



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT

For the Year Ended December 31, 2023
of the Condition and Affairs of the

EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

NAIC Group Code 4965 (Current) 4965 (Prior) NAIC Company Code 62880 Employer's ID Number 13-3198083
Organized under the Laws of Colorado State of Domicile or Port of Entry Colorado Country of Domicile United States of America

Incorporated/Organized: January 18, 1984 Commenced Business: June 01, 1984
Statutory Home Office: 14143 Denver West Parkway, Suite 520, Lakewood, CO 80401
Main Administrative Office: 8501 IBM Drive, Suite 150, Charlotte, NC 28262- Telephone Number: (704) 341-6308
Mail Address: 8501 IBM Drive, Suite 150, Charlotte, NC 28262, Telephone Number: (201) 743-5132
Primary Location of Books and Records: 8501 IBM Drive, Suite 150, Charlotte, NC 28262, Telephone Number: (201)743-5132
Internet Website Address: www.equitable.com
Statutory Statement Contact: Neil Guerriero, Vice President, (201) 743-5132
E-Mail Address: controllers@equitable.com

OFFICERS

ROBIN MATTHEW RAJU Chairman of the Board
NICHOLAS BURRITT LANE President and Chief Executive Officer
JOSÉ RAMÓN GONZÁLEZ Executive Vice President and General Counsel
WILLIAM JAMES ECKERT IV Executive Vice President, Chief Accounting Officer and Controller
YUN "JULIA" ZHANG Executive Vice President, Chief Financial Officer and Treasurer
MEREDITH ALICIA RATAJCZAK Senior Vice President, Chief Actuary and Appointed Actuary
MICHAEL BRUDOLEY Secretary

DIRECTORS

DAVID WHITCOMB KARR
MEREDITH ALICIA RATAJCZAK
NICHOLAS BURRITT LANE
YUN "JULIA" ZHANG
ROBIN MATTHEW RAJU

State ofNew Jersey..... } ss
County of ..Bergen.....

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

DocuSigned by:
Nicholas Lane
56CB732B388485
NICHOLAS BURRITT LANE
President and Chief Executive Officer

DocuSigned by:
william eckert
WILLIAM JAMES ECKERT IV
Executive Vice President,
Chief Accounting Officer and Controller

DocuSigned by:
Meredith Ratajczak
MEREDITH ALICIA RATAJCZAK
Senior Vice President, Chief Actuary and
Appointed Actuary

DocuSigned by:
Michael Brudoley
MICHAEL BRUDOLEY
Secretary
LAURRINE VENTURA
NOTARY PUBLIC
State of New Jersey
ID # 50213150
My Commission Expires 8/15/2028

Subscribed and sworn to before me this
16th day of February, 2024

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 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	289,093,330	0	289,093,330	315,710,926
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (328,480) , Schedule E - Part 1), cash equivalents (\$ 34,863,725 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	34,535,245	0	34,535,245	14,710,364
6. Contract loans (including \$0 premium notes)	215,064,641	135,673	214,928,968	226,441,159
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	538,693,216	135,673	538,557,543	556,862,449
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,121,991	0	4,121,991	4,118,597
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(2,740,281)	0	(2,740,281)	(3,371,203)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	583,029	0	583,029	608,131
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	15,276,132	0	15,276,132	791,445
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	316,873	0	316,873	205,460
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	10,064,148	9,168,457	895,691	1,094,368
19. Guaranty funds receivable or on deposit	227,155	0	227,155	218,416
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	182,853	0	182,853	16,516
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	3,085,412	264,874	2,820,538	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	569,810,528	9,569,004	560,241,524	560,544,179
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	569,810,528	9,569,004	560,241,524	560,544,179
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Admitted Disallowed IMR	2,820,538	0	2,820,538	0
2502. Other Assets Non-Admitted	264,874	264,874	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,085,412	264,874	2,820,538	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$372,192,082 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$0 Modco Reserve)	372,192,082	418,970,712
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	0	0
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	7,293,074	3,677,738
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	0	0
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 \$0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	129,001	22,248
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$0 accident and health \$0 and deposit-type contract funds \$0	0	1,075,953
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	0	0
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,832,544	1,766,208
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	182,167	182,167
15.2 Net deferred tax liability	0	0
16. Unearned investment income	5,265,690	5,583,536
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	48,550	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,562,672	1,241,609
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	25,934,262	31,204,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	540,091	38,294
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	414,980,133	463,763,208
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	414,980,133	463,763,208
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	181,346,501	181,346,501
34. Aggregate write-ins for special surplus funds	2,820,538	0
35. Unassigned funds (surplus)	(41,405,648)	(87,065,530)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	142,761,391	94,280,971
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	145,261,391	96,780,971
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	560,241,524	560,544,179
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	540,091	38,294
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	540,091	38,294
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	2,820,538	0
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	2,820,538	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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. 8)	(933,767)	(154,562)
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	23,141,355	12,556,997
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(576,143)	(271,151)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	2,478,453	2,523,203
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	33	0
9. Total (Lines 1 to 8.3)	24,109,931	14,654,487
10. Death benefits	19,546,340	19,880,738
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	0	0
13. Disability benefits and benefits under accident and health contracts	99,570	96,025
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	2,310,300	3,276,946
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	473,265	396,559
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(46,778,629)	(47,038,169)
20. Totals (Lines 10 to 19)	(24,349,154)	(23,387,901)
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,634,374	1,927,840
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	21,491	181,474
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	140,252	(5,539)
25. Increase in loading on deferred and uncollected premiums	(38,704)	(29,044)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	16,329	199,090
28. Totals (Lines 20 to 27)	(22,575,412)	(21,114,080)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	46,685,343	35,768,567
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	46,685,343	35,768,567
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	0	0
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)	46,685,343	35,768,567
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$569,330 (excluding taxes of \$ (569,330) transferred to the IMR)	(569,330)	(279,396)
35. Net income (Line 33 plus Line 34)	46,116,013	35,489,171
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	96,780,971	54,600,941
37. Net income (Line 35)	46,116,013	35,489,171
38. Change in net unrealized capital gains (losses) less capital gains tax of \$0	0	0
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	(9,961,253)	(8,690,945)
41. Change in nonadmitted assets	12,646,723	6,800,182
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(321,063)	(431,723)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	0	9,013,345
54. Net change in capital and surplus for the year (Lines 37 through 53)	48,480,420	42,180,030
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	145,261,391	96,780,971
DETAILS OF WRITE-INS		
08.301. Sundry receipts and adjustments	33	0
08.302.	0	0
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	33	0
2701. Sundry disbursements and adjustments	16,329	199,090
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	16,329	199,090
5301. Prior Year Corrections	0	9,013,345
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	9,013,345

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	(1,394,130)	(145,641)
2. Net investment income	22,298,057	13,605,133
3. Miscellaneous income	2,478,486	2,523,203
4. Total (Lines 1 through 3)	23,382,413	15,982,695
5. Benefit and loss related payments	33,410,240	49,623,996
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	2,830,802	1,161,168
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	36,241,042	50,785,164
11. Net cash from operations (Line 4 minus Line 10)	(12,858,629)	(34,802,469)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	42,453,503	28,741,000
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	42,453,503	28,741,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	18,024,945	99,214,721
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	18,024,945	99,214,721
14. Net increase/(decrease) in contract loans and premium notes	(11,547,416)	(17,384,428)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	35,975,974	(53,089,293)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	50,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(3,292,464)	3,302,376
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,292,464)	53,302,376
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)	19,824,881	(34,589,386)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	14,710,364	49,299,750
19.2 End of year (Line 18 plus Line 19.1)	34,535,245	14,710,364
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Non-Cash Transactions for Bonds acquired/proceeds	5,998,575	1,734,994

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	(933,767)	(933,767)	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income	23,141,355	23,141,355	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(576,143)	(576,143)	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	2,478,453	2,478,453	0	0	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	33	33	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	24,109,931	24,109,931	0	0	0	0	0	0	0
10. Death benefits	19,546,340	19,546,340	0	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits	0	XXX	XXX	0	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	99,570	99,570	0	0	0	0	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	2,310,300	2,310,300	0	0	0	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	473,265	473,265	0	0	0	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(46,778,629)	(46,778,629)	0	0	0	0	XXX	0	0
20. Totals (Lines 10 to 19)	(24,349,154)	(24,349,154)	0	0	0	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,634,374	1,634,374	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	21,491	21,491	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	140,252	140,252	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(38,704)	(38,704)	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions	16,329	16,329	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	(22,575,412)	(22,575,412)	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	46,685,343	46,685,343	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	46,685,343	46,685,343	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0	0	0	0	0	0	0	0	0
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)	46,685,343	46,685,343	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	2,500	2,500	0	0	0	0	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Sundry receipts and adjustments	33	33	0	0	0	0	0	0	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	33	33	0	0	0	0	0	0	0
2701. Sundry disbursements and adjustments	16,329	16,329	0	0	0	0	0	0	0
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	16,329	16,329	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	(933,767)	0	0	1,334,563	0	0	0	0	0	0	(2,268,330)	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	23,141,355	0	0	55,904	0	0	0	0	0	0	23,085,451	0
4. Amortization of Interest Maintenance Reserve (IMR)	(576,143)	0	0	(568)	0	0	0	0	0	0	(575,575)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	2,478,453	0	0	298,280	0	0	0	0	0	0	2,180,173	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	33	0	0	33	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	24,109,931	0	0	1,688,212	0	0	0	0	0	0	22,421,719	0
10. Death benefits	19,546,340	0	0	841,256	0	0	0	0	0	0	18,705,084	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
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	99,570	0	0	99,100	0	0	0	0	0	0	470	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	2,310,300	0	0	0	0	0	0	0	0	0	2,310,300	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	473,265	0	0	7,173	0	0	0	0	0	0	466,092	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts ...	(46,778,629)	0	0	971,626	0	0	0	0	0	0	(47,750,255)	0
20. Totals (Lines 10 to 19)	(24,349,154)	0	0	1,919,155	0	0	0	0	0	0	(26,268,309)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,634,374	0	0	224,233	0	0	0	0	0	0	1,410,141	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	21,491	0	0	21,491	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	140,252	0	0	18,212	0	0	0	0	0	0	122,040	0
25. Increase in loading on deferred and uncollected premiums	(38,704)	0	0	(38,704)	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	16,329	0	0	505	0	0	0	0	0	0	15,824	0
28. Totals (Lines 20 to 27)	(22,575,412)	0	0	2,144,892	0	0	0	0	0	0	(24,720,304)	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	46,685,343	0	0	(456,680)	0	0	0	0	0	0	47,142,023	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	46,685,343	0	0	(456,680)	0	0	0	0	0	0	47,142,023	0
32. Federal income taxes incurred (excluding tax on capital gains)	0	0	0	0	0	0	0	0	0	0	0	0
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)	46,685,343	0	0	(456,680)	0	0	0	0	0	0	47,142,023	0
34. Policies/certificates in force end of year	2,500	0	0	885	0	0	0	0	0	0	1,615	0
DETAILS OF WRITE-INS												
08.301. Sundry receipts and adjustments	33	0	0	33	0	0	0	0	0	0	0	0
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	33	0	0	33	0	0	0	0	0	0	0	0
2701. Sundry disbursements and adjustments	16,329	0	0	505	0	0	0	0	0	0	15,824	0
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	16,329	0	0	505	0	0	0	0	0	0	15,824	0

(a) Include premium amounts for preneed plans included in Line 10

(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.)

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

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 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	418,970,712	0	0	1,917,509	0	0	0	0	0	0	417,053,203	0
2. Tabular net premiums or considerations	7,524,174	0	0	3,219,928	0	0	0	0	0	0	4,304,246	0
3. Present value of disability claims incurred	41,032	0	0	41,032	0	0	0	0	0	0	0	0
4. Tabular interest	12,431,128	0	0	77,640	0	0	0	0	0	0	12,353,488	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net)	(39,589,682)	0	0	344,297	0	0	0	0	0	0	(39,933,979)	0
8. Totals (Lines 1 to 7)	399,377,364	0	0	5,600,406	0	0	0	0	0	0	393,776,958	0
9. Tabular cost	5,917,248	0	0	3,988,010	0	0	0	0	0	0	1,929,238	0
10. Reserves released by death	18,936,683	0	0	1,602	0	0	0	0	0	0	18,935,081	0
11. Reserves released by other terminations (net)	2,331,351	0	0	0	0	0	0	0	0	0	2,331,351	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	27,185,282	0	0	3,989,612	0	0	0	0	0	0	23,195,670	0
15. Reserve December 31 of current year	372,192,082	0	0	1,610,794	0	0	0	0	0	0	370,581,288	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	369,426,434	0	0	0	0	0	0	0	0	0	369,426,434	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	369,426,434	0	0	0	0	0	0	0	0	0	369,426,434	0

(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.)

Analysis of Increase in Reserves During the Year - Group Life Insurance

N O N E

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 152,934	..... 152,905
1.1	Bonds exempt from U.S. tax	(a) 0	..... 0
1.2	Other bonds (unaffiliated)	(a) 10,097,524	..... 9,901,953
1.3	Bonds of affiliates	(a) 0	..... 0
2.1	Preferred stocks (unaffiliated)	(b) 0	..... 0
2.11	Preferred stocks of affiliates	(b) 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0
3.	Mortgage loans	(c) 0	..... 0
4.	Real estate	(d) 0	..... 0
5	Contract loans .....	..... 12,051,781	..... 12,568,619
6	Cash, cash equivalents and short-term investments	(e) 755,204	..... 755,204
7	Derivative instruments	(f) 0	..... 0
8.	Other invested assets .....	..... 0	..... 0
9.	Aggregate write-ins for investment income .....	..... 7,129	..... 7,129
10.	Total gross investment income	23,064,572	23,385,810
11.	Investment expenses		(g) 244,455
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 244,455
17.	Net investment income (Line 10 minus Line 16)		23,141,355
DETAILS OF WRITE-INS			
0901.	Miscellaneous .....	..... 7,129	..... 7,129
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	7,129	7,129
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		..... 0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 733,232 accrual of discount less \$ 211,174 amortization of premium and less \$ 145,774 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 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 .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.1	Bonds exempt from U.S. tax .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.2	Other bonds (unaffiliated) .....	..... (2,711,094)	..... 0	..... (2,711,094)	..... 0	..... 0
1.3	Bonds of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.1	Preferred stocks (unaffiliated) .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.11	Preferred stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
3.	Mortgage loans .....	..... 0	..... 0	..... 0	..... 0	..... 0
4.	Real estate .....	..... 0	..... 0	..... 0	..... 0	..... 0
5.	Contract loans .....	..... 0	..... 0	..... 0	..... 0	..... 0
6.	Cash, cash equivalents and short-term investments .....	..... 0	..... 0	..... 0	..... 0	..... 0
7.	Derivative instruments .....	..... 0	..... 0	..... 0	..... 0	..... 0
8.	Other invested assets .....	..... 0	..... 0	..... 0	..... 0	..... 0
9.	Aggregate write-ins for capital gains (losses) .....	..... 0	..... 0	..... 0	..... 0	..... 0
10.	Total capital gains (losses)	(2,711,094)	0	(2,711,094)	0	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0	..... 0	..... 0	..... 0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0	0	0	0	0	0	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0
3. Deferred , accrued and uncollected:								
3.1 Direct	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0
6.4 Net	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0
RENEWAL								
11. Uncollected	(2,732,212)	(2,732,212)	0	0	0	0	0	0
12. Deferred and accrued	742,529	742,529	0	0	0	0	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	2,172,625	2,172,625	0	0	0	0	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	4,162,308	4,162,308	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	(1,989,683)	(1,989,683)	0	0	0	0	0	0
14. Advance	129,001	129,001	0	0	0	0	0	0
15. Line 13.4 - Line 14	(2,118,684)	(2,118,684)	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct	20,549,793	20,549,793	0	0	0	0	0	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	21,943,923	21,943,923	0	0	0	0	0	0
16.4 Net	(1,394,130)	(1,394,130)	0	0	0	0	0	0
17. Line 15 + Line 16.4	(3,512,814)	(3,512,814)	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(2,579,047)	(2,579,047)	0	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	20,429,678	20,429,678	0	0	0	0	0	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	21,363,445	21,363,445	0	0	0	0	0	0
19.4 Net (Line 17 - Line 18)	(933,767)	(933,767)	0	0	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	20,429,678	20,429,678	0	0	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	21,363,445	21,363,445	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	(933,767)	(933,767)	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0	0	0	0	0	0	0	0
22. All other	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	2,478,453	2,478,453	0	0	0	0	0	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	2,478,453	2,478,453	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	2,478,453	2,478,453	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	2,478,453	2,478,453	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	0	0	0	0	0	0	0	0
28. Single	0	0	0	0	0	0	0	0
29. Renewal	1,634,374	1,634,374	0	0	0	0	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	1,634,374	1,634,374	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	0	0	0	0	0	0	0
2.	Salaries and wages	11,825	0	0	0	39,926	0	51,751
3.11	Contributions for benefit plans for employees	1,719	0	0	0	19,559	0	21,278
3.12	Contributions for benefit plans for agents	0	0	0	0	0	0	0
3.21	Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22	Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31	Other employee welfare	0	0	0	0	0	0	0
3.32	Other agent welfare	0	0	0	0	0	0	0
4.1	Legal fees and expenses	0	0	0	0	0	0	0
4.2	Medical examination fees	0	0	0	0	0	0	0
4.3	Inspection report fees	0	0	0	0	0	0	0
4.4	Fees of public accountants and consulting actuaries	6,000	0	0	0	7,604	0	13,604
4.5	Expense of investigation and settlement of policy claims	0	0	0	0	0	0	0
5.1	Traveling expenses	0	0	0	0	0	0	0
5.2	Advertising	0	0	0	0	0	0	0
5.3	Postage, express, telegraph and telephone	0	0	0	0	0	0	0
5.4	Printing and stationery	100	0	0	0	20,004	0	20,104
5.5	Cost or depreciation of furniture and equipment	0	0	0	0	0	0	0
5.6	Rental of equipment	0	0	0	0	0	0	0
5.7	Cost or depreciation of EDP equipment and software	0	0	0	0	0	0	0
6.1	Books and periodicals	0	0	0	0	0	0	0
6.2	Bureau and association fees	454	0	0	0	5,164	0	5,618
6.3	Insurance, except on real estate	0	0	0	0	0	0	0
6.4	Miscellaneous losses	0	0	0	0	0	0	0
6.5	Collection and bank service charges	333	0	0	0	3,786	0	4,119
6.6	Sundry general expenses	170	0	0	0	1,929	0	2,099
6.7	Group service and administration fees	0	0	0	0	0	0	0
6.8	Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1	Agency expense allowance	0	0	0	0	0	0	0
7.2	Agents' balances charged off (less \$ recovered)	0	0	0	0	98,144	0	98,144
7.3	Agency conferences other than local meetings	0	0	0	0	0	0	0
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1	Real estate expenses	0	0	0	0	0	0	0
9.2	Investment expenses not included elsewhere	0	0	0	0	0	0	0
9.3	Aggregate write-ins for expenses	890	0	0	0	48,339	0	49,229
10.	General expenses incurred	21,491	0	0	0	244,455	(b)	(a) 265,946
11.	General expenses unpaid Dec. 31, prior year	0	0	0	0	0	0	0
12.	General expenses unpaid Dec. 31, current year	0	0	0	0	0	0	0
13.	Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14.	Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15.	General expenses paid during year (Lines 10+11-12-13+14)	21,491	0	0	0	244,455	0	265,946
DETAILS OF WRITE-INS								
09.301.	Special services and related expenses	890	0	0	0	48,339	0	49,229
09.302.	.....						
09.303.	.....						
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	890	0	0	0	48,339	0	49,229

(a) Includes management fees of \$ 244,455 to affiliates and \$ 0 to non-affiliates.

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

1. Charitable\$0 ; 2. Institutional . \$0 ; 3. Recreational and Health \$0 ; 4. Educational\$0

5. Religious\$0 ; 6. Membership \$0 ; 7. Other\$0 ; 8. Total\$0

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	0	0	0	0	0	0
2. State insurance department licenses and fees	75,110	0	0	0	0	75,110
3. State taxes on premiums	56,385	0	0	0	0	56,385
4. Other state taxes, including \$ for employee benefits	8,757	0	0	0	0	8,757
5. U.S. Social Security taxes	0	0	0	0	0	0
6. All other taxes	0	0	0	0	0	0
7. Taxes, licenses and fees incurred	140,252	0	0	0	0	140,252
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,766,208	0	0	0	0	1,766,208
9. Taxes, licenses and fees unpaid Dec. 31, current year.....	1,832,544	0	0	0	0	1,832,544
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	73,916	0	0	0	0	73,916

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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

(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 \$0 ; Annuities \$0 ; Supplementary Contracts with Life Contingencies \$0 ; Accidental Death Benefits \$0 ; Disability - Active Lives \$0 ; Disability - Disabled Lives \$0 ; Miscellaneous Reserves \$0 .

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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?\$.....0
4.2 Amount of reserve?\$.....0
4.3 Basis of reserve:
.....
4.4 Basis of regular assessments:
.....
4.5 Basis of special assessments:
.....
4.6 Assessments collected during the year\$.....0

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:.....\$.....0

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:\$.....0
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\$.....0

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:\$.....0
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:\$.....0

8.2

State the amount of reserves established for this business:\$.....0

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:\$.....0

9.2

State the amount of reserves established for this business:\$.....0

9.3

Identify where the reserves are reported in the blank:
.....

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

Exhibit 7 - Deposit-Type Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	0	0	0	0	0	0	0	0
	1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	1.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	1.4 Net	0	0	0	0	0	0	0	0
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct	0	0	0	0	0	0	0	0
	2.12 Reinsurance assumed	0	0	0	0	0	0	0	0
	2.13 Reinsurance ceded	0	0	0	0	0	0	0	0
	2.14 Net	0	(b)	(b)	(b)	0	0	0	0
	2.2 Other								
	2.21 Direct	20,844,186	20,844,186	0	0	0	0	0	0
	2.22 Reinsurance assumed	0	0	0	0	0	0	0	0
	2.23 Reinsurance ceded	15,326,112	15,326,112	0	0	0	0	0	0
	2.24 Net	5,518,074	(b)	(b)	(b)	0	(b)	0	0
3.	Incurred but unreported:								
	3.1 Direct	1,775,000	1,775,000	0	0	0	0	0	0
	3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	3.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	3.4 Net	1,775,000	(b)	(b)	(b)	0	(b)	0	0
4.	TOTALS								
	4.1 Direct	22,619,186	22,619,186	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	15,326,112	15,326,112	0	0	0	0	0	0
	4.4 Net	7,293,074	(a)	(a)	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 0 in Column 2 and \$ 0 in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Individual Life \$ 0 Group Life \$ 0 , and Individual Annuities \$ 0

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ 0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year								
	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	95,160,066	95,160,066	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	64,644,805	64,644,805	0	0	0	0	0	0
1.4 Net (c)	30,515,261	30,515,261	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	22,619,186	22,619,186	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	15,326,112	15,326,112	0	0	0	0	0	0
2.4 Net	7,293,074	7,293,074	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	15,276,132	15,276,132	0	0	0	0	0	0
4. Liability December 31, prior year:								
4.1 Direct	5,391,077	5,391,077	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	1,713,339	1,713,339	0	0	0	0	0	0
4.4 Net	3,677,738	3,677,738	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	791,445	791,445	0	0	0	0	0	0
6. Incurred Benefits								
6.1 Direct	112,388,175	112,388,175	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	92,742,265	92,742,265	0	0	0	0	0	0
6.4 Net	19,645,910	19,645,910	0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
\$0 in Line 6.1, and \$0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
\$0 in Line 6.1, and \$0 in Line 6.4.

(c) Includes \$99,570 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	135,673	170,898	35,225
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	135,673	170,898	35,225
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	9,168,457	18,931,033	9,762,576
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	264,874	3,113,795	2,848,921
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,569,004	22,215,726	12,646,722
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	9,569,004	22,215,726	12,646,722
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. IMR	0	1,254,917	1,254,917
2502. Other Assets Non-Admitted	264,874	1,858,878	1,594,004
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	264,874	3,113,795	2,848,921

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The accompanying financial statements of Equitable Financial Life and Annuity Company ("the Company") have been prepared in conformity with accounting practices and procedures of the National Association of Insurance Commissioners as prescribed or permitted by the Division of Insurance of the State of Colorado ("SAP")

The Colorado State Insurance Department recognizes only Statutory Accounting Practices prescribed or permitted by the State of Colorado for determining and reporting the financial condition and results of operations of an insurance company, in order to determine its solvency under the Colorado State Insurance Laws. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual ("NAIC SAP"), has been adopted as a component of prescribed or permitted practices by the State of Colorado.

There are no differences in Net income and Capital and Surplus between NAIC SAP and SAP for the Company. See table below:

	SSAP #	F/S Page	F/S Line #	December 31, 2023	December 31, 2022
NET INCOME					
(1) EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 46,116,013	\$ 35,489,171
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$ 46,116,013	\$ 35,489,171
SURPLUS					
(5) EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 145,261,391	\$ 96,780,971
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$ 145,261,391	\$ 96,780,971

B. Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the period. Actual result could be different from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. On universal life-type insurance policies and annuities with life contingencies, premiums and considerations are recognized as revenue when received. Payments on deposit type contracts are recorded to the policy reserve. Expenses incurred in connection with the acquisition of new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

Bonds are stated principally at amortized cost, the value of which is based on the effective interest rate method, and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

On June 11, 2018, the NAIC Valuation of Securities Task Force ("VOS") adopted a more granular NAIC Designation Category framework. The new NAIC Designation Category applies wherever an NAIC Designation is reported and produced by the SVO. The more granular delineations of credit risk are called an NAIC Designation Category, a combination of the NAIC Designation and NAIC Designation Modifier, and are distributed as follows, 20 in total: 7 for the NAIC 1 Designation grade indicated by the letters A through G; 3 delineations each for each of the NAIC Designation grades NAIC 2, NAIC 3, NAIC 4 and NAIC 5 indicated by the letters A, B and C and 1 delineation for NAIC Designation grade NAIC 6 with no NAIC Designation Modifier. Bonds rated in the top five NAIC Designations are generally valued at amortized cost while bonds rated at the lowest NAIC Designations are valued at lower of amortized cost or fair market value.

Mortgage backed and asset backed bonds are amortized using the effective interest method including anticipated prepayments from the date of purchase; significant changes in the estimated cash flows from original purchase assumptions are accounted for using the retrospective method. Mortgage backed and asset backed bonds carrying values are adjusted for impairment deemed to be other than temporary through write-downs recorded as realized capital losses.

NOTES TO FINANCIAL STATEMENTS

Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used for all securities except issues in default; the prospective adjustment method was used for issues in default and issues that have a variable interest rate.

Publicly traded unaffiliated common stocks are stated at market value; common stocks not publicly traded are stated at fair value. Common stock values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Effective January 1, 2021, preferred stock is valued based on the underlying characteristics (redeemable, perpetual or mandatory convertible) and the quality rating expressed as an NAIC designation. Highest-quality, high-quality or medium quality redeemable preferred stocks (NAIC designations 1 to 3) are stated at amortized cost. All other redeemable preferred stocks (NAIC designations 4 to 6) are reported at the lower of amortized cost or fair value. Perpetual preferred stocks are stated at fair value, not to exceed any currently effective call price. Mandatory convertible preferred stocks (regardless if the preferred stock is redeemable or perpetual) are reported at fair value, not to exceed any currently effective call price, in the periods prior to conversion. Impairments in value deemed to be other than temporary are recorded through write-downs and accounted for as realized capital losses.

Short-term investments are stated at cost or amortized cost, which approximates market value.

Cash and cash equivalents includes cash on hand, money market funds, amounts due from banks and highly liquid debt instruments purchased with a maturity of three months or less and certificates of deposit with a maturity of one year or less.

Policy loans are stated at unpaid principal balances.

Realized Investments Gains (Losses) and Unrealized Investment Gains (Losses):

Realized investment gains (losses) are determined by identification with the specific asset and are presented as a component of net income. The change in unrealized capital gains (losses) is presented as a component of change in surplus.

Aggregate reserves for insurance policies are generally computed under the Commissioners' Reserve Valuation Method or otherwise under the net level premium method or comparable method, and are subject to reserve adequacy testing.

Benefit reserves are computed using statutory mortality and interest requirements and are generally determined without consideration of future withdrawals.

D. Going Concern :

There is no issue regarding the Company's ability to continue as a going concern.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A. Corrections of Errors - Current Year -None

Prior Year

During Q1 2022, the Company discovered that certain policy loan interest totaling \$4.0 million relating to its Aspen policies had been received in 2021, however remained in suspense and was not properly recorded to net investment income during 2021. If this had been recorded properly in 2021, the Company would have recognized an equal and offsetting charge to change in non-admitted assets within Page 4, Line 41 resulting in no overall impact to surplus, assets and liabilities for this error. The clearing of suspense in the Q1 2022 quarterly statement has been credited to the Page 4 write-in Line 53 – “Prior year correction”, so as not to impact 2022 net gain/(loss) from operations in 2022.

During Q2 2022, the Company’s management identified an error due to “non-forfeiture” accrual accounting which was incorrectly applied to eighteen policies in 2021. Under system generated non-forfeiture accounting in 2021, the Company recorded a partial surrender and took down the outstanding policy loan asset of the policies plus any interest due and accrued. This automated accounting should not have occurred in 2021 and was entirely the result of a failure to timely apply cash receipts to policyholder transactions within the administrative systems of the Company. As a result of this error, and in accordance with SSAP #3, the Company reported a correction within its 2022 Statutory quarterly statement (beginning in Q2) to increase opening surplus by \$5.0 million within Page 4 write-in Line 53 – “Prior year correction” and included a deferred tax expense of \$1.0 million within line 40 – Change in deferred income tax for this item. As a result of this error, the impact to 2021 net gain/(loss) from operations and surplus would have been a positive impact of \$5.0 million (lower loss) and \$4.0 million higher surplus, respectively.

As a result of the previously described error The Company met with the Colorado Division of Insurance (the “Department”) on August 5th, 2022 to determine if a restatement and amended filing of its previously filed 2021 Annual Statement and previously filed Q1 2022 Statutory Quarterly Financial Statement was required by the Department. The Department concurred with the position of the Company that restatement and amended filings of its previously mentioned 2021 and Q1 2022 Statutory Statement was not required. The Department requested instead that the company report the correction as an adjustment to surplus as previously mentioned within its Q2 2022 Statutory Quarterly Financial Statement and the 2022 Annual Blue Blank filing.

NOTES TO FINANCIAL STATEMENTS

B. Accounting Changes

Accounting changes adopted to conform to the provisions of NAIC SAP are reported as changes in accounting principles. The cumulative effect of changes in accounting principles are reported as an adjustment to unassigned surplus in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. There were no new accounting pronouncements in 2023 and 2022 that had a material effect on the Company's financial statements.

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

5. INVESTMENTS

A-C NONE

D. Loan-Backed Securities

- 1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.
- 2) There were no loan-backed securities with a recognized other than temporary impairment as of December 31, 2023
- 3) There were no loan-backed securities with a recognized other than temporary impairment recorded during the year.
- 4) There are no impaired (fair value is less than amortized cost) loan-backed securities for which an other than temporary impairment has not been recognized as a realized loss as of December 31, 2023
- 5) The Company's management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by Equitable Holding's Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each issuer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

E. Dollar Repurchase Agreements and /or Securities Lending Transactions

NONE

F. Repurchase Agreements Transactions Accounting for as Secured Borrowing

NONE

G. Reverse Repurchase Agreements Transactions Accounting for as Secured Borrowing

NONE

H. Repurchase Agreements Transactions Accounted for as a sale

NONE

I. Reverse Repurchase Agreements Transactions Accounted for as a sale

NONE

J. Real Estate

The Company has no investment in real estate.

K. Low income housing tax credit ("LIHTC")

Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

i. Restricted Assets (including Pledged):

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							Percentage			
	1	2	3	4	5	6	7	8	9	10	11
	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 Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown										0.000 %	0.000 %
b. Collateral held under security lending agreements										0.000 %	0.000 %
c. Subject to repurchase agreements										0.000 %	0.000 %
d. Subject to reverse repurchase agreements										0.000 %	0.000 %
e. Subject to dollar repurchase agreements										0.000 %	0.000 %
f. Subject to dollar reverse repurchase agreements										0.000 %	0.000 %
g. Placed under option contracts										0.000 %	0.000 %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock										0.000 %	0.000 %
i. FHLB capital stock										0.000 %	0.000 %
j. On deposit with states	\$4,385,581				\$4,385,581	\$4,385,134	\$ 447	\$ 4,385,581		0.77 %	0.78 %
k. On deposit with other regulatory bodies										0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)										0.000 %	0.000 %
m. Pledged as collateral not captured in other categories										0.000 %	0.000 %
n. Other restricted assets										0.000 %	0.000 %
o. Total Restricted Assets	\$4,385,581				\$4,385,581	\$4,385,134	\$ 447	\$ 4,385,581	\$0	0.77 %	0.78 %

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

(2) 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):

NONE

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

NONE

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - None

M. Working Capital Finance Investments

NONE

NOTES TO FINANCIAL STATEMENTS

N. Offsetting and Netting of Assets and Liabilities

NONE

O. 5GI Securities

NONE

P. Short Sales

NONE

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	—	0
(2) Aggregate Amount of Investment Income	\$—	\$—

R. Reporting Entity's Share of Cash Pool by Asset Type

NONE

NOTES TO FINANCIAL STATEMENTS

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

1. Net Negative (disallowed) IMR

Total		General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	2,820,538	\$ 2,820,538	\$ —	\$ —

2. Negative (disallowed) IMR admitted

Total		General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	2,820,538	\$ 2,820,538	\$ —	\$ —

3. Calculated adjusted capital and surplus

	Total
Prior Period General Account Capital & Surplus.....	\$ 104,230,258
From Prior Period SAP Financials	0
Net Positive Goodwill (admitted).....	\$ —
EDP Equipment & Operating system Software (admitted)....	\$ —
Net DTAs (admitted).....	\$ 894,247
Net Negative (disallowed) IMR (admitted).....	\$ 2,961,469
Adjusted Capital & Surplus.....	\$ 100,374,542

4. Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate account to adjusted capital and surplus.....	2.8 %

5. Allocated gains/losses to IMR from derivatives

	Gains	Losses
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period.....	—	—
Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period.....	—	—
Fair Value Derivative Gains & Losses Amortized Over Current Period.....	—	—
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total.....	—	—

The Company attests to the following statements:

- i. Fixed income investments generating IMR losses comply with the Company’s documented investment or liability management policies.
- ii. IMR losses for fixed income related derivatives - Not applicable
- iii. Any deviation to 13.c.i is because of a temporary and transitory timing issue or related to a specific event.
- iv. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures.

NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

NONE

7. INVESTMENT INCOME

- a. Due and accrued income was excluded from investment income on the following bases:

Securities as recommended by Equitable Holding's Investments under Surveillance Committee.
- b. The total amount excluded was \$0
- c. The gross, nonadmitted and admitted amounts for interest income due and accrued.

	Amount
1. Gross amount for interest income due and accrued	\$ 4,121,991
2. Nonadmitted amount for interest income due and accrued	\$ —
3. Admitted amount for interest income due and accrued	\$ 4,121,991

- d. Aggregate deferred interest - None
- e. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - None

8. DERIVATIVE INSTRUMENTS

NONE

9. INCOME TAXES

- A. Deferred Tax Assets/(Liabilities)
 - 1. Components of Net Deferred Tax Asset/(Liability)

	2023			2022			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$10,745,405	\$ —	\$10,745,405	\$20,548,322	\$ —	\$20,548,322	\$(9,802,917)		\$(9,802,917)
b. Statutory valuation allowance adjustment	—	—		—	—				
c. Adjusted gross deferred tax assets (1a-1b)	10,745,405		10,745,405	20,548,322		20,548,322	(9,802,917)		(9,802,917)
d. Deferred tax assets nonadmitted	9,168,457	—	9,168,457	18,931,033	—	18,931,033	(9,762,576)		(9,762,576)
e. Subtotal net admitted deferred tax asset (1c-1d)	1,576,948		1,576,948	1,617,289		1,617,289	(40,341)		(40,341)
f. Deferred tax liabilities	298,654	382,603	681,257	245,238	277,683	522,921	53,416	104,920	158,336
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 1,278,294	\$(382,603)	\$ 895,691	\$ 1,372,051	\$(277,683)	\$ 1,094,368	\$ (93,757)	\$(104,920)	\$ (198,677)

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components

	2023			2022			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks									
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	\$ 895,691	—	895,691	\$1,094,368	—	1,094,368	(198,677)		(198,677)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	895,691	—	895,691	1,094,368	—	1,094,368	(198,677)		(198,677)
Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	21,654,855	XXX	XXX	14,352,991	XXX	XXX	7,301,864
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	681,257	—	681,257	522,921	—	522,921	158,336		158,336
d. Deferred tax assets admitted as the result of application of SSAP 101. Total 2(a)+2(b)+2(c)	\$1,576,948		\$1,576,948	\$1,617,289		\$1,617,289	\$(40,341)		\$(40,341)

3. Other Admissibility Criteria:

		2023	2022
a.	Ratio percentage used to determine recovery period and threshold limitation amount	5,719.690%	3,799.572%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$145,928,373	\$96,928,213

4. Impact of Tax Planning Strategies:

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

	2023		2022		Change	
	1 Ordinary	2 Capital	1 Ordinary	2 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$10,745,405		\$20,548,322		\$(9,802,917)	
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$1,576,948		\$1,617,289		(40,341)	
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000	0.000	0.000	0.000	—	—

(b) Does the company’s tax planning strategies include the use of reinsurance? No

B. Deferred Tax Liabilities Not Recognized - None

NOTES TO FINANCIAL STATEMENTS

C. Current and Deferred Income Taxes

1. Current Income Tax:

	1 2023	2 2022	3 (Col 1-2) Change
a. Federal	\$ 0	\$ 0	\$ 0
b. Foreign			
c. Subtotal (1a+1b)	\$ 0	\$ 0	\$ 0
d. Federal income tax on net capital gains			
e. Utilization of capital loss carry-forwards			
f. Other			
g. Federal and Foreign income taxes incurred (1c+1d+1e+1f)	\$ 0	\$ 0	\$ 0

2. Deferred Tax Assets:

	1 2023	2 2022	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses			
2. Unearned premium reserve			
3. Policyholder reserves	25,651	8,433,003	(8,407,352)
4. Investments			
5. Deferred acquisition costs	1,340,495	1,406,802	(66,307)
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward	9,294,868	10,017,805	(722,937)
12. Tax credit carry-forward			
13. Other	84,391	690,712	(606,321)
99. Subtotal (sum of 2a1 through 2a13)	10,745,405	20,548,322	(9,802,917)
b. Statutory valuation allowance adjustment			
c. Nonadmitted	9,168,457	18,931,033	(9,762,576)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$1,576,948	\$1,617,289	(\$40,341)
e. Capital:			
1. Investments			
2. Net capital loss carry-forward			
3. Real estate			
4. Other			
99. Subtotal (2e1+2e2+2e3+2e4)			
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$1,576,948	\$1,617,289	(\$40,341)

3. Deferred Tax Liabilities:

	1 2023	2 2022	3 (Col 1-2) Change
a. Ordinary:			
1. Investments			
2. Fixed assets			
3. Deferred and uncollected premium	\$289,199	\$231,056	\$58,143
4. Policyholder reserves	\$9,455	\$14,182	(\$4,727)
5. Other			
99. Subtotal (3a1+3a2+3a3+3a4+3a5)	\$298,654	\$245,238	\$53,416
b. Capital:			
1. Investments	\$382,603	\$277,683	\$104,920
2. Real estate			
3. Other			
99. Subtotal (3b1+3b2+3b3)	\$382,603	\$277,683	\$104,920
c. Deferred tax liabilities (3a99+3b99)	\$681,257	\$522,921	\$158,336

4. Net Deferred Tax Assets (2i – 3c)	\$895,691	\$1,094,368	(\$198,677)
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NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2023	December 31, 2022	Bal. Sheet Change
Total deferred tax assets	\$ 10,745,405	\$ 20,548,322	\$ (9,802,917)
Total tax liabilities	(681,257)	(522,921)	\$ (158,336)
Net deferred tax assets/ (liabilities)	10,064,148	20,025,401	(9,961,253)
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/ (liabilities) after SVA	\$ 10,064,148	\$ 20,025,401	\$ (9,961,253)
Tax effect of unrealized gains (losses)			—
Increase (decrease) in net deferred tax asset (liability)			\$ (9,961,253)

D. Reconciliation of total statutory income taxes reported to tax at the statutory tax rate:

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains/losses.

The significant items causing this difference are as follows:

Description	Amount	Statutory Rate 21% Tax Effect	Effective Tax Rate
Income Before Taxes (Including all Capital Gains/(Losses)	\$ 43,974,249	\$ 9,234,592	21.00 %
Interest Maintenance Reserve amortization	576,143	120,990	0.28 %
Change in non admitted assets	2,884,147	605,671	1.38 %
Change in reserve basis in surplus			
Change in Tax Law			
Other -Prior Year True Ups			
Total statutory taxes	\$ 47,434,539	\$ 9,961,253	22.66 %
Federal and Foreign Income Taxes Incurred			
Change in net deferred income tax		9,961,253	22.66 %
Incurred tax items in surplus		—	—
Total statutory taxes		\$ 9,961,253	22.66 %

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

At December 31, 2023, the Company has net operating loss carryforwards of \$10,057,562 generated from 2016-2022. The following is income tax expense for 2021, 2022 and 2023 that is available for recoupment in the event of future net losses:

2021	\$0
2022	\$0
2023	\$0

The Company did not have any deposits admitted under Section 6603 of the Internal Revenue Code.

F. The Company is included in a consolidated federal income tax return together with its ultimate domestic parent’s Equitable Holdings, Inc. ("Holdings") and the following subsidiaries and affiliates:

- 1

Equitable Financial Life Insurance Company
- 2

Equitable Financial Life Insurance Company of America
- 3

Equitable Distribution Holding Corporation
- 4

AllianceBernstein Corp.
- 5

Equitable Structured Settlement Corp.
- 6

Equitable Casualty Insurance Co.
- 7

JMR Realty Services, Inc.
- 8

1740 Advisers, Inc.
- 9

MONY Financial Services, Inc.
- 10

Financial Marketing Agency, Inc.
11.

EQ AZ Life Re Company
12.

CS Life RE Company
13.

Alpha Units Holdings II, Inc.
14.

Alpha Units Holdings, Inc.
15.

Penn Investment Advisors, Inc.

Federal income taxes are charged or credited to operations based upon amounts estimated to be payable or receivable as a result of taxable operations for the current year.

NOTES TO FINANCIAL STATEMENTS

In accordance with the tax sharing agreement between Holdings and the Company, tax expense is allocated based on separate company computations. Any loss not currently usable is carried forward and credited when usable by the Company on a separate basis..

G. Consideration of the Inflation Reduction Act (Act) for Fourth Quarter 2023 Financial Statements:

- a. The Inflation Reduction Act (Act) was enacted on August 16, 2022, and included a new corporate alternative minimum tax (CAMT). The Act and CAMT go into effect for tax years beginning after 2022.
- b. The Company is included in a consolidated federal income tax return together with its ultimate domestic parent, Equitable Holdings, Inc. ("EQH"). EQH has determined that it does not expect to be liable for CAMT in 2023.

H. As of December 31, 2023, the Company had no provision for tax contingencies. It is not expected that this will change in the next twelve months. It is reasonably possible that the total amounts of unrecognized tax benefit will change within the next 12 months. The possible change in the amount of unrecognized tax benefit cannot be estimated at this time.

I. Repatriation Transition Tax

NONE

J. Alternative Minimum Tax (AMT) Credit

NONE

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A. As of December 31, 2021, with the permission of the Colorado Division of Insurance, the Company accrued \$50,000,000 from its parent Equitable Financial Services LLC ("EFS"). This amount was settled on February 16, 2022.

B & C. All transactions by the Company and its affiliated insurers are disclosed on Schedule Y, Part 2.

- D. At December 31, 2023, the Company reported \$182,853 as amounts due from affiliates and \$25,934,262 payable due to affiliates, primarily related to reinsurance administration and expense allocations.

- E. The Company does not have any guarantees for the benefit of an affiliate or related party.

In November 2019, Holdings provided a capital maintenance agreement to the Company to provide additional funding support that may be needed to maintain the minimum surplus of Company to be the greatest of: 1) \$1.5 million Statutory Deposit; 2) 300% Risk Based Capital ("Authorized Control Level") or 3) 4% of total liabilities.

- F. The Company reimburses Equitable Financial Life Insurance Company ("Equitable") for its use of their personnel, property and facilities in carrying out certain of its operations. Reimbursement for inter-company services is made on the basis of the cost of the services provided. Acquisition cost, such as commissions and other costs incurred in connection with acquiring new business are charged to operations as incurred.

AllianceBernstein L.P provides investment advisory and management services to the Company on a fee basis. The Company pays distribution fees to Equitable Network, LLC, an affiliate, for distributing the Company's products.

- G. The organizational structure of the Company, its parent and all affiliates at December 31, 2023 is disclosed in Schedule Y Part 1.

- H. The Company does not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary controlled or affiliated company.

- I. The Company does not have any investments in subsidiaries, controlled, and affiliated ("SCA") entities that exceed 10% of admitted assets.

- J. The Company did not have any impairment in SCA entities during the year.

- K. The Company has no investment in a foreign insurance subsidiary.

- L. The Company has no investment in a downstream holding company.

- M-O. The Company has no SCA investment.

NOTES TO FINANCIAL STATEMENTS

11. DEBT

A. Debt and Capital Notes

The Company has no debt or capital note obligations outstanding at December 31, 2023

B. Federal Home Loan Bank

The Company has no FHLB agreement.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLAN

NONE

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

- a. The Company has 1,000,000 shares of common capital stock authorized and outstanding with a par value of \$2.50 per share.

As of December 31, 2021, with the permission of the Colorado Division of Insurance, the Company accrued \$50,000,000 from its parent Equitable Financial Services LLC ("EFS"). This amount was settled on February 16, 2022.

- b. The Company has no preferred stock outstanding.

c. Shareholders' Dividends

Under Colorado Insurance Law, a domestic life insurer may without prior approval of the Superintendent, pay a dividend to its parent not exceeding an amount calculated based on a statutory formula. This formula would not permit the Company to pay any ordinary shareholder dividends during 2024. Payment of dividends will require the insurer to file notice of its intent to declare such dividends with the Superintendent who then has 30 days to disapprove the distribution.

- d. The Company did not pay any dividends in 2023.

- e. Within the limitations of item (c) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders

- f. The Company has no special surplus funds.

- g. None

- h. No stock of the Company is being held for special purposes

- i. The special surplus funds in 2023 & 2022 were \$0

- j. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) is \$0.

- k. The Company has not issued any surplus debentures or similar obligations.

- l. The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization.

- m. The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization in the last 10 years.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

The Company does not have any contingent liabilities as of December 31, 2023.

B. Assessments

The Company holds a \$115,615 liability for the estimated portion of future assessments related to insolvent insurers, primarily Executive Life Ins. Co. and Lincoln Memorial Life Insurance Company. These assessments are expected to be paid over an extended period. The Company also holds a \$97,671 asset for premium tax offsets that are expected to be realized with respect to these assessments and \$129,484 asset for premium tax offsets for assessments already paid. The company has received no notification in 2023 of any other new insolvency material to the company.

NOTES TO FINANCIAL STATEMENTS

a. Assets recognized from paid and accrued premium tax offsets prior year end	\$218,416
b. Decreases current year:	
Premium tax offset applied	14,501
c. Increases current year:	
2023 Assessments for which future credits will be applied	23,240
d. Assets recognized from paid and accrued premium tax offsets current year end	\$227,155

C. Gain Contingencies

The Company has not realized a gain contingency subsequent to the balance sheet date.

D. Claims related extra contractual obligations (“ECO”) and bad faith losses stemming from lawsuits - None

E. Joint and Several Liabilities - None

F. All Other Contingencies

Litigation

Insurance Litigation

The Company is involved in various legal actions and proceedings in connection with its business. Some of the actions and proceedings have been brought on behalf of various alleged classes of claimants and certain of these claimants seek damages of unspecified amounts. While the ultimate outcome of such matters cannot be predicted with certainty, in the opinion of management no such matter is likely to have a material adverse effect on Company’s financial position or results of operations. However, it should be noted that the frequency of large damage awards, including large punitive damage awards that bear little or no relation to actual economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given matter.

15. Leases

None

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

The company has no Financial Instruments with off balance sheet risk or significant concentrations of credit risks at December 31, 2023

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

18. Gain or Loss to the Reporting Entity from Uninsured Portion of Partially Insured Plans - None

19. Direct Premium Written by Managing General Agents/Third Party Administrators - None

20. Fair Value Measurement

A. The Company has no invested assets that were required to be reported at fair value at December 31, 2023 and 2022

B. None

C. Aggregate Fair Value of all Financial Instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds	\$273,016,594	\$289,093,330	\$0	\$273,016,594	\$0	\$0
Policy Loans	\$249,548,813	\$214,928,968	\$0	\$0	\$249,548,813	\$0

D. None

21. Other Items:

A. Unusual or Infrequent Items - None

B. Troubled Debt Restructuring - None

C. Other Disclosures - None

D. Business Interruption Insurance Recoveries

NOTES TO FINANCIAL STATEMENTS

The Company did not receive any business interruption recoveries in 2023 or 2022

E. State Transferable and Non-transferable Tax Credits - None

F. Subprime-Mortgage-Related Risk Exposure

- (1) Subprime residential mortgages are mortgage loans made by banks or mortgage lenders to residential borrowers with lower credit ratings. The criteria used to categorize such subprime borrowers include Fair Isaac Credit Organization (“FICO”) scores, interest rates charged, debt-to-income ratios and loan-to-value ratios. Alt-A residential mortgages are mortgage loans where the risk profile falls between prime and subprime; borrowers typically have clean credit histories but the mortgage loan has an increased risk profile due to higher loan-to-value and debt-to-income ratios and/or inadequate documentation of the borrowers’ income. Residential Mortgage Backed Securities (RMBS) are securities whose cash flows are backed by the principal and interest payments from a set of residential mortgage loans.

The Company does not originate, purchase or warehouse residential mortgages and is not in the mortgage servicing business.

- (2) The Company has no direct exposure through investments in subprime mortgage loans.

- (3) The Company has no indirect exposure to subprime mortgage risk:

- (4) The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors & Officers liability, Errors and Omissions liability, and any other lines of insurance.

G. Retained Assets - None

H. Insurance Linked Securities (ILS) - None

22. Events Subsequent

Type 1- NONE

Subsequent events have been considered through February 28, 2024. The Company is not aware of any Type II Non-recognized Subsequent events since the close of the books which would have a material adverse effect upon the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premium or other similar credits? Yes() No(X)
- a) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- b) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0
2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes() No(X)

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate \$0

NOTES TO FINANCIAL STATEMENTS

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X) .

- B. Uncollectible Reinsurance - None
- C. Commutation of Ceded Reinsurance - None
- D. Certified Reinsurer Downgraded or Status Subject to Revocation - None
- E. The Company has no variable annuity reinsurance contracts with an affiliated captive reinsurer
- F. The Company has no variable annuity reinsurance contracts with an affiliated captive reinsurer
- G. The Company has no life insurance contracts ceded with an affiliated captive reinsurer.
- H. Reinsurance Credit - None

24. Retrospectively Rated Contracts and Contracts Subject to Re-determination - None

25. Change in Incurred Losses and Loss Adjustment Expenses - N/A

26. Inter-company Pooling Arrangements - N/A

27. Structured Settlements - None

28. Health Care Receivables - N/A

29. Participating Policies - N/A

30. Premium Deficiency Reserves - N/A

31. Reserves for Life Contracts and deposits-Type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of the insured and for more recent issues, returns any portion of the final premium paid beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Policies issued subject to multiple table substandard extra premiums are valued on the substandard reserve basis which recognizes the non-level incidence of the excess mortality costs. For permanent or temporary flat extras, an extra reserve equal to one-half of the gross extra premium is held in addition to the reserve on the standard basis.
- (3) As of Dec. 31, 2023 the Company has \$1,045,124 insurance in-force for which gross premiums are less than the net premiums according to the standard valuation set by the State of Colorado. Reserves to cover the above totaled \$6,306 at year-end and are reported in Exhibit 5, Miscellaneous Reserves.
- (4) Tabular Interest (page 7, line 4) and Tabular Cost (page 7, line 9) are derived from the basic data for the calculation of such reserves.
- (5) The Company has no contracts not involving life contingencies.
- (6) The details for Other Increases (net) on Page 7 – Analysis of Increase in Reserves during the year, Line 7:

			ORDINARY			Credit Life Group and Individual	GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Ins.	Annuities
Change in Reinsurance ceded	\$410,319	—	\$410,319	—	—	—	—	—
Additional Actuarial Reserves	(40,000,000)	—	(40,000,000)	—	—	—	—	—
Total	(\$39,589,681)	—	(\$39,589,681)	—	—	—	—	—

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

Withdrawal characteristics of Annuity Actuarial Reserves and Deposit Liabilities: None

NOTES TO FINANCIAL STATEMENTS

33| Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account:

(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
	General Account		
	Account Value	Cash Value	Reserve
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	1,458,952,394	1,458,952,394	1,460,393,780
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	1,155,419
b. Accidental Death Benefits	XXX	XXX	—
c. Disability – Active Lives	XXX	XXX	32
d. Disability – Disabled Lives	XXX	XXX	1,470,023
e. Miscellaneous Reserves	XXX	XXX	6,306
(3) Total (gross: direct + assumed)	\$ 1,458,952,394	\$ 1,458,952,394	1,463,025,560
(4) Reinsurance Ceded	1,089,525,960	1,089,525,960	1,090,833,478
(5) Total (net) (3) - (4)	\$ 369,426,434	\$ 369,426,434	\$ 372,192,082

B. Separate Account with Guarantees:

(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
	General Account		
	Account Value	Cash Value	Reserve
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	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)	\$ —	\$ —	—
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

C. Separate Account Nonguaranteed:

(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
	General Account		
	Account Value	Cash Value	Reserve
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	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)	\$ —	\$ —	—
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	\$ —	\$ —	\$ —

D. Amount	
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 370,715,721
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	32
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	1,470,023
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	6,306
(6) Subtotal	\$ 372,192,082
Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	—
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal (Lines (7) through (9))	\$ —
(11) Combined Total ((6) and (10))	\$ 372,192,082

NOTES TO FINANCIAL STATEMENTS

34. Premiums and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of Dec. 31, 2023 were as follows:

Type	Gross	Net of Loading
(1) Industrial	—	—
(2) Ordinary new business	—	—
(3) Ordinary renewal	\$ (1,989,683)	\$ (2,157,252)
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	\$ (1,989,683)	\$ (2,157,252)

35. Separate Accounts - None

36. Loss/Claim Adjustment Expenses - None

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

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?

Colorado

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [X] No []

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001333986

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.

12/31/2020

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.

12/31/2020

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).

08/22/2022

3.4

By what department or departments?
Division of Insurance of the State of Colorado

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 [X] No [] N/A []

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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [X] No []
Yes [X] No []

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

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

0.0 %

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []
- 8.4

If response to 8.3 is yes, please provide below the names and 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
AllianceBernstein Investments, Inc.	New York, NY				YES...
AllianceBernstein Corporation	New York, NY				YES...
AllianceBernstein Holding LP	New York, NY				YES...
AllianceBernstein LP	New York, NY				YES...
Sanford C. Bernstein & Co. LLC	New York, NY				YES...
Equitable Advisors, LLC	New York, NY				YES...
Equitable Distributors, LLC	New York, NY				YES...
Equitable Financial Life Insurance Company	New York, NY				YES...
Equitable Investment Management Group, LLC	New York, NY				YES...
W.P. STEWART ASSET MANAGEMENT LTD.	New York, NY				YES...
AB Private Credit Investors LLC	New York, NY				YES...
AB Custom Alternative Investments LLC	New York, NY				YES...
AllianceBernstein Real Estate Investments LLC	New York, NY				YES...
Equitable Holdings, Inc.	New York, NY				YES...
Equitable Financial Life Insurance Company of America	New York, NY				YES...
AB Broadly Syndicated Loan Manager LLC	Nashville, TN				YES...
AB CarVal Investors, LP	Minneapolis, MN				YES...
.....				

- 8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]
- 8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [X] N/A []
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers, LLP - PricewaterhouseCoopers Center 300 Madison Avenue - 33rd Floor, New York, NY 10017
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
NA
- 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:
NA
- 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.
NA
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?
Meredith Ratajczak Senior Vice President and Chief Actuary & Appointed Actuary, 8501 IBM Drive, Charlotte, NC 28262
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11

Name of real estate holding company ...
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$0
- 12.2

If yes, provide explanation
.....
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No [X]
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No [X]
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A [X]
- 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).
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

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.....\$0
20.12 To stockholders not officers.....\$0
20.13 Trustees, supreme or grand
(Fraternal Only)\$0 | | |
| 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.....\$0
20.22 To stockholders not officers.....\$0
20.23 Trustees, supreme or grand
(Fraternal Only)\$0 | | |
| 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.....\$0
21.22 Borrowed from others.....\$0
21.23 Leased from others\$0
21.24 Other\$0 | | |
| 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 \$0
22.22 Amount paid as expenses\$0
22.23 Other amounts paid\$0 | | |
| 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 |
| 24.1 | Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? | | Yes [] | No [X] |
| 24.2 | If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party. | | | |

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto
Exceptions are listed in Schedule of Special Deposits

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
NA

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs.

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

25.093 Total payable for securities lending reported on the liability page.

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).

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

26.21 Subject to repurchase agreements

26.22 Subject to reverse repurchase agreements

26.23 Subject to dollar repurchase agreements

26.24 Subject to reverse dollar repurchase agreements

26.25 Placed under option agreements

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock

26.27 FHLB Capital Stock

26.28 On deposit with states

26.29 On deposit with other regulatory bodies

26.30 Pledged as collateral - excluding collateral pledged to an FHLB

26.31 Pledged as collateral to FHLB - including assets backing funding agreements

26.32 Other

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108

27.42 Permitted accounting practice

27.43 Other accounting guidance

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

28.2 If yes, state the amount thereof at December 31 of the current year.

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

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

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
BNY Mellon	Liquidity Direct One Wall Street, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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
Alliance Bernstein, LP	A.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
108477	Alliance Bernstein, LP	0JK55UGWISWNF3X7KLQ85	SEC	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

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GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	289,093,330	273,016,594	(16,076,736)
31.2 Preferred stocks	0	0	0
31.3 Totals	289,093,330	273,016,594	(16,076,736)

31.4 Describe the sources or methods utilized in determining the fair values:
For publicly traded securities, market prices were generally obtained from an independent pricing source. For the direct placements, future cash discounted using a weighted average rate from yield matrix based on quality and maturity distribution. In cases where quoted market prices are not available, fair values are measured using present value or other valuation techniques. The fair value determinations are made at a specific point in time, based on available market information and judgements about the financial instruments.

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

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

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
The Pricing Group will periodically review and maintain FAS related input Levels based on an established framework and company policy. Securities that fall in the Level 3 category will be reviewed and tested in accordance with the FAS 157 Testing Policy. The testing consists of observing securities that are mapped to similar structured securities and comparing values. This process is subject to the oversight of the Valuation Committee.

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

33.2 If no, list exceptions:
NA

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

35. By self-designating PLGI securities, the reporting entity is certifying 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]

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?
NA
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No [X]
39.22 Immediately converted to U.S. dollars Yes [] No [X]
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 17,855
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS .....	..... 17,855
- 41.1 Amount of payments for legal expenses, if any?\$0
- 41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0
- 42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

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GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

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.

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

0

0

2.2

Premium Denominator

(933,767)

(154,562)

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

379,478,850

382,629,184

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A [X]

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?

\$ 0

3.4

State the authority under which Separate Accounts are maintained:

NA

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No [X]

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)"?

\$ 0

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:

\$ 0

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)

21

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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.\$0
- 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.\$0
- 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\$6,963,903
- 7.2 Total Incurred Claims\$23,001,724
- 7.3 Number of Covered Lives1,669

*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 gurantee)
Universal Life (with or without secondary gurantee)
Variable Universal Life (with or without secondary gurantee)

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\$0
- 9.22 Received.....\$0
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1\$0
- 10.22 Page 4, Line 1\$0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$181,346,501
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash\$138,846,501
- 12.12 Stock\$10,000,000
- 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 [X]
- 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 .....0	.....0	.....0	.....0
13.32 Paid claims .....0	.....0	.....0	.....0
13.33 Claim liability and reserve (beginning of year) .....0	.....0	.....0	.....0
13.34 Claim liability and reserve (end of year) .....0	.....0	.....0	.....0
13.35 Incurred claims .....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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	.....0	.....0
13.42	\$25,000 - 99,999	.....0	.....0
13.43	\$100,000 - 249,999	.....0	.....0
13.44	\$250,000 - 999,999	.....0	.....0
13.45	\$1,000,000 or more	.....0	.....0

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$0

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?

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 a benefit certificate to applicants?

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

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 0.0 %
27.12 Subsequent Years 0.0 %

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? \$0
.....

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? 0

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 total outstanding balance of liens that remain in surplus?
- | Date | Outstanding
Lien Amount |
|-------|----------------------------|
| | |
- 21.2

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 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	1,864,279	1,933,908	1,954,174	2,016,960	2,129,549
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	185,669	241,702	306,981	567,642	1,098,910
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	2,049,948	2,175,610	2,261,155	2,584,602	3,228,459
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	(933,767)	(154,562)	(809,276)	189,015	(908,504)
15. Group life (Line 20.4, Col. 3)	0	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	(933,767)	(154,562)	(809,276)	189,015	(908,504)
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	560,241,524	560,544,179	587,020,178	550,543,478	551,301,570
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	414,980,133	463,763,208	532,419,237	528,582,683	525,529,987
23. Aggregate life reserves (Page 3, Line 1)	372,192,082	418,970,712	466,008,881	493,696,020	482,390,278
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	0	0	0	0	0
26. Asset valuation reserve (Page 3, Line 24.01)	1,562,672	1,241,609	809,886	632,790	745,708
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	142,761,391	94,280,971	52,100,941	19,460,795	23,271,583
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(12,858,629)	(34,802,469)	(28,524,803)	(8,920,467)	22,366,130
Risk-Based Capital Analysis					
30. Total adjusted capital	146,824,063	98,022,580	55,410,827	22,593,585	26,517,291
31. Authorized control level risk - based capital	2,551,334	2,551,030	2,267,858	1,767,061	1,648,115
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)	53.7	56.7	46.1	42.8	44.7
33. Stocks (Lines 2.1 and 2.2)	0.0	0.0	0.0	0.0	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	6.4	2.6	9.2	9.5	3.9
37. Contract loans (Line 6)	39.9	40.7	44.7	47.6	51.5
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	0	0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	9,569,004	22,215,726	29,015,906	23,108,556	18,951,893
53. Total admitted assets (Page 2, Line 28, Col. 3)	560,241,524	560,544,179	587,020,178	550,543,478	551,301,570
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	23,141,355	12,556,997	(1,356,419)	10,409,657	15,747,676
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(569,330)	(279,396)	(35,193)	(395,671)	(177,785)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	0	0	0	0
57. Total of above Lines 54, 55 and 56	22,572,025	12,277,601	(1,391,612)	10,013,986	15,569,891
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)	21,956,210	23,253,709	52,455,974	22,379,536	13,999,838
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(46,778,629)	(47,038,169)	(27,687,139)	11,305,742	51,972,099
61. Increase in A & H reserves (Line 19, Col. 6)	0	0	0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
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	88.1	267.8	20.9	779.6	(12.5)
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	2.7	2.5	10.5	18.1	21.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	0	0	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	0	0	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3)	0	0	0	0	0
74. Individual term life (Page 6.1, Col. 4)	(456,680)	1,651,977	1,332,559	(866,543)	(1,014,554)
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6)	0	0	0	0	0
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
78. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	47,142,023	34,116,590	(28,298,617)	(23,562,101)	(50,617,022)
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
85. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	0	0	0	0	0
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	0	0	0	0	0
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11)	0	0	0	0	0
113. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13)	0	0	0	0	0
115. Aggregate of all other lines of business (Page 6, Col. 8)	0	0	0	0	0
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	46,685,343	35,768,567	(26,966,058)	(24,428,644)	(51,631,576)

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?

If no, please explain:

Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	2,761	2,175,610	0	0	0	0	0	2,175,610
2. Issued during year	0	0	0	0	0	0	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	0	0	0	0	0	0	0	0
5. Increased during year (net)	0	0	0	41,275	0	0	0	0	0	41,275
6. Subtotals, Lines 2 to 5	0	0	0	41,275	0	0	0	0	0	41,275
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	2,761	2,216,885	0	0	0	0	0	2,216,885
Deductions during year:										
10. Death	0	0	52	108,918	0	0	XXX	0	0	108,918
11. Maturity	0	0	0	0	0	0	XXX	0	0	0
12. Disability	0	0	1	100	0	0	XXX	0	0	100
13. Expiry	0	0	0	0	0	0	0	0	0	0
14. Surrender	0	0	57	16,843	0	0	0	0	0	16,843
15. Lapse	0	0	144	39,616	0	0	0	0	0	39,616
16. Conversion	0	0	0	100	0	0	XXX	XXX	XXX	100
17. Decreased (net)	0	0	7	1,360	0	0	0	0	0	1,360
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	261	166,937	0	0	0	0	0	166,937
21. In force end of year (b) (Line 9 minus Line 20)	0	0	2,500	2,049,948	0	0	0	0	0	2,049,948
22. Reinsurance ceded end of year	XXX	0	XXX	1,592,338	XXX	0	XXX	XXX	0	1,592,338
23. Line 21 minus Line 22	XXX	0	XXX	457,610	XXX	(a) 0	XXX	XXX	0	457,610
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$0 ; Individual \$0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates0 , Amount \$0

Additional accidental death benefits included in life certificates were in amount \$0 , 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 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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.....	0	XXX.....	0
25. Other paid-up insurance	0	0	170	21,421
26. Debit ordinary insurance	XXX	XXX	0	0

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	0	0	0	0
28. Term policies - other	0	0	885	185,669
29. Other term insurance - decreasing	XXX.....	0	XXX.....	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	0	0	885	185,669
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....	0	XXX.....	0
33. Totals, extended term insurance	XXX.....	XXX.....	0	0
34. Totals, whole life and endowment	0	0	1,615	1,864,279
35. Totals (Lines 31 to 34)	0	0	2,500	2,049,948

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	0	0	0	0
37. Ordinary	0	0	2,049,948	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	0
40. Totals (Lines 36 to 39)	0	0	2,049,948	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX.....	0	XXX.....	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX.....	0	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	1,300
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium	0	0	188	35,904	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX.....	XXX.....	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	188	(a) 35,904	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (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 on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
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)				
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)	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	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 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		(1,254,917)
2. Current year's realized pre-tax capital gains/(losses) of \$ (2,711,094) transferred into the reserve net of taxes of \$ (569,330)		(2,141,764)
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		(3,396,681)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		(576,142)
6. Reserve as of December 31, current year (Line 4 minus Line 5)		(2,820,539)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023	(338,991)	(237,151)	0	(576,142)
2. 2024	(291,319)	(383,470)	0	(674,788)
3. 2025	(214,675)	(333,135)	0	(547,810)
4. 2026	(148,473)	(289,861)	0	(438,335)
5. 2027	(97,945)	(246,401)	0	(344,346)
6. 2028	(62,631)	(198,137)	0	(260,769)
7. 2029	(42,375)	(158,957)	0	(201,332)
8. 2030	(30,310)	(126,649)	0	(156,959)
9. 2031	(21,271)	(91,756)	0	(113,027)
10. 2032	(6,926)	(56,863)	0	(63,788)
11. 2033	0	(19,385)	0	(19,385)
12. 2034	0	0	0	0
13. 2035	0	0	0	0
14. 2036	0	0	0	0
15. 2037	0	0	0	0
16. 2038	0	0	0	0
17. 2039	0	0	0	0
18. 2040	0	0	0	0
19. 2041	0	0	0	0
20. 2042	0	0	0	0
21. 2043	0	0	0	0
22. 2044	0	0	0	0
23. 2045	0	0	0	0
24. 2046	0	0	0	0
25. 2047	0	0	0	0
26. 2048	0	0	0	0
27. 2049	0	0	0	0
28. 2050	0	0	0	0
29. 2051	0	0	0	0
30. 2052	0	0	0	0
31. 2053 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(1,254,917)	(2,141,764)	0	(3,396,681)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	1,241,609	0	1,241,609	0	0	0	1,241,609
2. Realized capital gains/(losses) net of taxes - General Account	0	0	0	0	0	0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	0	0	0	0	0	0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	404,968	0	404,968	0	0	0	404,968
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,646,578	0	1,646,578	0	0	0	1,646,578
9. Maximum reserve	2,289,169	0	2,289,169	0	0	0	2,289,169
10. Reserve objective	1,227,051	0	1,227,051	0	0	0	1,227,051
11. 20% of (Line 10 - Line 8)	(83,905)	0	(83,905)	0	0	0	(83,905)
12. Balance before transfers (Lines 8 + 11)	1,562,672	0	1,562,672	0	0	0	1,562,672
13. Transfers	0	0	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,562,672	0	1,562,672	0	0	0	1,562,672

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	6,628,761	XXX	XXX	6,628,761	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	6,315,488	XXX	XXX	6,315,488	0.0002	1,263	0.0007	4,421	0.0013	8,210
2.2	1	NAIC Designation Category 1.B	2,994,646	XXX	XXX	2,994,646	0.0004	1,198	0.0011	3,294	0.0023	6,888
2.3	1	NAIC Designation Category 1.C	1,998,486	XXX	XXX	1,998,486	0.0006	1,199	0.0018	3,597	0.0035	6,995
2.4	1	NAIC Designation Category 1.D	11,232,621	XXX	XXX	11,232,621	0.0007	7,863	0.0022	24,712	0.0044	49,424
2.5	1	NAIC Designation Category 1.E	40,919,415	XXX	XXX	40,919,415	0.0009	36,827	0.0027	110,482	0.0055	225,057
2.6	1	NAIC Designation Category 1.F	71,168,534	XXX	XXX	71,168,534	0.0011	78,285	0.0034	241,973	0.0068	483,946
2.7	1	NAIC Designation Category 1.G	73,226,746	XXX	XXX	73,226,746	0.0014	102,517	0.0042	307,552	0.0085	622,427
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	207,855,935	XXX	XXX	207,855,935	XXX	229,153	XXX	696,032	XXX	1,402,946
3.1	2	NAIC Designation Category 2.A	35,649,254	XXX	XXX	35,649,254	0.0021	74,863	0.0063	224,590	0.0105	374,317
3.2	2	NAIC Designation Category 2.B	35,728,990	XXX	XXX	35,728,990	0.0025	89,322	0.0076	271,540	0.0127	453,758
3.3	2	NAIC Designation Category 2.C	3,230,390	XXX	XXX	3,230,390	0.0036	11,629	0.0108	34,888	0.0180	58,147
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	74,608,633	XXX	XXX	74,608,633	XXX	175,815	XXX	531,019	XXX	886,222
4.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
4.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
5.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
5.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	289,093,330	XXX	XXX	289,093,330	XXX	404,968	XXX	1,227,051	XXX	2,289,169
PREFERRED STOCKS												
10.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	289,093,330	XXX	XXX	289,093,330	XXX	404,968	XXX	1,227,051	XXX	2,289,169

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other	0	0	XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
44.		Commercial Mortgages - All Other - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
		Overdue, Not in Process:										
48.		Farm Mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure:										
53.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
2.		Unaffiliated - Private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank	0	XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed Income - Highest Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed Income - High Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed Income - Medium Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed Income - Low Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed Income - Lower Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed Income - In/Near Default	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated Common Stock - Public	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	0	0	0	0	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
61.		Unaffiliated - Overdue, Not in Process	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
67.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
73.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	0	0	0	0	XXX	0	XXX	0	XXX	0
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	0	0	0	0	XXX	0	XXX	0	XXX	0

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

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

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

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
...62944	...13-5570651	...09/10/1984	EQUITABLE FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	69,951,524	0	0	5,977,304	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							69,951,524	0	0	5,977,304	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							69,951,524	0	0	5,977,304	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							69,951,524	0	0	5,977,304	0	0	0	0
...86258	...13-2572994	07/01/1985	GENERAL RE LIFE CORP	CT	YRT/I	OL	1,012,781	99,004	96,348	181,172	0	0	0	0
...65676	...35-0472300	02/09/1998	LINCOLN NATIONAL LIFE INS CO	IN	CO/I	OL	46,727,446	355,749	516,546	510,080	0	0	0	0
...65676	...35-0472300	06/01/1989	LINCOLN NATIONAL LIFE INS CO	IN	YRT/I	OL	0	0	0	(123,945)	0	0	0	0
...93572	...43-1235868	09/01/1985	RGA REINSURANCE CO	MO	CO/I	OL	1,377,133,002	1,089,563,776	1,127,029,133	13,534,642	0	0	0	0
...93572	...43-1235868	10/01/1985	RGA REINSURANCE CO	MO	YRT/I	OL	2,147,502	160,901	233,453	180,945	0	0	0	0
...82627	...06-0839705	12/01/1996	SWISS RE LIFE & HEALTH AMERICA INC	MO	YRT/I	OL	256,382	150	137	3,525	0	0	0	0
...86231	...39-0989781	02/09/1998	TRANSAMERICA LIFE INS CO	IA	CO/I	OL	47,393,865	366,539	530,494	532,197	0	0	0	0
...86231	...39-0989781	01/01/1996	TRANSAMERICA LIFE INS CO	IA	YRT/I	OL	44,055,131	287,359	303,042	294,953	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							1,518,726,109	1,090,833,478	1,128,709,153	15,113,569	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							1,518,726,109	1,090,833,478	1,128,709,153	15,113,569	0	0	0	0
1199999. Total General Account Authorized							1,588,677,633	1,090,833,478	1,128,709,153	21,090,873	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
...87220	...93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	AZ	YRT/I	OL	3,660,866	0	0	272,571	0	0	0	0
1999999. General Account - Unauthorized U.S. Non-Affiliates							3,660,866	0	0	272,571	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							3,660,866	0	0	272,571	0	0	0	0
2299999. Total General Account Unauthorized							3,660,866	0	0	272,571	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							1,592,338,499	1,090,833,478	1,128,709,153	21,363,444	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates								0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction								0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								1,592,338,499	1,090,833,478	1,128,709,153	21,363,444	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								0	0	0	0	0	0	0
9999999 - Totals								1,592,338,499	1,090,833,478	1,128,709,153	21,363,444	0	0	0

SCHEDULE S - PART 3 - SECTION 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
..87220 .....93-0937645 ..01/01/1988			EQUITABLE AGENTS REINSURANCE COMPANY	0	39,470	0	39,470	0		0	0	0	249,647	39,470
0899999. General Account - Life and Annuity U.S. Non-Affiliates				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470
1099999. Total General Account - Life and Annuity Non-Affiliates				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470
1199999. Total General Account Life and Annuity				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				0	0	0	0	0	XXX	0	0	0	0	0
9999999 - Totals				0	39,470	0	39,470	0	XXX	0	0	0	249,647	39,470

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

SCHEDULE S - PART 5

NONE

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	21,363	23,222	24,822	25,654	29,939
2. Commissions and reinsurance expense allowances	2,478	2,523	2,395	1,639	3,179
3. Contract claims	92,742	35,129	54,335	137,186	74,638
4. Surrender benefits and withdrawals for life contracts	0	0	0	0	0
5. Dividends to policyholders and refunds to members	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(37,876)	11,584	7,353	(70,307)	(22,264)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	4,162	4,743	4,037	4,023	(322)
9. Aggregate reserves for life and accident and health contracts	1,090,833	1,128,709	1,117,125	1,109,772	1,180,079
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	15,326	1,713	17,374	26,466	581
12. Amounts recoverable on reinsurance	15,276	791	319	136	493
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	317	205	236	424	470
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

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)	538,557,543	1,124,508,544	1,663,066,087
2. Reinsurance (Line 16)	15,593,005	(15,593,005)	0
3. Premiums and considerations (Line 15)	(2,157,252)	4,162,308	2,005,056
4. Net credit for ceded reinsurance	XXX	(16,949,313)	(16,949,313)
5. All other admitted assets (balance)	8,248,228	10,116,075	18,364,303
6. Total assets excluding Separate Accounts (Line 26)	560,241,524	1,106,244,609	1,666,486,133
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	560,241,524	1,106,244,609	1,666,486,133
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	372,192,082	1,090,833,478	1,463,025,560
10. Liability for deposit-type contracts (Line 3)	0	0	0
11. Claim reserves (Line 4)	7,293,074	15,326,112	22,619,186
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0	0	0
13. Premium & annuity considerations received in advance (Line 8)	129,001	0	129,001
14. Other contract liabilities (Line 9)	0	0	0
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	35,365,976	85,019	35,450,995
20. Total liabilities excluding Separate Accounts (Line 26)	414,980,133	1,106,244,609	1,521,224,742
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	414,980,133	1,106,244,609	1,521,224,742
23. Capital & surplus (Line 38)	145,261,391	XXX	145,261,391
24. Total liabilities, capital & surplus (Line 39)	560,241,524	1,106,244,609	1,666,486,133
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,090,833,478		
26. Claim reserves	15,326,112		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	15,593,005		
32. Other ceded reinsurance recoverables	(1,134,624,619)		
33. Total ceded reinsurance recoverables	(12,872,024)		
34. Premiums and considerations	4,162,308		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	(85,019)		
40. Total ceded reinsurance payable/offsets	4,077,289		
41. Total net credit for ceded reinsurance	(16,949,313)		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4	5	6	7
1.	Alabama	AL	L	266,096	0	0	0	266,096	0
2.	Alaska	AK	L	1,362	0	0	0	1,362	0
3.	Arizona	AZ	L	95,773	0	0	0	95,773	0
4.	Arkansas	AR	L	34,554	0	0	0	34,554	0
5.	California	CA	L	1,196,250	0	0	0	1,196,250	0
6.	Colorado	CO	L	101,680	0	0	0	101,680	0
7.	Connecticut	CT	L	1,853,547	0	0	0	1,853,547	0
8.	Delaware	DE	L	3,390	0	0	0	3,390	0
9.	District of Columbia	DC	L	7,848	0	0	0	7,848	0
10.	Florida	FL	L	668,894	0	0	0	668,894	0
11.	Georgia	GA	L	961,818	0	0	0	961,818	0
12.	Hawaii	HI	L	70,693	0	0	0	70,693	0
13.	Idaho	ID	L	31,662	0	0	0	31,662	0
14.	Illinois	IL	L	1,148,221	0	0	0	1,148,221	0
15.	Indiana	IN	L	304,620	0	0	0	304,620	0
16.	Iowa	IA	L	74,162	0	0	0	74,162	0
17.	Kansas	KS	L	73,350	0	0	0	73,350	0
18.	Kentucky	KY	L	40,731	0	0	0	40,731	0
19.	Louisiana	LA	L	124,340	0	0	0	124,340	0
20.	Maine	ME	L	0	0	0	0	0	0
21.	Maryland	MD	L	173,943	0	0	0	173,943	0
22.	Massachusetts	MA	L	316,406	0	0	0	316,406	0
23.	Michigan	MI	L	539,308	0	0	0	539,308	0
24.	Minnesota	MN	L	356,326	0	0	0	356,326	0
25.	Mississippi	MS	L	88,217	0	0	0	88,217	0
26.	Missouri	MO	L	199,459	0	0	0	199,459	0
27.	Montana	MT	L	1,080	0	0	0	1,080	0
28.	Nebraska	NE	L	60,757	0	0	0	60,757	0
29.	Nevada	NV	L	8,449	0	0	0	8,449	0
30.	New Hampshire	NH	L	7,961	0	0	0	7,961	0
31.	New Jersey	NJ	L	2,130,682	0	0	0	2,130,682	0
32.	New Mexico	NM	L	32,473	0	0	0	32,473	0
33.	New York	NY	N	3,444,081	0	0	0	3,444,081	0
34.	North Carolina	NC	L	195,703	0	0	0	195,703	0
35.	North Dakota	ND	L	11,867	0	0	0	11,867	0
36.	Ohio	OH	L	615,714	0	0	0	615,714	0
37.	Oklahoma	OK	L	180,601	0	0	0	180,601	0
38.	Oregon	OR	L	56,519	0	0	0	56,519	0
39.	Pennsylvania	PA	L	3,251,034	0	0	0	3,251,034	0
40.	Rhode Island	RI	L	0	0	0	0	0	0
41.	South Carolina	SC	L	168,255	0	0	0	168,255	0
42.	South Dakota	SD	L	25,833	0	0	0	25,833	0
43.	Tennessee	TN	L	197,648	0	0	0	197,648	0
44.	Texas	TX	L	350,068	0	0	0	350,068	0
45.	Utah	UT	L	151,231	0	0	0	151,231	0
46.	Vermont	VT	L	0	0	0	0	0	0
47.	Virginia	VA	L	126,381	0	0	0	126,381	0
48.	Washington	WA	L	66,641	0	0	0	66,641	0
49.	West Virginia	WV	L	113,858	0	0	0	113,858	0
50.	Wisconsin	WI	L	177,762	0	0	0	177,762	0
51.	Wyoming	WY	L	1,012	0	0	0	1,012	0
52.	American Samoa	AS	N	0	0	0	0	0	0
53.	Guam	GU	N	0	0	0	0	0	0
54.	Puerto Rico	PR	N	126,971	0	0	0	126,971	0
55.	U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	N	0	0	0	0	0	0
57.	Canada	CAN	N	72,087	0	0	0	72,087	0
58.	Aggregate Other Alien	OT	XXX	142,906	0	0	0	142,906	0
59.	Subtotal	XXX		20,450,223	0	0	0	20,450,223	0
90.	Reporting entity contributions for employee benefits plans.....	XXX		0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX		0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		99,570	0	0	0	99,570	0
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		20,549,793	0	0	0	20,549,793	0
96.	Plus reinsurance assumed.....	XXX		0	0	0	0	0	0
97.	Totals (All Business).....	XXX		20,549,793	0	0	0	20,549,793	0
98.	Less reinsurance ceded.....	XXX		21,943,923	0	0	0	21,943,923	0
99.	Totals (All Business) less Reinsurance Ceded	XXX		(1,394,130)	0	(c)	0	(1,394,130)	0
DETAILS OF WRITE-INS									
58001.	Other Alien	XXX		142,906	0	0	0	142,906	0
58002.	XXX							
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		142,906	0	0	0	142,906	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50 4. Q - Qualified - Qualified or accredited reinsurer..... 0

2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 7

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

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

Premiums and annuity consideration received under individual policies are allocated to the state of residence of the insured or annuitant, except for a few policies and contracts still allocated to the address designated by the policyholder for premium purposes.

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

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	266,096	0	0	0	0	266,096
2.	Alaska	AK	1,362	0	0	0	0	1,362
3.	Arizona	AZ	95,773	0	0	0	0	95,773
4.	Arkansas	AR	34,554	0	0	0	0	34,554
5.	California	CA	1,196,250	0	0	0	0	1,196,250
6.	Colorado	CO	101,680	0	0	0	0	101,680
7.	Connecticut	CT	1,853,547	0	0	0	0	1,853,547
8.	Delaware	DE	3,390	0	0	0	0	3,390
9.	District of Columbia	DC	7,848	0	0	0	0	7,848
10.	Florida	FL	668,894	0	0	0	0	668,894
11.	Georgia	GA	961,818	0	0	0	0	961,818
12.	Hawaii	HI	70,693	0	0	0	0	70,693
13.	Idaho	ID	31,662	0	0	0	0	31,662
14.	Illinois	IL	1,148,221	0	0	0	0	1,148,221
15.	Indiana	IN	304,620	0	0	0	0	304,620
16.	Iowa	IA	74,162	0	0	0	0	74,162
17.	Kansas	KS	73,350	0	0	0	0	73,350
18.	Kentucky	KY	40,731	0	0	0	0	40,731
19.	Louisiana	LA	124,340	0	0	0	0	124,340
20.	Maine	ME	0	0	0	0	0	0
21.	Maryland	MD	173,943	0	0	0	0	173,943
22.	Massachusetts	MA	316,406	0	0	0	0	316,406
23.	Michigan	MI	539,308	0	0	0	0	539,308
24.	Minnesota	MN	356,326	0	0	0	0	356,326
25.	Mississippi	MS	88,217	0	0	0	0	88,217
26.	Missouri	MO	199,459	0	0	0	0	199,459
27.	Montana	MT	1,080	0	0	0	0	1,080
28.	Nebraska	NE	60,757	0	0	0	0	60,757
29.	Nevada	NV	8,449	0	0	0	0	8,449
30.	New Hampshire	NH	7,961	0	0	0	0	7,961
31.	New Jersey	NJ	2,130,682	0	0	0	0	2,130,682
32.	New Mexico	NM	32,473	0	0	0	0	32,473
33.	New York	NY	3,444,081	0	0	0	0	3,444,081
34.	North Carolina	NC	195,703	0	0	0	0	195,703
35.	North Dakota	ND	11,867	0	0	0	0	11,867
36.	Ohio	OH	615,714	0	0	0	0	615,714
37.	Oklahoma	OK	180,601	0	0	0	0	180,601
38.	Oregon	OR	56,519	0	0	0	0	56,519
39.	Pennsylvania	PA	3,251,034	0	0	0	0	3,251,034
40.	Rhode Island	RI	0	0	0	0	0	0
41.	South Carolina	SC	168,255	0	0	0	0	168,255
42.	South Dakota	SD	25,833	0	0	0	0	25,833
43.	Tennessee	TN	197,648	0	0	0	0	197,648
44.	Texas	TX	350,068	0	0	0	0	350,068
45.	Utah	UT	151,231	0	0	0	0	151,231
46.	Vermont	VT	0	0	0	0	0	0
47.	Virginia	VA	126,381	0	0	0	0	126,381
48.	Washington	WA	66,641	0	0	0	0	66,641
49.	West Virginia	WV	113,858	0	0	0	0	113,858
50.	Wisconsin	WI	177,762	0	0	0	0	177,762
51.	Wyoming	WY	1,012	0	0	0	0	1,012
52.	American Samoa	AS	0	0	0	0	0	0
53.	Guam	GU	0	0	0	0	0	0
54.	Puerto Rico	PR	126,971	0	0	0	0	126,971
55.	U.S. Virgin Islands	VI	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	0	0	0	0	0	0
57.	Canada	CAN	72,087	0	0	0	0	72,087
58.	Aggregate Other Alien	OT	142,906	0	0	0	0	142,906
59.	Total		20,450,223	0	0	0	0	20,450,223

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

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
Equitable Holdings, Inc.	Alpha Units Holdings, Inc.	100.00	83-2796390		DE
	AllianceBernstein LP	27.24	13-4064930		
	AllianceBernstein Corporation	100.00	13-3633538		
	Alpha Units Holdings II, Inc.	100.00	68-0461436		DE
	AllianceBernstein LP	14.48	13-4064930		
	787 Holdings, LLC	100.00	27-0294443		
	1285 Holdings, LLC	100.00	46-1106388		
	AllianceBernstein LP	19.46	13-4064930		
	Equitable Financial Services, LLC	100.00	52-2197822		
	CS Life Re Company	100.00	46-5697182	15502	AZ
	Equitable Investment Management, LLC	100.00	88-2794295		
	Equitable Distribution Holding Corporation	100.00	13-4078005		
	Equitable Advisors, LLC	100.00	13-4071393		
	Equitable Network, LLC	100.00	06-1555494		
	Penn Investment Advisors, Inc	100.00	38-3802854		
	PlanConnect, LLC	100.00	27-1540220		
	EQ AZ Life Re Company	100.00	82-3971925	16234	AZ
	Equitable Financial Life Insurance Company	100.00	13-5570651	62944	NY
	Equitable Investment Management Group, LLC	100.00	27-5373651		
	EVSA, Inc	100.00	23-2671508		
	ECA Residentail LLC	100.00	92-0860868		
	Broad Vista Partners, LLC	70.00	81-3019204		
	200 East 87th Street Company, LLC	100.00	86-3691523		
	EQ Holdings, LLC	100.00	22-2766036		
	Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
	Equitable Distributors, LLC	100.00	52-2233674		
	JMR Reality services, Inc	100.00	13-3813232		
	Equitable Structured Settlement Corporation	100.00	22-3492811		DE
	Equitable Financial Life and Annuity Company	100.00	13-3198083	62880	CO
	Equitable Financial Life Insurance Company of America	100.00	86-0222062	78077	AZ
	Equitable Financial Investment Management America, LLC	100.00	93-2098229		
	MONEY International Holdings, LLC	100.00	13-3790446		
	MONEY Financial Services, Inc	100.00	11-3722370		
	Financial Marketing Agency, Inc.	100.00	31-1465146		
	1740 Advisors, Inc.	100.00	13-2645490		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	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 Loca- tion	Rela- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
.4965 ...	Equitable Holdings Inc Grp .....	.....00000	90-0226248 ..	.....	1333986	New York Stock Exchange ..	Equitable Holdings, Inc .....	..US.....	UIP.....	Publicly Traded	Ownership.....	0.000	Publicly Traded .....	.....	.....
.000000000	83-2796390 ..	.....	.....	.....	Alpha Units Holdings, Inc. ....	..US.....	NIA.....	Equitable Holdings, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-4064930 ..	.....	1109448	New York Stock Exchange ..	AllianceBernstein LP .....	..US.....	NIA.....	Alpha Units Holdings, Inc.	Ownership.....	27.240	Equitable Holdings, Inc .....	.....	.....
.000000000	13-3633538 ..	.....	.....	.....	AllianceBernstein Corporation ..	..US.....	NIA.....	Alpha Units Holdings, Inc.	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	68-0461436 ..	.....	.....	.....	Alpha Units Holdings II, Inc. ....	..US.....	NIA.....	Equitable Holdings, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-4064930 ..	.....	1109448	New York Stock Exchange ..	AllianceBernstein LP .....	..US.....	NIA.....	Alpha Units Holdings II, Inc.	Ownership.....	14.480	Equitable Holdings, Inc .....	.....	.....
.000000000	27-0294443 ..	.....	.....	.....	787 Holdings, LLC .....	..US.....	NIA.....	Equitable Holdings, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	46-1106388 ..	.....	.....	.....	1285 Holdings, LLC .....	..US.....	NIA.....	Equitable Holdings, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-4064930 ..	.....	1109448	New York Stock Exchange ..	AllianceBernstein LP .....	..US.....	NIA.....	Equitable Holdings, Inc	Ownership.....	19.460	Equitable Holdings, Inc .....	.....	.....
.000000000	52-2197822 ..	.....	1257148 .....	.....	Equitable Financial Services, LLC ..	..US.....	UDP.....	Equitable Holdings, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....15502	46-5697182 ..	.....	.....	.....	CS Life Re Company .....	..US.....	IA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	87-1424173 ..	.....	.....	.....	Equitable Investment Management, LLC ..	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-4078005 ..	.....	.....	.....	Equitable Distribution Holding Corporation ..	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-4071393 ..	.....	33179 .....	.....	Equitable Advisors, LLC .....	..US.....	NIA.....	Equitable Distribution Holding Corporation ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	06-1555494 ..	.....	1292309 .....	.....	Equitable Network, LLC .....	..US.....	NIA.....	Equitable Distribution Holding Corporation ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	38-3802854 ..	.....	.....	.....	Penn Investment Advisors, Inc .....	..US.....	NIA.....	Equitable Distribution Holding Corporation ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	27-1540220 ..	.....	.....	.....	PlanConnect, LLC .....	..US.....	NIA.....	Equitable Distribution Holding Corporation ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....16234	82-3971925 ..	.....	.....	.....	EQ AZ Life Re .....	..US.....	IA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....62944	13-5570651 ..	.....	727920 .....	.....	Equitable Financial Life Insurance Company ..	..US.....	IA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	27-5373651 ..	.....	.....	.....	Equitable Financial Life Insurance Company ..	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	23-2671508 ..	.....	.....	.....	Equitable Investment Management Group, LLC ..	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	23-2671508 ..	.....	.....	.....	EVSA, Inc .....	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	92-0860868 ..	.....	.....	.....	Equitable Financial Life Insurance Company ..	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	81-3019204 ..	.....	.....	.....	ECA Residentail LLC .....	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	81-3019204 ..	.....	.....	.....	Broad Vista Partners, LLC .....	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	70.000	Equitable Holdings, Inc .....	.....	.....
.000000000	86-3691523 ..	.....	.....	.....	Equitable Financial Life Insurance Company ..	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	22-2766036 ..	.....	1257149 .....	.....	200 East 87th Street Company, LLC .....	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....10589	06-1166226 ..	.....	858875 .....	.....	Equitable Holdings, LLC .....	..US.....	NIA.....	Equitable Financial Life Insurance Company ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	52-2233674 ..	.....	.....	.....	Equitable Casualty Insurance Company .....	..US.....	NIA.....	Equitable Holdings, LLC	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-3813232 ..	.....	.....	.....	Equitable Distributors, LLC .....	..US.....	NIA.....	Equitable Holdings, LLC	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	22-3492811 ..	.....	.....	.....	JMR Reality services, Inc .....	..US.....	NIA.....	Equitable Holdings, LLC	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....62880	13-3198083 ..	.....	1342913 .....	.....	Equitable Structured Settlement Corp. ....	..US.....	NIA.....	Equitable Holdings, LLC	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....78077	86-0222062 ..	.....	835357 .....	.....	Equitable Financial Life and Annuity Company ..	..US.....	RE.....	Equitable Holdings, LLC	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	93-2098229 ..	.....	.....	.....	Equitable Financial Life Insurance Company of ..	..US.....	IA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-3790446 ..	.....	.....	.....	America .....	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	11-3722370 ..	.....	.....	.....	Equitable Financial Investment Management ..	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	31-1465146 ..	.....	.....	.....	America, LLC .....	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-2645490 ..	.....	.....	.....	MONY International Holdings, LLC .....	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000 .....	.....	.....	.....	.....	MONY Financial Services, Inc .....	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000 .....	.....	.....	.....	.....	Financial Marketing Agency, Inc. ....	..US.....	NIA.....	Equitable Financial Services, LLC ..	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....
.000000000 .....	.....	.....	.....	.....	1740 Advisors, Inc. ....	..US.....	NIA.....	MONY Financial Services, Inc	Ownership.....	100.000	Equitable Holdings, Inc .....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

Asterisk	Explanation

SCHEDULE Y

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

SCHEDULE Y

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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

AUGUST FILING

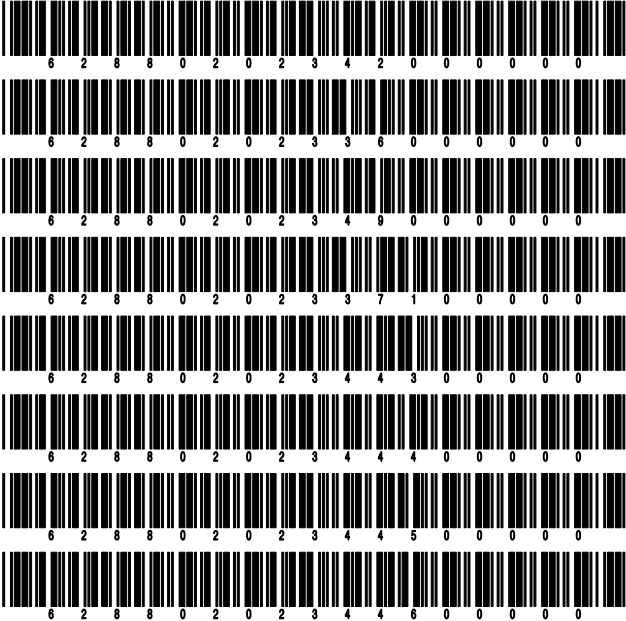
48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO
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Explanations:

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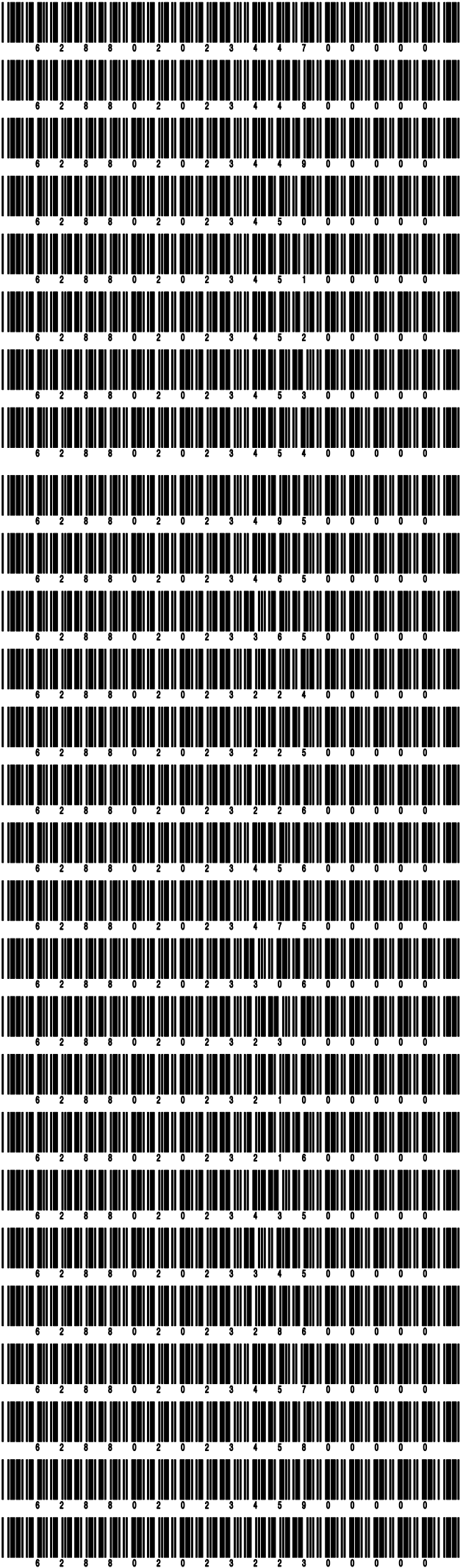
Bar Codes:

10.
- SIS Stockholder Information Supplement [Document Identifier 420]
11.
- Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
12.
- Trusted Surplus Statement [Document Identifier 490]
13.
- Participating Opinion for Exhibit 5 [Document Identifier 371]
16.
- Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
17.
- Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
18.
- Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19.
- Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
29. Supplemental Schedule O [Document Identifier 465]
30. Medicare Part D Coverage Supplement [Document Identifier 365]
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
33. Relief from the Requirements for Audit Committees [Document Identifier 226]
34. VM-20 Reserves Supplement [Document Identifier 456]
35. Health Care Receivables Supplement [Document Identifier 475]
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]
39. Credit Insurance Experience Exhibit [Document Identifier 230]
40. Accident and Health Policy Experience Exhibit [Document Identifier 210]
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
44. Variable Annuities Supplement [Document Identifier 286]
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]
48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	0	0	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	6,628,760	1.231	6,628,761	0	6,628,761	1.231
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	0	0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	0	0.000	0	0	0	0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	5,829,720	1.082	5,829,720	0	5,829,720	1.082
1.06 Industrial and miscellaneous	276,634,846	51.353	276,634,849	0	276,634,849	51.366
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	289,093,326	53.666	289,093,330	0	289,093,330	53.679
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000	0	0	0	0.000
3.05 Mutual funds	0	0.000	0	0	0	0.000
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0	0	0	0.000
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	0	0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(328,480)	(0.061)	(328,480)	0	(328,480)	(0.061)
6.02 Cash equivalents (Schedule E, Part 2)	34,863,725	6.472	34,863,725	0	34,863,725	6.474
6.03 Short-term investments (Schedule DA)	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	34,535,245	6.411	34,535,245	0	34,535,245	6.413
7. Contract loans	215,064,641	39.923	214,928,968	0	214,928,968	39.908
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0	0	0	0.000
10. Receivables for securities	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	538,693,212	100.000	538,557,543	0	538,557,543	100.000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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. 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)

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

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

8. Deduct amortization of premium and mortgage interest points and commitment fees

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)

12. Total valuation allowance

13. Subtotal (Line 11 plus 12)

14. Deduct total nonadmitted amounts

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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)	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	315,710,909
2.	Cost of bonds and stocks acquired, Part 3, Column 7	24,023,520
3.	Accrual of discount	733,232
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	0
	4.3. Part 2, Section 2, Column 13	0
	4.4. Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	(2,711,092)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	48,452,078
7.	Deduct amortization of premium	211,174
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	289,093,317
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	289,093,317

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 2. Canada 3. Other Countries	6,628,760 0 0	6,408,585 0 0	6,634,890 0 0	6,650,000 0 0
	4. Totals	6,628,760	6,408,585	6,634,890	6,650,000
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	0	0	0	0
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	5,829,720	5,308,607	5,748,704	6,086,812
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States 9. Canada 10. Other Countries	227,352,913 8,989,545 40,292,391	213,328,370 9,069,939 38,901,093	226,226,112 8,950,772 40,227,281	230,705,000 8,999,000 41,014,000
	11. Totals	276,634,849	261,299,402	275,404,165	280,718,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	289,093,329	273,016,594	287,787,759	293,454,812
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States 15. Canada 16. Other Countries	0 0 0	0 0 0	0 0 0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States 21. Canada 22. Other Countries	0 0 0	0 0 0	0 0 0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	289,093,329	273,016,594	287,787,759	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	5,000,486	1,246,926	0	0	381,348	XXX	6,628,760	2.3	10,637,198	3.4	6,628,760	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	5,000,486	1,246,926	0	0	381,348	XXX	6,628,760	2.3	10,637,198	3.4	6,628,760	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	188,987	637,576	537,700	4,465,457	0	XXX	5,829,720	2.0	2,095,307	0.7	5,829,720	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	188,987	637,576	537,700	4,465,457	0	XXX	5,829,720	2.0	2,095,307	0.7	5,829,720	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY
SCHEDULE D - PART 1A - SECTION 1 (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	3,115,530	49,625,248	146,619,844	2,665,593	0	XXX	202,026,215	69.9	228,877,657	72.5	182,276,990	19,749,225
6.2 NAIC 2	690,958	28,083,101	41,489,035	4,345,539	0	XXX	74,608,633	25.8	74,100,763	23.5	55,396,362	19,212,271
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	3,806,488	77,708,349	188,108,879	7,011,132	0	XXX	276,634,848	95.7	302,978,420	96.0	237,673,352	38,961,496
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 8,305,003	..... 51,509,750	..... 147,157,544	..... 7,131,050	..... 381,348	..... 0	..... 214,484,695	..... 74.2	..... XXX	..... XXX	..... 194,735,470	..... 19,749,225
12.2 NAIC 2	(d) 690,958	..... 28,083,101	..... 41,489,035	..... 4,345,539	..... 0	..... 0	..... 74,608,633	..... 25.8	..... XXX	..... XXX	..... 55,396,362	..... 19,212,271
12.3 NAIC 3	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX	..... XXX	..... 0	..... 0
12.4 NAIC 4	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX	..... XXX	..... 0	..... 0
12.5 NAIC 5	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) 0	..... 0.0	..... XXX	..... XXX	..... 0	..... 0
12.6 NAIC 6	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) 0	..... 0.0	..... XXX	..... XXX	..... 0	..... 0
12.7 Totals .....	..... 8,995,961	..... 79,592,851	..... 188,646,579	..... 11,476,589	..... 381,348	..... 0	(b) ... 289,093,328	..... 100.0	..... XXX	..... XXX	..... 250,131,832	..... 38,961,496
12.8 Line 12.7 as a % of Col. 7	..... 3.1	..... 27.5	..... 65.3	..... 4.0	..... 0.1	..... 0.0	..... 100.0	..... XXX	..... XXX	..... XXX	..... 86.5	..... 13.5
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	..... 7,333,848	..... 49,278,156	..... 173,490,818	..... 11,126,159	..... 381,181	..... 0	..... XXX	..... XXX	..... 241,610,162	..... 76.5	..... 217,537,904	..... 24,072,258
13.2 NAIC 2 .....	..... 2,238,269	..... 20,438,894	..... 45,013,973	..... 6,409,627	..... 0	..... 0	..... XXX	..... XXX	..... 74,100,763	..... 23.5	..... 60,413,123	..... 13,687,640
13.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX	..... XXX	..... 0	..... 0.0	..... 0	..... 0
13.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX	..... XXX	..... 0	..... 0.0	..... 0	..... 0
13.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX	..... XXX	(c) 0	..... 0.0	..... 0	..... 0
13.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX	..... XXX	(c) 0	..... 0.0	..... 0	..... 0
13.7 Totals .....	..... 9,572,117	..... 69,717,050	..... 218,504,791	..... 17,535,786	..... 381,181	..... 0	..... XXX	..... XXX	(b) ... 315,710,925	..... 100.0	..... 277,951,027	..... 37,759,898
13.8 Line 13.7 as a % of Col. 9	..... 3.0	..... 22.1	..... 69.2	..... 5.6	..... 0.1	..... 0.0	..... XXX	..... XXX	..... 100.0	..... XXX	..... 88.0	..... 12.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	..... 6,805,024	..... 49,514,818	..... 131,742,231	..... 6,292,050	..... 381,348	..... 0	..... 194,735,471	..... 67.4	..... 217,537,904	..... 68.9	..... 194,735,471	..... XXX
14.2 NAIC 2 .....	..... 0	..... 23,189,731	..... 28,286,091	..... 3,920,539	..... 0	..... 0	..... 55,396,361	..... 19.2	..... 60,413,123	..... 19.1	..... 55,396,361	..... XXX
14.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX
14.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX
14.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX
14.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX
14.7 Totals .....	..... 6,805,024	..... 72,704,549	..... 160,028,322	..... 10,212,589	..... 381,348	..... 0	..... 250,131,832	..... 86.5	..... 277,951,027	..... 88.0	..... 250,131,832	..... XXX
14.8 Line 14.7 as a % of Col. 7	..... 2.7	..... 29.1	..... 64.0	..... 4.1	..... 0.2	..... 0.0	..... 100.0	..... XXX	..... XXX	..... XXX	..... 100.0	..... XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	..... 2.4	..... 25.1	..... 55.4	..... 3.5	..... 0.1	..... 0.0	..... 86.5	..... XXX	..... XXX	..... XXX	..... 86.5	..... XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	..... 1,499,979	..... 1,994,932	..... 15,415,313	..... 839,000	..... 0	..... 0	..... 19,749,224	..... 6.8	..... 24,072,258	..... 7.6	..... XXX	..... 19,749,224
15.2 NAIC 2 .....	..... 690,958	..... 4,893,370	..... 13,202,944	..... 425,000	..... 0	..... 0	..... 19,212,272	..... 6.6	..... 13,687,640	..... 4.3	..... XXX	..... 19,212,272
15.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX	..... 0
15.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX	..... 0
15.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX	..... 0
15.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX	..... 0
15.7 Totals .....	..... 2,190,937	..... 6,888,302	..... 28,618,257	..... 1,264,000	..... 0	..... 0	..... 38,961,496	..... 13.5	..... 37,759,898	..... 12.0	..... XXX	..... 38,961,496
15.8 Line 15.7 as a % of Col. 7	..... 5.6	..... 17.7	..... 73.5	..... 3.2	..... 0.0	..... 0.0	..... 100.0	..... XXX	..... XXX	..... XXX	..... XXX	..... 100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	..... 0.8	..... 2.4	..... 9.9	..... 0.4	..... 0.0	..... 0.0	..... 13.5	..... XXX	..... XXX	..... XXX	..... XXX	..... 13.5

(a) Includes \$ 33,961,497 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$0 current year of bonds with Z designations and \$5,000,000 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 \$0 current year, \$0 prior year of bonds with 5GI designations and \$0 current year, \$0 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 \$ 0 ; NAIC 2 \$0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	5,000,486	1,246,926	0	0	381,348	XXX	6,628,760	2.3	10,637,198	3.4	6,628,760	0
1.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	5,000,486	1,246,926	0	0	381,348	XXX	6,628,760	2.3	10,637,198	3.4	6,628,760	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	0	0	0	4,016,960	0	XXX	4,016,960	1.4	0	0.0	4,016,960	0
5.02 Residential Mortgage-Backed Securities	188,987	637,576	537,700	448,497	0	XXX	1,812,760	0.6	2,095,307	0.7	1,812,760	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	188,987	637,576	537,700	4,465,457	0	XXX	5,829,720	2.0	2,095,307	0.7	5,829,720	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,806,488	77,708,349	188,108,880	7,011,132	0	XXX	276,634,849	95.7	302,978,421	96.0	237,673,352	38,961,497
6.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.05 Totals	3,806,488	77,708,349	188,108,880	7,011,132	0	XXX	276,634,849	95.7	302,978,421	96.0	237,673,352	38,961,497
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	8,806,974	78,955,275	188,108,880	11,028,092	381,348	XXX	287,280,569	99.4	XXX	XXX	248,319,072	38,961,497
12.02 Residential Mortgage-Backed Securities	188,987	637,576	537,700	448,497	0	XXX	1,812,760	0.6	XXX	XXX	1,812,760	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	8,995,961	79,592,851	188,646,580	11,476,589	381,348	0	289,093,329	100.0	XXX	XXX	250,131,832	38,961,497
12.10 Line 12.09 as a % of Col. 7	3.1	27.5	65.3	4.0	0.1	0.0	100.0	XXX	XXX	XXX	86.5	13.5
13. Total Bonds Prior Year												
13.01 Issuer Obligations	9,344,092	69,004,323	217,895,302	16,990,721	381,181	XXX	XXX	XXX	313,615,619	99.3	275,855,720	37,759,899
13.02 Residential Mortgage-Backed Securities	228,026	712,726	609,489	545,066	0	XXX	XXX	XXX	2,095,307	0.7	2,095,307	0
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	9,572,118	69,717,049	218,504,791	17,535,787	381,181	0	XXX	XXX	315,710,926	100.0	277,951,027	37,759,899
13.10 Line 13.09 as a % of Col. 9	3.0	22.1	69.2	5.6	0.1	0.0	XXX	XXX	100.0	XXX	88.0	12.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	6,616,037	72,066,973	159,490,623	9,764,092	381,348	XXX	248,319,073	85.9	275,855,720	87.4	248,319,073	XXX
14.02 Residential Mortgage-Backed Securities	188,987	637,576	537,700	448,497	0	XXX	1,812,760	0.6	2,095,307	0.7	1,812,760	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	6,805,024	72,704,549	160,028,323	10,212,589	381,348	0	250,131,833	86.5	277,951,027	88.0	250,131,833	XXX
14.10 Line 14.09 as a % of Col. 7	2.7	29.1	64.0	4.1	0.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	2.4	25.1	55.4	3.5	0.1	0.0	86.5	XXX	XXX	XXX	86.5	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	2,190,937	6,888,302	28,618,257	1,264,000	0	XXX	38,961,496	13.5	37,759,899	12.0	XXX	38,961,496
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	2,190,937	6,888,302	28,618,257	1,264,000	0	0	38,961,496	13.5	37,759,899	12.0	XXX	38,961,496
15.10 Line 15.09 as a % of Col. 7	5.6	17.7	73.5	3.2	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.8	2.4	9.9	0.4	0.0	0.0	13.5	XXX	XXX	XXX	XXX	13.5

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	15,656,325	0	15,656,325	0
2. Cost of cash equivalents acquired	110,924,000	0	110,924,000	0
3. Accrual of discount	0	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	91,716,600	0	91,716,600	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	34,863,725	0	34,863,725	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	34,863,725	0	34,863,725	0

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

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	Bond Char	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	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	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912810-SX-7	US TREASURY .....	..SD..	.....	.....	... 1.A .....	.....381,960 .....	.. 71.6870 .....	.....286,750 .....	..... 400,000 .....	.....381,348 .....	.....0 .....	..... 168 .....	.....0 .....	.....0 .....	.....2.375 .....	..... 2.530	MN .....	.....1,227 .....	.....9,500 .....	.....11/14/2022 .....	.....05/15/2051
912828-D5-6	UNITED STATES OF AMERICA TREASURY .....	..SD..	.....	.....	... 1.A .....	.....2,330,603 .....	..98.3590 .....	.....2,281,938 .....	.....2,320,000 .....	.....2,320,734 .....	.....0 .....	..... (1,159) .....	.....0 .....	.....0 .....	.....2.375 .....	..... 2.320	FA .....	.....20,812 .....	.....55,100 .....	.....08/15/2014 .....	.....08/15/2024
912828-XX-3	US TREASURY .....	..SD..	.....	.....	... 1.A .....	.....2,676,755 .....	..98.4210 .....	.....2,637,706 .....	.....2,680,000 .....	.....2,679,752 .....	.....0 .....	..... 492 .....	.....0 .....	.....0 .....	.....2.000 .....	..... 2.010	JD .....	.....26,947 .....	.....53,600 .....	.....08/14/2017 .....	.....06/30/2024
91282C-EN-7	US TREASURY .....	..SD..	.....	.....	... 1.A .....	.....816,445 .....	..96.2340 .....	.....789,122 .....	.....820,000 .....	.....817,565 .....	.....0 .....	..... 687 .....	.....0 .....	.....0 .....	.....2.750 .....	..... 2.840	AO .....	.....3,841 .....	.....22,550 .....	.....05/12/2022 .....	.....04/30/2027
91282C-FB-2	US TREASURY .....	..SD..	.....	.....	... 1.A .....	.....429,127 .....	..96.0620 .....	.....413,069 .....	.....430,000 .....	.....429,361 .....	.....0 .....	..... 167 .....	.....0 .....	.....0 .....	.....2.750 .....	..... 2.790	JJ .....	.....4,949 .....	.....11,829 .....	.....08/04/2022 .....	.....07/31/2027
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					6,634,890	XXX	6,408,585	6,650,000	6,628,760	0	355	0	0	XXX	XXX	XXX	57,776	152,579	XXX	XXX
0109999999	Total - U.S. Government Bonds					6,634,890	XXX	6,408,585	6,650,000	6,628,760	0	355	0	0	XXX	XXX	XXX	57,776	152,579	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
880591-EP-3	TENNESSEE VALLEY AUTHORITY .....	.....	.....	.....	... 1.A .....	.....3,951,948 .....	..84.4680 .....	.....3,589,893 .....	.....4,250,000 .....	.....4,016,960 .....	.....0 .....	..... 8,168 .....	.....0 .....	.....0 .....	.....3.500 .....	..... 3.910	JD .....	.....6,611 .....	.....148,750 .....	.....09/24/2014 .....	.....12/15/2042
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					3,951,948	XXX	3,589,893	4,250,000	4,016,960	0	8,168	0	0	XXX	XXX	XXX	6,611	148,750	XXX	XXX
31281J-C9-9	FED HOME LOAN MTG CORP .....	.....	.....	.....	... 1.A .....	.....80,623 .....	..103.0900 .....	.....84,491 .....	.....81,958 .....	.....81,380 .....	.....0 .....	..... 121 .....	.....0 .....	.....0 .....	.....5.500 .....	..... 5.620	MON .....	.....376 .....	.....4,508 .....	.....11/08/2005 .....	.....11/01/2035
3132J8-6B-1	FED HOME LOAN MTG CORP .....	.....	.....	.....	... 1.A .....	.....715,291 .....	..92.0450 .....	.....676,253 .....	.....734,691 .....	.....721,767 .....	.....0 .....	.....2,634 .....	.....0 .....	.....0 .....	.....3.000 .....	..... 3.270	MON .....	.....1,837 .....	.....22,041 .....	.....04/23/2014 .....	.....04/01/2043
31385X-EC-7	FED NATIONAL MTG ASSN .....	.....	.....	.....	... 1.A .....	.....33,952 .....	..102.2630 .....	.....34,134 .....	.....33,379 .....	.....33,443 .....	.....0 .....	..... (37) .....	.....0 .....	.....0 .....	.....5.500 .....	..... 5.330	MON .....	.....153 .....	.....1,836 .....	.....09/29/2003 .....	.....06/01/2033
3138A3-6X-0	FED NATIONAL MTG ASSN .....	.....	.....	.....	... 1.A .....	.....300,960 .....	..96.8930 .....	.....295,768 .....	.....305,252 .....	.....303,414 .....	.....0 .....	..... 438 .....	.....0 .....	.....0 .....	.....4.000 .....	..... 4.120	MON .....	.....1,018 .....	.....12,210 .....	.....04/20/2011 .....	.....01/01/2041
3138W7-UN-2	FED NATIONAL MTG ASSN .....	.....	.....	.....	... 1.A .....	.....640,181 .....	..91.7930 .....	.....601,554 .....	.....655,336 .....	.....646,729 .....	.....0 .....	..... 1,966 .....	.....0 .....	.....0 .....	.....3.000 .....	..... 3.230	MON .....	.....1,638 .....	.....19,660 .....	.....04/23/2014 .....	.....03/01/2043
31407L-AQ-2	FED NATIONAL MTG ASSN .....	.....	.....	.....	... 1.A .....	.....25,749 .....	..101.2140 .....	.....26,514 .....	.....26,196 .....	.....26,027 .....	.....0 .....	..... 306 .....	.....0 .....	.....0 .....	.....5.500 .....	..... 5.610	MON .....	.....120 .....	.....1,441 .....	.....11/08/2005 .....	.....10/01/2035
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					1,796,756	XXX	1,718,714	1,836,812	1,812,760	0	5,428	0	0	XXX	XXX	XXX	5,142	61,696	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					5,748,704	XXX	5,308,607	6,086,812	5,829,720	0	13,596	0	0	XXX	XXX	XXX	11,753	210,446	XXX	XXX
010392-FZ-6	ALABAMA POWER CO .....	.....	.....	.....	.. 1.E FE .....	.....3,999,920 .....	..95.0890 .....	.....3,803,571 .....	.....4,000,000 .....	.....4,000,000 .....	.....0 .....	..... 19 .....	.....0 .....	.....0 .....	.....3.940 .....	..... 3.940	MS .....	.....52,533 .....	.....165,918 .....	.....08/09/2022 .....	.....09/01/2032
020002-BJ-9	ALLSTATE CORP/THE .....	.....	.....	.....	.. 2.A FE .....	.....1,150,123 .....	..80.8890 .....	.....933,462 .....	.....1,154,000 .....	.....1,151,261 .....	.....0 .....	..... 371 .....	.....0 .....	.....0 .....	.....1.450 .....	..... 1.480	JD .....	.....744 .....	.....16,733 .....	.....11/19/2020 .....	.....12/15/2030
023135-BC-9	AMAZON.COM INC .....	.....	.....	.....	.. 1.E FE .....	.....967,150 .....	..96.1000 .....	.....961,008 .....	.....1,000,000 .....	.....985,731 .....	.....0 .....	..... 3,608 .....	.....0 .....	.....0 .....	.....3.150 .....	..... 3.570	FA .....	.....11,288 .....	.....31,500 .....	.....06/08/2018 .....	.....08/22/2027
023135-CH-7	AMAZON.COM INC .....	.....	.....	.....	.. 1.D FE .....	.....998,170 .....	..95.1930 .....	.....951,931 .....	.....1,000,000 .....	.....998,440 .....	.....0 .....	..... 159 .....	.....0 .....	.....0 .....	.....3.600 .....	..... 3.620	AO .....	.....7,800 .....	.....36,000 .....	.....04/11/2022 .....	.....04/13/2032
03040W-BA-2	AMERICAN WATER CAPITAL CORP .....	.....	.....	.....	.. 2.A FE .....	.....2,015,140 .....	..99.3920 .....	.....1,987,858 .....	.....2,000,000 .....	.....2,013,426 .....	.....0 .....	..... (1,331) .....	.....0 .....	.....0 .....	.....4.450 .....	..... 4.350	JD .....	.....7,417 .....	.....89,000 .....	.....07/18/2022 .....	.....06/01/2032
03073E-AP-0	AMERISOURCEBERGEN CORP .....	.....	.....	.....	.. 2.A FE .....	.....947,420 .....	..96.3520 .....	.....963,525 .....	.....1,000,000 .....	.....976,095 .....	.....0 .....	..... 5,459 .....	.....0 .....	.....0 .....	.....3.450 .....	..... 4.110	JD .....	.....1,533 .....	.....34,500 .....	.....03/22/2018 .....	.....12/15/2027
032654-AN-5	ANALOG DEVICES INC .....	.....	.....	.....	.. 1.G FE .....	.....1,365,849 .....	..97.7630 .....	.....1,358,910 .....	.....1,390,000 .....	.....1,381,081 .....	.....0 .....	..... 2,817 .....	.....0 .....	.....0 .....	.....3.500 .....	..... 3.720	JD .....	.....3,514 .....	.....48,650 .....	.....05/23/2018 .....	.....12/05/2026
037833-BY-5	APPLE INC .....	.....	.....	.....	.. 1.B FE .....	.....997,800 .....	..97.6030 .....	.....976,038 .....	.....1,000,000 .....	.....999,466 .....	.....0 .....	..... 236 .....	.....0 .....	.....0 .....	.....3.250 .....	..... 3.270	FA .....	.....11,556 .....	.....32,500 .....	.....02/16/2016 .....	.....02/23/2026
037833-DU-1	APPLE INC .....	.....	.....	.....	.. 1.B FE .....	.....992,960 .....	..85.5960 .....	.....855,961 .....	.....1,000,000 .....	.....995,383 .....	.....0 .....	..... 681 .....	.....0 .....	.....0 .....	.....1.650 .....	..... 1.720	MN .....	.....2,292 .....	.....16,500 .....	.....05/04/2020 .....	.....05/11/2030
037833-ED-8	APPLE INC .....	.....	.....	.....	.. 1.B FE .....	.....999,720 .....	..84.3110 .....	.....843,116 .....	.....1,000,000 .....	.....999,796 .....	.....0 .....	..... 27 .....	.....0 .....	.....0 .....	.....1.650 .....	..... 1.650	FA .....	.....6,554 .....	.....16,500 .....	.....02/01/2021 .....	.....02/08/2031
038222-AN-5	APPLIED MATERIALS INC .....	.....	.....	.....	.. 1.F FE .....	.....996,170 .....	..85.1590 .....	.....851,598 .....	.....1,000,000 .....	.....997,466 .....	.....0 .....	..... 369 .....	.....0 .....	.....0 .....	.....1.750 .....	..... 1.790	JD .....	.....1,458 .....	.....17,500 .....	.....05/26/2020 .....	.....06/01/2030
039482-AD-6	ARCHER-DANIELS-MIDLAND CO .....	.....	.....	.....	.. 1.F FE .....	.....2,993,320 .....	..88.9290 .....	.....2,667,882 .....	.....3,000,000 .....	.....2,994,407 .....	.....0 .....	..... 598 .....	.....0 .....	.....0 .....	.....2.900 .....	..... 2.920	MS .....	.....29,000 .....	.....87,000 .....	.....02/24/2022 .....	.....03/01/2032
040555-CV-4	ARIZONA PUBLIC SERVICE CO .....	.....	.....	.....	.. 1.G FE .....	.....995,370 .....	..93.6120 .....	.....936,130 .....	.....1,000,000 .....	.....998,625 .....	.....0 .....	..... 484 .....	.....0 .....	.....0 .....	.....2.550 .....	..... 2.600	MS .....	.....25,500 .....	.....25,500 .....	.....09/15/2016 .....	.....09/15/2026
040555-CZ-5	ARIZONA PUBLIC SERVICE CO .....	.....	.....	.....	.. 1.G FE .....	.....1,079,593 .....	..89.3650 .....	.....893,659 .....	.....1,000,000 .....	.....1,051,648 .....	.....0 .....	..... (9,137) .....	.....0 .....	.....0 .....	.....2.600 .....	..... 1.590	FA .....	.....9,822 .....	.....26,000 .....	.....11/20/2020 .....	.....08/15/2029
048303-CJ-8	ATLANTIC CITY ELECTRIC CO .....	.....	.....	.....	.. 1.F FE .....	.....1,998,920 .....	..84.5120 .....	.....1,690,240 .....	.....2,000,000 .....	.....1,999,201 .....	.....0 .....	..... 101 .....	.....0 .....	.....0 .....	.....2.300 .....	..... 2.300	MS .....	.....13,544 .....	.....46,000 .....	.....03/03/2021 .....	.....03/15/2031
049560-AR-6	ATMOS ENERGY CORP .....	.....	.....	.....	.. 1.G FE .....	.....2,016,900 .....	..90.9660 .....	.....1,819,321 .....	.....2,000,000 .....	.....2,010,069 .....	.....0 .....	..... (1,707) .....	.....0 .....	.....0 .....	.....2.625 .....	..... 2.520	MS .....	.....15,458 .....	.....52,500 .....	.....11/01/2019 .....	.....09/15/2029
049560-AX-3	ATMOS ENERGY CORP .....	.....	.....	.....	.. 1.G FE .....	.....739,340 .....	..105.2750 .....	.....780,091 .....	.....741,000 .....	.....739,518 .....	.....0 .....	..... 139 .....	.....0 .....	.....0 .....	.....5.450 .....	..... 5.470	AO .....	.....8,526 .....	.....41,731 .....	.....09/27/2022 .....	.....10/15/2032
053332-AV-4	AUTOZONE INC .....	.....	.....	.....	.. 2.B FE .....	.....977,800 .....	..97.1310 .....	.....971,316 .....	.....1,000,000 .....	.....990,800 .....	.....0 .....	..... 2,464 .....	.....0 .....	.....0 .....	.....3.750 .....	..... 4.040	JD .....	.....3,125 .....	.....37,500 .....	.....03/21/2018 .....	.....06/01/2027
053332-BB-7	AUTOZONE INC .....	.....	.....	.....	.. 2.B FE .....	.....1,865,220 .....	..99.0850 .....	.....1,891,702 .....	.....2,000,000 .....	.....1,878,259 .....	.....0 .....	..... 10,810 .....	.....0 .....	.....0 .....	.....4.750 .....	..... 5.650	FA .....	.....39,583 .....	.....95,000 .....	.....10/14/2022 .....	.....08/01/2032
05348E-AY-5	AVALONBAY COMMUNITIES INC .....	.....	.....	.....	.. 1.G FE .....	.....929,070 .....	..95.2270 .....	.....952,276 .....	.....1,000,000 .....	.....972,316 .....	.....0 .....	..... 9,216 .....	.....0 .....	.....0 .....	.....2.900 .....	..... 3.950	AO .....	.....6,122 .....	.....29,000 .....	.....12/04/2018 .....	.....10/15/2026
05723K-AG-5	BAKER HUGHES A GE CO LLC / BAK .....	.....	.....	.....	.. 1.G FE .....	.....1,292,538 .....	..92.9800 .....	.....1,162,259 .....	.....1,250,000 .....	.....1,276,364 .....	.....0 .....	..... (4,296) .....	.....0 .....	.....0 .....	.....3.138 .....	..... 2.720	MN .....	.....5,884 .....	.....39,225 .....	.....01/27/2020 .....	.....11/07/2029
06051G-HQ-5	BANK OF AMERICA CORP .....	.....	.....	.....	.. 1.G FE .....	.....441,760 .....	..94.8080 .....	.....430,521 .....	.....433,000 .....	.....433,000 .....	.....0 .....	..... (868) .....	.....0 .....	.....0 .....	.....3.974 .....	..... 3.720	FA .....	.....6,883 .....	.....17,207 .....	.....04/16/2019 .....	.....02/07/2030
06051G-HX-0	BANK OF AMERICA CORP .....	.....	.....	.....	.. 1.G FE .....	.....1,000,000 .....	..88.7990 .....	.....887,996 .....	.....1,000,000 .....	.....1,000,000 .....	.....0 .....	..... 0 .....	.....0 .....	.....0 .....	.....2.884 .....	..... 2.880	AO .....	.....5,528 .....	.....28,840 .....	.....10/17/2019 .....	.....10/22/2030

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	Description	C o d e	F o r e i g n	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
06406R-AF-4	BANK OF NEW YORK MELLON CORP/T				.. 1.F FE	992,830	..95.4130	954,137	1,000,000	996,771	0	725	0	0	3.400	3.480	JJ	14,356	34,000	02/06/2018	01/29/2028
06406R-BU-0	BANK OF NEW YORK MELLON CORP/T				.. 1.E FE	266,000	..110.8520	294,867	266,000	266,000	0	0	0	0	6.474	6.470	AO	3,157	0	10/18/2023	10/25/2034
075887-CL-1	BECTON DICKINSON AND CO				.. 2.B FE	1,650,360	..83.3610	1,667,222	2,000,000	1,700,714	0	35,096	0	0	1.957	4.430	FA	15,221	39,140	07/18/2022	02/11/2031
09857L-AR-9	BOOKING HOLDINGS INC				.. 1.G FE	1,770,498	..100.7330	1,471,718	1,461,000	1,666,566	0	(31,603)	0	0	4.625	2.120	AO	14,640	67,571	08/13/2020	04/13/2030
10373Q-AE-0	BP CAPITAL MARKETS AMERICA INC				.. 1.F FE	532,515	..99.4560	497,283	500,000	517,454	0	(3,447)	0	0	4.234	3.400	MN	3,234	21,170	05/08/2019	11/06/2028
110122-CP-1	BRISTOL-MYERS SQUIBB CO				.. 1.F FE	153,857	..94.8220	146,975	155,000	154,254	0	119	0	0	3.400	3.490	JJ	2,269	5,270	07/17/2020	07/26/2029
110122-DQ-8	BRISTOL-MYERS SQUIBB CO				.. 1.F FE	998,330	..82.1700	821,709	1,000,000	998,827	0	161	0	0	1.450	1.460	MN	1,933	14,500	11/09/2020	11/13/2030
110122-DZ-8	BRISTOL-MYERS SQUIBB CO				.. 1.F FE	1,164,293	..108.9940	1,271,962	1,167,000	1,164,320	0	27	0	0	5.900	5.930	MN	9,180	0	10/30/2023	11/15/2033
114259-AN-4	BROOKLYN UNION GAS CO				.. 2.A FE	1,000,000	..95.5020	955,021	1,000,000	1,000,000	0	0	0	0	3.407	3.400	MS	10,505	34,070	03/07/2016	03/10/2026
133434-AA-8	CAMERON LNG LLC				.. 1.F FE	2,203,480	..88.1370	1,762,744	2,000,000	2,145,399	0	(18,479)	0	0	2.902	1.830	JJ	26,763	58,040	10/14/2020	07/15/2031
149123-CG-4	CATERPILLAR INC				.. 1.F FE	998,510	..92.0390	920,393	1,000,000	999,101	0	144	0	0	2.600	2.610	MS	7,367	26,000	09/16/2019	09/19/2029
15189W-AL-4	CENTERPOINT ENERGY RESOURCES C				.. 1.G FE	499,710	..97.3740	486,875	500,000	499,864	0	29	0	0	4.000	4.000	AO	5,000	20,000	03/26/2018	04/01/2028
15189X-AR-9	CENTERPOINT ENERGY HOUSTON ELE				.. 1.F FE	948,850	..95.3120	953,126	1,000,000	978,839	0	6,362	0	0	3.000	3.730	FA	12,500	30,000	12/04/2018	02/01/2027
15189X-AV-0	CENTERPOINT ENERGY HOUSTON ELE				.. 1.F FE	995,730	..85.6040	856,044	1,000,000	996,827	0	396	0	0	2.350	2.390	AO	5,875	23,500	03/08/2021	04/01/2031
15189X-AX-6	CENTERPOINT ENERGY HOUSTON ELE				.. 1.F FE	996,932	..88.4710	884,712	1,000,000	997,429	0	274	0	0	3.000	3.030	MS	10,000	30,000	02/24/2022	03/01/2032
166764-BY-5	CHEVRON CORP				.. 1.D FE	2,000,000	..88.5860	1,771,722	2,000,000	2,000,000	0	0	0	0	2.236	2.230	MN	6,211	44,720	05/07/2020	05/11/2030
17275R-BC-5	CISCO SYSTEMS INC				.. 1.D FE	1,319,621	..96.8350	1,323,746	1,367,000	1,351,838	0	6,634	0	0	2.950	3.480	FA	13,778	40,327	10/09/2018	02/28/2026
172967-MY-4	CITIGROUP INC				.. 1.G FE	1,449,420	..83.4710	1,252,072	1,500,000	1,457,737	0	4,415	0	0	2.561	2.940	MN	6,403	38,415	02/03/2022	05/01/2032
191216-CV-0	COCA-COLA CO/THE				.. 1.E FE	997,960	..85.6810	856,815	1,000,000	998,667	0	195	0	0	1.650	1.670	JD	1,375	16,500	04/29/2020	06/01/2030
20030N-BW-0	COMCAST CORP				.. 1.G FE	1,339,815	..93.9600	1,409,406	1,500,000	1,438,855	0	18,647	0	0	2.350	3.780	JJ	16,254	35,250	03/12/2018	01/15/2027
20030N-DM-0	COMCAST CORP				.. 1.G FE	996,860	..84.3520	843,525	1,000,000	997,842	0	283	0	0	1.950	1.980	JJ	8,992	19,500	05/20/2020	01/15/2031
209111-GA-5	CONSOLIDATED EDISON CO OF NEW				.. 1.G FE	963,550	..86.4300	864,302	1,000,000	970,186	0	3,542	0	0	2.400	2.840	JD	1,067	24,000	02/08/2022	06/15/2031
224044-CS-4	COX COMMUNICATIONS INC				.. 2.B FE	280,643	..104.2800	293,028	281,000	280,658	0	14	0	0	5.700	5.710	JD	489	7,786	06/12/2023	06/15/2033
231021-AT-3	CUMMINS INC				.. 1.F FE	3,440,418	..83.3340	2,870,886	3,445,000	3,441,905	0	427	0	0	1.500	1.510	MS	17,225	51,675	11/19/2020	09/01/2030
233851-DW-1	DAIMLER FINANCE NORTH AMERICA				.. 1.F FE	1,024,100	..92.5480	925,490	1,000,000	1,014,928	0	(2,419)	0	0	3.100	2.810	FA	11,711	31,000	01/15/2020	08/15/2029
24422E-VL-0	JOHN DEERE CAPITAL CORP				.. 1.F FE	997,210	..82.2620	822,622	1,000,000	997,999	0	268	0	0	1.450	1.480	JJ	6,686	14,500	01/04/2021	01/15/2031
25278X-AV-1	DIAMONDBACK ENERGY INC				.. 2.B FE	1,411,730	..107.0580	1,515,947	1,416,000	1,412,000	0	257	0	0	6.250	6.290	MS	26,058	77,929	10/17/2022	03/15/2033
254687-DP-8	WALT DISNEY CO/THE				.. 1.G FE	654,970	..110.8520	554,263	500,000	584,619	0	(17,996)	0	0	7.300	3.090	AO	6,185	36,500	11/26/2019	04/30/2028
254687-FQ-4	WALT DISNEY CO/THE				.. 1.G FE	997,200	..97.1560	971,563	1,000,000	998,134	0	261	0	0	3.800	3.830	MS	10,450	38,000	03/19/2020	03/22/2030
254687-FX-9	WALT DISNEY CO/THE				.. 1.G FE	999,320	..89.0220	890,221	1,000,000	999,557	0	57	0	0	2.650	2.650	JJ	12,367	26,500	01/11/2020	01/13/2031
260003-AM-0	DOVER CORP				.. 2.A FE	811,661	..96.7640	791,533	818,000	816,659	0	684	0	0	3.150	3.240	MN	3,292	25,767	10/29/2015	11/15/2025
26078J-AD-2	DUPONT DE NEMOURS INC				.. 2.A FE	1,000,000	..101.5870	1,015,879	1,000,000	1,000,000	0	0	0	0	4.725	4.720	MN	6,038	47,250	11/14/2018	11/15/2028
26442U-AN-4	DUKE ENERGY PROGRESS LLC				.. 1.F FE	783,933	..90.5610	711,811	786,000	784,260	0	180	0	0	3.400	3.430	AO	6,681	26,724	03/14/2022	04/01/2032
26884A-BJ-1	ERP OPERATING LP				.. 1.G FE	1,470,135	..95.6010	1,434,019	1,500,000	1,486,195	0	3,009	0	0	3.500	3.740	MS	17,500	52,500	03/13/2018	03/01/2028
26884T-AR-3	ERAC USA FINANCE LLC				.. 2.A FE	1,865,640	..95.8980	1,917,967	2,000,000	1,945,913	0	17,058	0	0	3.300	4.290	JD	5,500	66,000	11/14/2018	12/01/2026
26884T-AW-2	ERAC USA FINANCE LLC				.. 2.A FE	522,666	..99.9000	523,479	524,000	522,736	0	70	0	0	4.900	4.930	MN	4,279	12,838	04/28/2023	05/01/2033
277432-AW-0	EASTMAN CHEMICAL CO				.. 2.B FE	1,486,890	..97.9440	1,469,164	1,500,000	1,492,883	0	1,263	0	0	4.500	4.600	JD	5,625	67,500	10/30/2018	12/01/2028
278642-AU-7	EBAY INC				.. 2.A FE	1,112,126	..96.7670	1,141,855	1,180,000	1,151,075	0	7,662	0	0	3.600	4.370	JD	3,068	42,480	05/23/2018	06/05/2027
278642-AY-9	EBAY INC				.. 2.A FE	1,679,500	..87.1760	1,743,537	2,000,000	1,723,432	0	30,604	0	0	2.600	4.850	MN	7,367	52,000	07/18/2022	05/10/2031
278865-BD-1	ECOLAB INC				.. 1.G FE	1,344,402	..96.0210	1,344,298	1,400,000	1,374,885	0	5,848	0	0	3.250	3.740	JD	3,792	45,500	05/23/2018	12/01/2027
278865-BM-1	ECOLAB INC				.. 1.G FE	479,475	..85.2400	426,200	500,000	483,001	0	1,867	0	0	2.125	2.590	FA	4,427	10,625	02/03/2022	02/01/2032
29273V-AU-4	ENERGY TRANSFER LP				.. 2.C FE	654,253	..108.6130	711,417	655,000	654,203	0	0	0	0	6.550	6.560	JD	3,575	5,720	10/10/2023</	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	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
30037E-AA-1	EVERGY MISSOURI WEST INC .....	.....	.....	.....	.. 1.G FE	1,164,939	.88.1830	1,028,220	1,166,000	1,165,099	.....0	.....92	.....0	.....0	...3.750	...3.760	MS	12,875	43,725	03/10/2022	03/15/2032
30040W-AF-5	EVERSOURCE ENERGY .....	.....	.....	.....	.. 2.A FE	345,581	.97.1660	338,139	348,000	346,624	.....0	.....229	.....0	.....0	...4.250	...4.330	AO	3,698	14,790	12/10/2018	04/01/2029
30040W-AK-4	EVERSOURCE ENERGY .....	.....	.....	.....	.. 2.A FE	128,031	.....81.4130	121,306	149,000	131,982	.....0	.....2.238	.....0	.....0	...1.650	...3.600	FA	929	2,459	03/15/2022	08/15/2030
30303M-BH-8	META PLATFORMS INC .....	.....	.....	.....	.. 1.E FE	5,998,575	.95.0980	5,705,937	6,000,000	5,998,892	.....0	.....317	.....0	.....0	...3.850	...3.850	FA	87,267	234,850	12/29/2022	08/15/2032
337738-AU-2	FISERV INC .....	.....	.....	.....	.. 2.B FE	499,160	.94.1830	470,917	500,000	499,505	.....0	.....80	.....0	.....0	...3.500	...3.520	JJ	8,750	17,500	06/10/2019	07/01/2029
337738-BH-0	FISERV INC .....	.....	.....	.....	.. 2.B FE	429,415	104.7160	453,422	433,000	429,512	.....0	.....98	.....0	.....0	...5.625	...5.730	FA	8,795	.....0	08/14/2023	08/21/2033
37331N-AH-4	GEORGIA-PACIFIC LLC .....	.....	.....	.....	.. 1.G FE	986,590	.98.2520	982,526	1,000,000	997,276	.....0	.....2,243	.....0	.....0	...3.600	...3.840	MS	12,000	36,000	11/14/2018	03/01/2025
378272-BQ-0	GLENORE FUNDING LLC .....	.....	.....	.....	.. 2.A FE	1,831,938	109.1280	2,006,878	1,839,000	1,832,059	.....0	.....121	.....0	.....0	...6.500	...6.550	AO	28,224	.....0	09/27/2023	10/06/2033
437076-BT-8	HOME DEPOT INC/THE .....	.....	.....	.....	.. 1.F FE	470,915	.95.1280	475,641	500,000	487,471	.....0	.....3,116	.....0	.....0	...2.800	...3.520	MS	4,161	14,000	03/22/2018	09/14/2027
437076-BY-7	HOME DEPOT INC/THE .....	.....	.....	.....	.. 1.F FE	994,260	.94.0970	940,976	1,000,000	996,655	.....0	.....556	.....0	.....0	...2.950	...3.010	JD	1,311	29,500	06/03/2019	06/15/2029
437076-CF-7	HOME DEPOT INC/THE .....	.....	.....	.....	.. 1.F FE	2,638,280	.81.7380	2,452,141	3,000,000	2,691,731	.....0	.....36,598	.....0	.....0	...1.375	...2.910	MS	12,146	41,250	07/18/2022	03/15/2031
438516-BZ-8	HONEYWELL INTERNATIONAL INC .....	.....	.....	.....	.. 1.F FE	1,997,820	.86.8630	1,737,268	2,000,000	1,998,562	.....0	.....208	.....0	.....0	...1.950	.....0	JD	3,250	39,000	05/14/2020	06/01/2030
458140-BU-3	INTEL CORP .....	.....	.....	.....	.. 1.F FE	2,842,320	.84.5300	2,535,913	3,000,000	2,870,773	.....0	.....15,144	.....0	.....0	...2.000	...2.620	FA	23,167	60,000	02/03/2022	08/12/2031
458140-CA-6	INTEL CORP .....	.....	.....	.....	.. 1.F FE	2,995,140	.97.7930	2,933,793	3,000,000	2,995,708	.....0	.....408	.....0	.....0	...4.150	...4.170	FA	50,492	124,500	08/02/2022	08/05/2032
45868F-AW-4	INTERCONTINENTAL EXCHANGE INC .....	.....	.....	.....	.. 1.G FE	1,317,301	.99.8140	1,315,560	1,318,000	1,317,314	.....0	.....13	.....0	.....0	...4.600	...4.600	MS	17,852	60,628	05/12/2022	03/15/2033
459200-KA-8	INTERNATIONAL BUSINESS MACHINE .....	.....	.....	.....	.. 1.G FE	1,573,025	.95.3990	1,430,997	1,500,000	1,543,868	.....0	.....(7,518)	.....0	.....0	...3.500	...2.890	MN	6,708	52,500	12/12/2019	05/15/2029
460690-BP-4	INTERPUBLIC GROUP OF COS INC/T .....	.....	.....	.....	.. 2.B FE	1,491,825	.98.9420	1,484,143	1,500,000	1,495,643	.....0	.....801	.....0	.....0	...4.650	...4.710	AO	17,438	69,750	12/06/2018	10/01/2028
46124H-AG-1	INTUIT INC .....	.....	.....	.....	.. 1.G FE	994,230	104.7930	1,047,934	1,000,000	994,361	.....0	.....131	.....0	.....0	...5.200	...5.270	MS	15,311	.....0	09/12/2023	09/15/2033
46647P-AR-7	JPMORGAN CHASE & CO .....	.....	.....	.....	.. 1.F FE	462,843	.96.2410	434,051	451,000	457,147	.....0	.....(1,294)	.....0	.....0	...4.005	...3.660	AO	3,412	18,063	04/16/2019	04/23/2029
46647P-BX-3	JPMORGAN CHASE & CO .....	.....	.....	.....	.. 1.E FE	2,000,000	.81.3880	1,627,763	2,000,000	2,000,000	.....0	.....0	.....0	.....0	...1.953	...1.950	FA	15,950	39,060	01/28/2021	02/04/2032
49326E-EG-4	KEYCORP .....	.....	.....	.....	.. 2.B FE	1,497,435	.94.0890	1,411,347	1,500,000	1,498,760	.....0	.....257	.....0	.....0	...4.100	...4.120	AO	10,421	61,500	04/23/2018	04/30/2028
494368-BY-8	KIMBERLY-CLARK CORP .....	.....	.....	.....	.. 1.F FE	1,000,462	.98.6160	986,170	1,000,000	1,000,237	.....0	.....(48)	.....0	.....0	...3.950	...3.940	MN	6,583	39,500	10/25/2018	11/01/2028
512807-AV-0	LAM RESEARCH CORP .....	.....	.....	.....	.. 1.G FE	2,324,226	.86.0230	1,963,910	2,283,000	2,310,397	.....0	.....(4,223)	.....0	.....0	...1.900	...1.690	JD	1,928	43,377	08/19/2020	06/15/2030
575634-AU-4	MASSACHUSETTS ELECTRIC CO .....	.....	.....	.....	.. 2.A FE	909,000	.79.2630	720,502	909,000	909,000	.....0	.....0	.....0	.....0	...1.729	...1.720	MN	1,615	15,717	11/19/2020	11/24/2030
57636Q-AJ-3	MASTERCARD INC .....	.....	.....	.....	.. 1.D FE	859,983	.97.7050	842,223	862,000	861,076	.....0	.....203	.....0	.....0	...3.500	...3.520	FA	10,476	30,170	02/21/2018	02/26/2028
57636Q-AU-8	MASTERCARD INC .....	.....	.....	.....	.. 1.E FE	1,443,165	.84.4810	1,267,218	1,500,000	1,453,199	.....0	.....5,325	.....0	.....0	...2.000	...2.430	MN	3,583	30,000	02/03/2022	11/18/2031
58933Y-AR-6	MERCK & CO INC .....	.....	.....	.....	.. 1.E FE	951,250	.97.7860	977,861	1,000,000	990,658	.....0	.....8,121	.....0	.....0	...2.750	...3.610	FA	10,771	27,500	10/09/2018	02/10/2025
58933Y-AZ-8	MERCK & CO INC .....	.....	.....	.....	.. 1.E FE	1,982,851	.83.6570	1,673,156	2,000,000	1,988,588	.....0	.....1,662	.....0	.....0	...1.450	...1.540	JD	564	29,000	06/17/2020	06/24/2030
594918-BR-4	MICROSOFT CORP .....	.....	.....	.....	.. 1.A FE	461,555	.95.4320	477,164	500,000	485,768	.....0	.....5,132	.....0	.....0	...2.400	...3.550	FA	4,767	12,000	12/06/2018	08/08/2026
615369-AP-0	MOODYS CORP .....	.....	.....	.....	.. 2.A FE	1,079,390	.99.0810	990,815	1,000,000	1,043,894	.....0	.....(8,249)	.....0	.....0	...4.250	...3.260	FA	17,708	42,500	06/06/2019	02/01/2029
61747Y-EH-4	MORGAN STANLEY .....	.....	.....	.....	.. 1.E FE	1,442,235	.82.9370	1,244,066	1,500,000	1,451,254	.....0	.....4,789	.....0	.....0	...2.511	...2.930	AO	7,428	37,665	02/03/2022	10/20/2032
637432-NN-1	NATIONAL RURAL UTIL COOP FIN .....	.....	.....	.....	.. 1.E FE	1,003,070	.94.9100	949,101	1,000,000	1,001,130	.....0	.....(338)	.....0	.....0	...3.050	...3.010	AO	5,592	30,500	10/12/2017	04/25/2027
637432-NX-9	NATIONAL RURAL UTILITIES COOPE .....	.....	.....	.....	.. 1.E FE	997,730	.79.7240	997,243	1,000,000	998,321	.....0	.....210	.....0	.....0	...1.650	.....0	JD	733	16,500	02/01/2021	06/15/2031
649840-CQ-6	NEW YORK STATE ELECTRIC & GAS .....	.....	.....	.....	.. 1.G FE	992,820	.94.2370	942,379	1,000,000	997,657	.....0	.....753	.....0	.....0	...3.250	...3.330	JD	2,708	32,500	11/21/2016	12/01/2026
655844-BT-4	NORFOLK SOUTHERN CORP .....	.....	.....	.....	.. 2.A FE	956,900	.95.5900	955,907	1,000,000	982,281	.....0	.....4,780	.....0	.....0	...3.150	...3.700	JD	2,625	31,500	03/19/2018	06/01/2027
665859-AT-1	NORTHERN TRUST CORP .....	.....	.....	.....	.. 1.E FE	1,495,395	.96.9310	1,453,978	1,500,000	1,497,678	.....0	.....456	.....0	.....0	...3.650	...3.680	FA	22,508	54,750	08/02/2018	08/03/2028
665859-AU-8	NORTHERN TRUST CORP .....	.....	.....	.....	.. 1.E FE	323,460	.94.2770	298,859	317,000	320,642	.....0	.....(653)	.....0	.....0	...3.150	...2.900	MN	1,609	9,986	06/12/2019	05/03/2029
66989H-AN-8	NOVARTIS CAPITAL CORP .....	.....	.....	.....	.. 1.D FE	168,886	.96.2440	171,315	178,000	174,038	.....0	.....1,080	.....0	.....0	...3.100	...3.800	MN	674	5,518	11/05/2018	05/17/2027
67021C-AM-9	NSTAR ELECTRIC CO .....	.....	.....	.....	.. 1.F FE	480,600	.96.5860	482,932	500,000	491,900	.....0	.....2,216	.....0	.....0	...3.200	...3.710	MN	2,044	16,000	06/19/2018	05/15/2027
670346-AP-0	NUCOR CORP .....	.....	.....	.....	.. 1.G FE	1,188,384	.97.6640	1,171,978	1,200,000	1,194,378	.....0	.....1,164	.....0	.....0	...3.950	...4.060	MN	7,900	47,400	05/23/2018	05/01/2028
67066G-AN-4	NVIDIA CORP .....	.....	.....	.....	.. 1.E FE	1,912,480	.85.7070	1,714,157	2,000,000	1,928,653	.....0	.....8,593	.....0	.....0	...2.000	...2.520	JD	1,778	40,000	02/03/2022	06/15/2031
67103H-AG-2	O'REILLY AUTOMOTIVE INC .....	.....	.....	.....	.. 2.B FE	997,320	.99.3330	993,338	1,000,000	998,686	.....0	.....264	.....0	.....0	...4.350	...4.380	JD	3,625	43,500	05/10/2018	06/01/2028
67103H-AL-1	O'REILLY AUTOMOTIVE INC .....	.....	.....	.....	.. 2.B FE	1,866,460	.98.9570	1,979,159	2,000,000	1,879,606	.....0	.....10,868	.....0	.....0	...4.700	...5.600	JD	4,178	94,000	10/14/2022	06/15/2032
68217F-AA-0	QIMCOM GROUP INC .....	.....	.....	.....	.. 2.A FE	963,570	.97.4750	974,758	1,000,000	988,423	.....0	.....4,730	.....0	.....0	...3.600	...4.130	AO	7,600	36,000	03/20/2018	04/15/2026
68233J-BH-6	ONCOR ELECTRIC DELIVERY CO LLC .....	.....	.....	.....	.. 1.F FE	999,530	.96.6130	966,137	1,000,000	999,767	.....0	.....43	.....0	.....0	...3.700	...3.700	MN	4,728	37,000	01/30/2019	11/15/2028

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	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
68235P-AE-8	ONE GAS INC				1.G FE	634,000	99.7560	632,459	634,000	634,000	0	0	0	0	3.610	3.610	FA	9,536	22,887	10/10/2014	02/01/2024
68235P-AH-1	ONE GAS INC				1.G FE	518,270	85.0310	443,012	521,000	519,203	0	261	0	0	2.000	2.050	MN	1,331	10,420	04/29/2020	05/15/2030
682680-BG-7	ONEOK INC				2.B FE	211,828	106.2610	225,274	212,000	211,841	0	12	0	0	6.100	6.110	MN	1,652	12,824	11/15/2022	11/15/2032
68389X-BD-6	ORACLE CORP				2.B FE	1,065,660	91.7260	917,266	1,000,000	1,041,542	0	(6,199)	0	0	3.250	2.510	MN	4,153	32,500	12/12/2019	05/15/2030
695156-AT-6	PACKAGING CORP OF AMERICA				2.B FE	941,560	95.3290	953,299	1,000,000	972,153	0	6,350	0	0	3.400	4.170	JD	1,511	34,000	10/02/2018	12/15/2027
701094-AN-4	PARKER-HANNIFIN CORP				2.A FE	500,667	94.1260	470,633	500,000	500,376	0	(67)	0	0	3.250	3.230	JD	767	16,250	06/10/2019	06/14/2029
70450Y-AL-7	PAYPAL HOLDINGS INC				1.G FE	1,993,080	99.3880	1,987,773	2,000,000	1,994,014	0	575	0	0	4.400	4.440	JD	7,333	88,000	05/16/2022	06/01/2032
713448-EZ-7	PEPSICO INC				1.E FE	995,690	85.2180	852,185	1,000,000	997,188	0	418	0	0	1.625	1.670	MN	2,708	16,250	04/29/2020	05/01/2030
717081-ET-6	PFIZER INC				1.F FE	1,018,460	96.2960	962,966	1,000,000	1,010,174	0	(1,859)	0	0	3.450	3.220	MS	10,158	34,500	04/03/2019	03/15/2029
717081-EY-5	PFIZER INC				1.F FE	996,890	85.1880	851,889	1,000,000	997,946	0	301	0	0	1.700	1.730	MN	1,558	17,000	05/18/2020	05/28/2030
718172-CW-7	PHILIP MORRIS INTERNATIONAL INC				1.F FE	360,690	104.8930	378,666	361,000	360,732	0	38	0	0	5.625	5.640	MN	2,482	20,306	11/15/2022	11/17/2029
718546-AR-5	PHILLIPS 66				2.A FE	992,610	97.3410	973,413	1,000,000	996,546	0	740	0	0	3.900	3.990	MS	11,483	39,000	03/19/2018	03/15/2028
723787-AR-8	PIONEER NATURAL RESOURCES CO				2.A FE	2,334,990	85.1310	2,553,945	3,000,000	2,414,545	0	66,424	0	0	2.150	5.530	JJ	29,742	64,500	10/14/2022	01/15/2031
74005P-BQ-6	PRAXAIR INC				1.F FE	1,450,065	97.1910	1,457,871	1,500,000	1,484,029	0	7,252	0	0	3.200	3.730	JJ	20,133	48,000	12/17/2018	01/30/2026
74340X-BH-3	PROLOGIS LP				1.G FE	2,091,489	96.6670	2,030,025	2,100,000	2,095,595	0	830	0	0	3.875	3.920	MS	23,960	81,375	10/04/2018	09/15/2028
74340X-BS-9	PROLOGIS LP				1.G FE	1,988,180	81.0580	1,621,180	2,000,000	1,991,352	0	1,120	0	0	1.625	1.680	MS	9,569	32,500	02/04/2021	03/15/2031
744533-BM-1	PUBLIC SERVICE CO OF OKLAHOMA				1.G FE	2,842,950	82.7210	2,481,649	3,000,000	2,871,041	0	14,961	0	0	2.200	2.830	FA	24,933	66,000	02/03/2022	08/15/2031
74456Q-BR-6	PUBLIC SERVICE ELECTRIC & GAS				1.F FE	475,410	94.2720	471,361	500,000	491,864	0	2,852	0	0	2.250	2.870	MS	3,313	11,250	10/16/2017	09/15/2026
74456Q-BY-1	PUBLIC SERVICE ELECTRIC & GAS				1.F FE	1,567,124	93.5120	1,402,681	1,500,000	1,538,893	0	(7,065)	0	0	3.200	2.640	MN	6,133	48,000	11/04/2019	05/15/2029
74456Q-CB-0	PUBLIC SERVICE ELECTRIC & GAS				1.F FE	243,439	88.4450	215,807	244,000	243,646	0	54	0	0	2.450	2.470	JJ	2,757	5,978	01/07/2020	01/15/2030
74460D-AJ-8	PUBLIC STORAGE				1.F FE	2,384,451	85.4620	2,180,159	2,551,000	2,411,291	0	15,324	0	0	2.250	3.020	MN	8,291	57,398	03/25/2022	11/09/2031
74460W-AE-7	PUBLIC STORAGE				1.F FE	1,128,072	86.4930	979,110	1,132,000	1,129,041	0	366	0	0	2.300	2.330	MN	4,339	26,036	04/14/2021	05/01/2031
75513E-CH-2	RTX CORPORATION				2.A FE	973,991	96.3730	963,736	1,000,000	985,919	0	4,043	0	0	3.500	3.970	MS	10,306	35,000	12/10/2020	03/15/2027
756109-AU-8	REALTY INCOME CORP				1.G FE	1,113,185	96.0220	1,123,467	1,170,000	1,143,392	0	5,917	0	0	3.650	4.260	JJ	19,692	42,705	05/23/2018	01/15/2028
756109-BL-7	REALTY INCOME CORP				1.G FE	993,910	85.1850	851,852	1,000,000	994,861	0	496	0	0	2.850	2.910	JD	1,267	28,500	02/03/2022	12/15/2032
771196-CG-5	ROCHE HOLDINGS INC				1.C FE	1,000,000	105.1750	1,051,757	1,000,000	1,000,000	0	0	0	0	5.489	5.480	MN	7,319	0	11/03/2023	11/13/2030
78408L-AZ-3	SC JOHNSON & SON INC				2.A FE	690,517	98.1200	678,011	691,000	690,958	0	55	0	0	3.350	3.350	MS	5,851	23,149	09/30/2014	09/30/2024
78409V-AM-6	S&P GLOBAL INC				1.G FE	930,610	95.4790	954,795	1,000,000	971,284	0	8,669	0	0	2.950	3.950	JJ	13,029	29,500	12/04/2018	01/22/2027
78409V-BP-8	S&P GLOBAL INC				1.G FE	543,412	104.6280	569,179	544,000	543,428	0	15	0	0	5.250	5.260	MS	8,647	0	09/07/2023	09/15/2033
79466L-AF-1	SALESFORCE.COM INC				1.F FE	1,488,812	98.0060	1,454,418	1,484,000	1,486,207	0	(495)	0	0	3.700	3.660	AO	12,202	54,908	04/06/2018	04/11/2028
79466L-AJ-3	SALESFORCE.COM INC				1.F FE	513,512	85.4170	439,902	515,000	513,852	0	140	0	0	1.950	1.980	JJ	4,631	10,043	06/29/2021	07/15/2031
828807-CW-5	SIMON PROPERTY GROUP LP				1.G FE	979,105	96.9990	953,510	983,000	982,098	0	421	0	0	3.300	3.340	JJ	14,958	32,439	01/08/2016	01/15/2026
828807-DE-4	SIMON PROPERTY GROUP LP				1.G FE	479,195	95.5140	477,573	500,000	490,658	0	2,168	0	0	3.375	3.490	JD	1,406	16,875	12/01/2027	12/01/2027
828807-DT-1	SIMON PROPERTY GROUP LP				1.G FE	428,805	85.4760	427,383	500,000	438,389	0	6,200	0	0	2.650	4.480	FA	5,521	13,250	06/07/2022	02/01/2032
84858#-AF-0	SPIRE ALABAMA INC				1.G	5,000,000	102.8520	5,142,608	5,000,000	5,000,000	0	0	0	0	5.320	5.320	AO	56,156	267,478	10/13/2022	10/15/2029
855244-AZ-2	STARBUCKS CORP				2.A FE	860,940	88.4270	884,279	1,000,000	884,001	0	14,097	0	0	2.550	3.258	MN	3,258	25,500	05/02/2022	11/15/2030
857477-BD-4	STATE STREET CORP				1.E FE	646,978	97.1450	627,561	646,000	646,531	0	(96)	0	0	4.141	4.120	JD	2,081	26,751	11/30/2018	12/03/2029
857477-BG-7	STATE STREET CORP				1.F FE	1,493,910	89.3110	1,339,669	1,500,000	1,496,132	0	585	0	0	2.400	2.440	JJ	15,700	36,000	01/21/2020	01/24/2030
857477-BT-9	STATE STREET CORP				1.F FE	2,000,000	84.1550	1,683,111	2,000,000	2,000,000	0	0	0	0	2.623	2.620	FA	20,984	52,460	02/02/2022	02/07/2033
857477-BU-6	STATE STREET CORP				1.F FE	455,000	97.2730	442,594	455,000	455,000	0	0	0	0	4.421	4.420	MN	2,682	20,116	05/10/2022	05/13/2033
867914-BS-1	SUNTRUST BANKS INC				1.G FE	596,892	98.2850	589,714	600,000	599,298	0	502	0	0	4.000	4.090	MN	4,000	24,000	10/18/2018	05/01/2025
871829-BQ-9	SYSCO CORP				2.B FE	1,695,500	84.6330	1,692,677	2,000,000	1,734,633	0	27,267	0	0	2.450	4.440	JD	2,314	49,000	07/18/2022	12/14/2031
871829-BT-3	SYSCO CORP				2.B FE	495,185	108.2240	541,120	500,000	495,191	0	6	0	0	6.000	6.130	JJ	3,667	0	11/06/2023	01/17/2034
872540-AQ-2	TJX COS INC/THE				1.F FE	1,340,120	94.8530	1,419,963	1,497,000	1,438,171	0	20,283	0	0	2.250	3.790	MS	9,918	33,683	10/09/2018	09/15/2026
872540-AW-9	TJX COS INC/THE				1.F FE	999,254	83.0630	830,633	1,000,000	999,460	0	68	0	0	1.600	1.600	MN	2,044	16,000	11/18/2020	05/15/2031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	Bond Char	NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	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	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
87305Q-CF-6	TTX CO				1.F FE	1,495,395	99.4480	1,491,724	1,500,000	1,499,979	0	538	0	0	4.150	4.180	JJ	28,704	62,250	12/04/2013	01/15/2024
882508-BC-7	TEXAS INSTRUMENTS INC				1.E FE	938,940	95.4410	954,413	1,000,000	971,238	0	6,851	0	0	2.900	3.710	MN	4,672	29,000	12/04/2018	11/03/2027
882508-BJ-2	TEXAS INSTRUMENTS INC				1.E FE	998,900	86.4610	864,617	1,000,000	999,280	0	106	0	0	1.750	1.760	MN	2,771	17,500	04/24/2020	05/04/2030
882508-BP-8	TEXAS INSTRUMENTS INC				1.E FE	2,991,270	94.9050	2,847,172	3,000,000	2,992,291	0	747	0	0	3.650	3.680	FA	41,063	109,500	08/10/2022	08/16/2032
883556-DB-5	THERMO FISHER SCIENTIFIC INC				1.G FE	1,560,593	104.9250	1,639,988	1,563,000	1,560,593	0	0	0	0	5.200	5.220	JJ	5,870	0	11/28/2023	01/31/2034
89236T-HX-6	TOYOTA MOTOR CREDIT CORP				1.E FE	999,170	83.2620	832,620	1,000,000	999,402	0	80	0	0	1.650	1.650	JJ	7,838	16,500	01/06/2021	01/10/2031
904764-BQ-9	UNILEVER CAPITAL CORP				1.E FE	929,330	83.1300	831,302	1,000,000	942,099	0	6,796	0	0	1.750	2.590	FA	6,757	17,500	02/03/2022	08/12/2031
907818-EY-0	UNION PACIFIC CORP				1.G FE	525,030	99.3370	496,685	500,000	513,103	0	(2,692)	0	0	3.950	3.310	MS	6,090	19,750	04/12/2019	09/10/2028
911312-BY-1	UNITED PARCEL SERVICE INC				1.F FE	996,230	101.0280	1,010,286	1,000,000	997,463	0	345	0	0	4.450	4.490	AO	11,125	44,500	03/19/2020	04/01/2030
91159H-JA-9	US BANCORP				1.G FE	1,987,180	80.6630	1,613,277	2,000,000	1,991,391	0	1,243	0	0	1.375	1.440	JJ	12,146	27,500	07/16/2020	07/22/2030
913017-CR-8	UNITED TECHNOLOGIES CORP				2.A FE	945,100	95.1340	951,349	1,000,000	977,659	0	6,154	0	0	3.125	3.840	MN	4,948	31,250	03/19/2018	05/04/2027
91324P-DS-8	UNITEDHEALTH GROUP INC				1.F FE	1,025,470	92.8900	928,904	1,000,000	1,015,608	0	(2,549)	0	0	2.875	2.570	FA	10,861	28,750	12/18/2019	08/15/2029
91324P-DX-7	UNITEDHEALTH GROUP INC				1.F FE	991,570	86.4630	864,633	1,000,000	994,423	0	810	0	0	2.000	2.090	MN	2,556	20,000	05/13/2020	05/15/2030
91324P-EJ-7	UNITEDHEALTH GROUP INC				1.F FE	997,420	97.7860	977,867	1,000,000	997,763	0	219	0	0	4.200	4.230	MN	5,367	42,000	05/17/2022	05/15/2032
91913Y-AU-4	VALERO ENERGY CORP				2.B FE	1,432,125	96.0180	1,440,278	1,500,000	1,475,790	0	8,310	0	0	3.400	4.030	MS	15,017	51,000	03/22/2018	09/15/2026
927804-GG-3	VIRGINIA ELECTRIC AND POWER CO				1.F FE	2,925,630	84.4620	2,533,886	3,000,000	2,938,220	0	6,611	0	0	2.400	2.680	MS	18,200	72,000	02/03/2022	03/30/2032
92840V-AQ-5	VISTRA OPERATIONS CO LLC				2.C FE	1,021,770	105.1220	1,051,222	1,000,000	1,021,745	0	(25)	0	0	6.950	6.630	AO	18,340	0	12/11/2023	10/15/2033
92928Q-AF-5	WEA FINANCE LLC				2.B FE	1,427,314	95.0500	1,190,700	1,400,000	1,416,156	0	(2,827)	0	0	3.500	3.250	JD	2,178	49,000	10/23/2019	06/15/2029
92940P-AG-9	WRKCO INC				2.B FE	822,390	86.2610	862,615	1,000,000	831,574	0	9,184	0	0	3.000	5.280	JD	1,333	30,000	04/26/2023	06/15/2033
931142-EE-9	WALMART INC				1.C FE	996,940	98.7710	987,714	1,000,000	998,486	0	305	0	0	3.700	3.730	JD	514	37,000	06/20/2018	06/26/2028
94106L-BE-8	WASTE MANAGEMENT INC			PUB CORP	1.G FE	1,429,140	95.8140	1,437,211	1,500,000	1,468,534	0	7,421	0	0	3.150	3.730	MN	6,038	47,250	03/16/2018	11/15/2027
95000U-2D-4	WELLS FARGO & CO				2.A FE	1,115,330	97.2850	972,856	1,000,000	1,066,143	0	(12,704)	0	0	4.150	2.670	JJ	18,099	41,500	12/18/2019	01/24/2029
969457-BX-7	WILLIAMS COS INC/THE				2.B FE	1,817,380	91.6750	1,833,519	2,000,000	1,844,261	0	18,690	0	0	3.500	4.840	MN	8,944	70,000	07/18/2022	11/15/2030
98138H-AJ-0	WORKDAY INC				2.B FE	1,860,840	93.1820	1,863,657	2,000,000	1,877,955	0	11,863	0	0	3.800	4.700	AO	19,000	76,000	07/18/2022	04/01/2032
013716-AU-9	RIO TINTO ALCAN INC			A	1.F FE	2,084,920	109.5060	2,190,131	2,000,000	2,083,173	0	(1,747)	0	0	6.125	5.570	JD	5,444	61,250	09/06/2023	12/15/2033
136375-DH-2	CANADIAN NATIONAL RAILWAY CO			A	1.F FE	1,196,218	109.9960	1,318,853	1,199,000	1,196,253	0	35	0	0	5.850	5.880	MN	11,690	0	10/30/2023	11/01/2033
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO			A	2.B FE	1,105,577	97.7840	1,075,625	1,100,000	1,102,682	0	(570)	0	0	4.000	3.930	JD	3,667	44,000	05/23/2018	06/01/2028
884903-BV-6	THOMSON REUTERS CORP			A	2.A FE	645,687	96.2650	673,857	700,000	681,089	0	7,388	0	0	3.350	4.560	MN	2,996	23,450	09/26/2018	05/15/2026
89115A-2E-1	TORONTO-DOMINION BANK/THE			A	1.E FE	1,000,000	97.1720	971,721	1,000,000	1,000,000	0	0	0	0	4.456	4.450	JD	2,847	44,560	06/01/2022	06/08/2032
89352H-AM-1	TRANSCANADA PIPELINES LTD			A	2.B FE	2,918,370	94.6580	2,839,752	3,000,000	2,926,348	0	5,464	0	0	4.625	4.930	MS	46,250	138,750	07/18/2022	03/01/2034
00203Q-AF-4	AP MOLLER - MAERSK A/S			D	2.B FE	724,019	104.0850	756,698	727,000	724,085	0	66	0	0	5.875	5.920	MS	12,695	0	09/11/2023	09/14/2033
00217G-AB-9	APTIV PLC / APTIV CORP			D	2.B FE	2,359,290	88.4060	2,652,196	3,000,000	2,422,479	0	52,769	0	0	3.250	6.300	MS	32,500	97,500	10/14/2022	03/01/2032
05578A-AN-8	BPCE SA			D	1.E FE	1,489,375	88.1590	1,322,390	1,500,000	1,493,444	0	1,038	0	0	2.700	2.780	AO	1,025	40,500	01/08/2020	10/01/2029
05583J-AM-4	BPCE SA			D	2.A FE	2,077,000	100.4920	2,087,236	2,077,000	2,077,000	0	0	0	0	5.748	5.740	JJ	53,724	119,386	07/11/2022	07/19/2033
05971K-AC-3	BANCO SANTANDER SA			D	1.F FE	1,843,794	92.3220	1,661,799	1,800,000	1,826,375	0	(4,377)	0	0	3.306	3.010	JD	661	59,508	11/01/2019	06/27/2029
06738E-CL-7	BARCLAYS PLC			D	2.A FE	499,000	106.9200	533,532	499,000	499,000	0	0	0	0	6.692	6.690	MS	10,018	0	09/06/2023	09/13/2034
12803R-AC-8	CAIXABANK SA			D	2.B FE	425,000	105.5400	448,548	425,000	425,000	0	0	0	0	6.840	6.840	MS	8,721	0	09/06/2023	09/13/2034
22546Q-AP-2	CREDIT SUISSE AG/NEW YORK NY			D	1.E FE	976,462	98.5460	967,731	982,000	981,551	0	633	0	0	3.625	3.690	MS	11,075	35,598	09/04/2014	09/09/2024
23636A-AR-2	DANSKE BANK A/S			D	2.A FE	946,367	96.6480	916,225	948,000	947,186	0	162	0	0	4.375	4.390	JD	2,189	41,475	06/06/2018	06/12/2028
25243Y-AZ-2	DIAGEO CAPITAL PLC			D	1.G FE	1,011,380	97.8860	978,864	1,000,000	1,005,619	0	(1,227)	0	0	3.875	3.720	MN	4,628	38,750	12/04/2018	05/18/2028
29279G-AX-6	EINEL FINANCE INTERNATIONAL NV			D	2.A FE	2,847,600	97.4900	2,924,706	3,000,000	2,865,113	0	12,132	0	0	5.000	5.670	JD	6,667	150,000	07/18/2022	06/15/2032
29446M-AK-8	EQUINOR ASA			D	1.D FE	1,988,520	89.3660	1,787,325	2,000,000	1,992,346	0	1,094	0	0	2.375	2.440	MN	5,146	47,500	05/18/2020	05/22/2030
35177P-AL-1	ORANGE SA			D	2.A FE	36,546	123.6000	29,664	24,000	32,310	0	(1,001)	0	0	9.000	3.490	MS	720	2,160	06/27/2019	03/01/2031
404280-BB-4	HSBC HOLDINGS PLC			D	1.G FE	611,833	97.3860	597,956	614,000	613,400	0	234	0	0	3.900	3.940	MN	2,395	23,946	05/18/2016	05/25/2026
456837-AQ-6	ING GROEP NV			D	1.G FE	1,001,807	96.6530	966,539	1,000,000	1,001,043	0	(175)	0	0	4.050	4.020	AO	9,225	40,500	04/11/2019	04/09/2029

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	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
456837-BG-6	ING GROEP NV	D			1.G FE	812,000	93.6600	760,527	812,000	812,000	0	0	0	0	4.252	4.250	MS	8,919	34,526	03/21/2022	03/28/2033
55608J-BQ-0	MACQUARIE GROUP LTD	D			1.F FE	839,000	104.5450	877,136	839,000	839,000	0	0	0	0	6.255	6.250	JD	3,499	0	11/29/2023	12/07/2034
606822-AN-4	MITSUBISHI UFJ FINANCIAL GROUP	D			1.G FE	1,500,000	96.9590	1,454,394	1,500,000	1,500,000	0	0	0	0	3.677	3.670	FA	19,764	55,155	02/15/2017	02/22/2027
606822-CK-8	MITSUBISHI UFJ FINANCIAL GROUP	D			1.G FE	1,988,000	101.5890	2,019,594	1,988,000	1,988,000	0	0	0	0	5.133	5.130	JJ	45,636	102,044	07/11/2022	07/20/2033
60687Y-BA-6	MIZUHO FINANCIAL GROUP INC	D			1.G FE	998,120	88.4530	884,536	1,000,000	998,775	0	163	0	0	2.869	2.880	MS	8,607	28,690	12/19/2019	09/13/2030
636274-AE-2	NATIONAL GRID PLC	D			2.B FE	670,000	105.1250	704,341	670,000	670,000	0	0	0	0	5.809	5.800	JD	2,054	19,460	06/07/2023	06/12/2033
822582-CD-2	SHELL INTERNATIONAL FINANCE BV	D			1.D FE	1,981,010	90.0010	1,800,025	2,000,000	1,988,256	0	1,843	0	0	2.375	2.480	MN	7,125	47,500	12/18/2019	11/07/2029
82620K-BE-2	SIEMENS FINANCIERINGSMAATSCHAP	D			1.E FE	1,997,320	85.3350	1,706,705	2,000,000	1,998,015	0	252	0	0	2.150	2.160	MS	13,139	43,000	03/02/2021	03/11/2031
86562M-AV-2	SUMITOMO MITSUI FINANCIAL GROU	D			1.G FE	1,001,414	94.7200	947,207	1,000,000	1,000,592	0	(144)	0	0	3.352	3.330	AO	6,797	33,520	10/12/2017	10/18/2027
86562M-BG-4	SUMITOMO MITSUI FINANCIAL GROU	D			1.G FE	600,000	97.3940	584,368	600,000	600,000	0	0	0	0	4.306	4.300	AO	5,383	25,836	10/10/2018	10/16/2028
86562M-CE-8	SUMITOMO MITSUI FINANCIAL GROU	D			1.G FE	1,000,000	80.7750	807,755	1,000,000	1,000,000	0	0	0	0	1.710	1.710	JJ	8,028	17,100	01/04/2021	01/12/2031
874060-AW-6	TAKEDA PHARMACEUTICAL CO LTD	D			2.A FE	1,494,228	101.5080	1,522,625	1,500,000	1,496,550	0	606	0	0	5.000	5.050	MN	7,292	75,000	12/17/2019	11/26/2028
89153V-AT-6	TOTAL CAPITAL INTERNATIONAL SA	D			1.E FE	1,030,820	91.9740	919,744	1,000,000	1,018,962	0	(3,015)	0	0	2.829	2.470	JJ	13,438	28,290	11/26/2019	01/10/2030
902613-AE-8	UBS GROUP AG	D			1.G FE	1,055,000	79.7040	840,881	1,055,000	1,055,000	0	0	0	0	2.095	2.090	FA	8,595	22,102	02/02/2021	02/11/2032
904678-AB-5	UNICREDIT SPA	D			2.B FE	1,000,640	97.3780	973,788	1,000,000	1,000,271	0	(75)	0	0	4.625	4.610	AO	10,149	46,250	03/23/2018	04/12/2027
92121W-AE-0	VAR ENERGI ASA	D			2.C FE	1,553,336	112.7120	1,766,210	1,567,000	1,554,392	0	940	0	0	8.000	8.120	MN	16,018	125,360	11/08/2022	11/15/2032
961214-DK-6	WESTPAC BANKING CORP	D			1.D FE	899,001	96.3930	855,012	887,000	891,543	0	(1,335)	0	0	3.350	3.170	MS	9,327	29,715	12/05/2017	03/08/2027
961214-ET-6	WESTPAC BANKING CORP	D			1.D FE	969,400	84.4830	844,836	1,000,000	975,085	0	3,017	0	0	2.150	2.520	JD	1,672	21,500	02/03/2022	06/03/2031
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						275,404,166	XXX	261,299,407	280,718,000	276,634,846	0	525,369	0	0	XXX	XXX	XXX	2,230,505	8,570,901	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						275,404,166	XXX	261,299,407	280,718,000	276,634,846	0	525,369	0	0	XXX	XXX	XXX	2,230,505	8,570,901	XXX	XXX
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999. Total - Issuer Obligations						285,991,004	XXX	271,297,885	291,618,000	287,280,566	0	533,892	0	0	XXX	XXX	XXX	2,294,892	8,872,230	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						1,796,756	XXX	1,718,714	1,836,812	1,812,760	0	5,428	0	0	XXX	XXX	XXX	5,142	61,696	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999 - Total Bonds						287,787,760	XXX	273,016,599	293,454,812	289,093,326	0	539,320	0	0	XXX	XXX	XXX	2,300,034	8,933,926	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ..\$ 12,994,248 1B ..\$ 2,994,645 1C ..\$ 1,998,486 1D ..\$ 11,232,622 1E ..\$ 40,919,414 1F ..\$ 71,168,535 1G ..\$ 73,226,744
1B 2A ..\$ 35,649,255 2B ..\$ 35,728,987 2C ..\$ 3,230,390
1C 3A ..\$ 0 3B ..\$ 0 3C ..\$ 0
1D 4A ..\$ 0 4B ..\$ 0 4C ..\$ 0
1E 5A ..\$ 0 5B ..\$ 0 5C ..\$ 0
1F 6\$ 0

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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
06406R-BU-0	BANK OF NEW YORK MELLON CORP/T .....		..10/18/2023 ..	MORGAN STANLEY .....		.....266,000 .....	.....266,000 .....	.....0
110122-DZ-8	BRISTOL-MYERS SQUIBB CO .....		..10/30/2023 ..	JPMORGAN CHASE & CO .....		.....1,164,293 .....	.....1,167,000 .....	.....0
224044-CS-4	COX COMMUNICATIONS INC .....		..06/12/2023 ..	JPMORGAN CHASE & CO .....		.....280,643 .....	.....281,000 .....	.....0
26884T-AW-2	ERAC USA FINANCE LLC .....		..04/28/2023 ..	VARIOUS .....		.....522,666 .....	.....524,000 .....	.....12
29273V-AU-4	ENERGY TRANSFER LP .....		..10/10/2023 ..	MITSUBISHI .....		.....654,253 .....	.....655,000 .....	.....0
30303M-BH-8	META PLATFORMS INC .....		..01/02/2023 ..	DIRECT .....		.....5,998,575 .....	.....6,000,000 .....	.....89,833
337738-BH-0	FISERV INC .....		..08/14/2023 ..	WELLS FARGO .....		.....429,415 .....	.....433,000 .....	.....0
378272-BQ-0	GLENCORE FUNDING LLC .....		..09/27/2023 ..	BANK OF AMERICA CORP .....		.....1,831,938 .....	.....1,839,000 .....	.....0
46124H-AG-1	INTUIT INC .....		..09/12/2023 ..	MORGAN STANLEY .....		.....994,230 .....	.....1,000,000 .....	.....0
771196-CG-5	ROCHE HOLDINGS INC .....		..11/03/2023 ..	DEUTSCHE BANK .....		.....1,000,000 .....	.....1,000,000 .....	.....0
78409V-BP-8	S&P GLOBAL INC .....		..09/07/2023 ..	BANK OF AMERICA CORP .....		.....543,412 .....	.....544,000 .....	.....0
871829-BT-3	SYSCO CORP .....		..11/06/2023 ..	BANK OF AMERICA CORP .....		.....495,185 .....	.....500,000 .....	.....0
883556-DB-5	THERMO FISHER SCIENTIFIC INC .....		..11/28/2023 ..	WELLS FARGO .....		.....1,560,593 .....	.....1,563,000 .....	.....0
92840V-AQ-5	VISTRA OPERATIONS CO LLC .....		..12/11/2023 ..	CITIGROUP INC .....		.....1,021,770 .....	.....1,000,000 .....	.....16,603
92940P-AG-9	WRKCO INC .....		..04/26/2023 ..	MORGAN STANLEY .....		.....822,300 .....	.....1,000,000 .....	.....11,083
013716-AU-9	RIO TINTO ALCAN INC	A.....	..09/06/2023 ..	MILLENNIUM ADVISORS .....		.....2,084,920 .....	.....2,000,000 .....	.....28,243
136375-DH-2	CANADIAN NATIONAL RAILWAY CO	A.....	..10/30/2023 ..	CITIGROUP INC .....		.....1,196,218 .....	.....1,199,000 .....	.....0
00203Q-AF-4	AP MOLLER - MAERSK A/S	D.....	..09/11/2023 ..	CITIGROUP INC .....		.....724,019 .....	.....727,000 .....	.....0
06738E-CL-7	BARCLAYS PLC	D.....	..09/06/2023 ..	BARCLAYS PLC .....		.....499,000 .....	.....499,000 .....	.....0
12803R-AC-8	CAIXABANK SA	D.....	..09/06/2023 ..	BARCLAYS PLC .....		.....425,000 .....	.....425,000 .....	.....0
55608J-BQ-0	MACQUARIE GROUP LTD	D.....	..11/29/2023 ..	CITIGROUP INC .....		.....839,000 .....	.....839,000 .....	.....0
636274-AE-2	NATIONAL GRID PLC	D.....	..06/07/2023 ..	BANK OF AMERICA CORP .....		.....670,000 .....	.....670,000 .....	.....0
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						24,023,520	24,131,000	145,774
2509999997. Total - Bonds - Part 3						24,023,520	24,131,000	145,774
2509999998. Total - Bonds - Part 5						0	0	0
2509999999. Total - Bonds						24,023,520	24,131,000	145,774
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0
4509999999. Total - Preferred Stocks						0	XXX	0
5989999997. Total - Common Stocks - Part 3						0	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						24,023,520	XXX	145,774

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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
3128MJ-C9-9	FED HOME LOAN MTG CORP		12/01/2023	MBS PAYDOWN		10,554	10,554	10,382	10,546	0	7	0	7	0	10,554	0	0	0	320	11/01/2035
3132J8-6B-1	FED HOME LOAN MTG CORP		12/01/2023	MBS PAYDOWN		78,407	78,407	76,336	78,292	0	114	0	114	0	78,407	0	0	0	1,440	04/01/2043
31385X-EC-7	FED NATIONAL MTG ASSN		12/01/2023	MBS PAYDOWN		6,312	6,312	6,420	6,315	0	(3)	0	(3)	0	6,312	0	0	0	184	06/01/2033
3138A3-6X-0	FED NATIONAL MTG ASSN		12/01/2023	MBS PAYDOWN		40,145	40,145	39,580	40,119	0	25	0	25	0	40,145	0	0	0	949	01/01/2041
3138W7-UN-2	FED NATIONAL MTG ASSN		12/01/2023	MBS PAYDOWN		97,746	97,746	95,486	97,578	0	168	0	168	0	97,746	0	0	0	1,417	03/01/2043
31402B-FQ-2	FED NATIONAL MTG ASSN		09/29/2023	MBS PAYDOWN		7,605	7,605	7,736	7,620	0	(15)	0	(15)	0	7,605	0	0	0	201	07/01/2033
31407L-AG-2	FED NATIONAL MTG ASSN		12/01/2023	MBS PAYDOWN		47,591	47,591	46,778	47,505	0	86	0	86	0	47,591	0	0	0	1,873	10/01/2035
0909999999. Subtotal - Bonds - U.S. Special Revenues						288,360	288,360	282,718	287,975	0	382	0	382	0	288,360	0	0	0	6,384	XXX
009158-AV-8	AIR PRODUCTS & CHEMICALS INC		05/01/2023	JPMORGAN CHASE & CO		1,472,970	1,500,000	1,495,080	1,499,109	0	186	0	186	0	1,499,295	0	(26,325)	(26,325)	37,967	07/31/2024
038222-AL-9	APPLIED MATERIALS INC		02/23/2023	GOLDMAN SACHS		1,430,970	1,509,000	1,542,304	1,529,839	0	(834)	0	(834)	0	1,529,005	0	(98,035)	(98,035)	20,195	04/01/2027
05348E-BA-6	AVALONBAY COMMUNITIES INC		03/27/2023	BARCLAYS PLC		1,097,530	1,170,000	1,111,512	1,138,904	0	1,600	0	1,600	0	1,140,504	0	(42,974)	(42,974)	14,589	05/15/2027
09062X-AF-0	BIOGEN INC		01/23/2023	MORGAN STANLEY		980,210	1,000,000	987,150	994,449	0	129	0	129	0	994,578	0	(14,368)	(14,368)	14,625	09/15/2025
110122-AW-8	BRISTOL-MYERS SQUIBB		03/27/2023	MORGAN STANLEY		1,244,204	1,257,000	1,251,556	1,256,491	0	148	0	148	0	1,256,638	0	(12,435)	(12,435)	16,795	11/01/2023
126650-CC-2	CVS HEALTH CORP		12/05/2023	MATURITY		1,000,000	1,000,000	1,006,510	1,000,577	0	(577)	0	(577)	0	1,000,000	0	0	0	40,000	12/05/2023
14912L-5X-5	CATERPILLAR FINANCIAL SERVICES		11/24/2023	MATURITY		789,000	789,000	788,353	788,931	0	69	0	69	0	789,000	0	0	0	29,588	11/24/2023
191216-CT-5	COCA-COLA CO/THE		03/14/2023	BNP PARIBAS		932,220	1,000,000	996,650	997,464	0	64	0	64	0	997,529	0	(65,309)	(65,309)	16,388	03/25/2030
209111-FE-8	CONSOLIDATED EDISON CO OF NEW		02/21/2023	LOOP CAPITAL MARKETS		911,505	949,000	945,707	948,284	0	53	0	53	0	948,337	0	(36,832)	(36,832)	7,133	12/01/2024
247109-BS-9	DELMARVA POWER & LIGHT CO		11/15/2023	MATURITY		637,000	637,000	636,732	636,973	0	27	0	27	0	637,000	0	0	0	22,295	11/15/2023
257375-AE-5	DOMINION ENERGY GAS HOLDINGS L		11/01/2023	MATURITY		433,000	433,000	432,526	432,952	0	48	0	48	0	433,000	0	0	0	15,372	11/01/2023
291011-BR-4	EMERSON ELECTRIC CO		01/23/2023	DEUTSCHE BANK		2,504,340	3,000,000	2,990,640	2,991,509	0	57	0	57	0	2,991,566	0	(487,226)	(487,226)	6,233	12/21/2031
29364D-AV-2	ENTERGY ARKANSAS LLC		03/14/2023	BARCLAYS PLC		954,590	1,000,000	1,092,450	1,060,136	0	(2,267)	0	(2,267)	0	1,057,869	0	(103,279)	(103,279)	11,667	06/01/2028
30040W-AE-8	EVERSOURCE ENERGY		03/14/2023	MILLENNIUM ADVISORS		463,240	500,000	506,715	(165)	504,082	(165)	0	504,082	0	503,917	0	(40,677)	(40,677)	11,046	01/15/2028
30303M-8D-7	META PLATFORMS INC		01/02/2023	DIRECT		5,998,575	6,000,000	5,998,500	5,998,576	0	(1)	0	(1)	0	5,998,575	0	0	0	89,833	08/15/2032
369550-BM-9	GENERAL DYNAMICS CORP		05/01/2023	GOLDMAN SACHS		1,425,795	1,500,000	1,620,075	1,607,581	0	(4,743)	0	(4,743)	0	1,602,838	0	(177,043)	(177,043)	31,870	04/01/2030
438516-BD-7	HONEYWELL INTERNATIONAL		12/01/2023	MATURITY		467,000	467,000	464,123	466,695	0	305	0	305	0	467,000	0	0	0	15,645	12/01/2023
452308-AX-7	ILLINOIS TOOL WORKS INC		02/21/2023	MARKETS LLC		54,740	59,000	57,756	58,430	0	20	0	20	0	58,451	0	(3,710)	(3,710)	426	11/15/2026
459200-KJ-9	INTERNATIONAL BUSINESS MACHINE		01/23/2023	HSBC HOLDINGS PLC		841,690	1,000,000	996,290	997,202	0	24	0	24	0	997,226	0	(155,536)	(155,536)	3,792	05/15/2030
478160-BH-6	JOHNSON & JOHNSON		03/27/2023	TRADEWEB A2A		1,493,040	1,500,000	1,499,115	1,499,905	0	25	0	25	0	1,499,930	0	(6,890)	(6,890)	16,031	12/05/2023
584918-AW-4	MICROSOFT CORP		12/15/2023	MATURITY		1,500,000	1,500,000	1,492,620	1,499,176	0	824	0	824	0	1,500,000	0	0	0	54,375	12/15/2023
637432-NP-6	NATIONAL RURAL UTILITIES COOPE		03/14/2023	BARCLAYS PLC		1,400,040	1,500,000	1,472,475	1,484,620	0	575	0	575	0	1,485,195	0	(85,155)	(85,155)	31,025	02/07/2028
70109H-AL-9	PARKER-HANNIFIN CORP		05/01/2023	JANE STREET EXECUTION SVCS LLC		889,390	913,000	910,991	912,568	0	75	0	75	0	912,643	0	(23,253)	(23,253)	13,474	11/21/2024
713448-ES-3	PEPSICO INC		05/01/2023	BARCLAYS PLC		1,361,205	1,500,000	1,491,945	1,493,967	0	255	0	255	0	1,494,221	0	(133,016)	(133,016)	25,552	03/19/2030
717081-FB-4	PFIZER INC		05/01/2023	JANE STREET EXECUTION SVCS LLC		2,467,920	3,000,000	2,552,370	2,571,065	0	14,300	0	14,300	0	2,585,365	0	(117,445)	(117,445)	37,042	08/18/2031
741503-BC-9	PRICELINE GROUP INC/THE		02/23/2023	BNP PARIBAS		469,935	500,000	532,455	520,944	0	(615)	0	(615)	0	520,330	0	(50,395)	(50,395)	7,988	03/15/2028
742718-FH-7	PROCTER & GAMBLE CO/THE		05/01/2023	TORONTO DOMINION JANE STREET EXECUTION		932,900	1,000,000	997,600	998,194	0	75	0	75	0	998,269	0	(65,369)	(65,369)	18,083	03/25/2030
743315-AV-5	PROGRESSIVE CORP/THE		03/27/2023	SVCS LLC		987,000	1,000,000	1,124,250	1,085,081	0	(3,274)	0	(3,274)	0	1,081,807	0	(94,807)	(94,807)	23,111	03/01/2029
744482-BL-3	PUBLIC SERVICE CO OF NH		11/01/2023	MATURITY		218,000	218,000	217,202	217,922	0	78	0	78	0	218,000	0	0	0	7,630	11/01/2023
744560-BH-8	PUBLIC SERVICE ELECTRIC & GAS		02/23/2023	LOOP CAPITAL MARKETS		314,481	324,000	323,420	323,893	0	10	0	10	0	323,903	0	(9,422)	(9,422)	5,443	08/15/2024
75513E-CF-6	RAYTHEON TECHNOLOGIES CORP		03/14/2023	MILLENNIUM ADVISORS		794,245	805,000	804,206	804,740	0	56	0	56	0	804,796	0	(10,551)	(10,551)	7,529	12/15/2023
87612E-BE-5	TARGET CORP		03/27/2023	MILLENNIUM ADVISORS		1,435,695	1,500,000	1,420,880	1,464,672	0	2,486	0	2,486	0	1,467,158	0	(31,463)	(31,463)	17,083	04/15/2026
88579Y-AY-7	3M CO		03/27/2023	MORGAN STANLEY		1,394,700	1,500,000	1,431,675	1,460,381	0	1,863	0	1,863	0	1,462,244	0	(67,544)	(67,544)	19,646	10/15/2027
88579Y-BC-4	3M CO		02/21/2023	GOLDMAN SACHS		927,390	1,000,000	1,005,590	1,003,472	0	(82)	0	(82)	0	1,003,389	0	(75,999)	(75,999)	16,010	09/14/2028
88579Y-BJ-9	3M CO		01/23/2023	BANK OF AMERICA CORP		1,316,640	1,500,000	1,480,480	1,486,234	0	126	0	126	0	1,486,361	0	(169,721)	(169,721)	14,745	08/26/2029
907818-DV-7	UNION PACIFIC CORP		03/27/2023	MITSUBISHI		1,035,720	1,050,000	1,042,094	1,048,910	0	217	0	217	0	1,049,126	0	(13,406)	(13,406)	21,219	03/15/2024
92826C-AN-2	VISA INC		01/23/2023	JPMORGAN CHASE & CO		795,000	1,000,000	995,460	996,439	0	28	0	28	0	996,467	0	(201,467)	(201,467)	4,889	02/15/2031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY 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	
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 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 Con- tractual Maturity Date	
948741-AM-5 ..	WEINGARTEN REALTY INVESTORS .....	.....	.02/21/2023 .	MILLENNIUM ADVISORS .....	.....	177,898	192,000	190,378	191,350	0	24	0	24	0	191,375	0	(13,477)	(13,477)	3,259	..08/15/2026 .
136375-BD-3 ..	CANADIAN NATIONAL RAILWAY CO	A.....	.03/27/2023 .	SVCS LLC .....	.....	1,109,310	1,000,000	1,297,660	1,190,915	0	(7,775)	0	(7,775)	0	1,183,140	0	(73,830)	(73,830)	48,683	..07/15/2028 .
35177P-AL-1 ..	ORANGE SA	D.....	.03/14/2023 .	MILLENNIUM ADVISORS .....	.....	588,267	474,000	719,205	655,996	0	(3,997)	0	(3,997)	0	651,999	0	(63,732)	(63,732)	23,108	..03/01/2031 .
656531-AM-2 ..	EQUINOR ASA	D.....	.03/27/2023 .	SVCS LLC .....	.....	1,050,553	940,000	1,254,486	1,101,793	0	(7,742)	0	(7,742)	0	1,094,051	0	(43,498)	(43,498)	35,211	..09/23/2027 .
767201-AD-8 ..	RIO TINTO FINANCE USA LTD	D.....	.03/27/2023 .	MORGAN STANLEY .....	.....	1,125,810	1,000,000	1,346,030	1,232,303	0	(9,590)	0	(9,590)	0	1,222,713	0	(96,903)	(96,903)	50,271	..07/15/2028 .
806854-AH-8 ..	SCHLUMBERGER INVESTMENT SA	D.....	.12/01/2023 .	MATURITY .....	.....	740,000	740,000	737,484	739,729	0	271	0	271	0	740,000	0	0	0	27,010	..12/01/2023 .
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						48,163,718	50,426,000	51,260,700	50,892,453	0	(17,644)	0	(17,644)	0	50,874,810	0	(2,711,092)	(2,711,092)	933,876	XXX	
2509999997. Total - Bonds - Part 4						48,452,078	50,714,360	51,543,418	51,180,428	0	(17,262)	0	(17,262)	0	51,163,170	0	(2,711,092)	(2,711,092)	940,260	XXX	
2509999998. Total - Bonds - Part 5						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2509999999. Total - Bonds						48,452,078	50,714,360	51,543,418	51,180,428	0	(17,262)	0	(17,262)	0	51,163,170	0	(2,711,092)	(2,711,092)	940,260	XXX	
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						48,452,078	XXX	51,543,418	51,180,428	0	(17,262)	0	(17,262)	0	51,163,170	0	(2,711,092)	(2,711,092)	940,260	XXX	

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
BANK OF AMERICA FAIRFIELD, CT		0.000	0	0	(462,364)	XXX.
BANK OF AMERICA FORT WORTH, TX		0.000	0	0	52,326	XXX.
JPMORGAN CHASE BANK, N.A. NEW YORK, NY		0.000	0	0	81,558	XXX.
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(328,480)	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(328,480)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
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0599999 Total - Cash	XXX	XXX	0	0	(328,480)	XXX

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

1. January.....	(761,741)	4. April.....	(3,641,426)	7. July.....	94,537	10. October.....	23,290
2. February....	(331,752)	5. May.....	452,304	8. August.....	(187,411)	11. November...	(4,998)
3. March	195,254	6. June	(1,589,318)	9. September	182,901	12. December	(328,480)

0

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
	1A	1A ..\$0	1B ..\$0	1C ..\$0	1D ..\$0	1E ..\$0	1F ..\$0	1G ..\$0	
	1B	2A ..\$0	2B ..\$0	2C ..\$0					
	1C	3A ..\$0	3B ..\$0	3C ..\$0					
	1D	4A ..\$0	4B ..\$0	4C ..\$0					
	1E	5A ..\$0	5B ..\$0	5C ..\$0					
	1F	6\$0							

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR	B. Statutory Deposits	0	0	110,035	108,195
5. California	CA		0	0	0	0
6. Colorado	CO	B. Statutory Deposits	2,679,752	2,637,706	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA	B. Statutory Deposits	0	0	35,011	34,426
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA	B. Statutory Deposits	0	0	149,883	146,477
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM	B. Statutory Deposits	0	0	601,418	503,141
33. New York	NY		0	0	0	0
34. North Carolina	NC	B. Statutory Deposits	0	0	429,361	413,069
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC	B. Statutory Deposits	0	0	130,041	127,867
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA	B. Statutory Deposits	0	0	250,080	245,898
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	2,679,752	2,637,706	1,705,829	1,579,073
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0