				MML ISI Financial Alliances, LLC	DE	NIA	MML Investors Services, LLC	Ownership	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0000			45-4000072				MM Asset Management Holding LLC	DE	NIA	MassMutual Holding LLC	Ownership	100.000	MMLIC		
.0000			51-0504477				Barings LLC	DE	NIA	MassMutual Asset Management Holding LLC	Ownership	100.000	MMLIC		
.0000			98-0524271				Barings Asset Management (Asia) Holdings Limited	HKG	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			98-0457465				Barings International Fund Managers (Bermuda) Limited	BMU	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0457463				Barings Asset Management (Asia) Limited	HKG	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000							Barings Asset Management Korea Limited	KOR	NIA	Barings Asset Management (Asia) Limited	Ownership	100.000	MMLIC		
.0000							Barings Investment Management (Shanghai) Limited	HKG	NIA	Barings Asset Management (Asia) Limited	Ownership	100.000	MMLIC		
.0000							Barings Overseas Investment Fund Management (Shanghai) Limited	HKG	NIA	Barings Asset Management (Asia) Limited	Ownership	100.000	MMLIC		
.0000			98-0457707				Barings SICE (Taiwan) Limited	TWN	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000							Barings Singapore Pte. Ltd.	SGP	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0236449				Barings Japan Limited	JPN	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000							Barings Australia Holding Company Pty Ltd	AUS	NIA	Barings Asset Management (Asia) Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0457456				Barings Australia Pty Ltd	AUS	NIA	Barings Australia Holding Company Pty Ltd.	Ownership	100.000	MMLIC		
.0000			80-0875475				Barings Finance LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BCF Europe Funding Limited	IRL	NIA	Barings Finance LLC	Ownership	100.000	MMLIC		
.0000							BCF Senior Funding I LLC	DE	NIA	Barings Finance LLC	Ownership	100.000	MMLIC		
.0000							BCF Senior Funding I Designated Activity Company	IRL	NIA	Barings Finance LLC	Ownership	100.000	MMLIC		
.0000			04-3238351				Barings Securities LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			98-0437588				Barings Guernsey Limited	GGY	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Europe Limited	GBR	NIA	Barings Guernsey Limited	Ownership	100.000	MMLIC		
.0000							Barings Asset Management Spain SL	ESP	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							Barings Italy S.r.l.	ITA	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							Barings Sweden AB	SWE	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							Barings Finland Oy	FIN	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							Barings Netherlands B.V.	NLD	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							Barings Real Estate UK Holdings Limited	DE	NIA	Barings Europe Limited	Ownership	100.000	MMLIC		
.0000							BREA E AIFM LLP	GBR	NIA	Barings Real Estate UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0654401				Barings Real Estate Advisers (Continental Europe) Limited	GBR	NIA	Barings Real Estate UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0654388				Barings Real Estate Advisers Europe LLP	GBR	NIA	Barings Real Estate UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0654412				Barings Real Estate Advisers Europe Finance LLP	GBR	NIA	Barings Real Estate UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-1194368				Barings Real Estate GmbH	DEU	NIA	Barings Real Estate UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0241935				Barings Asset Management Limited	GBR	NIA	MassMutual Holdings (Bermuda) Limited	Ownership	100.000	MMLIC		
.0000							Barings European Direct Lending 1 GP LLP	GBR	NIA	Barings Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-1012393				Barings Global Advisors Limited	GBR	NIA	Barings Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-0457328				Barings International Investment Limited	GBR	NIA	Barings Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-0457587				Barings International Investment Management Holdings	GBR	NIA	Barings Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-0457576				Barings Asset Management UK Holdings Limited	GBR	NIA	Barings International Investment Management Holdings	Ownership	100.000	MMLIC		
.0000			98-0465031				Barings Asset Management GmbH	DEU	NIA	Barings Asset Management UK Holdings Limited	Ownership	100.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0000			98-0524272				Baring International Fund Managers (Ireland) Limited	IRL	NIA	Baring Asset Management UK Holdings Limited	Ownership	100.000	MMLIC		
.0000							Baring Asset Management Switzerland Sarl	CHE	NIA	Baring Asset Management UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0497550				Baring France SAS	FRA	NIA	Baring Asset Management UK Holdings Limited	Ownership	100.000	MMLIC		
.0000			98-0457586				Baring Fund Managers Limited	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							BCGSS 2 GP LLP	GBR	NIA	Baring Fund Managers Limited	Ownership	100.000	MMLIC		
.0000			98-0457574				Baring Pension Trustees Limited	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-0457578				Baring Investment Services Limited	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings Core Fund Feeder I GP S.a.r.l.	LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings BME GP S.a.r.l.	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings GPC GP S.a. r.l.	LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings European Core Property Fund GP Sarl	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings Investment Fund (LUX) GP S.a. r.l.	LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings Umbrella Fund (LUX) GP S.a.r.l.	LUX	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							PREIF Holdings Limited Partnership	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Almack Mezzanine GP III Limited	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000			98-0432153				Almack Mezzanine Fund II Limited	GBR	NIA	Baring Asset Management Limited	Ownership	100.000	MMLIC		
.0000							Barings (U.K.) Limited	GBR	NIA	Barings Guernsey Limited	Ownership	100.000	MMLIC		
.0000							Barings Multifamily Capital Holdings LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Multifamily Capital LLC	MI	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Multifamily Capital Corporation	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-3238351	3456895			Barings Real Estate Advisers Inc.	CA	NIA	Barings Real Estate Advisers LLC	Ownership	100.000	MMLIC		
.0000			81-2244465				Chassis Acquisition Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	30.000	MMLIC		
.0000			81-2244465				Chassis Acquisition Holding LLC	DE	NIA	Barings LLC	Influence		MMLIC		
.0000			81-4258759				CRA Aircraft Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	40.000	MMLIC		
.0000			81-4258759				CRA Aircraft Holding LLC	DE	NIA	Barings LLC	Influence		MMLIC		
.0000			83-0560183				Aland Royalty Holdings LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	26.600	MMLIC		
.0000			83-0560183				Aland Royalty Holdings LP	DE	NIA	Barings LLC	Management		MMLIC		
.0000							ASM SIP, LP	CYM	NIA	Massachusetts Mutual Life Insurance Company	Ownership	13.200	MMLIC		
.0000							ASM SIP, LP	CYM	NIA	Barings LLC	Influence		MMLIC		
.0000			46-2344300				Intermodal Holdings II LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	18.000	MMLIC		
.0000			47-3055009				Milestone Acquisition Holding, LLC.	DE	NIA	MassMutual Holding LLC	Ownership/Influence	19.700	MMLIC		
.0000			47-3055009				Milestone Acquisition Holding, LLC.	DE	NIA	Barings LLC	Influence		MMLIC		
.0000							Novation Companies, Inc.	MD	NIA	Massachusetts Mutual Life Insurance Company	Ownership	17.100	MMLIC		
.0000			46-5460309				Red Lake Ventures, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	31.500	MMLIC		
.0000			46-5460309				Red Lake Ventures, LLC	DE	NIA	Barings LLC	Influence		MMLIC		
.0000			81-4065378				Remington L & W Holdings LLC	CT	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	66.300	MMLIC		
.0000			81-4065378				Remington L & W Holdings LLC	CT	NIA	Barings LLC	Influence		MMLIC		
.0000							Tamiami Citrus, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	15.700	MMLIC		
.0000							Teaktree Acquisition, LLC	DE	NIA	MassMutual Holding LLC	Ownership/Influence	14.700	MMLIC		
.0000							Teaktree Acquisition, LLC	DE	NIA	Barings LLC	Influence		MMLIC		
.0000							Techquity, LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	15.600	MMLIC		

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0000							Techquity, LP	DE	NIA	Barings LLC	Influence		MMLIC		
.0000			46-0687392				US Pharmaceutical Holdings I, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Management		MMLIC		
.0000			20-2970495				US Pharmaceutical Holdings II, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	42.400	MMLIC		
.0000			20-2970495				US Pharmaceutical Holdings II, LLC	DE	NIA	Barings LLC	Influence		MMLIC		
.0000							Validus Pharmaceuticals LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	70.000	MMLIC		
.0000							VGS Acquisition Holding, LLC	DE	NIA	MassMutual Holding LLC	Ownership/Influence	33.300	MMLIC		
.0000							VGS Acquisition Holding, LLC	DE	NIA	Barings LLC	Management		MMLIC		
.0000							Aland Royalty GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Alaska Future Fund GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BAI GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BAI Funds SLP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Baring Asset-Based Income Fund (US) GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Investment Series LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Capital Investment LLC	MD	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Emerging Generation Fund GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				Barings Global Investment Funds (U.S.) Management LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings ABIF SLP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings CLO Investment Partners GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Core Property Fund GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Direct Lending GP Ltd.	CYM	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Global Energy Infrastructure Advisors, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings North American Private Loan Fund Management, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings North American Private Loan Fund Management II, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings Global Real Assets Fund GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings GPSF	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Barings/LAZ Parking Fund GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			84-5063008				Barings Small Business Fund LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	48.600	MMLIC		
.0000			84-5063008				Barings Small Business Fund LLC	DE	NIA	Barings LLC	Management		MMLIC		
.0000			98-0536233				Benton Street Advisors, Inc.	CYM	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							BRECS VII GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							CCM Fund I REIT Manager LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							CHY Venture GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							CREF X GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				Great Lakes III GP, LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Lake Jackson LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				Loan Strategies Management LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			41-2280126				Mezzco III LLC	DE	NIA	Barings LLC	Ownership	99.300	MMLIC		
.0000			80-0920285				Mezzco IV LLC	DE	NIA	Barings LLC	Ownership	99.300	MMLIC		
.0000							Mezzco Australia II LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							RECSA-NY GP LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				SBNP SIA II LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							SBNP SIA III LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000							Somerset Special Opportunities Management LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850				SouthPointe Industrial LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			04-1590850					DE	NIA	Barings LLC	Ownership	100.000	MMLIC		

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0000			04-3313782				MassMutual International LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC	Y	
.0000							MassMutual Solutions LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							HarborTech (Asia) Limited	HKG	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Yunfeng Financial Group Limited	HKG	NIA	Massachusetts Mutual Life Insurance Company	Ownership	24.900	MMLIC		
.0000							MassMutual Asia Limited (SPV)	HKG	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Mezzanine Investor II, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MML Mezzanine Investor III, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	11.100	MMLIC		
.0000			27-3576835				MassMutual External Benefits Group LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				100 w. 3rd Street LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				2160 Grand Manager LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	98.100	MMLIC		
.0000			82-2432216				300 South Tryon Hotel LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				300 South Tryon LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Almack Mezzanine Fund I LP	GBR	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	41.400	MMLIC		
.0000							Almack Mezzanine Fund I LP	GBR	NIA	C.M. Life Insurance Company	Ownership	4.600	MMLIC		
.0000							Almack Mezzanine Fund II Unleveraged LP	GBR	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	72.900	MMLIC		
.0000							Barings Affordable Housing Mortgage Fund I LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Barings Affordable Housing Mortgage Fund I LLC	DE	NIA	Barings LLC	Management		MMLIC		
.0000			61-1902329				Barings Affordable Housing Mortgage Fund II LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			61-1902329				Barings Affordable Housing Mortgage Fund II LLC	DE	NIA	Barings LLC	Management		MMLIC		
.0000			36-4868350				Barings Asset-Based Income Fund (US) LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	11.600	MMLIC		
.0000			36-4868350				Barings Asset-Based Income Fund (US) LP	DE	NIA	C.M. Life Insurance Company	Ownership/Influence	1.200	MMLIC		
.0000			36-4868350				Barings Asset-Based Income Fund (US) LP	DE	NIA	Barings LLC	Management		MMLIC		
.0000							Barings Emerging Markets Corporate Bond Fund	IRL	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	100.000	MMLIC		
.0000							Barings Emerging Markets Corporate Bond Fund	IRL	NIA	Barings LLC	Management		MMLIC		
.0000							Barings European Real Estate Debt Income Fund	LUX	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	100.000	MMLIC		
.0000							Barings European Real Estate Debt Income Fund	LUX	NIA	Barings LLC	Influence		MMLIC		
.0000			98-1206017				Babson Capital Global Special Situation Credit Fund 2	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	20.200	MMLIC		
.0000			98-1206017				Babson Capital Global Special Situation Credit Fund 2	DE	NIA	C.M. Life Insurance Company	Ownership	1.300	MMLIC		
.0000			98-1206017				Babson Capital Global Special Situation Credit Fund 2	DE	NIA	Barings LLC	Management		MMLIC		
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	75.800	MMLIC		
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	DE	NIA	C.M. Life Insurance Company	Ownership	3.800	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0000			37-1506417				Babson Capital Loan Strategies Fund, L.P.	DE	NIA	Barings LLC Massachusetts Mutual Life Insurance Company	Management				
.0000							Barings US High Yield Bond Fund	JRL	NIA	Barings LLC	Ownership/Influence	57.300	MMLIC		
.0000							Barings US High Yield Bond Fund	JRL	NIA	Barings LLC	Management				
.0000							Babson CLO Ltd. 2013-I	CYM	NIA	Barings LLC	Influence				3
.0000							Babson CLO Ltd. 2014-I	CYM	NIA	Barings LLC	Influence				2
.0000							Babson CLO Ltd. 2015-I	CYM	NIA	Barings LLC	Influence				4
.0000							Babson CLO Ltd. 2015-II	CYM	NIA	Barings LLC	Influence				5
.0000							Babson CLO Ltd. 2016-I	CYM	NIA	Barings LLC	Influence				
.0000							Babson CLO Ltd. 2016-II	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO Ltd. 2017-I	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2018-III	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2018-IV	CYM	NIA	Barings LLC	Influence				
.0000			98-1473665				Barings CLO 2019-II	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2019-III	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2019-IV	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2020-I	CYM	NIA	Barings LLC	Influence				
.0000							Barings CLO 2020-II	CYM	NIA	Barings LLC	Influence				
.0000							Babson Euro CLO 2014-I BV	NLD	NIA	Barings LLC	Influence				
.0000							Babson Euro CLO 2014-II BV	NLD	NIA	Barings LLC	Influence				
.0000							Babson Euro CLO 2015-I BV	NLD	NIA	Barings LLC	Influence				
.0000							Babson Euro CLO 2016-I BV	NLD	NIA	Barings LLC	Influence				
.0000			36-037260H				Babson Euro CLO 2019-I BV	JRL	NIA	Barings LLC	Influence				
.0000							Babson Euro CLO 2019-II BV	JRL	NIA	Barings LLC	Influence				
.0000							Massachusetts Mutual Life Insurance Company								
.0000			81-0841854				Barings CLO Investment Partners LP	DE	NIA	Barings LLC	Ownership/Influence	99.300	MMLIC		
.0000			81-0841854				Barings CLO Investment Partners LP	DE	NIA	Barings LLC	Management				
.0000							Barings Real Estate European Value Add I SCSp	GBR	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	44.800	MMLIC		
.0000							Barings Real Estate European Value Add I SCSp	GBR	NIA	C.M. Life Insurance Company	Ownership	5.000	MMLIC		
.0000							Barings Real Estate European Value Add I SCSp	GBR	NIA	Barings LLC	Management				
.0000							Barings Global Em. Markets Equity Fund	NC	NIA	Barings LLC	Management				
.0000			82-5330194				Barings Global Energy Infrastructure Fund I LP			Massachusetts Mutual Life Insurance Company	Ownership/Influence	97.800	MMLIC		
.0000			98-1332384				Barings Global Energy Infrastructure Fund I LP	CYM	NIA	Barings LLC	Management				
.0000			98-1332384				Barings Global Energy Infrastructure Fund I LP	CYM	NIA	Barings LLC	Management				
.0000							Barings Global Dividends Champion Fund	JRL	NIA	Barings LLC	Management				
.0000							Barings Global Inv. Grade Strat Fund	JRL	NIA	Barings LLC	Management				
.0000							Massachusetts Mutual Life Insurance Company								
.0000							Barings Global Private Loan Fund	LUX	NIA	Barings LLC	Ownership/Influence	11.600	MMLIC		
.0000							Barings Global Private Loan Fund	LUX	NIA	Barings LLC	Management				
.0000							Massachusetts Mutual Life Insurance Company								
.0000			82-3867745				Barings Global Real Assets Fund LP	DE	NIA	Barings LLC	Ownership/Influence	45.100	MMLIC		
.0000			82-3867745				Barings Global Real Assets Fund LP	DE	NIA	C.M. Life Insurance Company	Ownership	8.000	MMLIC		
.0000			82-3867745				Barings Global Real Assets Fund LP	DE	NIA	Barings LLC	Management				
.0000							Barings Global Special Situations Credit Fund 3			Massachusetts Mutual Life Insurance Company	Ownership/Influence	18.900	MMLIC		
.0000							Barings Global Special Situations Credit 4 Delaware	JRL	NIA	Barings LLC	Management				
.0000							Barings Global Special Situations Credit 4 Delaware	JRL	NIA	Barings LLC	Management				
.0000							Massachusetts Mutual Life Insurance Company								
.0000							Barings Global Special Situations Credit 4 Delaware	DE	NIA	Barings LLC	Ownership	95.000	MMLIC		
.0000							Barings Global Special Situations Credit 4 Delaware	DE	NIA	C.M. Life Insurance Company	Ownership	5.000	MMLIC		

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000							Barings Global Special Situations Credit 4 LUX	LUX	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.000	MMLIC		
.0000							Barings Global Special Situations Credit 4 LUX	LUX	NIA	C.M. Life Insurance Company	Ownership	5.000	MMLIC		
.0000							Barings Global Special Situations Credit Fund 3	IRL	NIA	Barings LLC	Management		MMLIC		
.0000							Barings Middle Market CLO 2017-I Ltd & LLC	CYM	NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Middle Market CLO 2018-I	CYM	NIA	Barings LLC	Influence		MMLIC		
.0000							Barings Middle Market CLO 2019-I	CYM	NIA	Barings LLC	Influence		MMLIC		
.0000			38-4010344				Barings North American Private Loan Fund LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	46.300	MMLIC		
.0000			38-4010344				Barings North American Private Loan Fund LP	DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000			98-1332384				Barings RE Credit Strategies VII LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	34.200	MMLIC		
.0000			98-1332384				Barings RE Credit Strategies VII LP	DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000			26-4142796				Baring International Small Cap Equity Fund	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	8.300	MMLIC		
.0000			26-4142796				Baring International Small Cap Equity Fund	DE	NIA	Baring Asset Management Limited	Management		MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	90.100	MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	C.M. Life Insurance Company	Ownership	1.400	MMLIC		
.0000							Braemar Energy Ventures I, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	MassMutual Holding LLC	Ownership/Influence	11.900	MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	C.M. Life Insurance Company	Ownership	0.800	MMLIC		
.0000							Barings European Core Property Fund SCSp	LUX	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			38-4059932				Benchmark 2018-B2 Mortgage Trust	NY	NIA	Barings LLC	Influence		MMLIC		
.0000							Benchmark 2018-B4	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			38-4096530				Benchmark 2018-B8	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			04-1590850				Braselton Point LLC	DE	NIA	Barings LLC	Ownership	100.000	MMLIC		
.0000			20-5578089				Barings Core Property Fund LP	DE	NIA	MassMutual Holding LLC	Ownership/Influence	16.000	MMLIC		
.0000			20-5578089				Barings Core Property Fund LP	DE	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	25.100	MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	C.M. Life Insurance Company	Ownership	2.800	MMLIC		
.0000			46-5432619				Cornerstone Real Estate Fund X LP	DE	NIA	Barings Real Estate Advisers LLC	Management		MMLIC		
.0000			35-2531693				Cornerstone Permanent Mortgage Fund III LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	100.000	MMLIC		
.0000			61-1793735				Cornerstone Permanent Mortgage Fund IV LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			90-0991195		0001597511		Gateway Mezzanine Partners II LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	33.900	MMLIC		
.0000			90-0991195		0001597511		Gateway Mezzanine Partners II LP	DE	NIA	C.M. Life Insurance Company	Ownership	5.100	MMLIC		
.0000			82-2932156				GASL Holdings, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	11.300	MMLIC		
.0000			90-0991195		0001597511		Gateway Mezzanine Partners II LP	DE	NIA	Barings LLC	Management		MMLIC		
.0000			37-1708623				Great Lakes III, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	41.200	MMLIC		
.0000			37-1708623				Great Lakes III, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000			38-4041011				JPMCC Commercial Mortgage Securities Trust 2017-JP7	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			38-4032059				JPMDB Commercial Mortgage Securities Trust 2017-C5	NY	NIA	Barings LLC	Influence		MMLIC		
.0000			82-1512591				KKR-MM Vector LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	26.000	MMLIC		

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000			46-4255307				Marco Hotel LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				Miami Douglas One GP LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			04-1590850				Miami Douglas One GP LLC	DE	NIA	C.M. Life Insurance Company	Ownership	5.500	MMLIC		
.0000			04-1590850				Miami Douglas Two GP LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			04-1590850				Miami Douglas Two GP LLC	DE	NIA	C.M. Life Insurance Company	Ownership	0.000	MMLIC		
.0000			04-1590850				Miami Douglas Two LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	90.000	MMLIC		
.0000			85-3886824				NYDIG Digital Assets Fund II LP	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				Miami Douglas Two LP	DE	NIA	C.M. Life Insurance Company	Ownership	0.000	MMLIC		
.0000			45-3623262				HB Naples Golf Owner LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			81-3000420				MM Debt Participations LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	100.000	MMLIC		
.0000			81-3000420				MM Debt Participations LLC	DE	NIA	Barings LLC	Management		MMLIC		
.0000			82-4411267				RB Apartments LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			75-2901061				Reston Arboretum LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			54-2055778				Rockville Town Center LLC	VA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			20-8856877				Somerset Special Opportunities Fund L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	59.000	MMLIC		
.0000			20-8856877				Somerset Special Opportunities Fund L.P.	DE	NIA	C.M. Life Insurance Company	Ownership	2.900	MMLIC		
.0000			35-2553915				Ten Fan Pier Boulevard LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			41-2280127				Tower Square Capital Partners III, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000			41-2280127				Tower Square Capital Partners III, L.P.	DE	NIA	MassMutual Holding LLC	Ownership/Influence	14.400	MMLIC		
.0000			41-2280129				Tower Square Capital Partners IIIA, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	74.000	MMLIC		
.0000			41-2280129				Tower Square Capital Partners IIIA, L.P.	DE	NIA	Barings LLC	Management		MMLIC		
.0000			80-0920367				Tower Square Capital Partners IV-A, L.P.	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership/Influence	21.300	MMLIC		
.0000			04-1590850				Trailside MM Member LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	59.600	MMLIC		
.0000			04-1590850				Trailside MM Member LLC	DE	NIA	C.M. Life Insurance Company	Ownership	7.400	MMLIC		
.0000			83-1325764				Washington Gateway Two LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.400	MMLIC		
.0000			83-1325764				Washington Gateway Two LLC	DE	NIA	C.M. Life Insurance Company	Ownership	6.700	MMLIC		
.0000			32-0574045				Washington Gateway Three LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.100	MMLIC		
.0000			32-0574045				Washington Gateway Three LLC	DE	NIA	C.M. Life Insurance Company	Ownership	11.400	MMLIC		
.0000			04-1590850				West 46th Street Hotel LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Barings Emerging Markets Debt Short Duration Fund	IRL	NIA	Barings LLC	Management		MMLIC		
.0000							Babson Capital Loan Strategies Master Fund LP	CYM	NIA	Barings LLC	Management		MMLIC		
.0000							Barings China Aggregate Bond Private Securities Investment Fund	CHN	NIA	Barings LLC	Management		MMLIC		
.0000			47-3790192				Barings Global High Yield Fund	MA	NIA	Barings LLC	Management		MMLIC		

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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.0000			47-3734770				Barings Total Return Bond Fund	MA	NIA	Barings LLC	Management		MMLIC		
.0000			71-1018134				Great Lakes II LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	11.200	MMLIC		
.0000			71-1018134				Great Lakes II LLC	DE	NIA	C.M. Life Insurance Company	Ownership	1.000	MMLIC		
.0000			04-1590850				Wood Creek Venture Fund LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	40.000	MMLIC		
.0000			36-4823011				50 Liberty LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	65.000	MMLIC		
.0000			36-4823011				50 Liberty LLC	DE	NIA	C.M. Life Insurance Company	Ownership	5.800	MMLIC		
.0000							Barings California Mortgage Fund IV	CA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000							Barings Umbrella Fund LUX SCSp SICAV RAIF	LUX	NIA	Massachusetts Mutual Life Insurance Company	Ownership	26.100	MMLIC		
.0000							Barings Umbrella Fund LUX SCSp SICAV RAIF	LUX	NIA	C.M. Life Insurance Company	Ownership	2.300	MMLIC		
.0000			82-2285211				Calgary Railway Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	90.000	MMLIC		
.0000			82-2285211				Calgary Railway Holding LLC	DE	NIA	C.M. Life Insurance Company	Ownership	10.000	MMLIC		
.0000			82-3307907				Cornbrook PRS Holdings LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			95-4207717				Cornerstone California Mortgage Fund I LLC	CA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			95-4207717				Cornerstone California Mortgage Fund II LLC	CA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			95-4207717				Cornerstone California Mortgage Fund III LLC	CA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			56-2630592				Cornerstone Fort Pierce Development LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	90.000	MMLIC		
.0000			56-2630592				Cornerstone Fort Pierce Development LLC	DE	NIA	C.M. Life Insurance Company	Ownership	5.900	MMLIC		
.0000			45-2632610				Cornerstone Permanent Mortgage Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			45-2632610				Cornerstone Permanent Mortgage Fund	MA	NIA	Barings LLC	Management		MMLIC		
.0000			61-1750537				Cornerstone Permanent Mortgage Fund II	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			61-1750537				Cornerstone Permanent Mortgage Fund II	MA	NIA	Barings LLC	Management		MMLIC		
.0000			61-1793735				Cornerstone Permanent Mortgage Fund IV	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			81-0890084				CREA Madison Member LLC	DE	NIA	C.M. Life Insurance Company	Ownership	100.000	MMLIC		
.0000			82-2783393				Danville Riverwalk Venture, LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			20-3347091				Fan Pier Development LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	66.200	MMLIC		
.0000			20-3347091				Fan Pier Development LLC	DE	NIA	C.M. Life Insurance Company	Ownership	5.900	MMLIC		
.0000			81-5360103				Landmark Manchester Holdings LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			04-1590850				MM Island Member LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	49.000	MMLIC		
.0000			83-0881588				NoHo West Venture LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	94.800	MMLIC		
.0000			80-0948028				One Harbor Shore LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	76.000	MMLIC		
.0000			80-0948028				One Harbor Shore LLC	DE	NIA	C.M. Life Insurance Company	Ownership	8.000	MMLIC		
.0000			04-1590850				PACO France Logistics 2 LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		

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.0000			82-3393166				Portland 400 Sixth Manager LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.000	MMLIC		
.0000							Raleigh Crossing Phase I Holdings LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	90.000	MMLIC		
.0000							Salomon Brothers Commercial Mortgage Trust 2001-MM	DE	NIA	Barings Real Estate Advisers LLC	Influence		MMLIC		
.0000			27-2977720				Savgrass Village Shopping Center LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	84.200	MMLIC		
.0000			27-2977720				Savgrass Village Shopping Center LLC	DE	NIA	C.M. Life Insurance Company	Ownership	15.800	MMLIC		
.0000							STOA Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	50.000	MMLIC		
.0000			81-5273574				Three PW Office Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.100	MMLIC		
.0000			35-2484550				Twenty Two Liberty LLC	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	65.000	MMLIC		
.0000			35-2484550				Twenty Two Liberty LLC	MA	NIA	C.M. Life Insurance Company	Ownership	35.000	MMLIC		
.0000			82-3250684				Unna, Dortmund Holding LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			45-5401109				Washington Gateway Apartments Venture LLC	DE	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.400	MMLIC		
.0000			45-5401109				Washington Gateway Apartments Venture LLC	DE	NIA	C.M. Life Insurance Company	Ownership	3.700	MMLIC		
.0000			45-3168892				MassMutual Barings Dynamic Allocation Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			51-0529328		0000927972	0Q	MassMutual Premier Main Street Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	92.100	MMLIC		
.0000			26-3229251		0000927972	0Q	MassMutual Premier Strategic Emerging Markets Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	3.200	MMLIC		
.0000			04-3277550		0000927972	0Q	MassMutual Premier Value Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			14-1980900		0000916053	0Q	MassMutual Select Diversified International Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			01-0821120		0000916053	0Q	MassMutual Select Diversified Value Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.700	MMLIC		
.0000			04-3512593		0000916053	0Q	MassMutual Select Fundamental Growth Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	2.500	MMLIC		
.0000			04-3513019		0000916053	0Q	MassMutual Select Large Cap Value Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			42-1710935		0000916053	0Q	MassMutual Select Mid-Cap Value Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	18.100	MMLIC		
.0000			02-0769954		0000916053	0Q	MassMutual Select Small Capital Value Equity Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			04-3584140		0000916053	0Q	MassMutual Select Small Company Value Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	5.000	MMLIC		
.0000			82-3347422		0000916053	0Q	MassMutual Select T. Rowe Price Retirement 2005 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	8.500	MMLIC		
.0000			82-3355639		0000916053	0Q	MassMutual Select T. Rowe Price Retirement 2010 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3382389		0000916053	0Q	MassMutual Select T. Rowe Price Retirement 2015 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3396442		0000916053	0Q	MassMutual Select T. Rowe Price Retirement 2020 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3417420		0000916053	0Q	MassMutual Select T. Rowe Price Retirement 2025 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
.0000			82-3430358		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2030 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3439837		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2035 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3451779		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2040 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3472295		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2045 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3481715		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2050 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3502011		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2055 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3525148		0000916053	OQ	MassMutual Select T. Rowe Price Retirement 2060 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			82-3533944		0000916053	OQ	MassMutual Select T. Rowe Price Retirement Balanced Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			46-4257056				MML Series International Equity Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			47-3517233				MML Series II Asset Momentum Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	100.000	MMLIC		
.0000			47-3529636				MML Series II Dynamic Bond Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			47-3544629				MML Series II Equity Rotation Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	95.100	MMLIC		
.0000			47-3559064				MML Series II Special Situations Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	97.400	MMLIC		
.0000			27-1933828		0000916053	OQ	MassMutual RetireSMART 2015 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			27-1933389		0000916053	OQ	MassMutual RetireSMART 2035 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	3.500	MMLIC		
.0000			27-1932769		0000916053	OQ	MassMutual RetireSMART 2045 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	8.500	MMLIC		
.0000			46-3289207		0000916053	OQ	MassMutual RetireSMART 2055 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	29.700	MMLIC		
.0000			47-5326235		0000916053	OQ	MassMutual RetireSMART 2060 Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	54.400	MMLIC		
.0000			45-1618155		0000916053	OQ	MassMutual RetireSMART Conservative Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			45-1618222		0000916053	OQ	MassMutual RetireSMART Growth Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			03-0532464		0000916053	OQ	MassMutual RetireSMART In Retirement Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	1.800	MMLIC		
.0000			45-1618262		0000916053	OQ	MassMutual RetireSMART Moderate Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		
.0000			45-1618046		0000916053	OQ	MassMutual RetireSMART Moderate Growth Fund	MA	NIA	Massachusetts Mutual Life Insurance Company	Ownership	0.000	MMLIC		

Asterisk	Explanation
1	Massachusetts Mutual Life Insurance Company owns 14.23% of the affiliated debt of Jefferies Finance LLC
2	Debt investors own .6% and includes only Great Lakes III, L.P.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

Asterisk	Explanation
3	Debt investors own 9.6% and includes only Babson Capital Loan Strategies Fund, L.P.
4	Debt investors own .5% and includes only Great Lakes III, L.P.
5	Debt investors own .2% and includes only Great Lakes III, L.P.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
65935	04-1590850	Massachusetts Mutual Life Insurance Company (MMLIC)	1,541,285,061	(2,358,625,526)	3,642,494,720						2,825,154,255	(40,460,759)
93432	06-1041383	C.M. Life Insurance Company	(142,734,428)	(13,285,145)	169,025,918						13,006,345	29,636,862
70416	43-0581430	MML Bay State Life Insurance Company	(29,000,000)								(29,000,000)	10,823,897
		MM Rothesay Holdco US LLC		1,884,294,587							1,884,294,587	
		Barings European Real Estate Debt Income Fund		99,612,892							99,612,892	
		MassMutual Holding Co	(1,068,323,538)	63,226,461							(1,005,097,077)	
		MM Barings Multifamily TEBS 2020 LLC		47,772,059							47,772,059	
		Insurance Road LLC	(60,551,971)	46,196,285							(14,355,687)	
		Raleigh Crossing Phase I Holdings LLC		42,273,454							42,273,454	
		MM Mortgage Lending LLC		37,000,000							37,000,000	
		Miami Douglas Two LP		36,418,696							36,418,696	
		Budapester Strasse LLC		26,728,462							26,728,462	
		Trailside MM Member LLC		25,200,182							25,200,182	
		Cornerstone Permanent Mortgage Fund IV	(776,909)	22,698,073							21,921,164	
		Cornerstone California Mortgage Fund III LLC	(55,206)	22,183,101							22,127,895	
		NoHo West Venture LLC		21,965,651							21,965,651	
		Barings Real Estate European Value Add I SCSp	9,589,637	21,074,543							30,664,180	
		Barings Real Estate Credit Strategies VII LP	(2,552,557)	20,580,905							18,028,348	
		Miami Douglas One LP		18,992,797							18,992,797	
		Washington Gateway Two LLC	28,421	18,719,936							18,748,358	
		Barings Global Special Situations Credit 4 Delaware		16,500,000							16,500,000	
		MM MCAM Insurance Company		15,000,000							15,000,000	
		MM Global Capabilities I LLC		14,138,890							14,138,890	
		Barings Global Special Situations Credit 4 LUX		10,456,653							10,456,653	
		STOA Holding LLC		9,453,055							9,453,055	
		Barings Affordable Housing Mortgage Fund I LLC	(1,532,739)	9,447,514							7,914,775	
		Barings Global Real Assets Fund LP	82,931	8,276,581							8,359,512	
		Barings Global Special Situations Credit 3		8,113,139							8,113,139	
		MM Island Member LLC		7,354,164							7,354,164	
		Washington Gateway Three LLC		6,008,614							6,008,614	
		Barings Asset-Based Income Fund US LP		4,783,561							4,783,561	
		Cornbrook PRS Holdings LLC		4,025,545							4,025,545	
		Landmark Manchester Holdings LLC		4,015,809							4,015,809	
		MM Copper Hill Road LLC		3,989,389							3,989,389	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		Barings North American Private Loan Fund LP	(1,697,035)	3,496,841							1,799,806	
		Portland 400 Sixth Manager LLC		2,541,250							2,541,250	
		Gateway Mezzanine Partners II LP		2,112,010							2,112,010	
		Barings Umbrella Fund LUX SCSp SICAV RAIF		953,280							953,280	
		50 Liberty LLC		896,318							896,318	
		Tamiami Citrus LLC		784,700							784,700	
		Barings Affordable Housing Mortgage Fund II LLC	(737,720)	737,720								
		Cornerstone Real Estate Fund X LP	(3,827,358)	673,913							(3,153,445)	
		One Harbor Shore LLC		508,250							508,250	
		Barings European Core Property Fund SCSp	(831,083)	464,611							(366,472)	
		CCB Montford Park LLC		349,600							349,600	
		Perella Weinberg Real Estate Fund II	(305,415)	305,415								
		Danville Riverwalk Venture LLC		269,871							269,871	
		Berkshire Way LLC		250,000							250,000	
		Tower Square Capital Partners II-A LP		183,000							183,000	
		EM Opportunities LLC		125,000							125,000	
		Cornerstone Fort Pierce Development LLC		114,450							114,450	
		Tower Square Capital Partners II LP		73,904							73,904	
		Barings California Mortgage Fund IV		33,664							33,664	
		MM Global Capabilities II LLC		14,151							14,151	
		MM Global Capabilities III LLC		8,650							8,650	
		Miami Douglas Two GP LLC		3,642							3,642	
		Miami Douglas One GP LLC		2,237							2,237	
		Milestone Acquisition Holding LLC	(1,941)								(1,941)	
		Barings US Loan Fund Series	(5,608)								(5,608)	
		Chassis Acquisition Holding LLC	(1,444,704)								(1,444,704)	
		CREA/PPC Venture LLC	(1,650,000)								(1,650,000)	
		Somerset Special Opportunities Fund LP	(2,918,900)								(2,918,900)	
		Sawgrass Village Shopping Center LLC	(4,434,311)								(4,434,311)	
		MassMutual Retirement Services LLC	(57,100,000)								(57,100,000)	
		MML Investment Advisers LLC	(72,851,400)								(72,851,400)	
		Calgary Railway Holding LLC	(81,845)	(1)							(81,846)	
		MM Debt Participations LLC	(181,175)	(63,825)							(245,000)	
		Great Lakes II LLC	(155,655)	(136,841)							(292,496)	
		PACO France Logistics LLC	(565,832)	(172,924)							(738,756)	
		CML Special Situations Investor LLC	77,268	(190,092)							(112,824)	
		Aland Royalty Holdings LP	(310,018)	(283,052)							(593,070)	
		Washington Gateway Apartments Venture LLC										
		Intermodal Holdings II LLC	(4,666,748)	(482,907)							(5,149,655)	
		Waterloo London Holdings LLC	(20,670)	(514,830)							(535,500)	
				(645,050)							(645,050)	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		Unna, Dortmund Holding LLC	122,708	(787,494)							(664,785)	
		Cornerstone California Mortgage Fund II LLC	(2,662,554)	(789,146)							(3,451,700)	
		Cornerstone Permanent Mortgage Fund III	(3,936,579)	(848,302)							(4,784,881)	
		KKR MM Project Vector LP	(8,317,749)	(884,231)							(9,201,980)	
		Cornerstone Permanent Mortgage Fund	(4,563,361)	(972,953)							(5,536,314)	
		Cornerstone Permanent Mortgage Fund II	(3,926,562)	(1,014,603)							(4,941,166)	
		MML Special Situations Investor LLC		(1,046,249)							(1,046,249)	
		Great Lakes III LP	(571,921)	(1,180,950)							(1,752,871)	
		CML Mezzanine Investor III LLC	(103,325)	(1,257,487)							(1,360,812)	
		Cornerstone California Mortgage Fund I LLC										
			(3,987,384)	(1,951,179)							(5,938,563)	
		MML Mezzanine Investor II LLC	(1,430,957)	(2,191,544)							(3,622,501)	
		Timber Land Forest Holding LLC	(286,811)	(3,609,186)							(3,895,998)	
		GIA EU Holdings LLC		(3,712,617)							(3,712,617)	
		Remington L&W Holdings LLC	3,884,464	(4,312,122)							(427,658)	
		Barings CLO Investment Partners LP	(2,099,526)	(5,587,664)							(7,687,190)	
		Babson Global Private Loan Fund	(1,072,409)	(11,147,027)							(12,219,436)	
		MML Mezzanine Investor III LLC	(985,949)	(11,265,846)							(12,251,795)	
		MML Private Equity Fund Investor LLC	(11,378,192)	(12,858,734)							(24,236,926)	
		CREA Madison Member LLC		(19,260,000)							(19,260,000)	
		NYC Deals Lease Finance Trust		(25,193,100)							(25,193,100)	
		EIP Holdings I LLC	(14,305,146)	(28,960,593)							(43,265,739)	
		2160 Grand Manager LLC		(37,621,286)							(37,621,286)	
		Tower Square Capital Partners III A LP	(27,543,049)	(40,550,971)							(68,094,020)	
		MASSMUTUAL SELECT T ROWE-MM - TRP R2005-M3	(4,038)								(4,038)	
		MASSMUTUAL PREMIER STRAT-MPSMX	(8,199)								(8,199)	
		MASSMUTUAL RETIRESMART IN RETIREMENT-CLASS R5	(8,224)								(8,224)	
		MASSMUTUAL PREMIER MAIN -MASSMUT-P MAI-SV										
			(11,359)								(11,359)	
		MM Select Small Company Val Fd Class R4	(14,559)								(14,559)	
		MASSMUTUAL SELECT DIVERSIFIED VALUE-CLASS R4										
			(17,309)								(17,309)	
		MASSMUTUAL RETIRESMART 2035-CLASS R5	(22,140)								(22,140)	
		MASSMUTUAL SELECT MID CAP-CLASS R4	(22,254)								(22,254)	
		MASSMUTUAL RETIRESMART 2045-CLASS R5	(23,410)								(23,410)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD CL R3	(25,773)								(25,773)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD CL R4	(26,430)								(26,430)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD ADMIN CL	(26,755)								(26,755)	

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		MASSMUTUAL RETIRESMARTS 2055-CLASS R5	(47,742)								(47,742)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD CL A	(49,090)								(49,090)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD SVC CL	(50,193)								(50,193)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD CL R5	(50,515)								(50,515)	
		MASSMUTUAL RETIRESMARTS 2055-CLASS SVC	(190,304)								(190,304)	
		Barings Global Inv Funds plc - BARINGS EMERGING MARKETS CORPORATE BOND FUND	(419,082)								(419,082)	
		MASSMUTUAL SELECT FDS RETIRESMART 2060 FD CL I	(2,566,874)								(2,566,874)	
		MASSMUTUAL TR CO COMMON STK	(5,000,000)								(5,000,000)	
		MM Investment Holding			(3,552,437,511)						(3,552,437,511)	
		MassMutual Asset Finance LLC			(147,283,128)						(147,283,128)	
		Barings Finance LLC			(111,800,000)						(111,800,000)	
9999999		Control Totals							XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES








- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? NO
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? YES

APRIL FILING


















- 41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ... YES
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 45. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 46. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? YES
- 47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? YES
- 48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? YES
- 49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? YES
- 50. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 51. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 52. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO

AUGUST FILING

- 53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO
- Explanations:
- 12. Not Required
- 13. This line of business is not written by the company.
- 14. Not Required
- 15. Not Required
- 17. Not Required
- 18. Not Required
- 19. Not Required
- 20. Not Required
- 21. Not Required
- 22. Not Required
- 23. Not Required
- 24. Not Required
- 27. Not Required
- 28. Not Required
- 33. Not Required
- 34. This line of business is not written by the company.
- 35. This line of business is not written by the company.
- 36. This line of business is not written by the company.
- 37. Not Required
- 38. Not Required
- 39. Not Required
- 42. This line of business is not written by the company.
- 44. This line of business is not written by the company.
- 45. This line of business is not written by the company.
- 50. This line of business is not written by the company.
- 51. This line of business is not written by the company.
- 52. This line of business is not written by the company.

- 53. Not Required
- Bar Codes:
- 12. SIS Stockholder Information Supplement [Document Identifier 420] 
- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] 
- 14. Trusteed Surplus Statement [Document Identifier 490] 
- 15. Participating Opinion for Exhibit 5 [Document Identifier 371] 
- 17. Actuarial Opinion on X-Factors [Document Identifier 442] 
- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] 
- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] 

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 7 0 4 1 6 2 0 2 0 4 4 5 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 7 0 4 1 6 2 0 2 0 4 4 6 0 0 0 0 0
22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 7 0 4 1 6 2 0 2 0 4 4 7 0 0 0 0 0
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 7 0 4 1 6 2 0 2 0 4 4 8 0 0 0 0 0
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 7 0 4 1 6 2 0 2 0 4 4 9 0 0 0 0 0
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 7 0 4 1 6 2 0 2 0 4 5 2 0 0 0 0 0
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 0 4 1 6 2 0 2 0 4 5 3 0 0 0 0 0
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 7 0 4 1 6 2 0 2 0 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 0 4 1 6 2 0 2 0 4 9 5 0 0 0 0 0
35. Supplemental Schedule O [Document Identifier 465]	 7 0 4 1 6 2 0 2 0 4 6 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	 7 0 4 1 6 2 0 2 0 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 7 0 4 1 6 2 0 2 0 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 7 0 4 1 6 2 0 2 0 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	 7 0 4 1 6 2 0 2 0 2 2 6 0 0 0 0 0
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 7 0 4 1 6 2 0 2 0 3 0 6 0 0 0 0 0
44. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 7 0 4 1 6 2 0 2 0 2 1 0 0 0 0 0 0
45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 7 0 4 1 6 2 0 2 0 2 1 6 0 0 0 0 0
50. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 7 0 4 1 6 2 0 2 0 4 5 7 0 0 0 0 0
51. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 7 0 4 1 6 2 0 2 0 4 5 8 0 0 0 0 0
52. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 7 0 4 1 6 2 0 2 0 4 5 9 0 0 0 0 0
53. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 7 0 4 1 6 2 0 2 0 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	4,504,992	1.020	4,502,145		4,502,145	1.019
1.02 All other governments		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	35,264	0.008	38,112		38,112	0.009
1.06 Industrial and miscellaneous	238,906,474	54.066	238,906,474		238,906,474	54.066
1.07 Hybrid securities		0.000				0.000
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated Bank loans		0.000				0.000
1.11 Total long-term bonds	243,446,730	55.094	243,446,731		243,446,731	55.094
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages	2,090,393	0.473	2,090,393		2,090,393	0.473
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans	2,090,393	0.473	2,090,393		2,090,393	0.473
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000				0.000
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(1,932,163)	(0.437)	(1,932,163)		(1,932,163)	(0.437)
6.02 Cash equivalents (Schedule E, Part 2)	49,485,532	11.199	49,485,532		49,485,532	11.199
6.03 Short-term investments (Schedule DA)	56,062,226	12.687	56,062,226		56,062,226	12.687
6.04 Total cash, cash equivalents and short-term investments	103,615,595	23.449	103,615,595		103,615,595	23.449
7. Contract loans	92,724,451	20.984	92,724,451		92,724,451	20.984
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)		0.000				0.000
10. Receivables for securities		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	441,877,169	100.000	441,877,170		441,877,170	100.000

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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	2,358,494
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)	951
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	1,302
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	262,098
8.	Deduct amortization of premium and mortgage interest points and commitment fees	8,256
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)	2,090,393
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	2,090,393
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	2,090,393

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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 16	
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	306,408,829
2.	Cost of bonds and stocks acquired, Part 3, Column 7	13,906,404
3.	Accrual of discount	576,247
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	(175,282)
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	
4.4.	Part 4, Column 11	(2,162)
		(177,444)
5.	Total gain (loss) on disposals, Part 4, Column 19	742,092
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	77,749,313
7.	Deduct amortization of premium	247,076
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	73,067
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	
9.4.	Part 4, Column 13	73,067
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	60,059
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	243,446,731
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	243,446,731

ANNUAL STATEMENT FOR THE YEAR 2020 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	4,504,992	4,521,197	4,535,517	4,502,865
	2. Canada				
	3. Other Countries				
	4. Totals	4,504,992	4,521,197	4,535,517	4,502,865
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	35,264	40,848	36,723	34,731
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	220,908,298	241,932,155	220,955,074	221,916,094
	9. Canada	4,306,415	4,903,053	4,301,718	4,320,000
	10. Other Countries	13,691,761	15,603,082	13,812,165	14,221,677
	11. Totals	238,906,474	262,438,290	239,068,957	240,457,771
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	243,446,730	267,000,335	243,641,197	244,995,367
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				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	243,446,730	267,000,335	243,641,197	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	4,503,094	1,898				XXX	4,504,992	1.3	39,515,318	10.8	4,504,992	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	4,503,094	1,898				XXX	4,504,992	1.3	39,515,318	10.8	4,504,992	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	8,020	19,725	7,451	68		XXX	35,264	0.0	40,646	0.0	35,264	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	8,020	19,725	7,451	68		XXX	35,264	0.0	40,646	0.0	35,264	

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	76,967,516	44,237,473	72,324,795	1,673,256	1,531,924	XXX	196,734,964	56.4	168,253,159	45.8	107,226,407	89,508,557
6.2 NAIC 2	36,162,746	34,349,725	48,566,939	1,248,819	999,589	XXX	121,327,818	34.8	152,866,947	41.6	72,170,689	49,157,129
6.3 NAIC 3	121,065	5,386,695	14,546,810			XXX	20,054,570	5.7	3,447,903	0.9	19,948,458	106,112
6.4 NAIC 4		1,097,347	4,049,920			XXX	5,147,267	1.5	2,472,344	0.7	4,752,078	395,189
6.5 NAIC 5	26,675	465,855				XXX	492,530	0.1	232,463	0.1		492,530
6.6 NAIC 6		460,626			236,457	XXX	697,083	0.2	319,586	0.1	4,594	692,489
6.7 Totals	113,278,002	85,997,721	139,488,464	2,922,075	2,767,970	XXX	344,454,232	98.7	327,592,402	89.2	204,102,226	140,352,006
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 81,478,630	44,259,096	72,332,246	1,673,324	1,531,924		201,275,220	57.7	XXX	XXX	111,766,663	89,508,557
11.2 NAIC 2	(d) 36,162,746	34,349,725	48,566,939	1,248,819	999,589		121,327,818	34.8	XXX	XXX	72,170,689	49,157,129
11.3 NAIC 3	(d) 121,065	5,386,695	14,546,810				20,054,570	5.7	XXX	XXX	19,948,458	106,112
11.4 NAIC 4	(d) 1,097,347	4,049,920					5,147,267	1.5	XXX	XXX	4,752,078	395,189
11.5 NAIC 5	(d) 26,675	465,855					492,530	0.1	XXX	XXX		492,530
11.6 NAIC 6	(d) 460,626				236,457		697,083	0.2	XXX	XXX	4,594	692,489
11.7 Totals	117,789,116	86,019,344	139,495,915	2,922,143	2,767,970	(b) 348,994,488	100.0	XXX	XXX	XXX	208,642,482	140,352,006
11.8 Line 11.7 as a % of Col. 7	33.8	24.6	40.0	0.8	0.8	100.0	XXX	XXX	XXX	XXX	59.8	40.2
12. Total Bonds Prior Year												
12.1 NAIC 1	39,548,329	39,790,878	123,713,845	3,029,355	1,726,716		XXX	XXX	207,809,123	56.6	180,969,690	26,839,433
12.2 NAIC 2	64,251,054	24,790,631	61,100,183	1,274,639	1,450,440		XXX	XXX	152,866,947	41.6	76,420,489	76,446,458
12.3 NAIC 3		1,485,522	1,962,381				XXX	XXX	3,447,903	0.9	2,112,675	1,335,228
12.4 NAIC 4		470,895	2,001,449				XXX	XXX	2,472,344	0.7	2,001,449	470,895
12.5 NAIC 5	56,355	143,607	32,501				XXX	XXX	232,463	0.1	76,077	156,386
12.6 NAIC 6					319,586		XXX	XXX	319,586	0.1		319,586
12.7 Totals	103,855,738	66,681,533	188,810,359	4,303,994	3,496,742	XXX	XXX	(b) 367,148,366	100.0	XXX	261,580,380	105,567,986
12.8 Line 12.7 as a % of Col. 9	28.3	18.2	51.4	1.2	1.0	XXX	XXX	100.0	XXX	XXX	71.2	28.8
13. Total Publicly Traded Bonds												
13.1 NAIC 1	10,939,461	37,268,912	61,377,713	1,187,640	992,937		111,766,663	32.0	180,969,690	49.3	111,766,663	XXX
13.2 NAIC 2	156,443	31,069,848	38,853,432	1,091,376	999,590		72,170,689	20.7	76,420,489	20.8	72,170,689	XXX
13.3 NAIC 3	97,006	5,324,435	14,527,017				19,948,458	5.7	2,112,675	0.6	19,948,458	XXX
13.4 NAIC 4		702,158	4,049,920				4,752,078	1.4	2,001,449	0.5	4,752,078	XXX
13.5 NAIC 5									76,077	0.0		XXX
13.6 NAIC 6					4,594		4,594	0.0			4,594	XXX
13.7 Totals	11,192,910	74,365,353	118,808,082	2,279,016	1,997,121		208,642,482	59.8	261,580,380	71.2	208,642,482	XXX
13.8 Line 13.7 as a % of Col. 7	5.4	35.6	56.9	1.1	1.0		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	3.2	21.3	34.0	0.7	0.6		59.8	XXX	XXX	XXX	59.8	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	70,539,169	6,990,184	10,954,533	485,684	538,987		89,508,557	25.6	26,839,433	7.3	XXX	89,508,557
14.2 NAIC 2	36,006,303	3,279,877	9,713,507	157,443	(1)		49,157,129	14.1	76,446,458	20.8	XXX	49,157,129
14.3 NAIC 3	24,059	62,260	19,793				106,112	0.0	1,335,228	0.4	XXX	106,112
14.4 NAIC 4		395,189					395,189	0.1	470,895	0.1	XXX	395,189
14.5 NAIC 5	26,675	465,855					492,530	0.1	156,386	0.0	XXX	492,530
14.6 NAIC 6		460,626			231,863		692,489	0.2	319,586	0.1	XXX	692,489
14.7 Totals	106,596,206	11,653,991	20,687,833	643,127	770,849		140,352,006	40.2	105,567,986	28.8	XXX	140,352,006
14.8 Line 14.7 as a % of Col. 7	75.9	8.3	14.7	0.5	0.5		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	30.5	3.3	5.9	0.2	0.2		40.2	XXX	XXX	XXX	XXX	40.2

(a) Includes \$ 139,874,497 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

(c) Includes \$ 26,677 current year, \$ 30,947 prior year of bonds with 5GI designations and \$ 236,457 current year, \$ 319,586 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 69,557,703 ; NAIC 2 \$ 35,990,056 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	4,502,145					XXX	4,502,145	1.3	39,511,533	10.8	4,502,145	
1.02 Residential Mortgage-Backed Securities	950	1,897				XXX	2,847	0.0	3,785	0.0	2,847	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	4,503,095	1,897				XXX	4,504,992	1.3	39,515,318	10.8	4,504,992	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities	8,020	19,725	7,451	68		XXX	35,264	0.0	40,646	0.0	35,264	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	8,020	19,725	7,451	68		XXX	35,264	0.0	40,646	0.0	35,264	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	106,076,326	49,354,126	86,916,258	1,998,862	1,996,983	XXX	246,342,555	70.6	217,481,176	59.2	123,631,978	122,710,577
6.02 Residential Mortgage-Backed Securities	192,864	437,604	206,733	96,997	137	XXX	934,335	0.3	1,777,192	0.5	868,717	65,618
6.03 Commercial Mortgage-Backed Securities	6,161,584	31,689,827	48,523,688			XXX	86,375,099	24.7	88,919,953	24.2	78,685,946	7,689,153
6.04 Other Loan-Backed and Structured Securities	847,228	4,516,164	3,841,785	826,216	770,850	XXX	10,802,243	3.1	19,414,081	5.3	915,585	9,886,658
6.05 Totals	113,278,002	85,997,721	139,488,464	2,922,075	2,767,970	XXX	344,454,232	98.7	327,592,402	89.2	204,102,226	140,352,006
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Total Bonds Current Year												
11.01 Issuer Obligations	110,578,471	49,354,126	86,916,258	1,998,862	1,996,983	XXX	250,844,700	71.9	XXX	XXX	128,134,123	122,710,577
11.02 Residential Mortgage-Backed Securities	201,834	459,226	214,184	97,065	137	XXX	972,446	0.3	XXX	XXX	906,828	65,618
11.03 Commercial Mortgage-Backed Securities	6,161,584	31,689,827	48,523,688			XXX	86,375,099	24.7	XXX	XXX	78,685,946	7,689,153
11.04 Other Loan-Backed and Structured Securities	847,228	4,516,164	3,841,785	826,216	770,850	XXX	10,802,243	3.1	XXX	XXX	915,585	9,886,658
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
11.08 Totals	117,789,117	86,019,343	139,495,915	2,922,143	2,767,970		348,994,488	100.0	XXX	XXX	208,642,482	140,352,006
11.09 Line 11.08 as a % of Col. 7	33.8	24.6	40.0	0.8	0.8		100.0	XXX	XXX	XXX	59.8	40.2
12. Total Bonds Prior Year												
12.01 Issuer Obligations	100,202,780	42,818,483	109,514,145	2,014,193	2,443,108	XXX	XXX	XXX	256,992,709	70.0	174,538,562	82,454,147
12.02 Residential Mortgage-Backed Securities	609,801	634,758	307,317	269,490	257	XXX	XXX	XXX	1,821,623	0.5	1,376,636	444,987
12.03 Commercial Mortgage-Backed Securities	1,818,527	16,692,786	70,408,640			XXX	XXX	XXX	88,919,953	24.2	78,897,769	10,022,184
12.04 Other Loan-Backed and Structured Securities	1,224,630	6,535,506	8,580,257	2,020,311	1,053,377	XXX	XXX	XXX	19,414,081	5.3	6,767,413	12,646,668
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX						
12.07 Unaffiliated Bank Loans						XXX						
12.08 Totals	103,855,738	66,681,533	188,810,359	4,303,994	3,496,742		XXX	XXX	367,148,366	100.0	261,580,380	105,567,986
12.09 Line 12.08 as a % of Col. 9	28.3	18.2	51.4	1.2	1.0		XXX	XXX	100.0	XXX	71.2	28.8
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	9,353,931	44,977,369	69,806,976	1,998,862	1,996,984	XXX	128,134,122	36.7	174,538,562	47.5	128,134,122	XXX
13.02 Residential Mortgage-Backed Securities	163,017	439,494	207,116	97,065	137	XXX	906,829	0.3	1,376,636	0.4	906,829	XXX
13.03 Commercial Mortgage-Backed Securities	1,569,901	28,592,354	48,523,692			XXX	78,685,947	22.5	78,897,769	21.5	78,685,947	XXX
13.04 Other Loan-Backed and Structured Securities	106,061	356,136	270,298	183,089		XXX	915,584	0.3	6,767,413	1.8	915,584	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	11,192,910	74,365,353	118,808,082	2,279,016	1,997,121		208,642,482	59.8	261,580,380	71.2	208,642,482	XXX
13.09 Line 13.08 as a % of Col. 7	5.4	35.6	56.9	1.1	1.0		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	3.2	21.3	34.0	0.7	0.6		59.8	XXX	XXX	XXX	59.8	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	101,224,540	4,376,757	17,109,282		(1)	XXX	122,710,578	35.2	82,454,147	22.5	XXX	122,710,578
14.02 Residential Mortgage-Backed Securities	38,817	19,732	7,068			XXX	65,617	0.0	444,987	0.1	XXX	65,617
14.03 Commercial Mortgage-Backed Securities	4,591,683	3,097,473	(4)			XXX	7,689,152	2.2	10,022,184	2.7	XXX	7,689,152
14.04 Other Loan-Backed and Structured Securities	741,167	4,160,028	3,571,487	643,127	770,850	XXX	9,886,659	2.8	12,646,668	3.4	XXX	9,886,659
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Totals	106,596,207	11,653,990	20,687,833	643,127	770,849		140,352,006	40.2	105,567,986	28.8	XXX	140,352,006
14.09 Line 14.08 as a % of Col. 7	75.9	8.3	14.7	0.5	0.5		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	30.5	3.3	5.9	0.2	0.2		40.2	XXX	XXX	XXX	XXX	40.2

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	39,069,944	39,069,944			
2. Cost of short-term investments acquired	167,417,143	167,417,143			
3. Accrual of discount	468,152	468,152			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	4,944	4,944			
6. Deduct consideration received on disposals	150,897,957	150,897,957			
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)	56,062,226	56,062,226			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	56,062,226	56,062,226			

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	21,669,593	21,669,593		
2. Cost of cash equivalents acquired	980,129,573	980,129,573		
3. Accrual of discount				
4. Unrealized valuation increase (decrease)	575,818	575,818		
5. Total gain (loss) on disposals	2,626	2,626		
6. Deduct consideration received on disposals	952,892,078	952,892,078		
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)	49,485,532	49,485,532		
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	49,485,532	49,485,532		

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
00077AF6S		Various	OH		03/28/2006	5.353	123,202		(407)				127,143	03/28/2006
00077AH19		Various	OH		09/26/2006	6.355	64,032		(306)				65,403	09/26/2006
059610EF8		Various	PR		08/12/2004	5.477	160,130		(1,159)				163,056	08/12/2004
059610N09		Various	PR		04/12/2006	5.545	206,723		(319)				213,326	04/12/2006
073245B05		Various	IL		07/27/2007	4.393	172,005		(3,357)				174,438	07/27/2007
222375G07		Various	TX		06/29/2007	4.838	203,388		278				209,622	06/29/2007
258125G02		Various	PR		11/16/2004	6.976	95,865		(1,581)				97,684	11/16/2004
709301DE2		Various	KY		09/29/2015	3.915	46,894						46,128	09/29/2015
749549DE8		Various	PR		06/15/2004	5.398	136,375		831				139,793	06/15/2004
902975B04		Various	LA		09/28/2006	4.972	140,901		(223)				143,794	09/28/2006
949750EF6		Various	TX		08/15/2006	4.596	135,553		1,024				141,035	08/15/2006
949750FG3		Various	TX		09/07/2006	5.602	92,607		19				95,587	09/07/2006
949750GH0		Various	TX		11/07/2006	5.339	186,893		18				192,933	11/07/2006
949750N07		Various	TX		06/26/2007	5.550	208,618		(647)				214,429	06/26/2007
0299999. Mortgages in good standing - Residential mortgages-insured or guaranteed							1,973,186		(5,829)				2,024,371	XXX
749549EF4							117,207		(1,125)				121,927	06/30/2004
0399999. Mortgages in good standing - Residential mortgages-all other							117,207		(1,125)				121,927	XXX
0899999. Total Mortgages in good standing							2,090,393		(6,954)				2,146,298	XXX
1699999. Total - Restructured Mortgages														XXX
2499999. Total - Mortgages with overdue interest over 90 days														XXX
3299999. Total - Mortgages in the process of foreclosure														XXX
3399999 - Totals							2,090,393		(6,954)				2,146,298	XXX

General Interrogatory:

1. Mortgages in good standing \$ unpaid taxes \$ interest due and unpaid.
2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.
4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						
00077AH19	Various	OH		02/18/2020	6.362		202	65,403
059610NC9	Various	PR		02/18/2020	5.534		749	213,326
0299999. Mortgages in good standing - Residential mortgages-insured or guaranteed							951	278,729
0899999. Total Mortgages in good standing							951	278,729
1699999. Total - Restructured Mortgages								
2499999. Total - Mortgages with overdue interest over 90 days								
3299999. Total - Mortgages in the process of foreclosure								
3399999 - Totals							951	278,729

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consid- eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value
Residential												262,098	262,098			
0299999. Mortgages with partial repayments												262,098	262,098			
0599999 - Totals												262,098	262,098			

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
912828-07-8	US TREASURY N/B-NOTE				1.A	55,449	100.4063	55,223	55,000	55,030		(92)			1.375	1.205	AO	379	913	05/09/2016	04/30/2021	
912828-07-8	US TREASURY N/B-NOTE	.SD			1.A	4,477,196	100.4063	4,463,058	4,445,000	4,447,115		(6,498)			1.375	1.227	AO	30,660	73,819	04/27/2017	04/30/2021	
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						4,532,645	XXX	4,518,281	4,500,000	4,502,145		(6,590)			XXX	XXX	XXX		31,039	74,732	XXX	XXX
36202K-WF-8	GOVERNMENT NATIONAL MORT-POOL #8746 ARMS			4	1.A	2,159	101.8051	2,190	2,152	2,134		12			3.125	3.600	MON	6	69	10/18/1995	11/20/2025	
36202K-WF-8	GOVERNMENT NATIONAL MORT-POOL #8746 ARMS			4	1.A	713	101.8051	726	713	713					3.125	3.125	MON	2	23	12/01/1996	11/20/2025	
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						2,872	XXX	2,916	2,865	2,847		12			XXX	XXX	XXX		8	92	XXX	XXX
0599999. Total - U.S. Government Bonds						4,535,517	XXX	4,521,197	4,502,865	4,504,992		(6,578)			XXX	XXX	XXX		31,047	74,824	XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX				XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX				XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX				XXX	XXX
313398-SD-2	FREDDIE MAC-SERIES 2335 CLASS CZ			4	1.A	30,518	118.4944	34,114	28,790	29,201		(39)			7.000	6.450	MON	168	2,015	01/08/2003	07/01/2031	
31337H-QV-2	FREDDIE MAC-SERIES 2117 CLASS HG			4	1.A	6,205	113.3370	6,734	5,941	6,063		(12)			6.500	5.612	MON	32	386	12/11/2002	01/01/2029	
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						36,723	XXX	40,848	34,731	35,264		(51)			XXX	XXX	XXX		200	2,401	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						36,723	XXX	40,848	34,731	35,264		(51)			XXX	XXX	XXX		200	2,401	XXX	XXX
00108W-AH-3	AEP Texas Inc-SENIOR UNSECURED		1		1.G FE	497,195	116.6591	583,296	500,000	497,699		260			3.950	4.022	JD	1,646	19,750	01/17/2019	06/01/2028	
0010EP-AN-8	AEP TEXAS CENTRAL CO-SR UNSECURED		1		1.G FE	519,860	111.6772	586,305	525,000	522,294		504			3.850	3.969	AO	5,053	20,213	09/15/2015	10/01/2025	
002824-BM-1	ABBOTT LABORATORIES-SENIOR UNSECURED		1		1.G FE	521,919	114.1008	599,029	525,000	523,143		348			3.875	3.957	MS	5,990	20,344	03/22/2017	09/15/2025	
00287Y-AL-3	AbbVie Inc-SENIOR UNSECURED NOTE		1		2.B FE	690,879	104.6234	732,364	700,000	697,687		1,190			2.900	3.084	MN	3,101	20,300	10/16/2014	11/06/2022	
00287Y-CX-5	AbbVie Inc-SENIOR UNSECURED		1		2.A FE	472,839	111.6871	530,514	475,000	473,787		41			3.800	3.865	MS	5,315		11/20/2020	03/15/2025	
00440E-AV-9	ACE INA HOLDINGS-SR UNSECURED		1		1.F FE	582,219	112.6320	676,918	601,000	587,622		2,216			3.350	3.814	MN	3,244	20,134	06/26/2018	05/03/2026	
008252-AM-0	Affiliated Managers Grou-SR UNSECURE		1		2.A FE	815,024	110.1049	880,839	800,000	808,715		(2,586)			4.250	3.875	FA	12,844	34,000	06/25/2018	02/15/2024	
008252-AN-8	Affiliated Managers Grou-SR UNSECURED		1		2.A FE	1,068,320	110.9277	1,220,205	1,100,000	1,078,366		4,219			3.500	3.973	FA	16,042	38,500	07/16/2018	08/01/2025	
009158-BC-9	Air Products and Chemica-SENIOR UNSECURE		1		1.F FE	998,640	106.3249	1,063,249	1,000,000	998,717		77			2.050	2.065	MN	2,619	11,104	04/27/2020	05/15/2030	
010392-FS-2	Alabama Power Co-SENIOR UNSECURED		1		1.F FE	992,470	131.5502	1,315,502	1,000,000	992,801		133			4.300	4.345	JJ	19,828	43,000	06/21/2018	07/15/2048	
02343U-AG-0	Ancor Finance USA Inc-SENIOR UNSECURED		1		2.B FE	499,875	112.1358	560,679	500,000	499,885		(5)			3.625	3.629	AO	3,172	18,125	04/23/2020	04/28/2026	
025816-BK-4	American Express Co-SUBORDINATED NOTE		2		2.B FE	477,730	110.7453	531,577	480,000	478,999		231			3.625	3.682	JD	1,257	17,400	12/02/2014	12/05/2024	
026874-DK-0	American International G-SENIOR UNSECURE		1		2.A FE	1,090,500	118.2404	1,300,645	1,100,000	1,092,596		845			4.200	4.308	AO	11,550	46,200	06/26/2018	04/01/2028	
03027X-AG-5	AMERICAN TOWER CORP-SR UNSECURED		1		2.C FE	393,108	112.6792	450,717	400,000	396,460		712			4.000	4.221	JD	1,333	16,000	11/10/2015	06/01/2025	
03027X-AJ-9	AMERICAN TOWER CORP-SR NT		1		2.C FE	89,742	115.5737	104,016	90,000	89,853		24			4.400	4.435	FA	1,496	3,960	01/08/2016	02/15/2026	
03040W-AL-9	AMERICAN WATER CAPITAL C-SR UNSECURED		1		2.A FE	985,690	110.4004	1,104,004	1,000,000	999,726		2,018			3.400	3.641	MS	11,333	34,000	06/06/2018	03/01/2025	
03073E-AM-7	AmerisourceBergen Corp-SENIOR UNSECURED		1		2.B FE	448,077	109.3374	492,018	450,000	449,109		192			3.250	3.300	MS	4,875	14,625	02/19/2015	03/01/2025	
04352E-AA-3	Ascension Health-SENIOR UNSECURED		1		1.B FE	1,031,600	108.7766	1,087,766	1,000,000	1,029,521		(2,079)			2.532	2.155	MN	3,235	25,320	04/23/2020	11/15/2029	
05348E-AU-3	AVALONBAY COMMUNITIES IN-SR UNSECURED		1		1.G FE	694,757	110.1329	770,930	700,000	697,721		534			3.500	3.590	MN	3,131	24,500	11/12/2014	11/15/2024	
05348E-AW-9	AVALONBAY COMMUNITIES IN-SR UNSECURED		1		1.G FE	817,327	112.4957	922,465	820,000	818,556		263			3.500	3.539	MN	3,667	28,700	11/04/2015	11/15/2025	
05351W-AC-7	Avangrid Inc-SENIOR UNSECURED		1		2.A FE	998,710	109.4601	1,094,601	1,000,000	998,857		147			3.200	3.228	AO	6,756	16,533	04/07/2020	04/15/2025	
05369A-AA-9	Aviation Capital Group L-SENIOR UNSECURE		1		2.C FE	653,065	100.7338	705,137	700,000	664,085		4,417			3.500	4.376	MN	4,083	24,500	05/30/2018	11/01/2027	
06051G-FH-7	Bank of America Corp-SUBORDINATED NOTE		1		2.A FE	199,854	112.0997	224,199	200,000	199,930		15			4.200	4.209	FA	2,917	8,400	08/21/2014	08/26/2024	
06051G-FM-6	Bank of America Corp-SUBORDINATED		1		2.A FE	292,701	111.6757	335,027	300,000	296,322		811			4.000	4.332	JJ	5,300	12,000	02/25/2016	01/22/2025	
06406R-AF-4	Bank of New York Mellon -SENIOR UNSECURE		2		1.E FE	1,462,185	114.2078	1,713,116	1,500,000	1,470,983		3,520			3.400	3.713	JJ	21,533	51,000	07/09/2018	01/29/2028	
075887-BF-5	BECTON DICKINSON & CO-SR UNSECURED		1		2.C FE	475,000	110.6389	525,535	475,000	475,000					3.734	3.733	JD	788	17,737	12/04/2014	12/15/2024	
084670-BS-6	BERKSHIRE HATHAWAY INC-SENIOR UNSECURED		1		1.C FE	1,348,731	111.8422	1,509,870	1,350,000	1,349,251		124			3.125	3.136	MS	12,422	42,188	03/08/2016	03/15/2026	
09062X-AF-0	BIOGEN INC-SR UNSECURED		1		1.G FE	698,348	114.4596	801,217	700,000	699,105		163			4.050	4.079	MS	8,348	28,350	09/10/2015	09/15/2025	
09247X-AQ-4	BlackRock Inc-SENIOR UNSECURED		1		1.D FE	1,406,720	108.8929	1,524,501	1,400,000	1,406,258		(462)			2.400	2.345	AO	5,693	25,480	04/08/2020	04/30/2030	
10112R-AX-2	BOSTON PPTYS LP SR NT		1		2.A FE	99,708	113.7699	113,770	100,000	99,837		28			3.650	3.685	FA	1,521	3,650	01/08/2016	02/01/2026	
10510K-AC-1	BRAMBLES USA INC-SR UNSECURED		1		2.A FE	1,002,520	112.7588	1,127,588	1,000,000	1,001,716		(337)			4.125	4.083	AO	7,922	41,250	05/31/2018	10/23/2025	
11133T-AC-7	BROADRIDGE FINANCIAL SOL-SENIOR UNSECURE		1		2.A FE	298,767	112.6349	337,905	300,000	299,271		119			3.400	3.449	JD	1,113	10,200	06/21/2016	06/27/2026	
120568-AX-8	BUNGE LTD FINANCE CORP-SENIOR UNSECURED		1		2.C FE	647,604	110.7726	775,408	700,000	662,617		5,729			3.250	4.327	FA	8,594	22,750	06/06/2018	08/15/2026	
12572Q-AG-0	CME GROUP INC-SR UNSECURED		1		1.D FE	898,299	109.4690	985,221	900,000	899,200		170			3.000	3.022	MS	7,950	27,000	03/04/2015	03/15/2025	

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
12626P-AM-5	CRH AMERICA INC-UNSECURED			1	2.A FE	529,348		112,6150	530,000	529,665		65			3.875	3.890	MN	2,453	20,538	05/12/2015	05/18/2025
12636Y-AA-0	CRH America Finance Inc-SENIOR UNSECURED			1	2.A FE	475,330		111,4649	500,000	481,549		2,495			3.400	4.064	MN	2,456	17,000	05/31/2018	05/09/2027
127055-AK-7	CABOT CORP-SENIOR UNSECURED			1	2.C FE	1,074,266		107,9062	1,070,000	1,072,514		(421)			3.400	3.352	MS	10,712	36,380	09/07/2016	09/15/2024
133131-AV-4	CAMDEN PROPERTY TRUST-SENIOR UNSECURED N			1	1.G FE	694,617		109,1899	700,000	697,756		59			3.500	3.592	MS	7,214	24,500	09/03/2014	09/15/2024
141781-BM-5	Cargill Inc-SENIOR UNSECURED			1	1.F FE	998,840		105,1637	1,000,000	998,899		59			2.125	2.138	AO	4,014	10,625	04/20/2020	04/23/2030
171340-AN-2	CHURCH & DWIGHT CO INC-SENIOR UNSECURED			1,5	2.A FE	2,039,499		110,4538	2,209,983	2,078,036		15,819			3.150	4.120	FA	28,875	69,300	06/25/2018	08/01/2027
172967-JL-6	CITIGROUP INC-SUBORDINATED			1	2.B FE	53,102		111,2664	55,000	54,019		206			3.875	4.339	MS	562	2,131	02/25/2016	03/26/2025
186108-CK-0	Cleveland Electric Illum-SENIOR UNSECURE			1	2.B FE	1,335,999		106,0525	1,484,735	1,349,880		5,826			3.500	4.075	AO	12,250	49,000	07/19/2018	04/01/2028
189054-AU-3	CLOROX CO SR NT			1	1.G FE	699,349		110,7433	700,000	699,709		66			3.500	3.511	JD	1,089	24,500	12/04/2014	12/15/2024
195869-AP-7	COLONIAL PIPELINE CO-SR UNSECURED			1	1.G FE	747,945		112,3788	750,000	748,901		201			3.750	3.783	AO	7,031	28,125	09/16/2015	10/01/2025
207597-EJ-0	Connecticut Light & Powe-SECURED			1	1.E FE	1,347,724		111,2654	1,400,000	1,361,298		5,446			3.200	3.702	MS	13,191	44,800	06/06/2018	03/15/2027
20848F-AA-8	Conservation Fund/The-SENIOR UNSECURED			1	1.G FE	1,100,000		107,5701	1,100,000	1,100,000					3.474	3.474	JD	1,698	38,214	09/19/2019	12/15/2029
219350-BF-1	CORNING INC-SENIOR UNSECURED			1	2.A FE	999,620		123,0802	1,000,000	999,589		4			4.375	4.377	MN	5,590	43,750	11/06/2017	11/15/2057
22160K-AM-7	Costco Wholesale Corp-SENIOR UNSECURED			1	1.D FE	1,055,461		112,2724	1,100,000	1,066,616		4,584			3.000	3.392	MN	3,942	33,000	06/28/2018	05/18/2027
224044-CG-0	COX COMMUNICATIONS INC-SENIOR UNSECURED			1	2.B FE	499,155		112,1624	500,000	499,467		81			3.350	3.370	MS	4,932	16,750	09/08/2016	09/15/2026
22822V-AE-1	CROWN CASTLE INTL CORP-SENIOR UNSECURED			1,5	2.C FE	597,468		114,5491	600,000	598,320		232			4.000	4.051	MS	8,000	24,000	01/30/2017	03/01/2027
22966R-AB-2	CUBESMART LP-SENIOR UNSECURED NOTE REID			1	2.B FE	413,020		109,5523	400,000	404,353		(1,491)			4.375	3.948	JD	778	17,500	07/15/2014	12/15/2023
22966R-AC-0	CUBESMART LP-SR UNSECURED			1	2.B FE	74,801		112,5314	75,000	74,892		19			4.000	4.032	MN	383	3,000	10/19/2015	11/15/2025
25389J-AQ-9	DIGITAL REALTY TRUST LP-SENIOR UNSECURED			1	2.B FE	500,000		116,9759	500,000	500,000					4.750	4.750	AO	5,938	23,750	03/08/2016	10/01/2025
254709-AM-0	DISCOVER FINANCIAL SVS-SENIOR UNSECURED			2	2.C FE	386,354		114,9058	400,000	389,767		1,420			4.100	4.584	FA	6,469	16,400	07/12/2018	02/09/2027
254709-AE-5	DISCOVERY COMMUNICATIONS-SR UNSECURED			1	2.C FE	469,601		109,6088	470,000	469,801		40			3.450	3.460	MS	4,774	16,215	02/25/2015	03/15/2025
25470D-BE-8	Discovery Communications-SENIOR UNSECURE			1	2.C FE	529,220		111,9895	530,000	529,499		99			3.950	3.973	JD	930	20,935	04/02/2019	06/15/2025
257469-AJ-5	Dominion Resources Inc/V-SENIOR NOTE			1	2.B FE	99,625		131,1017	100,000	99,768		99			5.250	5.275	FA	12,188	5,250	10/06/2004	08/01/2033
26441Y-AZ-0	DUKE REALTY LP-SENIOR UNSECURED			1,2	2.A FE	99,070		111,6893	100,000	99,452		89			3.250	3.360	JD	9	4,875	06/16/2016	06/30/2026
26884L-AB-5	EOT Corp-SENIOR NOTE			1	3.C FE	80,259		102,2083	81,000	80,915		87			4.875	4.992	MN	505	3,949	11/02/2011	11/15/2021
26884T-AR-3	ERAC USA Finance LLC-SENIOR UNSECURED			1	2.A FE	1,033,021		110,7252	1,100,000	1,050,755		7,197			3.300	4.161	JD	3,025	36,300	06/13/2018	12/01/2026
277432-AN-0	EASTMAN CHEMICAL CO-SENIOR UNSECURED NOT			1	2.C FE	416,208		104,2015	400,000	402,715		(1,905)			3.600	3.092	FA	5,440	14,400	02/26/2013	08/15/2022
278865-BE-9	Ecolab Inc-SENIOR UNSECURED			1	2.A FE	999,060		127,2503	1,000,000	999,047		(13)			4.800	4.812	MS	12,933	24,000	03/20/2020	03/24/2030
28176E-AD-0	Edwards Lifesciences Cor-SENIOR UNSECURE			1	2.B FE	2,099,594		118,6618	2,100,000	2,099,637		33			4.300	4.302	JD	4,013	40,300	06/11/2018	06/15/2028
29364D-AU-4	ENERGY ARKANSAS INC 1ST MTG BD			1	1.F FE	697,697		112,8726	700,000	698,674		222			6.150	3.539	AO	6,125	24,500	01/05/2016	04/01/2026
29364N-AS-7	ENERGY MISSISSIPPI INC-SECURED NOTE			1,2	1.F FE	599,820		109,2931	600,000	599,921		21			3.750	3.754	JJ	11,250	22,500	03/18/2014	07/01/2024
29717P-AR-8	ESSEX PORTFOLIO LP-SENIOR UNSECURED			1	2.A FE	447,026		112,4914	450,000	447,991		274			3.625	3.704	MN	2,719	16,313	04/07/2017	05/01/2027
302520-AB-7	FNB Corp/PA-SUBORDINATED			1	2.B FE	540,000		110,0500	540,000	540,000					4.875	4.875	AO	6,508	26,325	09/29/2015	10/02/2025
313747-AU-1	Federal Realty Investmen-SENIOR UNSECURE			1	1.G FE	1,011,160		108,6966	1,000,000	1,006,172		(2,052)			3.950	3.716	JJ	18,214	39,500	06/28/2018	01/15/2024
359694-AB-2	H.B. FULLER CO-SENIOR UNSECURED			1	3.C FE	2,002,061		2,037,500	2,000,000	2,001,247		(202)			4.000	3.987	FA	27,501	80,000	02/09/2017	02/15/2027
361448-AW-3	GATX CORP-SR UNSECURED			1	2.B FE	472,107		108,8075	480,000	476,349		782			3.250	3.443	MS	3,943	15,600	03/17/2015	03/30/2025
369550-BG-2	General Dynamics Corp-SENIOR UNSECURED			1	1.F FE	1,394,834		111,7879	1,400,000	1,396,580		702			3.500	3.560	MN	6,261	49,000	06/01/2018	05/15/2025
373298-CF-3	GEORGIA-PACIFIC LLC-SENIOR UNSECURED NOT			1	1.G FE	423,126		121,6770	300,000	309,509		(12,143)			8.000	3.401	JJ	11,067	24,000	04/18/2013	01/15/2024
375558-AZ-6	GILEAD SCIENCES INC-SENIOR UNSECURED			1	2.A FE	126,189		110,1799	125,000	125,552		(132)			3.500	3.377	FA	1,823	4,375	10/09/2015	02/01/2025
378272-AL-2	GLENORE FUNDING LLC-SR UNSECURED			1,5	2.A FE	446,085		111,8115	450,000	448,101		382			4.000	4.107	AO	3,750	18,000	04/08/2015	04/16/2025
378272-AQ-1	Glenore Funding LLC-SENIOR UNSECURED			1	2.A FE	187,912		113,0712	200,000	190,678		1,134			3.875	4.680	AO	1,378	7,750	06/20/2018	10/27/2027
413875-AR-6	HARRIS CORPORATION-SR UNSECURED			1,2	2.B FE	475,000		112,1085	475,000	475,000					3.832	3.832	AO	3,236	18,202	04/22/2015	04/27/2025
413875-AW-5	Harris Corp-SENIOR UNSECURED			1,2	2.B FE	202,608		120,4504	200,000	202,023		(235)			4.400	4.236	JD	391	8,800	05/30/2018	06/15/2028
42217K-BF-2	Welltower Inc-SENIOR UNSECURED			1	2.A FE	499,630		112,9838	500,000	499,806		37			4.000	4.009	JD	1,667	20,000	05/20/2015	06/01/2025
42225U-AD-6	HEALTHCARE TRUST OF AMER-SENIOR UNSECURE			1	2.B FE	548,466		113,2570	550,000	549,076		145			3.500	3.533	FA	8,021	19,250	07/07/2016	08/01/2026
42225U-AF-1	HEALTHCARE TRUST OF AMER-SENIOR UNSECURE			1,2	2.B FE	99,492		113,2175	100,000	99,652		46			3.750	3.811	JJ	1,875	3,750	06/01/2017	07/01/2027
428291-AN-8	HEXCEL CORP-SENIOR UNSECURED			1,5	2.C FE	677,001		108,4237	680,000	678,000		280			3.950	4.004	FA	10,147	26,860	02/13/2017	02/15/2027
42981C-AA-6	HIGH STREET FUNDING TRUS-SENIOR UNSECURE			1	2.A FE	2,158,486		114,7952	2,252,494	2,167,658		3,787			4.111	4.353	FA	29,167	40,442	06/25/2018	02/15/2028
431282-AN-2	HIGHWOODS REALTY LP-SENIOR UNSECURED NOT			1	2.B FE	153,424		100,7090	155,000	154,885		243			3.200	3.363	JD	220	4,960	05/19/2014	06/15/2021
44107H-AC-6	NY Society for Relief of-SECURED			1	1.E FE	1,388,240		111,0629	1,400,000	1,390,884		1,064			3.737	3.840	AO	13,080	52,318	06/05/2018	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
457187-AB-8	INGREDIENT INC-SENIOR UNSECURED			1	2.B FE	562,932	111.0653	666,392	600,000	572,741		4,122			3.200	4.094	AO	4,800	19,200	07/17/2018	10/01/2026
45866F-AF-1	Intercontinental Exchang-SENIOR UNSECURE			1,2	2.A FE	1,361,120	111.4176	1,617,784	1,452,000	1,382,744		8,864			3.100	3.915	MS	13,254	45,012	06/25/2018	09/15/2027
463556-AD-2	IROQUOIS GAS TRANSMISSION-BOND			2	2.A FE			106,0000							6.100	6.099	AO			08/08/2002	10/31/2027
46625H-JV-7	JPMorgan Chase & Co-SUBORDINATED NOTE				1.G FE	696,325	111.8307	782,815	700,000	698,443		377			3.875	3.939	MS	8,364	27,125	09/03/2014	09/10/2024
49271V-AF-7	Keurig Dr Pepper Inc-SENIOR UNSECURED			1	2.B FE	702,121	121.4652	850,256	700,000	701,652		(190)			4.597	4.558	MM	3,218	32,179	05/31/2019	05/25/2028
49446R-AS-8	Kimco Realty Corp-SENIOR UNSECURED			1	2.A FE	190,552	112.9616	225,923	200,000	192,899		964			3.800	4.456	AO	1,900	7,600	06/21/2018	04/01/2027
494550-AT-3	KINDER MORGAN ENER PART-NOTE			1	2.B FE	537,444	126.1635	693,899	550,000	541,381		375			5.800	5.964	MS	9,393	31,900	04/25/2005	03/15/2035
50540R-AP-7	Laboratory Corp of Ameri-SR UNSECURED			1	2.B FE	474,615	102.8952	488,752	475,000	474,926		58			3.200	3.213	FA	6,333	15,200	01/21/2015	02/01/2022
50540R-AQ-5	Laboratory Corp of Ameri-SR UNSECURED			1	2.B FE	195,510	110.3098	220,620	200,000	197,105		640			3.600	3.987	FA	3,000	7,200	06/05/2018	02/01/2025
512807-AN-8	LAM RESEARCH CORP-SR UNSECURED			1	1.G FE	469,803	112.1392	527,054	470,000	469,888		20			3.800	3.805	MS	5,259	17,860	03/05/2015	03/15/2025
521070-AG-0	LAZARD GROUP LLC-SENIOR UNSECURED			1	2.A FE	194,658	111.1125	222,225	200,000	196,483		766			3.750	4.219	FA	2,500	7,500	07/12/2018	02/13/2025
521070-AH-8	LAZARD GROUP LLC-SENIOR UNSECURED			1	2.A FE	1,320,620	110.8381	1,551,734	1,400,000	1,340,331		8,240			3.625	4.421	MS	16,917	50,750	07/12/2018	03/01/2027
524901-AT-2	Legg Mason Inc-SENIOR UNSECURED NOTE			1	1.G FE	399,268	110.2149	440,859	400,000	399,707		74			3.950	3.972	JJ	7,286	15,800	06/23/2014	07/15/2024
532457-AZ-1	Eli Lilly & Co-SENIOR UNSECURED			1	1.F FE	1,365,024	124.8899	1,498,679	1,200,000	1,323,186		(17,449)			5.500	3.636	MS	19,433	66,000	07/11/2018	03/15/2027
534187-BH-1	Lincoln National Corp-SENIOR UNSECURED			1	2.A FE	1,058,112	115.5137	1,270,651	1,100,000	1,067,487		3,804			3.800	4.283	MS	3,483	41,800	06/11/2018	03/01/2028
56336V-AA-8	MPLX 4 02/15/25-SENIOR UNSECURED			1	2.B FE	473,290	111.1340	527,887	475,000	474,195		172			4.000	4.044	FA	7,178	19,000	02/09/2015	02/15/2025
56390R-AH-9	MAGELLAN MID PARTNERS LP-SR UNSECURED			1	2.A FE	699,097	107.6317	753,422	700,000	699,567		90			3.200	3.215	MS	6,596	22,400	02/25/2015	03/15/2025
56585A-AF-9	MARATHON PETROLEUM CORP-SENIOR UNSECURED			1	2.B FE	458,168	133.8790	535,516	400,000	449,478		(1,377)			6.500	5.465	MS	8,667	26,000	07/12/2013	03/01/2041
571748-AX-0	Marsh & McLennan Cos Inc-SENIOR UNSECURE			1	2.A FE	697,319	110.9070	776,349	700,000	698,785		259			3.500	3.544	MS	7,554	24,500	09/03/2014	03/10/2025
571748-AZ-5	Marsh & McLennan Cos Inc-SR UNSECURED			1	2.A FE	99,923	114.1297	114,130	100,000	99,954		7			3.750	3.759	MS	1,115	3,750	09/09/2015	03/14/2026
579780-AN-7	MCCORMICK & CO INC-MD-SENIOR UNSECURED			1	2.B FE	1,319,596	112.5710	1,575,994	1,400,000	1,339,015		7,843			3.400	4.159	FA	17,982	47,600	06/13/2018	08/15/2027
581557-BE-4	McKesson Corp-SENIOR UNSECURED NOTE			1	2.B FE	401,888	109.6628	438,651	400,000	400,643		(202)			3.796	3.738	MS	4,471	15,184	03/14/2014	03/15/2024
58523U-AA-5	MID-AMERICA APT LP-SENIOR UNSECURED NOTE			1	2.A FE	420,144	108.9510	435,804	400,000	406,885		(2,546)			4.300	3.585	AO	3,631	17,200	05/07/2015	10/15/2023
58523U-AN-7	MID-AMERICA APARTMENTS L-SENIOR UNSECURE			1	2.A FE	1,085,422	112.9513	1,231,169	1,090,000	1,086,883		420			3.600	3.650	JD	3,270	39,240	05/02/2017	06/01/2027
62854A-AN-4	MYLAN NV-SENIOR UNSECURED			D	2.C FE	545,977	114.3527	628,940	550,000	547,481		404			3.950	4.044	JD	966	21,725	01/31/2017	06/15/2026
631005-BH-7	Narragansett Electric Co-SENIOR UNSECURE			1	1.G FE	1,100,000	115.7096	1,272,806	1,100,000	1,100,000					3.919	3.919	FA	17,962	43,109	07/24/2018	08/01/2028
637417-AG-1	NATL RETAIL PROPERTIES-SENIOR UNSECURED			1	2.A FE	474,041	108.6477	516,077	475,000	474,628		97			3.900	3.924	JD	823	18,525	05/05/2014	06/15/2024
64128X-AG-5	NEUBERGER BERMAN GRP/FIN-SENIOR UNSECURE			1	2.B FE	724,197	112.9346	824,423	730,000	726,051		532			4.500	4.600	MS	9,673	32,850	03/09/2017	03/15/2027
64952U-CX-9	New York Life Global Fun-SECURED			1	1.A FE	2,172,787	111.4674	2,563,750	2,300,000	2,201,732		12,042			3.000	3.696	JJ	27,775	69,000	07/10/2018	01/10/2028
65364U-AN-6	Niagara Mohawk Power Cor-SENIOR UNSECURE			1	1.G FE	1,000,000	102.7619	1,027,619	1,000,000	1,000,000					1.960	1.960	JD	218	9,909	06/23/2020	06/27/2030
665772-CA-5	NORTHERN STATES PIWR-MINN 1ST MTG BD			1	1.F FE	199,612	136.5276	273,055	200,000	199,733		12			5.250	5.263	JJ	4,842	10,500	07/14/2005	07/15/2035
666807-AQ-5	Northrop Grumman Systems-SENIOR UNSECURE			1	2.B FE	622,275	132.1238	660,619	500,000	586,994		(14,838)			7.875	4.102	MS	13,125	39,375	07/18/2018	03/01/2026
666807-BN-1	Northrop Grumman Corp-SENIOR UNSECURED			1	2.B FE	662,515	113.1289	791,902	700,000	670,923		3,521			3.250	3.931	JJ	10,490	22,750	07/12/2018	01/15/2028
670346-AP-0	Nucor Corp-SENIOR UNSECURED			1	2.A FE	998,660	117.5131	1,175,131	1,000,000	998,946		117			3.950	3.966	MM	6,583	39,500	06/01/2018	05/01/2028
67103H-AD-9	O'REILLY AUTOMOTIVE INC-SENIOR UNSECURED			1	2.A FE	462,978	107.0292	481,631	450,000	453,716		(1,589)			3.850	3.489	JD	770	17,325	08/07/2014	06/15/2023
67103H-AF-4	O'REILLY AUTOMOTIVE INC-SENIOR UNSECURED			1	2.B FE	998,400	113.8804	1,138,804	1,000,000	998,848		146			3.600	3.619	MS	12,000	36,000	08/10/2017	09/01/2027
680033-AC-1	Old National Bancorp/IN-SENIOR UNSECURED			1	1.G FE	700,000	108.4719	759,303	700,000	700,000					4.125	4.124	FA	10,908	28,875	08/12/2014	08/15/2024
681919-AZ-9	Omnicom Group Inc-SENIOR UNSECURED NOTE			1	2.A FE	421,106	104.2637	437,907	420,000	420,012		(36)			3.625	3.619	MM	2,538	15,225	09/13/2013	05/01/2022
68389X-BV-6	Oracle Corp-SENIOR UNSECURED			1	1.G FE	1,398,558	111.5793	1,562,110	1,400,000	1,398,614		56			2.950	2.962	AO	10,325	20,650	03/30/2020	04/01/2030
69353R-FG-8	PNC Bank NA-SENIOR UNSECURED			2	1.F FE	1,044,615	112.1319	1,233,451	1,100,000	1,057,950		5,319			3.100	3.740	AO	6,252	34,100	05/30/2018	10/25/2027
703481-AB-7	Patterson-UTI Energy Inc-SENIOR UNSECURE			1	3.A FE	1,803,217	91.7750	1,651,950	1,800,000	1,802,516		(316)			3.950	3.926	FA	29,625	71,100	09/10/2018	02/01/2028
70466W-AA-7	PEACHTREE FUNDING TRUST-SR UNSECURED			1	2.B FE	475,000	110.9490	527,008	475,000	475,000					3.976	3.975	FA	7,135	18,886	03/10/2015	02/15/2025
709599-AN-4	PENSKE TRUCK LEASING/PTL-SENIOR UNSECURE			1	2.B FE	460,517	107.3439	483,047	450,000	452,575		(1,190)			4.250	3.955	JJ	8,713	19,125	05/31/2013	01/17/2023
709599-AW-4	Penske Truck Leasing Co -SENIOR UNSECURE			1	2.B FE	186,762	110.6654	221,331	200,000	190,279		1,423			3.400	4.346	MM	869	6,800	06/07/2018	11/15/2026
709599-AZ-7	Penske Truck Leasing Co -SENIOR UNSECURE			1	2.B FE	197,714	111.8435	223,687	200,000	198,504		318			3.950	4.145	MS	2,436	7,900	06/07/2018	03/10/2025
718546-AR-5	Phillips 66-SENIOR UNSECURED			1	2.A FE	1,083,027	114.8986	1,263,885	1,100,000	1,086,744		1,546			3.900	4.094	MS	12,632	42,900	07/10/2018	03/15/2028
723787-AM-9	PIONEER NATURAL RESOURCE-SR UNSECURED			1	2.B FE	524,417	115.2819	605,230	525,000	524,686		53			4.450	4.463	JJ	10,773	23,363	11/30/2015	01/15/2026
737415-AL-3	POST APARTMENT HOMES LP-SENIOR UNSECURED			1	2.A FE	455,918	104.3842	469,729	450,000	451,201		(687)			3.375	3.210	JD	1,266	15,188	05/20/2013	12/01/2022

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
79466L-AF-1	salesforce.com Inc-SENIOR UNSECURED			1	1.F FE	1,987,030	117.7924	2,355,848	2,000,000	1,989,939		1,170			3.700	3.779	AO	16,444	74,000	06/05/2018	04/11/2028
808513-AX-3	Charles Schwab Corp/The-SENIOR UNSECURED			1	1.F FE	1,014,010	113.7808	1,137,808	1,000,000	1,009,090	(1,957)				3.850	3.616	MN	4,278	38,500	05/31/2018	05/21/2025
81623N-AB-2	Self Help FCU COIN			1	1.A	250,000	100.0000	250,000	250,000	250,000					0.000	0.000	MAT			08/31/2016	08/31/2021
824348-BF-2	SHERWIN-WILLIAMS CO/THE-SENIOR UNSECURED			1	2.C FE	310,702	114.3091	342,927	300,000	306,627		(1,251)			3.950	3.446	JJ	5,464	11,850	08/09/2017	01/15/2026
857477-AN-3	State Street Corp-SR UNSECURED			1	1.F FE	1,382,234	110.9596	1,553,434	1,400,000	1,388,597		2,636			3.300	3.522	JD	1,925	46,200	07/09/2018	12/16/2024
872540-AT-6	TJX Cos Inc/The-SENIOR UNSECURED			1	1.F FE	1,037,310	120.0294	1,200,294	1,000,000	1,034,954		(2,356)			3.875	3.422	AO	8,181	20,882	04/08/2020	04/15/2030
875484-AH-0	Tanger Properties LP-SENIOR UNSECURED			1	2.B FE	96,411	104.7146	104,715	100,000	97,675		532			3.750	4.402	JD	313	3,750	07/18/2018	12/01/2024
875484-AJ-6	TANGER PROPERTIES LP-SENIOR UNSECURED			1	2.B FE	991,199	102.5670	1,128,237	1,100,000	1,020,553		12,015			3.125	4.586	MS	11,458	34,375	06/19/2018	09/01/2026
883556-BR-2	Thermo Fisher Scientific-SENIOR UNSECURE			1	2.A FE	369,940	111.0757	444,303	400,000	400,000		3,344			2.950	4.032	MS	3,343	11,800	06/26/2018	09/19/2026
883556-BX-9	Thermo Fisher Scientific-SENIOR UNSECURE			1	2.A FE	656,432	112.3726	786,608	700,000	667,053		4,261			3.200	4.016	FA	8,462	22,400	06/04/2018	08/15/2027
886546-AB-6	TIFFANY & CO-SR UNSECURED			1	2.B FE	473,646	108.6489	516,082	475,000	474,386		144			3.800	3.836	AO	4,513	18,050	05/08/2015	10/01/2024
891092-AD-0	TORO CO-DEBENTURE			1	2.B FE	653,574	131.0440	786,264	600,000	624,244		(2,886)			7.800	7.010	JD	2,080	46,800	07/21/2004	06/15/2027
90265E-AK-6	UDR INC-SR UNSECURED			1	2.A FE	349,195	113.3531	396,736	350,000	349,563		79			4.000	4.028	AO	3,500	14,000	09/15/2015	10/01/2025
903270-DS-5	USAA Capital Corp-SENIOR UNSECURED			1	1.B FE	1,395,968	104.9255	1,468,957	1,400,000	1,396,207		239			2.125	2.157	MN	4,958	15,701	04/14/2020	05/01/2030
91159H-HR-4	US Bancorp-SENIOR UNSECURED			2	1.E FE	1,345,092	112.5439	1,575,614	1,400,000	1,359,210		5,629			3.150	3.670	AO	7,840	44,100	05/30/2018	04/27/2027
92345Y-AD-8	Verisk Analytics Inc-UNSECURED			1	2.B FE	591,430	113.1475	673,227	595,000	593,220		355			4.000	4.074	JD	1,058	23,800	02/29/2016	06/15/2025
92826C-AD-4	VISA INC-SR UNSECURED			1	1.D FE	1,077,510	112.0619	1,176,650	1,050,000	1,064,458		(2,832)			3.150	2.836	JD	1,562	33,075	02/08/2016	12/14/2025
92936U-AA-7	WP CAREY INC-SENIOR UNSECURED NOTE REID			1	2.B FE	448,376	111.3286	500,979	450,000	449,365		169			4.600	4.645	AO	5,175	20,700	03/11/2014	04/01/2024
931427-AH-1	Walgreens Boots Alliance-SENIOR UNSECURE			1	2.B FE	458,937	110.5198	508,391	460,000	459,524		108			3.800	3.828	MN	2,088	17,480	11/06/2014	11/18/2024
94106L-BA-6	Waste Management Inc-SR UNSECURED			1,2	2.A FE	467,998	109.5126	514,709	470,000	469,078		201			3.125	3.175	MS	4,896	14,688	02/18/2015	03/01/2025
948741-AL-7	WEINGARTEN REALTY INVEST-SENIOR UNSECURE			1	2.B FE	520,973	107.3176	563,417	525,000	523,026		399			3.850	3.943	JD	1,684	20,213	05/07/2015	06/01/2025
948741-AM-5	WEINGARTEN REALTY INVEST-SENIOR UNSECURE			1	2.B FE	545,353	104.8382	576,610	550,000	547,189		445			3.250	3.350	FA	6,753	17,875	08/02/2016	08/15/2026
94974B-GH-7	Wells Fargo & Co-SR UNSECURED			1	2.A FE	707,629	108.4957	770,319	710,000	708,917		239			3.000	3.039	FA	7,810	21,300	02/11/2015	02/19/2025
95000U-2A-0	Wells Fargo & Co-SENIOR UNSECURED			2	2.A FE	287,460	113.3497	340,049	300,000	290,224		1,110			3.584	4.099	MN	1,165	10,752	05/31/2018	05/22/2028
960413-AF-9	WESTLAKE CHEMICAL CORP-SENIOR UNSECURED			1,5	2.B FE	466,654	103.5444	466,659	470,000	469,262		454			3.600	3.705	JJ	7,802	16,920	09/12/2014	07/15/2022
983024-AG-5	Wyeth LLC-SENIOR UNSECURED NOTE			1,5	1.F FE	746,766	154.9971	929,982	600,000	708,503		(5,917)			6.500	4.640	FA	16,250	39,000	07/10/2013	02/01/2034
98310W-AJ-7	WYNDHAM WORLDWIDE CORP-SENIOR UNSECURED			1	3.C FE	16,762	101.9500	16,312	16,000	16,091		(95)			4.250	3.617	MS	227	680	01/16/2013	03/01/2022
98310W-AL-2	WYNDHAM WORLDWIDE CORP-SENIOR UNSECURED			1	3.C FE	136,241	102.0125	134,657	132,000	133,408		(700)			3.900	3.321	MS	1,716	5,148	09/21/2016	03/01/2023
98389B-AR-1	XCEL ENERGY INC-SR UNSECURED			1	2.A FE	805,480	109.8257	878,606	800,000	802,655		(630)			3.300	3.209	JD	2,200	26,400	03/03/2016	06/01/2025
98389B-AV-2	Xcel Energy Inc-SENIOR UNSECURED			1	2.A FE	198,622	117.0846	234,169	200,000	198,914		122			4.000	4.085	JD	356	8,000	06/20/2018	06/15/2028
98956P-AF-9	Zimmer Biomet Holdings I-SR UNSECURED			1	2.B FE	473,884	110.4893	524,824	475,000	474,462		111			3.550	3.578	AO	4,216	16,863	03/10/2015	04/01/2025
98978V-AL-7	Zoetis Inc-SENIOR UNSECURED			1	2.B FE	651,196	111.7812	782,468	700,000	662,681		4,784			3.000	3.912	MS	6,358	21,000	07/10/2018	09/12/2027
11271L-AA-0	BROOKFIELD FINANCE INC-SENIOR UNSECURED			A	1,5	1.G FE	549,650	116.3220	645,587	555,000		551,799			4.250	4.370	JD	1,900	23,588	05/25/2016	06/02/2026
11271L-AC-6	Brookfield Finance Inc-SENIOR UNSECURED			A	1	1.G FE	479,095	114.7411	573,706	483,850		1,906			3.900	4.437	JJ	8,450	19,500	05/31/2018	01/25/2028
559222-AR-5	Magna International Inc-SR UNSECURED			A	1	1.G FE	786,919	114.7132	790,234	788,341		301			4.150	4.198	AO	8,196	32,785	09/16/2015	10/01/2025
559222-AV-6	Magna International Inc-SENIOR UNSECURED			A	1	1.G FE	995,690	107.3390	1,073,390	1,000,000		995,892			2.450	2.499	JD	1,089	12,250	06/08/2020	06/15/2030
780082-AD-5	Royal Bank of Canada-SUBORDINATED			A	1	1.G FE	1,017,900	118.0464	1,180,464	1,000,000		1,012,622			4.650	4.369	JJ	19,892	46,500	01/29/2018	01/27/2026
884903-BT-1	Thomson Reuters Corp-SENIOR UNSECURED NO			A	1	2.B FE	472,464	110.2468	523,672	475,000		473,911			3.850	3.915	MS	4,673	18,288	09/22/2014	09/29/2024
00185A-AF-1	Aon PLC-SENIOR UNSECURED NOTE			D	1	2.A FE	471,385	108.8759	517,161	475,000		473,586			3.500	3.592	JD	7,852	16,625	08/12/2014	06/14/2024
00774M-AB-1	AERCAP IRELAND CAPITAL D-SENIOR UNSECURE			D	1	2.C FE	596,964	108.7080	652,248	600,000		597,876			3.650	3.711	JJ	9,733	21,900	07/17/2017	07/21/2027
00774M-AE-5	AerCap Ireland Capital D-SENIOR UNSECURE			D	1	2.C FE	1,146,373	107.7990	1,293,588	1,200,000		1,159,528			3.875	4.436	JJ	20,408	46,500	02/15/2018	01/23/2028
00928Q-AQ-4	AIRCADLE LTD-SENIOR UNSECURED			1,2	2.C FE	1,058,750	105.3020	1,158,322	1,100,000	1,074,978		6,741			4.125	4.871	MN	7,563	45,375	06/29/2018	05/01/2024
02315Q-AA-6	Ambac LSNi LLC-FIRST LIEN			D	2	5.B GI	26,677	99.7500	26,610	26,677		26,677			6.000	6.915	FMAN	405	1,767	02/12/2018	02/12/2023
034863-AT-7	ANGLO AMERICAN CAPITAL P-SENIOR UNSECURE			D	1	2.B FE	599,754	114.5686	687,411	600,000		599,797			4.000	4.005	MS	7,333	24,000	09/06/2017	09/11/2027
052528-AK-2	AUST & NZ BANKING GROUP-SUBORDINATED			D	1	2.A FE	811,000	115.1706	921,365	800,000		806,490			4.400	4.229	MN	4,107	35,200	06/01/2016	05/19/2026
25243Y-AZ-2	Diageo Capital PLC-SENIOR UNSECURED			D	1	1.G FE	1,011,100	118.7963	1,187,963	1,000,000		1,008,568			3.875	3.737	MN	4,628	38,750	06/20/2018	05/18/2028
50247H-AB-3	LYB International Financ-SENIOR UNSECURE			D	1	2.C FE	1,045,869	111.7842	1,229,627	1,100,000		1,059,823			3.500	4.177	MS	12,726	38,500	05/31/2018	03/02/2027
606822-AV-6	Mitsubishi UFJ Financial-SENIOR UNSECURE			D	1	1.G FE	1,091,728	116.9556	1,286,951	1,100,000		1,093,509			3.961	4.056	MS	14,403	43,571	07/17/2018	03/02/2028
714295-AC-6	PERRIGO FINANCE PLC-SENIOR UNSECURED NOT			D	1	2.C FE	468														

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
984851-AD-7	YARA INTERNATIONAL ASA-SENIOR UNSECURED	D	1		2.B FE	586,494		111,6321	600,000	591,531					3.800	4.092	JD	1,583	22,800	02/01/2017	06/06/2026	
984851-AF-2	Yara International ASA-SENIOR UNSECURED	D	1		2.B FE	99,748		120,1391	100,000	99,798					4.750	4.782	JD	396	4,750	05/24/2018	06/01/2028	
69420R-AA-4	VALARIS PLC FIXED COUPO-SENIOR UNSECURE	D	1		6.*	78,316		6,1250	75,000	4,594	(47)	42	71,478		4.875	4.875	JD			09/24/2014	06/01/2022	
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						140,648,389	XXX	158,936,995	141,867,677	140,794,797	(47)	136,133	71,478		XXX	XXX	XXX		1,273,751	4,894,222	XXX	XXX
004375-0B-5	ACCREDITED MORTGAGE LOAN-SERIES 2004-4 C		4		1.A FM	44,772		97,3334	45,210	45,319		(160)			0.928	0.918	MON	5	654	07/26/2007	01/25/2035	
05948J-AA-0	BANC OF AMERICA MORTGAGE-SERIES 2002-L C		4		1.A FM	2,631		98,2876	2,807	2,842		(10)			2.510	2.596	MON	6	91	08/10/2004	12/01/2032	
06050H-KY-5	BANC OF AMERICA MORTGAGE-SERIES 2002-G C		4		1.A FM	14,350		101,2717	46,665	46,079		3,769			3.614	14.722	MON	139	1,906	05/12/2004	07/01/2032	
06050H-KY-3	BANC OF AMERICA MORTGAGE-SERIES 2002-G C		4		1.A FM			101,2717	37,332	24,887		4,599			3.614	23.117	MON	95	1,525	07/18/2003	07/01/2032	
06051G-BD-0	BANC OF AMERICA FUNDING -SERIES 2004-A C		4		1.A FM	12,019		99,7580	11,744	11,526		(65)			3.373	3.171	MON	30	465	09/10/2004	06/01/2032	
07384M-S6-0	BEAR STEARNS ADJUSTABLE -SERIES 2004-5 C		4		1.A FM	5,804		100,1404	6,859	6,321		50			3.212	4.063	MON	17	248	06/23/2004	07/01/2034	
07386H-GG-0	BEAR STEARNS ALT-A TRUST-SERIES 2004-3 C		4		1.A FM	4,699		97,8058	4,601	4,704		6			0.788	1.031	MON	12	66	08/24/2004	04/25/2034	
12669E-H3-3	COUNTRYWIDE HOME LOANS-SERIES 2003-42 CL		4		1.A FM	2,677		100,5444	2,934	2,913		2			3.991	4.101	MON	18	132	04/12/2004	09/01/2033	
12669F-VD-2	COUNTRYWIDE HOME LOANS-SERIES 2004-6 CLA		4		1.A FM	10,809		100,2702	12,802	12,767		12			3.377	4.295	MON	36	488	07/09/2004	05/01/2034	
152314-MJ-6	CENTEX HOME EQUITY-SERIES 2005-A CLASS II		4		1.A FM	43,023		98,2270	56,974	58,003		4,015			0.898	15.110	MON	6	821	01/05/2005	01/25/2035	
22540V-G7-1	CREDIT SUISSE FIRST BOST-SERIES 2002-9 C		4		2.B FM	10,203		101,1891	9,972	9,896		17			7.500	7.721	MON	62	748	05/19/2004	03/01/2032	
22541N-FL-8	CREDIT SUISSE FIRST BOST-SERIES 2002-24		4		1.A FM	144,945		103,1108	169,428	164,317		3,069			6.500	8.970	MON	890	10,681	10/04/2002	08/01/2032	
22541N-T5-8	CREDIT SUISSE FIRST BOST-SERIES 2003-B C		4		1.A FM	4,804		99,8630	4,774	4,807		6			5.750	5.596	MON	23	275	04/27/2004	04/01/2033	
23332U-AC-8	DSL A MORTGAGE LOAN TRUST-SERIES 2004-AR1		4		1.A FM	13,601		94,2448	14,640	15,534		98			0.972	2.122	MON	5	232	08/03/2004	09/19/2044	
251510-FB-4	DEUTSCHE ALT-A SECURITIE-SERIES 2005-AR1		4		1.D FM	22,971		93,8478	33,516	29,103		818			0.458	3.709	MON	2	436	08/23/2005	08/25/2035	
36242D-BJ-1	GSR MORTGAGE LOAN TRUST-SERIES 2004-9 CL		4		1.A FM	3,000		99,1744	3,354	3,382		3,348			3.492	3.188	MON	9	130	07/08/2004	08/01/2034	
40431K-AE-0	HSI ASSET LOAN OBLIGATIO-SERIES 2007-WF1		4		1.D FM	79,305		46,1293	74,521	161,547		64,061			6.220	8.373	MON	8,033	4,238	05/25/2007	12/01/2036	
41161P-FR-9	HARBORVIEW MORTGAGE LOAN-SERIES 2004-6 C		4		1.A FM	11,438		102,5210	13,267	12,466		(15)			3.333	3.530	MON	36	506	07/13/2004	08/01/2034	
45254N-PU-5	IMPAC CMB TRUST-SERIES 2005-5 CLASS A1		4		1.A FM	40,874		97,8283	55,299	51,524		1,249			0.788	3.719	MON	5	736	06/28/2005	08/25/2035	
45660N-Q2-4	INDYMAC INDX MORTGAGE LO-SERIES 2004-AR4		4		1.A FM	10,171		100,3152	12,845	11,889		186			2.904	5.102	MON	31	448	06/25/2004	08/01/2034	
46412A-AD-4	IRWIN HOME EQUITY-SERIES 2006-P1 CLASS 2		4		1.A FM	14,604		101,5146	45,449	35,381		5,185			6.300	16.968	MON	1,277	2,992	06/26/2006	06/01/2037	
576433-GW-0	MASTR ADJUSTABLE RATE MO-SERIES 2003-6 C		4		1.A FM	12,649		100,0018	45,570	45,569		2,305			2.567	15.523	MON	99	1,778	08/27/2004	01/01/2034	
589929-X2-9	MERRILL LYNCH MORTGAGE I-SERIES 2003-AA		4		1.A FM	67,814		100,7332	74,747	73,398		(406)			3.040	2.999	MON	188	2,844	08/27/2004	07/01/2033	
61750F-AE-0	MORGAN STANLEY CAPITAL I-SERIES 2006-HE6		4		1.D FM	82,299		46,1406	85,603	185,526		94,337			0.298	5.864	MON	416	3,910	06/12/2007	09/25/2036	
65106F-AG-7	NEWCASTLE MORTGAGE SECUR-SERIES 2007-1 C		4		1.D FM	641		483,3030	450,950	93,306		17,874			0.798	0.798	MON	211	1,935	07/03/2007	04/25/2037	
66988A-AF-5	NOVASTAR HOME EQUITY LOA-SERIES 2006-1 C		4		1.D FM	3,241		26,8062	18,536	69,146		683			0.598	24.252	MON	755	1,532	09/25/2007	05/25/2036	
79549A-SM-2	SALOMON BROTHERS MORTGAG-SERIES 2003-UP1		4,5		1.A FM	27,141		99,0480	30,091	30,239		1,111			4.768	7.020	MON	121	1,781	03/28/2003	04/01/2032	
79549A-XZ-7	SALOMON BROTHERS MORTGAG-SERIES 2003-UP2		4		1.D FM	14,754		99,9050	19,245	16,472		287			7.000	9.898	MON	112	1,348	08/29/2003	06/01/2033	
79549A-YA-1	SALOMON BROTHERS MORTGAG-SERIES 2003-UP2		4		1.D FM	10,382		94,7000	13,903	14,681		758			7.000	32.407	MON	86	1,028	08/29/2003	06/01/2033	
86358R-A2-3	STRUCTURED ASSET SECURIT-SERIES 2002-6 C		4,5		1.A FM	32,536		111,1925	61,578	44,033		2,579			6.079	13.747	MON	281	3,614	10/03/2002	04/01/2032	
86359A-6A-6	STRUCTURED ASSET SECURIT-SERIES 2003-34A		4		1.D FM	10,835		62,6421	39,152	62,500		35,349			2.621	13.614	MON	137	2,206	08/27/2004	11/01/2033	
92922F-NW-4	WAMJ MORTGAGE PASS-THROU-SERIES 2004-AR2		4		1.A FM	16,071		99,0936	17,679	17,841		(78)			2.009	2.016	MON	30	616	04/22/2004	04/01/2044	
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						775,063	XXX	1,520,932	1,418,079	934,335	19,929	35,917	1,589		XXX	XXX	XXX		13,173	50,410	XXX	XXX
060352-AK-7	BANK-SERIES 2017-BNK6 CLASS B		4		1.A FM	720,992		110,1719	700,000	714,575		(1,955)			3.964	3.604	MON	2,312	27,748	07/14/2017	07/01/2060	
060352-AL-5	BANK-SERIES 2017-BNK6 CLASS C		4,5		2.B FM	1,099,952		98,4756	1,083,231	1,099,967		4			3.851	3.852	MON	3,530	42,361	07/14/2017	07/01/2060	
06054A-BC-2	BANC OF AMERICA COMMERCIAL-SERIES 2005-UBS		4,5		1.A FM	922,159		103,3947	930,552	911,299		(674)			4.359	4.124	MON	6,648	79,701	09/14/2015	09/01/2048	
06054A-BD-0	BANC OF AMERICA COMMERCIAL-SERIES 2005-UBS		4,5		2.B FM	721,349		648,086	750,000	734,633		2,862			4.359	4.913	MON	33,244	39,244	09/14/2015	09/01/2048	
06541F-BF-5	BANK-SERIES 2017-BNK4 CLASS C		4,5		4.B FM	1,029,997		108,7036	1,000,000	1,020,108		(2,819)			4.372	4.003	MON	3,643	43,720	04/05/2017	05/01/2050	
12515G-AH-0	CD COMMERCIAL MORTGAGE T-CD 2017-CD3 C		4,5		3.B FM	771,672		99,6666	747,499	764,010		(3,046)			4.559	4.265	MON	2,944	34,766	01/27/2017	02/01/2050	
12531W-BA-9	CFORE 2016-3 MTG TR PASS THRU CTF CL A-2		4		1.A FM	1,641,230		109,3426	1,776,818	1,633,602		(1,661)			3.597	3.476	MON	4,871	58,451	01/22/2016	01/01/2048	
12532A-BA-6	CFORE COMMERCIAL MORTGAG-SERIES 2016-C6		4,5		1.A FM	1,730,377		110,4145	1,854,964	1,711,449		(4,835)			3.502	3.150	MON	4,903	58,834	11/01/2016	11/01/2049	
12532A-BB-4	CFORE COMMERCIAL MORTGAG-SERIES 2016-C6		4		3.B FM	1,730,388		109,9500	1,847,161	1,711,631		(4,813)			3.804	3.447	MON	5,326	63,907	11/01/2016	11/01/2049	
12592K-BF-0	COMM MORTGAGE TRUST-SERIES 2014-UBS5 RE1		4,5		1.A FM	813,649		103,6273	818,655	799,802		(2,425)			4.514	4.149	MON	2,972	35,661	09/09/2014	09/01/2047	
12592K-BH-6	COMM MORTGAGE TRUST-SERIES 2014-UBS5 CLA		4,5		2.B FM	705,287		98,4692	689,284	702,688		(556)			4.611	4.576	MON	2,869	35,597	09/09/2014	09/01/2047	
12592L-BM-3	COMM MORTGAGE TRUST-SERIES 2014-CR20 CLA		4,5		1.A FM	926,939		108,7626	978,863	911,341		(2,756)			4.239	3.877	MON	3,179	38,151	10/22/2014	11/01/2047	
12592M-BN-9	COMM MORTGAGE TRUST-SERIES 2014-LC17 CLA		4,5		1.A FM	659,191		108,6885	695,606	647,961		(1,971)			4.490	4.124						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Rate	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
12592M-BQ-2	COMM MORTGAGE TRUST-SERIES 2014-LC17 CLA		4.5	1.A	FM	50,288	102.7518	51,376	50,000	50,000		(135)			4.553	4.619	MON	190	2,517	09/18/2014	10/01/2047
12592X-BG-0	COMM MORTGAGE TRUST-SERIES 2015-1A CLASS		4.5	1.A	FM	947,547	107.7476	991,278	920,000	932,692	(2,776)				3.926	3.569	MON	3,010	36,119	03/18/2015	03/01/2048
12592X-BJ-4	COMM MORTGAGE TRUST-SERIES 2015 CR22 C		4.5	1.A	FM	509,482	103.7180	518,590	500,000	505,086	(1,127)				4.106	3.989	MON	1,825	20,887	03/18/2015	03/01/2048
12593A-BD-6	COMM MORTGAGE TRUST-SERIES 2015-CR23 CLA		4.5	1.A	FM	592,233	108.7935	625,563	575,000	593,179	(1,739)				4.183	3.820	MON	2,004	24,052	05/06/2015	05/01/2048
12593Y-BD-4	COMM 2016-CORE28 MTG TR-MTG PASS THRU CL		4	1.A	FM	1,514,921	109.8651	1,647,976	1,500,000	1,507,927	(1,508)				3.495	3.375	MON	4,369	52,425	01/27/2016	11/10/2025
12594M-BC-1	COMM MORTGAGE TRUST-COMM 2016-COR1 A4		4	1.A	FM	1,647,964	110.3761	1,766,018	1,600,000	1,628,871	(4,750)				3.091	2.740	MON	4,121	49,456	10/07/2016	10/01/2049
12594M-BE-7	COMM MORTGAGE TRUST-COMM 2016-COR1 B		4	2.B	FM	1,132,959	108.0971	1,189,068	1,100,000	1,120,286	(3,192)				3.897	3.536	MON	3,572	42,867	10/07/2016	10/01/2049
12625K-AP-0	COMM MORTGAGE TRUST-SERIES 2013-CR8 CLAS		4.5	1.D	FM	441,895	99.6540	498,270	500,000	482,321	6,714				3.950	5.588	MON	1,756	20,090	06/04/2013	06/01/2046
12629N-AJ-4	COMM MORTGAGE TRUST-SERIES 2015-DC1 CLAS		4.5	1.A	FM	875,434	105.6535	898,055	850,000	861,412	(2,601)				4.035	3.674	MON	2,858	34,298	02/24/2015	02/01/2048
12629N-AL-9	COMM MORTGAGE TRUST-SERIES 2015-DC1 CLAS		4.5	2.B	FM	714,001	98.2704	687,893	700,000	706,809	(1,438)				4.308	4.173	MON	2,636	30,672	02/24/2015	02/01/2048
12636M-AJ-7	CSAIL 2016-C6 COML MTG T-COML MTG PASSTH		4	1.A	FM	782,794	109.6765	833,541	760,000	772,880	(2,267)				3.346	2.993	MON	2,119	25,433	05/17/2016	01/01/2049
12636M-AK-4	CSAIL 2016-C6 COML MTG T-COML MTG PASSTH		4.5	1.A	FM	1,091,790	107.4193	1,138,644	1,080,000	1,078,299	(3,115)				3.924	3.563	MON	3,466	41,593	05/17/2016	01/01/2049
12636M-AL-2	CSAIL 2016-C6 COML MTG T-COML MTG PASSTH		4.5	3.B	FM	815,811	103.6840	829,472	800,000	809,902	(1,715)				4.953	4.723	MON	6,584	46,628	05/17/2016	01/01/2049
17322V-AV-8	CITIGROUP COMMERCIAL MOR-SERIES 2014-GC2		4	1.A	FM	257,480	108.5716	271,429	250,000	252,924	(772)				3.863	3.507	MON	805	9,657	07/17/2014	07/01/2047
17322V-AX-4	Citigroup Commercial Mtg Trust Series 2015		4.5	3.B	FM	463,474	106.9245	481,160	450,000	455,222	(1,376)				4.431	4.133	MON	1,771	20,283	07/17/2014	07/01/2047
17324T-AJ-8	CITIGROUP COMMERCIAL MOR-SERIES 2016-GC3		4	1.A	FM	1,622,201	111.5054	1,756,210	1,575,000	1,600,877	(4,656)				3.849	3.490	MON	5,052	60,622	02/03/2016	02/01/2049
200474-BH-6	COMM MORTGAGE TRUST-SERIES 2015-LC19 CLA		4.5	3.B	FM	709,419	102.6236	708,103	690,000	698,162	(1,879)				4.235	3.967	MON	2,598	29,737	01/26/2015	02/01/2048
23305X-AD-3	DBUS MORTGAGE TRUST-SERIES 2011-LC2A CL		4	1.A	FM	787,571	100.3436	782,476	779,797	780,000	(825)				4.537	4.424	MON	2,948	35,379	06/17/2011	07/01/2044
23305Y-AJ-9	DBUS MORTGAGE TRUST-SERIES 2011-LC3A CL		4.5	1.A	FM	990,616	101.7603	1,017,603	1,000,000	999,482	2,934				5.335	5.605	MON	18,080	45,049	08/11/2011	08/01/2044
23312J-AJ-2	DEUTSCHE BANK COMMERCIAL-SERIES 2017-C6		4.5	1.A	FM	1,338,939	110.8605	1,441,186	1,300,000	1,326,668	(3,652)				3.792	3.435	MON	4,108	49,296	06/14/2017	06/01/2050
23312J-AK-9	DEUTSCHE BANK COMMERCIAL-SERIES 2017-C6		4.5	3.B	FM	1,132,948	107.5201	1,182,721	1,100,000	1,122,699	(3,064)				4.174	3.811	MON	3,826	45,914	06/14/2017	06/01/2050
23312L-AU-2	DBJPM 2016-C1 MTG TR PASSTHRU CTF CL B		4.5	3.B	FM	1,081,414	106.0790	1,113,830	1,050,000	1,067,890	(3,075)				4.195	3.831	MON	3,671	44,047	03/31/2016	05/01/2049
23312V-AJ-5	DEUTSCHE BANK COMMERCIAL-DBJPM 2016-C3 B		4	1.A	FM	1,029,932	1,029,932	1,014,967	1,000,000	1,017,817	(2,896)				3.264	2.918	MON	2,720	32,640	07/26/2016	08/01/2049
23312V-AK-2	DEUTSCHE BANK COMMERCIAL-DBJPM 2016-C3 C		4.5	1.D	FM	803,481	98.2981	810,959	825,000	811,485	1,979				3.490	3.858	MON	2,894	29,381	07/26/2016	08/01/2049
36191Y-BB-3	GS MORTGAGE SECURITIES T-SERIES 2011-GC5		4	1.A	FM	929,085	100.5031	924,573	919,945	920,204	(1,022)				3.707	3.593	MON	2,842	34,102	09/22/2011	08/01/2044
36197X-AB-0	GS MORTGAGE SECURITIES T-SERIES 2013-GC1		4.5	4.B	FM	383,677	82.8746	331,498	400,000	395,188	1,870				4.452	5.050	MON	1,575	19,609	05/16/2013	06/01/2046
36250P-AJ-4	GS MORTGAGE SECURITIES T-SERIES 2015-GC3		4.5	3.B	FM	849,690	109.8557	906,309	825,000	839,015	(1,469)				4.412	4.057	MON	3,033	58,498	07/16/2015	07/01/2048
36250P-AJ-9	GS MORTGAGE SECURITIES T-SERIES 2015-GC3		4.5	3.B	FM	609,518	99.9856	619,911	620,000	614,669	1,035				4.422	4.693	MON	2,436	27,881	07/16/2015	07/01/2048
36250V-AJ-1	GS MORTGAGE SECURITIES T-SERIES 2015-GC3		4.5	3.B	FM	1,029,968	110.9807	1,109,807	1,000,000	1,015,796	(2,952)				4.466	4.099	MON	3,722	44,660	10/14/2015	10/01/2048
36250V-AJ-6	GS MORTGAGE SECURITIES T-SERIES 2015-GC3		4.5	3.B	FM	777,044	105.8529	846,823	800,000	787,254	2,257				4.648	5.083	MON	9,402	47,240	10/14/2015	10/01/2048
36251P-AJ-3	GS MORTGAGE SECURITIES T-GSMS 2016-GS3 B		4.5	3.B	FM	1,132,937	108.9006	1,197,906	1,100,000	1,120,021	(3,189)				3.395	3.045	MON	3,112	37,345	09/22/2016	10/01/2049
36251P-AJ-8	GS MORTGAGE SECURITIES T-GSMS 2016-GS3 C		4.5	4.B	FM	842,666	93.7661	773,570	825,000	835,731	(454)				4.006	3.787	MON	2,910	41,884	09/22/2016	10/01/2049
36252H-AK-7	GS MORTGAGE SECURITIES T-GSMS 2017-GS5 C		4.5	4.B	FM	1,081,427	108.0159	1,134,167	1,050,000	1,070,909	(2,938)				4.299	3.935	MON	3,762	45,140	03/07/2017	03/01/2050
36252T-AV-7	GS MTG SECS TR 2016-GS2-COML MTG PASSTHR		4	1.A	FM	1,647,966	109.2706	1,748,329	1,600,000	1,626,966	(4,848)				3.292	2.935	MON	4,389	52,672	05/17/2016	05/01/2049
36252T-AW-5	GS MTG SECS TR 2016-GS2-COML MTG PASSTHR		4.5	1.A	FM	1,096,885	109.3541	1,164,621	1,065,000	1,083,316	(3,161)				3.759	3.398	MON	10,008	33,361	05/17/2016	05/01/2049
36252T-AY-1	GS MTG SECS TR 2016-GS2-COML MTG PASSTHR		4.5	3.B	FM	821,757	107.6286	861,028	800,000	816,409	(1,236)				4.709	4.342	MON	12,195	49,217	05/17/2016	05/01/2049
36253P-AH-5	GS MORTGAGE SECURITIES T-SERIES 2017-GS6		4	1.A	FM	1,441,901	1,441,901	1,456,382	1,400,000	1,428,411	(3,937)				3.869	3.511	MON	4,514	54,166	05/19/2017	05/01/2050
46590M-AW-0	JP MORGAN CHASE COMMERCIAL-JPMCC 2016-JP2		4.5	2.B	FM	1,091,799	104.3359	1,105,960	1,080,000	1,078,815	(3,089)				3.460	3.108	MON	3,056	36,671	07/08/2016	08/01/2049
46590M-AX-8	JP MORGAN CHASE COMMERCIAL-JPMCC 2016-JP2		4.5	3.B	FM	773,802	97.5863	780,690	800,000	783,464	2,392				3.788	4.245	MON	2,526	33,446	07/08/2016	08/01/2049
46640L-AJ-1	JPMBB COMMERCIAL MORT-SERIES 2013-C14 CL		4.5	1.A	FM	248,891	105.7582	264,396	250,000	250,234	223				4.702	4.749	MON	979	11,951	08/02/2013	08/01/2046
46640L-AK-8	JPMBB COMMERCIAL MORT-SERIES 2013-C14 CL		4.5	4.B	FM	235,677	104.8345	262,086	250,000	246,138					4.702	5.436	MON	979	11,951	08/02/2013	08/01/2046
46640L-AN-2	JPMBB COMMERCIAL MORT-SERIES 2013-C14 CL		4.5	6.B	FM	429,929	92.1252	460,626	500,000	460,626	(17,805)				4.702	6.614	MON	1,959	23,901	08/02/2013	08/01/2046
46642E-BD-7	JPMBB COMMERCIAL MORT-SERIES 2014-C21 CL		4.5	1.A	FM	463,500	104.6542	470,944	450,000	455,253	(1,392)				4.341	3.979	MON	1,628	19,536	07/01/2014	08/01/2047
46642E-BE-5	JPMBB COMMERCIAL MORT-SERIES 2014-C21 CL		4.5	4.B	FM	465,498	105.4071	474,332	450,000	456,019	(1,581)				4.657	4.305	MON	1,747	21,309	07/01/2014	08/01/2047
46644A-BL-5	JPMBB COMMERCIAL MORT-SERIES 2015-C27 CL		4.5	1.A	FM	926,998	105.6089	950,480	900,000	912,119	(2,725)				3.898	3.542	MON	2,924	35,083	02/05/2015	02/01/2048
46644A-BM-3	JPMBB COMMERCIAL MORT-SERIES 2015-C27 CL		4.5	1.A	FM	712,191	101.4038	709,827	700,000	704,896	(1,099)				4.307</						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Rating	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
61765D-AX-6	MORGAN STANLEY CAPITAL I-SERIES 2015-MS1			4,5	1.A FM	995,863		1,081,465	1,000,000	997,669		1,909			4.031	4.145	MON	13,773	30,682	06/25/2015	05/01/2048
61765D-AZ-1	MORGAN STANLEY CAPITAL I-SERIES 2015-MS1			4,5	3.B FM	762,435		793,623	800,000	780,910		3,800			4.031	4.686	MON	2,688	32,787	06/25/2015	05/01/2048
61766C-AK-5	MORGAN STANLEY CAPITAL I-SERIES 2016-UBS			4,5	1.A FM	1,086,579		1,192,601	1,055,000	1,073,757		(1,433)			4.592	4.261	MON	4,037	49,264	02/19/2016	03/01/2049
61766C-AL-3	MORGAN STANLEY CAPITAL I-SERIES 2016-UBS			4,5	1.A FM	819,867		968,426	890,000	849,290		6,663			4.608	5.706	MON	14,013	48,516	02/19/2016	03/01/2049
61766E-BE-4	MORGAN STANLEY BAML TRUS-SERIES 2016-C29			4	1.A FM	782,759		841,910	760,000	772,648		(2,284)			3.325	2.970	MON	2,106	25,270	04/22/2016	05/01/2049
61766E-BH-7	MORGAN STANLEY BAML TRUS-SERIES 2016-C29			4	1.A FM	1,647,903		1,774,932	1,600,000	1,627,174		(4,709)			3.604	3.250	MON	4,805	57,664	04/22/2016	05/01/2049
61766E-BJ-3	MORGAN STANLEY BAML TRUS-SERIES 2016-C29			4	1.A FM	1,081,481		1,174,260	1,050,000	1,068,474		(3,134)			4.039	3.670	MON	3,534	42,409	04/22/2016	05/01/2049
78419C-AD-6	SG COMMERCIAL MORTGAGE S-SGMS 2016-C5 A			4	1.A FM	1,647,984		1,758,447	1,600,000	1,627,739		(4,759)			3.055	2.706	MON	4,073	48,880	07/01/2016	10/01/2048
90270Y-AN-9	UBS-BARCLAYS COMMERCIAL -SERIES 2013-C5			4,5	1.D FM	442,736		331,264	500,000	331,264	(153,738)	6,627			4.097	5.692	MON	1,820	20,827	02/15/2013	03/01/2046
90276C-AJ-0	UBS COMMERCIAL MORTGAGE -SERIES 2017-C2			4,5	3.B FM	1,338,989		1,418,114	1,300,000	1,327,273		(3,625)			3.993	3.632	MON	8,652	47,583	07/31/2017	08/01/2050
90276C-AK-7	UBS COMMERCIAL MORTGAGE -SERIES 2017-C2			4,5	4.B FM	1,132,914		1,103,912	1,100,000	1,123,172		(3,025)			4.295	3.931	MON	7,874	43,308	07/31/2017	08/01/2050
92935V-AG-3	WF-RBS COMMERCIAL MORTGAGE-SERIES 2011-C3C			4	1.A FM	771,594		770,029	763,991	764,184		(1,512)			4.375	4.175	MON	2,785	33,904	05/26/2011	03/01/2044
92935V-AN-8	WF-RBS COMMERCIAL MORTGAGE-SERIES 2011-C2C			4	1.A FM	504,979		498,744	500,000	500,168		(488)			4.740	4.698	MON	1,975	23,700	05/26/2011	03/01/2044
92936J-AG-9	WF-RBS COMMERCIAL MORTGAGE-SERIES 2011-C5C			4,5	1.A FM	526,528		564,887	550,000	547,945		3,803			5.656	6.348	MON	2,589	31,638	11/01/2011	11/01/2044
92939G-AA-5	WFLD MORTGAGE TRUST-SERIES 2014-MONT CLA			4,5	1.A FM	978,783		949,592	950,000	962,219		(1,927)			3.755	3.428	MON	3,072	36,265	08/07/2014	08/01/2031
92939G-AL-1	WFLD MORTGAGE TRUST-SERIES 2014-MONT CLA			4,5	5.B FM	452,931		372,842	475,000	465,855		2,320			3.755	4.428	MON	1,536	18,133	08/07/2014	08/01/2031
94989H-BF-6	WELLS FARGO COMMERCIAL M-WIFOM 2015-NXS1			4,5	1.A FM	947,537		1,001,110	920,000	932,825		(2,765)			3.658	3.306	MON	2,804	33,654	04/20/2015	05/01/2048
94989H-BJ-8	WELLS FARGO COMMERCIAL M-WIFOM 2015-NXS1			4,5	1.A FM	699,973		735,946	700,000	699,919		17			3.848	3.851	MON	2,245	26,936	04/20/2015	05/01/2048
94989V-AJ-8	WELLS FARGO COMMERCIAL M-WIFOM 2015-NXS3			4,5	1.A FM	1,079,381		1,173,005	1,050,000	1,065,346		(967)			4.500	4.220	MON	23,962	63,929	09/25/2015	09/01/2057
94989V-AK-5	WELLS FARGO COML MTG 2015-NXS3 PASS THRU			4,5	2.B FM	766,450		853,437	800,000	781,700		3,158			4.500	5.117	MON	6,146	42,782	09/25/2015	09/01/2057
94989V-BB-8	WELLS FARGO COMMERCIAL M-WIFOM 2016-C32 C			4	1.A FM	1,544,937		1,674,661	1,500,000	1,524,620		(4,440)			3.952	3.490	MON	59,280	59,280	02/03/2016	01/01/2059
95000A-AZ-0	WELLS FARGO COMMERCIAL M-WIFOM 2015-P2 CL			4	1.A FM	751,893		786,777	730,000	741,887		(2,152)			4.255	3.891	MON	2,588	31,062	12/08/2015	12/15/2048
95000A-BA-4	Wells Fargo Commercial M-WIFOM 2015-NXS1			4,5	1.A FM	787,639		874,834	800,000	791,840		1,040			4.685	4.977	MON	9,511	58,306	12/08/2015	12/15/2048
95000G-BA-1	WELLS FARGO COMMERCIAL M-SERIES 2016-BNK			4	1.A FM	782,758		808,925	760,000	773,371		(2,237)			2.814	2.472	MON	1,782	21,386	08/04/2016	08/01/2049
95000G-BD-5	WELLS FARGO COMMERCIAL M-SERIES 2016-BNK			4	1.A FM	566,479		578,447	550,000	559,766		(1,603)			2.967	2.625	MON	1,360	16,319	08/04/2016	08/01/2049
95000M-BP-5	WELLS FARGO COMMERCIAL M-WIFOM 2016-C36 A			4	1.A FM	1,730,348		1,817,104	1,680,000	1,710,764		(4,910)			3.065	2.719	MON	4,291	51,492	10/21/2016	11/01/2059
95000M-BU-4	WIFOM 2016-C36 B			4,5	1.A FM	1,153,561		1,198,835	1,120,000	1,140,797		(3,230)			3.671	3.316	MON	3,426	41,115	10/21/2016	11/01/2059
95001M-AK-6	WELLS FARGO COMMERCIAL M-SERIES 2017-C38			4,5	1.A FM	1,338,909		1,407,022	1,300,000	1,326,787		(3,652)			3.917	3.557	MON	4,243	50,921	06/27/2017	07/01/2050
95001M-AL-4	WELLS FARGO COMMERCIAL M-SERIES 2017-C38			4,5	3.B FM	1,199,930		1,264,439	1,200,000	1,199,953		6			3.903	3.904	MON	3,903	46,836	06/27/2017	07/01/2050
34999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					87,019,466	XXX	90,848,916	85,768,135	86,375,099	(171,543)	(106,275)			XXX	XXX	XXX	388,383	3,601,419	XXX	XXX
07325Y-AB-4	BAYVIEW COMMERCIAL ASSET-SERIES 2007-3 C			4	3.C FE	97,244		97,927	106,511	106,111		104			0.438	0.912	MON	5	1,006	06/01/2007	07/25/2037
12532*-AA-0	CFT Investments 1, LLC Equipment Note			1	1.C	42,729		44,492	42,729	42,729					5.660	5.658	JJ	1,115	2,419	08/04/2004	01/15/2023
12532B-AA-8	CFT Investments 2 LLC Equipment Note			1	1.C	42,729		44,492	42,729	42,729					5.660	5.658	JJ	1,115	2,419	08/04/2004	01/15/2023
12533*-AA-5	CFT Investments 3 LLC Equipment Note			1	1.C	65,403		68,100	65,403	65,403					5.660	5.658	JJ	1,707	3,702	08/04/2004	01/15/2023
12533*-AA-9	CFT Investments 4 LLC Equipment Note			1	1.C	44,376		46,007	44,376	44,376					5.660	5.658	JJ	1,158	2,512	10/13/2004	01/15/2023
12533B-AA-7	CFT Investments 5 LLC Equipment Note			1	1.C	32,274		33,459	32,274	32,274					5.660	5.658	JJ	842	1,827	10/13/2004	01/15/2023
126650-BV-1	CVS PASS-THROUGH TRUST-FIRST LIEN			5	2.B FE	160,893		163,283	140,702	157,443		(1,027)			5.773	4.491	MON	474	8,118	06/07/2017	01/10/2033
26827X-AA-1	EOCM GROUP STUDENT LOAN -SERIES 2016-1A			4	1.A FE	893,191		898,565	893,191	893,191					1.498	3.324	MON	149	18,118	08/19/2016	07/26/2066
27034M-AC-8	EARNEST STUDENT LOAN PRO-SERIES 2016-D C			4	1.B FE	78,621		79,774	78,644	78,644		22			3.800	3.813	MON	50	2,988	10/25/2016	01/25/2041
36246M-AU-3	GTP ACQ PARTNERS I-SECD REV NT AMER TWR			1	1.A FE	681,075		721,881	675,000	677,526		(800)			3.482	3.349	MON	1,045	23,504	02/26/2016	06/16/2025
38217K-AA-2	GOODGREEN TRUST-SERIES 16-1A CLASS A			4	1.A FE	829,647		887,298	830,061	830,061					3.230	3.413	MON	5,756	26,925	10/28/2016	10/15/2052
42770X-AC-1	HERO FUNDING TRUST-SERIES 16-3A CLASS A2			4,5	1.A FE	480,408		496,539	468,699	468,699					3.910	3.207	MON	31,608		09/15/2016	09/20/2042
429827-AB-4	HIGHER EDUCATION FUNDING-SERIES 2004-1 C			4	1.A FE	1,032,169		1,121,000	1,180,000	1,120,833		13,143			0.000	3.171	MON	2,678	14,463	08/16/2016	01/01/2044
429827-AM-0	HIGHER EDUCATION FUNDING-SERIES 2004-1 C			4	1.A FE	788,063		855,000	900,000	840,493		6,467			2.119	2.847	MON	4,662	13,624	08/16/2016	01/01/2044
429827-AP-3	HIGHER EDUCATION FUNDING-SERIES 2004-1 C			4	1.A FE	875,625		950,000	1,000,000	928,520		6,371			0.000	2.895	MON		14,588	08/16/2016	01/01/2044
63940L-AC-8	NAVIENT STUDENT LOAN TRU-SERIES 2016-6A			4	1.A FE	1,700,000		1,722,664	1,700,000	1,700,000					1.448	3.819	MON	274	33,614	10/12/2016	03/25/2066
66705R-AA-7	NORTHSTAR EDUCATION FINA-NEF 2016-1 A			4	1.A FE	395,735		413,579	414,450	403,047		(5,062)			1.398	4.317	MON	637	7,489	08/26/2016	05/27/2036
72349C-AB-8	CROWN CASTLE-SERIES 2009-1CLASS A2			4	1.F FE	736,667		843,274	736,667	736,667					9.000	9.000	MON	11,209	77,828	10/27/2009	08/15/2029
78442G-PS-9	SLM STUDENT LOAN TRU-SERIES 2005-5 CLA			4	1.F FE	192,549		208,216	222,841	208,219		2,497			0						

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
88576P-AE-3	321 HENDERSON RECEIVABLE-SERIES 05-1A CL		4		1.A FE	309,485	.94,3400	231,864	575,000	231,864	(23,621)				2.144	0.000	MON			10/28/2016	11/15/2040	
05619F-AC-2	BABSON CLO LTD-BABSN 2016-2A SUB	D	4,5		6.*		40,3241								0.000	0.000	JAUJ			07/29/2016	07/20/2028	
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						10,626,039	XXX	11,131,447	11,403,880	10,802,243	(23,621)	31,574			XXX	XXX	XXX		67,741	294,310	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						239,068,957	XXX	262,438,290	240,457,771	238,906,474	(175,282)	97,349	73,067		XXX	XXX	XXX		1,743,048	8,840,361	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX				XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX				XXX	XXX
6099999. Subtotal - SVO Identified Funds							XXX								XXX	XXX	XXX				XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX				XXX	XXX
7699999. Total - Issuer Obligations						145,181,034	XXX	163,455,276	146,367,677	145,296,942	(47)	129,543	71,478		XXX	XXX	XXX		1,304,790	4,968,954	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						814,658	XXX	1,564,696	1,455,675	972,446	19,929	35,878	1,589		XXX	XXX	XXX		13,381	52,903	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						87,019,466	XXX	90,848,916	85,768,135	86,375,099	(171,543)	(106,275)			XXX	XXX	XXX		388,383	3,601,419	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						10,626,039	XXX	11,131,447	11,403,880	10,802,243	(23,621)	31,574			XXX	XXX	XXX		67,741	294,310	XXX	XXX
8099999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX				XXX	XXX
8199999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX				XXX	XXX
8299999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX				XXX	XXX
8399999 - Total Bonds						243,641,197	XXX	267,000,335	244,995,367	243,446,730	(175,282)	90,720	73,067		XXX	XXX	XXX		1,774,295	8,917,586	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$	72,046,839	1B ..\$	2,504,369	1C ..\$	2,571,188	1D ..\$	6,330,665	1E ..\$	6,974,385	1F ..\$	19,429,639	1G ..\$	21,860,434
2A ..\$	36,120,736	2B ..\$	37,572,960	2C ..\$	11,644,066								
3A ..\$	1,802,516	3B ..\$	15,914,280	3C ..\$	2,337,772								
4A ..\$		4B ..\$	5,147,265	4C ..\$									
5A ..\$		5B ..\$	492,532	5C ..\$									
6 ..\$	697,084												

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
00287Y-CX-5	AbbVie Inc-SENIOR UNSECURED		11/20/2020	EXCHANGE OFFER		472,839	475,000	3,259
009158-BC-9	Air Products and Chemica-SENIOR UNSECURE		04/27/2020	BOFAMILSEC		998,640	1,000,000	
02343U-AG-0	Amcor Finance USA Inc-SENIOR UNSECURED		04/23/2020	EXCHANGE OFFER		499,875	500,000	8,811
04352E-AA-3	Ascension Health-SENIOR UNSECURED		04/23/2020	MORGAN		1,031,600	1,000,000	11,605
05351W-AC-7	Avangrid Inc-SENIOR UNSECURED		04/07/2020	BOFAMILSEC		998,710	1,000,000	
09247X-AQ-4	BlackRock Inc-SENIOR UNSECURED		04/08/2020	RBC CAPITAL MARKETS		1,406,720	1,400,000	7,093
141781-BM-5	Cargill Inc-SENIOR UNSECURED		04/20/2020	BOFAMILSEC		998,840	1,000,000	
251510-FB-4	DEUTSCHE ALT-A SECURITIE-SERIES 2005-AR1		08/25/2020	PAYUP		28	42	
278865-BE-9	Ecolab Inc-SENIOR UNSECURED		03/20/2020	CREDIT SUISSE SECURI		999,060	1,000,000	
65106F-AG-7	NEWCASTLE MORTGAGE SECUR-SERIES 2007-1 C		11/25/2020	PAYUP		511	6,027	
65364U-AN-6	Niagara Mohawk Power Cor-SENIOR UNSECURE		06/23/2020	BOFAMILSEC		1,000,000	1,000,000	
669884-AF-5	NOVASTAR HOME EQUITY LOA-SERIES 2006-1 C		10/26/2020	PAYUP			1,372	
68389X-BV-6	Oracle Corp-SENIOR UNSECURED		03/30/2020	JP MORGAN SECURITIES		1,398,558	1,400,000	
872540-AT-6	TJX Cos Inc/The-SENIOR UNSECURED		04/08/2020	CITIGROUP GLOBAL MAR		1,037,310	1,000,000	1,292
903270-D5-5	USAA Capital Corp-SENIOR UNSECURED		04/14/2020	BOFAMILSEC		1,395,968	1,400,000	
559222-AV-6	Magna International Inc-SENIOR UNSECURED	A.	06/08/2020	CITIGROUP GLOBAL MAR		995,690	1,000,000	
806854-AJ-4	Schlumberger Investment -SENIOR UNSECURE	D.	06/17/2020	CITIGROUP GLOBAL MAR		199,216	200,000	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						13,433,565	13,382,441	32,060
8399997. Total - Bonds - Part 3						13,433,565	13,382,441	32,060
8399998. Total - Bonds - Part 5						472,839	475,000	2,958
8399999. Total - Bonds						13,906,404	13,857,441	35,018
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						13,906,404	XXX	35,018

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
36202K-WF-8	GOVERNMENT NATIONAL MORT-POOL #8746 ARMS		12/01/2020	PAYDOWN		959	959	962	949		10		10		959				19	11/20/2025
912828-XH-8	US TREASURY N/B-NOTE		06/30/2020	MATURITY		12,500,000	12,500,000	12,524,902	12,502,800		(2,800)		(2,800)		12,500,000				203,125	06/30/2020
912828-XM-7	US TREASURY N/B-NOTE		07/31/2020	MATURITY		22,500,000	22,500,000	22,500,000	22,500,000						22,500,000				365,625	07/31/2020
059999	Subtotal - Bonds - U.S. Governments					35,000,959	35,000,959	35,025,864	35,003,749		(2,790)		(2,790)		35,000,959				568,769	XXX
313398-SD-2	FREDDIE MAC-SERIES 2335 CLASS CZ		12/01/2020	PAYDOWN		4,046	4,046	4,289	4,109		(63)		(63)		4,046				145	07/01/2031
3133TH-QV-2	FREDDIE MAC-SERIES 2117 CLASS HG		12/01/2020	PAYDOWN		1,195	1,195	1,248	1,222		(27)		(27)		1,195				40	01/01/2029
319999	Subtotal - Bonds - U.S. Special Revenues					5,241	5,241	5,537	5,331		(90)		(90)		5,241				185	XXX
004375-CB-5	ACCREDITED MORTGAGE LOAN-SERIES 2004-4 C		12/28/2020	PAYDOWN		9,133	9,133	9,044	9,187		(54)		(54)		9,133				83	01/25/2035
02343U-AC-9	Ancor Finance USA Inc-SENIOR UNSECURED		04/23/2020	EXCHANGE OFFER		499,890	500,000	499,875	499,869		21		21		499,890				8,811	04/28/2026
023765-AA-8	AMER AIRLINE 16-2 AA PTT-FIRST LIEN		09/30/2020	VARIOUS		643,664	683,600	683,600	683,600						683,600		(39,936)	(39,936)	17,242	06/15/2028
02376U-AA-3	AMER AIRLNS INC 2016-1 CL AA CTF		09/25/2020	VARIOUS		164,899	171,374	172,017	171,872		(70)		(70)		171,801		(6,902)	(6,902)	7,231	01/15/2028
023770-AA-8	AMER AIRLNS 15-1 A PTT-SECURED		10/30/2020	VARIOUS		429,271	552,033	552,033	552,033						552,033		(122,762)	(122,762)	18,239	05/01/2027
042735-BA-7	Arrow Electronics Inc-SENIOR UNSECURED N		04/01/2020	MATURITY		700,000	700,000	699,783	699,916		84		84		700,000				21,000	04/01/2020
05329W-AM-4	AUTONATION INC-SR UNSECURED		01/27/2020	JP MORGAN SECURITIES		572,229	525,000	523,231	523,861		16		16		523,877		48,352	48,352	7,744	10/01/2025
05948J-AA-0	BANC OF AMERICA MORTGAGE-SERIES 2002-L C		12/01/2020	PAYDOWN		108	108	99	107						108				2	12/01/2032
06050H-KY-5	BANC OF AMERICA MORTGAGE-SERIES 2002-G C		12/01/2020	PAYDOWN		3,348	3,348	1,043	2,336		1,013		1,013		3,348				82	07/01/2032
06050H-KY-3	BANC OF AMERICA MORTGAGE-SERIES 2002-G C		12/01/2020	PAYDOWN		2,679	2,679	1,474	1,474		1,204		1,204		2,679				66	07/01/2032
06051G-BD-0	BANC OF AMERICA FUNDING-SERIES 2004-A C		12/01/2020	PAYDOWN		1,178	1,178	1,206	1,163		15		15		1,178				29	06/01/2032
07325Y-AB-4	BAYVIEW COMMERCIAL ASSET-SERIES 2007-3 C		12/28/2020	PAYDOWN		19,524	19,524	17,825	19,432		92		92		19,524				142	07/25/2037
07384M-S6-0	BEAR STEARNS ADJUSTABLE-SERIES 2004-5 C		12/01/2020	PAYDOWN		3,102	3,102	2,628	2,840		262		262		3,102				16	07/01/2034
07386H-G6-0	BEAR STEARNS ALT-A TRUST-SERIES 2004-3 C		12/28/2020	PAYDOWN		1,240	1,240	1,239	1,240		(6)		(6)		1,240				(6)	04/25/2034
097023-BX-2	Boeing Co/The-SENIOR UNSECURED		10/14/2020	MILLENNIUM ADVISORS		1,096,612	1,100,000	1,072,797	1,076,362		2,008		2,008		1,078,370		18,242	18,242	40,219	03/01/2028
10112R-AS-3	BOSTON PROPERTIES LP-SENIOR UNSECURED NO		01/27/2020	JANE		307,053	300,000	293,568	298,900		56		56		298,956		8,097	8,097	2,544	05/15/2021
11133T-AB-9	BROADRIDGE FINANCIAL SOL-SENIOR UNSECURE		01/28/2020	WELLS FARGO		455,315	450,000	449,420	449,919		14		14		449,934		5,381	5,381	7,357	09/01/2020
120568-AW-0	BUNGE LTD FINANCE CORP-SR UNSECURED		11/24/2020	MATURITY		40,000	40,000	40,168	40,031		(31)		(31)		40,000				1,400	11/24/2020
1248RH-AD-9	CREDIT-BASED ASSET SERVI-SERIES 2007-CB6		02/25/2020	VARIOUS		364,447	531,053	269,231	344,955		5,908		5,908		350,863		13,584	13,584	6,175	07/25/2037
12532*-AA-0	CFT Investments 1, LLC Equipment Note		01/15/2020	SINKING PAYMENT		39,535	39,535	39,535	39,535						39,535				1,119	01/15/2023
12532*-AA-8	CFT Investments 2 LLC Equipment Note		01/15/2020	SINKING PAYMENT		39,535	39,535	39,535	39,535						39,535				1,119	01/15/2023
12533*-AA-5	CFT Investments 3 LLC Equipment Note		01/15/2020	SINKING PAYMENT		60,513	60,513	60,513	60,513						60,513				1,713	01/15/2023
12533*-AA-9	CFT Investments 4 LLC Equipment Note		01/15/2020	SINKING PAYMENT		44,653	44,653	44,653	44,653						44,653				1,264	01/15/2023
12533*-AA-7	CFT Investments 5 LLC Equipment Note		01/15/2020	SINKING PAYMENT		32,475	32,475	32,475	32,475						32,475				919	01/15/2023
126650-BV-1	CVS PASS-THROUGH TRUST-FIRST LIEN		10/13/2020	CALL 100		7,060	7,060	8,073	7,951		(892)		(892)		7,060				172	01/10/2033
12669E-H3-3	COUNTRYWIDE HOME LOANS-SERIES 2003-42 CL		11/01/2020	PAYDOWN		165	165	151	164						165				5	09/01/2033
12669F-VD-2	COUNTRYWIDE HOME LOANS-SERIES 2004-6 CLA		12/01/2020	PAYDOWN		9,926	9,926	8,403	9,322		604		604		9,926				173	05/01/2034
17252M-AK-6	CINTAS CORPORATION NO. 2-SENIOR UNSECURE		01/27/2020	MARKETAXESS FINANCIA		516,225	500,000	532,055	505,420		(299)		(299)		505,121		11,104	11,104	3,464	06/01/2021
20453K-AA-3	COMPASS BANK-SUBORDINATED		01/27/2020	BARCLAYS CAPITAL INC		508,320	480,000	475,291	477,263		37		37		477,300		31,020	31,020	5,632	04/10/2025
22540V-G7-1	CREDIT SUISSE FIRST BOST-SERIES 2002-9 C		12/01/2020	PAYDOWN		1,030	1,030	1,054	1,021		10		10		1,030				42	03/01/2032
22541N-FL-8	CREDIT SUISSE FIRST BOST-SERIES 2002-24		12/01/2020	PAYDOWN		23,056	23,056	20,338	20,930		2,127		2,127		23,056				904	08/01/2032
22541N-T5-8	CREDIT SUISSE FIRST BOST-SERIES 2003-8 C		12/01/2020	PAYDOWN		426	426	428	428		(2)		(2)		426				13	04/01/2033
23305X-AD-3	DBUS MORTGAGE TRUST-SERIES 2011-LC2A CL		12/01/2020	PAYDOWN		219,308	219,308	221,494	219,597		(289)		(289)		219,308				8,230	07/01/2044
23317H-AA-0	DDR Corp-SENIOR UNSECURED NOTE REID		03/23/2020	CALL 108.275957		460,173	425,000	454,550	434,699		25,474		25,474		460,173				13,541	07/15/2022
23332U-AC-8	DSLX MORTGAGE LOAN TRUST-SERIES 2004-AR1		12/21/2020	PAYDOWN		3,179	3,179	2,783	3,077		101		101		3,179				67	09/19/2044
251510-FB-4	DEUTSCHE ALT-A SECURITIE-SERIES 2005-AR1		12/28/2020	PAYDOWN		9,840	9,794	6,299	7,766		2,045		2,045		9,840				23	08/25/2035
25389J-AL-0	DIGITAL REALTY TRUST LP-SR UNSECURED		08/03/2020	CALL 106.0306		84,824	80,000	79,389	79,763		5,062		5,062		84,824				3,441	07/01/2022
25466A-AG-6	DISCOVER BANK-SR UNSECURED		01/27/2020	JP MORGAN SECURITIES		526,664	525,000	524,879	524,981		(3)		(3)		524,977		1,687	1,687	2,486	06/04/2020
254687-CP-9	Walt Disney Co/The-SENIOR UNSECURED		01/27/2020	MARKETAXESS FINANCIA		1,031,628	850,000	923,365	910,612		(1,294)		(1,294)		909,318		122,310	122,310	19,488	04/26/2023
26827X-AA-1	EMC GROUP STUDENT LOAN -SERIES 2016-1A		12/28/2020	PAYDOWN		74,575	74,575	74,575	74,575						74,575				866	07/26/2066
26884A-BD-4	ERP OPERATING LP-UNSECURED		10/07/2020	WELLS FARGO		857,003	775,000	770,738	772,513		318		318		772,831		84,172	84,172	22,378	06/01/2025
26884L-AB-5	EQT Corp-SENIOR NOTE		03/04/2020	TENDERED		274,380	269,000	266,539	268,429		46		46		268,475		5,905	5,905	3,971	11/15/2021
27034M-AC-8	EARNEST STUDENT LOAN PRO-SERIES 2016-D C		12/25/2020	PAYDOWN		56,250	56,250	56,234	56,232		18		18		56,250				9,751	01/25/2041
278865-AL-4	Ecolab Inc-SENIOR UNSECURED NOTE		01/27/2020	MILLENNIUM ADVISORS		510,814	488,000	542,905	501,332		(529)		(529)		500,803		10,011	10,011	3,007	12/08/2021
278865-AU-4	ECOLAB INC NT		01/28/2020	GOLDMAN		166,235	160,000	161,676	160,753		(21)		(21)		160,732		5,503	5,503	2,831	01/14/2023
302445-AD-3	FLIR SYSTEMS INC-SENIOR UNSECURED		08/19/2020	CALL 102.002		1,060,821	1,040,000	1,041,356	1,040,391		(200)		(200)		1,061,012		(191)	(191)	42,849	06/15/2021
36191Y-BB-3	GS MORTGAGE SECURITIES T-SERIES 2011-GC5		12/01/2020	PAYDOWN		30,055	30,055	30,353	30,097		(42)		(42)		30,055				1,114	08/01

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
391164-AF-7	GREAT PLAINS ENERGY INC-SR UNSECURED		01/27/2020	U. S. BANCORP		505,372	475,000	526,870	495,294		(701)		(701)		494,593		10,779	10,779	3,072	06/15/2022
40431K-AE-0	HSI ASSET LOAN OBLIGATION-SERIES 2007-WF1		12/01/2020	PAYDOWN		10,020	10,020	4,919	3,884		6,136		6,136		10,020				257	12/01/2036
41161P-FR-9	HARBORVIEW MORTGAGE LOAN-SERIES 2004-6 C		12/01/2020	PAYDOWN		4,089	4,089	3,614	3,944		145		145		4,089				112	08/01/2034
42770X-AC-1	HERO FUNDING TRUST-SERIES 16-3A CLASS A2		12/20/2020	PAYDOWN		164,468	164,468	168,576	164,468						164,468					09/20/2042
431282-AN-2	HIGHWOODS REALTY LP-SENIOR UNSECURED NOT		08/14/2020	CA CASH_CLOSE		316,506	320,000	316,746	319,262		(2,756)		(2,756)		316,506				6,798	06/15/2021
44107T-AT-3	HOST HOTELS & RESORTS LP-SENIOR UNSECURE		06/03/2020	MORGAN		433,500	425,000	452,833	435,528		(1,474)		(1,474)		434,054		(554)	(554)	15,365	03/01/2023
44107T-AW-6	HOST HOTELS & RESORTS LP-SR UNSECURED		06/03/2020	JP MORGAN SECURITIES		90,570	90,000	89,712	89,807		10		10		89,818		752	752	3,420	02/01/2026
445658-CE-5	JB HUNT TRANSPRT SVCS-SR UNSECURED		02/05/2020	BRILEY		114,499	111,000	110,724	110,887		6		6		110,893		3,606	3,606	1,750	08/15/2022
45254N-PU-5	IMPAC OMB TRUST-SERIES 2005-5 CLASS A1		12/28/2020	PAYDOWN		13,636	13,636	9,860	12,128		1,508		1,508		13,636				116	08/25/2035
45660N-Q2-4	INDYMAC INDX MORTGAGE LO-SERIES 2004-AR4		12/01/2020	PAYDOWN		2,216	2,216	1,760	2,026		191		191		2,216				51	08/01/2034
460146-CE-1	International Paper Co-SENIOR UNSECURED		01/22/2020	WELLS FARGO		184,085	170,000	210,953	177,913		(296)		(296)		177,617		6,468	6,468	5,631	08/15/2021
460146-CJ-0	International Paper Co-SENIOR UNSECURED		09/23/2020	TENDERED		111,166	100,000	99,626	99,815		25		25		99,841		11,325	11,325	2,819	06/15/2024
463556-AD-2	IROQUOIS GAS TRANSMISSIO-BOND		10/31/2020	VARIOUS		45,073	42,647	42,647	42,647						42,647		2,426	2,426	1,376	10/31/2027
464124-AD-4	IRWIN HOME EQUITY-SERIES 2006-P1 CLASS 2		12/01/2020	PAYDOWN		55,482	55,482	18,098	37,421		18,062		18,062		55,482				2,148	06/01/2037
49446R-AN-9	Kimco Realty Corp-SR UNSECURED		01/28/2020	MILLENNIUM ADVISORS		829,200	800,000	797,208	798,771		29		29		798,801		30,399	30,399	6,724	11/01/2022
502431-AA-7	L3Harris Technologies In-SENIOR UNSECURE		05/05/2020	EXCHANGE OFFER		301,604	300,000	323,913	323,913		(2,100)		(2,100)		301,604				18,150	02/15/2021
53117C-AR-3	LIBERTY PROPERTY LP-SR UNSECURED		02/19/2020	CALL 109.17921		518,601	475,000	473,309	473,309		44,585		44,585		518,601				8,828	04/01/2025
576433-GW-0	MASTR ADJUSTABLE RATE MO-SERIES 2003-6 C		03/01/2020	PAYDOWN		349	349	97	163		186		186		349				4	01/01/2034
589929-X2-9	MERRILL LYNCH MORTGAGE I-SERIES 2003-AA		12/01/2020	PAYDOWN		31,327	31,327	28,630	31,158		169		169		31,327				1,064	07/01/2033
61205P-AL-3	MONTANA HIGHER EDUCATION-SERIES 12-1 CLA		01/14/2020	STORMHARBOR SECURIT		1,389,519	1,400,000	1,347,500	1,379,092		(106)		(106)		1,379,004		10,515	10,515	2,955	07/20/2043
615369-AC-9	Moody's Corp-SENIOR UNSECURED NOTE		01/27/2020	U. S. BANCORP		828,083	750,000	745,733	748,022		56		56		748,078		80,005	80,005	16,656	02/15/2024
61750F-AE-0	MORGAN STANLEY CAPITAL I-SERIES 2006-HE6		12/28/2020	PAYDOWN		8,425	8,425	3,737	4,270		4,155		4,155		8,425				143	09/25/2036
61760R-BB-7	MORGAN STANLEY CAPITAL I-SERIES 2011-C3		12/01/2020	PAYDOWN		48,437	48,437	48,921	48,514		(77)		(77)		48,437				1,090	07/01/2049
65106F-AG-7	NEWCASTLE MORTGAGE SECUR-SERIES 2007-1 C		12/28/2020	PAYDOWN		(811)	9,470	49	(60)	(2,162)	(1,372)		(3,534)		(811)				1,877	04/25/2037
651639-AT-3	Newmont Goldcorp Corp-SENIOR UNSECURED		01/28/2020	MARKETAXESS FINANCIA		472,833	450,000	426,330	440,472		228		228		440,700		32,133	32,133	6,244	03/15/2023
66705R-AA-7	NORTHSTAR EDUCATION FINA-NEF 2016-1 A		12/28/2020	PAYDOWN		227,066	227,066	216,813	223,902		2,598		2,598		227,066				2,529	05/27/2036
669884-AF-5	NOVASTAR HOME EQUITY LOA-SERIES 2006-1 C		12/28/2020	PAYDOWN		820	2,807	132	(160)		848		848		820				(53)	05/25/2036
718549-AB-4	PHILLIPS 66 PARTNERS LP-SENIOR UNSECURED		10/05/2020	JEFFERIESLLC		497,340	470,000	469,845	469,898		11		11		469,909		27,431	27,431	19,391	02/15/2025
72349C-AB-8	CROWN CASTLE-SERIES 2009-10CLASS A2		12/01/2020	PAYDOWN		85,000	85,000	85,000	85,000						85,000				5,897	08/15/2029
72925P-AC-9	PLUM CREEK TIMBERLANDS-SENIOR UNSECURED		01/27/2020	WELLS FARGO		460,800	450,000	468,635	452,748		(214)		(214)		452,534		8,266	8,266	7,873	03/15/2021
72925P-AD-7	PLUM CREEK TIMBERLANDS-SENIOR UNSECURED		01/27/2020	MORGAN		51,520	50,000	49,966	49,982		1		1		49,983		1,537	1,537	605	03/15/2023
74340X-AW-1	PROLOGIS LP-SENIOR UNSECURED NOTE REID		09/08/2020	CALL 111.134		555,670	500,000	498,710	499,448		55,358		55,358		555,670				22,608	08/15/2023
758202-AK-1	RELX CAPITAL INC-SENIOR UNSECURED NOTE		01/30/2020	CALL 103.858		727,006	700,000	653,861	684,266		42,740		42,740		727,006				6,380	10/15/2022
78409V-AM-6	S&P GLOBAL INC-SR UNSECURED		01/27/2020	BOFAMSEC		855,995	780,000	774,458	776,549		28		28		776,576		79,419	79,419	3,813	06/15/2025
78409V-AM-6	S&P Global Inc-SENIOR UNSECURED		01/27/2020	CREDIT SUISSE SECURI		314,334	300,000	277,434	280,948		185		185		281,133		33,201	33,201	4,597	01/22/2027
78442G-PS-9	SLM STUDENT LOAN TRUST-SERIES 2005-5 CLA		10/26/2020	VARIOUS		218,106	235,254	203,274	217,182		2,520		2,520		219,703		(1,597)	(1,597)	1,589	10/25/2040
78442G-RC-2	SLM 2005-9 STUDENT LN-BKD NT CL B		10/26/2020	PAYDOWN		37,820	37,820	32,059	34,547		3,273		3,273		37,820				439	01/25/2041
78448A-AD-5	SLM STUDENT LOAN TRUST-SERIES 2013-4 CLA		03/02/2020	JP MORGAN SECURITIES		768,500	800,000	689,000	800,000						800,000		(31,500)	(31,500)	4,934	12/28/2070
79549A-RE-1	SALOMON BROTHERS MORTGAG-SERIES 2002-HYB		12/01/2020	PAYDOWN		1,125	1,125	1,131	1,212		(87)		(87)		1,125				37	09/01/2032
79549A-SM-2	SALOMON BROTHERS MORTGAG-SERIES 2003-UP1		12/01/2020	PAYDOWN		3,679	3,679	3,287	3,287		392		392		3,679				164	04/01/2032
79549A-XZ-7	SALOMON BROTHERS MORTGAG-SERIES 2003-UP2		12/01/2020	PAYDOWN		4,194	4,194	3,212	3,523		670		670		4,194				131	06/01/2033
79549A-YA-1	SALOMON BROTHERS MORTGAG-SERIES 2003-UP2		12/01/2020	PAYDOWN		3,196	3,196	2,260	1,457		1,739		1,739		3,196				99	06/01/2033
80282K-AD-8	SANTANDER HOLDINGS USA-SR UNSECURED		01/28/2020	SANTANDER INVESTMENT		475,494	475,000	473,105	474,871		32		32		474,903		591	591	3,601	04/17/2020
80557B-AC-8	SAXON ASSET SECURITIES T-SERIES 2007-3 C		01/27/2020	VARIOUS		371,400	372,405	195,960	371,577		95		95		371,672		(272)	(272)	737	09/25/2047
83149E-AG-2	SLM STUDENT LN TR 2006-5-NOTE CL B		10/26/2020	PAYDOWN		52,101	52,101	44,807	46,736		5,364		5,364		52,101				579	10/25/2040
86358R-A2-3	STRUCTURED ASSET SECURIT-SERIES 2002-6 C		12/01/2020	PAYDOWN		5,859	5,859	3,442	4,385		1,473		1,473		5,859				261	04/01/2032
86359A-6A-6	STRUCTURED ASSET SECURIT-SERIES 2003-34A		12/01/2020	PAYDOWN		9,937	9,937	1,723	5,195		4,742		4,742		9,937				175	11/01/2033
87342R-AC-8	TACO BELL FUNDING LLC-SERIES 2016-1A CLA		11/25/2020	PAYDOWN		5,000	5,000	5,050	5,031		(31)		(31)		5,000				155	05/25/2046
89236T-EM-3	Toyota Motor Credit Corp-SENIOR UNSECURE		01/27/2020	JP MORGAN SECURITIES		3,204,582	3,000,000	2,844,555	2,866,308		1,100		1,100		2,865,710		338,872	338,872	62,607	01/11/2028
902494-AT-0	TYSON FOODS INC-SENIOR UNSECURED NOTE		01/27/2020	MORGAN		526,500	500,000	540,100	515,417		(535)		(535)		514,882		11,618	11,618	2,750	06/15/2022
90932N-AA-1	UNITED AIRLINES 2018-1 C-UNTD AIR 18-1 B		06/03/2020	VARIOUS		661,841	918,832	918,832	918,832						918,831		(256,990)	(256,990)	31,597	03/01/2026
90932P-AA-6	UNITED AIR 2014-1 A PTT-SECURED NOTE		10/15/2020	VARIOUS		999,091	1,032,617	1,069,500	1,059,687		(12,109)		(12,109)		1,047,578		(48,487)	(48,487)	41,408	04/11/2026
92903P-AC-3	VORNADO DP LLC-SERIES 2010-VNO CL A2FX R		03/10/2020	PAYDOWN</																

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
06366R-JJ-5	BANK OF MONTREAL-SR UNSECURED	A	.01/22/2020	BMO CAPITAL MARKETS		1,096,596	1,075,000	1,078,182	1,076,394		(34)		(34)		1,076,359		20,237	20,237	5,939	11/06/2022
064159-HM-1	BANK NOVA SCOTIA B C SR NT	A	.01/22/2020	GOLDMAN		1,109,306	1,100,000	1,097,734	1,099,398		32		32		1,099,430		9,876	9,876	9,133	03/22/2021
00084D-AJ-9	ABN AMRO Bank NV-SENIOR UNSECURED	D	.01/28/2020	CITIGROUP GLOBAL MAR		776,542	775,000	773,295	774,839		24		24		774,863		1,679	1,679	2,954	06/04/2020
00507U-AS-0	ACTAVIS FUNDING SCS-SENIOR UNSECURED NOT	D	.05/14/2020	EXCHANGE OFFER		474,087	475,000	473,314	474,023		64		64		474,087				11,983	03/15/2025
023150-AA-6	Ambac LSNI LLC-FIRST LIEN	D	.09/30/2020	CALL 100		4,271	4,271	4,271	4,271						4,271				121	02/12/2023
03329M-AE-9	ANCHORAGE CREDIT FUNDING-ANCHF 2015-2A D	D	.02/25/2020	PAYDOWN		500,000	500,000	500,000	500,000						500,000				20,075	01/25/2031
04363U-AB-2	ASCIANO FINANCE LTD-SENIOR UNSECURED NOT	D	.09/23/2020	MATURITY		450,000	450,000	487,791	454,112		(4,112)		(4,112)		450,000				20,813	09/23/2020
05619F-AC-2	BABSON CLO LTD-BABSN 2016-2A SUB	D	.09/30/2020	CAPDECR		64,101		64,101							64,101					07/20/2028
11014P-AB-1	BRISTOL PARK CLO LTD-SERIES 2016-1A CLA	D	.02/27/2020	PAYDOWN		1,150,000	1,150,000	1,150,000	1,150,000						1,150,000				11,464	04/15/2029
15132H-AD-3	Cencosud SA-SENIOR UNSECURED NOTE	D	.03/02/2020	CALL 109.514414		366,873	335,000	345,888	338,939		27,935		27,935		366,873				10,071	01/20/2023
20271R-AP-5	COMMONWEALTH BK AUSTR NY-SENIOR UNSECURE	D	.01/27/2020	TORONTO DOMINION SEC		1,008,720	1,000,000	998,370	999,568		30		30		999,598		9,122	9,122	9,492	03/15/2021
552081-AD-3	LyondellBasell Industrie-SENIOR UNSECURE	D	.01/28/2020	MILLENNIUM ADVISORS		424,472	400,000	474,500	416,215		(787)		(787)		415,428		9,044	9,044	5,000	11/15/2021
714264-AA-6	Pernod Ricard SA-BOND	D	.01/28/2020	SANTANDER INVESTMENT		417,916	400,000	478,388	413,662		(854)		(854)		412,808		5,108	5,108	7,219	04/07/2021
87969N-AC-9	Telstra Corp Ltd-NOTE	D	.01/27/2020	CITIGROUP GLOBAL MAR		575,419	550,000	574,640	555,138		(217)		(217)		554,902		20,517	20,517	7,847	10/12/2021
00287Y-DC-0	AbbVie Inc-SENIOR UNSECURED	D	.11/20/2020	Barings Asset Management			475,000	472,839			134		134							03/15/2025
92936M-AB-3	WPP FINANCE 2010-SENIOR UNSECURED NOTE	D	.05/21/2020	CALL 105.05		816,239	777,000	701,756	758,308		(100)		(100)		797,447		18,792	18,792	42,929	11/21/2021
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					42,269,368	41,890,930	41,552,507	41,182,514	(2,162)	240,424		238,262		41,527,276		742,092	742,092	854,178	XXX
8399997	Total - Bonds - Part 4					77,275,568	76,897,130	76,583,908	76,191,594	(2,162)	237,544		235,382		76,533,476		742,092	742,092	1,423,132	XXX
8399998	Total - Bonds - Part 5					473,745	475,000	472,839			907		907		473,745				12,284	XXX
8399999	Total - Bonds					77,749,313	77,372,130	77,056,747	76,191,594	(2,162)	238,451		236,289		77,007,221		742,092	742,092	1,435,416	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX
8999998	Total - Preferred Stocks - Part 5						XXX													XXX
8999999	Total - Preferred Stocks						XXX													XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX
9799998	Total - Common Stocks - Part 5						XXX													XXX
9799999	Total - Common Stocks						XXX													XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX
9999999	Totals					77,749,313	XXX	77,056,747	76,191,594	(2,162)	238,451		236,289		77,007,221		742,092	742,092	1,435,416	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
002871-DC-0	AbbVie Inc-SENIOR UNSECURED		05/14/2020	EXCHANGE OFFER	11/20/2020	EXCHANGE OFFER	475,000	472,839	473,745	473,745		907		907					12,284	2,958
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						475,000	472,839	473,745	473,745		907		907					12,284	2,958
8399998	Total - Bonds						475,000	472,839	473,745	473,745		907		907					12,284	2,958
8999998	Total - Preferred Stocks																			
9799998	Total - Common Stocks																			
9899999	Total - Preferred and Common Stocks																			
9999999	Totals							472,839	473,745	473,745		907		907					12,284	2,958

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds																			
1099999. Total - All Other Government Bonds																			
1799999. Total - U.S. States, Territories and Possessions Bonds																			
2499999. Total - U.S. Political Subdivisions Bonds																			
3199999. Total - U.S. Special Revenues Bonds																			
AMERICAN HONDA FINANCE CORP. COMMERCIAL	@		12/18/2020	MIZUHO SECURITIES	03/22/2021	999,000		175			1,000,000	998,825			0.000	0.451	N/A		
AVANGRID, INC. COMMERCIAL PAPER	@		10/28/2020	VARIOUS	02/04/2021	5,498,682		3,139			5,500,000	5,495,543			0.000	0.254	N/A		
BROWN-FORMAN CORPORATION COMMERCIAL PAPER	@		08/07/2020	WELLS FARGO	02/04/2021	3,498,974		4,429			3,500,000	3,494,545			0.000	0.310	N/A		
WALT DISNEY COMPANY (THE) COMMERCIAL PAPER	@		08/03/2020	GOLDMAN	02/24/2021	1,998,948		2,935			2,000,000	1,996,014			0.000	0.351	N/A		
WALT DISNEY COMPANY (THE) COMMERCIAL PAPER	@		07/16/2020	RBC CAPITAL MARKETS	04/07/2021	5,492,649		12,892			5,500,000	5,479,757			0.000	0.502	N/A		
STANDARD CHARTERED BANK/NEW YORK COMMERCIAL	@		11/12/2020	GOLDMAN	05/10/2021	7,991,970		3,108			8,000,000	7,988,862			0.000	0.280	N/A		
LLOYDS BANK PLC COMMERCIAL PAPER	@	C	11/12/2020	BARCLAYS CAPITAL INC	04/12/2021	6,995,089		2,429			7,000,000	6,992,660			0.000	0.250	N/A		
MACQUARIE BANK LIMITED COMMERCIAL PAPER	@	D	10/06/2020	BOFAMLSEC	03/23/2021	7,996,398		3,865			8,000,000	7,992,533			0.000	0.200	N/A		
SVENSKA HANDELSBANKEN AB COMMERCIAL PAPER	@	D	10/06/2020	BARCLAYS CAPITAL INC	04/02/2021	2,998,559		1,377			3,000,000	2,997,182			0.000	0.190	N/A		
TREASURY BILL ZERO COUPON 0 MATURITY 20210128	@		01/30/2020	B 01/28/21	01/28/2021	4,599,896		4			4,600,000	4,599,893			0.000	0.030	N/A		
SWEDBANK AB COMMERCIAL PAPER	@	D	12/02/2020	BARCLAYS CAPITAL INC	06/02/2021	7,992,061		1,565			8,000,000	7,990,496			0.000	0.235	N/A		
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						56,062,226		35,918			56,100,000	56,026,310			XXX	XXX	XXX		
-																			
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						56,062,226		35,918			56,100,000	56,026,310			XXX	XXX	XXX		
-																			
4299999. Subtotal - Bonds - Hybrid Securities - Issuer Obligations															XXX	XXX	XXX		
-																			
4399999. Subtotal - Bonds - Hybrid Securities - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
4499999. Subtotal - Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
4599999. Subtotal - Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
4899999. Total - Hybrid Securities															XXX	XXX	XXX		
-																			
4999999. Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations															XXX	XXX	XXX		
-																			
5099999. Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
5199999. Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
-																			
5299999. Subtotal - Bonds - Parent, Subsidiaries and Affiliates - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
-																			
5399999. Subtotal - Bonds - Affiliated Bank Loans - Issued															XXX	XXX	XXX		
-																			
5499999. Subtotal - Bonds - Affiliated Bank Loans - Acquired															XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE MML Bay State Life Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
5899999. Subtotal - Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO															XXX	XXX	XXX		
5999999. Subtotal - Bonds - SVO Identified Funds - Bond Mutual Funds - as Identified by the SVO															XXX	XXX	XXX		
6099999. Subtotal - SVO Identified Funds															XXX	XXX	XXX		
6399999. Subtotal - Bonds - Unaffiliated Bank Loans - Issued															XXX	XXX	XXX		
6499999. Subtotal - Bonds - Unaffiliated Bank Loans - Acquired															XXX	XXX	XXX		
6599999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
7699999. Total - Issuer Obligations						56,062,226		35,918			56,100,000	56,026,310			XXX	XXX	XXX		
7799999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
7899999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
7999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
8099999. Total - SVO Identified Funds															XXX	XXX	XXX		
8199999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
8299999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
8399999. Total Bonds						56,062,226		35,918			56,100,000	56,026,310			XXX	XXX	XXX		
8499999. Subtotal - Parent, Subsidiaries and Affiliates - Mortgage Loans											XXX				XXX	XXX	XXX		
8599999. Subtotal - Parent, Subsidiaries and Affiliates - Other Short-Term Invested Assets											XXX				XXX	XXX	XXX		
8699999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
8799999. Subtotal - Mortgage Loans											XXX				XXX	XXX	XXX		
9099999. Subtotal - Other Short-Term Invested Assets											XXX				XXX	XXX	XXX		
9199999 - Totals						56,062,226		35,918			XXX	56,026,310			XXX	XXX	XXX		

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$	1B ..\$	1C ..\$	1D ..\$	49,564,544	1E ..\$	1F ..\$	1G ..\$
2A ..\$	6,497,682	2B ..\$	2C ..\$				
3A ..\$		3B ..\$	3C ..\$				
4A ..\$		4B ..\$	4C ..\$				
5A ..\$		5B ..\$	5C ..\$				
6 ..\$							

E17.1