



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 INSURANCE COMPANY

NAIC Group Code 4965 (Current) 4965 (Prior) NAIC Company Code 62944 Employer's ID Number 13-5570651
Organized under the Laws of New York State of Domicile or Port of Entry New York Country of Domicile United States of America
Incorporated/Organized: July 26, 1859 Commenced Business: July 28, 1859
Statutory Home Office: 1345 Avenue of the Americas New York, New York 10105
Main Administrative Office: 1345 Avenue of the Americas New York, New York 10105 - Telephone Number: (212) 554-1234
Mail Address: 1345 Avenue of the Americas New York, New York 10105, Telephone Number: (212) 554-1234
Primary Location of Books and Records: 1345 Avenue of the Americas, New York, New York 10105, (212) 554-1234
Internet Website Address: www.equitable.com
Statutory Statement Contact: Neil Guerriero, Signatory Officer (201) 743-5132
E-Mail Address: controllers@equitable.com

OFFICERS

MARK PEARSON
Chief Executive Officer

NICHOLAS BURRITT LANE
President

WILLIAM JAMES ECKERT IV
Chief Accounting Officer

JOSÉ RAMÓN GONZÁLEZ
Chief Legal Officer and Secretary

JEFFREY JOY HURD
Chief Operating Officer

ROBIN MATTHEW RAJU
Chief Financial Officer

MEREDITH ALICIA RATAJCZAK
Chief Actuary and Appointed Actuary

DIRECTORS

FRANCIS ARIAS HONDAL
JOAN MARIE LAMM-TENNANT
BERTRAM LEE SCOTT

ARLENE ELIZABETH ISAACS-LOWE
CRAIG CHARLES MACKAY
GEORGE HODGSON STANSFIELD

DANIEL GEORGE KAYE
MARK PEARSON
CHARLES GERALD THOROTON STONEHILL

State of New 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: Mark Pearson
MARK PEARSON
Chief Executive Officer
DocuSigned by: Jose Gonzalez
JOSÉ RAMÓN GONZÁLEZ
Chief Legal Officer and Secretary
LAURRINE VENTURA
NOTARY PUBLIC
State of New Jersey
ID # 50213150
My Commission Expires 8/15/2028

DocuSigned by: William Eckert
WILLIAM JAMES ECKERT IV
Chief Accounting Officer

DocuSigned by: Meredith Ratajczak
MEREDITH ALICIA RATAJCZAK
Chief Actuary and Appointed Actuary

Subscribed and sworn to before me this 10th 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 INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	36,520,158,935	0	36,520,158,935	42,457,049,850
2. Stocks (Schedule D):				
2.1 Preferred stocks	385,895,481	0	385,895,481	348,300,477
2.2 Common stocks	358,744,637	0	358,744,637	398,156,900
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	11,927,720,214	0	11,927,720,214	12,224,414,424
3.2 Other than first liens.....	223,573,930	0	223,573,930	223,651,883
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	1
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$174,942,863 , Schedule E - Part 1), cash equivalents (\$1,389,588,723 , Schedule E - Part 2) and short-term investments (\$413,786,564 , Schedule DA)	1,978,318,149	0	1,978,318,149	393,031,593
6. Contract loans (including \$0 premium notes)	3,612,395,172	5,428,902	3,606,966,270	3,505,045,138
7. Derivatives (Schedule DB)	314,378,565	0	314,378,565	1,980,636
8. Other invested assets (Schedule BA)	3,306,879,907	10,618,896	3,296,261,011	2,681,405,862
9. Receivables for securities	9,680,525	0	9,680,525	635,114,175
10. Securities lending reinvested collateral assets (Schedule DL)	33,780,113	0	33,780,113	0
11. Aggregate write-ins for invested assets	74,976,923	0	74,976,923	141,500,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	58,746,502,551	16,047,798	58,730,454,753	63,009,650,939
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	534,829,795	0	534,829,795	528,054,961
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	101,610,601	3,068,393	98,542,208	109,223,808
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	98,919,034	0	98,919,034	90,262,505
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	257,843,757	0	257,843,757	245,105,510
16.2 Funds held by or deposited with reinsured companies	30,690,794	0	30,690,794	22,009,550
16.3 Other amounts receivable under reinsurance contracts	12,702,201	0	12,702,201	6,296,845
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	1,403,141,983	1,182,822,519	220,319,464	728,530,254
19. Guaranty funds receivable or on deposit	13,854,440	0	13,854,440	7,161,984
20. Electronic data processing equipment and software	86,126,737	75,906,499	10,220,238	10,425,523
21. Furniture and equipment, including health care delivery assets (\$0)	7,384,703	7,384,703	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	120,273,019	0	120,273,019	276,849,615
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	63,338,642,691	1,337,927,190	62,000,715,501	67,282,922,524
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	164,695,597,320	0	164,695,597,320	147,979,698,797
28. Total (Lines 26 and 27)	228,034,240,011	1,337,927,190	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS				
1101. Collateral on derivative instruments	74,930,000	0	74,930,000	141,500,000
1102. Miscellaneous invested assets	46,923	0	46,923	0
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)	74,976,923	0	74,976,923	141,500,000
2501. Accrued charges for administrative, separate accounts, claim service and other fees	7,520,427	0	7,520,427	3,542,452
2502. Miscellaneous assets	23,928,052	0	23,928,052	36,057,655
2503. Other assets non-admitted	52,697,278	52,697,278	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,840,617,319	0	1,840,617,319	2,209,750,923
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 23,953,568,297 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 9,118 Modco Reserve)	23,953,568,297	39,276,637,088
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	531,863,285	534,436,599
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	15,180,205,992	16,134,182,865
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	430,195,142	614,742,064
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	36,818,769	36,821,056
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	4,049,120	2,741,425
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)	98,151,681	102,621,955
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 \$ 389 discount; including \$ 125,442 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3,510,162	4,103,040
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	6,375,200	5,371,027
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 23,507,802 ceded	23,507,802	100,817,701
9.4 Interest maintenance reserve (IMR, Line 6)	98,021,178	342,679,032
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,590,192 accident and health \$ 20,902 and deposit-type contract funds \$ 0	2,611,094	1,633,056
11. Commissions and expense allowances payable on reinsurance assumed	4,176,099	3,829,810
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	240,683,170	245,895,284
13. Transfers to Separate Accounts due or accrued (net) (including \$ (917,738,323) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(905,965,794)	(1,893,835,506)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	40,856,754	43,312,796
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	99,354,000	91,241,433
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,143,249	1,971,581
17. Amounts withheld or retained by reporting entity as agent or trustee	5,283,414,087	3,668,598,392
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	61,650,290	139,537,641
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	66,367,366	62,155,557
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)	1,122,257,896	1,005,606,668
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	1,351,752	3,294,734
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	71,196,367	72,694,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	13,177,244,453	811,099,734
24.08 Derivatives	0	0
24.09 Payable for securities	750,214,773	63,732,408
24.10 Payable for securities lending	33,780,113	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	196,522,552	608,218,220
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	60,614,124,849	62,084,140,403
27. From Separate Accounts Statement	164,382,851,841	147,582,656,784
28. Total liabilities (Lines 26 and 27)	224,996,976,690	209,666,797,187
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)	1,650,166,591	1,675,739,971
34. Aggregate write-ins for special surplus funds	1,002,184,178	1,362,060,955
35. Unassigned funds (surplus)	(955,514,638)	2,555,523,208
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 \$ 312,745,479 in Separate Accounts Statement)	1,696,836,131	5,593,324,134
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,699,336,131	5,595,824,134
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,332,683	12,406,777
2502. Accrued interest on policy claims and other contract funds	3,204,733	4,433,147
2503. Miscellaneous liabilities	180,985,136	591,378,296
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)	196,522,552	608,218,220
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. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	929,421,764	1,329,560,955
3498. Summary of remaining write-ins for Line 34 from overflow page	40,262,414	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,002,184,178	1,362,060,955

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	(2,914,023,797)	13,460,730,816
2. Considerations for supplementary contracts with life contingencies	15,306,444	22,709,189
3. Net investment income (Exhibit of Net Investment Income, Line 17)	514,447,703	5,280,479,190
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(28,654,646)	(4,227,646)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	578,773,661	671,431,946
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	(143,148,934)	31,223,903
7. Reserve adjustments on reinsurance ceded	(2,848,016)	(3,668,172)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,402,563,999	1,465,624,403
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	12,658,196	69,073,742
9. Total (Lines 1 to 8.3)	(564,925,390)	20,993,377,371
10. Death benefits	1,668,567,217	2,283,907,183
11. Matured endowments (excluding guaranteed annual pure endowments)	11,915,983	1,462,714
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	2,070,340,727	2,268,159,089
13. Disability benefits and benefits under accident and health contracts	79,479,729	77,023,240
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	14,965,605,577	14,205,002,011
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	728,681,691	273,949,530
18. Payments on supplementary contracts with life contingencies	47,027,182	47,798,047
19. Increase in aggregate reserves for life and accident and health contracts	(15,325,642,105)	(3,106,502,057)
20. Totals (Lines 10 to 19)	4,245,976,001	16,050,799,757
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	965,909,740	1,240,966,784
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	9,551,506	7,989,099
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	668,733,460	819,475,257
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	63,584,169	42,310,934
25. Increase in loading on deferred and uncollected premiums	77,693	546,101
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,224,154,696)	(140,807,663)
27. Aggregate write-ins for deductions	665,393,246	688,865,747
28. Totals (Lines 20 to 27)	395,071,119	18,710,146,016
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(959,996,509)	2,283,231,355
30. Dividends to policyholders and refunds to members	97,783,608	101,942,047
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,057,780,117)	2,181,289,308
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	128,207,132	360,772,250
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)	(1,185,987,249)	1,820,517,058
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(6,333,933) (excluding taxes of \$(79,800,919) transferred to the IMR)	(539,659,853)	(1,688,209,539)
35. Net income (Line 33 plus Line 34)	(1,725,647,102)	132,307,519
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	5,595,824,134	5,393,873,655
37. Net income (Line 35)	(1,725,647,102)	132,307,519
38. Change in net unrealized capital gains (losses) less capital gains tax of \$46,638,747	(147,345,138)	101,157,028
39. Change in net unrealized foreign exchange capital gain (loss)	53,059,340	(40,687,829)
40. Change in net deferred income tax	545,607,314	76,546,769
41. Change in nonadmitted assets	(890,515,399)	694,626,271
42. Change in liability for reinsurance in unauthorized and certified companies	1,942,982	211,779,702
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	(866,405,033)
44. Change in asset valuation reserve	(116,651,229)	7,573,077
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	664,500,003	1,311,406,384
47. Other changes in surplus in Separate Accounts Statement	(663,070,196)	(1,315,007,491)
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	264,900,000	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	(25,573,381)	(52,485,569)
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	(204,662,782)	993,182,316
52. Dividends to stockholders	(1,653,032,415)	(929,781,499)
53. Aggregate write-ins for gains and losses in surplus	0	(122,261,166)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(3,896,488,003)	201,950,479
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,699,336,131	5,595,824,134
DETAILS OF WRITE-INS		
08.301. Sundry receipts and adjustments net of reinsurance ceded	12,658,196	69,073,742
08.302.		
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)	12,658,196	69,073,742
2701. Aviation reinsurance losses	26,313	(268,323)
2702. Sundry disbursements and adjustments	133,648,561	275,893,853
2703. Other income and fees – reinsurance ceded	279,484,967	0
2798. Summary of remaining write-ins for Line 27 from overflow page	252,233,405	413,240,217
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	665,393,246	688,865,747
5301. Change in Pension Plans	0	500,000
5302. Prior Year Adjustments	0	(122,761,166)
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	(122,261,166)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	9,101,759,647	17,036,208,611
2. Net investment income	369,866,613	4,959,868,718
3. Miscellaneous income	1,933,321,540	1,674,715,297
4. Total (Lines 1 through 3)	11,404,947,800	23,670,792,626
5. Benefit and loss related payments	19,628,097,820	18,984,940,067
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(9,293,485,506)	(1,850,168,742)
7. Commissions, expenses paid and aggregate write-ins for deductions	2,384,925,046	3,156,282,550
8. Dividends paid to policyholders	20,849,477	22,615,208
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(71,918,607)	(14,888,274)
10. Total (Lines 5 through 9)	12,668,468,230	20,298,780,809
11. Net cash from operations (Line 4 minus Line 10)	(1,263,520,430)	3,372,011,817
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	6,881,418,511	8,549,501,503
12.2 Stocks	262,528,524	165,303,892
12.3 Mortgage loans	855,180,738	730,493,016
12.4 Real estate	0	0
12.5 Other invested assets	241,350,090	192,125,665
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(666,003)	1,773
12.7 Miscellaneous proceeds	1,378,439,092	36,390,000
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,618,250,952	9,673,815,849
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,879,643,903	8,171,432,274
13.2 Stocks	246,456,726	311,969,830
13.3 Mortgage loans	1,390,125,040	1,660,589,932
13.4 Real estate	0	0
13.5 Other invested assets	865,418,911	683,052,841
13.6 Miscellaneous applications	353,773,120	2,701,358,359
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,735,417,700	13,528,403,236
14. Net increase/(decrease) in contract loans and premium notes	100,713,323	(27,343,060)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	4,782,119,929	(3,827,244,327)
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	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(1,393,457,520)	2,126,233,854
16.5 Dividends to stockholders	1,653,032,415	929,781,499
16.6 Other cash provided (applied)	1,113,176,993	(1,375,883,714)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,933,312,942)	(179,431,359)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,585,286,557	(634,663,868)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	393,031,593	1,027,695,461
19.2 End of year (Line 18 plus Line 19.1)	1,978,318,149	393,031,593

Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. See Note1A(2) in the Notes to Financial Statements for non-cash transactions	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	(2,914,023,797)	(1,314,908,759)	20,558,983	2,854,585,815	(4,513,199,999)	38,940,163	0	0	0
2. Considerations for supplementary contracts with life contingencies	15,306,444	XXX	XXX	15,306,444	0	XXX	XXX	0	XXX
3. Net investment income	514,447,703	1,201,236,055	4,043,432	(636,495,678)	(91,160,751)	36,814,669	0	9,976	0
4. Amortization of Interest Maintenance Reserve (IMR)	(28,654,646)	(14,276,965)	(44,595)	(3,563,404)	(10,347,610)	(422,072)	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	578,773,661	(20,385,763)	0	471,619,777	127,539,647	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	(143,148,934)	(1,387,393,256)	0	1,151,864,554	92,000,696	379,072	XXX	0	0
7. Reserve adjustments on reinsurance ceded	(2,848,016)	0	0	(768,828)	(2,079,188)	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,402,563,999	67,737,845	0	721,860,240	612,965,914	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	12,658,196	31,552,205	0	(21,830,398)	984,504	1,930,794	0	21,091	0
9. Totals (Lines 1 to 8.3)	(564,925,390)	(1,436,438,638)	24,557,820	4,552,578,522	(3,783,296,787)	77,642,626	0	31,067	0
10. Death benefits	1,668,567,217	1,652,337,861	16,229,356	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	11,915,983	11,915,983	0	0	0	XXX	XXX	0	0
12. Annuity benefits	2,070,340,727	XXX	XXX	919,899,665	1,150,441,062	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	79,479,729	8,187,532	36,943	0	0	71,255,254	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	14,965,605,577	742,795,501	0	8,374,712,099	5,848,097,977	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	728,681,691	307,769,617	1,586,136	143,014,826	263,575,218	12,735,894	XXX	0	0
18. Payments on supplementary contracts with life contingencies	47,027,182	0	0	47,027,182	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(15,325,642,105)	(3,162,591,613)	1,961,247	(4,392,854,638)	(7,769,583,788)	(2,573,313)	XXX	0	0
20. Totals (Lines 10 to 19)	4,245,976,001	(439,585,119)	19,813,682	5,091,799,134	(507,469,531)	81,417,835	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	965,909,740	178,802,710	1,828,926	532,495,350	248,073,271	4,704,914	0	4,569	XXX
22. Commissions and expense allowances on reinsurance assumed	9,551,506	6,946,754	0	408	0	2,604,344	XXX	0	0
23. General insurance expenses and fraternal expenses.....	668,733,460	341,046,656	8,299,856	154,775,086	137,665,548	26,946,314	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	63,584,169	45,348,382	1,826,838	8,830,375	6,680,766	897,808	0	0	0
25. Increase in loading on deferred and uncollected premiums	77,693	77,693	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(6,224,154,696)	(160,112,134)	0	(2,221,210,891)	(3,842,831,671)	0	XXX	0	0
27. Aggregate write-ins for deductions	665,393,246	174,445,544	122,476	449,687,900	40,765,684	362,999	0	8,643	0
28. Totals (Lines 20 to 27)	395,071,119	146,970,486	31,891,778	4,016,377,362	(3,917,115,933)	116,934,214	0	13,212	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(959,996,509)	(1,583,409,124)	(7,333,958)	536,201,160	133,819,146	(39,291,588)	0	17,855	0
30. Dividends to policyholders and refunds to members	97,783,608	96,367,070	0	31,501	1,385,037	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)	(1,057,780,117)	(1,679,776,194)	(7,333,958)	536,169,659	132,434,109	(39,291,588)	0	17,855	0
32. Federal income taxes incurred (excluding tax on capital gains)	128,207,132	(322,094,413)	(1,406,275)	368,267,453	90,962,201	(7,534,099)	0	12,265	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)	(1,185,987,249)	(1,357,681,781)	(5,927,683)	167,902,206	41,471,908	(31,757,489)	0	5,590	0
34. Policies/certificates in force end of year	3,125,600	818,349	98,918	1,088,034	989,022	131,277	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Sundry receipts and adjustments net of reinsurance ceded	12,658,196	31,552,205	0	(21,830,398)	984,504	1,930,794	0	21,091	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)	12,658,196	31,552,205	0	(21,830,398)	984,504	1,930,794	0	21,091	0
2701. Aviation reinsurance losses	26,313	0	0	0	0	0	0	26,313	0
2702. Sundry disbursements and adjustments	133,648,561	136,180,878	122,476	10,894,784	(13,890,203)	358,296	0	(17,670)	0
2703. Other income and fees - reinsurance ceded	279,484,967	967,708	0	85,742,826	192,774,433	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	252,233,405	37,296,958	0	353,050,290	(138,118,546)	4,703	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	665,393,246	174,445,544	122,476	449,687,900	40,765,684	362,999	0	8,643	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE ^(b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	(1,314,908,759)	0	125,549,611	156,797,095	(251,690,805)	7,342,651	(2,163,681,998)	7,547,604	772,552,024	0	30,675,059	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	1,201,236,055	0	337,105,654	36,200,551	62,207,637	7,193,014	263,823,759	12,371,656	290,923,960	0	191,409,824	0
4. Amortization of Interest Maintenance Reserve (IMR)	(14,276,965)	0	(4,400,067)	(446,044)	(520,060)	(88,629)	(2,726,667)	(152,437)	(3,584,611)	0	(2,358,450)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(20,385,763)	0	0	0	0	(17,734,044)	0	(1,007,089)	(1,457,805)	0	(186,825)	0
6. Commissions and expense allowances on reinsurance ceded	(1,387,393,256)	0	16,763	92,528,479	(176,162,816)	930	(1,306,120,862)	0	(1,393,758)	0	3,738,008	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	67,737,845	0	0	0	0	142,608	0	3,583,788	64,011,449	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	31,552,205	0	2,515	23,438	2,368	552	0	9,175	30,795,785	0	718,372	0
9. Totals (Lines 1 to 8.3)	(1,436,438,638)	0	458,274,476	285,103,519	(366,163,676)	(3,142,918)	(3,208,705,768)	22,352,697	1,151,847,044	0	223,995,988	0
10. Death benefits	1,652,337,861	0	338,259,485	88,234,218	18,283,787	30,599,429	321,669,724	28,215,740	608,269,502	0	218,805,976	0
11. Matured endowments (excluding guaranteed annual pure endowments)	11,915,983	0	5,603,081	0	0	0	0	159,343	0	0	6,153,559	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	8,187,532	0	2,042,419	231,999	(26,736)	(27,265)	(34,958)	9,205	(730,392)	0	6,723,260	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	742,795,501	0	110,963,372	679,185	12,552,367	3,254,832	16,450,631	25,875,273	527,819,081	0	45,200,760	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	307,769,617	0	24,449,786	14,179,624	18,630,243	2,724,925	121,409,951	2,196,471	74,143,991	0	50,034,626	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 ...	(3,162,591,613)	0	(224,482,029)	23,340,608	(272,762,448)	(12,782,775)	(2,326,996,154)	(12,610,095)	(161,764,142)	0	(174,534,578)	0
20. Totals (Lines 10 to 19)	(439,585,119)	0	256,836,114	126,665,634	(223,322,787)	23,769,146	(1,867,500,806)	43,845,937	1,047,738,040	0	152,383,603	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	178,802,710	0	32,552,053	20,047,230	4,097,156	255,361	8,367,211	0	109,104,045	0	4,379,654	XXX
22. Commissions and expense allowances on reinsurance assumed	6,946,754	0	0	0	0	0	0	0	0	0	6,946,754	0
23. General insurance expenses	341,046,656	0	50,229,976	10,277,811	11,983,301	2,042,191	74,903,022	3,512,475	133,754,123	0	54,343,757	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	45,348,382	0	1,193,964	20,745,859	1,463,124	472,266	(1,442,866)	1,222,523	16,946,853	0	4,746,659	0
25. Increase in loading on deferred and uncollected premiums	77,693	0	(96,003)	455,143	0	0	(66,730)	0	0	0	(214,717)	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(160,112,134)	0	0	0	0	27,803,033	0	(49,426,470)	(138,488,697)	0	0	0
27. Aggregate write-ins for deductions	174,445,544	0	(3,019,984)	24,489,704	8,918,697	(5,132)	173,175,337	(265,343)	(7,344,282)	0	(21,503,453)	0
28. Totals (Lines 20 to 27)	146,970,486	0	337,696,120	202,681,381	(196,860,509)	54,336,865	(1,612,498,102)	(1,177,608)	1,161,710,082	0	201,082,257	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,583,409,124)	0	120,578,356	82,422,138	(169,303,167)	(57,479,783)	(1,596,207,666)	23,530,305	(9,863,038)	0	22,913,731	0
30. Dividends to policyholders and refunds to members	96,367,070	0	96,370,138	(3,068)	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)	(1,679,776,194)	0	24,208,218	82,425,206	(169,303,167)	(57,479,783)	(1,596,207,666)	23,530,305	(9,863,038)	0	22,913,731	0
32. Federal income taxes incurred (excluding tax on capital gains)	(322,094,413)	0	4,641,887	15,804,902	(32,463,613)	(11,021,657)	(306,070,280)	4,511,899	(1,891,222)	0	4,393,671	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)	(1,357,681,781)	0	19,566,331	66,620,304	(136,839,554)	(46,458,126)	(1,290,137,386)	19,018,406	(7,971,816)	0	18,520,060	0
34. Policies/certificates in force end of year	818,349	0	224,869	236,933	17,659	8,865	41,359	14,810	204,082	0	69,772	0
DETAILS OF WRITE-INS												
08.301. Sundry receipts and adjustments net of reinsurance ceded	31,552,205	0	2,515	23,438	2,368	552	0	9,175	30,795,785	0	718,372	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)	31,552,205	0	2,515	23,438	2,368	552	0	9,175	30,795,785	0	718,372	0
2701. Sundry disbursements and adjustments	136,180,878	0	(3,019,984)	24,489,704	1,329,124	(5,132)	120,374,051	(265,343)	(7,344,283)	0	622,741	0
2702. Other income and fees – reinsurance ceded	967,708	0	0	0	0	0	967,708	0	0	0	0	0
2703. Separate account MODCO reinsurance	(27,287,382)	0	0	0	(7,798)	0	(2,785,543)	0	0	0	(24,494,041)	0
2798. Summary of remaining write-ins for Line 27 from overflow page	64,584,340	0	0	0	7,597,371	0	54,619,121	0	1	0	2,367,847	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	174,445,544	0	(3,019,984)	24,489,704	8,918,697	(5,132)	173,175,337	(265,343)	(7,344,282)	0	(21,503,453)	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.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	20,558,983	0	20,558,983	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	4,043,432	0	176,638	0	0	0	0	3,866,794	0
4. Amortization of Interest Maintenance Reserve (IMR)	(44,595)	0	(1,948)	0	0	0	0	(42,647)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	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
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	24,557,820	0	20,733,673	0	0	0	0	3,824,147	0
10. Death benefits	16,229,356	0	16,229,356	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	36,943	0	36,943	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	1,586,136	0	258,708	0	0	0	0	1,327,428	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	1,961,247	0	53,030	0	0	0	0	1,908,217	0
20. Totals (Lines 10 to 19)	19,813,682	0	16,578,037	0	0	0	0	3,235,645	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,828,926	0	1,828,926	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	8,299,856	0	8,299,856	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,826,838	0	1,826,838	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	0	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
27. Aggregate write-ins for deductions	122,477	0	112,477	0	0	0	0	10,000	0
28. Totals (Lines 20 to 27)	31,891,779	0	28,646,134	0	0	0	0	3,245,645	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(7,333,959)	0	(7,912,461)	0	0	0	0	578,502	0
30. Dividends to policyholders and refunds to members	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)	(7,333,959)	0	(7,912,461)	0	0	0	0	578,502	0
32. Federal income taxes incurred (excluding tax on capital gains)	(1,406,275)	0	(1,517,202)	0	0	0	0	110,927	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)	(5,927,684)	0	(6,395,259)	0	0	0	0	467,575	0
34. Policies/certificates in force end of year	98,918	0	98,594	0	0	0	0	324	0
DETAILS OF WRITE-INS									
08.301.									
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)	0	0	0	0	0	0	0	0	0
2701. Sundry disbursements and adjustments	122,477	0	112,477	0	0	0	0	10,000	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)	122,477	0	112,477	0	0	0	0	10,000	0

(a) Includes the following amounts for FEGLI/SGLI: Line 10 , Line 100 , Line 160 , Line 230 , Line 240
(b) Include premium amounts for preneed plans included in Line 10
(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	2,854,585,815	5,772,945	0	2,436,572,604	412,240,266	0	0
2. Considerations for supplementary contracts with life contingencies	15,306,444	XXX	XXX	XXX	XXX	15,306,444	XXX
3. Net investment income	(636,495,678)	91,807,589	0	(790,154,331)	(36,136)	61,887,200	0
4. Amortization of Interest Maintenance Reserve (IMR)	(3,563,404)	(835,781)	0	(2,483,403)	(1,489)	(242,731)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	471,619,777	0	0	436,539,749	35,758,042	(678,014)	0
6. Commissions and expense allowances on reinsurance ceded	1,151,864,554	729,108	0	1,000,878,697	150,005,190	251,559	0
7. Reserve adjustments on reinsurance ceded	(768,828)	0	0	(768,828)	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	721,860,240	0	0	676,742,318	45,117,899	23	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	(21,830,398)	(7,137)	0	(25,368,581)	3,545,320	0	0
9. Totals (Lines 1 to 8.3)	4,552,578,522	97,466,724	0	3,731,958,225	646,629,092	76,524,481	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	919,899,665	103,622,717	0	773,125,219	43,151,729	0	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	8,374,712,099	31,197,110	0	7,898,658,193	444,856,796	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	143,014,826	26,193,439	0	96,330,663	(1,744)	20,492,468	0
18. Payments on supplementary contracts with life contingencies	47,027,182	0	0	0	0	47,027,182	0
19. Increase in aggregate reserves for life and accident and health contracts	(4,392,854,638)	(18,293,537)	0	(4,359,232,986)	3,705,202	(19,033,317)	0
20. Totals (Lines 10 to 19)	5,091,799,134	142,719,729	0	4,408,881,089	491,711,983	48,486,333	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	532,495,350	146,797	0	490,673,205	41,675,348	0	0
22. Commissions and expense allowances on reinsurance assumed	408	0	0	0	0	0	0
23. General insurance expenses	154,775,086	3,879,514	0	143,392,973	6,118,764	1,383,835	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,830,375	267,614	0	8,188,021	276,825	97,915	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(2,221,210,891)	0	0	(2,125,447,527)	(93,168,854)	(2,594,510)	0
27. Aggregate write-ins for deductions	449,687,900	(6,165,225)	0	484,729,557	(28,974,352)	97,920	0
28. Totals (Lines 20 to 27)	4,016,377,362	140,848,837	0	3,410,417,318	417,639,714	47,471,493	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	536,201,160	(43,382,113)	0	321,540,907	228,989,378	29,052,988	0
30. Dividends to policyholders and refunds to members	31,501	16,067	0	0	0	15,434	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	536,169,659	(43,398,180)	0	321,540,907	228,989,378	29,037,554	0
32. Federal income taxes incurred (excluding tax on capital gains)	368,267,453	(29,807,985)	0	220,849,966	157,281,065	19,944,407	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)	167,902,206	(13,590,195)	0	100,690,941	71,708,313	9,093,147	0
34. Policies/certificates in force end of year	1,088,034	11,532	0	820,443	243,036	13,023	0
DETAILS OF WRITE-INS							
08.301. Sundry receipts and adjustments net of reinsurance ceded	(21,830,398)	(7,137)	0	(25,368,581)	3,545,320	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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(21,830,398)	(7,137)	0	(25,368,581)	3,545,320	0	0
2701. Sundry disbursements and adjustments	10,894,784	65,029	0	9,491,764	1,382,470	(44,479)	0
2702. Other income and fees – reinsurance ceded	85,742,826	0	0	76,581,973	9,160,853	0	0
2703. Separate account MODCO reinsurance	1,463,902,434	(6,413,783)	0	1,510,086,545	(39,770,328)	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	(1,110,852,144)	183,529	0	(1,111,430,725)	252,653	142,399	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	449,687,900	(6,165,225)	0	484,729,557	(28,974,352)	97,920	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 which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	(4,513,199,999)	178,515,162	0	(5,737,008,346)	1,045,293,185	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	(91,160,751)	197,414,678	0	(326,881,597)	38,306,168	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(10,347,610)	(2,651,497)	0	(7,187,381)	(508,732)	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	127,539,647	0	0	120,321,797	7,217,850	0	0
6. Commissions and expense allowances on reinsurance ceded	92,000,696	2,020,665	0	89,980,031	0	0	0
7. Reserve adjustments on reinsurance ceded	(2,079,188)	0	0	(2,079,188)	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	612,965,914	0	0	580,914,468	32,051,446	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	984,504	1,189,785	0	(20,738,272)	20,532,991	0	0
9. Totals (Lines 1 to 8.3)	(3,783,296,787)	376,488,793	0	(5,302,678,488)	1,142,892,908	0	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	1,150,441,062	205,579,133	0	791,787,143	153,074,786	0	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	5,848,097,977	275,867,512	0	4,062,773,524	1,509,456,941	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	263,575,218	63,349,154	0	184,343,873	15,882,191	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(7,769,583,788)	(119,627,264)	0	(7,551,878,580)	(98,077,944)	0	0
20. Totals (Lines 10 to 19)	(507,469,531)	425,168,535	0	(2,512,974,040)	1,580,335,974	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	248,073,271	926,338	0	222,984,551	24,162,382	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	137,665,548	58,797,972	0	60,912,150	17,955,426	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,680,766	3,293,734	0	3,082,287	304,745	0	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(3,842,831,671)	0	0	(3,258,324,655)	(584,507,016)	0	0
27. Aggregate write-ins for deductions	40,765,684	(34,037,107)	0	54,635,711	20,167,080	0	0
28. Totals (Lines 20 to 27)	(3,917,115,933)	454,149,472	0	(5,429,683,996)	1,058,418,591	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	133,819,146	(77,660,679)	0	127,005,508	84,474,317	0	0
30. Dividends to policyholders and refunds to members	1,385,037	1,385,037	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)	132,434,109	(79,045,716)	0	127,005,508	84,474,317	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	90,962,201	(54,292,450)	0	87,233,573	58,021,078	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)	41,471,908	(24,753,266)	0	39,771,935	26,453,239	0	0
34. Policies/certificates in force end of year	989,022	91,273	0	889,696	8,053	0	0
DETAILS OF WRITE-INS							
08.301. Sundry receipts and adjustments net of reinsurance ceded	984,504	1,189,785	0	(20,738,272)	20,532,991	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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	984,504	1,189,785	0	(20,738,272)	20,532,991	0	0
2701. Sundry disbursements and adjustments	(13,890,203)	1,035,971	0	(17,725,171)	2,798,997	0	0
2702. Other income and fees – reinsurance ceded	192,774,433	0	0	192,525,554	248,879	0	0
2703. Separate account MODCO reinsurance	(280,910,601)	(35,438,483)	0	(262,513,918)	17,041,800	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	142,792,055	365,405	0	142,349,246	77,404	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	40,765,684	(34,037,107)	0	54,635,711	20,167,080	0	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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	38,940,163	8,196,557	0	0	435,067	2,270,283	0	0	0	0	19,196,110	6,167,989	2,674,157
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	36,814,669	2,804,555	0	0	(17,555)	(108,895)	0	0	0	0	11,923,311	21,850,694	362,559
4. Amortization of Interest Maintenance Reserve (IMR)	(422,072)	(36,089)	0	0	0	0	0	0	0	0	(135,830)	(245,283)	(4,870)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	379,072	0	0	0	0	0	0	0	0	0	379,072	0	0
7. Reserve adjustments on reinsurance ceded	0	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	0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	1,930,794	0	0	0	0	0	0	0	0	0	1,930,707	0	87
9. Totals (Lines 1 to 8.3)	77,642,626	10,965,023	0	0	417,512	2,161,388	0	0	0	0	33,293,370	27,773,400	3,031,933
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	71,255,254	16,601,551	0	0	199,883	2,423,017	0	0	0	0	32,942,388	17,247,873	1,840,542
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	12,735,894	1,173,152	0	0	441	3,055	0	0	0	0	4,101,755	7,312,350	145,141
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(2,573,313)	16,735,855	0	0	0	0	0	0	0	0	(12,692,704)	(7,601,741)	985,277
20. Totals (Lines 10 to 19)	81,417,835	34,510,558	0	0	200,324	2,426,072	0	0	0	0	24,351,439	16,958,482	2,970,960
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,704,914	813,681	0	0	54,347	193,864	0	0	0	0	3,807,459	0	(164,437)
22. Commissions and expense allowances on reinsurance assumed	2,604,344	0	0	0	0	0	0	0	0	0	264,547	2,339,797	0
23. General insurance expenses	26,946,314	2,133,354	0	0	441,138	3,223,718	0	0	0	0	20,638,814	0	509,290
24. Insurance taxes, licenses and fees, excluding federal income taxes	897,808	82,740	0	0	24,244	150,742	0	0	0	0	622,879	0	17,203
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	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	0
27. Aggregate write-ins for deductions	363,000	178,332	0	0	9,375	59,848	0	0	0	0	(182,732)	0	298,177
28. Totals (Lines 20 to 27)	116,934,215	37,718,665	0	0	729,428	6,054,244	0	0	0	0	49,502,406	19,298,279	3,631,193
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(39,291,589)	(26,753,642)	0	0	(311,916)	(3,892,856)	0	0	0	0	(16,209,036)	8,475,121	(599,260)
30. Dividends to policyholders and refunds to members	0	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)	(39,291,589)	(26,753,642)	0	0	(311,916)	(3,892,856)	0	0	0	0	(16,209,036)	8,475,121	(599,260)
32. Federal income taxes incurred (excluding tax on capital gains)	(7,534,099)	(5,129,968)	0	0	(59,809)	(746,449)	0	0	0	0	(3,108,057)	1,625,091	(114,907)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(31,757,490)	(21,623,674)	0	0	(252,107)	(3,146,407)	0	0	0	0	(13,100,979)	6,850,030	(484,353)
34. Policies/certificates in force end of year	131,277	1,721	0	0	2,807	2,562	0	0	0	0	109,046	0	15,141
DETAILS OF WRITE-INS													
08.301. Sundry receipts and adjustments net of reinsurance ceded	1,930,794	0	0	0	0	0	0	0	0	0	1,930,707	0	87
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	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,930,794	0	0	0	0	0	0	0	0	0	1,930,707	0	87
2701. Sundry disbursements and adjustments	358,297	178,332	0	0	9,375	59,848	0	0	0	0	(182,732)	0	293,474
2702. Funds Withheld ceded NII (excl. derivatives gains)	4,703	0	0	0	0	0	0	0	0	0	0	0	4,703
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	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	363,000	178,332	0	0	9,375	59,848	0	0	0	0	(182,732)	0	298,177

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	20,277,511,931	0	5,667,424,321	554,644,279	794,070,723	200,765,520	5,187,008,882	198,824,306	4,608,362,744	0	3,066,411,156	0
2. Tabular net premiums or considerations	1,313,906,351	0	138,100,000	556,200,000	39,721,320	7,754,791	563,556,903	(3,527,940)	(14,264,362)	0	26,365,639	0
3. Present value of disability claims incurred	4,173,752	0	294,682	41,987	0	0	0	(60,631)	0	0	3,897,714	0
4. Tabular interest	761,042,560	0	203,000,000	140,500,000	34,827,984	6,142,333	74,424,585	5,554,489	153,609,746	0	142,983,423	0
5. Tabular less actual reserve released	(2,303,922)	0	(4,331,705)	2,027,783	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)	(2,540,858,150)	0	51,717,971	137,135,177	(297,569,910)	210,243	(2,327,703,610)	(5,541,763)	(13,411,549)	0	(85,694,709)	0
8. Totals (Lines 1 to 7)	19,813,472,522	0	6,056,205,269	1,390,549,226	571,050,117	214,872,887	3,497,286,760	195,248,461	4,734,296,579	0	3,153,963,223	0
9. Tabular cost	1,742,704,543	0	243,220,559	640,532,343	24,265,281	13,603,091	574,798,364	11,867,859	179,939,585	0	54,477,461	0
10. Reserves released by death	667,138,787	0	246,400,000	171,800,000	4,238,890	9,624,889	31,778,288	3,854,649	43,694,378	0	155,747,693	0
11. Reserves released by other terminations (net)	240,626,208	0	121,600,000	0	21,237,671	3,662,162	30,665,185	(17,431,304)	35,746,365	0	45,146,129	0
12. Annuity, supplementary contract and disability payments involving life contingencies	9,598,894	0	2,042,418	231,999	0	0	32,195	64,432	512,488	0	6,715,362	0
13. Net transfers to or (from) Separate Accounts	38,483,775	0	0	0	0	0	0	10,678,614	27,805,161	0	0	0
14. Total Deductions (Lines 9 to 13)	2,698,552,207	0	613,262,977	812,564,342	49,741,842	26,890,142	637,274,032	9,034,250	287,697,977	0	262,086,645	0
15. Reserve December 31 of current year	17,114,920,315	0	5,442,942,292	577,984,884	521,308,275	187,982,745	2,860,012,728	186,214,211	4,446,598,602	0	2,891,876,578	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	14,870,650,957	0	5,317,057,115	21,019,967	702,967,143	176,971,547	2,185,042,855	49,373,244	3,770,115,197	0	2,648,103,889	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	14,789,544,740	0	5,317,057,115	21,019,967	702,967,143	176,971,547	2,185,042,855	23,611,136	3,767,933,759	0	2,594,941,218	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.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	55,351,252	0	2,434,346	0	0	0	0	52,916,906	0
2. Tabular net premiums or considerations	3,375,606	0	0	0	0	0	0	3,375,606	0
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0
4. Tabular interest	2,532,152	0	76,693	0	0	0	0	2,455,459	0
5. Tabular less actual reserve released	3,821,293	0	0	0	0	0	0	3,821,293	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0
7. Other increases (net)	(23,663)	0	(23,663)	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	65,056,640	0	2,487,376	0	0	0	0	62,569,264	0
9. Tabular cost	0	0	0	0	0	0	0	0	0
10. Reserves released by death	0	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net)	0	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	7,744,141	0	0	0	0	0	0	7,744,141	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	7,744,141	0	0	0	0	0	0	7,744,141	0
15. Reserve December 31 of current year	57,312,499	0	2,487,376	0	0	0	0	54,825,123	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0	0	0	0	0	0	0	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.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	5,903,068,772	1,064,882,878	0	4,522,029,550	28,117	316,128,227	0
2. Tabular net premiums or considerations	177,479,530	5,162,899	0	156,246,658	0	16,069,973	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	95,851,592	56,506,134	0	25,795,108	0	13,550,350	0
5. Tabular less actual reserve released	(8,893,864)	(7,725,751)	0	0	0	(1,168,113)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	(4,310,426,089)	46,267,778	0	(4,357,801,319)	3,705,201	(2,597,749)	0
8. Totals (Lines 1 to 7)	1,857,079,941	1,165,093,939	0	346,269,997	3,733,318	341,982,688	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	134,741,727	2,145,201	0	132,596,526	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	177,340,681	116,359,397	0	16,093,506	0	44,887,778	0
13. Net transfers to or (from) Separate Accounts	34,783,401	0	0	34,783,401	0	0	0
14. Total Deductions (Lines 9 to 13)	346,865,809	118,504,598	0	183,473,433	0	44,887,778	0
15. Reserve December 31 of current year	1,510,214,133	1,046,589,341	0	162,796,564	3,733,318	297,094,910	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	163,137,035	51,975,975	0	111,161,061	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	2,271,326	0	0	2,271,326	0	0	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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)

(N/A Fraternal)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	13,040,705,134	2,887,763,303	0	9,449,604,219	703,337,611	0	0
2. Tabular net premiums or considerations	459,726,440	171,693,363	0	219,859,536	68,173,542	0	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	206,657,079	112,710,097	0	80,008,543	13,938,439	0	0
5. Tabular less actual reserve released	(302,665,412)	(302,665,412)	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	(7,140,786,007)	305,192,517	0	(7,432,728,701)	(13,249,824)	0	0
8. Totals (Lines 1 to 7)	6,263,637,233	3,174,693,868	0	2,316,743,597	772,199,769	0	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	746,042,911	174,388,037	0	419,499,851	152,155,023	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	298,768,987	231,068,182	0	63,495,687	4,205,118	0	0
13. Net transfers to or (from) Separate Accounts	(52,296,003)	1,101,619	0	(75,659,536)	22,261,914	0	0
14. Total Deductions (Lines 9 to 13)	992,515,896	406,557,838	0	407,336,002	178,622,056	0	0
15. Reserve December 31 of current year	5,271,121,338	2,768,136,030	0	1,909,407,594	593,577,713	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,286,285,462	0	0	2,286,285,462	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	38,604,464	0	0	38,604,464	0	0	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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 197,709,857	..... 198,412,339
1.1	Bonds exempt from U.S. tax	(a) 0	..... 0
1.2	Other bonds (unaffiliated)	(a) 1,434,694,685	..... 1,410,215,757
1.3	Bonds of affiliates	(a) 103,139,774	..... 102,775,085
2.1	Preferred stocks (unaffiliated)	(b) 19,650,044	..... 19,127,497
2.11	Preferred stocks of affiliates	(b) 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 33,079,070	..... 33,079,070
2.21	Common stocks of affiliates .....	..... 0	..... 0
3.	Mortgage loans	(c) 564,656,511	..... 566,626,714
4.	Real estate	(d) 0	..... 0
5	Contract loans .....	..... 187,435,275	..... 188,416,938
6	Cash, cash equivalents and short-term investments	(e) 80,269,364	..... 80,379,588
7	Derivative instruments	(f) .. (2,052,157,849)	..... (2,023,958,649)
8.	Other invested assets .....	..... 427,581,764	..... 427,587,319
9.	Aggregate write-ins for investment income .....	..... 13,426,934	..... 13,426,934
10.	Total gross investment income	1,009,485,429	1,016,088,592
11.	Investment expenses		(g) 256,131,326
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 245,509,563
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) .....		..... 501,640,889
17.	Net investment income (Line 10 minus Line 16)		514,447,703
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment Income .....	..... 13,426,934	..... 13,426,934
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)	13,426,934	13,426,934
1501.	.....		..... 0
1502.	.....		..... 0
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 \$ 157,151,615 accrual of discount less \$ 32,505,701 amortization of premium and less \$ 130,656,368 paid for accrued interest on purchases.
- (b) Includes \$596 accrual of discount less \$ 1,569,104 amortization of premium and less \$1,889,776 paid for accrued dividends on purchases.
- (c) Includes \$7,512,529 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	(253,124,657)	(1,433,611)	(254,558,268)	..... 0	..... 0
1.1	Bonds exempt from U.S. tax .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.2	Other bonds (unaffiliated)	(129,521,476)	(64,235,768)	(193,757,244)	..... (67,444)	..... 41,860,352
1.3	Bonds of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.1	Preferred stocks (unaffiliated)	(2,977,073)	..... 0	(2,977,073)	..... 19,092,681	..... 0
2.11	Preferred stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.2	Common stocks (unaffiliated)	(97,417)	(896,775)	(994,192)	..... (694,688)	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
3.	Mortgage loans .....	..... 0	82,710	82,710	..... (81,586,884)	..... 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	(666,003)	..... 0	(666,003)	..... 0	..... 0
7.	Derivative instruments	(402,190,386)	..... 0	(402,190,386)	..... (73,104,108)	..... 11,192,920
8.	Other invested assets	(48,501,936)	(17,156,838)	(65,658,774)	..... 58,260,514	..... 0
9.	Aggregate write-ins for capital gains (losses)	(7,975,575)	2,696,641	(5,278,934)	..... (22,606,462)	..... 6,068
10.	Total capital gains (losses)	(845,054,523)	(80,943,641)	(925,998,164)	(100,706,391)	53,059,340
DETAILS OF WRITE-INS						
0901.	Derivative CGL FIWH Ceded	(7,975,575)	..... 0	(7,975,575)	..... (22,606,462)	..... 0
0902.	Foreign Exchange .....	..... 0	2,696,641	2,696,641	..... 0	..... 6,068
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)	(7,975,575)	2,696,641	(5,278,934)	(22,606,462)	6,068

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	1,224,926	248,859	166,946	0	0	809,121	0	0
2. Deferred and accrued	2,970,210	2,970,210	0	0	0	0	0	0
3. Deferred , accrued and uncollected:								
3.1 Direct	4,035,498	3,013,538	171,585	0	0	850,375	0	0
3.2 Reinsurance assumed	321,048	320,598	0	0	0	450	0	0
3.3 Reinsurance ceded	161,408	115,066	4,639	0	0	41,703	0	0
3.4 Net (Line 1 + Line 2)	4,195,138	3,219,070	166,946	0	0	809,122	0	0
4. Advance	5,333	5,333	0	0	0	0	0	0
5. Line 3.4 - Line 4	4,189,805	3,213,737	166,946	0	0	809,122	0	0
6. Collected during year:								
6.1 Direct	630,763,039	177,650,941	1,462,831	115,258,857	332,493,993	3,896,417	0	0
6.2 Reinsurance assumed	1,123,278	1,098,834	0	0	0	24,444	0	0
6.3 Reinsurance ceded	11,970,108	669,945	279,654	5,423,070	5,235,420	362,019	0	0
6.4 Net	619,916,209	178,079,830	1,183,177	109,835,787	327,258,573	3,558,842	0	0
7. Line 5 + Line 6.4	624,106,014	181,293,567	1,350,123	109,835,787	327,258,573	4,367,964	0	0
8. Prior year (uncollected + deferred and accrued - advance)	4,538,095	3,526,583	152,576	0	0	858,936	0	0
9. First year premiums and considerations:								
9.1 Direct	630,476,469	177,385,434	1,480,212	115,258,857	332,493,993	3,857,973	0	0
9.2 Reinsurance assumed	1,082,919	1,058,625	0	0	0	24,294	0	0
9.3 Reinsurance ceded	11,991,470	677,074	282,665	5,423,070	5,235,420	373,241	0	0
9.4 Net (Line 7 - Line 8)	619,567,918	177,766,985	1,197,547	109,835,787	327,258,573	3,509,026	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	5,443,733,376	59,576,631	0	4,364,820,172	1,019,336,573	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	485,732,586	5,551	0	96,060,795	389,666,240	0	0	0
10.4 Net	4,958,000,790	59,571,080	0	4,268,759,377	629,670,333	0	0	0
RENEWAL								
11. Uncollected	93,495,003	117,328,923	(59,952)	(251,037,247)	213,421,956	13,841,323	0	0
12. Deferred and accrued	89,661,139	89,215,468	0	0	0	445,671	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	139,012,630	137,321,395	0	0	0	1,691,235	0	0
13.2 Reinsurance assumed	66,312,158	52,670,990	0	272,000	0	13,369,168	0	0
13.3 Reinsurance ceded	22,168,647	(16,552,005)	59,952	251,309,247	(213,421,956)	773,409	0	0
13.4 Net (Line 11 + Line 12)	183,156,141	206,544,390	(59,952)	(251,037,247)	213,421,956	14,286,994	0	0
14. Advance	3,505,219	3,379,777	0	0	0	125,442	0	0
15. Line 13.4 - Line 14	179,650,922	203,164,613	(59,952)	(251,037,247)	213,421,956	14,161,552	0	0
16. Collected during year:								
16.1 Direct	5,214,358,518	1,919,015,104	20,002,110	1,428,238,421	1,801,977,507	45,125,376	0	0
16.2 Reinsurance assumed	180,715,308	169,680,564	0	3,259,743	0	7,775,001	0	0
16.3 Reinsurance ceded	13,884,263,517	3,654,655,469	604,989	2,830,141,601	7,381,697,082	17,164,376	0	0
16.4 Net	(8,489,189,691)	(1,565,959,801)	19,397,121	(1,398,643,437)	(5,579,719,575)	35,736,001	0	0
17. Line 15 + Line 16.4	(8,309,538,769)	(1,362,795,188)	19,337,169	(1,649,680,684)	(5,366,297,619)	49,897,553	0	0
18. Prior year (uncollected + deferred and accrued - advance)	182,053,737	189,451,635	(24,266)	(125,671,334)	103,831,286	14,466,416	0	0
19. Renewal premiums and considerations:								
19.1 Direct	5,213,310,639	1,917,971,661	20,002,110	1,428,238,421	1,801,977,507	45,120,940	0	0
19.2 Reinsurance assumed	185,087,840	174,384,128	0	3,210,743	0	7,492,969	0	0
19.3 Reinsurance ceded	13,889,990,984	3,644,602,613	640,674	2,955,458,513	7,272,106,412	17,182,772	0	0
19.4 Net (Line 17 - Line 18)	(8,491,592,505)	(1,552,246,824)	19,361,436	(1,524,009,349)	(5,470,128,905)	35,431,137	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	11,287,520,484	2,154,933,726	21,482,322	5,908,317,450	3,153,808,073	48,978,913	0	0
20.2 Reinsurance assumed	186,170,759	175,442,753	0	3,210,743	0	7,517,263	0	0
20.3 Reinsurance ceded	14,387,715,040	3,645,285,238	923,339	3,056,942,378	7,667,008,072	17,556,013	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	(2,914,023,797)	(1,314,908,759)	20,558,983	2,854,585,815	(4,513,199,999)	38,940,163	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	42,139,961	42,139,961	0	0	0	0	0	0
22. All other	37,956,749	37,944,319	0	12,430	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	73,248,820	72,977,164	0	0	0	271,656	0	0
23.2 Reinsurance assumed	298,872	298,437	0	408	0	27	0	0
23.3 Net ceded less assumed	72,949,948	72,678,727	0	(408)	0	271,629	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	(216,397,754)	(1,460,370,420)	0	1,151,864,554	92,000,696	107,416	0	0
25.2 Reinsurance assumed	9,252,634	6,648,317	0	0	0	2,604,317	0	0
25.3 Net ceded less assumed	(225,650,388)	(1,467,018,737)	0	1,151,864,554	92,000,696	(2,496,901)	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	(143,148,934)	(1,387,393,256)	0	1,151,864,554	92,000,696	379,072	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	9,551,506	6,946,754	0	408	0	2,604,344	0	0
26.3 Net ceded less assumed	(152,700,440)	(1,394,340,010)	0	1,151,864,146	92,000,696	(2,225,272)	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	131,280,545	83,412,561	855,901	17,323,305	28,550,486	1,133,723	0	4,569
28. Single	314,890,908	1,206,775	0	253,089,912	60,594,221	0	0	0
29. Renewal	519,738,287	94,183,374	973,025	262,082,133	158,928,564	3,571,191	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	965,909,740	178,802,710	1,828,926	532,495,350	248,073,271	4,704,914	0	4,569

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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	24,168,177	0	723,244	0	23,407	0	24,914,828
2.	Salaries and wages	414,384,902	0	11,188,518	0	191,740,573	0	617,313,993
3.11	Contributions for benefit plans for employees	19,837,625	0	1,560,734	0	43,656,411	0	65,054,770
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	6,654,112	0	226,034	0	10,372,850	0	17,252,996
4.2	Medical examination fees	1,992,514	0	211	0	0	0	1,992,725
4.3	Inspection report fees	0	0	0	0	0	0	0
4.4	Fees of public accountants and consulting actuaries	21,292,099	0	7,017,585	0	1,212,244	0	29,521,928
4.5	Expense of investigation and settlement of policy claims	0	0	0	0	0	0	0
5.1	Traveling expenses	4,831,915	0	246,066	0	757,782	0	5,835,763
5.2	Advertising	9,796,209	0	441,146	0	113	0	10,237,468
5.3	Postage, express, telegraph and telephone	14,332,635	0	292,361	0	621,891	0	15,246,887
5.4	Printing and stationery	13,889,540	0	420,965	0	69,157	0	14,379,662
5.5	Cost or depreciation of furniture and equipment	9,388,999	0	50,820	0	249,475	0	9,689,294
5.6	Rental of equipment	0	0	0	0	1,169,417	0	1,169,417
5.7	Cost or depreciation of EDP equipment and software	41,397,416	0	773,210	0	84,185	0	42,254,811
6.1	Books and periodicals	0	0	0	0	0	0	0
6.2	Bureau and association fees	2,674,989	0	68,608	0	1,968,022	0	4,711,619
6.3	Insurance, except on real estate	1,564,086	0	21,517	0	825,269	0	2,410,872
6.4	Miscellaneous losses	0	0	2,078,154	0	0	0	2,078,154
6.5	Collection and bank service charges	5,117,615	0	59,133	0	11,904,646	0	17,081,394
6.6	Sundry general expenses	852,168	0	181	0	(23,681,344)	0	(22,828,995)
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	47,629,745	0	3,867	0	0	0	47,633,612
7.2	Agents' balances charged off (less \$ \$0 recovered)	62,978	0	758	0	0	0	63,736
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	1,919,422	0	1,773,202	0	15,157,228	0	18,849,852
10.	General expenses incurred	641,787,146	0	26,946,314	0	256,131,326	(b)	(a) 924,864,786
11.	General expenses unpaid Dec. 31, prior year	179,430,394	0	5,737,515	0	60,727,375	0	245,895,284
12.	General expenses unpaid Dec. 31, current year	167,016,160	0	7,012,403	0	66,654,608	0	240,683,171
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)	654,201,380	0	25,671,426	0	250,204,093	0	930,076,899
DETAILS OF WRITE-INS								
09.301.	Special Services and related expenses	1,919,422	0	1,773,202	0	15,157,228	0	18,849,852
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)	1,919,422	0	1,773,202	0	15,157,228	0	18,849,852

(a) Includes management fees of \$ 184,258,880 to affiliates and \$ 19,414,871 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	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes	0	0	0	0	0	0
2.	State insurance department licenses and fees	13,036,649	93,684	0	0	0	13,130,333
3.	State taxes on premiums	38,176,721	403,045	0	0	0	38,579,766
4.	Other state taxes, including \$	0					
	for employee benefits	1,203,575	42,395	0	0	0	1,245,970
5.	U.S. Social Security taxes	10,269,415	358,685	0	0	0	10,628,100
6.	All other taxes	0	0	0	0	0	0
7.	Taxes, licenses and fees incurred	62,686,360	897,809	0	0	0	63,584,169
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	42,128,682	1,184,114	0	0	0	43,312,796
9.	Taxes, licenses and fees unpaid Dec. 31, current year	40,279,857	576,897	0	0	0	40,856,754
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	64,535,185	1,505,026	0	0	0	66,040,211

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	42,139,961	0
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	37,956,749	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	80,096,710	0
6. Paid in cash	16,186,810	0
7. Left on deposit	4,662,667	0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	100,946,187	0
10. Amount due and unpaid	4,049,120	0
11. Provision for dividends or refunds payable in the following calendar year	89,651,681	0
12. Terminal dividends	8,500,000	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	102,200,801	0
16. Total from prior year	105,363,380	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	97,783,608	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AM 2 1/2% (NLP, CRF, ALB) 1944-47	0	0	0	0	0
0100002. AE 2 1/2% (NLP, CRF, ALB) 1944-47	7,162	0	7,162	0	0
0100003. AE 3% (NLP, CRF, ALB) 1902-49	24,580,474	0	24,580,474	0	0
0100004. SESQUI AE 3% (NLP, CRF, ALB) 1915-48	33,988	0	33,988	0	0
0100005. Double AE 3% (NLP, CRF, ALB) 1921-47	1,000	0	1,000	0	0
0100006. AE 3 1/2% (NLP, CRF, ALB) 1915-36 ...	13,860	0	13,860	0	0
0100007. 41 CSO 2 1/4% (NLP, CRF, ANB) 1947-54	0	0	0	0	0
0100008. 41 CSO 2 1/2% (NLP, CRF, ANB) 1947-65	229,776,143	0	229,747,069	0	29,074
0100009. 150% 41CSO 2 1/2% (NLP, CRF, ANB) 1947-57	260,134	0	260,134	0	0
0100010. 225% 41CSO 2 1/2% (NLP, CRF, ANB) 1947-57 ...	12,563	0	12,563	0	0
0100011. 350% 41CSO 2 1/2% (NLP, CRF, ANB) 1951-57	18,942	0	18,942	0	0
0100012. 58 CSO 2 1/2% (NLP-CNF-ANB) 1962-71	350,088,276	0	350,088,276	0	0
0100013. 58 CSO 2 3/4% (NLP-CNF-ANB) 1962-71	493,106	0	493,106	0	0
0100014. 58 CET 2 1/2% (NLP-CNF-ANB) 1962-71 ...	11,404,977	0	11,404,977	0	0
0100015. 58 CSO 3%1963-68 Grp (NLP-CNF-ANB) 1971-78 ...	586,456,649	0	586,409,343	0	47,306
0100016. 58 CET 3% (NLP-CNF-ANB) 1971-79	24,970,863	0	24,970,863	0	0
0100017. 58 CSO 3 1/2% (CRVM-CNF-ANB) 1975-80	360,112	0	23,218	0	336,894
0100018. 58 CSO 4/20/3% (NLP-CNF-ANB) 1979-87	606,726,337	0	606,726,337	0	0
0100019. 58 CET 4/20/3% (NLP-CNF-ANB) 1979-87 ...	20,804,372	0	20,804,372	0	0
0100020. 58 CSO 4% (NLP-CNF-ANB) 1979-87	155,192,516	0	155,192,516	0	0
0100021. 58 CET 4% (NLP-CNF-ANB) 1979-87	13,206,650	0	13,206,650	0	0
0100022. 58 CSO 4/20/3% (MOD-CNF-ANB) 1979-87	119,343	0	119,343	0	0
0100023. 58 CSO 4 1/2% (NLP-CNF-ANB) 1982-84 ...	630,942	0	630,942	0	0
0100024. 58 CSO 4 1/2% (MOD-CNF-ANB) 1982-84	2,317,800	0	2,317,800	0	0
0100025. 58 CSO 4% (CRVM-CNF-ANB) 1979-87	477,137,022	0	477,137,022	0	0
0100026. 80 CSO 6% (NLP-CNF-ANB) 1984-86	1,436,053	0	1,436,053	0	0
0100027. 80 CSO 5/10/4% (CRVM-CNF-ANB) 1985-92	1,433,388,643	0	1,433,388,643	0	0
0100028. 80 CSO 4% (NLP-CNF-ANB) 1984-92	17,751,511	0	17,751,511	0	0
0100029. 80 CET 5/10/4% (NLP-CNF-ANB) 1985-92 ..	45,777,611	0	45,777,611	0	0
0100030. 80 CSO 5/10/4% (NLP-CNF-ANB) 1985-92	35,949,571	0	35,949,571	0	0
0100031. 80 CET 5 1/2% (NLP-CNF-ANB) 1987-92	2,142,882	0	2,142,882	0	0
0100032. 80 CSO 5 1/2% (CRVM-CNF-ANB) 1987-92	328,928,002	0	328,928,002	0	0
0100033. 80 CSO 5 1/2%1986-89Grp (NLP-CNF-ANB) 1987-92	642,868,672	0	642,611,355	0	257,317
0100034. 80 CSO Sel & Ult 5 1/2% (NLP-CNF-ANB) 1989-92	13,498,912	0	13,498,912	0	0
0100035. 80 CET 5% (NLP-CNF-ANB) 1992-94	1,102,917	0	1,102,917	0	0
0100036. 80 CSO 5% (CRVM-CNF-ANB) 1992-94	184,761,946	0	184,761,946	0	0
0100037. 80 CSO 5% (NLP-CNF-ANB) 1992-94	128,119,026	0	128,119,026	0	0
0100038. 80 CSO Sel & Ult 5% (NLP-CNF-ANB) 1993-94	4,152,422	0	4,152,422	0	0
0100039. 80 CET 4 1/2% (NLP-CNF-ANB) 1995-05 ...	935,672	0	935,672	0	0
0100040. 80 CSO 4 1/2% (CRVM-CNF-ANB) 1995-05	134,822,104	0	134,822,104	0	0
0100041. 80 CSO 4 1/2% (NLP-CNF-ANB) 1995-05	115,276,942	0	115,276,942	0	0
0100042. 80 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 1995-05	178,545,991	0	178,545,991	0	0
0100043. 01 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 2005	82,311,523	0	82,311,523	0	0
0100044. 01 CSO Sel & Ult 4% (CRVM-CNF-ANB) 2006-12	1,911,940,967	0	1,911,940,967	0	0
0100045. 01 CSO Sel & Ult 3 1/2% (CRVM-CNF-ANB) 2013-NB	972,781,037	0	972,781,037	0	0
0100046. 01 CSO Sel & Ult 3.5% (CRVM-CNF-ANB) NY Basis 2015-NB	52,910,167	0	52,910,167	0	0
0100047. 58 CSO 3% (NLP-CNF-ANB) ISL 1971-78	396,240	0	396,240	0	0
0100048. 58 CET 3% (NLP-CNF-ANB) ISL 1971-79	1,119,188	0	1,119,188	0	0
0100049. 58 CSO 3% (MOD-CNF-ANB) ISL 1976-79	3,378,959	0	3,378,959	0	0
0100050. 58 CSO 3 1/2% (MOD-CNF-ANB) ISL 1976-79	765,605	0	765,605	0	0
0100051. 58 CSO 3 1/2% (NLP-CNF-ANB) ISL 1975-90	37,129	0	37,129	0	0
0100052. 58 CET 3 1/2% (NLP-CNF-ANB) ISL 1979-90	264,248	0	264,248	0	0
0100053. 58 CSO 4% (NLP-CNF-ANB) ISL 1979-98	32,796,013	0	32,796,013	0	0
0100054. 58 CET 4% (NLP-CNF-ANB) ISL 1979-90	61,845,145	0	61,845,145	0	0
0100055. 58 CSO 4% (MOD-CNF-ANB) ISL 1979-90	968,327,025	0	968,327,025	0	0
0100056. 80 CSO 6% (MOD-CNF-ANB) ISL 1984-86	593,029,710	0	593,029,710	0	0
0100057. 80 CSO 4% (NLP-CNF-ANB) ISL 1984-92	5,477,699	0	5,477,699	0	0
0100058. 80 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-92	2,154,308	0	2,154,308	0	0
0100059. 80 CSO 5 1/2% (MOD-CNF-ANB) ISL 1987-92	1,180,866,093	0	1,180,866,093	0	0
0100060. 80 CSO 5% (MOD-CNF-ANB) ISL 1993-94	369,260,928	0	369,260,928	0	0
0100061. 80 CET 4 1/2% (NLP-CNF-ANB) ISL 1984-98	16,115,706	0	16,115,706	0	0
0100062. 80 CSO 4 1/2% (NLP-CNF-ANB) ISL 1984-90	3,904,554	0	3,904,554	0	0
0100063. 80 CSO 4 1/2% (MOD-CNF-ANB) ISL 1987-05 ..	2,144,209,737	0	2,144,209,737	0	0
0100064. 80 CET 4 % (NLP-CNF-ANB) ISL 1992-96	2,181,438	0	2,181,438	0	0
0100065. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88	397,399,921	0	397,399,921	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100066. 100% 1980 CSO 6% (NLP-CNF-ANB) ISL 1984-86	1,083,985,729	0	1,083,985,729	0	0
0100067. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88	17,378,796	0	17,378,796	0	0
0100068. 1980 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-08	981,664,724	0	981,664,724	0	0
0100069. 2001 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-12	1,374,822,357	0	1,374,822,357	0	0
0100070. 2001 CSO 3.5% (DEF) (MOD-CNF-ANB) ISL 2013-NB	543,016,424	0	543,016,424	0	0
0100071. 2005 Group Term Life Waiver Reserve Table 1983-86	0	0	0	0	0
0100072. 2017 CSO 3.5% (DEF) (MOD-CNF-ANB) ISL 2017-NB	79,012,030	0	79,012,030	0	0
0100073. Reg 213 3.50% CRVM Excess (2019-2020)-NB	42,046,417	0	42,046,417	0	0
0100074. Reg 213 3.00% CRVM Excess (2021-2023)-NB	53,068,290	0	53,068,290	0	0
0100075. Reg 213 3.25% CRVM Excess (2021-2023)-NB	1,544,689	0	1,544,689	0	0
0100076. 2017 CSO 3% VM-20 NPR 2021-NB - ISL	57,379,652	0	57,379,652	0	0
0100077. VM-20 DET/STO 2021-NB - ISL	0	0	0	0	0
0100078. Reg 213 CRVM Excess 2021-NB - ISL	0	0	0	0	0
0199997. Totals (Gross)	18,811,464,558	0	18,810,793,967	0	670,591
0199998. Reinsurance ceded	5,621,261,689	0	5,620,591,098	0	670,591
0199999. Life Insurance: Totals (Net)	13,190,202,868	0	13,190,202,868	0	0
0200001. 37 SA (1st mod.) 3 1/2% (DEF FI) 1923-34	16,215	XXX	16,215	XXX	0
0200002. 37 SA (2nd mod.) 3 1/2% (DEF FI) 1921-34	7,019	XXX	7,019	XXX	0
0200003. EQ 1954 Life Inc. 2 1/2% (DEF FI) 1954-62	31,939	XXX	31,939	XXX	0
0200004. EQ 1963 Life Inc. 2 3/4% (DEF FI) 1963-70	39,583	XXX	39,583	XXX	0
0200005. EQ 1963 Life Inc. 3% (DEF FI) 1963-89	2,295,464	XXX	2,295,464	XXX	0
0200006. EQ 1971 Life Inc. 3% (DEF FI) 1970-87	128,742	XXX	128,742	XXX	0
0200007. 2012 IAM 1 YR FORWARD NY Reg 213 1980-2023	24,405,614,921	XXX	7,743,258,997	XXX	16,662,355,924
0200008. 1983 Table A 5 1/2%(CARVM)(DEF NFI)1996-2001	1,578,852	XXX	1,578,852	XXX	0
0200009. 1983 Table A proj 5 1/2% (DEF FI) 1995-98	0	XXX	0	XXX	0
0200010. 1983 Table A proj 5 1/2% (IMM) 1995-98	7,425,391	XXX	1,219,281	XXX	6,206,110
0200011. 1983 Table A 11 3/4% (SS) 1982	1,513,409	XXX	1,513,409	XXX	0
0200012. 1983 Table A 11 1/4% (SS) 1984	1,135,312	XXX	1,135,312	XXX	0
0200013. 1983 Table A 11% (SS) 1983, 1985	75,876,088	XXX	75,876,088	XXX	0
0200014. 1983 Table A 9 1/4% (SS) 1986	97,387,153	XXX	97,387,153	XXX	0
0200015. 1983 Table A 8% (SS) 1987	167,255,937	XXX	167,255,937	XXX	0
0200016. 1983 Table A 7 3/4% (SS) 1975	0	XXX	0	XXX	0
0200017. 1983 Table A proj. 6% (Imm) 1911 - 68, 93 - 98	2,392,858	XXX	2,392,858	XXX	0
0200018. 1983 Table A proj. 6 1/4% (Imm) 1969	31,325	XXX	31,325	XXX	0
0200019. 1983 Table A proj. 6 1/2% (Imm) 1970	18,815	XXX	18,815	XXX	0
0200020. 1983 Table A proj. 6 3/4% (Imm) 1971 - 72	119,388	XXX	119,388	XXX	0
0200021. 1983 Table A proj. 7% (Imm) 1973	163,846	XXX	163,846	XXX	0
0200022. 1983 Table A proj. 7 1/4% (Imm) 1974	87,013	XXX	87,013	XXX	0
0200023. 1983 Table A proj. 7 1/2% (Imm) 1978	29,789	XXX	29,789	XXX	0
0200024. 1983 Table A proj. 7 3/4% (Imm) 1975 - 77, 92	485,279	XXX	485,279	XXX	0
0200025. 1983 Table A proj. 8% (Imm) 1987	989,207	XXX	989,207	XXX	0
0200026. 1983 Table A proj. 8 1/4% (Imm) 1979, 90 - 91	715,460	XXX	715,460	XXX	0
0200027. 1983 Table A proj. 8 3/4% (Imm) 1988 - 89	2,594,482	XXX	2,594,482	XXX	0
0200028. 1983 Table A proj. 9 1/4% (Imm) 1986	747,806	XXX	747,806	XXX	0
0200029. 1983 Table A proj. 9 3/4% (Imm) 1980	21,737	XXX	21,737	XXX	0
0200030. 1983 Table A proj. 11% (Imm) 1981 - 85	3,364,094	XXX	3,364,094	XXX	0
0200031. AM 2000 6% (Imm) 1999, 2003, 2009	37,196,359	XXX	11,305,570	XXX	25,890,790
0200032. AM 2000 6% (DEF. FI) 2009	0	XXX	0	XXX	0
0200033. AM 2000 6 1/2% (Imm) 2002	709,738	XXX	709,738	XXX	0
0200034. AM 2000 6 3/4% (Imm) 2001	1,248,496	XXX	1,248,496	XXX	0
0200035. AM 2000 7% (Imm) 2000	2,358,661	XXX	2,358,661	XXX	0
0200036. AM 2000 5 1/2% (IMM) 1999-2004, 2007-08	26,001,045	XXX	13,541,611	XXX	12,459,434
0200037. AM 2000 5 1/2% (DEF. FI) 1999-2004, 2007-08	0	XXX	0	XXX	0
0200038. AM 2000 5 1/4% (IMM) 2005 - 2006, 2010	59,860,350	XXX	30,801,733	XXX	29,058,617
0200039. AM 2000 5 1/4% (DEF. FI) 2005 - 2006, 2010	45,518	XXX	0	XXX	45,518
0200040. AM 2000 5 % (IMM) 2011	40,128,792	XXX	14,341,171	XXX	25,787,621
0200041. AM 2000 5 % (DEF. FI) 2011	0	XXX	0	XXX	0
0200042. AM 2000 4 1/4% (IMM) 2012	53,476,981	XXX	14,095,301	XXX	39,381,680
0200043. AM 2000 4 1/4% (DEF. FI) 2012	0	XXX	0	XXX	0
0200044. AM 2000 4% (IMM) 2013	46,794,673	XXX	14,106,009	XXX	32,688,663
0200045. AM 2000 4 % (DEF. FI) 2013	3,948,938	XXX	427,056	XXX	3,521,882
0200046. AM 2000 4 1/2% (IMM) 2014	20,531,814	XXX	5,908,307	XXX	14,623,507
0200047. AM 2000 4 1/2% (DEF. FI) 2014	29,852,525	XXX	6,372,851	XXX	23,479,673
0200048. 2012 IAR 4% (IMM) 2015 -2016 2019	397,415,320	XXX	96,774,188	XXX	300,641,131
0200049. 2012 IAR 4% (DEF. FI) 2015 -2016 2019	145,648,899	XXX	38,158,500	XXX	107,490,398
0200050. 2012 IAR 3 3/4% (IMM) 2017 2018	339,951,450	XXX	79,190,850	XXX	260,760,600
0200051. 2012 IAR 3 3/4% (DEF. FI) 2017 2018	103,584,343	XXX	27,472,300	XXX	76,112,044
0200052. 2012 IAR 3 1/2% (DEF) 2017 NB	40,909,246	XXX	0	XXX	40,909,246
0200053. 2012 IAR NY 213 Non-Jumbo 0.5%-0.99% (IMM) 2020	15,883	XXX	0	XXX	15,883
0200054. 2012 IAR NY 213 Non-Jumbo 0.5%-0.99% (DEF. FI) 2020	0	XXX	0	XXX	0
0200055. 2012 IAR NY 213 Non-Jumbo 1.00%-1.49% (IMM) 2020 - 2022	34,860,336	XXX	5,584,728	XXX	29,275,608
0200056. 2012 IAR NY 213 Non-Jumbo 1.00%-1.49% (DEF. FI) 2020 - 2022	7,211,730	XXX	2,588,380	XXX	4,623,350
0200057. 2012 IAR NY 213 Non-Jumbo 1.50%-1.99% (IMM) 2020 - 2022	299,124,521	XXX	80,692,982	XXX	218,431,538

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1				2	3	4	5	6
Valuation Standard				Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200058.	2012 IAR	NY 213 Non-Jumbo	1.50%-1.99%					
	(DEF. FI)	2020 - 2022		23,234,212	XXX	6,156,314	XXX	17,077,898
0200059.	2012 IAR	NY 213 Non-Jumbo	2.00%-2.49%					
	(IMM)	2020 - 2022		482,361,160	XXX	109,465,209	XXX	372,895,952
0200060.	2012 IAR	NY 213 Non-Jumbo	2.00%-2.49%					
	(DEF. FI)	2020 - 2022		43,364,120	XXX	11,878,925	XXX	31,485,194
0200061.	2012 IAR	NY 213 Non-Jumbo	2.50%-2.99%					
	(IMM)	2020 - 2022		329,914,555	XXX	80,053,036	XXX	249,861,520
0200062.	2012 IAR	NY 213 Non-Jumbo	2.50%-2.99%					
	(DEF. FI)	2020 - 2022		29,623,743	XXX	11,038,270	XXX	18,585,473
0200063.	2012 IAR	NY 213 Non-Jumbo	3.00%-3.49%					
	(IMM)	2020 - 2022		59,976,362	XXX	9,093,588	XXX	50,882,774
0200064.	2012 IAR	NY 213 Non-Jumbo	3.00%-3.49%					
	(DEF. FI)	2020 - 2022		7,684,654	XXX	1,133,463	XXX	6,551,191
0200065.	2012 IAR	NY 213 Non-Jumbo	3.50%-3.99% (IMM)					
		2022		66,838,518	XXX	19,591,279	XXX	47,247,239
0200066.	2012 IAR	NY 213 Non-Jumbo	3.50%-3.99%					
	(DEF. FI)	2022		3,301,284	XXX	713,763	XXX	2,587,521
0200067.	2012 IAR	NY 213 Non-Jumbo	4.00%-4.49%					
	(IMM)	2022 -2023		608,679,554	XXX	153,347,431	XXX	455,332,123
0200068.	2012 IAR	NY 213 Non-Jumbo	4.00%-4.49%					
	(DEF. FI)	2022 -2023		31,814,126	XXX	9,530,696	XXX	22,283,430
0200069.	2012 IAR	NY 213 Non-Jumbo	4.50%-4.99%					
	(IMM)	2023		531,305,450	XXX	133,447,593	XXX	397,857,857
0200070.	2012 IAR	NY 213 Non-Jumbo	4.50%-4.99%					
	(DEF. FI)	2023		25,026,059	XXX	4,985,475	XXX	20,040,584
0200071.	2012 IAR	NY 213 Non-Jumbo	5.00%-5.49%					
	(IMM)	2023		217,981,786	XXX	54,622,873	XXX	163,358,912
0200072.	2012 IAR	NY 213 Non-Jumbo	5.00%-5.49%					
	(DEF. FI)	2023		8,403,841	XXX	1,625,208	XXX	6,778,633
0200073.	AM 2000 5 1/2%	(Carvm) (DEF. NFI)	2001	257,598,305	XXX	70,331,940	XXX	187,266,365
0200074.	Additional Lump Sum Reserves on SS (SS)							
	1982-89			2,038,312	XXX	2,038,312	XXX	0
0200075.	E0 3% Min.	Death/IncomeBen. (CARVM)(DEF NFI)		12,803,670	XXX	12,803,670	XXX	0
0200076.	71 IAM	4% (CARVM)(DEF NFI)	1978 - 80	2,721,950	XXX	2,721,950	XXX	0
0200077.	71 IAM	5 1/2% (CARVM)(DEF NFI)	1981 - 82	45,618,324	XXX	45,618,324	XXX	0
0200078.	71 IAM	6% (CARVM)(DEF NFI)	1993	390,061	XXX	390,061	XXX	0
0200079.	71 IAM	6 1/2% (CARVM)(DEF NFI)	1992	2,876,036	XXX	2,876,036	XXX	0
0200080.	71 IAM	6 3/4% (CARVM)(DEF NFI)	1987	7,252,849	XXX	7,252,849	XXX	0
0200081.	71 IAM	7% (CARVM)(DEF NFI)	1990 - 91	10,799,369	XXX	10,799,369	XXX	0
0200082.	71 IAM	7 1/4% (CARVM)(DEF NFI)	1989	12,956,998	XXX	12,956,998	XXX	0
0200083.	71 IAM	7 1/2% (CARVM)(DEF NFI)	1988	10,106,845	XXX	10,106,845	XXX	0
0200084.	71 IAM	7 3/4% (CARVM)(DEF NFI)	1986	8,920,670	XXX	8,920,670	XXX	0
0200085.	71 IAM	9% (CARVM)(DEF NFI)	1985	11,141,710	XXX	11,141,710	XXX	0
0200086.	71 IAM	9 1/4% (CARVM)(DEF NFI)	1983-84	31,118,408	XXX	31,118,408	XXX	0
0200087.	71 GAM	5% (IMM)	1929-1974	11,411,272	XXX	0	XXX	11,411,272
0200088.	71 GAM	5% (DEF FI)	1929-1974	198,985	XXX	0	XXX	198,985
0200089.	71 GAM	6% (IMM)	1975-1976	1,738,034	XXX	0	XXX	1,738,034
0200090.	71 GAM	6% (DEF FI)	1975-1976	33,628	XXX	0	XXX	33,628
0200091.	71 GAM	6% (DEF NFI)	1971- NB	643,545,801	XXX	0	XXX	643,545,801
0200092.	71 GAM	6% (CARVM)(DEF NFI)	1980- NB	0	XXX	0	XXX	0
0200093.	71 GAM	7 1/2% (IMM)	1977-1984	65,848,040	XXX	0	XXX	65,848,040
0200094.	71 GAM	7 1/2% (DEF FI)	1977-1984	17,041,135	XXX	0	XXX	17,041,135
0200095.	71 GAM	7 3/4% (IMM)	1983	955,808	XXX	0	XXX	955,808
0200096.	71 GAM	7 3/4% (DEF FI)	1983	36,175	XXX	0	XXX	36,175
0200097.	71 GAM	9 3/4% (IMM)	1983-1984	31,640,309	XXX	0	XXX	31,640,309
0200098.	71 GAM	10 3/4% (IMM)	1983-1984	6,719,400	XXX	0	XXX	6,719,400
0200099.	71 GAM	11 1/4% (IMM)	1982-1984	10,648,743	XXX	0	XXX	10,648,743
0200100.	71 GAM	12 1/2% (IMM)	1982	49,731	XXX	0	XXX	49,731
0200101.	71 GAM	13 1/4% (IMM)	1982	873,028	XXX	0	XXX	873,028
0200102.	83 GAM	5 1/2% (DEF FI)	1995-2009	2,176	XXX	0	XXX	2,176
0200103.	83 GAM	5 3/4% (IMM)	1992-2009	10,490	XXX	0	XXX	10,490
0200104.	83 GAM	6% (IMM)	1987-2009	2,443,448	XXX	0	XXX	2,443,448
0200105.	83 GAM	6% (DEF FI)	1987-2009	475,696	XXX	0	XXX	475,696
0200106.	83 GAM	6 1/4% (IMM)	1988-2002	4,416,839	XXX	0	XXX	4,416,839
0200107.	83 GAM	6 1/4% (DEF FI)	1988-2002	114,257	XXX	0	XXX	114,257
0200108.	83 GAM	6 1/2% (IMM)	1986-2002	22,586,538	XXX	0	XXX	22,586,538
0200109.	83 GAM	6 1/2% (DEF FI)	1986-2002	2,246,962	XXX	0	XXX	2,246,962
0200110.	83 GAM	6 3/4% (IMM)	1992-2001	1,480,164	XXX	0	XXX	1,480,164
0200111.	83 GAM	7% (IMM)	1993,1995,2000	1,268,822	XXX	0	XXX	1,268,822
0200112.	83 GAM	7 1/4% (IMM)	1987,1990-1991,1995	12,212,012	XXX	0	XXX	12,212,012
0200113.	83 GAM	7 1/2% (IMM)	1985,1989,1992	59,574,281	XXX	0	XXX	59,574,281
0200114.	83 GAM	7 1/2% (DEF FI)	1985,1989,1992	12,585,475	XXX	0	XXX	12,585,475
0200115.	83 GAM	7 3/4% (IMM)	1987-88,92	2,940,367	XXX	0	XXX	2,940,367
0200116.	83 GAM	8% (IMM)	1986-1987,1990-1991	39,980,038	XXX	0	XXX	39,980,038
0200117.	83 GAM	8 1/4% (IMM)	1989-91	12,584,706	XXX	0	XXX	12,584,706
0200118.	83 GAM	8 1/2% (IMM)	1988	28,667	XXX	0	XXX	28,667
0200119.	83 GAM	8 3/4% (IMM)	1986-89	18,651,635	XXX	0	XXX	18,651,635
0200120.	83 GAM	9 1/4% (IMM)	1986	10,580,367	XXX	0	XXX	10,580,367
0200121.	83 GAM	9 1/2% (IMM)	1985	27,749,772	XXX	0	XXX	27,749,772
0200122.	83 GAM	10 1/2% (IMM)	1985	11,318,666	XXX	0	XXX	11,318,666
0200123.	83 GAM	11% (IMM)	1985	12,122,733	XXX	0	XXX	12,122,733
0200124.	94 GAM	3% (IMM)	2021	96,043	XXX	0	XXX	96,043
0200125.	94 GAM	3 1/4% (IMM)	2020	129,814	XXX	0	XXX	129,814
0200126.	94 GAM	3 1/2% (IMM)	2013-2022	1,336,706	XXX	0	XXX	1,336,706
0200127.	94 GAM	3 3/4% (IMM)	2012-2019	238,292	XXX	0	XXX	238,292
0200128.	94 GAM	4% (IMM)	2011-2016,2019	620,509	XXX	0	XXX	620,509

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200129. 94 GAM 4 1/4% (IMM) 2005-2014 ...	251,458	XXX	0	XXX	251,458
0200130. 94 GAM 4 1/2% (IMM) 2004, 2008, 2011, 2014	125,084	XXX	0	XXX	125,084
0200131. 94 GAM 4 3/4% (IMM) 2023	210,210	XXX	0	XXX	210,210
0200132. 94 GAM 4 3/4% (DEF FI) 2023	17,432	XXX	0	XXX	17,432
0200133. 94 GAM 5% (IMM) 2001-2011	151,653	XXX	0	XXX	151,653
0200134. 94 GAM 5 1/4% (IMM) 2000-2010	437,581	XXX	0	XXX	437,581
0200135. 94 GAM 5 1/2% (IMM) 2003-2004, 2007-2009	1,166,960	XXX	0	XXX	1,166,960
0200136. 94 GAM 6% (IMM) 2001-2003, 2009	2,109,665	XXX	0	XXX	2,109,665
0200137. 94 GAM 6 1/4% (IMM) 2000, 2002	13,897	XXX	0	XXX	13,897
0200138. 94 GAM 6 1/2% (IMM) 2001-2002	258,776	XXX	0	XXX	258,776
0200139. 94 GAM 6 3/4% (IMM) 2000-2001	250,431	XXX	0	XXX	250,431
0200140. 94 GAM 7% (IMM) 2000	8,680,237	XXX	0	XXX	8,680,237
0200141. Group Pension Non Deficit	42,216,802	XXX	0	XXX	42,216,802
0200142. GA Associations	188,017,986	XXX	0	XXX	188,017,986
0299997. Totals (Gross)	30,641,239,408	XXX	9,384,943,786	XXX	21,256,295,622
0299998. Reinsurance ceded	24,156,998,848	XXX	8,171,824,563	XXX	15,985,174,285
0299999. Annuities: Totals (Net)	6,484,240,560	XXX	1,213,119,224	XXX	5,271,121,337
0300001. 1983 Table A Proj. 6% 1993-98	18,366,856	0	18,366,856	0	0
0300002. 1983 Table A Proj. 7 1/2% 1982	3,506	0	3,506	0	0
0300003. 1983 Table A Proj. 7 3/4% 1992	2,851,916	0	2,851,916	0	0
0300004. 1983 Table A Proj. 8% 1907-82, 87	1,292,053	0	1,292,053	0	0
0300005. 1983 Table A Proj. 8 1/4% 1990-91	3,923,672	0	3,923,672	0	0
0300006. 1983 Table A Proj. 8 3/4% 1988-89	1,150,410	0	1,150,410	0	0
0300007. 1983 Table A Proj. 9 1/4% 1986	323,335	0	323,335	0	0
0300008. 1983 Table A Proj. 11% 1982-85	655,587	0	655,587	0	0
0300009. 1983 Table A Proj. 11 1/4% 1984	5,853	0	5,853	0	0
0300010. AM 2000 4 % 2013	6,613,610	0	6,613,610	0	0
0300011. AM 2000 4 1/4 % 2012	8,331,651	0	8,331,651	0	0
0300012. AM 2000 4 1/2 % 2014	8,199,729	0	8,199,729	0	0
0300013. AM 2000 5 % 2011	12,363,587	0	12,363,587	0	0
0300014. AM 2000 5 1/4% 2005-06, 2010	33,963,680	0	33,963,680	0	0
0300015. AM 2000 5 1/2% 2004, 2007, 2008	30,491,542	0	30,491,542	0	0
0300016. AM 2000 6% 1999, 2003, 2009	15,452,295	0	15,452,295	0	0
0300017. AM 2000 6 1/2% 2002	4,178,481	0	4,178,481	0	0
0300018. AM 2000 6 3/4% 2001	5,325,507	0	5,325,507	0	0
0300019. AM 2000 7% 2000	4,798,259	0	4,798,259	0	0
0300020. 2012 IAR 4% 2015-16	31,891,933	0	31,891,933	0	0
0300021. 2012 IAR 3 3/4% 2017, 2018	35,262,531	0	35,262,531	0	0
0300022. 2012 IAR NY 213 Non-Jumbo 0.5%-0.99% 2020, 2022	655,477	0	500,791	0	154,686
0300023. 2012 IAR NY 213 Non-Jumbo 1.00%-1.49% 2020, 2022	10,247,696	0	9,901,295	0	346,401
0300024. 2012 IAR NY 213 Non-Jumbo 1.50%-1.99% 2020, 2022	9,751,760	0	7,601,391	0	2,150,369
0300025. 2012 IAR NY 213 Non-Jumbo 2.00%-2.49% 2020, 2022	19,360,423	0	15,552,004	0	3,808,419
0300026. 2012 IAR NY 213 Non-Jumbo 2.50%-2.99% 2020, 2022	10,585,510	0	9,155,924	0	1,429,586
0300027. 2012 IAR NY 213 Non-Jumbo 3.50%-3.49% 2020, 2022	6,068,764	0	5,723,574	0	345,190
0300028. 2012 IAR NY 213 Non-Jumbo 3.50%-3.99% 2022	4,041,766	0	2,080,453	0	1,961,313
0300029. 2012 IAR NY 213 Non-Jumbo 4.00%-4.49% 2022	16,833,929	0	15,907,319	0	926,610
0300030. 2012 IAR NY 213 Non-Jumbo 4.50%-4.99% 2023	24,373,412	0	23,704,504	0	668,908
0300031. 2012 IAR NY 213 Non-Jumbo 5.00%-5.49% 2023	12,191,586	0	12,191,586	0	0
0300032. Equitable exp 3% MDB(Def) 1971	0	0	0	0	0
0300033. 1971 GAM 3 1/2% 1969-74	68,639	0	0	0	68,639
0300034. 1971 GAM 6% 1975-79	133,665	0	0	0	133,665
0300035. 1971 GAM 7 1/2% 1980-82	338,761	0	0	0	338,761
0300036. 1971 GAM 11 1/4% 1983-84	238,375	0	0	0	238,375
0300037. 1983 GAM 11% 1985	811,966	0	0	0	811,966
0300038. 1983 GAM 9 1/4% 1986	148,921	0	0	0	148,921
0300039. 1983 GAM 8% 1987	24,659	0	0	0	24,659
0300040. 1983 GAM 8 3/4% 1988-89	326,727	0	0	0	326,727
0300041. 1983 GAM 8 1/4% 1990-91	1,662,838	0	0	0	1,662,838
0300042. 1983 GAM 7 3/4% 1992	457,717	0	0	0	457,717
0300043. 1983 GAM 7% 1993, 2000	890,369	0	0	0	890,369
0300044. 1983 GAM 6 3/4% 2001	1,519,741	0	0	0	1,519,741
0300045. 1983 GAM 6 1/2% 2002	730,068	0	0	0	730,068
0300046. 1983 GAM 6% 1994-99, 2003, 2009	8,185,890	0	0	0	8,185,890
0300047. 1983 GAM 5 1/2% 2004, 2007, 2008	4,157,304	0	0	0	4,157,304
0300048. 1983 GAM 5 1/4% 2005-06, 2010	4,404,019	0	0	0	4,404,019
0300049. 1983 GAM 5 % 2011	2,738,607	0	0	0	2,738,607

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300050. 1983 GAM 4 1/4 % 2012	2,316,470	0	0	0	2,316,470
0300051. 1983 GAM 4 % 2013, 2015, 2016	7,186,630	0	0	0	7,186,630
0300052. 1983 GAM 4 1/2% 2014	2,690,054	0	0	0	2,690,054
0300053. 1983 GAM 3 3/4% 2017, 2018	4,002,220	0	0	0	4,002,220
0300054. 51 GAM, Equitable 1955 proj, 2 1/2% 1957-66	0	0	0	0	0
0300055. 83 GAM w/adj 1979 NCCI rem 3 1/2% 1900-1974	243,157	0	0	0	243,157
0300056. 83 GAM w/adj 1979 NCCI rem 6% 1975-1979	768,186	0	0	0	768,186
0300057. 83 GAM w/adj 1979 NCCI rem 6 1/2% 1994	0	0	0	0	0
0300058. 83 GAM w/adj 1979 NCCI rem 7% 1993	1,432,078	0	0	0	1,432,078
0300059. 83 GAM w/adj 1979 NCCI rem 7 1/2% 1980-1982	1,930,768	0	0	0	1,930,768
0300060. 83 GAM w/adj 1979 NCCI rem 7 3/4% 1992	3,782,892	0	0	0	3,782,892
0300061. 83 GAM w/adj 1979 NCCI rem 8% 1987	1,720,382	0	0	0	1,720,382
0300062. 83 GAM w/adj 1979 NCCI rem 8 1/4% 1990-1991	5,439,601	0	0	0	5,439,601
0300063. 83 GAM w/adj 1979 NCCI rem 8 3/4% 1988-1989	4,052,382	0	0	0	4,052,382
0300064. 83 GAM w/adj 1979 NCCI rem 9 1/4% 1986	880,928	0	0	0	880,928
0300065. 83 GAM w/adj 1979 NCCI rem 11% 1985	1,086,884	0	0	0	1,086,884
0300066. 83 GAM w/adj 1979 NCCI rem 11 1/4 1983-1984	1,626,215	0	0	0	1,626,215
0399997. Totals (Gross)	405,553,429	0	327,764,834	0	77,788,595
0399998. Reinsurance ceded	53,633,398	0	30,669,925	0	22,963,473
0399999. SCWLC: Totals (Net)	351,920,031	0	297,094,909	0	54,825,122
0400001. 1926-33 INT w/ AE..... 3 1/2%... (NLP) .. 1902-49	60	0	60	0	0
0400002. 1926-33 INT w/ 41CS0 .3%... (NLP)..... 1947-65	7,289	0	7,289	0	0
0400003. 59 ADB w/ 58 CS0 .....3%... (NLP-CNF). 1962-71,76	122,962	0	122,962	0	0
0400004. 59 ADB w/ 58 CS0 ...3 1/2%... (NLP-CNF) .. 1971-75	179,463	0	179,463	0	0
0400005. 59 ADB w/ 58 CS0 ...4%..... (CRVM-CNF) 1975-NB	4,976,781	0	4,976,781	0	0
0499997. Totals (Gross)	5,286,554	0	5,286,554	0	0
0499998. Reinsurance ceded	0	0	0	0	0
0499999. Accidental Death Benefits: Totals (Net)	5,286,554	0	5,286,554	0	0
0500001. 120% 52 INT PER 2 BEN 5 41CS0 2 1/2%... 1956-65	6	0	6	0	0
0500002. 120% 52 INT PER 2 BEN 5 58CS0 2 1/2%... 1962-71	2,031	0	2,031	0	0
0500003. 120% 52 INT PER 2 BEN 5 58CS0 3%..... 1971-NB	4,678,014	0	4,678,014	0	0
0500004. LTC DB Accel 94 GAM 4% (NLP) 06 - 12	18,636,676	0	18,636,676	0	0
0500005. LTC DB Accel 94 GAM 3.5% (NLP) 13 - NB	23,428,778	0	23,428,778	0	0
0500006. LTC DB Accel 94 GAM (Exh 5 section E) 3.0% ...	1,230,128	0	1,230,128	0	0
0599997. Totals (Gross)	47,975,633	0	47,975,633	0	0
0599998. Reinsurance ceded	0	0	0	0	0
0599999. Disability-Active Lives: Totals (Net)	47,975,633	0	47,975,633	0	0
0600001. Class III..... 2 1/2%... 1947-59	1,259	0	1,259	0	0
0600002. 120% 1952 INTERCO BEN 5 4 1/2%. 1956-71,76NB ..	65,218,968	0	65,218,968	0	0
0600003. 1952 INTERCO BEN 5 4 3/4%	87,990,698	0	87,990,698	0	0
0600004. 1970 INTERCO DIS (ext. ben.) 3 1/2% 1945-47, 1966-74	166,109	0	0	0	166,109
0600005. 1970 INTERCO DIS (ext. ben.) 4% 1975-78	561,856	0	0	0	561,856
0600006. 1970 INTERCO DIS (ext. ben.) 4 1/2% 1979-81 ..	676,321	0	0	0	676,321
0600007. 1970 INTERCO DIS (ext. ben.) 5% 1982, 87-NB ..	246,837	0	0	0	246,837
0600008. 1970 INTERCO DIS (ext. ben.) 5 1/2% 1983-86 ..	3,746,181	0	0	0	3,746,181
0600009. LTC DB Accel 4% (NLP) 06 - 12	3,030,593	0	3,030,593	0	0
0600010. LTC DB Accel 3.5% (NLP) 2013-NB	845,147	0	845,147	0	0
0600011. Employee Benefits Group Life Waiver of Premium	2,516,570	0	0	0	2,516,570
0699997. Totals (Gross)	165,000,539	0	157,086,665	0	7,913,874
0699998. Reinsurance ceded	5,426,498	0	0	0	5,426,498
0699999. Disability-Disabled Lives: Totals (Net)	159,574,041	0	157,086,665	0	2,487,376
0700001. Reserve for Term Conversion, OPAL, Substandard Extra	276,632	0	276,632	0	0
0700002. GMDB\Secondary Guarantee Reserve	5,218,662,090	0	5,218,662,090	0	0
0700003. For excess of valuation net premiums over gross premiums, as required by state standards.	521,414,081	0	521,414,081	0	0
0700004. Additional Actuarial Reserves - asset/liability analysis	500,000,000	0	500,000,000	0	0
0700005. Additional Actuarial Reserves - asset/liability analysis (RBC)	0	0	0	0	0
0700006. Additional Annuity Guarantee Benefit Reserve	0	0	0	0	0
0799997. Totals (Gross)	6,240,352,804	0	6,240,352,804	0	0
0799998. Reinsurance ceded	2,525,984,206	0	2,525,984,206	0	0
0799999. Miscellaneous Reserves: Totals (Net)	3,714,368,598	0	3,714,368,598	0	0
9999999. Totals (Net) - Page 3, Line 1	23,953,568,286	0	18,625,134,451	0	5,328,433,835

(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 .

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] No []

1.2

If not, state which kind is issued.
.....

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.
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)			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	5,592,111	2,599,968	0	0	0	0	0	0	0	0	1,452,547	1,539,596	0
2. Additional contract reserves (b)	326,569,797	46,867,394	0	0	0	0	0	0	0	0	30,888,905	242,168,716	6,644,782
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	332,161,908	49,467,362	0	0	0	0	0	0	0	0	32,341,452	243,708,312	6,644,782
8. Reinsurance ceded	16,936,553	0	0	0	0	0	0	0	0	0	16,936,553	0	0
9. Totals (Net)	315,225,355	49,467,362	0	0	0	0	0	0	0	0	15,404,899	243,708,312	6,644,782
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,554,498,686	4,487,209	0	0	0	0	0	0	0	0	1,480,413,525	62,325,500	7,272,452
11. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,554,498,686	4,487,209	0	0	0	0	0	0	0	0	1,480,413,525	62,325,500	7,272,452
15. Reinsurance ceded	1,337,860,756	0	0	0	0	0	0	0	0	0	1,330,588,304	0	7,272,452
16. Totals (Net)	216,637,930	4,487,209	0	0	0	0	0	0	0	0	149,825,221	62,325,500	0
17. TOTAL (Net)	531,863,285	53,954,571	0	0	0	0	0	0	0	0	165,230,120	306,033,812	6,644,782
18. TABULAR FUND INTEREST	22,057,209	1,588,037	0	0	0	0	0	0	0	0	7,140,199	13,130,710	198,263
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	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) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	16,134,308,093	0	0	209,179,105	278,143,382	15,646,985,606
2. Deposits received during the year	63,303,928,764	0	0	112,788,097	4,662,667	63,186,478,000
3. Investment earnings credited to the account	706,154,022	0	0	6,005,563	6,518,119	693,630,340
4. Other net change in reserves	(265,040,546)	0	0	(145,273)	4,727	(264,900,000)
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	64,697,386,284	0	0	142,266,084	26,484,948	64,528,635,252
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	15,181,964,049	0	0	185,561,408	262,843,947	14,733,558,694
10. Reinsurance balance at the beginning of the year	(125,227)	0	0	(125,227)	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	1,632,830	0	0	1,632,830	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(1,758,057)	0	0	(1,758,057)	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	15,180,205,992	0	0	183,803,351	262,843,947	14,733,558,694

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)\$0
2. Reported as Annuities Certain (captured in column 3)\$0
3. Reported as Supplemental Contracts (captured in column 4)\$0
4. Reported as Dividend Accumulations or Refunds (captured in column 5)\$0
5. Reported as Premium or Other Deposit Funds (captured in column 6)\$0
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year									
		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	1,115,048	1,075,692	32,151	0	0	7,205	0	0
	1.2 Reinsurance assumed	100,444,649	95,736,448	0	0	0	4,708,201	0	0
	1.3 Reinsurance ceded	15,693,528	15,693,528	0	0	0	0	0	0
	1.4 Net	85,866,169	81,118,612	32,151	0	0	4,715,406	0	0
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct	620,606	620,606	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	620,606	(b) 620,606	(b) 0	(b) 0	0	0	0	0
	2.2 Other								
	2.21 Direct	379,261,298	368,154,118	2,683,982	883,165	3,252,900	4,287,133	0	0
	2.22 Reinsurance assumed	25,119,848	0	0	0	0	25,119,848	0	0
	2.23 Reinsurance ceded	111,596,041	108,879,985	0	0	0	2,716,056	0	0
	2.24 Net	292,785,105	(b) 259,274,133	(b) 2,683,982	(b) 883,165	3,252,900	(b) 26,690,925	0	0
3.	Incurred but unreported:								
	3.1 Direct	74,493,571	66,483,898	4,750,041	0	0	3,259,632	0	0
	3.2 Reinsurance assumed	39,985,923	37,506,692	0	0	0	2,479,231	0	0
	3.3 Reinsurance ceded	26,737,463	26,316,038	95,001	0	0	326,424	0	0
	3.4 Net	87,742,031	(b) 77,674,552	(b) 4,655,040	(b) 0	0	(b) 5,412,439	0	0
4.	TOTALS								
	4.1 Direct	455,490,523	436,334,314	7,466,174	883,165	3,252,900	7,553,970	0	0
	4.2 Reinsurance assumed	165,550,420	133,243,140	0	0	0	32,307,280	0	0
	4.3 Reinsurance ceded	154,027,032	150,889,551	95,001	0	0	3,042,480	0	0
	4.4 Net	467,013,911	(a) 418,687,903	(a) 7,371,173	883,165	3,252,900	36,818,770	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$0 in Column 2 and \$2,388,007 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 \$157,086,865 Group Life \$2,487,376 , and Individual Annuities \$0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$531,863,285 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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	5,945,456,024	2,745,076,402	20,498,229	1,262,183,248	1,746,691,867	171,006,278	0	0
1.2 Reinsurance assumed	190,321,838	156,233,242	0	415,188	0	33,673,408	0	0
1.3 Reinsurance ceded	2,061,159,569	1,064,361,708	3,734,985	323,378,925	535,888,340	133,795,611	0	0
1.4 Net	(c) 4,074,618,293	1,836,947,936	16,763,244	939,219,511	1,210,803,527	70,884,075	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	455,490,523	436,334,314	7,466,174	883,165	3,252,900	7,553,970	0	0
2.2 Reinsurance assumed	165,550,420	133,243,140	0	0	0	32,307,280	0	0
2.3 Reinsurance ceded	154,027,032	150,889,551	95,001	0	0	3,042,480	0	0
2.4 Net	467,013,911	418,687,903	7,371,173	883,165	3,252,900	36,818,770	0	0
3. Amounts recoverable from reinsurers December 31, current year	257,843,756	134,449,599	0	26,735,369	95,476,399	1,182,389	0	0
4. Liability December 31, prior year:								
4.1 Direct	593,359,392	573,080,404	7,986,710	382,145	2,782,649	9,127,484	0	0
4.2 Reinsurance assumed	195,142,469	163,244,810	0	0	0	31,897,659	0	0
4.3 Reinsurance ceded	136,938,740	132,616,062	118,591	0	0	4,204,087	0	0
4.4 Net	651,563,121	603,709,152	7,868,119	382,145	2,782,649	36,821,056	0	0
5. Amounts recoverable from reinsurers December 31, prior year	245,105,509	154,964,286	0	53,941,685	34,643,682	1,555,856	0	0
6. Incurred Benefits								
6.1 Direct	5,807,587,155	2,608,330,312	19,977,693	1,262,684,268	1,747,162,118	169,432,764	0	0
6.2 Reinsurance assumed	160,729,789	126,231,572	0	415,188	0	34,083,029	0	0
6.3 Reinsurance ceded	2,090,986,108	1,062,120,510	3,711,395	296,172,609	596,721,057	132,260,537	0	0
6.4 Net	3,877,330,836	1,672,441,374	16,266,298	966,926,847	1,150,441,061	71,255,256	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 \$ 10,252,689 in Line 1.1, \$ 10,252,689 in Line 1.4.
\$ 11,915,983 in Line 6.1, and \$ 11,915,983 in Line 6.4.

(c) Includes \$ 11,181,092 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	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	5,428,902	6,636,711	1,207,809
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	10,618,896	9,648,453	(970,443)
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)	16,047,798	16,285,164	237,366
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	3,068,393	3,404,374	335,981
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	1,182,822,519	281,521,482	(901,301,037)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	75,906,499	89,089,451	13,182,952
21. Furniture and equipment, including health care delivery assets	7,384,703	10,093,218	2,708,515
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	52,697,278	47,018,103	(5,679,175)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,337,927,190	447,411,792	(890,515,398)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,337,927,190	447,411,792	(890,515,398)
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. Other assets non-admitted	52,697,278	47,018,103	(5,679,175)
2502. IMR debit balance	0	0	0
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)	52,697,278	47,018,103	(5,679,175)

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. 1. Accounting Practices

The accompanying financial statements of Equitable Financial Life Insurance Company (“the Company” or “Equitable”) have been prepared in conformity with accounting practices prescribed or permitted by the New York State Department of Financial Services (“SAP”).

The New York State Department of Financial Services (“NYDFS”) recognizes only SAP for determining and reporting the financial condition and results of operations of an insurance company, in order to determine its solvency under the New York 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 New York. However, New York Regulation 213 (“Reg 213”), adopted in May of 2019 and as amended in February 2020 and March 2021, differs from the NAIC variable annuity reserve and capital framework.

Prescribed Accounting Practices

Reg 213 requires the Company to carry statutory basis reserves for its variable annuity contract obligations equal to the greater of those required under (i) the NAIC standard or (ii) a revised version of the NYDFS requirement in effect prior to the adoption of the first amendment for contracts issued prior to January 1, 2020, and for policies issued after that date a new standard that in current market conditions imposes more conservative reserving requirements for variable annuity contracts than the NAIC standard. The impact of the application of Reg 213 was a decrease of approximately \$250.9 million in statutory surplus as of December 31, 2023 compared to statutory surplus under the NAIC variable annuity framework. Additionally, the continued application of Reg 213 resulted in a corresponding increase of \$1,695.9 million in statutory net income for the year ended December 31, 2023, which was largely offset by net income gains on our hedging program during the same period as noted in the permitted accounting practices section below. The NYDFS allows domestic insurance companies a five year phase-in provision for Reg 213 reserves. As of September 30, 2022, Equitable’s Reg 213 reserves were 100% phased-in. As of December 31, 2023, given the prevailing market conditions and business mix, the Reg 213 redundant reserves over the US RBC CTE 98 total asset requirement (“TAR”) are \$241 million.

During Q4, 2020, the Company received approval from NYDFS effective January 1, 2021, for its proposed amended Plan of Operation for Separate Account No. 68 (“SA 68”) for our Structured Capital Strategies product and Separate Account No. 69 (“SA 69”) for our Equi-Vest product Structured Investment Option, to change the accounting basis of the two Separate Accounts from fair value to book value in accordance with Section 1414 of the Insurance Law. In order to facilitate this change and comply with Section 4240(a)(10), the Company also sought approval to amend the Plans to remove the requirement to comply with Section 4240(a)(5)(iii) and substitute it with a commitment to comply with Section 4240(a)(5)(i). Similarly, the Company updated the reserves section of each Plan to reflect the fact that Regulation 128 would no longer be applicable upon the change in accounting basis. The Company applied this change effective January 1, 2021. The impact of the application is an increase of approximately \$1,861.9 million in statutory surplus as of December 31, 2023 and a decrease in statutory net income of \$310.8 million for the year ended December 31, 2023.

Permitted Accounting Practices

Equitable was granted a permitted practice by the NYDFS to apply SSAP 108, Derivatives Hedging Variable Annuity Guarantees on a retroactive basis from January 1, 2021 through June 30, 2021, after reflecting the impacts of our reinsurance transaction with Venerable Holdings, Inc (“Venerable”). The permitted practice was amended to also permit Equitable to adopt SSAP 108 prospectively as of July 1, 2021. Application of the permitted practice partially mitigates the Regulation 213 impact of the Venerable Transaction on Equitable’s statutory capital and surplus. The impact of the application of this permitted practice relative to SSAP 108 as written was a decrease of approximately \$64.4 million in statutory surplus as of December 31, 2023 and a decrease of \$150.1 million in statutory net income for the year ended December 31, 2023, which will be amortized over 5 years for each of the retrospective and prospective components. The Reinsurance Treaty (see Note 23) reduced the amount of interest rate hedging needed going forward, affecting future deferrals, but leaves our historical SSAP 108 deferred amounts unchanged. The permitted practice also reset Equitable’s unassigned surplus to zero as of June 30, 2021 to reflect the transformative nature of the Venerable Transaction.

If the Company had not used all of the aforementioned prescribed and permitted practices that differ from NAIC SAP, it’s Company Action Level RBC would have still have exceeded 100%.

NOTES TO FINANCIAL STATEMENTS

A reconciliation of net income and surplus between NAIC SAP and practice prescribed and permitted by the state of New York is shown below:

	SSAP #	F/S Page	F/S Line #	December 31, 2023	December 31, 2022
NET INCOME					
(1) EQUITABLE FINANCIAL LIFE INSURANCE COMPANY state basis(Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (1,725,647,102)	\$ 132,307,519
(2) State Prescribed Practices that increase/decrease NAIC SAP					
NY Reg. 213 over NAIC VM-21 Reserves	N/A	4	19	\$ 1,695,900,000	\$ (662,000,000)
SA 68 and SA 69 BV vs. FV	N/A	4	5	\$ (310,800,000)	\$ 2,328,200,000
(3) State Permitted Practices that increase/decrease NAIC SAP					
SSAP 108, Derivatives Hedging Deferral (NII and RCG)	108	4	3, 34	\$ (150,100,000)	\$ (1,290,500,000)
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$ (2,960,647,102)	\$ (243,392,481)
SURPLUS					
(5) EQUITABLE FINANCIAL LIFE INSURANCE COMPANY state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,699,336,131	\$ 5,595,824,134
(6) State Prescribed Practices that increase/decrease NAIC SAP					
NY Reg. 213 over NAIC VM-21 Reserves	N/A	4	19	\$ (250,900,000)	\$ (1,946,800,000)
Change in Accounting Principles of SA 68 and SA 69	N/A	4	49	\$ 1,861,900,000	\$ 2,172,700,000
(7) State Permitted Practices that increase/decrease NAIC SAP					
SSAP 108, Derivatives Hedging Deferral	108	4	3, 34, 38	\$ (64,400,000)	\$ 85,700,000
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$ 152,736,131	\$ 5,284,224,134

2. Listed below is the supplemental disclosures of cash flow transactions for non-cash items excluded in the Cash Flow:

	December 31, 2023	December 31, 2022
Premiums and annuity considerations*	\$ 12,012,868,946	\$ 2,375,684,758
Net investment income	(7,392,986)	(44,877,098)
Miscellaneous Income	865,911,061	—
Total	12,871,387,021	2,330,807,660
Net transfers to Separate Accounts	(1,416,961,095)	—
Commissions and expenses paid	25,573,380	52,485,569
Dividends to policyholders	(80,096,710)	(83,955,279)
Total	(1,471,484,425)	(31,469,710)
Net cash from operations	\$ 14,342,871,446	\$ 2,362,277,370
Bonds proceeds	(17,332,988,715)	(7,857,005,856)
Stock proceeds	(302,688,290)	(12,854,571)
Mortgage loans proceeds	(274,802,945)	(434,789,778)
Total investment proceeds	(17,910,479,950)	(8,304,650,205)
Bonds acquired	(16,679,749,109)	(5,183,714,512)
Stocks acquired	(304,084,609)	(12,854,571)
Mortgage loans acquired	482,921,877	(442,257,274)
Total investments acquired	(16,500,911,841)	(5,638,826,357)
Net cash from investments	\$ (1,409,568,109)	\$ (2,665,823,848)
Capital and paid in surplus	25,573,380	52,485,569
Other cash provided (applied)	(12,958,876,717)	251,060,909
Net cash from financing and miscellaneous sources	\$ (12,933,303,337)	\$ 303,546,478
Total non-cash transactions	\$ —	\$ —

* 2023 and 2022 premiums include the elimination of the non-cash initial premium ceded of two large reinsurance transactions.

NOTES TO FINANCIAL STATEMENTS

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 results could differ from those estimates.

C. Accounting Policy

Universal life-type insurance premiums, annuity considerations and pension fund deposits made in connection with annuity contracts are recognized as income when received. Other premiums, considerations and purchase payments are generally recognized as income when due. Policy acquisition costs incurred in connection with acquiring new business, such as commissions, underwriting, agency and policy issuance expenses, are charged to operations as incurred.

A portion of the Company's business has been issued on a participating basis. The amount of policyholders' dividends to be paid is determined annually by the Board of Directors of the Company, and is included in dividends shown in the Company's summary of operations. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity and expense experience for the year and to management's judgment as to the appropriate level of statutory capital and surplus to be retained by Equitable.

Equitable is subject to limitations on the amounts of statutory profits which can be retained with respect to certain classes of individual participating policies that were in force on July 22, 1992 which are not included in the Closed Block (see Note 21C) and with respect to participating policies issued subsequent to July 22, 1992. Excess statutory profits, if any, will be distributed over time to such policyholders and are not available to the shareholder of Equitable.

Bonds, which consist of long-term bonds, are stated primarily at amortized cost in accordance with the valuation prescribed by the Department and the NAIC. 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. The Company follows both the prospective and retrospective methods for amortizing bond premium and discount. Both methods require the recalculation of the effective yield at each reporting date if there has been a change in the underlying assumptions. For the prospective method, the recalculated yield will equate the carrying amount of the investment to the present value of the anticipated future cash flows. The recalculated yield is then used to accrue income on the investment balance for subsequent accounting periods. There are no accounting changes in the current period unless the undiscounted anticipated cash flow is less than the carrying amount of the investment. For the retrospective method, the recalculated yield is the rate that equates the present value of actual and anticipated future cash flows with the original cost of the investment. The current balance of the investment is increased or decreased to the amount that would have resulted had the revised yield been applied since inception and investment income is correspondingly decreased or increased. For other than temporary impairments, the cost basis of the bond excluding loan-backed and structured securities is written down to fair market value as a new cost basis and the amount of the write down is accounted for as a realized loss.

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 losses.

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. Prior to January 1, 2021, preferred stocks were stated principally at amortized cost and were 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.

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

NOTES TO FINANCIAL STATEMENTS

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.

Mortgage loans on real estate are stated at unpaid principal balances net of unamortized discount or premium and valuation allowances. Valuation allowances are established for mortgage loans that are considered impaired by management and recorded based on the difference between collateral values less estimated sales costs and the amortized cost of the mortgage loan. A mortgage loan that is considered permanently impaired by management is written down to collateral value less estimated sales costs with the write-down recorded as a realized capital loss. Mortgage loans for which foreclosure is probable are considered permanently impaired by management.

Policy loans are stated at unpaid principal balances.

Equity partnership investments are accounted for using the equity method. The individual partnerships are reflected at fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Real estate acquired in satisfaction of debt is valued at the lower of unpaid principal balance or estimated fair value at the date of acquisition. Real estate held for investment is reviewed for impairment whenever events or changes in circumstances indicate the carrying value of such assets may not be recoverable. Impaired real estate is written down to fair value with the impairment loss being included in net realized capital losses. Real estate which management has committed to disposing of by sale or abandonment is carried at the lower of estimated fair value less disposition costs or depreciated cost, the shortfall recorded as an impairment with a corresponding charge to net realized capital losses. Real estate joint ventures are reported principally on the equity method of accounting. The results of real estate joint ventures are adjusted for depreciation, write-downs and valuation allowances.

Depreciation of directly owned real estate and real estate owned by joint ventures is computed using the straight-line method over 40 years.

All insurance subsidiaries are reported at their respective statutory net equity values. Equitable's ownership interests in Equitable Holdings, LLC ("EHLLC") and Equitable Investment Management Group, LLC ("EIMG"), are reflected as other invested assets in Schedule BA. The corporate relationship and percent of outstanding common stock held for all of Equitable's significant subsidiaries are detailed on Schedule Y, Part 1. Additional data is reported on Schedule BA, Part 1 and Schedule Y, Part 2. The statement value of all subsidiaries is included on Page 2, Line 8 of the Annual Statement.

Derivatives are used for asset/liability risk management, for hedging individual securities or equity indexes, and are utilized to reduce the exposure to interest rate fluctuations and equity price movements. If the hedging relationship is effective, the derivative is accounted for in the same manner as the hedged item. During 2021, the Company adopted SSAP No. 108. For more information, see Note 1 and Note 8.

Separate Account Investment Assets:

With the exception of securities described under Prescribed Accounting Practices in Note 1, principally all publicly traded bonds, derivatives and stocks are valued at market value. Mortgage loans and real estate equities, including joint ventures, are valued at market value, either as determined by an unaffiliated advisors to certain separate accounts, or as determined by another independent external appraiser. Real estate equities, including joint ventures valued by independent appraisers, are reviewed by an external management firm. All appraisal reports and appraisal reviews comply with the currently published Uniform Standards of Professional Appraisal Practice, as promulgated by the Appraisal Foundation. The market values of the mortgage loans have been determined by the Advisors on the basis of estimated interest rates (utilizing monthly discounting) in effect as of December 31 of each year for loans of comparable quality and maturity after giving consideration to the value of the underlying collateral. Equity partnerships investments are accounted for using the equity method. The individual partnerships are reflected at a fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. Direct placement bonds and warrants are stated at fair value, as determined by Equitable or third party appraisers. Short-term investments held in money market separate accounts are stated at fair value regardless of the length of maturity. Short-term investments held in all other separate accounts with remaining maturity at acquisition of (i) sixty days or less are stated at amortized cost which, when combined with accrued income, approximates fair value; or (ii) more than sixty days at fair value. Investments in shares of variable insurance trusts, are stated at fair value, which reflects the net asset value of the various portfolios. Net asset values are based upon market or fair values of the securities held in each of the corresponding portfolios of the Funds.

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.

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.

NOTES TO FINANCIAL STATEMENTS

The Company has elected to modify the reserving methodology used in its computation of FHLB Funding Agreement and Funding Agreements-Backed Notes ("FABN") policy reserves. Effective January 1, 2023, the Company changed its reserving methodology from utilizing the present value of the future cash flows discounted at the coupon rate to the statutory prescribed maximum valuation interest rate. The Company determined that this valuation technique provides a more exact determination of the FHLB Funding Agreement and FABN policy reserves. Funding agreements issued are reported within Page 3, Line 3 - Liability for deposit type contracts. As a result, the Company recorded a change in accounting principle in the amount of \$264.9 million within Page 4, Line 49 – Cumulative effect of changes in accounting principles and within Page 3, Line 3 - Liability for deposit type contracts.

As of December 31, 2023, there were no correction of errors recorded in the current year.

During the second quarter of 2022, while analyzing it’s over ninety day outstanding intercompany receivable amounts from December 31, 2021, the Company’s management identified a needed accounting correction totaling \$34.5 million involving settlement of share-based compensation amounts with its parent company. As a result of this error, and in accordance with SSAP #3, the Company reported a correction to decrease opening surplus by \$34.5 million within Page 4 write-in Line 53 – Prior Year Adjustments and included a current and deferred tax benefit of \$7.2 million. The Company’s management does not believe this correction to be material to the Company's results of operations, financial position, or cash flow for any of the Company's previously filed annual statements.

During the second quarter of 2022, while analyzing it’s over ninety day outstanding intercompany receivable amounts from December 31, 2021, the Company’s management identified a needed accounting correction totaling \$21.7 million resulting from the intercompany settlement of a COLI policy death claim. As a result of this error, and in accordance with SSAP #3, the Company reported a correction to decrease surplus by \$21.7 million within Page 4, Line 51.1 as a return of capital to its parent company. The Company’s management does not believe this correction to be material to the Company's results of operations, financial position, or cash flow for any of the Company's previously filed annual statements. The net gain from operation and surplus in 2021 would have been lower by approximately \$34.5 million and \$49.0 million, respectively, if the above two errors had not been made.

During the fourth quarter of 2022, the Company’s management identified a prior period error while researching a U.S. Generally Accepted Accounting Principles ("GAAP") vs. Statutory intercompany receivable/payable accounting differences. Specifically, during 2018, \$88.3 million of pension plan expense within the ultimate parent company, Equitable Holdings, Inc. ("EQH") should have been allocated to Equitable on both a Statutory and a GAAP basis, however it was mistakenly only journalized on a GAAP basis. As a result of this error, and in accordance with SSAP #3, the Company reported a correction to decrease opening surplus by \$88.3 million within Page 4 write-in Line 53 – Prior Year Adjustments and included an offsetting current and deferred tax benefit of \$18.5 million. The net gain from operations and surplus in 2021 would have been lower by approximately \$0 and \$69.8 million, respectively, if such error had not been made. The Company’s management does not believe this correction to be material to the Company's results of operations, financial position, or cash flow for any of the Company's previously filed annual statements.

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The maximum and minimum lending rates for mortgage loans during 2023 were:
Commercial mortgages: 9.09% and 3.0% and Agricultural loans: 7.75% and 5.50%
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 70.67%.
- (3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:

Current Year	Prior Year
\$1,647,158	\$0

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in which the Insurer is a Participant or Co-Lender in a Mortgage Loan Agreement:

a. Current Year

1. Recorded Investment (ALL)

(a) Current

(b) 30 - 59 days past due

(c) 60 - 89 days past due

(d) 90 - 179 days past due

(e) 180+ days past due

Residential			Commercial			
Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
\$ 2,473,601,131	\$ —	\$ —	\$ —	\$ 9,410,540,583	\$ 183,750,000	\$ 12,067,891,714
\$ 6,819,875	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 6,819,875
\$ 4,966,380	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 4,966,380
\$ 3,745,448	\$ —	\$ —	\$ —	\$ 108,345,707	\$ —	\$ 112,091,155
\$ 49,772,145	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 49,772,145

2. Accruing Interest 90 -179 Days Past Due

(a) Recorded Investment

(b) Interest Accrued

\$ 3,745,448	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,745,448
\$ 45,193	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 45,193

3. Accruing Interest 180+ Days Past Due

(a) Recorded Investment

(b) Interest Accrued

\$ 30,718,551	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 30,718,551
\$ 676,700	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 676,700

4. Interest Reduced

(a) Recorded Investment

(b) Number of Loans

(c) Percentage Reduced*

\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
—	—	—	—	—	—	—
— %	— %	— %	— %	— %	— %	— %

5. Participant or Co-Lender in a mortgage Loan agreement

(a) Recorded Investment

* weighted-average % of the aggregated reduced recorded investments

\$ 38,494,635	\$ —	\$ —	\$ —	\$ 2,049,996,081	\$ —	\$ 2,088,490,716
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b. Prior Year

1. Recorded Investment (ALL)

(a) Current

(b) 30 - 59 days past due

(c) 60 - 89 days past due

(d) 90 - 179 days past due

(e) 180+ past due

Residential			Commercial			
Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
\$ 2,547,327,633	\$ —	\$ —	\$ —	\$ 9,633,078,741	\$ 183,750,000	\$ 12,364,156,374
\$ 2,958,639	\$ —	\$ —	\$ —	\$ 55,793,133	\$ —	\$ 58,751,772
\$ 5,078,323	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 5,078,323
\$ 8,927,568	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 8,927,568
\$ 19,895,221	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 19,895,221

2. Accruing Interest 90 -179 Days Past Due

(a) Recorded Investment

(b) Interest Accrued

\$ 8,682,568	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 8,682,568
\$ 116,667	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 116,667

3. Accruing Interest 180+ Days Past Due

(a) Recorded Investment

(b) Interest Accrued

\$ 4,288,917	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 4,288,917
\$ 24,658	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 24,658

4. Interest Reduced

(a) Recorded Investment

(b) Number of Loans

(c) Percentage Reduced*

\$ 9,012,282	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 9,012,282
11	—	—	—	—	—	11
(0.35)%	— %	— %	— %	— %	— %	(0.35)%

5. Participant or Co-Lender in a mortgage Loan agreement

(a) Recorded Investment

* weighted-average % of the aggregated reduced recorded investments

\$ 55,812,144	\$ —	\$ —	\$ —	\$ 1,876,741,421	\$ —	\$ 1,932,553,565
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NOTES TO FINANCIAL STATEMENTS

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. With Allowance for Credit Losses	\$ 18,808,594	\$ —	\$ —	\$ —	\$ 199,874,009	\$ —	\$ 218,682,603
2. No Allowance for Credit Losses	\$ 245,000	—	—	—	—	—	\$ 245,000
3. Total (1 + 2)	\$ 19,053,594	\$ —	\$ —	\$ —	\$ 199,874,009	\$ —	\$ 218,927,603
Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	\$ 15,606,304	\$ —	\$ —	\$ —	\$ 90,821,903	\$ —	\$ 106,428,207
2. No Allowance for Credit Losses	\$ 245,000	—	—	—	—	—	\$ 245,000
3. Total (1 + 2)	\$ 15,851,304	\$ —	\$ —	\$ —	\$ 90,821,903	\$ —	\$ 106,673,207
Subject to a Participant or Co-Lender Mortgage Loan Agreement for which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan	—	—	—	—	—	—	—

(6) Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash Basis Method of Accounting

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. Average recorded investment	\$ 16,499,195	\$ —	\$ —	\$ —	\$ 99,326,382	\$ —	\$ 115,825,577
2. Interest Income Recognized	\$ —	—	—	—	—	—	\$ —
3. Recorded investments on Nonaccrual Status	\$ 19,053,594	—	—	—	\$ 199,874,009	—	\$ 218,927,603
Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	\$ —	—	—	—	\$ 335,775	—	\$ 335,775
b. Prior Year							
1. Average recorded investment	\$ 12,534,043	\$ —	\$ —	\$ —	\$ 32,268,360	\$ —	\$ 44,802,403
2. Interest Income Recognized	\$ 20,000	—	—	—	\$ 1,785,765	—	\$ 1,805,765
3. Recorded investments on Nonaccrual Status	\$ 15,851,304	—	—	—	\$ 35,028,769	—	\$ 50,880,073
Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	\$ 20,000	—	—	—	\$ 1,691,240	—	\$ 1,711,240

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a. Balance at beginning of period	\$ 8,742,950	\$ 1,606,304
b. Additions charged to operations	\$ 83,840,539	\$ 7,136,646
c. Direct write-downs charged against the allowance	\$ —	\$ —
d. Recoveries of amounts previously charged off	\$ (2,336,364)	\$ —
e. Balance at end of period	\$ 90,247,125	\$ 8,742,950

(8) Mortgage loans derecognized as a result of foreclosure:

	Current Year	Prior Year
a. Aggregate amount of mortgage loans derecognized	\$ —	\$ —
b. Real estate collateral recognized	\$ —	\$ —
c. Other collateral recognized	\$ —	\$ —
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ —	\$ —

(9) The policy for recognizing interest income on impaired loans, including the method for recording cash receipts:

The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loans continue to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.

B. Debt Restructuring

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year end	\$ 168,357,282	\$ —
(2) The realized capital losses related to these loans	\$ —	\$ —
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$ —	\$ —
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on nonperforming loans is generally recognized on a cash basis.		

NOTES TO FINANCIAL STATEMENTS

C. Reverse Mortgages

The Company has no reverse mortgages.

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) Loan-backed securities with a recognized other than temporary impairment as of December 31, 2023 are as follow:

OTTI recognized 1st Quarter		1 Amortized Cost Basis before Other than Temporary Impairment (OTTI)	2		3 Fair Value * 1-(2a+2b)
			Other than Temporary Impairment Recognized in Loss		
			2a Interest	2b Non-interest	
a.	Intent to Sell	\$ 32,367,740	—	1,011,740	31,356,000
b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	—	—	—	—
c.	Total 1st Quarter	\$ 32,367,740	\$ —	\$ 1,011,740	\$ 31,356,000

OTTI recognized 2nd Quarter

d.	Intent to Sell	—	—	—	—
e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	\$ —	\$ —	\$ —	\$ —
f.	Total 2nd Quarter	—	—	—	—

OTTI recognized 3rd Quarter

g.	Intent to Sell	—	—	—	—
h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	\$ —	\$ —	\$ —	\$ —
i.	Total 3rd Quarter	\$ —	\$ —	\$ —	\$ —

OTTI recognized 4th Quarter

j.	Intent to Sell	—	—	—	—
k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	\$ —	\$ —	\$ —	\$ —
l.	Total 4th Quarter	\$ —	\$ —	\$ —	\$ —

m.	Annual Aggregate Total	XXX	\$ —	\$ 1,011,740	XXX
----	------------------------	-----	------	--------------	-----

* Fair Value reflects the Fair Value at the time of the other-than-temporary-impairment.

- (3) Each loan-backed security held with a recognized other than temporary impairment recorded as of December 31, 2023, reflecting the present value of cash flows expected to be collected as less than the amortized cost basis of the securities, is as follow:

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost before Current Year OTTI	3 Present value of Projected Cash Flows	4 Recognized other- than-temporary- impairment 2-3	5 Amortized Cost after other-than- temporary-impairment 2-4	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
14686GAC0	\$ 2,621,754	\$ 2,534,472	\$ 87,282	\$ 2,534,472	\$ 2,534,472	3/31/2023
50117EAC8	1,999,812	1,907,438	92,374	1,907,438	1,907,438	3/31/2023
96328GAF4	3,765,453	3,679,028	86,425	3,679,028	3,679,028	3/31/2023
78457JAJ1	5,000,000	4,705,527	294,473	4,705,527	4,705,527	3/31/2023
78457JAG7	7,000,000	6,707,628	292,372	6,707,628	6,707,628	3/31/2023
62475WAA3	11,980,721	11,821,907	158,814	11,821,907	11,821,907	3/31/2023
Total	XXX	XXX	\$ 1,011,740	XXX	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

(4) All impaired (fair value is less than cost or amortized cost) loan-backed securities for which an other-than-temporary-impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) as of December 31, 2023:

a. The aggregate amount of Unrealized Losses:		
1	Less than 12 Months	\$ 3,128,204
2	12 Months or Longer	\$ 142,082,117
b. The aggregate related fair value of securities with Unrealized Losses:		
1	Less than 12 Months	\$ 144,592,857
2	12 Months or Longer	\$ 3,217,183,149

The \$145,210,321 of unrealized losses includes \$200 of valuation allowances already recognized through surplus.

(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 the Company’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

1. The Company has entered into securities lending agreements with agent banks whereby blocks of securities are loaned to third parties, primarily major brokerage firms. The agreements require a minimum of 102% and 105% of the fair value of the domestic and foreign securities loaned to be held as collateral. To further minimize the credit risks related to these programs, the financial condition of counterparties is monitored on a regular basis. A securities lending payable for the overnight and continuous loans is included in liabilities in the amount of cash collateral received.
2. The Company had no assets pledged as collateral relating to dollar repurchase agreements and/or securities lending transactions as of the reporting date.
3. Collateral Received

a. Aggregate Amount of Collateral Received:

1. Securities Lending	Fair Value
a. Open	\$ 33,780,113
b. 30 Days or Less	\$ —
c. 31 to 60 Days	\$ —
d. 61 to 90 Days	\$ —
e. Greater Than 90 Days	\$ —
f. Subtotal	\$ 33,780,113
g. Securities Received	\$ —
h. Total Collateral Received	\$ 33,780,113
2. Dollar Repurchase Agreement	Fair Value
a. Open	\$ —
b. 30 Days or Less	\$ —
c. 31 to 60 Days	\$ —
d. 61 to 90 Days	\$ —
e. Greater Than 90 Days	\$ —
f. Subtotal	\$ —
g. Securities Received	\$ —
h. Total Collateral Received	\$ —

b. The fair value of that collateral and of the portion of that collateral that is has sold or repledged \$ 33,780,113

4. Securities Lending Transactions administered by an affiliated agent

NONE

NOTES TO FINANCIAL STATEMENTS

5. Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested:

1. Securities Lending	Amortized Cost	Fair Value
a. Open	\$ 33,780,113	\$ 33,780,113
b. 30 Days or Less	\$ —	\$ —
c. 31 to 60 Days	\$ —	\$ —
d. 61 to 90 Days	\$ —	\$ —
e. 91 to 120 Days	\$ —	\$ —
f. 121 to 180 Days	\$ —	\$ —
g. 181 to 365 Days	\$ —	\$ —
h. 1 to 2 Years	\$ —	\$ —
i. 2 to 3 Years	\$ —	\$ —
j. Greater Than 3 Years	\$ —	\$ —
k. Subtotal	\$ 33,780,113	\$ 33,780,113
l. Securities Received	\$ —	\$ —
m. Total Collateral Reinvested	\$ 33,780,113	\$ 33,780,113

2. Dollar Repurchased Agreement	Amortized Cost	Fair Value
a. Open	\$ —	\$ —
b. 30 Days or Less	\$ —	\$ —
c. 31 to 60 Days	\$ —	\$ —
d. 61 to 90 Days	\$ —	\$ —
e. 91 to 120 Days	\$ —	\$ —
f. 121 to 180 Days	\$ —	\$ —
g. 181 to 365 Days	\$ —	\$ —
h. 1 to 2 Years	\$ —	\$ —
i. 2 to 3 Years	\$ —	\$ —
j. Greater Than 3 Years	\$ —	\$ —
k. Subtotal	\$ —	\$ —
l. Securities Received	\$ —	\$ —
m. Total Collateral Reinvested	\$ —	\$ —

b. The collateral reinvested is held as cash and overnight reverse repurchase

6. Collateral not permitted by contract or custom to sell or repledge

NONE

7. Collateral for securities lending transactions that extend beyond one year from the reporting date

NONE

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) Company Policies or Strategies for Repo Programs

(2) Type of Repo Trades Used

	1 First Quarter	2 Second Quarter	3 Third Quarter	4 Fourth Quarter
a. Bilateral (YES/NO)	No	No	Yes	Yes
b. Tri-Party (YES/NO)	No	No	No	No

NOTES TO FINANCIAL STATEMENTS

(3) Maturity Time Frame

a. Maximum Amount	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. Open - No Maturity				
2. Overnight				
3. 2 Days to 1 Week				
4. >1 Week to 1 Month	\$ —	\$ —	\$ 1,106,834,068	\$ 874,131,449
5. >1 Month to 3 Months				
6. >3 Months to 1 Year				
7. > 1 Year				
b. Ending Balance				
1. Open - No Maturity				
2. Overnight				
3. 2 Days to 1 Week				
4. >1 Week to 1 Month				
5. >1 Month to 3 Months				
6. >3 Months to 1 Year				
7. > 1 Year				

(4) Fair Value Securities Sold and/or Acquired that Resulted in Default
NONE

(5) Securities "Sold" Under Repo - Secured Borrowing

a. Maximum Amount	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
1. BACV				
2. Nonadmitted – Subset of BACV				
3. Fair Value	\$—	\$—	\$ 1,148,814,630	\$ 911,179,760
b. Ending Balance				
1. BACV				
2. Nonadmitted – Subset of BACV				
3. Fair Value	\$—	\$—	\$—	\$—

(6) Securities Sold Under Repo - Secured Borrowing by NAIC Designation
NONE

NOTES TO FINANCIAL STATEMENTS

(7) Collateral Received - Secured Borrowing

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash	\$—	\$—	\$1,106,834,068	\$ 874,131,449
2. Securities (FV)	\$—	\$—	\$—	\$—
a. Ending Balance				
1. Cash	\$—	\$—	\$—	\$—
2. Securities (FV)	\$—	\$—	\$—	\$—

(8) Cash & Non-Cash Collateral Received - Secured Borrowing by NAIC Designation

NONE

(9) Allocation of Aggregate Collateral by Remaining Contractual Maturity

NONE

(10) Allocation of Aggregate Collateral Reinvested by Remaining Contractual Maturity

NONE

(11) Liability to Return Collateral - Secured Borrowing (Total)

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash (Collateral – All)	\$—	\$—	\$1,106,834,068	\$874,131,449
2. Securities Collateral (FV)	\$—	\$—	\$—	\$—
a. Ending Balance				
1. Cash (Collateral – All)	\$—	\$—	\$—	\$—
2. Securities Collateral (FV)	\$—	\$—	\$—	\$—

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

NONE

H. Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction - Cash Taker - Overview of Sale Transactions

NONE

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction - Cash Provider - Overview of Sale Transactions

NONE

NOTES TO FINANCIAL STATEMENTS

J. Real Estate

- (1) Equitable recognized no impairment losses in 2023.
- (2) The Company has no investment in real estate in 2023.
- (3) Changes to a Plan of Sale for an investment in real estate - N/A
- (4) Equitable does not engage in retail land sales operations.
- (5) Real Estate Investments with Participating Mortgage Loan Features
- A. NONE
- B. NONE

K. Low income housing tax credit (“LIHTC”)

- (1) The Company has no unexpired tax credits.
- (2) The Company did not receive a current benefit for LIHTC in 2023 or 2022
- (3) LIHTC assets are not subject to any regulatory review.
- (4) The Company’s carrying value of its LIHTC assets are \$4 as of December 31, 2023.
- (5) The LIHTC asset is less than 10% of the total admitted assets of the Company
- (6) The Company did not recognize any impairment loss with respect to its LIHTC assets during 2023.
- (7) The Company amortized \$0 of asset during 2023.
- (8) The Company did not incur any write-down or reclassifications due to the forfeiture or ineligibility of any tax credits during 2023.

L. Restricted Assets

1. 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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	33,780,113	—	58,889,899	—	92,670,012	—	92,670,012	—	92,670,012	0.041 %	0.041 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	— %	— %
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	— %	— %
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	— %	— %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	— %	— %
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	— %	— %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	— %	— %
i. FHLB capital stock	356,572,300	—	—	—	356,572,300	394,260,600	(37,688,300)	—	356,572,300	0.156 %	0.157 %
j. On deposit with states	5,300,826	—	—	—	5,300,826	5,229,917	70,909	—	5,300,826	0.002 %	0.002 %
k. On deposit with other regulatory bodies	0	—	—	—	0	—	—	—	0	— %	— %
l. Pledged collateral to FHLB (including assets backing funding agreements)	11,579,249,491	—	—	—	11,579,249,491	13,022,431,186	(1,443,181,695)	—	11,579,249,49	5.078 %	5.108 %
m. Pledged as collateral not captured in other categories	1,512,283,877	—	834,997,947	—	2,347,281,824	995,426,170	1,351,855,654	—	2,347,281,824	1.029 %	1.035 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	— %	— %
o. Total Restricted Assets	\$13,487,186,607	—	\$ 893,887,846	—	\$14,381,074,453	\$14,417,347,873	\$ (36,273,420)	\$ —	\$14,381,074,4	6.307 %	6.344 %

(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

NOTES TO FINANCIAL STATEMENTS

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted								Percentage		
	Current Year					6	7		8		
	1	2	3	4	5					9	10
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
US TREASURY BONDS	\$ 1,512,283,877	\$ —	\$ 834,997,947	\$ —	\$ 2,347,281,824	\$ 995,426,170	\$ 1,351,855,654	\$ 2,347,281,824	1.029 %	1.035 %	
	\$ 1,512,283,877	\$ —	\$ 834,997,947	\$ —	\$ 2,347,281,824	\$ 995,426,170	\$ 1,351,855,654	\$ 2,347,281,824	1.029 %	1.035 %	

- (a) Subset of Column 1 (b) Subset of column 3
- Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)m Columns 9 through 11 respectively.
- (c)

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

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted) *	4 % of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 5,125,108,000	\$ 5,125,108,000	8.1 %	8.3 %
b. Schedule D, Part 1				
c. Schedule D, Part 2, Sec. 1	—	—	— %	— %
d. Schedule D, Part 2, Sec. 2	—	—	— %	— %
e. Schedule B	—	—	— %	— %
f. Schedule A	—	—	— %	— %
g. Schedule BA, Part 1	—	—	— %	— %
h. Schedule DL, Part 1	—	—	— %	— %
i. Other	—	—	— %	— %
j. Total Collateral Assets (a+b+c+d+e+f+g+i)	\$ 5,125,108,000	\$ 5,125,108,000	8.1 %	8.3 %
Separate Account:				
k. Cash	—	—	— %	— %
l. Schedule D, Part 1	—	—	— %	— %
m. Schedule D, Part 2, Sec. 1	—	—	— %	— %
n. Schedule D, Part 2, Sec. 2	—	—	— %	— %
o. Schedule B	—	—	— %	— %
p. Schedule A	—	—	— %	— %
q. Schedule BA, Part 1	—	—	— %	— %
r. Schedule DL, Part 1	—	—	— %	— %
s. Other	—	—	— %	— %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ —	\$ —	— %	— %

* j = Column 1 divided by Asset Page, Line 26 (Column 1)
* t = Column 1 divided by Asset Page, Line 27 (Column 1)
** j = Column 1 divided by Asset Page, Line 26 (Column 3)
** t = Column 1 divided by Asset Page, Line 27 (Column 3)

M. Working Finance Capital Investments

NONE

NOTES TO FINANCIAL STATEMENTS

N. Offsetting and Netting of Assets and Liabilities

	Gross Amounts Recognized	Amount Offset	Net Amount Presented on Balance Sheets
ASSETS			
Total Derivatives *	\$ 508,170,140	\$ 113,704,868	\$ 394,465,272
LIABILITIES			
Total Derivatives	\$ 113,704,868	\$ 113,704,868	\$ —

* Fair value includes \$80,086,707 of due and accrued investment income.

O. 5GI Securities

Investment	Number of 5* Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	2	2	\$25,176,251	\$23,897,725	\$26,862,360	\$24,545,871
(2) LB & SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1 + 2 + 3 + 4)	2	2	\$25,176,251	\$23,897,725	\$26,862,360	\$24,545,871

AC - Amortized Cost, FV - Fair Value

P. Short Sales

(1) Unsettled Short Sale Transactions (Outstanding as of Reporting Date)

NONE

(2) Settled Short Sale Transactions

NONE

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1)Number of CUSIPs	17	5
(2)Aggregate Amount of Investment Income	\$393,848	\$205,470

R. Share of Cash Pool by Asset Type

Asset Type	Percent share
(1) Cash	—%
(2) Cash Equivalents	—%
(3) Short-Term Investments	—%
(4) Total	—%

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
\$40,262,414	\$(98,021,178)	\$(277,508)	\$138,561,100

2. Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non- insulated Separate Account
\$40,262,414	\$(98,021,178)	\$(277,508)	\$138,561,100

3. Calculated adjusted capital and surplus

	Total
Prior Period General Account Capital & Surplus.....	\$ 2,266,107,887
From Prior Period SAP Financials	\$ —
Net Positive Goodwill (admitted).....	\$ —
EDP Equipment & Operating system Software (admitted)....	\$ 10,773,250
Net DTAs (admitted).....	\$ 294,174,083
Net Negative (disallowed) IMR (admitted).....	\$ —
Adjusted Capital & Surplus.....	\$ 1,961,160,554

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.....	2.1 %

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

- A. Equitable has no investments in Joint Ventures, Partnerships and Limited Liability Companies that exceed 10% of the admitted assets of Equitable.
- B. Equitable recognized impairments of \$72.0 million in equity partnerships in 2023. The decline in the partnerships’ fair value was determined to be other than temporary after undergoing a review established through the investment surveillance process for Equitable. The fair value for each partnership was determined from information provided in the related partnership financial statements.

7. INVESTMENT INCOME

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

Mortgage loans – on loans in foreclosure or where collection of interest is uncertain.
Securities - as recommended by management's investments under surveillance committee.
Real Estate - where rent is in arrears more than three months or is deemed uncollectible.

- b. The total amount of due and accrued income excluded was \$74.7 million as of December 31, 2023.
- c. The gross, nonadmitted and admitted amounts for interest income due and accrued:

	Amount
(1) Gross amount for interest income due and accrued.	\$ 534,829,795
(2) Nonadmitted amount for interest income due and accrued.	\$ —
(3) Admitted amount for interest income due and accrued.	\$ 534,829,795

- d. Aggregate deferred interest - None
- e. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - \$5,501,496

8. DERIVATIVE INSTRUMENTS

A. Derivatives Under SSAP No. 86 – Derivatives

(1-7)The Company uses derivatives as part of its overall asset/liability risk management primarily to reduce exposures to equity market and interest rate risks. Derivative hedging strategies are designed to reduce these risks from an economic perspective and are all executed within the framework of a “Derivative Use Plan” approved by the NYDFS. Derivatives are generally not accounted for using hedge accounting, with the exception of TIPS some cross-currency swaps, which is discussed further below. Operation of these hedging programs is based on models involving numerous estimates and assumptions, including, among others, mortality, lapse, surrender and withdrawal rates, election rates, fund performance, market volatility and interest rates. A wide range of derivative contracts are used in these hedging programs, including exchange traded equity, currency and interest rate futures contracts, total return and/or other equity swaps, interest rate swap and floor contracts, bond and bond-index total return swaps, swaptions, variance swaps and equity options, credit and foreign exchange derivatives, as well as bond and repo transactions to support the hedging. The derivative contracts are collectively managed in an effort to reduce the economic impact of unfavorable changes in guaranteed benefits’ exposures attributable to movements in capital markets. In addition, as part of its hedging strategy, the Company targets an asset level for all variable annuity products at or above a CTE98 level under most economic scenarios (CTE is a statistical measure of tail risk which quantifies the total asset requirement to sustain a loss if an event outside a given probability level has occurred. CTE98 denotes the financial resources a company would need to cover the average of the worst 2% of scenarios.)

The table below summarizes the amount of Equitable's investment in financial instruments:

	Assets		Liabilities	
	2023	2022	2023	2022
a. Swaps	\$ 182,612,297	\$ 51,932,923	\$ 30,736,118	\$ 182,369,175
b. Futures	145,048,370	159,373,322	—	—
c. Options	180,509,473	81,801,390	82,968,750	56,870,317
d. Swaptions	\$ —	\$ —	\$ —	\$ —
e. Total	<u>\$ 508,170,140</u>	<u>\$ 293,107,635</u>	<u>\$ 113,704,868</u>	<u>\$ 239,239,492</u>

- a. 2023 and 2022 includes \$80,086,708 and \$51,887,507, respectively, of due and accrued investment income.

See Schedule DB for additional information.

The notional amount at December 31, 2023 is \$33.6 billion.

NOTES TO FINANCIAL STATEMENTS

Derivatives utilized to hedge exposure to Variable Annuities with Guarantee Features

The Company has issued and continues to offer certain variable annuity products with guarantee minimum benefits ("GMxB") features. The risk associated with the GMDB feature is that under-performance of the financial markets could result in GMDB benefits, in the event of death, being higher than what accumulated policyholders' account balances would support. The risk associated with the GMIB feature is that under-performance of the financial markets could result in the present value of GMIB, in the event of annuitization, being higher than what accumulated policyholders' account balances would support, taking into account the relationship between current annuity purchase rates and the GMIB guaranteed annuity purchase rates. The risk associated with products that have a GMxB derivative features liability is that under-performance of the financial markets could result in the GMxB derivative features' benefits being higher than what accumulated policyholders' account balances would support.

For GMxB features, the Company retains certain risks including basis, credit spread and some volatility risk and risk associated with actual experience versus expected actuarial assumptions for mortality, lapse and surrender, withdrawal and policyholder election rates, among other things. The derivative contracts are managed to correlate with changes in the value of the GMxB features that result from financial markets movements. A portion of exposure to realized equity volatility is hedged using equity options and variance swaps and a portion of exposure to credit risk is hedged using total return swaps on fixed income indices. Additionally, the Company is party to total return swaps for which the reference U.S. Treasury securities are contemporaneously purchased from the market and sold to the swap counterparty. As these transactions result in a transfer of control of the U.S. Treasury securities to the swap counterparty, the Company derecognizes these securities with consequent gain or loss from the sale. The Company has also purchased reinsurance contracts to mitigate the risks associated with GMDB features and the impact of potential market fluctuations on future policyholder elections of GMIB features contained in certain annuity contracts issued by the Company.

The Company has in place an economic hedge program using interest rate swaps and U.S. Treasury futures to partially protect the overall profitability of future variable annuity sales against declining interest rates.

Derivatives utilized to hedge crediting rate exposure on SCS, SIO, MSO and IUL products/investment options

The Company hedges crediting rates in the Structured Capital Strategies ("SCS") variable annuity, Structured Investment Option in the EQUI-VEST® variable annuity series ("SIO"), Market Stabilizer Option® ("MSO") in the variable life insurance products and Indexed Universal Life ("IUL") insurance products. These products permit the contract owner to participate in the performance of an index, ETFs or commodity price movement up to a cap for a set period of time. They also contain a protection feature, in which the Company will absorb, up to a certain percentage, the loss of value in an index, ETF or commodity price, which varies by product segment. Effective 1/1/2017, with the approval of the NYDFS, the company moved its SCS derivative-hedges from the General Account to the Separate Account.

In order to support the returns associated with these features, the Company enters into derivative contracts whose payouts, in combination with fixed income investments, emulate those of the index, ETF or commodity price, subject to caps and buffers.

Derivatives used to Hedge Equity Market Risks Associated with the General Account's Seed Money Investments in Retail Mutual Funds.

The Company's General Account seed money investments in retail mutual funds expose us to market risk, including equity market risk which is partially hedged through equity-index futures contracts to minimize such risk.

Derivatives utilized for General Account Investment Portfolio

The Company purchased CDS to mitigate its exposure to a reference entity through cash positions. These positions do not replicate credit spreads.

The Company purchased 30-year Treasury Inflation Protected Securities ("TIPS") and other sovereign bonds, both inflation-linked and non-inflation linked, as General Account investments and enters into asset or cross-currency basis swaps, to result in payment of the given bond's coupons and principal at maturity in the bond's specified currency to the swap counterparty in return for fixed dollar amounts. These swaps, when considered in combination with the bonds, together result in a net position that is intended to replicate a dollar-denominated fixed-coupon cash bond with a yield higher than a term-equivalent U.S. Treasury bond.

Derivatives Utilized to Hedge Exposure to Foreign Currency Denominated Cash Flows

The Company purchases private placement debt securities and issues funding agreements in the FABN program in currencies other than its functional US dollar currency. The Company enters into cross currency swaps with external counterparties to hedge the exposure of the foreign currency denominated cash flows of these instruments. The foreign currency received from or paid to the cross currency swap counterparty is exchanged for fixed US dollar amounts with improved net investment yields or net product costs over equivalent US dollar denominated instruments issued at that time. The transactions are accounted for as cash flow hedges when they are designated in hedging relationships and qualify for hedge accounting. The first cross currency swap hedges were designated and applied hedge accounting during the quarter ended June 30, 2021.

(8) Total Premium Costs for Contracts

NONE

NOTES TO FINANCIAL STATEMENTS

B. Derivatives Under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees.

(1) Discussion of Hedged Item/Hedging Instruments and Hedging Strategy:

The Company has issued and continues to offer variable annuity products with GMxB features. The risk associated with the GMDB feature is that underperformance of the financial markets could result in GMDB benefits, in the event of death, being higher than what accumulated policyholders’ account balances would support. The risk associated with the GMIB feature is that under-performance of the financial markets could result in the present value of GMIB, in the event of annuitization, being higher than what accumulated policyholders’ account balances would support, taking into account the relationship between current annuity purchase rates and the GMIB guaranteed annuity purchase rates. The risk associated with products that have a GMxB derivative features liability is that under-performance of the financial markets could result in the GMxB derivative features’ benefits being higher than what accumulated policyholders’ account balances would support. For GMxB features, the Company retains certain risks including basis, credit spread and some volatility risk and risk associated with actual experience versus expected actuarial assumptions for mortality, lapse and surrender, withdrawal and policyholder election rates, among other things. Derivative contracts are managed to correlate with changes in the present value of the GMxB features that result from financial markets movements.

Under our VM-21 compliant Clearly Defined Hedging Strategy (CDHS), 100% of the interest rate risk of the GMXB features are hedged via a portfolio of duration-matched treasury futures, interest rate swaps, total return swaps on treasuries, and general account assets. Our hedging strategy is unchanged from the prior reporting period, and the total return on the derivative portfolio has been highly effective in covering the target rho of the hedged obligation. The hedge effectiveness is measured in accordance with the requirements outlined in SSAP108 and assesses the change in fair value of hedge target due to interest rate fluctuation against the change in value of the portfolio of designated hedge derivatives due to rates.

(2) Recognition of Gains/Losses and Deferred Assets and Liabilities:

a. Scheduled Amortization

		Deferred Assets	Deferred Liabilities
1	2024	\$ (408,974,026)	\$ 52,236,763
2	2025	\$ (408,974,026)	\$ 52,236,763
3	2026	\$ (249,739,974)	\$ 52,236,763
4	2027	\$ (56,169,018)	\$ 11,046,124
5	2028	\$ (3,850,756)	\$ 11,046,124
6	2029	\$ —	\$ —
7	2030	\$ —	\$ —
8	2031	\$ —	\$ —
9	2032	\$ —	\$ —
10	Total	\$ (1,127,707,800)	\$ 178,802,537

b. Total Deferred Balance*	\$ (948,905,263)
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* Should agree to column 19 of Schedule DB, Part E

c. Reconciliation of Amortization

1. Prior year total deferred balance	\$ 1,329,560,954
2. Current year amortization	\$ 363,932,631
3. Current year deferred recognition	\$ 16,723,060
4. Ending deferred balance [1-(2+3)]	\$ 948,905,263

d. Open Derivative Removed from SSAP No. 108 and Captured in Scope of SSAP No.86	NA
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e. Open Derivative Removed from SSAP No. 86 and Captured in Scope of SSAP No. 108	NA
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(3) Hedging Strategies Identified as No Longer Highly Effective - NA

(4) Hedging Strategies Terminated - NA

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

A. 1. The components of net deferred income tax assets/ (liability) as of December 31, 2023 are as follows:

	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	1,593,047,902	190,853,329	1,783,901,231	1,166,996,035	279,627,587	1,446,623,622	426,051,867	(88,774,258)	337,277,609
b. Statutory valuation allowance adjustment	—	—	—	—	—	—	—	—	—
c. Adjusted gross deferred tax assets (1a-1b)	1,593,047,902	190,853,329	1,783,901,231	1,166,996,035	279,627,587	1,446,623,622	426,051,867	(88,774,258)	337,277,609
d. Deferred tax assets nonadmitted	991,969,190	190,853,329	1,182,822,519	113,587,224	167,934,258	281,521,482	878,381,966	22,919,071	901,301,037
e. Subtotal net admitted deferred tax asset (1c-1d)	601,078,712	0	601,078,712	1,053,408,811	111,693,329	1,165,102,140	(452,330,099)	(111,693,329)	(564,023,428)
f. Deferred tax liabilities	—	380,759,248	380,759,248	—	436,571,886	436,571,886	—	(55,812,638)	(55,812,638)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	601,078,712	(380,759,248)	220,319,464	1,053,408,811	(324,878,557)	728,530,254	(452,330,099)	(55,880,691)	(508,210,790)

2. Admission Calculation Components SSAP No. 101:

	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:	220,319,464	—	220,319,464	728,530,254	—	728,530,254	(508,210,790)	—	(508,210,790)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	—	—	—	—	—	—	—	—	—
Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	220,319,464	XXX	XXX	728,530,254	XXX	XXX	(508,210,790)
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	380,759,248	—	380,759,248	324,878,558	111,693,328	436,571,886	55,880,690	(111,693,328)	(55,812,638)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	601,078,712	—	601,078,712	1,053,408,812	111,693,328	1,165,102,140	(452,330,100)	(111,693,328)	(564,023,428)

NOTES TO FINANCIAL STATEMENTS

3. Other Admissibility Criteria:

		2023	2022
a.	Ratio percentage used to determine recovery period and threshold limitation amount	472.500%	750.476%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	2,650,350,403	5,924,211,526

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

	12/31/23		12/31/22		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	1,593,047,902	190,853,329	1,166,996,035	279,627,587	426,051,867	(88,774,258)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	—	—	—	—	—	—
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	601,078,712	—	1,053,408,811	111,693,329	(452,330,099)	(111,693,329)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	—	—	—	—	—	—

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

B. Temporary differences for which a DTL has not been established

NONE

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax:

	1	2	3
	2023	2022	(Col 1-2) Change
a. Federal	127,328,632	360,772,250	(233,443,618)
b. Foreign	878,500	—	878,500
c. Subtotal	128,207,132	360,772,250	(232,565,118)
d. Federal income tax on net capital gains	(86,134,852)	(400,595,652)	314,460,800
e. Utilization of capital loss carry-forwards	—	—	—
f. Other	(20,099,220)	52,925,662	(73,024,882)
g. Federal and Foreign income taxes incurred	21,973,060	13,102,260	8,870,800

NOTES TO FINANCIAL STATEMENTS

2. Deferred Tax Assets:

	1	2	3
	2023	2022	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	—	—	—
2. Unearned premium reserve	—	—	—
3. Policyholder reserves	125,894,716	594,186,476	(468,291,760)
4. Investments	—	—	—
5. Deferred acquisition costs	194,679,210	214,985,634	(20,306,424)
6. Policyholder dividends accrual	20,598,159	21,536,916	(938,757)
7. Fixed assets	—	—	—
8. Compensation and benefits accrual	(71,979,048)	(83,013,390)	11,034,342
9. Pension accrual	—	—	—
10. Receivables - nonadmitted	—	—	—
11. Net operating loss carry-forward	1,177,725,998	136,885,650	1,040,840,348
12. Tax credit carry-forward	95,500,946	145,168,997	(49,668,051)
13. Other	50,627,921	137,245,752	(86,617,831)
99. Subtotal (sum of 2a1 through 2a13)	1,593,047,902	1,166,996,035	426,051,867
b. Statutory valuation allowance adjustment	—	—	—
c. Nonadmitted	991,969,190	113,587,224	878,381,966
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	601,078,712	1,053,408,811	(452,330,099)
e. Capital:			
1. Investments	190,853,329	167,934,258	22,919,071
2. Net capital loss carry-forward	—	111,693,329	(111,693,329)
3. Real estate	—	—	—
4. Other	—	—	—
99. Subtotal (2e1+2e2+2e3+2e4)	190,853,329	279,627,587	(88,774,258)
f. Statutory valuation allowance adjustment	—	—	—
g. Nonadmitted	190,853,329	167,934,258	22,919,071
h. Admitted capital deferred tax assets (2e99-2f-2g)	—	111,693,329	(111,693,329)
i. Admitted deferred tax assets (2d+2h)	601,078,712	1,165,102,140	(564,023,428)

3. Deferred Tax Liabilities:

	1	2	3
	2023	2022	(Col 1-2) Change
a. Ordinary:			
1. Investments	—	—	—
2. Fixed assets	—	—	—
3. Deferred and uncollected premium	—	—	—
4. Policyholder reserves	—	—	—
5. Other	—	—	—
99. Subtotal (3a1+3a2+3a3+3a4+3a5)	—	—	—
b. Capital:			
1. Investments	380,759,248	436,571,886	(55,812,638)
2. Real estate	—	—	—
3. Other	—	—	—
99. Subtotal	380,759,248	436,571,886	(55,812,638)
c. Deferred tax liabilities (3a99+3b99)	380,759,248	436,571,886	(55,812,638)

4. Net Deferred Tax Assets (2i – 3c)	220,319,464	728,530,254	(508,210,790)
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The change in net deferred income taxes is comprised of the following:

	12/31/2023	12/31/2022	(Col. 1-2) Change
Total deferred tax assets	\$ 1,783,901,231	\$ 1,446,623,622	\$ 337,277,609
Total tax liabilities	\$ (380,759,248)	\$ (436,571,886)	\$ 55,812,638
Net deferred tax assets/(liabilities)	\$ 1,403,141,983	\$ 1,010,051,736	\$ 393,090,247
Statutory valuation allowance adjustment	\$ —	\$ —	\$ —
Net deferred tax assets/(liabilities) after SVA	\$ 1,403,141,983	\$ 1,010,051,736	\$ 393,090,247
Tax effect of unrealized gains (losses)			\$ 66,737,967
Balance Sheet Reclass from Deferred to Current - EIMG Payments			\$ 117,470,153
Increase (decrease) in net deferred tax asset (liability)			\$ 577,298,367

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective 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	2023	2022
Income Before Taxes (Including all Capital Gains/(Losses))	\$ (353,550,713)	\$ 19,421,664
Dividends from affiliates	(64,470,000)	(67,620,000)
Audit reserve adjustments	21,973,060	13,102,260
Prior year adjustments	(12,240,101)	(22,106,716)
Change in not admitted reinsurance	408,026	44,473,737
Incurred tax items in surplus	(20,099,220)	52,925,662
Non-taxable investment income	(63,981,250)	(63,981,250)
IMR capital gains and amortization	(57,583,166)	(116,162,080)
Corporate owned life insurance	(11,909,503)	11,097,306
Change in reserve basis	—	(181,945,057)
Equity Plan Adjustment	(9,271,773)	(13,202,747)
Nondeductible Expenses	4,769,507	359,117
Change in not admitted assets	1,357,784	11,093,489
IMR Ceded	6,197,831	39,862,496
Cumulative effect of change in accounting principles	—	—
Changes in surplus as a result of reinsurance	(42,979,184)	208,568,286
Tax Credits	52,446,124	(20,362,223)
Other	(6,392,730)	21,031,549
Total statutory taxes	<u>\$ (555,325,308)</u>	<u>\$ (63,444,507)</u>
Federal and Foreign Income Taxes Incurred (see Section C.1)	\$ 42,072,280	\$ (39,823,402)
Change in net deferred income tax (see Section C.4)	\$ (577,298,368)	\$ (76,546,767)
Incurred tax items in surplus	\$ (20,099,220)	\$ 52,925,662
Total statutory taxes	<u>\$ (555,325,308)</u>	<u>\$ (63,444,507)</u>

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

The Company has net operating loss of \$5.608,200,000 generated from 2018 to 2023. The Company has tax credit carryforwards of \$95,500,946 generated from 2018 to 2023 and will start to expire in the year 2028.

The Company had no capital loss generated in 2023.

At December 31, 2023, the Company had no AMT credit carryforwards.

Income taxes, ordinary and capital, available for recoupment in the event of future losses include:

Available from tax year	Ordinary	Capital	Total
2021	—	—	—
2022	—	—	—
2023	—	—	—
Total	—	—	—

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

NOTES TO FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

- | | |
|---|---|
| 1. Equitable Financial Life and Annuity Company | 9. Financial Marketing Agency, Inc. |
| 2. Equitable Distribution Holding Corporation | 10. Equitable Financial Life Insurance Company of America |
| 3. AllianceBernstein Corp. | 11. EQ AZ Life Re Company |
| 4. Equitable Structured Settlement Corp. | 12. CS Life RE Company |
| 5. Equitable Casualty Insurance Co. | 13. Alpha Units Holdings II, Inc. |
| 6. JMR Realty Services, Inc. | 14. Alpha Units Holdings, Inc. |
| 7. 1740 Advisers, Inc. | 15. Penn Investment Advisers, Inc. |
| 8. MONY Financial Services, 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.

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.

In 2023 the Company reclassified certain deferred tax assets that had been utilized on its Tax return into the current tax liability account. This adjustment results in a reduction to the non-admitted deferred tax asset, with an ending amount of \$1,182.8 million as of December 31, 2023.

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, EQH. EQH has determined that it does not expect to be liable for CAMT in 2023.
- G. It is reasonably possible that the total amount of unrecognized tax benefit will change within the next 12 months. The possible change in the amount of unrecognized tax benefits cannot be estimated at this time.
- H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA: N/A
- I. Alternative Minimum Tax (AMT) Credit: NONE

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A/B/C. Equitable made a non cash return of capital to Equitable Financial Services, LLC. ("EFS") of \$25.6 million and \$30.8 million in 2023 and 2022, respectively, equal to the allocated compensation expense as described in SSAP No. 13. During 2022, in addition, the Company settled a \$21.7 million prior year COLI policy death claim with EQH through Page 4, Line 51.1. For more information see Note 2.

In June 2021, the Company purchased a \$1.0 billion 10-year term loan from Equitable Holdings, Inc. ("Holdings"). The loan has an interest rate of 3.23% and matures in June 2031.

On April 29, 2015, Equitable purchased a \$300.0 million note issued by EIMG. The note paid interest of 2.43% quarterly and matured on April 28, 2020. On April 28, 2020, the \$300.0 million note was re-issued and pays interest quarterly at an annual interest rate of 4.33% and matures on April 28, 2025.

On November 4, 2019, the Company purchased a \$900 million note from Holdings. The note pays a floating interest rate annually of one month LIBOR plus 1.33% and matures on November 4, 2024.

The Company paid a \$1,050.0 million and a \$603.0 million ordinary dividend to its parent company EFS during May 2023 and July 2023, respectively.

The Company received \$307.0 million and \$322.0 million of dividend in 2023 and 2022, respectively, from its wholly-owned subsidiary, EIMG.

NOTES TO FINANCIAL STATEMENTS

Equitable has written term insurance contracts outside of New York that allow policyholders to convert their policies into permanent life insurance contracts fulfilled by Equitable Financial Life Insurance of America, ("EFLOA"), an affiliate, upon conversion. As part of the fulfillment, EFLOA takes on additional mortality risks, and accordingly is compensated for the expected adverse mortality cost and additional expenses incurred in fulfilling Equitable's term conversion obligations. Under this agreement that commenced in 2022, Equitable incurred a \$24.5 million and \$21.1 million charge for full year 2023 and full year 2022, respectively.

Effective December 31, 2015, primary liability for the obligations of the Equitable Retirement Plan ("Equitable QP") was transferred from Equitable to Holdings, under terms of an Assumption Agreement in which Holdings also was provided entitlement to direct plan assets for the exclusive benefit of Equitable QP participants and their beneficiaries the ("Assumption Transaction"). Equitable remains secondarily liable for its obligations under the Equitable QP and would recognize such liability in the event Holding does not perform under the terms of the Assumption Agreement. The total expense charged to the Company by Holdings for all benefit plans was \$4.0 million in 2023.

For other transactions between Equitable and its affiliates, see Schedule Y, Part 2, disclosure. Equitable's interests in partnerships, joint venture affiliates and directly held limited liability company subsidiaries are disclosed in Schedule BA.

D. At December 31, 2023, Equitable reported a \$120.3 million receivable and a \$71.2 million payable from/to Parent, Subsidiaries and Affiliates.

E. For Information concerning contingent liabilities for related parties see Note 14.

F. Holdings and certain subsidiaries and affiliates reimburse Equitable for their use of personnel, property and facilities in carrying out certain of their operations. Equitable reimburses Holdings and certain affiliates for certain provided services. Reimbursement for intercompany services is made on the basis of the cost of the services provided. Acquisition costs, such as commissions and other costs incurred in connection with acquiring new business are charged to operations as incurred.

EIMG, a subsidiary of Equitable Financial, provides investment management services to EQAT, EQ Premier VIP Trust, 1290 Funds and Other AXA Trusts, all of which are considered related parties. Investment management and service fees earned are calculated as a percentage of assets under management and are recorded as revenue as the related services are performed.

AllianceBernstein provides investment advisory and management services for certain investments to Equitable and other subsidiaries on a fee basis. Equitable pays distribution fees to Equitable Network, LLC and Equitable Advisors, LLC, affiliates of Equitable, and to Equitable Distributors, LLC, a subsidiary, for distributing Equitable products.

On June 22, 2021, Holdings completed the formation of Equitable Investment Management, LLC, ("EIM"), a wholly owned indirect subsidiary of Holdings. Effective August 1, 2021, following the formation of EIM, EIMG terminated, and EIM, entered into certain administrative agreements with separate accounts held by the Company. In addition, on October 1, 2021, the Company entered into an investment advisory and management agreement in which EIM became the investment manager for the Company's general account portfolio. The Company recorded investment management fee expense from EIM of \$184.1 million for the year ended December 31, 2023.

G. The Company is a wholly owned subsidiary of EFS, a downstream holding company of Equitable Holdings, Inc., and collectively with its consolidated subsidiaries referred to herein as "Holdings". The Company is an indirect, wholly-owned subsidiary of Holdings.

H. Equitable does not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company ("SCA").

I. Equitable has no investment in an SCA entity that exceeds 10% of admitted assets.

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

K. Equitable has no foreign insurance subsidiary.

L. Equitable has a 100% ownership in EHLLC, a downstream non insurance holding company. EHLLC does not receive a US GAAP audited financial report, however certain subsidiaries included in EHLLC do receive a US GAAP audited report, as a result as of December 31, 2023, \$10.0 million of EHLLC value was non-admitted.

NOTES TO FINANCIAL STATEMENTS

M .Investment in SCA

(1) Balance Sheet Value (Admitted and Non-admitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nondadmitted Amount
a.SSAP No. 97 8a Entities				
		—	—	—
Total SSAP No. 97 8a Entities	XXX	\$ —	\$ —	\$ —
b. SSAP No. 97 8b(ii) Entities				
		—	—	—
Total SSAP No. 97 8b(ii) Entities	XXX	\$ —	\$ —	\$ —
c. SSAP No. 97 8b(iii) Entities				
EIMG	100%	\$ 39,100,692	\$ 39,100,692	\$ —
EHLLC	100%	\$ 50,399,583	\$ 40,354,946	\$ 10,044,637
ECRED	100%	\$ 805,912,851	\$ 805,912,851	\$ —
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 895,413,126	\$ 885,368,489	\$ 10,044,637
d. SSAP No. 97 8b(iv) Entities				
		—	—	—
Total SSAP No. 97 8b(iv) Entities	XXX	\$ —	\$ —	\$ —
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	\$ 895,413,126	\$ 885,368,489	\$ 10,044,637
f. Aggregate Total (a + e)	XXX	\$ 895,413,126	\$ 885,368,489	\$ 10,044,637

(2) NAIC Filing Response Information

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a.SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ —	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
(a) EIMG	RDF	N/A	—	N	N	I
(b) EHLLC	RDF	N/A	—	N	N	I
(b) ECRED	RDF	N/A	—	N	N	I
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	—	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	XXX	\$ —	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	\$ —	XXX	XXX	XXX

- i. EIMG is a limited liability company and is recorded on Schedule BA. It is not valued by the NAIC. EIMG is valued on its US GAAP equity basis
- ii. EHLLC is a limited liability company and is recorded on Schedule BA. EHLLC does not receive a US GAAP audit and is not valued by the NAIC. However certain subsidiaries included in EHLLC, Equitable Distributors, LLC (“Equitable Distributors”) and Equitable Casualty Insurance Company (“Equitable Casualty”) do receive a US GAAP audit report, which is the admitted asset portion of EHLLC.
- iii. European Commercial Real Estate Debt Holdings, LLC ("ECRED") is a limited liability company and is recorded on Schedule BA. It is not valued by the NAIC. ECRED is valued on its US GAAP equity basis.

NOTES TO FINANCIAL STATEMENTS

N. Investment in insurance SCA

(1) Equitable Casualty Insurance Company ("Equitable Casualty") is a captive property and casualty insurance company organized under the laws of the State of Vermont. It is a wholly owned subsidiary of EHLLC and is indirectly wholly owned subsidiary of the Company. Equitable Casualty was formed to accommodate certain business products of former affiliated Companies. The Company prepares its financial statements in accordance with US GAAP.

The carrying value of Equitable Casualty as of December 31, 2023 is \$12,742,834. The differences between NAIC SAP and GAAP are not available, but are immaterial to the Company's surplus.

(2) NAIC Filing Response Information

SCA Entity (Investments in Insurance SCA Entities)	Monetary Effect on NAIC SAP		Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements*
Equitable Casualty	\$ —	\$ —	\$ 12,742,834	\$ 12,742,834

- Per *AP&P Manual* (without permitted or prescribed practices)

(3) The impact of Equitable Casualty on the Company's RBC is immaterial. It would not have triggered a regulatory event had it not used a prescribed or permitted practice.

O. SCA Loss Tracking

NONE

11. DEBT

- A. As of December 31, 2023, the Company has no debt or capital note obligations outstanding.
- B. Federal Home Loan Bank

(1) The Company is a member of the Federal Home Loan Bank of New York ("FHLBNY"). Through its membership, the Company has conducted business activity (borrowings) with the FHLBNY. Equitable utilized funding agreements for asset liability management and spread lending purposes and has the ability to issue advances to supplement liquidity sources. Including others collateralized borrowing, the Company has a capacity with the FHLBNY of up to 5% of admitted assets of the Company. The Company has determined the estimated maximum borrowing capacity as \$11,336,000,000.

(2) a. FHLB Capital Stock – Aggregate Totals:

1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts
(a)	Membership Stock – Class A	\$ —	\$ —	\$ —
(b)	Membership Stock – Class B	13,894,400	13,894,400	—
(c)	Activity Stock	342,677,900	342,677,900	—
(d)	Excess Stock	—	—	—
(e)	Aggregate Total	\$ 356,572,300	\$ 356,572,300	\$ —
(f)	Actual or estimated borrowing capacity as determined by the insurer	\$ 11,336,000,000	XXX	XXX

2. Prior Year

		1 Total 2 + 3	2 General Account	3 Separate Account
(a)	Membership Stock – Class A	\$ —	\$ —	\$ —
(b)	Membership Stock – Class B	11,703,700	11,703,700	—
(c)	Activity Stock	382,556,900	382,556,900	—
(d)	Excess Stock	—	—	—
(e)	Aggregate Total	\$ 394,260,600	\$ 394,260,600	\$ —
(f)	Actual or estimated borrowing capacity as determined by the insurer	\$ 10,750,000,000	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

		Current Period Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
1.	Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2.	Class B	\$ 13,894,400	\$ 13,894,400	\$ —	\$ —	\$ —	\$ —

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 8,206,299,517	\$ 11,579,249,491	\$ 7,615,063,000

2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 8,206,299,517	\$ 11,579,249,491	\$ 7,615,063,000

3. Current Period Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ —	\$ —	\$ —

4. Prior Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 9,949,725,637	\$ 13,022,431,186	\$ 8,501,263,000

b. Maximum Amount Pledged During Reporting Period

1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ 10,070,061,559	\$ 14,030,680,980	\$ 8,966,063,000

2. Current Period General Account

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ 10,070,061,559	\$ 14,030,680,980	\$ 8,966,063,000

3. Current Period Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ —	\$ —	\$ —

4. Prior Year Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ 9,949,725,637	\$ 13,022,431,186	\$ 8,501,263,000

NOTES TO FINANCIAL STATEMENTS

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a)	Debt	\$ —	\$ —	\$ —	XXX
(b)	Funding Agreements	\$ 7,615,063,000	\$ 7,615,063,000	\$ —	\$ 7,675,733,023
(c)	Other	\$ —	\$ —	\$ —	XXX
(d)	Aggregate Total (a+b+c)	\$ 7,615,063,000	\$ 7,615,063,000	\$ —	\$ 7,675,733,023

2. Prior Year-end

		1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a)	Debt	\$ —	\$ —	\$ —	XXX
(b)	Funding Agreements	\$ 8,501,263,000	\$ 8,501,263,000	\$ —	\$ 8,524,117,886
(c)	Other	\$ —	\$ —	\$ —	XXX
(d)	Aggregate Total (a+b+c)	\$ 8,501,263,000	\$ 8,501,263,000	\$ —	\$ 8,524,117,886

b. Maximum Amount During Reporting Period (Current Year)

		1 Total 2 + 3	2 General Account	3 Separate Accounts
1.	Debt	\$ —	\$ —	\$ —
2.	Funding Agreements	\$ 8,966,063,000	\$ 8,966,063,000	\$ —
3.	Other	\$ —	\$ —	\$ —
4.	Aggregate Total	\$ 8,966,063,000	\$ 8,966,063,000	\$ —

c. FHLB Prepayment Obligations

		Does the company have prepayment obligations under the following arrangements?
1.	Debt	No
2.	Funding Agreements	No
3.	Other	No

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

A. Defined Benefit Plan

Equitable sponsored a qualified defined benefit plans (“EQP”) covering substantially all employees (including certain qualified part time employees), managers and agents. Effective December 31, 2015, the primary liability for the obligations of the EQP was transferred from Equitable to Holdings, under terms of an Assumption Agreement in which Holdings also was provided entitlement to direct plan assets for the exclusive benefit of EQP participants and their beneficiaries (“the Assumption Transaction”). Equitable remains secondarily liable for the obligations of the EQP and would recognize such liability in the event Holdings is unable to perform under the terms of the Assumption Agreement.

(1) - (18) NONE

B. Investment policies and strategies on Benefit Plans:

N/A

C. Fair Value of Plan Assets

N/A

NOTES TO FINANCIAL STATEMENTS

D. Basis Used to Determine Expected Long-Term Rate-of-Return:

N/A

E. Defined Contribution Plans

The Company sponsors a qualified defined contribution plan that covers employees, managers and agents. In 2023, for employees and managers, the Company provided a company contribution equal to 4% of a participant’s eligible earnings up to the IRS qualified plan limits along with a matching contribution of up to 5% of a participants eligible earnings contributed on a before-tax or Roth basis. In 2023, for agents, the Company provided a company contribution equal to 2.5% of a participant’s eligible earnings up to the Social Security Wage Base, plus 5% of eligible earnings in excess of the Social Security Wage Base up to the IRS qualified plan limits and a matching contribution of up to 3% of a participant’s eligible earnings contributed on a before-tax or Roth basis. In addition, eligible agents may receive an annual discretionary performance-based contribution of between 0 - 4%, depending on Company performance. For eligible agents, the Company also provides excess 401(k) company and matching contributions for eligible compensation over the qualified plan compensation limits under a nonqualified deferred compensation plan..

F. Multiemployer Plan

NONE

G. Consolidating/Holding Company Plan

The Company provides certain postretirement and post-employment benefits to retired employees through a plan sponsored by Holdings. Effective December 31, 1999, Holdings, legally assumed primary liability from Equitable for all current and future obligations of its Excess Retirement Plan, Supplemental Executive Retirement Plan and certain other employee benefit plans that provide participants with medical, life insurance and deferred compensation benefits. Equitable remains as secondarily liable in the event that Holdings is unable to fulfill its obligations. Holdings allocates amounts to the Company based on corporate allocation ratios.

H. Postemployment Benefits and Compensated Absences

NONE

I. Medicare Modernization Act

NONE

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

- (A) The Company has 2,000,000 shares authorized, issued and outstanding at a par value per share of \$1.25. All shares are common shares and are held by EFS.
- (B) The Company has no preferred stock outstanding.
- (C) Under New York State Insurance Law, a domestic life insurer may without prior approval of the Superintendent, pay a dividend to its shareholders not exceeding an amount calculated based on a statutory formula. Based on this formula, in accordance with the stipulation in item (E) below, the Company would not be permitted to pay shareholder dividends during 2024. The Company must provide notice to the Superintendent prior to paying a dividend. Payment of a dividend exceeding this amount requires the insurer to file a notice of its intent to declare such dividends with the Superintendent who then has 30 days to disapprove the distribution.
- (D) The Company paid a \$1,050.0 million and a \$603.0 million ordinary dividend to its parent company EFS during May 2023 and July 2023, respectively.
- (E) Within the limitations of item (C) above, NYDFS requires the Company to remove the impacts of the SSAP 108 Permitted Practice (see Note 1) from the Company profits and surplus prior to calculation of the amount that may be paid as ordinary dividends to stockholders.
- (F) There are no restrictions on the Company’s unassigned surplus.
- (G) The Company has no advances to surplus unpaid.
- (H) The Company does not hold any stock for the conversion of preferred stock, employee stock options, stock purchase warrants or any other such purpose.

NOTES TO FINANCIAL STATEMENTS

(I) During 2021, the Company established a new special surplus fund representing the same amount as the deferred asset resulting from SSAP 108 adoption. As of December 31, 2023, the balance of this fund is \$1.0 billion, decrease of \$359.9 million from December 31, 2022.

During 2023, in accordance with NAIC reporting guidelines, the Company established a new special surplus fund representing the net negative (disallowed IMR). As of December 31, 2023, the balance of this fund is \$40.3 million (see Note 5S).

(J) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) is \$593.2 million.

(K) The Company has no surplus notes outstanding.

(L) The impact due to the quasi-reorganization is as follows:

	Change in Year Surplus	Change in Gross Paid- in and Contributed Surplus
2023	—	—
2022	—	—
2021	2,681,679,566	(2,681,679,566)
2020	—	—
2019	—	—
2018	1,283,000,000	(1,283,000,000)
2017	—	—
2016	4,457,000,000	(4,457,000,000)

(M) The effective dates of all quasi-reorganization in the prior 10 years are 2021, 2018 and 2016.

14. CONTINGENCIES

A. Contingent Commitments

1. Joint Ventures. Partnerships and Limited Liability Company contingent liabilities:

To facilitate certain investment related transactions, Equitable has provided, from time to time, certain guarantees or commitments to affiliates or investors. These arrangements include commitments for Equitable, under certain conditions to provide equity financing to certain limited partnerships of \$1,166.1 million at December 31, 2023.

2. Other Contingent Commitments

Equitable has outstanding commitments under existing mortgage loan or mortgage loan commitment agreements of \$558.8 million at December 31, 2023. Management believes that Equitable will not incur any material losses as a result of these commitments.

Equitable is secondarily liable for certain benefit plans which were legally assumed by Holdings. These plans have a liability of \$461.6 million at December 31, 2023.

Equitable issued Letter of Credit guarantees of \$17.4 million in 2023 related to its property and casualty insurance coverage and other insurance claims.

NOTES TO FINANCIAL STATEMENTS

Equitable is the obligor under certain structured settlement agreements which it had entered into with unaffiliated insurance companies and beneficiaries. To satisfy its obligations under these agreements, Equitable owns single premium annuities issued by previously wholly-owned life insurance subsidiaries. Equitable has directed payment under these annuities to be made directly to the beneficiaries under the structured settlement agreements. A contingent liability exists with respect to these agreements should the previously wholly-owned subsidiaries be unable to meet their obligations. Management believes the satisfaction of those obligations by Equitable is remote.

1	2	3	4	5
Nature and Circumstances of Guarantee and Key Attributes, Including Date and Duration of Agreement	Liability Recognition of Guarantee,(Include Amount Recognized at Inception. If no Initial Recognition,Document Exception Allowed Under SSAP No. 5R)	Ultimate Financial Statement Impact if Action Under the Guarantee is Required	Maximum Potential Amount of Future Payments (Undiscounted) the Guarantor Could be Required to make Under the Guarantee. If Unable to Develop an Estimate, this Should be Specifically Noted	Current Status of Payment or Performance Risk of Guarantee. Also Provide Additional Discussion as Warranted
Joint Venture	\$ —	Investments in Joint Venture	\$ 1,166,079,188	Potential for future investment
Mortgage Loan	\$ —	Investments in Mortgage Loan	\$ 558,806,170	Potential for future investment
Benefit Plans	\$ —	Expense	\$ 461,602,040	Extremely remote
Letter of Credit	\$ —	Expense	\$ 17,440,220	Extremely remote
Structure Settlement	\$ —	Expense	\$ —	Extremely remote
TOTAL	\$ —	XXX	\$ 2,203,927,618	XXX

(3) a. Aggregate Maximum Potential of Future Payments of all Guarantees (Undiscounted) the Guarantor could be Required to Make Under Guarantees. (Should equal total of Column 4 for (2)a above.)	\$ 2,203,927,618
b. Current Liability Recognized in F/S:	\$ —
1. Noncontingent Liabilities	\$ —
2. Contingent Liabilities	\$ —
c. Ultimate Financial Statement Impact if Action Under the Guarantee is Required	
1. Investments in SCA	\$ —
2. Joint Venture	\$ 1,166,079,188
3. Dividends to Stockholder (capital contribution)	\$ —
4. Expense	\$ 479,042,260
5. Other	\$ 558,806,170
6. Total (Should Equal (3)a	\$ 2,203,927,618

B. Assessments

(1) Equitable holds a \$4.0 million liability for the estimated amount 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. Equitable also holds a \$3.2 million asset for premium tax offsets that are expected to be realized with respect to these assessments and an additional \$10.7 million asset for premium tax offsets for assessments already paid. The Company has received no notification in 2023 of any new material insolvency which would impact the Company.

(2) Assessments

a.	Assets recognized from paid and accrued premium tax offsets prior year end	\$ 7,161,984
b.	Decreases current year: Premium tax offset applied	\$ 181,733
c.	Increases current year: Assessments for which future credits will be applied	\$ 6,874,189
d.	Assets recognized from paid and accrued premium tax offsets current year end	\$ 13,854,440

NOTES TO FINANCIAL STATEMENTS

(3) Guaranty Fund Liabilities and Assets Related to Assessments from Insolvencies for Long-Term Care Contracts

- a. Discount Rate Applied 4.25%
- b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company	\$113,199	\$75,346	\$5,256	\$5,256
American Network Insurance Company	\$25,956	\$14,450	\$3,265	\$3,265

- c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company	45	1-64	9	45	1-64	9
American Network Insurance Company	44	1-64	12	44	1-64	12

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

Litigation and Regulatory Matters

Litigation, regulatory and other loss contingencies arise in the ordinary course of the Company’s activities as a diversified financial services firm. The Company is a defendant in a number of litigation matters arising from the conduct of its business. In some of these matters, claimants seek to recover very large or indeterminate amounts, including compensatory, punitive, treble and exemplary damages. Modern pleading practice permits considerable variation in the assertion of monetary damages and other relief. Claimants are not always required to specify the monetary damages they seek, or they may be required only to state an amount sufficient to meet a court’s jurisdictional requirements. Moreover, some jurisdictions allow claimants to allege monetary damages that far exceed any reasonably possible verdict. The variability in pleading requirements and past experience demonstrates that the monetary and other relief that may be requested in a lawsuit or claim often bears little relevance to the merits or potential value of a claim. Litigation against the Company includes a variety of claims including, among other things, insurers’ sales practices, alleged agent misconduct, alleged failure to properly supervise agents, contract administration, product design, features and accompanying disclosure, cost of insurance increases, payments of death benefits and the reporting and escheatment of unclaimed property, alleged breach of fiduciary duties, alleged mismanagement of client funds and other matters.

The outcome of a litigation or regulatory matter is difficult to predict, and the amount or range of potential losses associated with these or other loss contingencies requires significant management judgment. It is not possible to predict the ultimate outcome or to provide reasonably possible losses or ranges of losses for all pending regulatory matters, litigation and other loss contingencies. While it is possible that an adverse outcome in certain cases could have a material adverse effect upon the Company’s financial position, based on information currently known, management believes that neither the outcome of pending litigation and regulatory matters, nor potential liabilities associated with other loss contingencies, are likely to have such an effect. However, given the large and indeterminate amounts sought in certain litigation and the inherent unpredictability of all such matters, it is possible that an adverse outcome in certain of the Company’s litigation or regulatory matters, or liabilities arising from other loss contingencies, could, from time to time, have a material adverse effect upon the Company’s results of operations or cash flows in a particular quarterly or annual period.

NOTES TO FINANCIAL STATEMENTS

For some matters, the Company is able to estimate a range of loss. For such matters in which a loss is probable, an accrual has been made. For matters where the Company believes a loss is reasonably possible, but not probable, no accrual is required. For matters for which an accrual has been made, but there remains a reasonably possible range of loss in excess of the amounts accrued or for matters where no accrual is required, the Company develops an estimate of the unaccrued amounts of the reasonably possible range of losses. As of December 31, 2023, the Company estimates the aggregate range of reasonably possible losses, in excess of any amounts accrued for these matters as of such date, to be up to approximately \$150 million.

For other matters, the Company is currently not able to estimate the reasonably possible loss or range of loss. The Company is often unable to estimate the possible loss or range of loss until developments in such matters have provided sufficient information to support an assessment of the range of possible loss, such as quantification of a damage demand from plaintiffs, discovery from plaintiffs and other parties, investigation of factual allegations, rulings by a court on motions or appeals, analysis by experts and the progress of settlement discussions. On a quarterly and annual basis, the Company reviews relevant information with respect to litigation and regulatory contingencies and updates the Company’s accruals, disclosures and reasonably possible losses or ranges of loss based on such reviews.

In February 2016, a lawsuit was filed in the Southern District of New York entitled Brach Family Foundation, Inc. v. AXA Equitable Life Insurance Company. This lawsuit is a putative class action brought on behalf of all owners of UL policies subject to Equitable’s COI rate increase. In early 2016, Equitable raised COI rates for certain UL policies issued between 2004 and 2008, which had both issue ages 70 and above and a current face value amount of \$1 million and above. A second putative class action was filed in the District of Arizona in 2017 and consolidated with the Brach matter in federal court in New York. The consolidated amended class action complaint alleged the following claims: breach of contract; misrepresentations in violation of Section 4226 of the New York Insurance Law; violations of New York General Business Law Section 349; and violations of the California Unfair Competition Law, and the California Elder Abuse Statute. Plaintiffs sought: (a) compensatory damages, costs, and, pre- and post-judgment interest; (b) with respect to their claim concerning Section 4226, a penalty in the amount of premiums paid by the plaintiffs and the putative class; and (c) injunctive relief and attorneys’ fees in connection with their statutory claims. In August 2020, the federal district court issued a decision certifying nationwide breach of contract and Section 4226 classes, and a New York State Section 349 class. Owners of a substantial number of policies opted out of the Brach class action. Most have settled pre-litigation, but a minority of opt-out policies are not yet the subject of litigation. Others filed suit previously, including three pending individual federal actions that were coordinated with the Brach action and contained similar allegations. In May 2023, the Brach class action and Equitable informed the federal district court that they had mutually agreed to settle the class action, and in October 2023, the federal district court entered an order of final approval of the settlement agreement. Equitable is fully accrued for the class settlement, which will have no impact on earnings or distributable cash projections. In October 2023, Equitable and the three plaintiffs with individual federal actions coordinated with the Brach action informed the court that they had reached a settlement, and those actions were dismissed. Equitable is likewise fully accrued for those individual settlements, which will have no impact on earnings or distributable cash projections. Equitable has settled other actual and threatened litigations challenging the COI increase by individual policy owners and entities.

Finally, two actions are also pending against Equitable in New York state court. In July 2022, the trial court in one of the New York state court actions, Hobish v. AXA Equitable Life Insurance Company, granted in significant part Equitable’s motion for summary judgment and denied plaintiff’s cross motion. That plaintiff appealed but its appeal was denied by the state appellate court. Equitable is vigorously defending each of these matters.

As with other financial services companies, Equitable periodically receives informal and formal requests for information from various state and federal governmental agencies and self-regulatory organizations in connection with inquiries and investigations of the products and practices of the Company or the financial services industry. It is the practice of the Company to cooperate fully in these matters

NOTES TO FINANCIAL STATEMENTS

15. LEASES

A. Leasing Arrangements

- 1. Equitable conducts a portion of its operations from leased space. In addition, it leases certain other assets, principally office furniture, data processing and related equipment.
- 2. a. At January 1, 2024 the aggregate future minimum rental payments under leases having initial or remaining non-cancelable lease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2024	\$ 37,377,297
2.	2025	\$ 37,198,484
3.	2026	\$ 33,536,884
4.	2027	\$ 30,251,836
5.	2028	\$ 27,303,100
	Total	<u>\$ 165,667,601</u>

- b. The total minimum rentals to be received in the future under non-cancelable sublease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2024	\$ —
2.	2025	\$ —
3.	2026	\$ —
4.	2027	\$ —
5.	2028	\$ —
	Total	<u>\$ —</u>

- 1. The Company is not involved in any material sales – leaseback transactions.

B. Lessor Leases

The Company is not involved in any lessor business activities.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISKS

- 1. Equitable has no Financial Instruments with off-balance sheet risk.
- 2. Nature and Terms of Off-Balance Sheet Risk.

See Note 8, Derivative Instruments

- 3. Amount of Loss if any Party to the Financial Instrument Failed

See Note 8, Derivative Instruments

- 4. Collateral or Other Security Required to Support Financial Instrument

The Company utilizes over the counter derivative instruments in its hedging programs. At December 31, 2023, Equitable held \$5.1 billion in collateral delivered by trade counter parties reflected in the balance sheet, and \$3.1 billion in securities collateral off balance sheet.

NOTES TO FINANCIAL STATEMENTS

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENT OF LIABILITIES

- A. Equitable had no transfers of receivables reported as sales.
- B. Equitable had no transfer of financial assets.
- C. As of December 2023, Equitable had no wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

NONE

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

NONE

20. FAIR MARKET MEASUREMENT

- A)
 - 1) Fair Value Measurements at December 31, 2023

Description	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at Fair Value :					
Bonds:					
Residential Mortgage-Backed Securities	—	—	\$ 3,591	\$	3,591
Other Loan-Backed and Structured Securities	—	\$ —	—	—	—
Unaffiliated Bank Loans	—	—	1,122,228	—	1,122,228
Total Bonds	—	—	1,125,819	—	1,125,819
Preferred Stocks:					
Industrial and Miscellaneous	\$ 108,485,032	234,793,049	42,617,400		385,895,481
Total Preferred Stocks	108,485,032	234,793,049	42,617,400	—	385,895,481
Common Stocks:					
Industrial and Miscellaneous (unaffiliated)	—	—	358,744,637		358,744,637
Total Common Stocks	—	—	358,744,637	—	358,744,637
Derivative Assets:					
Swaps	606,846	175,466,887	—	—	176,073,733
Futures	145,048,370	—	—	—	145,048,370
Options	—	97,540,723	—	—	97,540,723
Credit Default Swaps	—	(1,689,309)	—	—	(1,689,309)
Currency	—	(22,508,245)	—	—	(22,508,245)
Total Derivatives*	145,655,216	248,810,056	—	—	394,465,272
Separate Account Assets**	118,617,982,107	11,968,538,732	57,983	370,510,716	130,957,089,538
Total Assets at Fair Value	\$118,872,122,355	\$12,452,141,837	\$402,545,839	\$ 370,510,716	\$132,097,320,747

* Fair value includes \$80,086,708 of due and accrued investment income.
** Includes only cash equivalents and invested assets.

NOTES TO FINANCIAL STATEMENTS

2) Fair Value Measurements in Level 3 of the Fair value Hierarchy

	Balance as of 1/1/2023	Transfers into Level 3	Transfers out of Level 3	Total Gain/ Loss included in Net Income	Total Gain/ Loss included in Surplus	Purchases	Issuances	Sales	Settlements	Balance as of 12/31/2023
Assets :										
Residential Mortgage-Backed Securities (a)	\$ 3,470	\$ —	\$ —	\$ —	\$ 121	\$ —	\$ —	\$ —	\$ —	\$ 3,591
Unaffiliated Bank Loans	8,560,861	2,280,906	(7,315,422)	(981,187)	(195,565)	377,633	—	(1,604,998)	—	1,122,228
Preferred Stocks	—	—	—	—	617,400	42,000,000	—	—	—	42,617,400
Stocks	397,867,616	—	—	—	(1,406,024)	204,456,725	—	(242,173,680)	—	358,744,637
Separate Account Assets (b)	729,424	—	(678,617)	18,317	—	259	—	(11,400)	—	57,983
Total Assets	\$ 407,161,371	\$ 2,280,906	\$ (7,994,039)	\$ (962,870)	\$ (984,068)	\$246,834,617	\$ —	\$(243,790,078)	\$ —	\$ 402,545,839

(a) Amount includes \$2,280,906 of Level 3 securities now carried at fair value, where the market value is less than the adjusted cost (carried at adjusted cost in prior period) and \$(7,315,422) of Level 3 securities no longer carried at market value because market value is greater than adjusted cost.

3) During the period January 1, 2023 to December 31, 2023, Separate Accounts had asset backed securities amounting to \$678,617 that was transferred from Level 3 to Level 2.

4)/5) Fair Value of Financial Instruments:

Included in various investment related line items in the financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain bonds and preferred stock when carried at the lower of cost or market.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. The accounting guidance established a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value, and identifies three levels of inputs that may be used to measure fair value:

Level 1	Quoted prices for identical instruments in active markets. Level 1 fair values generally are supported by market transactions that occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
Level 2	Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, and inputs to model-derived valuations that are directly observable or can be corroborated by observable market data.
Level 3	Unobservable inputs supported by little or no market activity and often requiring significant management judgment or estimation, such as an entity’s own assumptions about the cash flows or other significant components of value that market participants would use in pricing the asset or liability.

Equitable determines fair value based upon quoted market prices for those instruments that are actively traded in financial markets. 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 judgments about the financial instrument, including estimates of the timing and amount of expected future cash flows and the credit standing of counterparties. Such adjustments do not reflect any premium or discount that could result from offering for sale at one time the Equitable’s entire holdings of a particular financial instrument, nor do they consider the tax impact of the realization of unrealized gains or losses. In many cases, the fair values cannot be substantiated by comparison to independent markets, nor can the disclosed value be realized in immediate settlement of the instrument.

NOTES TO FINANCIAL STATEMENTS

Derivatives:

For Additional information on derivative see Note 8 and Note 16.

Separate Accounts:

Principally all publicly traded bonds, derivatives and stocks are valued at market value. Mortgage loans and real estate equities, including joint ventures, are valued at market value, either as determined by an unaffiliated advisors to certain separate accounts, or as determined by another independent external appraiser. Real estate equities, including joint ventures valued by independent appraisers, are reviewed by an external management firm. All appraisal reports and appraisal reviews comply with the currently published Uniform Standards of Professional Appraisal Practice, as promulgated by the Appraisal Foundation. The market values of the mortgage loans have been determined by the Advisors on the basis of estimated interest rates (utilizing monthly discounting) in effect as of December 31 of each year for loans of comparable quality and maturity after giving consideration to the value of the underlying collateral. Equity partnerships investments are accounted for using the equity method. The individual partnerships are reflected at a fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. Direct placement bonds and warrants are stated at fair value, as determined by Equitable or third party appraisers. Short-term investments held in money market separate accounts are stated at fair value regardless of the length of maturity. Short-term investments held in all other separate accounts with remaining maturity at acquisition of (i) sixty days or less are stated at amortized cost which, when combined with accrued income, approximates fair value; or (ii) more than sixty days at fair value. Investments in shares of variable insurance trusts, are stated at fair value, which reflects the net asset value of the various portfolios. Net asset values are based upon market or fair values of the securities held in each of the corresponding portfolios of the Funds.

- B. N/A
- C. The following table discloses carrying value and estimated fair value (defined within the fair value hierarchy) as of December 31, 2023 for financial instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 32,904,618,538	\$ 36,520,158,934	\$ —	\$ 28,759,827,643	\$ 4,144,790,895	—	—
Preferred Stock	\$ 385,895,481	\$ 385,895,481	\$ 108,485,032	\$ 234,793,049	42,617,400	—	—
Common Stock:							
Industrial and Miscellaneous (unaffiliated)	\$ 358,744,637	\$ 358,744,637	—	—	\$ 358,744,637	—	—
Short Term (DA)	\$ 413,786,564	\$ 413,786,564	—	\$ 413,786,564	—	—	—
Mortgage Loans on Real Estate	\$ 10,793,817,073	\$ 12,151,294,144	—	—	\$ 10,793,817,073	—	—
Policy Loans	\$ 3,960,939,103	\$ 3,606,966,270	—	—	\$ 3,960,939,103	—	—
Derivatives *	\$ 394,465,272	\$ 314,378,565	\$ 145,655,216	\$ 248,810,056	—	—	—
Separate Accounts**	\$ 160,758,644,089	\$164,231,302,620	\$ 119,371,995,564	\$ 36,013,975,246	\$ 5,002,162,563	\$370,510,716	—
Policyholders liabilities:							
Investment contracts***	\$ 26,223,353,718	\$ 26,726,843,405	—	\$ 14,354,606,020	\$ 11,868,747,698	—	—

- * Fair value includes \$80,086,708 of due and accrued investment income.
- ** Includes only cash, cash equivalents and invested assets and excludes SA 166, LLC.
- *** Includes GA, SA and FHLB Funding Agreement contracts, Funding Agreements-Backed Notes ("FABN") and Funding Agreements-Backed Commercial Papers ("FACP").

Under the FABN program, Equitable Financial may issue funding agreements in U.S. dollar or other foreign currencies to a Delaware special purpose statutory trust (the “Trust”) in exchange for the proceeds from issuances of fixed and floating rate medium-term marketable notes issued by the Trust from time to time (the “Trust notes”). The funding agreements have matching interest, maturity and currency payment terms to the applicable Trust notes. The Company hedges the foreign currency exposure of foreign currency denominated funding agreements using cross currency swaps as discussed in Note 8. As of May 2021, the maximum aggregate principal amount of Trust notes permitted to be outstanding at any one time is \$10 billion. Funding agreements issued to the Trust, including any foreign currency transaction adjustments are reported within Page 3, Line 3 - Liability for deposit type contracts. Foreign currency transaction adjustments to deposit-type contracts balances are recognized in unrealized gains/loss. As of December 31, 2023, the Company had issued eleven funding agreement-backed notes totaling \$6.3 billion.

In May 2023, the Company established a FABCP program. pursuant to which a special purpose limited liability company (the “SPLLC”) may issue commercial paper and deposit the proceeds with the Company pursuant to a funding agreement issued by the Company to the SPLLC are reported within Page 3, Line 3 - Liability for deposit type contracts. The current maximum aggregate principal amount permitted to be outstanding at any one time under the FABCP Program is \$3.0 billion. The Company had \$948.0 million outstanding as of December 31, 2023.

- D. Not Practicable to Estimate Fair Value:
- NONE

NOTES TO FINANCIAL STATEMENTS

21. OTHER ITEMS

A. Unusual or Infrequent Items

NONE

B. Troubled Debt Restructuring

The Company invests in commercial and agricultural mortgage loans included in the balance sheet as Mortgage Loans on real estate and privately negotiated fixed maturities included in the balance sheet as Fixed Maturities. Under certain circumstances, modifications are granted to these contracts. Each modification is evaluated as to whether a troubled debt restructuring has occurred. A modification is a troubled debt restructuring when the borrower is in financial difficulty and the creditor makes concessions. Generally, the types of concessions may include reducing the face amount or maturity amount of the debt as originally stated, reducing the contractual interest rate, extending the maturity date at an interest rate lower than current market interest rates and/or reducing accrued interest. The Company considers the amount, timing and extent of the concession granted in determining any impairment or changes in the specific credit allowance recorded in connection with the troubled debt restructuring. A credit allowance may have been recorded prior to the quarter when the loan is modified in a troubled debt restructuring. Accordingly, the carrying value (net of the allowance) before and after modification through a troubled debt restructuring may not change significantly, or may increase if the expected recovery is higher than the pre-modification recovery assessment. At December 31, 2023, the Company had no commercial or agricultural mortgage loans accounted for as troubled debt restructurings and identified an immaterial amount of fixed maturities accounted for as troubled debt restructuring. These troubled debt restructurings did not have subsequent payment defaults nor additional commitments to lend.

C. Other Disclosures

Equitable has elected to round amounts to the nearest dollar in preparing this statement. The amounts in this statement pertain to the entire business of Equitable including, as appropriate, its Separate Account business.

Equitable has allocated investment management fees in the amount of \$184.3 million for services to the appropriate expense classifications as if these costs had been borne directly by the company in Exhibit 2.

CLOSED BLOCK

As of July 22, 1992, Equitable established the Closed Block for the benefit of policies included therein, consisting of certain classes of individual participating policies in respect of which Equitable had a dividend scale payable in 1991 and which were in force on July 22, 1992. Assets were allocated to the Closed Block in an amount which, together with anticipated revenues from policies included in the Closed Block, is reasonably expected to be sufficient to support such business, including provision for payment of claims, certain expenses and taxes, and for continuation of dividend scales payable in 1991, assuming the experience underlying such scales continues.

The assets allocated to the Closed Block will inure to the benefit of the holders of policies included in the Closed Block and will not revert to the benefit of the shareholder of Equitable. The Plan of Demutualization prohibits the reallocation, transfer, borrowing or lending of assets between the Closed Block and other portions of Equitable's General Account, any of its Separate Accounts or to any affiliate of Equitable without the New York Superintendent's approval. The Closed Block assets and liabilities are carried on the same basis as similar assets and liabilities held in the General Account.

D. Business Interruption Insurance Recoveries

NONE

E. State Transferable and Non-transferable Tax Credits

NONE

NOTES TO FINANCIAL STATEMENTS

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.
- Equitable 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 through investments in subprime mortgage loans at December 31, 2023.
- (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

- (1) The Company’s “retained asset accounts” are reported as “supplementary contracts” in Exhibit 7 - Deposit Type Contracts. The “retained asset accounts” are one of the claim settlement options available to the beneficiary at the time of the death claim; these accounts are not the default method of satisfying life insurance death claims. If the beneficiary so elects, the Company will establish a retained asset account for the beneficiary and then issue drafts to the supplementary contractholder. The beneficiary will have immediate access to the proceeds by writing a draft for all or part of the amount of the death benefit proceeds. The Company will retain the funds until a draft is presented for payment in its general account. The interest rate credited to amounts on these accounts for 2023 has been a constant 0.25%. The institution that administers the accounts may charge a fee for insufficient funds or stopped drafts, but the Company does not charge a fee for the “retained asset accounts”.
- (2) Retained Assets Aging Schedule:

Aging Categories	In Force			
	As of December 31, 2023		As of December 31, 2022	
	Number	Balance	Number	Balance
a.Up to and including 12 Months	187	\$ 31,431,049	182	\$ 28,715,048
b. 13 to 24 Months	108	10,727,033	148	27,299,965
c. 25 to 36 Months	111	13,289,471	135	15,122,995
d. 37 to 48 Months	108	9,837,262	98	10,056,490
e. 49 to 60 Months	80	6,403,846	94	6,765,340
f. Over 60 Months	1,036	48,678,091	1,083	47,686,958
g. Total	1,630	\$ 120,366,752	1,740	\$ 135,646,796

- (3) Retained Assets Year to Date Change:

		Individual		Group	
		Number	Balance/Amount	Number	Balance/Amount
a)	No./Balance of Retained Assets Accounts at the beginning of year	1,740	\$ 135,646,796	—	—
b)	No./Balance of Retained Assets Accounts issued/added during the year	88	100,104,229	—	—
c)	Investment earnings credited to Retained Assets Accounts during the year	NA	3,638,318	—	—
d)	Fees and other charges assessed to Retained Assets Accounts during the year	NA	NA	—	—
e)	No./Amount of Retained Assets Accounts Transferred to State Unclaimed Property funds during the year	—	—	—	—
f)	No./Amount of Retained Assets Accounts closed/withdrawn during the year	198	119,022,591	—	—
g)	Number/Balance of Retained Assets Accounts at the end of the year	1,630	\$ 120,366,752	—	\$ —

H. Insurance Linked Securities (ILS)

NONE

NOTES TO FINANCIAL STATEMENTS

I. The Amount that Could be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or has Otherwise Obtained Rights to Control the Policy

		Amount	Percent
1	Amount of Admitted Balance that Could be Realized from an Investment Vehicle *	\$ 903,735,482	100%
2	Percentage Bonds		47 %
3	Percentage Stocks		32 %
4	Percentage Mortgage Loans		— %
5	Percentage Real Estate		1 %
6	Percentage Cash and Short-Term Investments		20 %
7	Percentage Derivatives		— %
8	Percentage Other Invested Assets		— %

* In addition, the Company's COLI policy has an additional cash value of \$18.3 million.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 29, 2024. The Company is not aware of any Type I Recognized or 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. \$N/A

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? N/A
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)

NOTES TO FINANCIAL STATEMENTS

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.
- 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 (X) No () The amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$123,109,819,625

2023 - Internal Reinsurance Treaty:

On May 17, 2023, the Company entered into a reinsurance agreement (the “Reinsurance Treaty”) with EFLOA, effective April 1, 2023. Pursuant to the Reinsurance Treaty, virtually all of the Company’s net retained General Account liabilities, including all of its net retained liabilities relating to the living benefit and death riders related to (i) its variable annuity contracts issued outside the State of New York prior to October 1, 2022 (and with respect to its EQUI-VEST variable annuity contracts issued outside the State of New York prior to February 1, 2023) and (ii) certain universal life insurance policies issued outside the State of New York prior to October 1, 2022, were reinsured to EFLOA on a coinsurance funds withheld basis. In addition, all of the Separate Accounts liabilities relating to such variable annuity contracts were reinsured to EFLOA on a modified coinsurance basis. EFLOA’s obligations under the Reinsurance Treaty are secured through Equitable’s retention of certain assets supporting the reinsured liabilities. In exchange for EFLOA’s agreement to assume these liabilities, the Company paid to EFLOA a ceding commission equal to approximately \$850 million. The NYDFS and the Arizona Department of Insurance and Financial Institutions each approved the Reinsurance Treaty.

As a result of this transaction, effective April 1, 2023, within its liability page, the Company recorded \$14.5 billion of ceded reserves partially offset by the ceding of \$2.4 billion of existing CARVM expense allowance (recorded through Page 3, Line 13 – Transfers to Separate Accounts due or accrued) and the ceding of existing IMR deferred losses for this transaction of \$22.6 million. The Company established a \$13.0 billion funds withheld liability (recorded to Page 3, Line 24.07 – Funds held under coinsurance) and recognized \$0.9 billion ceded commission loss from this transaction, which under SAP guidance must be recognized through operations immediately (Page 4, Line 6 – Commissions and expense allowances on reinsurance ceded). Additionally, as of April 1, 2023, \$94.9 billion of Separate Account variable annuity liabilities were ceded under the modified coinsurance portion of the agreement.

2022 - Reinsurance Agreements:

On October 3, 2022, Equitable completed the transactions (the “Global Atlantic Transaction”) contemplated by the previously announced Master Transaction Agreement, dated August 16, 2022, by and between Equitable and First Allmerica Financial Life Insurance Company, a Massachusetts-domiciled insurance company (the “Reinsurer”), a wholly owned subsidiary of Global Atlantic Financial Group.

At the closing of the Global Atlantic Transaction, Equitable and the Reinsurer entered into a Coinsurance and Modified Coinsurance Agreement (the “EQUI-VEST Reinsurance Agreement”), pursuant to which Equitable ceded to the Reinsurer, on a combined coinsurance and modified coinsurance basis, a 50% quota share of approximately 360,000 legacy Group EQUI-VEST deferred variable annuity contracts issued by Equitable between 1980 and 2008, which predominately include Equitable’s highest guaranteed general account crediting rates of 3%, supported by general account assets of approximately \$4 billion and \$5 billion of separate account value (the “Reinsured Contracts”). The Reinsured Contracts predominately include certain of Equitable’s contracts that offer the highest guaranteed general account crediting rates of 3%. At the closing of the Global Atlantic Transaction, Reinsurer deposited assets supporting the general account liabilities relating to the Reinsured Contracts into a trust account for the benefit of Equitable, which assets will secure its obligations to Equitable Financial under the EQUI-VEST Reinsurance Agreement. Commonwealth Annuity and Life Insurance Company, an insurance company domiciled in the Commonwealth of Massachusetts and affiliate of Reinsurer (“Commonwealth”), provided a guarantee of Reinsurer’s payment obligation to Equitable under the EQUIVEST Reinsurance Agreement. The Company transferred assets of \$2.8 billion, including primarily cash and policy loans as the consideration for the reinsurance transaction. Additionally, the Company ceded \$0.2 billion of transactional debit balance Interest Maintenance Reserve (“IMR”) to the Reinsurer. The Company recorded a statutory reserve decrease of approximately \$3.9 billion as a result of this transaction, with \$0.9 billion of ceded commission recorded through Page 4, Line 51.4 - Change in surplus as a result of reinsurance. Additionally, as of December 31, 2022, \$5.7 billion of Separate Account liabilities were ceded under a modified coinsurance portion of the agreement.

Effective April 1, 2022, the Company expanded its funds withheld reinsurance agreement with Swiss Re Life & Health America Inc. (“Swiss Re”), to provide an additional \$250 million of term life insurance policies (“XXX”) relief in addition to the \$1.0 billion already obtained during Q4 2021. Consistent with the \$1.0 billion Equitable will pay Swiss Re a 90 basis point risk charge associated with this business.

B. Uncollectible Reinsurance

NONE

NOTES TO FINANCIAL STATEMENTS

C. Commutation of Ceded Reinsurance

NONE

D. Certified Reinsurer Downgraded or Status Subject to Revocation

NONE

E/F. Reserve Credits Taken on Variable Annuity Reinsurance with Captive:

The Company had a variable annuity reinsurance treaty with its captive affiliate EQ AZ Life Re Company (“EQ AZ”), representing quota share of all GMIB liabilities on Accumulator Variable Annuity contracts issued from May 1, 1999 through August 31, 2005 in excess of the liability assumed by two unaffiliated reinsurers, which are subject to certain maximum amounts or limitations on aggregate claims. Effective December 15, 2023, EQ AZ novated this business to EFLOA, as a result, as of December 31, 2023 the Company has no variable reinsurance with this Captive.

G. Disclose Ceding Entities that Utilize Captives to Assume Reserves Subject to XXX/AXXX Captive Framework:

The Company has both XXX and AXXX reinsurance agreements with the EQ AZ Company, an affiliated captive company. As of December 31, 2023, the Company has no shortfalls in funds for the covered policies.

H. Reinsurance Credits

NONE

24. RETROSPECTIVELY RATED CONTRACTS

NONE

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSE

NONE

26. INTERCOMPANY POOLING ARRANGEMENTS

NONE

27. STRUCTURED SETTLEMENTS

NONE

28. HEALTH CARE RECEIVABLES

NONE

29. PARTICIPATING POLICIES

For the reporting year ended December 31, 2023, direct premiums under life and annuity participating policies were \$143.9 million or 1.3% of total direct life and annuity premiums and considerations. Direct premiums under health participating policies were \$16.8 million or 34.3% of total direct health premiums. Equitable accrues a policyholder dividend liability equal to dividends anticipated to be paid over the following twelve months. Equitable paid dividends of \$100.9 million to policyholders in 2023. Income is allocated to participating business based on procedures approved by NYDFS, and in 2023 an additional \$4.6 million was allocated to the term participating business in the form of premium reductions.

30. PREMIUM DEFICIENCY RESERVES

1. Liability carried for premium deficiency reserve: \$59,564,414
2. Date of most recent evaluation of this liability: 12/31/2023
3. Was anticipated investment income utilized in the calculation? Yes [X] No []

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) Equitable 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.

NOTES TO FINANCIAL STATEMENTS

(2) Extra premiums are charged for substandard lives for policies as follows:

American Experience Table:

Substandard policies issued prior to January 1, 1910 are valued on the rated-up age basis. Policies issued after January 1, 1910 in classes P, Q and R, and those with semi-tropical extra premiums are valued on the Sesqui American Experience Table. Policies issued after January 1, 1910 in classes S, T and U, and those with tropical extra premiums, are valued on the Double American Experience Table. Substandard single premium policies issued on and after January 15, 1944 (2 1/2%) are valued on the rated-up age basis. Policies with permanent flat extra premiums are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 88 through 97:

Policies issued in classes B and C are valued on the 150% 1941 C.S.O. Table, those issued on classes D and E are valued on the 225% 1941 C.S.O. Table, and those issued in classes F and G are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 98 to Series 104 (Series 98 introduced 1957).

1958 C.S.O. Table, Series 104 to Series 126 (Series 104 introduced 1963).

1980 C.S.O. Table, Series 126 and later (Series 126 introduced 1985).

Policies issued subject to substandard extra premiums of any type are valued on the standard reserve basis plus a supplemental amount which recognizes the incidence of the excess mortality costs for each rating class. The supplemental reserves are based on the net level premium method of valuation.

Non-traditional 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 premium is held in addition to the reserve on the standard basis.

The total reserve held for any valuation group of substandard policies is not less than the corresponding standard reserve for that group.

- (3) At December 31, 2023, Equitable had \$19,375,755,088 of insurance inforce for which the gross premiums are less than the net premiums according to the standard valuation set by the Insurance Department of the State of New York. Reserves to cover the above totaled \$335,749,255 net of reinsurance and are included in Exhibit 5, Miscellaneous Reserves.
- (4) The instructions for Page 7 are the formula by which Tabular Interest (Page 7, Line 4), Tabular cost (Page 7, Line 9) and Tabular less Actual Reserve Released (Page 7, Line 5) have been determined, except for Tabular Interest for certain variable and interest sensitive life reserves and for certain annuity reserves, which are derived from the basic data for the calculation of such reserves.
- (5) Tabular Interest on funds not involving life or disability contingencies (Page 7, Part B, Line 3) is determined primarily in two ways. For dividend and annuity deposit funds and guaranteed interest contract funding agreements, the tabular interest is the actual interest due per the terms of the underlying contracts. For supplementary contracts, tabular interest is the difference between the reserve of the current year including payments incurred less the reserve of the previous year including income and other increases.

(6) The details for Other Increases (net) on Page 7 – Analysis of Increase in Reserves during the year, Line 7:

1	2	Ordinary			Group	
		3	4	5	6	7
ITEMS	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Life Insurance	Annuities
1. Change in No Lapse Guarantee reserve	\$ 73,500,000	\$ 73,500,000	\$ —	\$ —	\$ —	\$ —
2. Change in deficiency reserves	14,800,000	14,800,000	—	—	—	—
3. Change in reinsurance ceded	(14,206,000,000)	(2,577,100,000)	(4,377,700,000)	1,600,000	—	(7,252,800,000)
4. Change in reinsurance assumed	(27,700,000)	(25,700,000)	(2,000,000)	—	—	—
5. Change in Additional Actuarial reserves	(28,700,000)	(28,700,000)	—	—	—	—
6. Change in substandard reserves	—	—	—	—	—	—
7. Change in excess CARVM/VACARVM over CV	(167,000,000)	—	25,900,000	—	—	(192,900,000)
8. Change in reserve for Group Pension contracts with negative funds or with positive funds but are less than STAT minimum reserve. Expenses are deducted.	(70,900,000)	—	—	—	—	(70,900,000)
9. Strain	417,600,000	—	46,000,000	(4,200,000)	—	375,800,000
10. Conversion to New Valuation System	—	—	—	—	—	—
11. Change in rider reserves	2,100,000	2,100,000	—	—	—	—
12. Change in Employee Benefits Wvr. Of Premium	—	—	—	—	—	—
13. Other rounding	(2,391,657)	241,850	(2,626,088)	2,251	(23,663)	13,993
Total	\$ (13,994,691,657)	\$ (2,540,858,150)	\$ (4,310,426,088)	\$ (2,597,749)	\$ (23,663)	\$ (7,140,786,007)

NOTES TO FINANCIAL STATEMENTS

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE CONTRACT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

A INDIVIDUAL ANNUITIES:		General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1	Subject to discretionary withdrawal:					
(a)	With market value adjustment	\$ —	\$ 39,394,519,646	\$ 93,259,345	\$ 39,487,778,991	38.4
(b)	At book value less current surrender charge of 5% or more	334,871,059	—	—	334,871,059	0.3
(c)	At fair value	—	—	53,621,532,385	53,621,532,385	52.2
(d)	Total with market value adjustment or at fair value (total of 1 through 3)	334,871,059	39,394,519,646	53,714,791,730	93,444,182,435	90.9
(e)	At book value without adjustment (minimal or no charge or adjustment)	4,550,074,027	—	—	4,550,074,027	4.4
2	Not subject to discretionary withdrawal	4,827,964,361	—	24,615,971	4,852,580,332	4.7
3	Total (gross: direct + assumed)	\$ 9,712,909,447	\$ 39,394,519,646	\$ 53,739,407,701	\$ 102,846,836,794	100.0
4	Reinsurance ceded	8,202,494,488	—	—	8,202,494,488	
5	Total (net)* (3) - (4)	\$ 1,510,414,959	\$ 39,394,519,646	\$ 53,739,407,701	\$ 94,644,342,306	
6	Amount included in A(1)b above that will move to A(1)e in the year after the statement date	\$ —	\$ —	\$ —	\$ —	—
*Reconciliation of total annuity actuarial reserves and deposit funds liabilities.						
B GROUP ANNUITIES:		General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1	Subject to discretionary withdrawal:					
(a)	With market value adjustment	\$ 26,905,652	\$ 1,193,373,656	\$ 268,714,230	\$ 1,488,993,538	2.0
(b)	At book value less current surrender charge of 5% or more	329,023,345	—	—	329,023,345	0.4
(c)	At fair value	—	—	52,706,979,765	52,706,979,765	69.7
(d)	Total with market value adjustment or at fair value (total of 1 through 3)	355,928,997	1,193,373,656	52,975,693,995	54,524,996,648	72.1
(e)	At book value without adjustment (minimal or no charge or adjustment)	9,637,069,077	—	—	9,637,069,077	12.8
2	Not subject to discretionary withdrawal	11,340,885,318	—	49,896,876	11,390,782,194	15.1
3	Total (gross: direct + assumed)	\$ 21,333,883,392	\$ 1,193,373,656	\$ 53,025,590,871	\$ 75,552,847,919	100.0
4	Reinsurance ceded	16,008,137,758	—	—	16,008,137,758	
5	Total (net) (3) - (4)	\$ 5,325,745,634	\$ 1,193,373,656	\$ 53,025,590,871	\$ 59,544,710,161	
6	Amount included in B(1)b above that will move to B(1)e in the year after the statement date	\$ —	\$ —	\$ —	\$ —	—
C DEPOSIT-TYPE CONTRACTS (no life contingencies):		General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1	Subject to discretionary withdrawal:					
(a)	With market value adjustment	—	—	—	—	—
(b)	At book value less current surrender charge of 5% or more	\$ 40,747,643	\$ —	\$ —	\$ 40,747,643	0.3
(c)	At fair value	—	—	383,196	383,196	—
(d)	Total with market value adjustment or at fair value (total of 1 through 3)	40,747,643	—	383,196	41,130,839	0.3
(e)	At book value without adjustment (minimal or no charge or adjustment)	383,210,700	—	—	383,210,700	2.5
2	Not subject to discretionary withdrawal	14,758,005,706	—	—	14,758,005,706	97.2
3	Total (gross: direct + assumed)	\$ 15,181,964,049	\$ —	\$ 383,196	\$ 15,182,347,245	100.0
4	Reinsurance ceded	1,758,057	—	—	1,758,057	
5	Total (net) (3) - (4)	\$ 15,180,205,992	\$ —	\$ 383,196	\$ 15,180,589,188	
6	Amount included in C(1)b above that will move to C(1)e in the year after the statement date	\$ —	\$ —	\$ —	\$ —	—
D Life and Accident & Health Annual Statement:		Total				
(1)	Exhibit 5, Annuities, Total (net)	\$ 6,484,240,561				
(2)	Exhibit 5, Supplementary Contracts With Life Contingencies, Total (net)	\$ 351,920,031				
(3)	Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 15,180,205,992				
(4)	Subtotal	\$ 22,016,366,584				
Separate Accounts Annual Statement:						
(6)	Exhibit 3, Line 0299999, Column 2	\$ 147,330,292,530				
(6)	Exhibit 3, Line 0399999, Column 2	\$ 22,599,344				
(7)	Policyholder dividend and coupon accumulations	\$ 383,196				
(8)	Policyholder premiums	\$ —				
(9)	Guaranteed interest contracts	\$ —				
(10)	Other contract deposit funds	\$ —				
(11)	Subtotal	\$ 147,353,275,070				
(12)	Combined Total	\$ 169,369,641,654				

NOTES TO FINANCIAL STATEMENTS

33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or Policy Loans;			
a. Term Policies with Cash Value	\$ 21,019,967	\$ 21,019,967	\$ 80,592,055
b. Universal Life	199,153,170	176,971,547	194,132,737
c. Universal Life with Secondary Guarantees	2,349,175,618	2,185,042,855	2,350,268,498
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	825,220,435	702,967,143	730,122,888
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	8,001,751,821	7,965,288,618	8,129,173,955
h. Variable Life	49,373,244	49,407,201	167,183,930
i. Variable Universal Life	3,770,027,768	3,770,115,197	3,779,745,516
j. Miscellaneous Reserves	—	—	206,723,124
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	3,173,521,856
b. Accidental Death Benefits	XXX	XXX	5,286,554
c. Disability – Active Lives	XXX	XXX	47,975,633
d. Disability – Disabled Lives	XXX	XXX	165,000,539
e. Miscellaneous Reserves	XXX	XXX	6,242,840,180
(3) Total (gross: direct + assumed)	\$ 15,215,722,023	\$ 14,870,812,528	\$ 25,272,567,465
(4) Reinsurance Ceded	5,621,261,690	5,621,261,690	8,155,159,770
(5) Total (net) (3) - (4)	\$ 9,594,460,333	\$ 9,249,550,838	\$ 17,117,407,695
	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees:			
(1) Subject to discretionary withdrawal, surrender values, or Policy Loans;			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	207,327,584	234,290,836	236,509,695
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)	\$ 207,327,584	\$ 234,290,836	\$ 236,509,695
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	\$ 207,327,584	\$ 234,290,836	\$ 236,509,695

NOTES TO FINANCIAL STATEMENTS

	Account Value	Cash Value	Reserve
C. Separate Account with Non-guaranteed:			
(1) Subject to discretionary withdrawal, surrender values, or Policy Loans;			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	721,031,510	721,031,510	721,031,510
i. Variable Universal Life	\$ 12,998,669,762	\$ 12,847,812,017	\$ 12,876,993,136
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)	\$ 13,719,701,272	\$ 13,568,843,527	\$ 13,598,024,646
(4) Reinsurance Ceded	—	—	—
(5) Total (net) (3) - (4)	\$ 13,719,701,272	\$ 13,568,843,527	\$ 13,598,024,646

D. Amount		
Life & Accident & Health Annual Statement:		
(1) Exhibit 5, Life Insurance Section, Total (net)		\$ 13,190,202,869
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)		5,286,554
(3) Exhibit 5, Disability – Active Lives Section, Total (net)		47,975,633
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)		159,574,041
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)		3,714,368,598
(6) Subtotal		\$ 17,117,407,695
Separate Accounts Annual Statement		
(7) Exhibit 3, Line 0199999, Column 2		\$ 13,834,534,341
(8) Exhibit 3, Line 0499999, Column 2		—
(9) Exhibit 3, Line 0599999, Column 2		—
(10) Subtotal (Lines (7) through (9))		13,834,534,341
(11) Combined Total ((6) and (10))		\$ 30,951,942,036

34. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

	Gross of Loading	Net of Loading
Ordinary New Business	3,219,070	3,102,274
Ordinary Renewal	(41,624,749)	(34,761,503)
Group Life	106,994	106,994
Group Annuity	213,931,880	213,931,880
	175,633,195	182,379,645

35. SEPARATE ACCOUNTS

A. Separate Account Activity

- (1) The Company utilizes Separate Accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, The Company reported assets and liabilities from the following product lines/ transactions into a Separate Account:
- Variable Life
 - Variable Annuity
 - Modified Guaranteed Annuity

In accordance with the domiciliary state procedures approving items within the Separate Account, the Separate Account classification of Variable Life, Variable Annuity, and Modified Guaranteed Annuity are supported by New York State Statute Section 4240.

NOTES TO FINANCIAL STATEMENTS

(2) In accordance with the products/transactions recorded within the Separate Account, some assets are considered legally insulated whereas others are not legally insulated from the General Account. (The legal insulation of the Separate Account assets prevents such assets from being generally available to satisfy claims resulting from the General Account.).

As of December 31, 2023 and 2022 the Company’s Separate Account statement included legally insulated assets of \$122,014,258,006 and \$111,938,861,075, respectively. The assets legally insulated and non-insulated from the General Account as of December 31, 2023 are attributed to the following products/transactions:

1	2	3	
Product/Transaction	Legally Insulated Assets	Separate Accounts Assets Not Legally Insulated	Total
Modified Guaranteed Annuities	\$ 788,923,389	\$ 435,152,121	\$ 1,224,075,510
Variable Annuities	\$ 107,458,487,503	\$ 41,983,315,691	\$ 149,441,803,194
Variable Life	\$ 13,766,847,114	\$ 262,871,502	\$ 14,029,718,616
Total	\$ 122,014,258,006	\$ 42,681,339,314	\$ 164,695,597,320

(3) In accordance with the products/transaction recorded within the Separate Account, some Separate Account liabilities are guaranteed by the General Account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the General Account.)

Some of the Separate Account products we offer with guarantees from the General Account do not have explicit charges broken out from other M & E charges. For products with explicit charges for guarantees from the General Account, the Separate Account has paid risk charges as follows:

a.	2023	\$ 765,563,049
b.	2022	\$ 796,197,549
c.	2021	\$ 941,105,496
d.	2020	\$ 1,124,568,502
e.	2019	\$ 1,111,492,277

For the year ending of December 31, 2023, the General Account of the Company paid \$1,138,121,768 toward separate account guarantees. The total separate guarantees paid by the general account for the preceding four years ending December 31, 2022, 2021, 2020 and 2019 was \$926,172,806, \$676,408,211, \$802,993,981 and \$609,070,156 respectively.

(4) None of the Company’s Separate Accounts engage in securities lending transactions.

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Account Business

The Company has established various Separate Accounts as unit investment trusts registered with the Securities and Exchange Commission under the Investment Company Act of 1940. The assets in each of these Separate Accounts are invested in shares of designated portfolios of various insurance trusts (the "Trusts"). Investments made in shares of the Trusts are valued at the net asset value per share of the respective portfolios. The net asset value is determined by the Trusts using the market or fair value of the underlying assets of the portfolios.

	Indexed	Nonindexed Guar. Less than/equal to 4%	Nonindexed Guar. Greater than 4%	Nonguaranteed Separate Account	Total
(1) Premiums, considerations or deposits for year ended 12/31/23	\$ 3,562,860,675	\$ —	\$ —	\$ 5,132,285,260	\$ 8,695,145,935
RESERVES AT 12/31/23:					
(2) For accounts with assets at:					
a. Market value	\$ 729,427,926	\$ —	\$ —	\$ 120,363,406,414	\$ 121,092,834,340
b. Amortized cost	40,094,975,071	—	—	—	40,094,975,071
c. Total reserves	\$40,824,402,997	\$ —	\$ —	\$ 120,363,406,414	\$ 161,187,809,411
(3) By Withdrawal Characteristics:					
a. Subject to Discretionary Withdrawal:					
1. With MV adjustment	\$40,824,402,997	\$ —	\$ —	\$ 361,973,576	\$ 41,186,376,573
2. At Book Value without MV adj & with current surrender charge of 5% or more	—	—	—	—	—
3. At Fair value	—	—	—	119,926,919,991	119,926,919,991
4. At book value without MV adj & with current surrender charge less than of 5%	—	—	—	—	—
5. Subtotal	\$40,824,402,997	\$ —	\$ —	\$ 120,288,893,567	\$ 161,113,296,564
b. Not Subject to Discretionary Withdrawal	—	—	—	74,512,847	74,512,847
c. Total	\$40,824,402,997	\$ —	\$ —	\$ 120,363,406,414	\$ 161,187,809,411
(4) Reserves for Asset Default Risk in lieu of AVR*	NA	NA	NA	NA	NA

*Reserves for Asset Default Risk in lieu of AVR is part of General Account AVR and not distinguishable.

C. Reconciliation of Net Transfers To (From) Separate Accounts

1. Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to Separate Accounts (Page 4, Line 1.4)	8,696,796,717
b. Transfers from Separate Accounts (Page 4, Line 10)	17,157,270,355
c. Net transfers to(from) Separate Accounts (a) - (b)	\$ (8,460,473,638)
2. Reconciliation Adjustments - Internal Reinsurance CARVM	2,236,318,942
3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement ((1c)+(2)=Page 4, Line 26)	6,224,154,696
	\$ —

36. LOSS/CLAIM ADJUSTMENT EXPENSES

The Company has the following unpaid claim and claim expenses on accident & health business:

The balance in the liability for unpaid accident and health claim expenses as of 12/31/2023 was \$36,818,770

The Company paid \$71.3 million of claim expensed in the current year, of which \$43.4 million of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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 ☒ 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 ☒ No ☐ N/A ☐

1.3

State Regulating?

New York

1.4

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

Yes ☒ No ☐

1.5

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

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 ☒

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).

11/10/2022

3.4

By what department or departments?
New York

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes ☒ No ☐
Yes ☒ 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 ☒

5.2

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

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

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

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

Yes ☐ No ☒

7.2

If yes,
7.21 State the percentage of foreign control;
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 INSURANCE 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 Corporation	New York, NY				YES...
AllianceBernstein Holding LP	New York, NY				YES...
AllianceBernstein Investments Inc.	New York, NY				YES...
AllianceBernstein LP	New York, NY				YES...
Equitable Advisors, LLC	New York, NY				YES...
Equitable Investment Management Group, LLC	New York, NY				YES...
Equitable Distributors, LLC	New York, NY				YES...
Sanford C. Bernstein & Co., 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:
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain.
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Meredith Alicia Ratajczak, Managing Director and Chief Actuary,Equitable Financial Life Insurance Company 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 [X] No []
- 12.11

Name of real estate holding company ...

See Schedule BA
- 12.12

Number of parcels involved

899
- 12.13

Total book/adjusted carrying value

\$ 602,189,129
- 12.2

If yes, provide explanation
The company holds a joint venture investments in real estate partnership listed in Schedule BA.
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 INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

- | | | |
|-----|---|---|
| 16. | Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? | Yes [<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 [X] | No [] |
| 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 [] |
| 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 INSURANCE COMPANY

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
Exceptions are listed in Schedule of Special Deposits, collateral for future contracts and OTC Derivatives held by Brokers.
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.\$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs.\$0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.\$33,780,112

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$33,780,112

25.093 Total payable for securities lending reported on the liability page.\$33,780,113

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements\$0

26.22 Subject to reverse repurchase agreements\$0

26.23 Subject to dollar repurchase agreements\$0

26.24 Subject to reverse dollar repurchase agreements\$0

26.25 Placed under option agreements\$0

26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock\$0

26.27 FHLB Capital Stock\$356,572,300

26.28 On deposit with states\$5,300,826

26.29 On deposit with other regulatory bodies\$0

26.30 Pledged as collateral - excluding collateral pledged to
an FHLB\$2,347,281,824

26.31 Pledged as collateral to FHLB - including assets
backing funding agreements\$8,892,044,100

26.32 Other\$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [X] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [X] No []

27.42 Permitted accounting practice Yes [X] No []

27.43 Other accounting guidance Yes [X] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [X] No []
 - The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year.\$0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
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 INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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
Albion Investors LLC	U.....
Equitable Agrifinance, LLC	A.....
AXA Real Estate Investment Managers US LLC	U.....
Alliance Bernstein, LP	A.....
AXA Investment Managers, Inc.	U.....
Carlyle Global Credit Investment Management L.L.C.	U.....
HPS Investment Partners, LLC	U.....
GC Advisors LLC (a Delaware LLC)	U.....
Equitable Investment Management, LLC	A.....
METLIFE INVESTMENT MANAGEMENT, LLC	U.....

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

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
107436	Albion Investors LLC		SEC	NO.....
			Domiciled in the state of Delaware with a foreign qualification in both North and South Dakota	
	Equitable Agrifinance, LLC	5493003SYWQCN68VWG95		NO.....
167667	AXA Real Estate Investment Managers US LLC		SEC	DS.....
108477	AllianceBernstein, LP	0JK55UGIISWNF3X7KLQ85	SEC	DS.....
113608	AXA Investment Managers, Inc.	F0MIWIFRUORT2UJ3VE57	SEC	DS.....
162053	Carlyle Global Credit Investment Management L.L.C.	213800DNM22N1N8U6D82	SEC	NO.....
282125	HPS Investment Partners, LLC	5493001W7540H8HM8F38	SEC	NO.....
148687	GC Advisors LLC	2549001LIDASR8H2NQ20	SEC	NO.....
N/A	Equitable Investment Management, LLC	N/A	N/A	DS.....
142463	METLIFE INVESTMENT MANAGEMENT, LLC	EAU072Q8FCR1SOXGYJ21	SEC	NO.....

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

30.2 If yes, complete the following schedule:

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	37,024,057,150	33,408,516,753	(3,615,540,397)
31.2 Preferred stocks	385,895,481	385,895,479	(2)
31.3 Totals	37,409,952,631	33,794,412,232	(3,615,540,399)

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

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

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

33.2 If no, list exceptions:
.....

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

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

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [☐] No [☒]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [☐] No [☒]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [☐] No [☐]
39.22 Immediately converted to U.S. dollars Yes [☐] No [☐]
- 39.3

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

1	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?

\$ 4,730,621
- 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
MOODY'S INVESTORS SERVICE .....	..... 1,649,825
- 41.1

Amount of payments for legal expenses, if any?

\$ 26,305,837
- 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
	..... 0
- 42.1

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

\$ 1,532,835
- 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
AMERICAN COUNCIL OF LIFE INSURERS .....	..... 1,307,935

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only\$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 lives0

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 lives0

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 lives0

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 lives0

2. Health Test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator	7,927,319	12,867,501
2.2 Premium Denominator	(2,914,023,797)	13,460,730,816
2.3 Premium Ratio (2.1/2.2)	(0.003)	0.001
2.4 Reserve Numerator	42,410,881	43,361,790
2.5 Reserve Denominator	21,238,076,895	36,681,992,981
2.6 Reserve Ratio (2.4/2.5)	0.002	0.001

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$0

3.4 State the authority under which Separate Accounts are maintained:
New York Insurance Law - Section 4240

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$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 INSURANCE 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 [X] N/A []
- 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\$1,913,505,804
- 7.2 Total Incurred Claims\$2,589,728,708
- 7.3 Number of Covered Lives819,569

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,let issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,let 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.....\$618,637,729
- 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:\$.....1,650,166,591
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash\$13,495,809,204
- 12.12 Stock\$4,730,755,500
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [X] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....0	.....0	.....0	.....0
13.32 Paid claims .....107,546	.....0	.....0	.....107,546
13.33 Claim liability and reserve (beginning of year) .....3,324,335	.....0	.....0	.....3,324,335
13.34 Claim liability and reserve (end of year) .....3,339,044	.....0	.....0	.....3,339,044
13.35 Incurred claims .....122,255	.....0	.....0	.....122,255

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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	.....313,276
13.45	\$1,000,000 or more	.....0	.....3,025,768

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? Yes [] No []

15. How often are meetings of the subordinate branches required to be held?
.....

16. How are the subordinate branches represented in the supreme or governing body?
.....

17. What is the basis of representation in the governing body?
.....

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?
.....

18.4 How many members of the governing body attended the last regular meeting? 0

18.5 How many of the same were delegates of the subordinate branches? 0

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? Yes [] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year 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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 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)	173,681,939	175,708,192	193,184,218	183,246,456	184,596,328
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	224,947,714	230,477,414	221,254,958	233,371,379	235,332,976
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)	9,628,906	9,214,144	8,754,377	8,013,550	7,207,743
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)	408,258,559	415,399,750	423,193,553	424,631,385	427,137,047
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	51,485,461,760	42,275,142,912	28,149,894,767	14,718,624,883	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	3,380,427	3,557,589	3,733,364	2,669,953	3,702,921
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	9,341,290	10,726,976	12,075,670	13,689,520	16,082,409
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	1,196,728	1,087,469	1,022,963	1,119,519	623,374
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	13,918,445	15,372,034	16,831,997	17,478,992	20,408,704
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	(1,314,908,759)	2,088,009,039	(120,484,579)	1,978,036,256	2,148,907,636
15. Group life (Line 20.4, Col. 3)	20,558,983	19,755,274	18,732,327	16,756,248	17,909,308
16. Individual annuities (Line 20.4, Col. 4)	2,854,585,815	10,418,121,156	11,639,418,026	8,148,230,241	9,180,090,974
17. Group annuities (Line 20.4, Col. 5)	(4,513,199,999)	893,893,813	(6,683,433,608)	2,827,746,630	3,009,893,548
18. Accident & Health (Line 20.4, Col. 6)	38,940,163	40,951,534	37,577,149	34,922,062	34,141,509
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	(2,914,023,797)	13,460,730,816	4,891,809,315	13,005,691,437	14,390,942,975
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	62,000,715,501	67,282,922,524	69,274,261,350	74,690,333,306	68,209,134,924
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	60,614,124,849	62,084,140,403	64,921,005,253	69,106,533,036	60,626,808,104
23. Aggregate life reserves (Page 3, Line 1)	23,953,568,297	39,276,637,088	41,499,127,172	54,138,138,837	49,840,649,061
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	35,860,116	23,047,934	0
24. Aggregate A & H reserves (Page 3, Line 2)	531,863,285	534,436,599	552,043,540	625,009,630	622,488,521
25. Deposit-type contract funds (Page 3, Line 3)	15,180,205,992	16,134,182,865	13,884,731,588	9,420,959,400	7,506,616,786
26. Asset valuation reserve (Page 3, Line 24.01)	1,122,257,896	1,005,606,668	1,013,179,745	681,206,114	568,071,840
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)	1,696,836,131	5,593,324,134	5,391,373,655	6,111,010,235	8,143,514,602
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(1,263,520,430)	3,372,011,817	(1,433,503,723)	1,954,212,375	1,297,120,333
Risk-Based Capital Analysis					
30. Total adjusted capital	2,870,669,867	6,652,741,780	6,460,852,914	6,865,047,636	8,784,897,665
31. Authorized control level risk - based capital	560,920,861	789,393,611	736,755,591	854,609,508	872,385,352
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)	62.2	67.4	70.4	72.5	72.6
33. Stocks (Lines 2.1 and 2.2)	1.3	1.2	1.1	1.1	1.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	20.7	19.8	17.6	17.0	17.9
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)	3.4	0.6	1.6	2.0	1.2
37. Contract loans (Line 6)	6.1	5.6	5.4	5.0	5.0
38. Derivatives (Page 2, Line 7)	0.5	0.0	0.2	0.1	0.0
39. Other invested assets (Line 8)	5.6	4.3	3.5	2.0	2.0
40. Receivables for securities (Line 9)	0.0	1.0	0.1	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.1	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.1	0.2	0.3	0.3	0.1
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)	2,200,000,000	2,200,000,000	2,200,000,000	1,200,000,000	1,500,000,000
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	89,500,275	94,336,600	135,324,878	69,343,377	108,001,180
50. Total of above Lines 44 to 49	2,289,500,275	2,294,336,600	2,335,324,878	1,269,343,377	1,608,001,180
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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).....	1,337,927,190	447,411,792	1,142,038,062	816,933,230	505,310,017
53. Total admitted assets (Page 2, Line 28, Col. 3)	226,696,312,821	215,262,621,321	248,026,695,567	236,166,652,352	216,330,651,218
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	514,447,703	5,280,479,190	(377,860,197)	1,163,834,252	767,666,401
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(539,659,853)	(1,688,209,539)	(1,810,333,284)	1,592,815,043	1,164,974,797
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(147,345,138)	101,157,028	295,908,486	302,758,502	(750,379,327)
57. Total of above Lines 54, 55 and 56	(172,557,288)	3,693,426,679	(1,892,284,995)	3,059,407,797	1,182,261,871
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)	18,724,653,979	18,768,672,754	21,196,098,703	15,743,429,486	16,070,812,566
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	71,255,254	66,881,483	65,199,243	66,307,288	67,586,275
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(3,162,591,613)	(178,812,022)	(2,623,821,912)	487,120,972	387,273,519
61. Increase in A & H reserves (Line 19, Col. 6)	(2,573,313)	(17,606,941)	(72,966,089)	2,521,109	(17,776,848)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	97,783,608	101,942,047	101,497,148	143,952,376	140,157,335
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	(61.3)	15.1	48.9	14.3	14.9
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	4.7	4.5	3.7	4.8	4.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	175.0	120.1	(20.2)	195.8	145.4
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)	87.8	85.0	80.6	93.4	70.8
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)	240,312,613	241,654,545	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)	253,431,076	266,289,359	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)	19,566,331	38,681,134	92,241,966	26,378,740	68,252,460
74. Individual term life (Page 6.1, Col. 4)	66,620,304	207,334,509	343,865,129	6,961,958	12,676,829
75. Individual indexed life (Page 6.1, Col. 5)	(136,839,554)	12,536,616	(37,384,565)	(32,559,006)	(21,207,867)
76. Individual universal life (Page 6.1, Col. 6)	(46,458,126)	8,249,655	31,595,347	19,142,326	36,819,596
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	(1,290,137,386)	(311,772,063)	(435,921,665)	(80,124,405)	(288,888,959)
78. Individual variable life (Page 6.1, Col. 8)	19,018,406	10,012,071	8,108,368	19,732,163	32,145,947
79. Individual variable universal life (Page 6.1, Col. 9)	(7,971,816)	(108,198,475)	(126,686,094)	(7,598,907)	22,230,815
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	18,520,060	3,092,255	22,660,880	18,382,407	(2,955,444)
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)	(6,395,259)	(10,112,629)	(4,142,828)	(9,980,357)	5,404,809
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)	467,575	2,430,914	2,248,086	2,765,185	788,720
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)	(13,590,195)	(56,073,243)	87,235,843	28,737,121	(282,032,356)
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)	100,690,941	602,903,638	2,644,988,227	(55,869,400)	1,085,295,861
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	71,708,313	331,551,905	(13,621,521)	(4,210,404)	(3,206,242)
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	9,093,147	5,259,048	11,580,401	5,958,819	11,296,811
96. Individual other annuities (Page 6.3, Col. 7)	0	0	1,381,855	(2,215,217)	2,385,281
97. Group deferred fixed annuities (Page 6.4, Col. 2)	(24,753,266)	(327,254,114)	6,253,482	(88,900,952)	(599,822,430)
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)	39,771,935	1,394,880,780	(1,378,988,426)	(887,040,754)	2,830,723,886
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	26,453,239	32,212,929	(144,376,705)	(11,275,917)	(28,398,590)
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)	(21,623,674)	(12,034,813)	27,110,124	(26,013,000)	(3,259,937)
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)	(252,107)	(432,892)	(628,810)	(467,816)	(1,330,221)
107. A & H-dental only (Page 6.5, Col. 6)	(3,146,407)	(4,496,717)	(4,846,611)	(3,873,040)	(1,548,214)
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)	(13,100,979)	(14,381,815)	(58,995,359)	(55,406,886)	(73,881,745)
113. A & H-long-term care (Page 6.5, Col. 12)	6,850,030	14,165,063	(73,473,694)	(46,846,835)	(69,505,213)
114. A & H-other (Page 6.5, Col. 13)	(484,353)	1,532,089	(1,804,263)	(1,903,692)	(6,043,271)
115. Aggregate of all other lines of business (Page 6, Col. 8)	5,590	431,215	3,916,901	6,076,150	2,629,647
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	(1,185,987,249)	1,820,517,058	1,002,316,068	(1,180,151,721)	2,728,570,173

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

If no, please explain: _____

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	4,493,596	406,185,606	0	0	1,319	112,346	9,214,144	415,399,750
2. Issued during year	0	0	11,176	12,721,717	0	0	127	11,886	1,196,728	13,918,445
3. Reinsurance assumed	0	0	80,307	2,221,113	0	0	0	0	0	2,221,113
4. Revived during year	0	0	891	329,871	0	0	0	0	0	329,871
5. Increased during year (net)	0	0	(83)	2,529,126	0	0	0	0	270,247	2,799,374
6. Subtotals, Lines 2 to 5	0	0	92,291	17,801,826	0	0	127	11,886	1,466,976	19,268,802
7. Additions by dividends during year	XXX	0	XXX	60,563	XXX	0	XXX	XXX	0	60,563
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	4,585,887	424,047,996	0	0	1,446	124,232	10,681,120	434,729,115
Deductions during year:										
10. Death	0	0	20,156	2,757,916	0	0	XXX	340	16,139	2,774,054
11. Maturity	0	0	369	3,550	0	0	XXX	0	0	3,550
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	2,759	172,483	0	0	0	0	0	172,483
14. Surrender	0	0	15,518	5,145,711	0	0	0	0	0	5,145,711
15. Lapse	0	0	2,833,605	13,952,805	0	0	92	14,051	1,026,544	14,979,349
16. Conversion	0	0	1,834	1,645,754	0	0	XXX	XXX	XXX	1,645,754
17. Decreased (net)	0	0	13	1,740,124	0	0	21	543	9,531	1,749,655
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	2,874,254	25,418,343	0	0	113	14,934	1,052,214	26,470,557
21. In force end of year (b) (Line 9 minus Line 20)	0	0	1,711,633	398,629,653	0	0	1,333	109,298	9,628,906	408,258,559
22. Reinsurance ceded end of year	XXX	0	XXX	204,832,704	XXX	0	XXX	XXX	55,853	204,888,557
23. Line 21 minus Line 22	XXX	0	XXX	193,796,949	XXX	(a) 0	XXX	XXX	9,573,053	203,370,001
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 INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX.....	0	XXX.....	2,513,396
25. Other paid-up insurance	0	0	133,269	3,874,918
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	4	6
28. Term policies - other	6,822	8,830,265	747,798	222,461,508
29. Other term insurance - decreasing	XXX.....	0	XXX.....	74
30. Other term insurance	XXX	511,025	XXX	1,497,782
31. Totals (Lines 27 to 30)	6,822	9,341,290	747,802	223,959,370
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....	0	XXX.....	27,938
33. Totals, extended term insurance	XXX.....	XXX.....	31,568	960,406
34. Totals, whole life and endowment	4,354	3,380,427	932,263	173,681,939
35. Totals (Lines 31 to 34)	11,176	12,721,717	1,711,633	398,629,653

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	12,721,717	0	355,883,389	42,746,264
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	1,196,728	0	8,768,804	860,102
40. Totals (Lines 36 to 39)	13,918,445	0	364,652,193	43,606,366

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	324	744

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	939,619
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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 Certificates	8 Amount of Insurance
48. Waiver of Premium	0	0	80,058	15,930,922	0	0	98,919	8,714,451
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	80,058	(a) 15,930,922	0	(a) 0	98,919	(a) 8,714,451

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	8,601	4,587	659	0
2. Issued during year	770	657	24	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	9,371	5,244	683	0
Deductions during year:				
6. Decreased (net)	810	916	61	0
7. Reinsurance ceded	466	22	0	0
8. Totals (Lines 6 and 7)	1,276	938	61	0
9. In force end of year (line 5 minus line 8)	8,095	4,306	622	0
10. Amount on deposit	0	(a) 130,071,833	0	(a) 0
11. Income now payable	8,093	2,195	622	0
12. Amount of income payable	(a) 46,219,808	(a) 18,975,106	(a) 7,393,039	(a) 0

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	6,985	1,084,694	35,793	1,014,220
2. Issued during year	1,861	53,375	622	59,293
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	8,846	1,138,069	36,415	1,073,513
Deductions during year:				
6. Decreased (net)	54	70,151	1,730	82,036
7. Reinsurance ceded	1,699	956,828	0	606,846
8. Totals (Lines 6 and 7)	1,753	1,026,979	1,730	688,882
9. In force end of year (line 5 minus line 8)	7,093	111,090	34,685	384,631
Income now payable:				
10. Amount of income payable	(a) 92,249,952	XXX	XXX	(a) 337,052,958
Deferred fully paid:				
11. Account balance	XXX	(a) 18,490,896,679	XXX	(a) 26,848,587,283
Deferred not fully paid:				
12. Account balance	XXX	(a) 45,980,750	XXX	(a) 0

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	104,237	21,272,767	0	0	27,780	29,049,752
2. Issued during year	17,308	3,551,707	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	121,545	XXX	0	XXX	27,780	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	14,738	XXX	0	XXX	3,310	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	14,738	XXX	0	XXX	3,310	XXX
10. In force end of year (line 5 minus line 9)	106,807	(a) 23,241,804	0	(a) 0	24,470	(a) 25,260,379

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	59	0
2. Issued during year	193	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	252	0
Deductions During Year:		
6. Decreased (net)	196	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	196	0
9. In force end of year (line 5 minus line 8)	56	0
10. Amount of account balance	(a) 14,733,558,693	(a) 262,843,948

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE				1 Amount
1.	Reserve as of December 31, Prior Year			342,679,032
2.	Current year's realized pre-tax capital gains/(losses) of \$ (380,004,376) transferred into the reserve net of taxes of \$ (79,800,919)			(300,203,457)
3.	Adjustment for current year's liability gains/(losses) released from the reserve			26,890,958
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)			69,366,533
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)			(28,654,646)
6.	Reserve as of December 31, current year (Line 4 minus Line 5)			98,021,179

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	1,078,034	(27,075,938)	(2,656,743)	(28,654,646)
2. 2024	10,700,665	(30,479,810)	(2,445,930)	(22,225,075)
3. 2025	14,331,714	(24,354,698)	(1,824,835)	(11,847,820)
4. 2026	15,794,038	(20,991,200)	(1,093,477)	(6,290,638)
5. 2027	16,645,272	(17,522,697)	(684,030)	(1,561,455)
6. 2028	16,769,159	(14,025,064)	7,221	2,751,316
7. 2029	14,297,514	(11,850,126)	1,161,664	3,609,052
8. 2030	12,317,283	(11,826,231)	1,450,555	1,941,607
9. 2031	13,299,079	(11,752,143)	940,063	2,486,998
10. 2032	14,618,748	(11,505,778)	409,772	3,522,743
11. 2033	15,921,065	(11,227,598)	86,843	4,780,310
12. 2034	16,875,153	(11,598,815)	(469,638)	4,806,700
13. 2035	16,947,778	(12,129,600)	(468,041)	4,350,137
14. 2036	17,388,401	(12,492,429)	(230,654)	4,665,318
15. 2037	16,865,061	(13,389,377)	(36,894)	3,438,790
16. 2038	16,170,253	(13,727,318)	216,066	2,659,001
17. 2039	15,835,975	(13,043,517)	384,902	3,177,360
18. 2040	15,800,768	(10,562,898)	747,071	5,984,941
19. 2041	15,563,037	(7,928,372)	1,134,665	8,769,330
20. 2042	15,550,295	(5,459,107)	1,623,718	11,714,905
21. 2043	14,797,546	(2,465,959)	1,919,598	14,251,184
22. 2044	13,432,539	(1,000,101)	2,364,424	14,796,862
23. 2045	11,714,316	(877,892)	2,725,539	13,561,964
24. 2046	8,712,479	(744,327)	3,487,731	11,455,883
25. 2047	4,957,367	(624,812)	4,096,368	8,428,923
26. 2048	1,659,593	(479,893)	4,345,984	5,525,684
27. 2049	(262,499)	(372,310)	3,960,763	3,325,955
28. 2050	(1,609,825)	(295,038)	3,143,799	1,238,936
29. 2051	(2,341,663)	(217,766)	1,911,491	(647,938)
30. 2052	(1,150,110)	(140,494)	679,184	(611,421)
31. 2053 and Later	0	(42,148)	3,779	(38,369)
32. Total (Lines 1 to 31)	342,679,036	(300,203,457)	26,890,958	69,366,537

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	493,285,121	204,556,735	697,841,856	2,121,895	305,642,916	307,764,812	1,005,606,668
2. Realized capital gains/(losses) net of taxes - General Account	(15,072,057)	65,341	(15,006,717)	(785,412)	(51,870,431)	(52,655,843)	(67,662,559)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	(6,361)	0	(6,361)	(1,202,780)	0	(1,202,780)	(1,209,140)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	48,099,615	(64,453,639)	(16,354,023)	(548,803)	45,010,177	44,461,374	28,107,351
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	15,373,706	(15,650,182)	(276,476)	150,347	(194,705)	(44,358)	(320,833)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	136,739,329	52,146,171	188,885,500	0	4,130,037	4,130,037	193,015,537
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	678,419,353	176,664,426	855,083,780	(264,752)	302,717,994	302,453,243	1,157,537,022
9. Maximum reserve	654,732,320	225,280,139	880,012,459	4,472,637	422,453,150	426,925,787	1,306,938,246
10. Reserve objective	384,626,431	174,535,798	559,162,229	3,188,977	418,790,186	421,979,163	981,141,392
11. 20% of (Line 10 - Line 8)	(58,758,584)	(425,726)	(59,184,310)	690,746	23,214,438	23,905,184	(35,279,126)
12. Balance before transfers (Lines 8 + 11)	619,660,769	176,238,701	795,899,469	425,994	325,932,433	326,358,427	1,122,257,896
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)	619,660,769	176,238,701	795,899,469	425,994	325,932,433	326,358,427	1,122,257,896

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	5,237,369,487	XXX	XXX	5,237,369,487	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	2,494,806,469	XXX	XXX	2,494,806,469	0.0002	498,961	0.0007	1,746,365	0.0013	3,243,248
2.2	1	NAIC Designation Category 1.B	231,564,544	XXX	XXX	231,564,544	0.0004	92,626	0.0011	254,721	0.0023	532,598
2.3	1	NAIC Designation Category 1.C	1,159,889,503	XXX	XXX	1,159,889,503	0.0006	695,934	0.0018	2,087,801	0.0035	4,059,613
2.4	1	NAIC Designation Category 1.D	2,178,027,941	XXX	XXX	2,178,027,941	0.0007	1,524,620	0.0022	4,791,661	0.0044	9,583,323
2.5	1	NAIC Designation Category 1.E	1,551,660,186	XXX	XXX	1,551,660,186	0.0009	1,396,494	0.0027	4,189,483	0.0055	8,534,131
2.6	1	NAIC Designation Category 1.F	3,801,686,086	XXX	XXX	3,801,686,086	0.0011	4,181,855	0.0034	12,925,733	0.0068	25,851,465
2.7	1	NAIC Designation Category 1.G	4,950,001,988	XXX	XXX	4,950,001,988	0.0014	6,930,003	0.0042	20,790,008	0.0085	42,075,017
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	16,367,636,716	XXX	XXX	16,367,636,716	XXX	15,320,492	XXX	46,785,772	XXX	93,879,396
3.1	2	NAIC Designation Category 2.A	5,948,804,206	XXX	XXX	5,948,804,206	0.0021	12,492,489	0.0063	37,477,466	0.0105	62,462,444
3.2	2	NAIC Designation Category 2.B	4,928,968,287	XXX	XXX	4,928,968,287	0.0025	12,322,421	0.0076	37,460,159	0.0127	62,597,897
3.3	2	NAIC Designation Category 2.C	1,966,896,816	XXX	XXX	1,966,896,816	0.0036	7,080,829	0.0108	21,242,486	0.0180	35,404,143
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	12,844,669,308	XXX	XXX	12,844,669,308	XXX	31,895,738	XXX	96,180,111	XXX	160,464,484
4.1	3	NAIC Designation Category 3.A	329,757,058	XXX	XXX	329,757,058	0.0069	2,275,324	0.0183	6,034,554	0.0262	8,639,635
4.2	3	NAIC Designation Category 3.B	359,291,664	XXX	XXX	359,291,664	0.0099	3,556,987	0.0264	9,485,300	0.0377	13,545,296
4.3	3	NAIC Designation Category 3.C	348,471,322	XXX	XXX	348,471,322	0.0131	4,564,974	0.0350	12,196,496	0.0500	17,423,566
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,037,520,044	XXX	XXX	1,037,520,044	XXX	10,397,285	XXX	27,716,350	XXX	39,608,497
5.1	4	NAIC Designation Category 4.A	161,770,364	XXX	XXX	161,770,364	0.0184	2,976,575	0.0430	6,956,126	0.0615	9,948,877
5.2	4	NAIC Designation Category 4.B	259,989,705	XXX	XXX	259,989,705	0.0238	6,187,755	0.0555	14,429,429	0.0793	20,617,184
5.3	4	NAIC Designation Category 4.C	475,323,076	XXX	XXX	475,323,076	0.0310	14,735,015	0.0724	34,413,391	0.1034	49,148,406
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	897,083,145	XXX	XXX	897,083,145	XXX	23,899,345	XXX	55,798,945	XXX	79,714,467
6.1	5	NAIC Designation Category 5.A	80,278,688	XXX	XXX	80,278,688	0.0472	3,789,154	0.0846	6,791,577	0.1410	11,319,295
6.2	5	NAIC Designation Category 5.B	30,166,230	XXX	XXX	30,166,230	0.0663	2,000,021	0.1188	3,583,748	0.1980	5,972,914
6.3	5	NAIC Designation Category 5.C	23,119,786	XXX	XXX	23,119,786	0.0836	1,932,814	0.1498	3,463,344	0.2496	5,770,699
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	133,564,705	XXX	XXX	133,564,705	XXX	7,721,989	XXX	13,838,669	XXX	23,062,907
7.	6	NAIC 6	2,315,530	XXX	XXX	2,315,530	0.0000	0	0.2370	548,781	0.2370	548,781
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)	36,520,158,934	XXX	XXX	36,520,158,934	XXX	89,234,850	XXX	240,868,628	XXX	397,278,532
PREFERRED STOCKS												
10.	1	Highest Quality	19,468,643	XXX	XXX	19,468,643	0.0005	9,734	0.0016	31,150	0.0033	64,247
11.	2	High Quality	361,734,060	XXX	XXX	361,734,060	0.0021	759,642	0.0064	2,315,098	0.0106	3,834,381
12.	3	Medium Quality	4,692,777	XXX	XXX	4,692,777	0.0099	46,458	0.0263	123,420	0.0376	176,448
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)	385,895,481	XXX	XXX	385,895,481	XXX	815,834	XXX	2,469,668	XXX	4,075,076

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	73,473,215	XXX	XXX	73,473,215	0.0011	80,821	0.0034	249,809	0.0068	499,618
19.7	1	NAIC Designation Category 1.G	98,353,361	XXX	XXX	98,353,361	0.0014	137,695	0.0042	413,084	0.0085	836,004
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	171,826,576	XXX	XXX	171,826,576	XXX	218,515	XXX	662,893	XXX	1,335,621
20.1	2	NAIC Designation Category 2.A	104,120,708	XXX	XXX	104,120,708	0.0021	218,653	0.0063	655,960	0.0105	1,093,267
20.2	2	NAIC Designation Category 2.B	137,839,278	XXX	XXX	137,839,278	0.0025	344,598	0.0076	1,047,579	0.0127	1,750,559
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)	241,959,987	XXX	XXX	241,959,987	XXX	563,252	XXX	1,703,539	XXX	2,843,826
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)	413,786,563	XXX	XXX	413,786,563	XXX	781,767	XXX	2,366,432	XXX	4,179,448
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	145,655,216	XXX	XXX	145,655,216	0.0005	72,828	0.0016	233,048	0.0033	480,662
27.	1	Highest Quality	168,723,371	XXX	XXX	168,723,371	0.0005	84,362	0.0016	269,957	0.0033	556,787
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	314,378,587	XXX	XXX	314,378,587	XXX	157,189	XXX	503,006	XXX	1,037,449
34.		Total (Lines 9 + 17 + 25 + 33)	37,634,219,565	XXX	XXX	37,634,219,565	XXX	90,989,640	XXX	246,207,733	XXX	406,570,505

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	2,442,668,233	0	XXX	2,442,668,233	0.0011	2,686,935	0.0057	13,923,209	0.0074	18,075,745
36.		Farm Mortgages - CM2 - High Quality	42,719,153	0	XXX	42,719,153	0.0040	170,877	0.0114	486,998	0.0149	636,515
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	2,906,549,539	0	XXX	2,906,549,539	0.0011	3,197,204	0.0057	16,567,332	0.0074	21,508,467
44.		Commercial Mortgages - All Other - CM2 - High Quality	6,205,304,210	0	XXX	6,205,304,210	0.0040	24,821,217	0.0114	70,740,468	0.0149	92,459,033
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	448,563,010	0	XXX	448,563,010	0.0069	3,095,085	0.0200	8,971,260	0.0257	11,528,069
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	48,463,999	0	XXX	48,463,999	0.0480	2,326,272	0.0868	4,206,675	0.1371	6,644,414
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	2,930,000	0	XXX	2,930,000	0.0000	0	0.1942	569,006	0.1942	569,006
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	54,096,000	0	XXX	54,096,000	0.0000	0	0.1942	10,505,443	0.1942	10,505,443
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	12,151,294,144	0	XXX	12,151,294,144	XXX	36,297,590	XXX	125,970,392	XXX	161,926,692
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)	12,151,294,144	0	XXX	12,151,294,144	XXX	36,297,590	XXX	125,970,392	XXX	161,926,692

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

Line Number	NAIC Designation	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	2,172,337	XXX	XXX	2,172,337	0.0000	0	0.1945	422,519	0.1945	422,519
3.		Federal Home Loan Bank	356,572,300	XXX	XXX	356,572,300	0.0000	0	0.0061	2,175,091	0.0097	3,458,751
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)	358,744,637	0	0	358,744,637	XXX	0	XXX	2,597,610	XXX	3,881,271
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	106,928,466	XXX	XXX	106,928,466	0.0005	53,464	0.0016	171,086	0.0033	352,864
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)	106,928,466	XXX	XXX	106,928,466	XXX	53,464	XXX	171,086	XXX	352,864
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality	74,576,958	0	XXX	74,576,958	0.0011	82,035	0.0057	425,089	0.0074	551,869
39.		Mortgages - CM2 - High Quality	564,762,559	0	XXX	564,762,559	0.0040	2,259,050	0.0114	6,438,293	0.0149	8,414,962
40.		Mortgages - CM3 - Medium Quality	130,477,022	0	XXX	130,477,022	0.0069	900,291	0.0200	2,609,540	0.0257	3,353,259
41.		Mortgages - CM4 - Low Medium Quality	31,036,760	0	XXX	31,036,760	0.0120	372,441	0.0343	1,064,561	0.0428	1,328,373
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)	800,853,299	0	XXX	800,853,299	XXX	3,613,817	XXX	10,537,483	XXX	13,648,464
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)	800,853,299	0	XXX	800,853,299	XXX	3,613,817	XXX	10,537,483	XXX	13,648,464

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

Line Number	NAIC Designation	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	1,747,066,195	XXX	XXX	1,747,066,195	0.0000	0	0.1945	339,804,375	0.1945	339,804,375
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	79,455,638	XXX	XXX	79,455,638	0.0000	0	0.1945	15,454,122	0.1945	15,454,122
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	1,826,521,832	XXX	XXX	1,826,521,832	XXX	0	XXX	355,258,496	XXX	355,258,496
		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	556,478,438	0	0	556,478,438	0.0000	0	0.0912	50,750,834	0.0912	50,750,834
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)	556,478,438	0	0	556,478,438	XXX	0	XXX	50,750,834	XXX	50,750,834
		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	4	0	0	4	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)	4	0	0	4	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	6,477,058	XXX	0	6,477,058	0.0000	0	0.1580	1,023,375	0.1580	1,023,375
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)	6,477,058	XXX	0	6,477,058	XXX	0	XXX	1,023,375	XXX	1,023,375
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	3,297,259,098	0	0	3,297,259,098	XXX	3,667,282	XXX	417,741,274	XXX	421,034,034

(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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	38,846,673	XXX	8,074,236	XXX	0	XXX	0	XXX	435,067	XXX	2,270,283	XXX	0	XXX
2. Premiums earned	39,593,062	XXX	8,383,326	XXX	0	XXX	0	XXX	435,067	XXX	2,270,283	XXX	0	XXX
3. Incurred claims	71,283,165	180.0	15,958,552	190.4	0	0.0	0	0.0	199,883	45.9	2,423,018	106.7	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	71,283,165	180.0	15,958,552	190.4	0	0.0	0	0.0	199,883	45.9	2,423,018	106.7	0	0.0
6. Increase in contract reserves	(1,976,872)	(5.0)	17,565,624	209.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	6,930,186	17.5	813,681	9.7	0	0.0	0	0.0	54,347	12.5	193,864	8.5	0	0.0
8. Other general insurance expenses	26,946,314	68.1	2,133,354	25.4	0	0.0	0	0.0	441,138	101.4	3,223,718	142.0	0	0.0
9. Taxes, licenses and fees	897,808	2.3	82,740	1.0	0	0.0	0	0.0	24,244	5.6	150,742	6.6	0	0.0
10. Total other expenses incurred	34,774,308	87.8	3,029,775	36.1	0	0.0	0	0.0	519,729	119.5	3,568,324	157.2	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .	(64,487,539)	(162.9)	(28,170,625)	(336.0)	0	0.0	0	0.0	(284,545)	(65.4)	(3,721,059)	(163.9)	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(64,487,539)	(162.9)	(28,170,625)	(336.0)	0	0.0	0	0.0	(284,545)	(65.4)	(3,721,059)	(163.9)	0	0.0
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	19,196,110	XXX	6,167,989	XXX	2,702,988	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	19,209,081	XXX	6,592,600	XXX	2,702,705	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	25,982,927	135.3	24,878,243	377.4	1,840,542	68.1
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	25,982,927	135.3	24,878,243	377.4	1,840,542	68.1
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	(5,715,002)	(29.8)	(14,807,500)	(224.6)	980,006	36.3
7. Commissions (a)	0	0.0	0	0.0	0	0.0	3,692,934	19.2	2,339,797	35.5	(164,437)	(6.1)
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	20,638,814	107.4	0	0.0	509,290	18.8
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	622,879	3.2	0	0.0	17,203	0.6
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	24,954,627	129.9	2,339,797	35.5	362,056	13.4
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .	0	0.0	0	0.0	0	0.0	(26,013,471)	(135.4)	(5,817,940)	(88.2)	(479,899)	(17.8)
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	(26,013,471)	(135.4)	(5,817,940)	(88.2)	(479,899)	(17.8)
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	4,223,281	2,599,968	0	0	0	0	0	0	0	0	83,717	1,539,596	0
2. Advance premiums	125,442	115,936	0	0	0	0	0	0	0	0	0	0	9,506
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	4,348,723	2,715,904	0	0	0	0	0	0	0	0	83,717	1,539,596	9,506
5. Total premium reserves, prior year	5,095,112	3,024,994	0	0	0	0	0	0	0	0	96,688	1,964,207	9,223
6. Increase in total premium reserves	(746,389)	(309,090)	0	0	0	0	0	0	0	0	(12,971)	(424,611)	283
B. Contract Reserves:													
1. Additional reserves (a)	311,002,074	46,867,394	0	0	0	0	0	0	0	0	15,321,182	242,168,716	6,644,782
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	311,002,074	46,867,394	0	0	0	0	0	0	0	0	15,321,182	242,168,716	6,644,782
4. Total contract reserves, prior year	312,978,946	29,301,770	0	0	0	0	0	0	0	0	21,036,184	256,976,216	5,664,776
5. Increase in contract reserves	(1,976,872)	17,565,624	0	0	0	0	0	0	0	0	(5,715,002)	(14,807,500)	980,006
C. Claim Reserves and Liabilities:													
1. Total current year	253,456,700	7,739,680	0	0	34,589	264,104	0	0	0	0	154,256,523	89,922,858	1,238,946
2. Total prior year	253,431,076	9,386,813	0	0	36,317	272,957	0	0	0	0	160,910,446	82,334,147	490,396
3. Increase	25,624	(1,647,133)	0	0	(1,728)	(8,853)	0	0	0	0	(6,653,923)	7,588,711	748,550

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	43,366,165	3,649,546	0	0	18,905	405,767	0	0	0	0	24,904,423	14,349,181	38,343
1.2 On claims incurred during current year	27,891,376	13,956,139	0	0	182,706	2,026,104	0	0	0	0	7,732,427	2,940,351	1,053,649
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	196,946,448	2,217,135	0	0	53	5,380	0	0	0	0	149,166,670	45,397,764	159,446
2.2 On claims incurred during current year	56,510,252	5,522,545	0	0	34,536	258,724	0	0	0	0	5,089,853	44,525,094	1,079,500
3. Test:													
3.1 Lines 1.1 and 2.1	240,312,613	5,866,681	0	0	18,958	411,147	0	0	0	0	174,071,093	59,746,945	197,789
3.2 Claim reserves and liabilities, December 31, prior year	253,431,076	9,386,813	0	0	36,317	272,957	0	0	0	0	160,910,446	82,334,147	490,396
3.3 Line 3.1 minus Line 3.2	(13,118,463)	(3,520,132)	0	0	(17,359)	138,190	0	0	0	0	13,160,647	(22,587,202)	(292,607)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	7,517,263	0	0	0	0	0	0	0	0	0	910,737	6,167,989	438,537
2. Premiums earned	7,944,323	0	0	0	0	0	0	0	0	0	913,186	6,592,600	438,537
3. Incurred claims	36,069,157	0	0	0	0	0	0	0	0	0	10,881,961	24,878,243	308,953
4. Commissions	2,604,344	0	0	0	0	0	0	0	0	0	264,547	2,339,797	0
B. Reinsurance Ceded:													
1. Premiums written	17,516,888	0	0	0	0	0	0	0	0	0	17,000,580	0	516,308
2. Premiums earned	17,880,283	0	0	0	0	0	0	0	0	0	17,363,975	0	516,308
3. Incurred claims	2,351,731	0	0	0	0	0	0	0	0	0	1,998,904	0	352,827
4. Commissions	379,072	0	0	0	0	0	0	0	0	0	379,072	0	0

59,564,414

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims	15,958,551	0	0	199,883	2,423,017	0	0	0	0	17,099,870	0	1,884,417	37,565,738
2. Beginning claim reserves and liabilities	9,386,813	0	0	36,317	272,957	0	0	0	0	1,517,765,383	0	7,786,781	1,535,248,251
3. Ending claim reserves and liabilities	7,739,680	0	0	34,589	264,104	0	0	0	0	1,385,625,174	0	8,144,165	1,401,807,712
4. Claims paid	17,605,684	0	0	201,611	2,431,870	0	0	0	0	149,240,079	0	1,527,033	171,006,277
B. Assumed Reinsurance:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	10,881,961	24,878,243	308,953	36,069,157
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	107,445,801	82,334,147	376,528	190,156,476
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	102,220,288	89,922,858	409,079	192,552,225
4. Claims paid	0	0	0	0	0	0	0	0	0	16,107,474	17,289,532	276,402	33,673,408
C. Ceded Reinsurance:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	1,998,904	0	352,827	2,351,731
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	1,464,300,737	0	7,672,913	1,471,973,650
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	1,333,588,939	0	7,314,298	1,340,903,237
4. Claims paid	0	0	0	0	0	0	0	0	0	132,710,702	0	711,442	133,422,144
D. Net:													
1. Incurred claims	15,958,551	0	0	199,883	2,423,017	0	0	0	0	25,982,927	24,878,243	1,840,543	71,283,164
2. Beginning claim reserves and liabilities	9,386,813	0	0	36,317	272,957	0	0	0	0	160,910,447	82,334,147	490,396	253,431,077
3. Ending claim reserves and liabilities	7,739,680	0	0	34,589	264,104	0	0	0	0	154,256,523	89,922,858	1,238,946	253,456,700
4. Claims paid	17,605,684	0	0	201,611	2,431,870	0	0	0	0	32,636,851	17,289,532	1,091,993	71,257,541
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	15,958,552	0	0	199,883	2,423,018	0	0	0	0	25,982,927	24,878,243	1,840,542	71,283,165
2. Beginning reserves and liabilities	9,386,813	0	0	36,317	272,957	0	0	0	0	160,910,446	82,334,147	490,396	253,431,076
3. Ending reserves and liabilities	7,739,680	0	0	34,589	264,104	0	0	0	0	154,258,178	89,922,858	1,237,290	253,456,699
4. Paid claims and cost containment expenses	17,605,685	0	0	201,611	2,431,871	0	0	0	0	32,635,195	17,289,532	1,093,648	71,257,542

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
62880	13-3198083	..09/10/1984	EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY	CO.	YRT/I	OL	69,951,524	0	5,977,304	160,152	0	0
78077	86-0222062	..07/08/2004	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ.	YRT/I	AXXX	6,127,808	0	0	0	0	0
78077	86-0222062	..07/08/2004	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ.	YRT/I	OL	2,773,724,457	14,966,545	8,417,228	0	0	0
78077	86-0222062	..07/08/2004	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ.	YRT/I	XXL	7,644,714	0	0	0	0	0
0299999. General Account - U.S. Affiliates - Other							2,857,448,503	14,966,545	14,394,532	160,152	0	0
0399999. Total General Account - U.S. Affiliates							2,857,448,503	14,966,545	14,394,532	160,152	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							2,857,448,503	14,966,545	14,394,532	160,152	0	0
60348	22-1771521	..05/01/2006	ACE LIFE INS CO	CT.	YRT/I	OL	56,142,318	1,928,558	1,816,757	1,150,826	0	0
87220	93-0937645	..01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	AZ.	YRT/I	OL	4,599,380,971	75,856	17,563,810	9,408,618	0	0
60895	35-0145825	..08/01/1976	AMERICAN UNITED LIFE INS CO	IN.	YRT/I	OL	527,872	19,941	22,358	17,479	0	0
68276	48-1024691	..08/01/1976	EMPLOYERS REASSURANCE CORPORATION	KS.	YRT/I	OL	101,104,142	3,732,267	1,860,809	918,466	0	0
68276	48-1024691	..08/01/1976	EMPLOYERS REASSURANCE CORPORATION	KS.	OTH/I	OL	0	17,903	0	0	0	0
97136	13-3114906	..01/01/1991	METROPOLITAN TOWER LIFE INS CO	NE.	YRT/I	OL	9,531,058	414,990	1,352,275	0	0	0
86258	13-2572994	..01/01/1979	GENERAL RE LIFE CORP	CT.	YRT/I	OL	0	0	(337,300)	2,152,913	0	0
86258	13-2572994	..01/01/1979	GENERAL RE LIFE CORP	CT.	OTH/I	OL	0	0	0	0	0	0
86258	13-2572994	..01/01/1979	GENERAL RE LIFE CORP	CT.	CO/I	OL	0	0	2,837	0	0	0
88340	59-2859797	..01/01/1983	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL.	YRT/I	OL	123,572,400	3,131,021	1,660,154	247,541	0	0
65676	35-0472300	..07/01/1998	LINCOLN NATIONAL LIFE INS CO	IN.	YRT/I	OL	3,940,003	59,106	449,657	0	0	0
65978	13-5581829	..01/01/1991	METROPOLITAN LIFE INS CO	NY.	YRT/I	OL	1,298,522	73,303	79,038	0	0	0
66346	58-0828824	..08/01/1976	MUNICH AMERICAN REASSUR CO	GA.	YRT/I	OL	0	0	(4,126,091)	1,905,732	0	0
88099	75-1608507	..01/01/2002	OPTIMUM RE INS CO	TX.	YRT/I	OL	18,640,945,511	56,486,821	76,378,248	57,420,960	0	0
88099	75-1608507	..01/01/2002	OPTIMUM RE INS CO	TX.	CO/I	OL	251,259,220	3,156,651	646,602	0	0	0
67814	06-0493340	..06/01/1983	NASSAU RE	NY.	YRT/I	OL	2,506,822	87,454	67,037	0	0	0
93572	43-1235868	..01/01/1993	RGA REINSURANCE CO	MO.	YRT/I	OL	2,482,224,371	19,671,616	14,628,719	15,113,983	0	0
93572	43-1235868	..09/23/1985	RGA REINSURANCE CO	MO.	CO/I	OL	48,963,154	37,458,298	434,242	0	0	0
93572	43-1235868	..09/23/1985	RGA REINSURANCE CO	MO.	OTH/I	OL	0	3,312,256	0	0	0	0
64688	75-6020048	..01/01/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE.	YRT/I	OL	174,548,384	1,951,672	2,554,304	1,457,940	0	0
64688	75-6020048	..08/09/2011	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE.	CO/I	OL	0	0	0	0	0	0
87017	62-1003368	..01/01/2004	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE.	YRT/I	OL	653,955,806	12,658,028	12,803,311	3,296,911	0	0
87017	62-1003368	..08/09/2011	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE.	CO/I	OL	142,686,398	1,561,892	1,205,430	0	0	0
97071	13-3126819	..07/01/1996	SCOR GLOBAL LIFE USA REINSURANCE CO	DE.	YRT/I	OL	869,120,654	9,697,404	2,370,552	4,786,841	0	0
97071	13-3126819	..01/01/1981	SCOR GLOBAL LIFE USA REINSURANCE CO	DE.	CO/I	OL	173,859	1,940	838	0	0	0
87572	23-2038295	..01/01/2000	SCOTTISH RE US INC	DE.	YRT/I	OL	182,095,371	10,109,337	5,847,206	23,801,915	0	0
68713	84-0499703	..08/01/1983	SECURITY LIFE OF DENVER INS CO	CO.	YRT/I	OL	2,146,702	137,099	170,574	0	0	0
80802	38-1082080	..11/01/1985	SUN LIFE ASSURANCE CO OF CANADA	MI.	YRT/I	OL	0	0	27,899	0	0	0
82627	06-0839705	..09/01/1982	SWISS RE LIFE & HEALTH AMERICA INC	MO.	YRT/I	OL	1,500,775,985	14,968,537	14,187,517	3,538,028	0	0
82627	06-0839705	..08/01/1982	SWISS RE LIFE & HEALTH AMERICA INC	MO.	CO/I	OL	4,529,801	45,298	124,017	0	0	0
86231	39-0989781	..03/01/1979	TRANSAMERICA LIFE INS CO	IA.	OTH/I	OL	0	22,140	0	0	0	0
86231	39-0989781	..01/01/1985	TRANSAMERICA LIFE INS CO	IA.	YRT/I	OL	18,281,493	566,395	525,201	0	0	0
86231	39-0989781	..01/01/1985	TRANSAMERICA LIFE INS CO	IA.	CO/I	OL	58,514,726	1,903,183	1,546,402	471,033	0	0
80659	82-4533188	..01/01/1999	US BUSINESS OF CANADA LIFE ASSUR CO	MI.	YRT/I	OL	32,378,569	983,256	714,223	4,251,805	0	0
70319	36-1933760	..05/01/1984	WASHINGTON NATIONAL INSURANCE COMPANY	IN.	YRT/I	OL	184,994	3,014	16,543	0	0	0
0899999. General Account - U.S. Non-Affiliates							29,960,789,105	184,235,236	154,593,169	129,940,991	0	0
00000	AA-1580027	..03/06/2006	AXA LIFE INS CO LTD	JPN.	OTH/G	VA	0	12,803,670	3,210,743	0	0	0
00000	AA-3194154	..03/01/2005	CHUBB TEMPEST LIFE REINS LTD	BMJ.	YRT/I	OL	19,543,394	213,425	118,094	74,878	0	0
00000	AA-1560119	..11/01/2008	PARTNER RE	CAN.	YRT/I	OL	0	0	0	0	0	0
00000	AA-1340125	..01/01/2001	HANNOVER RUECK SE	DEU.	YRT/I	OL	0	0	661,130	0	0	0
00000	AA-1780044	..04/01/2003	HANNOVER RE (IRELAND) LTD	IRL.	YRT/I	OL	0	0	(173,063)	0	0	0
00000	AA-1340145	..01/01/1986	GENERAL REINSURANCE AG	DEU.	YRT/I	OL	177,581,346	2,283,226	1,203,147	1,722,331	0	0
00000	AA-1560058	..01/01/2011	SCOR SE (CANADIAN BRANCH)	CAN.	YRT/I	OL	123,486,390	422,837	505,302	0	0	0
00000	AA-1780106	..01/01/2000	SCOR GLOBAL LIFE REINS IRELAND DESIGNATED ACTIVITY	IRL.	YRT/I	OL	404,440,732	7,705,845	3,943,441	1,300,607	0	0
00000	AA-1370021	..01/01/1996	SWISS RE EUROPE SA	LUX.	YRT/I	OL	15,072,777	240,575	81,173	0	0	0
00000	AA-3190773	..01/01/2000	TRANSAMERICA INTERNATL RE (BERMUDA) LTD	BMJ.	YRT/I	OL	563,802	13,220	15,116	44,182	0	0
00000	AA-3190773	..01/01/1985	TRANSAMERICA INTERNATL RE (BERMUDA) LTD	BMJ.	CO/I	OL	4,330,530	70,370	100,712	0	0	0
0999999. General Account - Non-U.S. Non-Affiliates							745,018,971	23,753,168	9,665,795	3,141,998	0	0
1099999. Total General Account - Non-Affiliates							30,705,808,076	207,988,404	164,258,964	133,082,989	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
1199999. Total General Account							33,563,256,579	222,954,949	178,653,496	133,243,141	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							32,818,237,608	199,201,781	168,987,701	130,101,143	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							745,018,971	23,753,168	9,665,795	3,141,998	0	0
9999999 - Totals							33,563,256,579	222,954,949	178,653,496	133,243,141	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates							0	0	0	0	0	0
0699999. Total - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total - Affiliates							0	0	0	0	0	0
...90611 .....	..41-1366075 ..	..01/01/1976 ..	ALLIANZ LIFE INSURANCE COMPANY OF N AMER	MN.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....15,980,398.....	.....0.....	.....0.....
...00000 .....	..AA-9995000 ..	..12/01/1974 ..	AMERICAN ACCIDENT REINSURANCE GROUP I	NY.....	.....OTH/G.....	.....OH.....	.....570.....	.....0.....	.....0.....	.....1,939,672.....	.....0.....	.....0.....
...00000 .....	..AA-9995001 ..	..09/01/1979 ..	AMERICAN ACCIDENT REINSURANCE GROUP II	NY.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....469,536.....	.....0.....	.....0.....
...00000 .....	..AA-9995000 ..	..07/01/1993 ..	AMERICAN ACCIDENT REINSURANCE GRP(NOMAD)	NY.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....25,183.....	.....0.....	.....0.....
...00000 .....	..AA-9995056 ..	..07/01/1988 ..	AMERICAN LONG TERM CARE	NY.....	.....OTH/G.....	.....LTC.....	.....6,167,563.....	.....1,539,596.....	.....304,494,216.....	.....3,800,601.....	.....0.....	.....0.....
...60895 .....	..35-0145825 ..	..01/01/1996 ..	AMERICAN UNITED LIFE INS CO (DIWVD)	IN.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....18,975.....	.....0.....	.....0.....
...20281 .....	..13-1963496 ..	..10/01/1992 ..	FEDERAL INSURANCE CO (LARG II)	IN.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....68,374.....	.....0.....	.....0.....
...20281 .....	..13-1963496 ..	..03/01/1989 ..	FEDERAL INSURANCE CO (LARG I)	IN.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....251,287.....	.....0.....	.....0.....
...20281 .....	..13-1963496 ..	..03/01/1989 ..	FEDERAL INSURANCE CO (SARF)	IN.....	.....OTH/G.....	.....OH.....	.....45.....	.....0.....	.....0.....	.....2,412,499.....	.....0.....	.....0.....
...00000 .....	..AA-9995096 ..	..05/01/1999 ..	LDG RE UNDERWRITERS OCCUPATIONAL FACILIT	MA.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....59,536.....	.....0.....	.....0.....
...65676 .....	..35-0472300 ..	..07/01/1986 ..	LINCOLN NATIONAL LIFE INS CO	IN.....	.....OTH/I.....	.....OH.....	.....18,735.....	.....5,522.....	.....37,962,770.....	.....2,310,000.....	.....0.....	.....0.....
...65978 .....	..13-5581829 ..	..07/01/1986 ..	METROPOLITAN LIFE INS CO	NY.....	.....OTH/I.....	.....OH.....	.....40,305.....	.....1,021.....	.....19,998,733.....	.....781,720.....	.....0.....	.....0.....
...88099 .....	..75-1608507 ..	..01/01/2011 ..	OPTIMUM RE INS CO	TX.....	.....OTH/I.....	.....A.....	.....438,537.....	.....0.....	.....510,094.....	.....409,079.....	.....0.....	.....0.....
...67598 .....	..04-1768571 ..	..04/01/1994 ..	PAUL REVERE LIFE INSURANCE COMPANY	MA.....	.....OTH/I.....	.....OH.....	.....149,731.....	.....0.....	.....0.....	.....14,122.....	.....0.....	.....0.....
...00000 .....	..AA-9995050 ..	..08/01/1984 ..	PINEHURST ACCIDENT REINSURANCE GROUP	NJ.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....1,688,355.....	.....0.....	.....0.....
...00000 .....	..AA-9995074 ..	..05/01/1999 ..	SPECIAL RISK REINSURANCE FACILITY	MA.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....345,566.....	.....0.....	.....0.....
...82627 .....	..06-0839705 ..	..07/01/1988 ..	SWISS RE LIFE & HEALTH AMERICA INC	MO.....	.....OTH/I.....	.....OH.....	.....701,966.....	.....0.....	.....54,149,719.....	.....1,195,000.....	.....0.....	.....0.....
...62235 .....	..01-0278678 ..	..10/01/1997 ..	UNUM LIFE INS CO OF AMER (IMF)	ME.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....1,903.....	.....0.....	.....0.....
...62235 .....	..01-0278678 ..	..01/01/1996 ..	UNUM LIFE INS CO OF AMER (LARG III)	ME.....	.....OTH/G.....	.....OH.....	.....(308).....	.....0.....	.....0.....	.....11,277.....	.....0.....	.....0.....
...62235 .....	..01-0278678 ..	..10/01/1991 ..	UNUM LIFE INS CO OF AMER (LMX)	ME.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....(2,561).....	.....0.....	.....0.....
0899999. U.S. Non-Affiliates							7,517,144	1,546,139	417,115,532	31,780,522	0	0
...00000 .....	..AA-1564114 ..	..01/01/1991 ..	CANADIAN ACCIDENT REINSUR FACILITY II	CAN.....	.....OTH/G.....	.....OH.....	.....0.....	.....0.....	.....0.....	.....396,152.....	.....0.....	.....0.....
...00000 .....	..AA-1564114 ..	..01/01/1994 ..	CANADIAN ACCIDENT REINSURANCE FACILITY	CAN.....	.....OTH/G.....	.....OH.....	.....20.....	.....0.....	.....0.....	.....28,480.....	.....0.....	.....0.....
...00000 .....	..AA-1122000 ..	..08/01/1993 ..	LLOYD'S OF LONDON	GBR.....	.....OTH/G.....	.....OH.....	.....100.....	.....0.....	.....0.....	.....102,126.....	.....0.....	.....0.....
0999999. Non-U.S. Non-Affiliates							120	0	0	526,758	0	0
1099999. Total - Non-Affiliates							7,517,264	1,546,139	417,115,532	32,307,280	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							7,517,144	1,546,139	417,115,532	31,780,522	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							120	0	0	526,758	0	0
9999999 - Totals							7,517,264	1,546,139	417,115,532	32,307,280	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
16234	82-3971925	04/11/2018	EQ AZ LIFE RE CO	AZ	14,792,463	6,303,461
0199999. Life and Annuity - U.S. Affiliates - Captive					14,792,463	6,303,461
78077	86-0222062	07/08/2004	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	0	90,744,546
0299999. Life and Annuity - U.S. Affiliates - Other					0	90,744,546
0399999. Total Life and Annuity - U.S. Affiliates					14,792,463	97,048,007
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					14,792,463	97,048,007
87220	93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	AZ	18,218,905	0
68365	04-2729166	09/01/1996	CORPORATE SOLUTIONS LIFE REINS CO	DE	30,571,034	0
62308	06-0303370	05/01/1997	CONNECTICUT GENERAL LIFE INS CO	CT	3,646,895	0
69140	04-1867050	10/01/2022	FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	54,615,051	0
86258	13-2572994	10/02/1972	GENERAL RE LIFE CORP	CT	2,415,364	760,781
65536	54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	VA	(238,587)	58,506
88340	59-2859797	12/15/1984	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	0	1,113,600
71404	47-0463747	12/31/1989	CONTINENTAL GEN INS CO	TX	3,791	0
65676	35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INS CO	IN	6,020,304	5,164,641
76694	23-2044256	05/01/1999	CANADA LIFE REINS CO	PA	1,899,813	0
66346	58-0828824	09/01/1973	MUNICH AMERICAN REASSUR CO	GA	17,272,573	7,293,626
67466	95-1079000	07/01/1984	PACIFIC LIFE INS CO	NE	0	0
93572	43-1235868	04/15/1980	RGA REINSURANCE CO	MO	37,507,315	11,079,639
80594	41-0987741	07/01/1989	RIVERSOURCE LIFE INS CO OF NY	NY	20,757	0
87017	62-1003368	04/01/2008	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	5,703,832	232,702
97071	13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	7,288,893	8,085,877
87572	23-2038295	03/01/1991	SCOTTISH RE US INC	DE	4,873,919	0
68713	84-0499703	01/16/2004	SECURITY LIFE OF DENVER INS CO	CO	0	0
82627	06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC	MO	27,947,933	20,016,317
86231	39-0989781	01/01/1983	TRANSAMERICA LIFE INS CO	IA	5,024,749	40,650
67423	22-3219879	01/01/1998	ASPIDA LIFE INS CO	CA	357,674	0
80659	82-4533188	11/01/1981	US BUSINESS OF CANADA LIFE ASSUR CO	MI	4,979,639	90,206
0899999. Life and Annuity - U.S. Non-Affiliates					228,129,854	53,936,545
00000	98-0174408	04/01/2002	CHUBB TEMPEST REINS LTD	BMU	13,497,318	0
0999999. Life and Annuity - Non-U.S. Non-Affiliates					13,497,318	0
1099999. Total Life and Annuity - Non-Affiliates					241,627,172	53,936,545
1199999. Total Life and Annuity					256,419,635	150,984,552
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
80896	04-1589940	07/01/2000	CENTRE LIFE INSURANCE COMPANY	MA	0	2,686,705
70815	06-0838648	03/01/2015	HARTFORD LIFE & ACCIDENT INS CO	CT	148,635	0
67598	04-1768571	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY	MA	1,275,462	313,929
80926	06-0893662	01/01/2020	SUN LIFE & HEALTH INS CO	MI	25	41,846
1999999. Accident and Health - U.S. Non-Affiliates					1,424,122	3,042,480
2199999. Total Accident and Health - Non-Affiliates					1,424,122	3,042,480
2299999. Total Accident and Health					1,424,122	3,042,480
2399999. Total U.S. (Sum of 03999999, 08999999, 14999999 and 19999999)					244,346,439	154,027,032
2499999. Total Non-U.S. (Sum of 06999999, 09999999, 17999999 and 20999999)					13,497,318	0
9999999 Totals - Life, Annuity and Accident and Health					257,843,757	154,027,032

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
...78077	...86-0222062	12/15/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	Other reinsurance - Individual	Variable Annuities	0	0	0	102,566	0	0	0	0
...78077	...86-0222062	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	Individual	Other Life	36,074,307,045	2,724,416,218	0	3,137,813,519	0	0	0	4,239,789,152
...78077	...86-0222062	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	Individual	Variable Annuities	0	4,331,845,690	0	2,874,898,957	0	0	0	1,811,281,178
...78077	...86-0222062	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	Individual	Variable Annuities	0	6,376,342,021	0	7,287,247,575	0	0	0	6,355,056,374
0299999. General Account - Authorized U.S. Affiliates - Other							36,074,307,045	13,432,603,929	0	13,300,062,617	0	0	0	12,406,126,704
0399999. Total General Account - Authorized U.S. Affiliates							36,074,307,045	13,432,603,929	0	13,300,062,617	0	0	0	12,406,126,704
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							36,074,307,045	13,432,603,929	0	13,300,062,617	0	0	0	12,406,126,704
...62308	...06-0303370	05/01/1997	CONNECTICUT GENERAL LIFE INS CO	CT	OTH/I	VA	0	131,798,649	167,327,537	721,070	0	0	0	0
...62308	...06-0303370	08/01/1990	CONNECTICUT GENERAL LIFE INS CO	CT	CO/G	OL	743,519	29,031,368	31,922,390	0	0	0	0	0
...68365	...04-2729166	06/01/2021	CORPORATE SOLUTIONS LIFE REINS CO	DE	CO/I	VA	0	8,395,228,512	9,228,970,016	124,570,633	0	0	0	0
...69140	...04-1867050	10/01/2022	FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	CO/I	VA	0	1,188,051,876	1,290,537,373	47,623,265	0	0	0	0
...69140	...04-1867050	10/01/2022	FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	CO/G	VA	0	2,361,451,210	2,619,761,606	66,804,663	0	0	0	0
...86258	...13-2572994	10/02/1972	GENERAL RE LIFE CORP	CT	YRT/I	OL	1,864,078,526	14,704,909	16,147,705	31,878,746	0	0	0	0
...88340	...59-2859797	12/15/1984	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	869,276,117	1,477,523	1,534,839	2,362,451	0	0	0	0
...76694	...23-2044256	05/01/1999	CANADA LIFE REINS CO	PA	OTH/I	VA	0	32,734,636	56,142,028	2,291,203	0	0	0	0
...66346	...58-0828824	09/01/1973	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	2,214,459,563	21,503,960	25,097,876	35,898,354	0	0	0	0
...66346	...58-0828824	08/31/1999	MUNICH AMERICAN REASSUR CO	GA	OTH/I	OL	0	0	0	18,911	0	0	0	0
...93572	...43-1235868	04/15/1980	RGA REINSURANCE CO	MO	YRT/I	OL	8,711,078,141	87,516,342	91,351,182	104,875,993	0	0	0	0
...93572	...43-1235868	04/30/2001	RGA REINSURANCE CO	MO	CO/I	VA	150,906,987	860,925	4,686,469	1,317,992	0	0	0	0
...93572	...43-1235868	02/01/2018	RGA REINSURANCE CO	MO	OTH/I	OL	0	361,022,360	430,129,648	0	0	0	0	0
...93572	...43-1235868	02/01/2018	RGA REINSURANCE CO	MO	OTH/I	FA	0	1,077,539	1,774,613	0	0	0	0	0
...93572	...43-1235868	04/01/2022	RGA REINSURANCE CO	MO	OTH/G	OL	55,109,922	29,194	37,340	923,340	0	0	0	0
...80594	...41-0987741	07/01/1989	RIVERSOURCE LIFE INS CO OF NY	NY	CO/I	OL	10,798,613	2,012,370	2,242,476	(113,955)	0	0	0	0
...87017	...62-1003368	01/01/1972	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	YRT/I	OL	1,636,480,883	17,528,973	18,137,903	21,958,245	0	0	0	0
...87017	...62-1003368	02/09/1998	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	CO/I	OL	7,358,120	35,019	50,344	1,020,599	0	0	0	0
...97071	...13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	1,572,116,185	11,083,650	14,759,883	27,784,091	0	0	0	0
...97071	...13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	OL	32,692,632	304,423	290,147	89,538	0	0	0	0
...87572	...23-2038295	06/01/2002	SCOTTISH RE US INC	DE	YRT/I	OL	97,270,021	0	0	1,360,086	0	0	0	0
...68713	...84-0499703	12/01/1986	SECURITY LIFE OF DENVER INS CO	CO	YRT/I	OL	60,954,289	2,332,929	1,671,434	1,964,944	0	0	0	0
...82627	...06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC	MO	YRT/I	OL	29,746,045,983	14,797,501	14,679,154	64,376,541	0	0	0	0
...82627	...06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC	MO	COFW/I	OL	88,450,483,113	2,061,828,012	2,094,241,504	84,209,483	0	0	0	771,117,749
...80659	...82-4533188	11/01/1981	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I	OL	327,544,975	7,806,091	10,664,525	21,160,668	0	0	0	0
...68365	...04-2729166	06/01/2021	CORPORATE SOLUTIONS LIFE REINS CO	DE	CO/G	VA	0	0	0	280,025,684	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							135,807,397,589	14,744,217,971	16,122,157,992	923,122,545	0	0	0	771,117,749
1099999. Total General Account - Authorized Non-Affiliates							135,807,397,589	14,744,217,971	16,122,157,992	923,122,545	0	0	0	771,117,749
1199999. Total General Account Authorized							171,881,704,634	28,176,821,900	16,122,157,992	14,223,185,162	0	0	0	13,177,244,453
...16234	...82-3971925	04/11/2018	EQ AZ LIFE RE CO	AZ	CO/I	XXXL	20,406,055,032	598,987,588	710,382,440	39,256,799	0	0	0	0
...16234	...82-3971925	04/11/2018	EQ AZ LIFE RE CO	AZ	CO/I	AXXX	0	2,525,768,396	2,515,339,147	1,051,386	0	0	0	0
...16234	...82-3971925	04/12/2018	EQ AZ LIFE RE CO	AZ	OTH/I	VA	0	0	0	2,280,155	0	0	0	0
1299999. General Account - Unauthorized U.S. Affiliates - Captive							20,406,055,032	3,124,755,984	3,225,721,587	42,588,340	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							20,406,055,032	3,124,755,984	3,225,721,587	42,588,340	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							20,406,055,032	3,124,755,984	3,225,721,587	42,588,340	0	0	0	0
...87220	...93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	AZ	MCO/I	OL	7,537,457,850	0	0	30,706,578	0	0	0	0
...87220	...93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	AZ	CO/I	OL	22,384	18,946	21,783	563	0	0	0	0
...71404	...47-0463747	12/31/1989	CONTINENTAL GEN INS CO	TX	CO/I	OL	12,885,288	2,172,249	2,389,285	(119,085)	0	0	0	0
...65536	...54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	VA	CO/I	OL	29,711,236	6,881,364	7,277,361	172,647	0	0	0	0
...65676	...35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INS CO	IN	YRT/I	OL	4,730,531,336	40,461,068	40,460,923	34,275,098	0	0	0	0
...65676	...35-0472300	04/01/1976	LINCOLN NATIONAL LIFE INS CO	IN	CO/I	OL	193,679,358	1,099,299	3,964,206	989,243	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
88099	75-1608507	12/01/1976	OPTIMUM RE INS CO	TX	YRT/I	OL	63,430	4,017	3,902	6,259	0	0	0	0
67466	95-1079000	07/01/1984	PACIFIC LIFE INS CO	NE	YRT/I	OL	30,903,457	504,306	506,582	696,007	0	0	0	0
64688	75-6020048	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	63,387,105	63,465	63,164	259,878	0	0	0	0
86231	39-0989781	05/01/1997	TRANSAMERICA LIFE INS CO	IA	OTH/I	VA	0	167,091,136	217,941,177	924,630	0	0	0	0
67423	22-3219879	01/01/1998	ASPIDA LIFE INS CO	CA	MCO/G	VA	0	0	0	(11,497)	0	0	9,118	0
1999999	General Account - Unauthorized U.S. Non-Affiliates						12,598,641,443	219,353,851	272,628,383	67,900,321	0	0	9,118	0
00000	AA-1560152	08/27/2021	ASSUMPTION MUT LIFE INS CO	CAN.	CO/I	OL	2,156,350	1,347,735	1,315,529	25,155	0	0	0	0
00000	AA-1560152	08/27/2021	ASSUMPTION MUT LIFE INS CO	CAN.	CO/I	OA	0	0	230,437	0	0	0	0	0
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates						2,156,350	1,347,735	1,545,966	25,155	0	0	0	0
2199999	Total General Account - Unauthorized Non-Affiliates						12,600,797,793	220,701,586	274,174,349	67,925,476	0	0	9,118	0
2299999	Total General Account Unauthorized						33,006,852,825	3,345,457,570	3,499,895,936	110,513,816	0	0	9,118	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
00000	98-0174408	04/01/2002	CHUBB TEMPEST REINS LTD	BMU	OTH/I	VA	0	841,025,169	1,039,582,290	36,460,049	0	0	0	0
3199999	General Account - Certified Non-U.S. Non-Affiliates						0	841,025,169	1,039,582,290	36,460,049	0	0	0	0
3299999	Total General Account - Certified Non-Affiliates						0	841,025,169	1,039,582,290	36,460,049	0	0	0	0
3399999	Total General Account Certified						0	841,025,169	1,039,582,290	36,460,049	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						204,888,557,459	32,363,304,639	20,661,636,218	14,370,159,027	0	0	9,118	13,177,244,453
78077	86-0222062	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	COFI/I	VA	0	0	0	0	0	0	72,598,169,986	0
78077	86-0222062	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ	COFI/G	VA	0	0	0	0	0	0	24,581,891,226	0
4799999	Separate Accounts - Authorized U.S. Affiliates - Other						0	0	0	0	0	0	97,180,061,212	0
4899999	Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	97,180,061,212	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	97,180,061,212	0
68365	04-2729166	09/01/1996	CORPORATE SOLUTIONS LIFE REINS CO	DE	MCO/I	VA	0	0	0	0	0	0	12,477,487,573	0
69140	04-1867050	10/01/2022	FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	MCO/I	VA	0	0	0	0	0	0	2,918,677,565	0
69140	04-1867050	10/01/2022	FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	MCO/G	VA	0	0	0	0	0	0	3,524,254,043	0
5399999	Separate Accounts - Authorized U.S. Non-Affiliates						0	0	0	0	0	0	18,920,419,181	0
5599999	Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	18,920,419,181	0
5699999	Total Separate Accounts Authorized						0	0	0	0	0	0	116,100,480,393	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
67423	22-3219879	01/01/1998	ASPIDA LIFE INS CO	CA	MCO/G	VA	0	0	0	0	0	0	19,152,800	0
6499999	Separate Accounts - Unauthorized U.S. Non-Affiliates						0	0	0	0	0	0	19,152,800	0
6699999	Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	19,152,800	0
6799999	Total Separate Accounts Unauthorized						0	0	0	0	0	0	19,152,800	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
8899999	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates						0	0	0	0	0	0	0	0
8999999	Total Separate Accounts Reciprocal Jurisdiction						0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9	10		12	13			
								Current Year	Prior Year		Current Year	Prior Year			
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								0	0	0	0	0	116,119,633,193	0	
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								204,886,401,109	31,520,931,735	19,620,507,962	14,333,673,823	0	0	116,119,642,311	13,177,244,453
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								2,156,350	842,372,904	1,041,128,256	36,485,204	0	0	0	0
9999999 - Totals								204,888,557,459	32,363,304,639	20,661,636,218	14,370,159,027	0	0	116,119,642,311	13,177,244,453

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
.... 78077 .....	.. 86-0222062 ..	04/01/2023	EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	AZ.....	.....OTH/I.....	.....A.....	..... 441,041 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
0299999. General Account - Authorized U.S. Affiliates - Other							..... 441,041 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
0399999. Total General Account - Authorized U.S. Affiliates							..... 441,041 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
0699999. Total General Account - Authorized Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
0799999. Total General Account - Authorized Affiliates							..... 441,041 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 80896 .....	.. 04-1589940 ..	07/01/2000	CENTRE LIFE INSURANCE COMPANY	MA.....	.....OTH/I.....	..... LTDI.....	..... 9,469,886 .....	..... 1,029,593 .....	..... 1,094,929,106 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 62308 .....	.. 06-0303370 ..	04/01/1990	CONNECTICUT GENERAL LIFE INS CO	CT.....	.....OTH/G.....	..... LTDI.....	..... 0 .....	..... 0 .....	..... 7,274,107 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 70815 .....	.. 06-0838648 ..	03/01/2015	HARTFORD LIFE & ACCIDENT INS CO	CT.....	.....OTH/G.....	..... LTDI.....	..... 2,991,549 .....	..... 0 .....	..... 7,890,597 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 70815 .....	.. 06-0838648 ..	03/01/2015	HARTFORD LIFE & ACCIDENT INS CO	CT.....	.....OTH/G.....	..... STDI.....	..... 512,460 .....	..... 0 .....	..... 66,717 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 67598 .....	.. 04-1768571 ..	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY	MA.....	.....OTH/I.....	..... LTDI.....	..... 4,924 .....	..... 1,326 .....	..... 26,827,614 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 67598 .....	.. 04-1768571 ..	07/01/1993	PAUL REVERE LIFE INSURANCE COMPANY	MA.....	.....OTH/I.....	..... LTDI.....	..... 4,060,885 .....	..... 337,911 .....	..... 79,002,868 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 80926 .....	.. 06-0893662 ..	01/01/2020	SUN LIFE & HEALTH INS CO	MI.....	.....OTH/G.....	..... A.....	..... 27,420 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
.... 80926 .....	.. 06-0893662 ..	01/01/2020	SUN LIFE & HEALTH INS CO	MI.....	.....OTH/G.....	..... SD.....	..... 47,848 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
0899999. General Account - Authorized U.S. Non-Affiliates							..... 17,114,972 .....	..... 1,368,830 .....	..... 1,215,991,008 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
1099999. Total General Account - Authorized Non-Affiliates							..... 17,114,972 .....	..... 1,368,830 .....	..... 1,215,991,008 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
1199999. Total General Account Authorized							..... 17,556,013 .....	..... 1,368,830 .....	..... 1,215,991,008 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
1499999. Total General Account - Unauthorized U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
1899999. Total General Account - Unauthorized Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
... 00000 .....	.. AA-3190757 ..	07/01/2000	XL RE LTD	BMJ.....	.....OTH/I.....	..... LTDI.....	..... 0 .....	..... 0 .....	..... 137,437,472 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							..... 0 .....	..... 0 .....	..... 137,437,472 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2199999. Total General Account - Unauthorized Non-Affiliates							..... 0 .....	..... 0 .....	..... 137,437,472 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2299999. Total General Account Unauthorized							..... 0 .....	..... 0 .....	..... 137,437,472 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2599999. Total General Account - Certified U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2899999. Total General Account - Certified Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
2999999. Total General Account - Certified Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
3299999. Total General Account - Certified Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
3399999. Total General Account Certified							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
4499999. Total General Account Reciprocal Jurisdiction							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							..... 17,556,013 .....	..... 1,368,830 .....	..... 1,353,428,480 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
5299999. Total Separate Accounts - Authorized Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
5599999. Total Separate Accounts - Authorized Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
5699999. Total Separate Accounts Authorized							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
6399999. Total Separate Accounts - Unauthorized Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
6799999. Total Separate Accounts Unauthorized							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
7099999. Total Separate Accounts - Certified U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
7499999. Total Separate Accounts - Certified Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
7799999. Total Separate Accounts - Certified Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
7899999. Total Separate Accounts Certified							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0 .....	..... 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
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)							17,556,013	1,368,830	1,215,991,008	0	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	137,437,472	0	0	0	0
9999999 - Totals							17,556,013	1,368,830	1,353,428,480	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
...16234 .....	...82-3971925	04/11/2018	EQ AZ LIFE RE CO	3,124,755,984	21,095,924	4,133,079	3,149,984,987	1,950,000,000	.....0001	1,287,991,361	0	0	9,216,228	3,149,984,987
0199999. General Account - Life and Annuity U.S. Affiliates - Captive				3,124,755,984	21,095,924	4,133,079	3,149,984,987	1,950,000,000	XXX	1,287,991,361	0	0	9,216,228	3,149,984,987
0399999. Total General Account - Life and Annuity U.S. Affiliates				3,124,755,984	21,095,924	4,133,079	3,149,984,987	1,950,000,000	XXX	1,287,991,361	0	0	9,216,228	3,149,984,987
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				3,124,755,984	21,095,924	4,133,079	3,149,984,987	1,950,000,000	XXX	1,287,991,361	0	0	9,216,228	3,149,984,987
...71404 .....	...47-0463747	12/31/1989	CONTINENTAL GEN INS CO	2,012,370	3,791	43,926	2,060,088	0	.....0000	2,929,814	0	0	0	2,060,088
...87220 .....	...93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	39,931	18,222,052	973	18,262,957	0	.....0000	0	0	0	29,400,244	18,262,957
...65536 .....	...54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	6,881,364	58,506	0	6,939,871	0	.....0000	7,621,227	0	0	24,199	6,939,871
...65676 .....	...35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO.	42,618,367	11,184,945	79,488	53,882,801	0	.....0000	58,504,068	0	0	5,220,061	53,882,801
...88099 .....	...75-1608507	12/01/1976	OPTIMUM RE INS CO	4,017	0	0	4,017	0	.....0000	0	0	0	0	0
...67466 .....	...95-1079000	07/01/1984	PACIFIC LIFE INS CO	504,306	0	2,541	506,847	1,529,722	.....0000	0	0	0	127,071	506,847
...64688 .....	...75-6020048	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	63,465	0	0	63,465	1,895,965	.....0000	0	0	0	10,695	63,465
...86231 .....	...39-0989781	05/01/1997	TRANSAMERICA LIFE INS CO	171,038,257	5,065,399	0	176,103,656	0	.....0000	234,540,534	0	0	236,740	176,103,656
...67423 .....	...22-3219879	01/01/1998	ASPIDA LIFE INS CO	0	357,674	348,464	706,138	0	.....0000	0	0	0	778,218	706,138
0899999. General Account - Life and Annuity U.S. Non-Affiliates				223,162,079	34,892,368	475,393	258,529,839	3,425,687	XXX	303,595,643	0	0	35,797,229	258,525,822
...00000 .....	...AA-1560152	08/27/2021	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	1,347,735	0	0	1,347,735	0	.....0	0	0	0	0	0
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				1,347,735	0	0	1,347,735	0	XXX	0	0	0	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates				224,509,814	34,892,368	475,393	259,877,574	3,425,687	XXX	303,595,643	0	0	35,797,229	258,525,822
1199999. Total General Account Life and Annuity				3,349,265,798	55,988,292	4,608,472	3,409,862,561	1,953,425,687	XXX	1,591,587,004	0	0	45,013,456	3,408,510,809
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
...00000 .....	...AA-3190757	07/01/2000	XL RE LTD.	137,437,472	0	0	137,437,472	0	.....0005	150,931,080	0	0	0	137,437,472
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				137,437,472	0	0	137,437,472	0	XXX	150,931,080	0	0	0	137,437,472
2199999. Total General Account - Accident and Health Non-Affiliates				137,437,472	0	0	137,437,472	0	XXX	150,931,080	0	0	0	137,437,472
2299999. Total General Account Accident and Health				137,437,472	0	0	137,437,472	0	XXX	150,931,080	0	0	0	137,437,472
2399999. Total General Account				3,486,703,269	55,988,292	4,608,472	3,547,300,033	1,953,425,687	XXX	1,742,518,084	0	0	45,013,456	3,545,948,281
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)				3,347,918,063	55,988,292	4,608,472	3,408,514,826	1,953,425,687	XXX	1,591,587,004	0	0	45,013,456	3,408,510,809
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				138,785,207	0	0	138,785,207	0	XXX	150,931,080	0	0	0	137,437,472
9999999 - Totals				3,486,703,269	55,988,292	4,608,472	3,547,300,033	1,953,425,687	XXX	1,742,518,084	0	0	45,013,456	3,545,948,281

(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
0002	1.....	026009917	Austrailia & New Zealand Banking Group .....	.....1,529,722	
0005	1.....	026009632	Bank of Tokyo-Mitsubishi UFJ, LTD.NY .....	.....0	
0004	1.....	026008044	Commerzbank Aktiengesellschaft, New York Branch .....	.....0	
0003	1.....	021000021	JP Morgan Chase Bank, N.A. ....	.....1,895,965	
0001	1.....	021000021	JPMORGAN CHASE BANK, N.A. ....	.....245,000,000	
0001	1.....	021000089	Citibank, N.A .....	.....175,000,000	
0001	1.....	021001088	HSBC BANK USA, NATIONAL ASSOCIATION .....	.....150,000,000	
0001	1.....	026002545	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE .....	.....255,000,000	
0001	1.....	026002574	BARCLAYS BANK PLC .....	.....150,000,000	
0001	1.....	026003780	Deutsche Bank AG, New York Branch .....	.....0	
0001	1.....	026004226	Societe Generale .....	.....0	
0001	1.....	026007689	BNP Paribas .....	.....0	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

(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
	0001	1.....	026008044	COMMERZBANK AG .....	..... 325,000,000
	0001	1.....	026008073	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK .....	..... 400,000,000
	0001	1.....	026009179	Credit Suisse AG, New York Branch .....	.....0
	0001	1.....	026009593	Bank of America, N.A. ....	.....0
	0001	1.....	026009920	Natixis .....	..... 250,000,000
	0001	1.....	026014601	Goldman Sachs Bank USA .....	.....0
	0001	1.....	026014630	Morgan Stanley Bank, N.A. ....	.....0
	0001	1.....	043000096	PNC Bank, National Association .....	.....0
	0001	1.....	061000104	SunTrust Bank .....	.....0
	0001	1.....	121000248	Wells Fargo Bank, N.A. ....	.....0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral						23	24	25	26												
															16	17	18	19	20	21					22											
NAIC Com- pany Code	ID Number	Effective Date	Name of Reinsurer	Domi- ciliary Juris- diction	Certified Rein- surer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collat- eral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recover- able (Debit)	Other Debits	Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	Miscellan- eous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agree- ments	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Oblig- ation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Oblig- ation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsur- ance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)											
0399999. Total General Account - Life and Annuity U.S. Affiliates															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0
..00000	.98-0174408	.04/01/2002	CHUBB TEMPEST REINS LTD	BMU.....	2.....	.01/01/2011	.....0.1	....1,162,560	.....13,497	.....0	....1,176,058	.....(6,784)	....1,182,842	.....1,183	.....0	.....0	.....0	.....130,029	.....0	.....0	.....130,029	.....11.0	.....100.0	.....1,182,842	.....0									
0599999. General Account - Life and Annuity Non-U.S. Affiliates - Other															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
0799999. Total General Account - Life and Annuity Affiliates															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
1099999. Total General Account - Life and Annuity Non-Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
1199999. Total General Account Life and Annuity															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
1499999. Total General Account - Accident and Health U.S. Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
1799999. Total General Account - Accident and Health Non-U.S. Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
1899999. Total General Account - Accident and Health Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
2199999. Total General Account - Accident and Health Non-Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
2299999. Total General Account Accident and Health															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
2399999. Total General Account															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
2699999. Total Separate Accounts - U.S. Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
2999999. Total Separate Accounts - Non-U.S. Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
3099999. Total Separate Accounts - Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
3399999. Total Separate Accounts - Non-Affiliates															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
3499999. Total Separate Accounts															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)															0	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	0	0		
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			
9999999 - Totals															1,162,560	13,497	0	1,176,058	(6,784)	1,182,842	1,183	0	0	0	XXX	130,029	0	0	130,029	XXX	XXX	1,182,842	0			

(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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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	14,387,715	4,555,702	12,387,285	519,069	495,887
2. Commissions and reinsurance expense allowances	(143,149)	31,224	58,166	11,764	13,704
3. Contract claims	2,090,986	1,329,339	951,045	674,283	672,135
4. Surrender benefits and withdrawals for life contracts	613,638	150,945	6,344	1,746	1,397
5. Dividends to policyholders and refunds to members	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded	(2,848)	(3,668)	(3,842)	(3,020)	(2,551)
7. Increase in aggregate reserve for life and accident and health contracts	(1,263,957)	(3,337,964)	(10,935,499)	(513,759)	(90,984)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	22,330	16,619	(67,305)	(46,012)	(60,629)
9. Aggregate reserves for life and accident and health contracts	33,718,102	22,153,344	18,820,191	7,889,554	7,377,767
10. Liability for deposit-type contracts	112	125	126	0	0
11. Contract claims unpaid	154,027	136,939	109,867	93,483	65,506
12. Amounts recoverable on reinsurance	257,844	245,106	182,756	148,768	117,605
13. Experience rating refunds due or unpaid	(56)	120	99	117	123
14. Policyholders' dividends and refunds to members (not included in Line 10)	0	0	0	0	0
15. Commissions and reinsurance expense allowances due	1,579	2,009	3,017	2,886	3,546
16. Unauthorized reinsurance offset	1,352	3,295	215,074	150,534	176,122
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)	1,953,426	2,081,649	1,856,649	2,211,154	2,146,154
20. Trust agreements (T)	1,742,518	1,737,749	2,024,382	2,065,187	1,745,555
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)	130,029	140,500	133,000	170,810	102,714
26. Other (O)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	58,730,454,753	54,938,687	58,785,393,440
2. Reinsurance (Line 16)	301,236,752	(301,236,752)	0
3. Premiums and considerations (Line 15)	197,461,242	22,330,055	219,791,297
4. Net credit for ceded reinsurance	XXX	34,094,153,434	34,094,153,434
5. All other admitted assets (balance)	2,771,562,754	0	2,771,562,754
6. Total assets excluding Separate Accounts (Line 26)	62,000,715,501	33,870,185,424	95,870,900,925
7. Separate Account assets (Line 27)	164,695,597,320	0	164,695,597,320
8. Total assets (Line 28)	226,696,312,821	33,870,185,424	260,566,498,245
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	24,485,431,582	33,718,101,948	58,203,533,530
10. Liability for deposit-type contracts (Line 3)	15,180,205,992	0	15,180,205,992
11. Claim reserves (Line 4)	467,013,911	154,027,032	621,040,943
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	102,200,801	973	102,201,774
13. Premium & annuity considerations received in advance (Line 8)	3,510,162	185,440	3,695,602
14. Other contract liabilities (Line 9)	127,904,180	(778,217)	127,125,963
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	1,351,752	(1,351,752)	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)	20,246,506,469	0	20,246,506,469
20. Total liabilities excluding Separate Accounts (Line 26)	60,614,124,849	33,870,185,424	94,484,310,273
21. Separate Account liabilities (Line 27)	164,382,851,841	0	164,382,851,841
22. Total liabilities (Line 28)	224,996,976,690	33,870,185,424	258,867,162,114
23. Capital & surplus (Line 38)	1,699,336,131	XXX	1,699,336,131
24. Total liabilities, capital & surplus (Line 39)	226,696,312,821	33,870,185,424	260,566,498,245
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	33,718,101,948		
26. Claim reserves	154,027,032		
27. Policyholder dividends/reserves	973		
28. Premium & annuity considerations received in advance	185,440		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	(778,217)		
31. Reinsurance ceded assets	301,236,752		
32. Other ceded reinsurance recoverables	(54,938,687)		
33. Total ceded reinsurance recoverables	34,117,835,241		
34. Premiums and considerations	22,330,055		
35. Reinsurance in unauthorized companies	1,351,752		
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	0		
40. Total ceded reinsurance payable/offsets	23,681,807		
41. Total net credit for ceded reinsurance	34,094,153,434		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL	L.....	16,500,954	29,457,896	290,067	1,100,149	47,349,066	0
2.	Alaska	AK	L.....	702,592	9,027,421	41,313	297,204	10,068,531	0
3.	Arizona	AZ	L.....	31,475,142	64,852,979	263,967	863,323	97,455,411	0
4.	Arkansas	AR	L.....	16,514,063	11,417,317	115,056	406,555	28,452,991	0
5.	California	CA	L.....	190,172,621	752,001,059	2,091,368	29,681,870	973,946,918	0
6.	Colorado	CO	L.....	24,412,797	88,787,531	177,040	4,832,171	118,209,539	0
7.	Connecticut	CT	L.....	33,000,958	146,063,828	438,102	2,407,242	181,910,129	0
8.	Delaware	DE	L.....	27,651,315	12,320,055	60,340	516,413	40,548,123	670,950,000
9.	District of Columbia	DC	L.....	4,340,166	19,939,939	82,513	282,027	24,644,646	0
10.	Florida	FL	L.....	165,563,738	449,254,259	2,294,919	5,636,049	622,748,964	0
11.	Georgia	GA	L.....	35,557,093	76,834,297	824,851	3,059,141	116,275,382	0
12.	Hawaii	HI	L.....	6,595,907	31,043,800	114,908	1,446,058	39,200,672	0
13.	Idaho	ID	L.....	2,786,820	13,869,947	46,693	111,948	16,815,408	0
14.	Illinois	IL	L.....	78,059,264	302,829,613	912,011	8,566,506	390,367,394	0
15.	Indiana	IN	L.....	13,775,072	69,266,725	180,178	2,627,243	85,849,218	0
16.	Iowa	IA	L.....	10,498,911	29,449,566	48,087	682,253	40,678,817	0
17.	Kansas	KS	L.....	8,420,319	23,086,505	97,196	329,506	31,933,526	0
18.	Kentucky	KY	L.....	7,457,794	23,614,047	65,556	429,956	31,567,353	0
19.	Louisiana	LA	L.....	9,647,328	52,856,293	283,868	1,982,784	64,770,274	0
20.	Maine	ME	L.....	2,774,547	14,589,798	140,367	1,576,118	19,080,829	0
21.	Maryland	MD	L.....	29,868,555	140,493,531	422,780	1,897,659	172,682,524	0
22.	Massachusetts	MA	L.....	25,533,708	236,604,291	351,510	3,610,213	266,099,721	0
23.	Michigan	MI	L.....	85,601,682	325,687,848	502,247	4,329,664	416,121,441	0
24.	Minnesota	MN	L.....	191,775,336	64,302,249	83,255	2,067,572	258,228,412	0
25.	Mississippi	MS	L.....	7,649,191	6,247,856	144,363	376,091	14,417,501	0
26.	Missouri	MO	L.....	23,002,001	108,919,397	128,687	1,483,894	133,533,979	0
27.	Montana	MT	L.....	1,855,091	17,679,430	17,801	1,204,595	20,756,918	0
28.	Nebraska	NE	L.....	9,685,565	9,061,459	36,758	355,687	19,139,468	0
29.	Nevada	NV	L.....	8,292,563	38,254,065	53,061	291,540	46,891,230	0
30.	New Hampshire	NH	L.....	3,621,128	28,122,817	83,653	1,218,669	33,046,266	0
31.	New Jersey	NJ	L.....	125,497,157	1,137,842,060	2,182,967	20,580,947	1,286,103,130	0
32.	New Mexico	NM	L.....	2,897,887	10,257,996	93,739	665,285	13,914,906	0
33.	New York	NY	L.....	408,948,994	2,362,782,439	29,184,776	164,520,387	2,965,436,596	62,515,528,000
34.	North Carolina	NC	L.....	45,634,624	150,848,368	421,301	8,293,823	205,198,117	0
35.	North Dakota	ND	L.....	2,265,453	4,703,931	18,565	150	6,988,099	0
36.	Ohio	OH	L.....	33,466,847	383,604,474	194,134	2,015,859	419,281,314	0
37.	Oklahoma	OK	L.....	14,312,813	20,661,547	117,555	1,344,618	36,436,532	0
38.	Oregon	OR	L.....	6,107,137	50,199,502	61,312	956,662	57,324,613	0
39.	Pennsylvania	PA	L.....	81,885,590	333,895,576	1,361,751	3,452,198	420,595,115	0
40.	Rhode Island	RI	L.....	3,023,223	21,166,599	12,596	308,892	24,511,310	0
41.	South Carolina	SC	L.....	14,208,113	65,515,285	238,638	1,167,719	81,129,756	0
42.	South Dakota	SD	L.....	5,920,992	4,495,728	39,259	438,825	10,894,804	0
43.	Tennessee	TN	L.....	19,480,947	45,788,814	374,332	1,577,047	67,221,139	0
44.	Texas	TX	L.....	117,022,592	423,481,560	1,053,682	7,988,150	549,545,984	0
45.	Utah	UT	L.....	15,252,890	50,895,750	64,918	1,202,838	67,416,395	0
46.	Vermont	VT	L.....	1,344,119	12,542,856	21,148	783,720	14,691,843	0
47.	Virginia	VA	L.....	41,022,329	248,231,809	444,672	6,969,661	296,668,471	0
48.	Washington	WA	L.....	21,361,570	72,283,235	114,675	3,069,052	96,828,531	0
49.	West Virginia	WV	L.....	4,886,050	16,371,698	71,819	709,799	22,039,366	0
50.	Wisconsin	WI	L.....	29,677,260	79,790,747	221,141	2,431,763	112,120,912	0
51.	Wyoming	WY	L.....	6,888,266	5,869,406	31,768	6,225,855	19,015,294	0
52.	American Samoa	AS	N.....	0	26	0	0	26	0
53.	Guam	GU	N.....	52,004	212	0	0	52,216	0
54.	Puerto Rico	PR	L.....	34,764,934	46,972,026	637,661	0	82,374,621	0
55.	U.S. Virgin Islands	VI	L.....	151,609	8,519	2,803	0	162,930	0
56.	Northern Mariana Islands	MP	N.....	3,600	49	0	0	3,649	0
57.	Canada	CAN	L.....	552,721	263,419	0	38	816,178	0
58.	Aggregate Other Alien	OT	XXX.....	19,920,663	309,129	197,667	308	20,427,767	0
59.	Subtotal	XXX	XXX.....	2,129,342,605	8,744,718,574	47,555,394	318,373,692	11,239,990,264	63,186,478,000
90.	Reporting entity contributions for employee benefits plans.....	XXX	XXX.....	0	150	0	40,697	40,847	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX	XXX.....	38,825,315	12,430	0	0	38,837,745	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX	XXX.....	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX	XXX.....	9,128,312	0	1,290,904	0	10,419,216	0
94.	Aggregate or other amounts not allocable by State.....	XXX	XXX.....	411,386	0	0	0	411,386	0
95.	Totals (Direct Business).....	XXX	XXX.....	2,177,707,618	8,744,731,154	48,846,298	318,414,389	11,289,699,458	63,186,478,000
96.	Plus reinsurance assumed.....	XXX	XXX.....	170,779,398	3,259,743	7,517,264	0	181,556,405	0
97.	Totals (All Business).....	XXX	XXX.....	2,348,487,016	8,747,990,897	56,363,562	318,414,389	11,471,255,863	63,186,478,000
98.	Less reinsurance ceded.....	XXX	XXX.....	871,338,060	1,400,136,100	17,516,889	0	2,288,991,049	0
99.	Totals (All Business) less Reinsurance Ceded.....	XXX	XXX.....	1,477,148,956	7,347,854,797	(c) 38,846,673	318,414,389	9,182,264,814	63,186,478,000
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien		XXX.....	19,920,663	309,129	197,667	308	20,427,767	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.....	19,920,663	309,129	197,667	308	20,427,767	0
9401.	Dividend accumulation applied as premium or annuity		XXX.....	411,386	0	0	0	411,386	0
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.....	411,386	0	0	0	411,386	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	54	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.....	3
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

Premiums and annuity considerations received under individual policies 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 notice purposes. Individual immediate annuity products are allocated to the state where the contract was signed. the contract was signed. Group annuity considerations received are allocated to the employer's principal location. Annuity considerations applied from deposit administration funds are allocated to the state of residence of the retiring

(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: Schedule H, Part 1, Line 1.....

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

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	5
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	16,500,954	29,457,896	237,596	0	0
2.	Alaska	AK	702,592	9,027,421	5,029	0	0
3.	Arizona	AZ	31,475,142	64,852,979	130,354	0	0
4.	Arkansas	AR	16,514,063	11,417,317	61,765	0	0
5.	California	CA	190,172,621	752,001,059	1,371,298	0	0
6.	Colorado	CO	24,412,797	88,787,531	86,058	0	0
7.	Connecticut	CT	33,000,958	146,063,828	156,350	0	0
8.	Delaware	DE	27,651,315	12,320,055	52,334	0	670,950,000
9.	District of Columbia	DC	4,340,166	19,939,939	49,653	0	0
10.	Florida	FL	165,563,738	449,254,259	1,033,604	0	0
11.	Georgia	GA	35,557,093	76,834,297	678,850	0	0
12.	Hawaii	HI	6,595,907	31,043,800	66,552	0	0
13.	Idaho	ID	2,786,820	13,869,947	(2,482)	0	0
14.	Illinois	IL	78,059,264	302,829,613	605,834	0	0
15.	Indiana	IN	13,775,072	69,266,725	133,662	0	0
16.	Iowa	IA	10,498,911	29,449,566	18,412	0	0
17.	Kansas	KS	8,420,319	23,086,505	49,037	0	0
18.	Kentucky	KY	7,457,794	23,614,047	29,400	0	0
19.	Louisiana	LA	9,647,328	52,856,293	166,194	0	0
20.	Maine	ME	2,774,547	14,589,798	7,458	0	0
21.	Maryland	MD	29,868,555	140,493,531	343,521	0	0
22.	Massachusetts	MA	25,533,708	236,604,291	260,840	0	0
23.	Michigan	MI	85,601,682	325,687,848	372,747	0	0
24.	Minnesota	MN	191,775,336	64,302,249	76,716	0	0
25.	Mississippi	MS	7,649,191	6,247,856	89,125	0	0
26.	Missouri	MO	23,002,001	108,919,397	89,629	0	0
27.	Montana	MT	1,855,091	17,679,430	2,868	0	0
28.	Nebraska	NE	9,685,565	9,061,459	21,728	0	0
29.	Nevada	NV	8,292,563	38,254,065	18,557	0	0
30.	New Hampshire	NH	3,621,128	28,122,817	22,903	0	0
31.	New Jersey	NJ	125,497,157	1,137,842,060	1,541,903	0	0
32.	New Mexico	NM	2,897,887	10,257,996	31,168	0	0
33.	New York	NY	408,948,994	2,362,782,439	22,403,602	0	62,515,528,000
34.	North Carolina	NC	45,634,624	150,848,368	250,886	0	0
35.	North Dakota	ND	2,265,453	4,703,931	8,513	0	0
36.	Ohio	OH	33,466,847	383,604,474	133,723	0	0
37.	Oklahoma	OK	14,312,813	20,661,547	78,059	0	0
38.	Oregon	OR	6,107,137	50,199,502	31,890	0	0
39.	Pennsylvania	PA	81,885,590	333,895,576	1,182,932	0	0
40.	Rhode Island	RI	3,023,223	21,166,599	6,176	0	0
41.	South Carolina	SC	14,208,113	65,515,285	168,806	0	0
42.	South Dakota	SD	5,920,992	4,495,728	18,723	0	0
43.	Tennessee	TN	19,480,947	45,788,814	296,245	0	0
44.	Texas	TX	117,022,592	423,481,560	368,118	0	0
45.	Utah	UT	15,252,890	50,895,750	27,489	0	0
46.	Vermont	VT	1,344,119	12,542,856	2,726	0	0
47.	Virginia	VA	41,022,329	248,231,809	324,556	0	0
48.	Washington	WA	21,361,570	72,283,235	44,978	0	0
49.	West Virginia	WV	4,886,050	16,371,698	27,818	0	0
50.	Wisconsin	WI	29,677,260	79,790,747	160,083	0	0
51.	Wyoming	WY	6,888,266	5,869,406	16,820	0	0
52.	American Samoa	AS	0	26	0	0	0
53.	Guam	GU	52,004	212	0	0	0
54.	Puerto Rico	PR	34,764,934	46,972,026	629,072	0	0
55.	U.S. Virgin Islands	VI	151,609	8,519	0	0	0
56.	Northern Mariana Islands	MP	3,600	49	0	0	0
57.	Canada	CAN	552,721	263,419	0	0	0
58.	Aggregate Other Alien	OT	19,920,663	309,129	5,170	0	0
59.	Total		2,129,342,605	8,744,718,574	33,995,049	0	63,186,478,000
							74,094,534,227

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		
	MONY International Holdings, LLC	100.00	13-3790446		
	MONY 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 INSURANCE 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- tion- 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.....	.....RE.....	Equitable Financial Services, LLC ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	27-5373651 ..	.....	.....	.....	Equitable Financial Life Insurance Company ..	..US.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	23-2671508 ..	.....	.....	.....	Equitable Investment Management Group, LLC ..	..US.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	23-2671508 ..	.....	.....	.....	EVSA, Inc .....	..US.....	.....DS.....	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.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..70.000	Equitable Holdings, Inc .....	.....	.....
.000000000	86-3691523 ..	.....	.....	.....	Broad Vista Partners, LLC .....	..US.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	86-3691523 ..	.....	.....	.....	200 East 87th Street Company, LLC .....	..US.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	22-2766036 ..	.....	1257149 .....	.....	Equitable Financial Life Insurance Company ..	..US.....	.....DS.....	Equitable Financial Life Insurance Company ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....10589	06-1166226 ..	.....	.....	.....	Equitable Holdings, LLC .....	..US.....	.....DS.....	Equitable Holdings, LLC	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	52-2233674 ..	.....	858875 .....	.....	Equitable Casualty Insurance Company .....	..US.....	.....DS.....	Equitable Holdings, LLC	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-3813232 ..	.....	.....	.....	Equitable Distributors, LLC .....	..US.....	.....DS.....	Equitable Holdings, LLC	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	22-3492811 ..	.....	.....	.....	JMR Reality services, Inc .....	..US.....	.....DS.....	Equitable Holdings, LLC	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.4965 ..	Equitable Holdings Inc Grp .....	.....62880	13-3198083 ..	.....	1342913 .....	.....	Equitable Structured Settlement Corp. ....	..US.....	.....DS.....	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.....	.....IA.....	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 Investment Management ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	11-3722370 ..	.....	.....	.....	America, LLC .....	..US.....	.....NIA.....	Equitable Financial Services, LLC ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	31-1465146 ..	.....	.....	.....	MONY International Holdings, LLC .....	..US.....	.....NIA.....	Equitable Financial Services, LLC ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-2645490 ..	.....	.....	.....	MONY Financial Services, Inc .....	..US.....	.....NIA.....	Equitable Financial Services, LLC ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	13-2645490 ..	.....	.....	.....	Financial Marketing Agency, Inc. ....	..US.....	.....NIA.....	Equitable Financial Services, LLC ..	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....
.000000000	1740 Advisors, Inc. ....	.....	.....	.....	MONY Financial Services, Inc .....	..US.....	.....NIA.....	MONY Financial Services, Inc	Ownership.....	..100.000	Equitable Holdings, Inc .....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	YES
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?	YES
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	YES
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	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 INSURANCE 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)	YES
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1?	YES
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?	YES
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..	NO
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	YES
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	YES
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES

AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
10.	Explanations:	
11.		
12.		
17.		
19.		
20.		
21.		
24.		
25.		
26.		
27.		
30.		
31.		
32.		
33.		
39.		

10.	Bar Codes: SIS Stockholder Information Supplement [Document Identifier 420]	
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
12.	Trusted Surplus Statement [Document Identifier 490]	
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	
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]	
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]	
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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]



39. Credit Insurance Experience Exhibit [Document Identifier 230]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE 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.	Corporate-owned life insurance	911,195,555	0	911,195,555	880,189,968
2505.	Deferred Asset - Derivatives SSAP 108	929,421,764	0	929,421,764	1,329,560,955
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,840,617,319	0	1,840,617,319	2,209,750,923

Additional Write-ins for Liabilities Line 34

		1	2
		Current Year	Prior Year
3404.	Admitted Disallowed IMR	40,262,414	0
3497.	Summary of remaining write-ins for Line 34 from overflow page	40,262,414	0

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Separate account MODCO reinsurance	1,155,704,451	223,418,808
2705.	Funds Withheld ceded NII (excl. derivatives capital gains)	(930,327,786)	0
2706.	IMR ceded	26,856,740	189,821,409
2797.	Summary of remaining write-ins for Line 27 from overflow page	252,233,405	413,240,217

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

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

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704.	Separate account MODCO reinsurance	1,155,704,451	(27,287,382)	0	1,463,902,434	(280,910,601)	0	0	0	0
2705.	Funds Withheld ceded NII (excl. derivatives capital gains)	(930,327,786)	69,881,697	0	(1,117,210,787)	116,996,601	4,703	0	0	0
2706.	IMR ceded	26,856,740	(5,297,357)	0	6,358,643	25,795,454	0	0	0	0
2797.	Summary of remaining write-ins for Line 27 from overflow page	252,233,405	37,296,958	0	353,050,290	(138,118,546)	4,703	0	0	0

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

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704.	Funds Withheld ceded NII (excl. derivatives capital gains)	69,881,697	0	0	0	7,597,371	0	59,916,478	0	1	0	2,367,847	0
2705.	IMR ceded	(5,297,357)	0	0	0	0	0	(5,297,357)	0	0	0	0	0
2797.	Summary of remaining write-ins for Line 27 from overflow page	64,584,340	0	0	0	7,597,371	0	54,619,121	0	1	0	2,367,847	0

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

		1	Deferred				6	7
		Total	2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
			Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
2704.	Funds Withheld ceded NII (excl. derivatives capital gains)	(1,117,210,787)	183,529	0	(1,117,789,368)	252,653	142,399	0
2705.	IMR ceded	6,358,643	0	0	6,358,643	0	0	0
2797.	Summary of remaining write-ins for Line 27 from overflow page	(1,110,852,144)	183,529	0	(1,111,430,725)	252,653	142,399	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 27

		1	Deferred				6	7
		Total	2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
			Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
2704.	Funds Withheld ceded NII (excl. derivatives capital gains)	116,996,601	365,405	0	116,553,792	77,404	0	0
2705.	IMR ceded	25,795,454	0	0	25,795,454	0	0	0
2797.	Summary of remaining write-ins for Line 27 from overflow page	142,792,055	365,405	0	142,349,246	77,404	0	0

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	5,237,369,483	8.915	5,237,369,487	0	5,237,369,487	8.918
1.02 All other governments	229,000,337	0.390	229,000,338	0	229,000,338	0.390
1.03 U.S. states, territories and possessions, etc. guaranteed	150,198,624	0.256	150,198,623	0	150,198,623	0.256
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	96,837,509	0.165	96,837,508	0	96,837,508	0.165
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	545,346,366	0.928	545,346,367	0	545,346,367	0.929
1.06 Industrial and miscellaneous	26,547,391,948	45.190	26,547,391,944	0	26,547,391,944	45.202
1.07 Hybrid securities	56,084,975	0.095	56,084,975	0	56,084,975	0.095
1.08 Parent, subsidiaries and affiliates	2,200,000,000	3.745	2,200,000,000	0	2,200,000,000	3.746
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	1,457,929,687	2.482	1,457,929,693	0	1,457,929,693	2.482
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	36,520,158,929	62.166	36,520,158,935	0	36,520,158,935	62.183
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	385,895,479	0.657	385,895,481	0	385,895,481	0.657
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	385,895,479	0.657	385,895,481	0	385,895,481	0.657
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)	358,744,636	0.611	358,744,637	0	358,744,637	0.611
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	358,744,636	0.611	358,744,637	0	358,744,637	0.611
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	2,538,904,979	4.322	2,538,904,979	0	2,538,904,979	4.323
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	9,518,886,289	16.203	9,518,886,289	0	9,518,886,289	16.208
4.04 Mezzanine real estate loans	183,750,000	0.313	183,750,000	0	183,750,000	0.313
4.05 Total valuation allowance	(90,247,125)	(0.154)	(90,247,125)	0	(90,247,125)	(0.154)
4.06 Total mortgage loans	12,151,294,143	20.684	12,151,294,143	0	12,151,294,143	20.690
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)	174,942,863	0.298	174,942,863	0	174,942,863	0.298
6.02 Cash equivalents (Schedule E, Part 2)	1,389,588,726	2.365	1,389,588,723	33,780,113	1,423,368,836	2.424
6.03 Short-term investments (Schedule DA)	413,786,565	0.704	413,786,564	0	413,786,564	0.705
6.04 Total cash, cash equivalents and short-term investments	1,978,318,154	3.368	1,978,318,150	33,780,113	2,012,098,263	3.426
7. Contract loans	3,612,395,172	6.149	3,606,966,270	0	3,606,966,270	6.142
8. Derivatives (Schedule DB)	314,378,565	0.535	314,378,565	0	314,378,565	0.535
9. Other invested assets (Schedule BA)	3,306,879,907	5.629	3,296,261,011	0	3,296,261,011	5.613
10. Receivables for securities	9,680,525	0.016	9,680,525	0	9,680,525	0.016
11. Securities Lending (Schedule DL, Part 1).....	33,780,113	0.058	33,780,113	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	74,976,923	0.128	74,976,923	0	74,976,923	0.128
13. Total invested assets	58,746,502,547	100.000	58,730,454,753	33,780,113	58,730,454,753	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	0
2.2	Additional investment made after acquisition (Part 2, Column 9)	0
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	0
3.2	Totals, Part 3, Column 11	0
4.	Total gain (loss) on disposals, Part 3, Column 18	0
5.	Deduct amounts received on disposals, Part 3, Column 15	0
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	0
6.2	Totals, Part 3, Column 13	0
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	0
7.2	Totals, Part 3, Column 10	0
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	0
8.2	Totals, Part 3, Column 9	0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	1
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	1

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	12,456,809,235
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	637,765,948
2.2	Additional investment made after acquisition (Part 2, Column 8)	269,437,215
		907,203,163
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	0
3.2	Totals, Part 3, Column 11	0
4.	Accrual of discount	7,512,529
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 9	0
5.2	Totals, Part 3, Column 8	0
6.	Total gain (loss) on disposals, Part 3, Column 18	0
7.	Deduct amounts received on disposals, Part 3, Column 15	1,129,983,683
8.	Deduct amortization of premium and mortgage interest points and commitment fees	0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	0
9.2	Totals, Part 3, Column 13	0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	0
10.2	Totals, Part 3, Column 10	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	12,241,541,244
12.	Total valuation allowance	(90,247,125)
13.	Subtotal (Line 11 plus 12)	12,151,294,120
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	12,151,294,120

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	2,691,054,316
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	47,655,038
	2.2 Additional investment made after acquisition (Part 2, Column 9)	817,763,873
		865,418,911
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	0
	3.2 Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	64,186
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	24,343,278
	5.2 Totals, Part 3, Column 9	39,463,815
		63,807,093
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	241,350,090
8.	Deduct amortization of premium and depreciation	69,183
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	0
	9.2 Totals, Part 3, Column 14	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	63,514,633
	10.2 Totals, Part 3, Column 11	8,530,692
		72,045,325
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	3,306,879,908
12.	Deduct total nonadmitted amounts	10,618,896
13.	Statement value at end of current period (Line 11 minus Line 12)	3,296,261,012

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	43,203,507,218
2.	Cost of bonds and stocks acquired, Part 3, Column 7	19,109,934,347
3.	Accrual of discount	157,152,211
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	(515,796)
	4.2. Part 2, Section 1, Column 15	(11,150,359)
	4.3. Part 2, Section 2, Column 13	(688,982)
	4.4. Part 4, Column 11	30,685,686
		18,330,549
5.	Total gain (loss) on disposals, Part 4, Column 19	(386,890,234)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	24,780,017,888
7.	Deduct amortization of premium	34,074,805
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	40,525,199
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	1,335,155
		41,860,354
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	14,368,831
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	717,043
	9.4. Part 4, Column 13	50,310,673
		65,396,547
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	393,848
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	37,264,799,053
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	37,264,799,053

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 4. Totals	5,237,369,483 34,106,863 194,893,475 5,466,369,821	4,202,255,100 34,802,999 164,281,215 4,401,339,314	4,757,444,223 38,030,154 196,817,537 4,992,291,914	7,130,776,044 32,373,578 186,561,000 7,349,710,622
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	150,198,624	125,752,416	150,747,311	134,347,789
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	96,837,509	96,710,546	97,397,902	95,152,593
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	545,346,366	524,958,094	546,709,490	536,551,538
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 11. Totals	19,568,070,265 668,486,681 7,824,849,666 28,061,406,612	17,655,232,476 618,608,068 7,282,017,636 25,555,858,180	19,584,386,198 673,145,389 7,850,387,070 28,107,918,657	19,214,312,346 647,268,080 7,724,991,555 27,586,571,981
Parent, Subsidiaries and Affiliates	12. Totals	2,200,000,000	2,200,000,000	2,200,000,000	2,200,000,000
	13. Total Bonds	36,520,158,932	32,904,618,550	36,095,065,274	37,902,334,523
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States 15. Canada 16. Other Countries 17. Totals	371,484,779 0 14,410,702 385,895,481	371,484,779 0 14,410,702 385,895,481	407,450,763 0 15,920,562 423,371,325	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	385,895,481	385,895,481	423,371,325	
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 23. Totals	358,744,637 0 0 358,744,637	358,744,637 0 0 358,744,637	357,483,833 0 0 357,483,833	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	358,744,637	358,744,637	357,483,833	
	26. Total Stocks	744,640,118	744,640,118	780,855,158	
	27. Total Bonds and Stocks	37,264,799,050	33,649,258,668	36,875,920,432	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	165,981,396	314,099,748	172,748,041	2,585,813,919	2,088,838,036	XXX	5,327,481,140	14.4	7,832,468,147	18.2	5,327,481,140	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	165,981,396	314,099,748	172,748,041	2,585,813,919	2,088,838,036	XXX	5,327,481,140	14.4	7,832,468,147	18.2	5,327,481,140	0
2. All Other Governments												
2.1 NAIC 1	17,010,880	5,123,335	8,401,491	12,738,442	26,590,599	XXX	69,864,747	0.2	144,479,054	0.3	40,830,067	29,034,680
2.2 NAIC 2	0	23,626,387	70,591,305	0	61,525,744	XXX	155,743,436	0.4	234,236,086	0.5	130,887,161	24,856,275
2.3 NAIC 3	0	914,997	2,477,158	0	0	XXX	3,392,155	0.0	20,899,162	0.0	3,392,155	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	17,010,880	29,664,719	81,469,954	12,738,442	88,116,343	XXX	229,000,338	0.6	399,614,302	0.9	175,109,383	53,890,955
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	14,520,000	7,920,997	12,932,131	57,081,403	57,744,092	XXX	150,198,623	0.4	164,577,266	0.4	150,198,623	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	14,520,000	7,920,997	12,932,131	57,081,403	57,744,092	XXX	150,198,623	0.4	164,577,266	0.4	150,198,623	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	2,314,815	21,740,593	45,828,990	23,400,218	3,552,893	XXX	96,837,509	0.3	99,738,359	0.2	70,744,916	26,092,593
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	2,314,815	21,740,593	45,828,990	23,400,218	3,552,893	XXX	96,837,509	0.3	99,738,359	0.2	70,744,916	26,092,593
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	23,537,652	94,518,863	110,999,821	128,746,128	187,543,903	XXX	545,346,367	1.5	229,912,017	0.5	532,193,134	13,153,233
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	23,537,652	94,518,863	110,999,821	128,746,128	187,543,903	XXX	545,346,367	1.5	229,912,017	0.5	532,193,134	13,153,233

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	613,396,681	5,102,423,168	4,596,760,866	1,082,188,873	3,982,446,460	XXX	15,377,216,048	41.5	17,072,836,757	39.8	8,267,563,604	7,109,652,444
6.2 NAIC 2	614,508,170	3,879,832,467	2,819,506,185	918,067,020	2,709,498,958	XXX	10,941,412,800	29.6	12,342,980,152	28.7	5,490,494,374	5,450,918,426
6.3 NAIC 3	88,291,004	245,160,842	153,136,510	30,690,000	0	XXX	517,278,356	1.4	769,478,171	1.8	70,225,026	447,053,330
6.4 NAIC 4	40,092,901	45,228,852	6,942,684	0	0	XXX	92,264,437	0.2	191,909,539	0.4	3,093,989	89,170,448
6.5 NAIC 5	860,928	17,572,691	14,569,656	0	0	XXX	33,003,275	0.1	27,189,279	0.1	26,037,180	6,966,095
6.6 NAIC 6	0	3,591	0	0	0	XXX	3,591	0.0	241,470	0.0	0	3,591
6.7 Totals	1,357,149,684	9,290,221,611	7,590,915,901	2,030,945,893	6,691,945,418	XXX	26,961,178,507	72.8	30,404,635,368	70.8	13,857,414,173	13,103,764,334
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	8,920,626	42,743,908	4,420,441	0	XXX	56,084,975	0.2	51,762,444	0.1	49,114,253	6,970,722
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	8,920,626	42,743,908	4,420,441	0	XXX	56,084,975	0.2	51,762,444	0.1	49,114,253	6,970,722
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	300,000,000	0	0	0	XXX	300,000,000	0.8	300,000,000	0.7	0	300,000,000
8.2 NAIC 2	900,000,000	0	1,000,000,000	0	0	XXX	1,900,000,000	5.1	1,900,000,000	4.4	0	1,900,000,000
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	900,000,000	300,000,000	1,000,000,000	0	0	XXX	2,200,000,000	5.9	2,200,000,000	5.1	0	2,200,000,000
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	9,177,203	24,210,881	0	0	0	XXX	33,388,084	0.1	52,879,331	0.1	0	33,388,084
10.3 NAIC 3	9,062,916	489,822,872	17,963,746	0	0	XXX	516,849,534	1.4	547,664,538	1.3	0	516,849,534
10.4 NAIC 4	2,852,058	712,661,768	89,304,882	0	0	XXX	804,818,708	2.2	910,916,545	2.1	0	804,818,708
10.5 NAIC 5	11,956,308	70,122,215	18,482,906	0	0	XXX	100,561,429	0.3	34,991,784	0.1	0	100,561,429
10.6 NAIC 6	2,064,262	0	247,677	0	0	XXX	2,311,939	0.0	8,560,861	0.0	0	2,311,939
10.7 Totals	35,112,747	1,296,817,736	125,999,211	0	0	XXX	1,457,929,694	3.9	1,555,013,059	3.6	0	1,457,929,694
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 INSURANCE COMPANY

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

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

	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) ... 836,761,424	... 5,845,826,704	... 4,947,671,340	... 3,889,968,983	... 6,346,715,983	0	... 21,866,944,434	... 59.1	... XXX	... XXX	... 14,389,011,484	... 7,477,932,950
12.2 NAIC 2	(d) 1,523,685,373	... 3,936,590,361	... 3,932,841,398	... 922,487,461	... 2,771,024,702	0	... 13,086,629,295	... 35.3	... XXX	... XXX	... 5,670,495,788	... 7,416,133,507
12.3 NAIC 3	(d) ... 97,353,920	... 735,898,711	... 173,577,414	... 30,690,000	0	0	... 1,037,520,045	... 2.8	... XXX	... XXX	... 73,617,181	... 963,902,864
12.4 NAIC 4	(d) ... 42,944,959	... 757,890,620	... 96,247,566	0	0	0	... 897,083,145	... 2.4	... XXX	... XXX	... 3,093,989	... 893,989,156
12.5 NAIC 5	(d) ... 12,817,236	... 87,694,906	... 33,052,562	0	0	(c)	... 133,564,704	... 0.4	... XXX	... XXX	... 26,037,180	... 107,527,524
12.6 NAIC 6	(d) ... 2,064,262	... 3,591	... 247,677	0	0	(c)	... 2,315,530	... 0.0	... XXX	... XXX	0	... 2,315,530
12.7 Totals	... 2,515,627,174	... 11,363,904,893	... 9,183,637,957	... 4,843,146,444	... 9,117,740,685	0	(b) 37,024,057,153	... 100.0	... XXX	... XXX	... 20,162,255,622	... 16,861,801,531
12.8 Line 12.7 as a % of Col. 7	6.8	30.7	24.8	13.1	24.6	0.0	100.0	XXX	XXX	XXX	54.5	45.5
13. Total Bonds Prior Year												
13.1 NAIC 1	... 1,923,155,069	... 6,387,787,140	... 6,163,767,662	... 3,835,585,658	... 7,533,716,071	0	... XXX	... XXX	... 25,844,011,600	... 60.2	... 17,371,302,486	... 8,472,709,114
13.2 NAIC 2	... 508,097,867	... 5,210,820,211	... 4,875,558,641	... 1,084,346,617	... 2,903,034,677	0	... XXX	... XXX	... 14,581,858,013	... 34.0	... 6,893,326,380	... 7,688,531,633
13.3 NAIC 3	... 199,391,021	... 670,562,145	... 432,001,692	... 36,087,013	0	0	... XXX	... XXX	... 1,338,041,871	... 3.1	... 181,194,324	... 1,156,847,547
13.4 NAIC 4	... 98,556,299	... 574,150,569	... 430,119,216	0	0	0	... XXX	... XXX	... 1,102,826,084	... 2.6	... 10,338,078	... 1,092,488,006
13.5 NAIC 5	... 3,784,797	... 22,437,557	... 35,958,709	0	0	0	... XXX	... XXX	(c) ... 62,181,063	... 0.1	... 24,165,018	... 38,016,045
13.6 NAIC 6	... 238,000	... 8,564,331	0	0	0	0	... XXX	... XXX	(c) ... 8,802,331	... 0.0	0	... 8,802,331
13.7 Totals	... 2,733,223,053	... 12,874,321,953	... 11,937,405,920	... 4,956,019,288	... 10,436,750,748	0	... XXX	... XXX	(b) 42,937,720,962	... 100.0	... 24,480,326,286	... 18,457,394,676
13.8 Line 13.7 as a % of Col. 9	6.4	30.0	27.8	11.5	24.3	0.0	XXX	XXX	100.0	XXX	57.0	43.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1	... 441,602,341	... 2,866,183,118	... 1,764,597,127	... 3,352,304,693	... 5,964,324,205	0	... 14,389,011,484	... 38.9	... 17,371,302,486	... 40.5	... 14,389,011,484	... XXX
14.2 NAIC 2	... 128,348,293	... 1,406,964,986	... 1,251,799,020	... 402,170,431	... 2,481,213,059	0	... 5,670,495,789	... 15.3	... 6,893,326,380	... 16.1	... 5,670,495,789	... XXX
14.3 NAIC 3	... 22,272,857	... 25,665,864	... 25,678,459	0	0	0	... 73,617,180	... 0.2	... 181,194,324	... 0.4	... 73,617,180	... XXX
14.4 NAIC 4	0	... 3,093,989	0	0	0	0	... 3,093,989	... 0.0	... 10,338,078	... 0.0	... 3,093,989	... XXX
14.5 NAIC 5	... 860,928	... 10,606,595	... 14,569,656	0	0	0	... 26,037,179	... 0.1	... 24,165,018	... 0.1	... 26,037,179	... XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	... 593,084,419	... 4,312,514,552	... 3,056,644,262	... 3,754,475,124	... 8,445,537,264	0	... 20,162,255,621	... 54.5	... 24,480,326,286	... 57.0	... 20,162,255,621	... XXX
14.8 Line 14.7 as a % of Col. 7	2.9	21.4	15.2	18.6	41.9	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	1.6	11.6	8.3	10.1	22.8	0.0	54.5	XXX	XXX	XXX	54.5	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	... 395,159,083	... 2,979,643,586	... 3,183,074,213	... 537,664,290	... 382,391,778	0	... 7,477,932,950	... 20.2	... 8,472,709,114	... 19.7	... XXX	... 7,477,932,950
15.2 NAIC 2	... 1,395,337,080	... 2,529,625,375	... 2,681,042,378	... 520,317,030	... 289,811,643	0	... 7,416,133,506	... 20.0	... 7,688,531,633	... 17.9	... XXX	... 7,416,133,506
15.3 NAIC 3	... 75,081,063	... 710,232,847	... 147,898,955	... 30,690,000	0	0	... 963,902,865	... 2.6	... 1,156,847,547	... 2.7	... XXX	... 963,902,865
15.4 NAIC 4	... 42,944,959	... 754,796,631	... 96,247,566	0	0	0	... 893,989,156	... 2.4	... 1,092,488,006	... 2.5	... XXX	... 893,989,156
15.5 NAIC 5	... 11,956,308	... 77,088,311	... 18,482,906	0	0	0	... 107,527,525	... 0.3	... 38,016,045	... 0.1	... XXX	... 107,527,525
15.6 NAIC 6	... 2,064,262	... 3,591	... 247,677	0	0	0	... 2,315,530	... 0.0	... 8,802,331	... 0.0	... XXX	... 2,315,530
15.7 Totals	... 1,922,542,755	... 7,051,390,341	... 6,126,993,695	... 1,088,671,320	... 672,203,421	0	... 16,861,801,532	... 45.5	... 18,457,394,676	... 43.0	... XXX	... 16,861,801,532
15.8 Line 15.7 as a % of Col. 7	11.4	41.8	36.3	6.5	4.0	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	5.2	19.0	16.5	2.9	1.8	0.0	45.5	XXX	XXX	XXX	XXX	45.5

(a) Includes \$ 5,969,097,683 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 82,126,905 current year of bonds with Z designations and \$ 159,019,808 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 \$ 25,176,251 current year, \$ 23,897,725 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 \$ 261,938,228 ; NAIC 2 \$ 241,959,987 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	117,093,252	147,653,413	57,105,771	2,562,340,665	2,088,838,036	XXX	4,973,031,137	13.4	7,406,320,311	17.2	4,973,031,137	0
1.02 Residential Mortgage-Backed Securities	48,888,144	166,446,335	115,642,270	23,473,254	0	XXX	354,450,003	1.0	10,843,601	0.0	354,450,003	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	415,304,234	1.0	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	165,981,396	314,099,748	172,748,041	2,585,813,919	2,088,838,036	XXX	5,327,481,140	14.4	7,832,468,146	18.2	5,327,481,140	0
2. All Other Governments												
2.01 Issuer Obligations	17,010,880	29,664,720	81,469,953	12,738,442	88,116,343	XXX	229,000,338	0.6	399,614,300	0.9	175,109,383	53,890,955
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	17,010,880	29,664,720	81,469,953	12,738,442	88,116,343	XXX	229,000,338	0.6	399,614,300	0.9	175,109,383	53,890,955
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	14,520,000	7,920,997	12,932,131	57,081,403	57,744,092	XXX	150,198,623	0.4	164,577,266	0.4	150,198,623	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	14,520,000	7,920,997	12,932,131	57,081,403	57,744,092	XXX	150,198,623	0.4	164,577,266	0.4	150,198,623	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	2,314,815	21,740,593	45,828,990	23,400,218	3,552,893	XXX	96,837,509	0.3	71,497,988	0.2	70,744,916	26,092,593
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	28,240,371	0.1	0	0
4.05 Totals	2,314,815	21,740,593	45,828,990	23,400,218	3,552,893	XXX	96,837,509	0.3	99,738,359	0.2	70,744,916	26,092,593
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	4,691,777	18,408,246	99,041,430	123,462,339	187,432,084	XXX	433,035,876	1.2	84,227,406	0.2	433,035,876	0
5.02 Residential Mortgage-Backed Securities	4,975,051	15,771,377	11,857,603	5,283,789	111,818	XXX	37,999,638	0.1	40,696,316	0.1	37,999,638	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 ...	13,870,823	60,339,240	100,789	0	0	XXX	74,310,852	0.2	104,988,294	0.2	61,157,620	13,153,232
5.05 Totals	23,537,651	94,518,863	110,999,822	128,746,128	187,543,902	XXX	545,346,366	1.5	229,912,016	0.5	532,193,134	13,153,232
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	1,143,368,984	7,153,578,318	6,140,832,046	2,015,582,236	6,691,733,475	XXX	23,145,095,059	62.5	25,664,638,158	59.8	13,147,582,071	9,997,512,988
6.02 Residential Mortgage-Backed Securities	6,057,275	1,157,344	414,356	658,564	211,943	XXX	8,499,482	0.0	3,470	0.0	0	8,499,482
6.03 Commercial Mortgage-Backed Securities	5,808,370	505,409,787	160,593,307	0	0	XXX	671,811,464	1.8	658,199,383	1.5	517,685,812	154,125,652
6.04 Other Loan-Backed and Structured Securities ...	201,915,055	1,630,076,162	1,289,076,192	14,705,092	0	XXX	3,135,772,501	8.5	4,081,794,352	9.5	192,146,290	2,943,626,211
6.05 Totals	1,357,149,684	9,290,221,611	7,590,915,901	2,030,945,892	6,691,945,418	XXX	26,961,178,506	72.8	30,404,635,363	70.8	13,857,414,173	13,103,764,333
7. Hybrid Securities												
7.01 Issuer Obligations	0	8,920,626	42,743,908	4,420,441	0	XXX	56,084,975	0.2	51,762,444	0.1	49,114,253	6,970,722
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	8,920,626	42,743,908	4,420,441	0	XXX	56,084,975	0.2	51,762,444	0.1	49,114,253	6,970,722
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	900,000,000	300,000,000	1,000,000,000	0	0	XXX	2,200,000,000	5.9	2,200,000,000	5.1	0	2,200,000,000
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	900,000,000	300,000,000	1,000,000,000	0	0	XXX	2,200,000,000	5.9	2,200,000,000	5.1	0	2,200,000,000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

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

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

	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	35,112,747	1,296,817,736	125,999,210	0	0	XXX	1,457,929,693	3.9	1,555,013,059	3.6	0	1,457,929,693
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	35,112,747	1,296,817,736	125,999,210	0	0	XXX	1,457,929,693	3.9	1,555,013,059	3.6	0	1,457,929,693
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	2,198,999,708	7,687,886,913	7,479,954,229	4,799,025,744	9,117,416,923	XXX	31,283,283,517	84.5	XXX	XXX	18,998,816,259	12,284,467,258
12.02 Residential Mortgage-Backed Securities	59,920,470	183,375,056	127,914,229	29,415,607	323,761	XXX	400,949,123	1.1	XXX	XXX	392,449,641	8,499,482
12.03 Commercial Mortgage-Backed Securities	5,808,370	505,409,787	160,593,307	0	0	XXX	671,811,464	1.8	XXX	XXX	517,685,812	154,125,652
12.04 Other Loan-Backed and Structured Securities	215,785,878	1,690,415,402	1,289,176,981	14,705,092	0	XXX	3,210,083,353	8.7	XXX	XXX	253,303,910	2,956,779,443
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	35,112,747	1,296,817,736	125,999,210	0	0	XXX	1,457,929,693	3.9	XXX	XXX	0	1,457,929,693
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	2,515,627,173	11,363,904,894	9,183,637,956	4,843,146,443	9,117,740,684	0	37,024,057,150	100.0	XXX	XXX	20,162,255,622	16,861,801,528
12.10 Line 12.09 as a % of Col. 7	6.8	30.7	24.8	13.1	24.6	0.0	100.0	XXX	XXX	XXX	54.5	45.5
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,848,944,351	9,766,807,160	9,116,018,729	4,874,352,475	10,436,515,158	XXX	XXX	XXX	36,042,637,873	83.9	22,955,768,947	13,086,868,926
13.02 Residential Mortgage-Backed Securities	6,774,905	20,549,446	16,547,612	7,671,424	0	XXX	XXX	XXX	51,543,387	0.1	51,539,918	3,469
13.03 Commercial Mortgage-Backed Securities	144,984,144	514,681,557	380,379,551	33,222,777	235,588	XXX	XXX	XXX	1,073,503,617	2.5	901,998,092	171,505,525
13.04 Other Loan-Backed and Structured Securities	617,293,837	1,675,500,745	1,881,455,826	40,772,609	0	XXX	XXX	XXX	4,215,023,017	9.8	571,019,330	3,644,003,687
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	115,225,816	896,783,042	543,004,201	0	0	XXX	XXX	XXX	1,555,013,059	3.6	0	1,555,013,059
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	2,733,223,053	12,874,321,950	11,937,405,919	4,956,019,285	10,436,750,746	0	XXX	XXX	42,937,720,953	100.0	24,480,326,287	18,457,394,666
13.10 Line 13.09 as a % of Col. 9	6.4	30.0	27.8	11.5	24.3	0.0	XXX	XXX	100.0	XXX	57.0	43.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	469,747,882	3,602,288,029	2,756,444,029	3,724,910,873	8,445,425,446	XXX	18,998,816,259	51.3	22,955,768,947	53.5	18,998,816,259	XXX
14.02 Residential Mortgage-Backed Securities	53,863,195	182,217,711	127,499,873	28,757,042	111,818	XXX	392,449,639	1.1	51,539,918	0.1	392,449,639	XXX
14.03 Commercial Mortgage-Backed Securities	5,808,370	351,284,135	160,593,307	0	0	XXX	517,685,812	1.4	901,998,092	2.1	517,685,812	XXX
14.04 Other Loan-Backed and Structured Securities	63,664,972	176,724,676	12,107,053	807,208	0	XXX	253,303,909	0.7	571,019,330	1.3	253,303,909	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	593,084,419	4,312,514,551	3,056,644,262	3,754,475,123	8,445,537,264	0	20,162,255,619	54.5	24,480,326,287	57.0	20,162,255,619	XXX
14.10 Line 14.09 as a % of Col. 7	2.9	21.4	15.2	18.6	41.9	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	1.6	11.6	8.3	10.1	22.8	0.0	54.5	XXX	XXX	XXX	54.5	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,729,251,826	4,085,598,884	4,723,510,200	1,074,114,871	671,991,477	XXX	12,284,467,258	33.2	13,086,868,926	30.5	XXX	12,284,467,258
15.02 Residential Mortgage-Backed Securities	6,057,275	1,157,345	414,356	658,565	211,943	XXX	8,499,484	0.0	3,469	0.0	XXX	8,499,484
15.03 Commercial Mortgage-Backed Securities	0	154,125,652	0	0	0	XXX	154,125,652	0.4	171,505,525	0.4	XXX	154,125,652
15.04 Other Loan-Backed and Structured Securities	152,120,906	1,513,690,726	1,277,069,928	13,897,884	0	XXX	2,956,779,444	8.0	3,644,003,687	8.5	XXX	2,956,779,444
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	35,112,747	1,296,817,736	125,999,210	0	0	XXX	1,457,929,693	3.9	1,555,013,059	3.6	XXX	1,457,929,693
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	1,922,542,754	7,051,390,343	6,126,993,694	1,088,671,320	672,203,420	0	16,861,801,531	45.5	18,457,394,666	43.0	XXX	16,861,801,531
15.10 Line 15.09 as a % of Col. 7	11.4	41.8	36.3	6.5	4.0	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	5.2	19.0	16.5	2.9	1.8	0.0	45.5	XXX	XXX	XXX	XXX	45.5

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	480,671,105	480,671,105	0	0	0
2. Cost of short-term investments acquired	1,761,205,561	1,761,205,561	0	0	0
3. Accrual of discount	28,524,523	28,524,523	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	(612,417)	(612,417)	0	0	0
6. Deduct consideration received on disposals	1,855,997,810	1,855,997,810	0	0	0
7. Deduct amortization of premium	4,398	4,398	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	413,786,564	413,786,564	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	413,786,564	413,786,564	0	0	0

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	(157,392,676)
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	50,259,686
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	22,646,614 72,906,299
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	121,673,585
3.2	Section 2, Column 19	(125,542,266) (3,868,681)
4.	SSAP No. 108 Adjustments	400,139,190
5.	Total gain (loss) on termination recognized, Section 2, Column 22	(252,023,752)
6.	Considerations received/(paid) on terminations, Section 2, Column 15	(109,569,857)
7.	Amortization:	
7.1	Section 1, Column 19	0
7.2	Section 2, Column 21	0 0
8.	Adjustment to the book/adjusted carrying value of hedged item:	
8.1	Section 1, Column 20	0
8.2	Section 2, Column 23	0 0
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Section 1, Column 18	0
9.2	Section 2, Column 20	0 0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	169,330,238
11.	Deduct nonadmitted assets	0
12.	Statement value at end of current period (Line 10 minus Line 11)	169,330,238

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	159,373,323
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	(14,324,952)
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges	
3.11	Section 1, Column 15, current year minus	0
3.12	Section 1, Column 15, prior year	0 0
	Change in variation margin on open contracts - All other	
3.13	Section 1, Column 18, current year minus	(30,118,837)
3.14	Section 1, Column 18, prior year	39,116,567 (69,235,404) (69,235,404)
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	0
3.22	Section 1, Column 17, prior year	0 0
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	(30,118,837)
3.24	Section 1, Column 19, prior year plus	39,116,567
3.25	SSAP No. 108 Adjustments	0 (69,235,404) (69,235,404)
3.3	Subtotal (Line 3.1 minus Line 3.2)	0
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	(150,166,707)
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	0
4.22	Amount recognized (Section 2, Column 16)	(150,166,707)
4.23	SSAP No. 108 Adjustments	0 (150,166,707)
4.3	Subtotal (Line 4.1 minus Line 4.2)	0
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	0
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	0
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	145,048,371
7.	Deduct total nonadmitted amounts	0
8.	Statement value at end of current period (Line 6 minus Line 7)	145,048,371

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1	2	3	4	5	6	7	8	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Designation or Other Description	Book/Adjusted Carrying Value	Fair Value
341027	PORTFOLIO HEDGE	1.A	10,000,000	13,196,759	8,576,375	04/05/2012	02/15/2042	341027 ASSET TIP SWAP-CP1	0	(2,518,680)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	13,196,759	11,095,055
432346	PORTFOLIO HEDGE	1.A	25,000,000	28,476,450	19,287,146	07/10/2013	02/15/2043	432346 ASSET TIP SWAP-CP1	0	(6,975,618)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	28,476,450	26,262,764
528823	PORTFOLIO HEDGE	1.A	55,000,000	6,205,513	(7,807,956)	10/01/2014	02/15/2043	528823 ASSET TIP SWAP-CP1	0	(13,060,509)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	6,205,513	5,252,553
530441	PORTFOLIO HEDGE	1.A	80,000,000	37,096,916	12,233,003	10/07/2014	02/15/2043	530441 ASSET TIP SWAP-CP1	0	(19,282,314)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	37,096,916	31,515,317
540807	PORTFOLIO HEDGE	1.A	25,000,000	30,852,785	19,727,790	12/02/2014	02/15/2043	540807 ASSET TIP SWAP-CP1	0	(6,534,974)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	30,852,785	26,262,764
540808	PORTFOLIO HEDGE	1.A	25,000,000	30,990,264	19,711,314	12/02/2014	02/15/2043	540808 ASSET TIP SWAP-CP1	0	(6,551,449)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	30,990,264	26,262,764
540809	PORTFOLIO HEDGE	1.A	50,000,000	61,782,553	39,569,546	12/02/2014	02/15/2043	540809 ASSET TIP SWAP-CP1	0	(12,955,981)	912810-RA-8	US TREASURY INFLATION INDEX	1.A	61,782,553	52,525,528
558181	PORTFOLIO HEDGE	1.A	75,000,000	27,016,266	1,347,887	02/23/2015	02/15/2042	558181 ASSET TIP SWAP-CP1	0	(20,842,222)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	27,016,266	22,190,109
559222	PORTFOLIO HEDGE	1.A	50,000,000	13,616,300	(2,524,883)	02/26/2015	02/15/2042	559222 ASSET TIP SWAP-CP1	0	(13,617,913)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	13,616,300	11,093,029
561123	PORTFOLIO HEDGE	1.A	30,000,000	40,798,903	24,721,225	03/06/2015	02/15/2042	561123 ASSET TIP SWAP-CP1	0	(8,563,939)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	40,798,903	33,285,164
566680	PORTFOLIO HEDGE	1.A	50,000,000	14,398,428	(3,112,352)	03/30/2015	02/15/2042	566680 ASSET TIP SWAP-CP1	0	(14,205,382)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	14,398,428	11,093,029
607588	PORTFOLIO HEDGE	1.A	50,000,000	13,881,626	(5,098,886)	09/18/2015	02/15/2042	607588 ASSET TIP SWAP-CP1	0	(16,191,915)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	13,881,626	11,093,029
608144	PORTFOLIO HEDGE	1.A	42,000,000	17,236,593	(648,417)	09/21/2015	02/15/2042	608144 ASSET TIP SWAP-CP1	0	(13,960,053)	912810-QV-3	US TREASURY INFLATION INDEX	1.A	17,236,593	13,311,635
608326	PORTFOLIO HEDGE	1.A	25,000,000	25,451,354	12,732,099	09/22/2015	02/15/2041	608326 ASSET TIP SWAP-CP1	0	(9,010,911)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	25,451,354	21,743,009
609270	PORTFOLIO HEDGE	1.A	50,000,000	43,039,366	17,974,602	09/25/2015	02/15/2041	609270 ASSET TIP SWAP-CP1	0	(18,263,747)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	43,039,366	36,238,349
609776	PORTFOLIO HEDGE	1.A	50,000,000	42,940,767	17,508,510	09/28/2015	02/15/2041	609776 ASSET TIP SWAP-CP1	0	(18,729,840)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	42,940,767	36,238,349
610645	PORTFOLIO HEDGE	1.A	50,000,000	82,306,751	53,384,771	09/30/2015	02/15/2041	610645 ASSET TIP SWAP-CP1	0	(19,091,927)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	82,306,751	72,476,698
612607	PORTFOLIO HEDGE	1.A	25,000,000	41,977,903	27,669,850	10/08/2015	02/15/2041	612607 ASSET TIP SWAP-CP1	0	(8,568,499)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	41,977,903	36,238,349
615125	PORTFOLIO HEDGE	1.A	20,000,000	33,206,454	21,764,967	10/14/2015	02/15/2041	615125 ASSET TIP SWAP-CP1	0	(7,225,712)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	33,206,454	28,990,679
615626	PORTFOLIO HEDGE	1.A	50,000,000	81,579,613	54,658,746	10/15/2015	02/15/2041	615626 ASSET TIP SWAP-CP1	0	(17,817,952)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	81,579,613	72,476,698
616276	PORTFOLIO HEDGE	1.A	50,000,000	82,306,751	54,538,475	10/20/2015	02/15/2041	616276 ASSET TIP SWAP-CP1	0	(17,938,223)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	82,306,751	72,476,698
617604	PORTFOLIO HEDGE	1.A	20,000,000	33,681,711	22,078,326	10/26/2015	02/15/2041	617604 ASSET TIP SWAP-CP1	0	(6,912,354)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	33,681,711	28,990,679
617688	PORTFOLIO HEDGE	1.A	10,000,000	17,154,920	10,988,326	10/27/2015	02/15/2041	617688 ASSET TIP SWAP-CP1	0	(3,507,014)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	17,154,920	14,495,340
618589	PORTFOLIO HEDGE	1.A	35,000,000	58,743,203	38,670,272	10/29/2015	02/15/2041	618589 ASSET TIP SWAP-CP1	0	(12,063,417)	912810-QP-6	US TREASURY INFLATION INDEX	1.A	58,743,203	50,733,689
9999999999 - Totals				877,938,147	457,950,734	XXX	XXX	XXX	0	(294,390,542)	XXX	XXX	XXX	877,938,147	752,341,276

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory	25	0	25	0	25	0	24	0	25	0
2. Add: Opened or Acquired Transactions.....	0	0	0	0	0	0	0	0	0	0
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0
4. Less: Closed or Disposed of Transactions.....	0	0	0	0	1	0	0	0	1	0
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....	0	0	0	0	0	0	0	0	0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0
7. Ending Inventory	25	0	25	0	24	0	24	0	24	0

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	169,330,238
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	145,048,370
3.	Total (Line 1 plus Line 2)	314,378,608
4.	Part D, Section 1, Column 6	315,864,844
5.	Part D, Section 1, Column 7	(1,486,236)
6.	Total (Line 3 minus Line 4 minus Line 5)	0
		Fair Value Check
7.	Part A, Section 1, Column 16	233,390,378
8.	Part B, Section 1, Column 13	(4,801,426)
9.	Total (Line 7 plus Line 8)	228,588,951
10.	Part D, Section 1, Column 9	283,430,236
11.	Part D, Section 1, Column 10	(54,841,285)
12.	Total (Line 9 minus Line 10 minus Line 11)	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21	221,926,142
14.	Part B, Section 1, Column 20	207,826,435
15.	Part D, Section 1, Column 12	429,752,578
16.	Total (Line 13 plus Line 14 minus Line 15)	(1)

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	99,536,670	0	50,536,670	49,000,000
2. Cost of cash equivalents acquired	78,949,012,665	60,993,777,665	17,955,235,000	0
3. Accrual of discount	17,034,381	17,034,381	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	(53,586)	(53,586)	0	0
6. Deduct consideration received on disposals	77,675,941,407	60,394,663,697	17,232,277,710	49,000,000
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)	1,389,588,723	616,094,763	773,493,960	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,389,588,723	616,094,763	773,493,960	0

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

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	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	ST AR RSD Insurance Law Code 23-63-206	0	0	130,374	135,809
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	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 GA RSD Insurance Law Code 33-2-8/9	0	0	80,384	53,766
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 MA RSD Insurance Law GL Code 175 Section 185	0	0	160,768	107,531
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	0 NM RSD Insurance Law GL Code 59A-5-16	0	0	428,716	286,750
33. New York	NY	0 NY RSD Insurance Law GL Section 4206	1,998,475	1,996,562	0	0
34. North Carolina	NC	0 NC RSD Insurance Law Code 85-5/20	0	0	624,139	484,831
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		0	0	0	0
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 VA RSD by Insurance Code 38.2-104.5	0	0	604,484	566,952
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	B PR Insurance Law Code Section 3.160	0	0	1,273,486	1,244,953
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 XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,998,475	1,996,562	3,302,351	2,880,592
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