



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE

C.M. Life Insurance Company

NAIC Group Code 0435 0435 NAIC Company Code 93432 Employer's ID Number 06-1041383
(Current) (Prior)

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

Country of Domicile United States of America

Incorporated/Organized 04/25/1980 Commenced Business 05/12/1981

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

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

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

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

Internet Website Address www.massmutual.com

Statutory Statement Contact Joseph T. Olesky, 413-744-8668
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OFFICERS

President Roger William Crandall Treasurer Todd Garrett Picken
Secretary Christine Carole Peaslee # Actuary Isadore Jermyn

OTHER

Michael Thomas Rollings Executive Vice President and Stuart Harry Reese Chairman and Chief Executive Mark Douglas Roellig Executive Vice President and
Chief Financial Officer Officer General Counsel

DIRECTORS OR TRUSTEES

Stuart Harry Reese - Chairman Michael Robert Fanning # Michael Thomas Rollings
Mark Douglas Roellig

State of Massachusetts SS:
County of Hampden

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

Roger William Crandall
President

Christine Carole Peaslee
Secretary

Todd Garrett Picken
Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed02/19/2010
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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)	3,928,160,853		3,928,160,853	3,330,648,578
2. Stocks (Schedule D):				
2.1 Preferred stocks	7,425,251		7,425,251	8,548,873
2.2 Common stocks	168,695,100		168,695,100	203,523,776
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,072,955,531		1,072,955,531	1,163,517,496
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ 1,853,440 encumbrances)	16,193,814		16,193,814	10,033,214
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (2,813,492), Schedule E - Part 1), cash equivalents (\$ 188,827,804, Schedule E - Part 2) and short-term investments (\$ 273,079,999, Schedule DA)	459,094,311		459,094,311	392,355,980
6. Contract loans (including \$ premium notes)	186,211,042	12,451	186,198,591	174,341,436
7. Other invested assets (Schedule BA)	252,296,506	7,793,033	244,503,472	259,579,153
8. Receivables for securities	9,769,722		9,769,722	77,442
9. Aggregate write-ins for invested assets	141,409,486		141,409,486	230,316,916
10. Subtotals, cash and invested assets (Lines 1 to 9)	6,242,211,616	7,805,484	6,234,406,132	5,772,942,864
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	49,651,049	581,968	49,069,080	43,904,417
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	994,137	1,638	992,499	1,713,457
13.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	(17,108,981)		(17,108,981)	(18,651,882)
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	8,847,115		8,847,115	13,463,477
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	13,140,461		13,140,461	16,122,319
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				21,639,167
16.2 Net deferred tax asset	159,513,370	103,274,955	56,238,415	21,511,857
17. Guaranty funds receivable or on deposit	3,169,676		3,169,676	2,755,598
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets (\$)				
20. Net adjustment in assets and liabilities due to foreign exchange rates	(2,627)		(2,627)	3
21. Receivables from parent, subsidiaries and affiliates	402,836		402,836	352,418
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	54,579,740	54,517,985	61,754	3,405
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	6,515,398,391	166,182,032	6,349,216,359	5,875,757,100
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,821,384,636		1,821,384,636	1,664,109,950
26. Total (Lines 24 and 25)	8,336,783,027	166,182,032	8,170,600,995	7,539,867,050
DETAILS OF WRITE-INS				
0901. Derivative instruments	141,409,486		141,409,486	230,316,916
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	141,409,486		141,409,486	230,316,916
2301. Miscellaneous	61,754		61,754	3,405
2302. Disallowed IMR	53,951,825	53,951,825		
2303. Commission and expenses on long term lease	308,534	308,534		
2398. Summary of remaining write-ins for Line 23 from overflow page	257,627	257,627		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	54,579,740	54,517,985	61,754	3,405

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 5,111,973,969 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 246,333,220 Modco Reserve)	5,111,973,969	4,789,187,213
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	16,800,979	8,856,667
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	12,632,799	9,106,901
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	82,451	33,013
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ 7,055,968 ceded	7,055,968	8,298,526
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		976
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	8,905	10,906
13. Transfers to Separate Accounts due or accrued (net) (including \$ (13,037,594) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(13,530,509)	(13,581,635)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	4,393,671	4,063,277
15.1 Current federal and foreign income taxes including \$ 4,623,982 on realized capital gains (losses)	2,475,333	
15.2 Net deferred tax liability		
16. Unearned investment income	29,205	11,217
17. Amounts withheld or retained by company as agent or trustee	413,208	480,907
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	13,020,292	21,245,356
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	11,867,383	17,637,019
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	23,165,031	15,037,071
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities	2,034,464	3,597,474
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	439,265,073	303,998,893
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	5,631,688,223	5,167,983,779
27. From Separate Accounts Statement	1,821,384,636	1,664,109,950
28. Total Liabilities (Lines 26 and 27)	7,453,072,859	6,832,093,729
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	450,276,208	390,276,208
34. Aggregate write-ins for special surplus funds	23,047,300	
35. Unassigned funds (surplus)	241,704,628	314,997,113
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	715,028,136	705,273,321
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	717,528,136	707,773,321
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	8,170,600,995	7,539,867,050
DETAILS OF WRITE-INS		
2501. Reverse repurchase agreements	299,537,916	101,925,520
2502. Derivative collateral	127,966,781	198,397,133
2503. Derivative instruments	10,083,417	1,288,698
2598. Summary of remaining write-ins for Line 25 from overflow page	1,676,959	2,387,541
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	439,265,073	303,998,893
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Additional deferred tax as allowed by SSAP 10R	23,047,300	
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	23,047,300	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	871,148,973	779,077,536
2. Considerations for supplementary contracts with life contingencies	731,367	439,217
3. Net investment income (Exhibit of Net Investment Income, Line 17)	327,070,128	296,088,267
4. Amortization of interest maintenance reserve (IMR, Line 5)	(3,693,049)	(10,056,074)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	22,530,030	23,599,177
7. Reserve adjustments on reinsurance ceded	(23,642,314)	(31,945,538)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	50,781,281	63,519,628
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,158,655	2,926,419
9. Total (Lines 1 to 8.3)	1,247,085,071	1,123,648,631
10. Death benefits	88,961,823	68,957,224
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	89,175,233	97,512,423
13. Disability benefits and benefits under accident and health contracts	755,754	565,648
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	730,715,430	1,050,947,444
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,495,324	877,295
18. Payments on supplementary contracts with life contingencies	454,779	392,880
19. Increase in aggregate reserves for life and accident and health contracts	319,152,861	179,029,484
20. Totals (Lines 10 to 19)	1,230,711,204	1,398,282,397
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	49,566,879	52,501,629
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	62,580,819	61,747,638
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	10,492,688	10,500,305
25. Increase in loading on deferred and uncollected premiums	847,833	1,109,357
26. Net transfers to or (from) Separate Accounts net of reinsurance	(206,050,722)	(398,035,967)
27. Aggregate write-ins for deductions	341,464	855,651
28. Totals (Lines 20 to 27)	1,148,490,164	1,126,961,011
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	98,594,907	(3,312,380)
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	98,594,907	(3,312,380)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	5,119,122	11,602,867
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	93,475,784	(14,915,247)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 3,878,524 (excluding taxes of \$ 8,643,480 transferred to the IMR)	(49,723,672)	(61,676,943)
35. Net income (Line 33 plus Line 34)	43,752,113	(76,592,190)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	707,773,321	607,848,595
37. Net income (Line 35)	43,752,113	(76,592,190)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (38,161,671)	(102,690,142)	72,627,988
39. Change in net unrealized foreign exchange capital gain (loss)	7,365,624	(11,996,515)
40. Change in net deferred income tax	6,217,075	18,044,819
41. Change in nonadmitted assets	(28,951,839)	29,150,468
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	6,223,367	62,001,834
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	(1,948,430)	
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	60,000,000	
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	19,787,048	6,688,323
54. Net change in capital and surplus for the year (Lines 37 through 53)	9,754,815	99,924,726
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	717,528,136	707,773,321
DETAILS OF WRITE-INS		
08.301. Administrative fee and other income	2,158,655	2,926,419
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,158,655	2,926,419
2701. Miscellaneous charges to operations	341,464	855,651
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	341,464	855,651
5301. Change in additional deferred tax as allowed by SSAP 10R	23,047,300	
5302. Other changes in surplus	(3,260,252)	6,688,323
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	19,787,048	6,688,323

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	870,637,491	780,500,836
2. Net investment income	314,289,338	303,890,599
3. Miscellaneous income	51,440,909	60,753,882
4. Total (Lines 1 through 3)	1,236,367,738	1,145,145,317
5. Benefit and loss related payments	900,901,374	1,229,502,947
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(206,101,848)	(415,327,826)
7. Commissions, expenses paid and aggregate write-ins for deductions	115,966,228	156,255,389
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ (25,487,303) tax on capital gains (losses)	(24,759,857)	(4,155,840)
10. Total (Lines 5 through 9)	786,005,897	966,274,671
11. Net cash from operations (Line 4 minus Line 10)	450,361,841	178,870,646
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,493,447,012	777,309,911
12.2 Stocks	14,595,275	43,494,969
12.3 Mortgage loans	107,027,681	102,784,910
12.4 Real estate		
12.5 Other invested assets	31,992,812	33,651,760
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(266,936)	(526,767)
12.7 Miscellaneous proceeds	(25,776,604)	27,596,809
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,621,019,240	984,311,592
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,100,077,007	928,851,953
13.2 Stocks	3,962,637	17,551,576
13.3 Mortgage loans	24,466,877	66,148,386
13.4 Real estate	6,652,120	2,228,356
13.5 Other invested assets	36,313,223	74,911,632
13.6 Miscellaneous applications	7,413,827	(3,331,764)
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,178,885,691	1,086,360,139
14. Net increase (decrease) in contract loans and premium notes	11,819,158	7,517,357
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(569,685,609)	(109,565,904)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	60,000,000	
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	7,698,325	1,280,913
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	118,363,774	231,701,208
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	186,062,099	232,982,122
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)	66,738,331	302,286,864
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	392,355,980	90,069,116
19.2 End of year (Line 18 plus Line 19.1)	459,094,311	392,355,980

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Bank loan transfer	70,875,741	110,811,992
20.0002. Bond conversion	58,756,324	22,518,413
20.0003. Mortgages to other invested assets	14,454,706	932,228
20.0004. Other invested assets to real estate	7,844,092	
20.0005. Other invested assets to bonds	2,743,325	
20.0006. Net investment income payment in-kind bonds	612,774	1,525,575
20.0007. Interest capitalization for long-term debt	422,848	
20.0008. Other invested assets to stocks	378,524	760,292
20.0009. Stock conversion	105,801	10,401
20.0010. Stock conversion to other invested assets	50,360	3,912,511
20.0011. All other non-cash transactions	19	171,274

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	3 Ordinary			6 Credit Life (Group and Individual)	7 Group		9 Accident and Health			12 Aggregate of All Other Lines of Business
			4 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	871,148,973		140,671,143	729,010,156			1,467,674					
2. Considerations for supplementary contracts with life contingencies	731,367				731,367							
3. Net investment income	327,070,128		133,092,645	186,187,518	1,800,611		5,989,354					
4. Amortization of Interest Maintenance Reserve (IMR)	(3,693,049)		(1,468,382)	(2,170,217)	(21,043)		(33,407)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	22,530,030		22,530,030									
7. Reserve adjustments on reinsurance ceded	(23,642,314)		(23,642,314)									
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	50,781,281		32,328,685	18,367,420			85,175					
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	2,158,655		559,392	1,598,994	1		268					
9. Totals (Lines 1 to 8.3)	1,247,085,071		304,071,200	932,993,872	2,510,936		7,509,063					
10. Death benefits	88,961,823		87,457,137				1,504,686					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	89,175,233			89,175,233								
13. Disability benefits and benefits under accident and health contracts	755,754		755,754									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	730,715,430		67,049,220	663,618,723			47,487					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	1,495,324		634,104	529,993	245,987		85,239					
18. Payments on supplementary contracts with life contingencies	454,779				454,779							
19. Increase in aggregate reserves for life and accident and health contracts	319,152,861		24,379,063	292,149,393	443,193		2,181,211					
20. Totals (Lines 10 to 19)	1,230,711,204		180,275,279	1,045,473,343	1,143,960		3,818,622					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	49,566,879		13,101,225	36,434,640			31,014					
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	62,580,819		21,270,128	40,936,524	364,266		9,902					
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,492,688		8,380,252	2,069,328	13,686		29,421					
25. Increase in loading on deferred and uncollected premiums	847,833		847,207				626					
26. Net transfers to or (from) Separate Accounts net of reinsurance	(206,050,722)		5,829,521	(211,883,384)			3,141					
27. Aggregate write-ins for deductions	341,464		69,021	269,705	664		2,074					
28. Totals (Lines 20 to 27)	1,148,490,164		229,772,632	913,300,156	1,522,575		3,894,800					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	98,594,907		74,298,568	19,693,715	988,361		3,614,263					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	98,594,907		74,298,568	19,693,715	988,361		3,614,263					
32. Federal income taxes incurred (excluding tax on capital gains)	5,119,122		13,987,057	(10,221,000)	264,139		1,088,926					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	93,475,784		60,311,510	29,914,715	724,222		2,525,337					
DETAILS OF WRITE-INS												
08.301. Administrative fee and other income	2,158,655		559,392	1,598,994	1		268					
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,158,655		559,392	1,598,994	1		268					
2701. Miscellaneous charges to operations	341,464		69,021	269,705	664		2,074					
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	341,464		69,021	269,705	664		2,074					

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	4,789,187,213		1,576,615,092	3,141,835,934	3,742,887		66,993,300	
2. Tabular net premiums or considerations	877,376,415		146,240,638	729,010,156	731,367		1,394,255	
3. Present value of disability claims incurred					XXX			
4. Tabular interest	177,859,650		57,613,168	116,665,296	222,344		3,358,843	
5. Tabular less actual reserve released	5,159,694			5,215,431	(55,738)			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	37,583,041		55,962,799	(18,421,327)			41,569	
8. Totals (Lines 1 to 7)	5,887,166,013		1,836,431,697	3,974,305,489	4,640,860		71,787,966	
9. Tabular cost	149,970,668		148,536,780		XXX		1,433,889	
10. Reserves released by death	19,425,572		18,263,391	XXX	XXX		1,162,181	XXX
11. Reserves released by other terminations (net)	747,157,095		80,775,445	666,334,164			47,487	
12. Annuity, supplementary contract and disability payments involving life contingencies	86,164,597		755,754	84,954,064	454,779			
13. Net transfers to or (from) Separate Accounts	(227,525,889)		(16,527,723)	(210,968,065)			(30,100)	
14. Total Deductions (Lines 9 to 13)	775,192,044		231,803,646	540,320,162	454,779		2,613,456	
15. Reserve December 31, current year	5,111,973,969		1,604,628,051	3,433,985,327	4,186,081		69,174,511	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 9,836,434	17,222,607
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 160,831,976	161,818,882
1.3 Bonds of affiliates	(a) 5,511,303	5,616,346
2.1 Preferred stocks (unaffiliated)	(b) 773,398	785,619
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	122,862	108,395
2.21 Common stocks of affiliates	45,000,000	45,000,000
3. Mortgage loans	(c) 63,795,289	63,348,512
4. Real estate	(d) 926,737	1,683,920
5. Contract loans	10,399,181	11,062,555
6. Cash, cash equivalents and short-term investments	(e) 5,399,880	5,398,108
7. Derivative instruments	(f) 26,874,697	21,545,501
8. Other invested assets	6,434,468	4,473,164
9. Aggregate write-ins for investment income	157,144	169,568
10. Total gross investment income	336,063,369	338,233,175
11. Investment expenses		(g) 9,940,248
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 313,451
13. Interest expense		(h) 417,825
14. Depreciation on real estate and other invested assets		(i) 491,524
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		11,163,047
17. Net investment income (Line 10 minus Line 16)		327,070,128
DETAILS OF WRITE-INS		
0901. Miscellaneous	157,144	169,568
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	157,144	169,568
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 18,338,550 accrual of discount less \$ 7,710,718 amortization of premium and less \$ 8,750,501 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 714,326 accrual of discount less \$ 793,891 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ 87,979 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 5,151,042 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 491,523 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	474,697		474,697		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	17,209,882	(45,090)	17,164,792	7,477,748	1,085,133
1.3 Bonds of affiliates		(42,162,717)	(42,162,717)	(3,911,779)	1,820,749
2.1 Preferred stocks (unaffiliated)	31,201		31,201	2,220,964	
2.11 Preferred stocks of affiliates		(4,195,032)	(4,195,032)		
2.2 Common stocks (unaffiliated)	5,731,470	(3,524,260)	2,207,210	7,283,210	(21,051)
2.21 Common stocks of affiliates	102,744		102,744	(32,593,697)	
3. Mortgage loans	(2,411,394)	(4,603,221)	(7,014,616)	(10,233,205)	9,131,664
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	28,980	(295,916)	(266,936)		
7. Derivative instruments	(16,092,012)		(16,092,012)	(103,513,725)	14,299
8. Other invested assets		(9,457,236)	(9,457,236)	(7,636,102)	(57,937)
9. Aggregate write-ins for capital gains (losses)	10,999	(14,907)	(3,908)	54,772	
10. Total capital gains (losses)	5,086,565	(64,298,379)	(59,211,814)	(140,851,813)	11,972,856
DETAILS OF WRITE-INS					
0901. Miscellaneous	10,999	(14,907)	(3,908)	54,772	
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	10,999	(14,907)	(3,908)	54,772	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct	489,090,169		1,703,413	487,386,756							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	(15,949)		(15,949)								
6.4 Net	489,106,118		1,719,362	487,386,756							
7. Line 5 + Line 6.4	489,106,118		1,719,362	487,386,756							
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct	489,090,169		1,703,413	487,386,756							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	(15,949)		(15,949)								
9.4 Net (Line 7 - Line 8)	489,106,118		1,719,362	487,386,756							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	968,767		178,304			790,463					
12. Deferred and accrued	(17,307,415)		(17,306,743)			(672)					
13. Deferred, accrued and uncollected:											
13.1 Direct	2,702,204		1,911,740			790,463					
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	19,040,852		19,040,180			672					
13.4 Net (Line 11 + Line 12)	(16,338,648)		(17,128,440)			789,791					
14. Advance	82,451		82,451								
15. Line 13.4 - Line 14	(16,421,100)		(17,210,891)			789,791					
16. Collected during year:											
16.1 Direct	538,117,476		294,914,052	241,623,400		1,580,025					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	156,586,103		156,472,722			113,381					
16.4 Net	381,531,373		138,441,330	241,623,400		1,466,644					
17. Line 15 + Line 16.4	365,110,274		121,230,439	241,623,400		2,256,435					
18. Prior year (uncollected + deferred and accrued - advance)	(17,879,266)		(18,668,028)			788,761					
19. Renewal premiums and considerations:											
19.1 Direct	537,102,126		293,898,701	241,623,400		1,580,025					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	154,112,586		154,000,235			112,351					
19.4 Net (Line 17 - Line 18)	382,989,540		139,898,466	241,623,400		1,467,674					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	1,026,192,294		295,602,114	729,010,156		1,580,025					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	154,096,636		153,984,286			112,351					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	872,095,658		141,617,828	729,010,156		1,467,674					

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	302		302								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	302		302								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	22,529,727		22,529,727								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	22,529,727		22,529,727								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	22,530,030		22,530,030								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	22,530,030		22,530,030								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	20,247,310		825,170	19,422,140							
28. Single	307,172			307,172							
29. Renewal	29,012,397		12,276,054	16,705,328		31,014					
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	49,566,879		13,101,225	36,434,640		31,014					

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	2,658,969				81,535	2,740,504
2. Salaries and wages	28,961,239				888,077	29,849,316
3.11 Contributions for benefit plans for employees	4,803,011				147,281	4,950,292
3.12 Contributions for benefit plans for agents	2,806,902				86,072	2,892,974
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	338,584				10,382	348,967
3.32 Other agent welfare						
4.1 Legal fees and expenses	330,218				10,126	340,344
4.2 Medical examination fees	441,346				13,534	454,879
4.3 Inspection report fees	28,615				877	29,492
4.4 Fees of public accountants and consulting actuaries	211,106				31,245	242,351
4.5 Expense of investigation and settlement of policy claims	178,730				5,481	184,211
5.1 Traveling expenses	813,894				24,958	838,852
5.2 Advertising	1,685,730				51,692	1,737,421
5.3 Postage, express, telegraph and telephone	1,019,320				31,257	1,050,577
5.4 Printing and stationery	733,563				22,494	756,057
5.5 Cost or depreciation of furniture and equipment	1,044,817				32,039	1,076,855
5.6 Rental of equipment	348,126				10,675	358,801
5.7 Cost or depreciation of EDP equipment and software	109,237				3,350	112,587
6.1 Books and periodicals	67,839				2,080	69,919
6.2 Bureau and association fees	214,131				6,566	220,697
6.3 Insurance, except on real estate	220,909				6,774	227,683
6.4 Miscellaneous losses	(103,751)				(3,181)	(106,932)
6.5 Collection and bank service charges	954,646				141,294	1,095,939
6.6 Sundry general expenses	(38,857)				(1,192)	(40,048)
6.7 Group service and administration fees	7,499,629				229,971	7,729,600
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance	6,526,248				200,123	6,726,371
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings	441,540				13,540	455,080
9.1 Real estate expenses					677,888	677,888
9.2 Investment expenses not included elsewhere					7,206,570	7,206,570
9.3 Aggregate write-ins for expenses	285,078				8,742	293,820
10. General expenses incurred	62,580,819				9,940,248	(a) 72,521,067
11. General expenses unpaid December 31, prior year	12,966,391				2,081,585	15,047,976
12. General expenses unpaid December 31, current year	20,186,244				2,987,693	23,173,937
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	55,360,966				9,034,140	64,395,106
DETAILS OF WRITE-INS						
09.301. Miscellaneous	285,078				8,742	293,820
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	285,078				8,742	293,820

(a) Includes management fees of \$ 71,843,179 to affiliates and \$ to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes				246,692	246,692
2. State insurance department licenses and fees	248,902				248,902
3. State taxes on premiums	5,149,067				5,149,067
4. Other state taxes, including \$ for employee benefits	2,520,708				2,520,708
5. U.S. Social Security taxes	2,574,011			66,759	2,640,770
6. All other taxes					
7. Taxes, licenses and fees incurred	10,492,688			313,451	10,806,139
8. Taxes, licenses and fees unpaid December 31, prior year	3,952,369			110,908	4,063,277
9. Taxes, licenses and fees unpaid December 31, current year	4,266,225			127,446	4,393,671
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	10,178,831			296,913	10,475,745

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 80 CSO 4.00% CALIFORNIA 1983-86	69,182,700				69,182,700
0100002. 80 CSO 4.00% CRVM	2,009,485,900		2,009,485,900		
0100003. 80 CSO 4.50% CRVM	196,360,486		196,360,486		
0100004. 80 CSO 4.50% NLP	527,360		527,360		
0199997. Totals (Gross)	2,275,556,446		2,206,373,746		69,182,700
0199998. Reinsurance ceded	814,335,336		814,327,032		8,304
0199999. Life Insurance: Totals (Net)	1,461,221,110		1,392,046,714		69,174,396
0200001. 1994 MGDB Table - 1Y/FIG	326,560,930	XXX	326,560,930	XXX	
0200002. 83a - CIF/No FIG	1,609,705	XXX	1,609,705	XXX	
0200003. a-2000 5.25%	1,960,065	XXX	1,960,065	XXX	
0200004. a-2000 5.50%	2,241,456	XXX	2,241,456	XXX	
0200005. a-2000 6.00%	573,052	XXX	573,052	XXX	
0200006. a-2000 CIF/No FIG	9,337,103	XXX	9,337,103	XXX	
0200007. a-2000 1Y/FIG	3,080,259,266	XXX	3,080,259,266	XXX	
0299997. Totals (Gross)	3,422,541,577	XXX	3,422,541,577	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	3,422,541,577	XXX	3,422,541,577	XXX	
0300001. 83a - 7.00%	30,208		30,208		
0300002. 83a - 8.25%	44,810		44,810		
0300003. 83a - 8.75%	5,052		5,052		
0300004. 83a - 11.00%	64,738		64,738		
0300005. a-2000 - 5.25%	605,444		605,444		
0300006. a-2000 - 5.50%	1,289,538		1,289,538		
0300007. a-2000 - 6.00%	677,171		677,171		
0300008. a-2000 - 6.25%	8,895		8,895		
0300009. a-2000 - 6.50%	293,833		293,833		
0300010. a-2000 - 6.75%	1,041,020		1,041,020		
0300011. a-2000 - 7.00%	125,371		125,371		
0399997. Totals (Gross)	4,186,080		4,186,080		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	4,186,080		4,186,080		
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 120% 52 INTERCO DISA 2.50%	126,941		126,826		115
0500002. 120% 52 INTERCO DISA 3.50%	936,095		936,095		
0500003. 120% 52 INTERCO DISA 4.50%	200,140		200,140		
0599997. Totals (Gross)	1,263,176		1,263,061		115
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	1,263,176		1,263,061		115
0600001. MOD 52 DISAB TABLE BEN 2.50%	645,095		645,095		
0600002. MOD 52 DISAB TABLE BEN 4.00%	26,814		26,814		
0600003. MOD 52 DISAB TABLE BEN 4.50%	6,873,062		6,873,062		
0699997. Totals (Gross)	7,544,971		7,544,971		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	7,544,971		7,544,971		
0700001. AG43 Reserve	6,443,750		6,443,750		
0700002. Asset Adequacy Reserve	5,000,000		5,000,000		
0700003. EUL CASH FLOW TESTING	351,000,000		351,000,000		
0700004. MIN. DEATH BENEFIT	8,462,282		8,462,282		
0700005. OTHER	655,222		655,222		
0700006. PREMIUM DEFICIENCY	40,623,979		40,623,979		
0799997. Totals (Gross)	412,185,233		412,185,233		
0799998. Reinsurance ceded	196,968,178		196,968,178		
0799999. Miscellaneous Reserves: Totals (Net)	215,217,055		215,217,055		
9999999. Totals (Net) - Page 3, Line 1	5,111,973,969		5,042,799,458		69,174,511

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-Participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-Participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?..... Yes [] No [X]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
- Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?..... Yes [] No [X]
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

- 7.3 State the amount of reserves established for this business: \$
- 7.4 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (including supplementary contracts set up on a basis other than that used to determine benefits) (Exhibit 5) 0100001. AG33, AG34 and AG39 to AG43	0	0	0
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	0
9999999 - Total (Column 4, only)			0

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	8,856,666		3,649,632	5,207,034		
2. Deposits received during the year	13,674,777			13,674,777		
3. Investment earnings credited to the account	245,987			245,987		
4. Other net change in reserves			442,015	(442,015)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	5,976,452			5,976,452		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	16,800,978		4,091,647	12,709,331		
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	16,800,978		4,091,647	12,709,331		

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	27,173,203		27,173,203								
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	16,788,123		16,788,123								
2.24 Net	10,385,080		(b) 10,385,080	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	4,937,300		4,926,000				11,300				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	2,674,400		2,674,000				400				
3.4 Net	2,262,900		(b) 2,252,000	(b)		(b)	(b) 10,900		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	32,110,503		32,099,203				11,300				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	19,462,523		19,462,123				400				
4.4 Net	12,647,980	(a)	(a) 12,637,080				(a) 10,900				

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$472,340
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	310,283,236		218,354,727	89,175,233	454,779	2,298,497					
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	139,093,088		139,093,088								
1.4 Net (d)	171,190,148		79,261,639	89,175,233	454,779	2,298,497					
2. Liability December 31, current year from Part 1:											
2.1 Direct	32,095,322		32,099,203			(3,880)					
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	19,462,523		19,462,123			400					
2.4 Net	12,632,799		12,637,080			(4,280)					
3. Amounts recoverable from reinsurers December 31, current year	8,847,115		8,847,115								
4. Liability December 31, prior year:											
4.1 Direct	36,996,181		36,191,069			805,111					
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	27,889,280		27,888,880			400					
4.4 Net	9,106,901		8,302,190			804,711					
5. Amounts recoverable from reinsurers December 31, prior year	13,463,477		13,463,477								
6. Incurred Benefits											
6.1 Direct	305,382,378		214,262,860	89,175,233	454,779	1,489,505					
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	126,049,969		126,049,969								
6.4 Net	179,332,409		88,212,891	89,175,233	454,779	1,489,505					

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$858,601 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans	12,451	50,448	37,997
7. Other invested assets (Schedule BA)	7,793,033	7,607,716	(185,317)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	7,805,484	7,658,164	(147,320)
11. Title plants (for Title insurers only)			
12. Investment income due and accrued	581,968	1,458	(580,510)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	1,638	100,908	99,270
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	103,274,955	98,424,684	(4,850,271)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	54,517,985	54,092,277	(425,708)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	166,182,030	160,277,491	(5,904,539)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	166,182,030	160,277,491	(5,904,539)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Disallowed IMR	53,951,825	52,921,688	(1,030,137)
2302. Commissions and expenses on long-term lease	308,534	217,486	(91,048)
2303. Fully refundable deposits and prepayments	221,770	56,003	(165,767)
2398. Summary of remaining write-ins for Line 23 from overflow page	35,856	897,100	861,244
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	54,517,985	54,092,277	(425,708)

NOTES TO FINANCIAL STATEMENTS

TABLE OF CONTENTS

- Note 1 – Summary of Significant Accounting Policies
- Note 2 – Accounting Changes and Corrections of Errors
- Note 3 – Business Combinations and Goodwill
- Note 4 – Discontinued Operations
- Note 5 – Investments
- Note 6 – Joint Ventures, Partnerships and LLCs
- Note 7 – Investment Income
- Note 8 – Derivative Instruments
- Note 9 – Income Taxes
- Note 10 – Information Concerning Parent, Subsidiaries and Affiliates
- Note 11 – Debt
- Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans
- Note 13 – Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations
- Note 14 – Contingencies
- Note 15 – Leases
- Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
- Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
- Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
- Note 19 – Direct Premium Written/Produced By Managing General Agents/Third Party Administrators
- Note 20 – Other Items
- Note 21 – Events Subsequent
- Note 22 – Reinsurance
- Note 23 – Retrospectively Rated Contracts and Contracts Subject to Redetermination
- Note 24 – Change in Incurred Losses and Loss Adjustment Expenses
- Note 25 – Intercompany Pooling Arrangements
- Note 26 – Structured Settlements
- Note 27 – Health Care Receivables
- Note 28 – Participating Policies
- Note 29 – Premium Deficiency Reserves
- Note 30 – Reserves for Life Contracts and Deposit-Type Contracts
- Note 31 – Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics
- Note 32 – Premium and Annuity Considerations Deferred and Uncollected
- Note 33 – Separate Accounts
- Note 34 – Loss/Claim Adjustment Expenses
- Note 35 – Impairment Listing for Loan-Backed and Structured Securities

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies

- a. **Accounting Practices:**
The accompanying financial statements of C.M. Life Insurance Company (the "Company") have been prepared in conformity with accounting practices of the National Association of Insurance Commissioners ("NAIC") and the accounting practices prescribed or permitted by the State of Connecticut Insurance Department ("Department").
- b. **Use of Estimates in the Preparation of the Financial Statements:**
The preparation of financial statements requires management to make estimates and assumptions that impact the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities as of the date of the financial statements and the reported amounts of revenues and expenses during the reporting periods. The most significant estimates include those used in determining the carrying value of investments, the liability for aggregate reserves and deposit-type contracts, the amount of mortgage loan investment valuation reserves, real estate held for sale, other-than-temporary impairments ("OTTI") and the liability for taxes. Future events including, but not limited to, changes in the level of mortality, morbidity, interest rates, persistency, asset valuations, and default, could cause actual results to differ from the estimates used in the financial statements. Although some variability is inherent in these estimates, management believes the amounts presented are appropriate.
- c. **Accounting Policy:**
Life insurance premium revenue is generally recognized annually on the anniversary date of the policy and excess premium for flexible products is recognized when received. Annuity premium is recognized as revenue when received. Certain acquisition costs, such as commissions, and other variable costs that are directly related to acquiring new business are charged to current operations as incurred. Policy loans are carried at the outstanding loan balance less amounts unsecured by the cash surrender value of the policy. At issuance, policy loans are fully secured by the cash surrender value of the policy. Unsecured amounts can occur when subsequent charges are incurred on the underlying policy without the receipt of additional premium. Where applicable, the values of invested assets have been adjusted for the impairments considered other-than-temporary. Investment real estate, which the Company has the intent to hold for the production of income is carried at depreciated cost, less encumbrances. Depreciation is calculated using the straight-line method over the estimated useful life of the real estate holding, not to exceed 40 years. Depreciation expense is included in net investment income.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments, which are carried at amortized cost, consist of all highly liquid investments purchased with maturities of greater than three months and less than or equal to 12 months. Repurchase agreements and investments in money market mutual funds are classified as short-term investments.

The carrying value reported in the Statutory Statements of Financial Position for these instruments approximates the fair value.

- (2) Generally, bonds are valued at amortized cost using the constant yield interest method with the exception of NAIC category 6 bonds which are carried at the lower of amortized cost or fair value and residential mortgage-backed securities ("RMBS"), which were rated by an outside modeler. Bond transactions are recorded on a trade date basis, except for private placement bonds which are recorded on the funding date.

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

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

- (3) The fair value of unaffiliated common stocks is based on quoted market prices when available. If quoted market prices are not available, values provided by other third-party organizations are used. If values from other third parties are unavailable, fair values are determined by management using estimates based upon internal models. Typical inputs integrated in the Company's internal models include estimates based upon comparable company analysis, fundamental impact analysis, broker quotes and last traded price.

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

The Company held common stocks for which the transfer of ownership was restricted by contractual requirements with a carrying value of \$8 million as of December 31, 2009 and \$6 million as of December 31, 2008.

- (4) Generally, preferred stocks in good standing are valued at amortized cost. Preferred stocks not in good standing, those which are rated four through six by the Securities Valuation Office ("SVO"), are valued at the lower of amortized cost or fair value. Fair values of preferred stocks are based on quoted market prices, when available. For preferred stocks without readily ascertainable market values, the Company estimates fair value using broker-dealer quotations or internal models. These models use inputs that are not directly observable or correlated with observable market data. Typical inputs integrated into the Company's internal discounted expected earnings models include, but are not limited to, earnings before interest, taxes, depreciation, and amortization estimates. Fair values resulting from internal models are those expected to be received in an orderly transaction between willing market participants at the financial statement date.

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

The Company held preferred stocks for which the transfer of ownership was restricted by contractual requirements with a carrying value of \$2 million as of December 31, 2009 and 2008.

- (5) Mortgage loans are valued at the unpaid principal balance of the loan, net of unamortized premium and discount, nonrefundable commitment fees and mortgage interest points and valuation allowances. The mortgage loan portfolio is comprised of commercial mortgage loans, including mezzanine loans, and residential mortgage loan pools. Mezzanine loans are loans secured by a pledge of direct or indirect equity interest in an entity that owns real estate. Mezzanine loans are subordinate to senior secured first liens but are underwritten to maximize the control and/or remedies available to the mezzanine lender. Residential mortgage loan pools are pools of homogeneous residential mortgage loans substantially backed by Federal Housing Administration ("FHA") and Veterans Administration ("VA") guarantees.

The Company performs annual internal reviews and appraisals to determine if mortgage loans is performing or nonperforming. The fair value of performing mortgage loans are estimated by discounting expected future cash flows

NOTES TO FINANCIAL STATEMENTS

using current interest rates for similar loans with similar credit risk. For nonperforming loans, the fair value is the estimated collateral value of the underlying real estate. If foreclosure is probable the Company will obtain an appraisal from an external appraiser.

When based upon current information and events, it is probable that the Company will be unable to collect all amounts of principal and interest due according to the contractual terms of the mortgage loan agreement, a valuation allowance is established for the excess of the carrying value of the mortgage loan over the net value of its collateral. Collectability and estimated recoveries are assessed on a loan-by-loan basis considering all events and conditions relevant to the loan. This evaluation is inherently subjective as it requires estimates that are susceptible to significant revisions as more information becomes available, as changes occur in the market, or as negotiations with the borrowing entity evolve. Changes to the valuation allowance are recorded in net unrealized capital gains (losses) in surplus. If there is a significant change in the net value of the collateral, the valuation allowance will be adjusted. At no time will the net carrying amount of the loan exceed the recorded investment in the loan. When an event occurs resulting in an OTTI, previously recorded valuation allowance adjustments are reversed from unrealized capital losses and a direct write-down is recorded as OTTI in net realized capital losses.

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

- (6) For fixed income securities that do not have a fixed schedule of payments, such as asset-backed securities ("ABS"), mortgage-backed securities ("MBS"), including RMBS and commercial mortgage-backed securities ("CMBS"), and structured securities, including Collateralized Debt Obligations ("CDOs"), amortization or accretion is revalued quarterly based on the current estimated cash flows, using either the prospective or retrospective adjustment methodologies for each type of security. Certain high quality fixed income securities follow the retrospective method of accounting. Under the retrospective method, the recalculated effective yield equates the present value of the actual and anticipated cash flows, including new prepayment assumptions, to the original cost of the investment. Prepayment assumptions are based on borrower constraints and economic incentives such as the original term, age and coupon of the loan as affected by the interest rate environment. The current carrying value is then increased or decreased to the amount that would have resulted had the revised yield been applied since inception, and investment income is correspondingly decreased or increased. All other fixed income securities, such as floating rate bonds and interest only securities, follow the prospective method of accounting. Under the prospective method, the recalculated future effective yield equates the carrying value of the investment to the present value of the anticipated future cash flows.

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

- (7) The Company accounts for the value of its subsidiary and affiliates, primarily its investment in MML Bay State Life Insurance Company ("MML Bay State"), a wholly owned stock life insurance subsidiary, at its underlying statutory net equity. MML Bay State's operating results, less dividends declared, are reflected as net unrealized capital gains in the Statutory Statements of Changes in Shareholder's Equity. Dividends are recorded as net investment income when declared. The cost basis of common stocks - subsidiary and affiliates is adjusted for impairments deemed to be other than temporary consistent with common stocks - unaffiliated.

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

- (8) Partnerships and LLCs, except for investments which generate low income housing tax credits ("LIHTC"), are accounted for using the equity method with the change in the equity value of the underlying investment recorded in surplus. Distributions received are recognized as net investment income to the extent the distribution does not exceed previously recorded accumulated undistributed earnings.

Investments in partnerships which generate LIHTCs are carried at amortized cost unless considered impaired. Under the amortized cost method, the excess of the carrying value of the investment over its estimated residual value is amortized into income during the period in which tax benefits are allocated.

The equity method is suspended if the carrying value of the investment is reduced to zero due to losses from the investment. Once the equity method is suspended, losses are not recorded until the investment returns to profitability and the equity method is resumed. However, if the Company has guaranteed obligations of the investment or is otherwise committed to provide further financial support for the investment, losses will continue to be reported up to the amount of those guaranteed obligations or commitments.

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

- (9) Derivative financial instruments are carried at estimated fair value, which is based primarily upon quotations obtained from independent sources. In addition, the Company models a limited number of these instruments internally. These quotations are compared to internally derived prices and a price challenge is lodged with the independent source when a significant difference cannot be explained by appropriate adjustments to the internal model. Ultimately, the Company utilizes the internally derived value as its measurement of fair value for these instruments. When quotes from independent sources are not reliable, the internally derived value is recorded. Changes in the fair value of these instruments are recorded as unrealized capital gains and losses in surplus. Gains and losses realized on the termination, closing or assignment of contracts are recorded as realized capital gains and losses. Amounts receivable and payable are accrued.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation in accordance with Statement of Statutory Accounting Principles ("SSAP") No. 54 "Individual and Group Accident and Health Contracts."
- (11) The Company does not have disability or long-term care contracts therefore it does not have any unpaid claim or claim expense reserves related to these products.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company did not issue any business that would give rise to pharmaceutical rebates or risk sharing receivables.
- (14) The book values of investments are written down when declines in values are considered to be other than temporary.

Bonds - General

The Company considers the following factors, where applicable depending on the type of securities, in the evaluation of whether a noninterest related decline in value is other than temporary: (a) the likelihood that the Company will be able to collect all amounts due according to the contractual terms of the debt security; (b) the present value of the expected future cash flows of the security; (c) the characteristics, quality and value of the underlying collateral or issuer securing the position; (d) collateral structure; (e) the length of time and extent to which the fair value has been below amortized cost; (f) the financial condition and near-term prospects of the issuer; (g) adverse conditions related to the security or

NOTES TO FINANCIAL STATEMENTS

industry; (h) the rating of the security; and (i) the Company's ability and intent to hold the investment for a period of time sufficient to allow for an anticipated recovery to amortized cost. The Company considers the following factors in the evaluation of whether an interest related decline in value is other than temporary: (a) the Company's near-term intent to sell; (b) the Company's contractual and regulatory obligations; and (c) the Company's ability and intent not to sell the investment until anticipated recovery of the cost of the investment. The Company also considers other qualitative and quantitative factors in determining the existence of OTTI including, but not limited to, unrealized loss trend analysis and significant short-term changes in value. When a bond is other-than-temporarily impaired, a new cost basis is established. Any difference between the new amortized cost basis and any increases in the present value of future cash flows expected to be collected is accreted into net investment income over the expected life of the bond.

As of July 1, 2009, if the Company has the intent to sell or the inability or lack of intent to retain the investment in a loan-backed or structured security for a period of time sufficient to recover the amortized cost basis, OTTI are recognized in earnings as a realized loss equal to the entire difference between the investment's amortized cost basis and its fair value at the balance sheet date. Otherwise, if the present value of cash flows expected to be collected is less than the amortized cost basis of the security, OTTI are recognized in earnings as a realized loss equal to the difference between the investment's amortized cost basis and the present value of cash flows expected to be collected, discounted at the loan-backed or structured security's effective interest rate. For the period from July 1, 2008 through June 30, 2009, the Company utilized undiscounted cash flows to determine OTTI for structured securities. Internal inputs used in determining the amount of the OTTI on structured securities included collateral performance including prepayment speeds, default rates, and loss severity based on borrower and loan characteristics, as well as deal structure including subordination, over-collateralization and cash flow priority. Prior to July 1, 2008, resulting cash flows were discounted at spreads consistent with their fair values. This review process provided a framework for deriving OTTI in a manner consistent with market participant assumptions. In these analyses, credit quality by loan vintage, collateral type and investment structure were critical elements in determining OTTI.

Bonds - ABS and MBS

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

Bonds - CDOs

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

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

Common and preferred stock

The cost basis of common and preferred stocks is adjusted for impairments deemed to be other than temporary. The Company considers the following factors in the evaluation of whether a decline in value is other than temporary: (a) the financial condition and near-term prospects of the issuer; (b) the Company's ability and intent to retain the investment for a period of time sufficient to allow for a near-term recovery in value; and (c) the period and degree to which the value has been below cost. The Company conducts a quarterly analysis of issuers whose common or preferred stock is not-in-good standing or valued below 80% of cost. The Company also considers other qualitative and quantitative factors in determining the existence of OTTI including, but not limited to, unrealized loss trend analysis and significant short-term changes. If the impairment is other than temporary, a new cost basis is established.

Mortgage loans

When it is probable that the Company will be unable to collect all amounts due, according to contractual terms of the mortgage loan agreement, the valuation allowance adjustment is reversed from unrealized capital losses and recorded as OTTI in realized capital losses. When an event occurs resulting in OTTI, a new cost basis is established at the fair value of the collateral. An impairment is deemed other than temporary when the acquisition of the collateral is probable. The amount recorded reflects a reasonable estimate of the collateral value.

Real estate

For real estate held for the production of income, depreciated cost is adjusted for impairment whenever events or changes in circumstances indicate the carrying amount of the asset may not be recoverable, with the impairment being included in realized capital losses. An impairment is recognized if the carrying amount exceeds the sum of undiscounted cash flows expected to result from the uses and dispositions. The impairment loss is measured as the amount by which the carrying value exceeds its fair value.

Partnerships and LLCs

When it is probable that the Company will be unable to recover the outstanding carrying value of an investment based on undiscounted cash flows, or there is evidence indicating an inability of the investee to sustain earnings to justify the carrying value of the investment, OTTI are recognized in realized capital losses reflecting the excess of the carrying value over the estimated fair value of the investment. The estimated fair value is determined by assessing the value of the partnership's or LLC's underlying assets, cash flow, current financial condition and other market factors.

For determining impairments in partnerships which generate LIHTC, the Company uses the present value of all future benefits, the majority of which are tax credits, discounted at a risk-free rate ranging from 0.9% for future benefits of two

NOTES TO FINANCIAL STATEMENTS

years to 3.7% for future benefits of ten years or greater and compares the results to its current book values. Impairments are recognized as realized capital losses.

Note 2 – Accounting Changes and Corrections of Errors

- a. During the year ended December 31, 2009, the Company recorded, on a pretax basis, a net decrease to surplus of \$3 million attributable to corrections of prior year errors. This decrease was primarily due to a correction of policyholders' reserves. During the year ended December 31, 2008, the Company recorded, on a pretax basis, a net increase to surplus of \$7 million attributable to corrections of prior year errors. This increase was primarily due to a correction of policyholders' reserves.
- b. In November 2009, the NAIC issued new guidance pertaining to accounting requirements for income taxes, which increases the potential admittance of deferred tax assets ("DTA"). It provides an increase in the admissibility limitation from 10% to 15% of surplus and an increase in the reversal/realization periods from one to three years. It requires gross deferred tax assets to be reduced by a statutory valuation allowance if it is more likely than not that some portion or all of the gross deferred tax assets will not be realized. The valuation allowance is required whether or not an insurer can admit a higher deferred tax asset based on the new standard, i.e. whether its risk based capital ("RBC") exceeds the minimum threshold. Significant disclosures are required, including splitting the deferred tax asset and deferred tax liability by character, regardless of whether the company is eligible for the enhanced deferred tax asset admissibility standard. This guidance was issued as SSAP No. 10R, "Income Taxes – Revised, A Temporary Replacement of SSAP No. 10," and is effective for 2009 Annual Statements and 2010 interim and Annual Statements. In the event subsequent deferred tax asset admission guidance is not adopted by the end of this statement's effective period, SSAP No. 10 is reinstated as authoritative guidance for accounting and reporting of income taxes for statutory financial statements. The effect, as of December 31, 2009, of adopting this pronouncement was an increase to deferred tax assets of approximately \$23 million.

In September 2009, the NAIC issued new guidance pertaining to loan-backed and structured securities, which supersedes existing guidance regarding treatment of cash flows when quantifying changes in valuation and impairments of loan-backed and structured securities. This revised guidance provides information on accounting for structured securities and beneficial interests with the primary impact related to OTTI. It requires the bifurcation of impairment losses into interest and noninterest related portions. The noninterest portion is the difference between the present value of cash flows expected to be collected from the security and the amortized cost basis of the security. The interest portion is the difference between the present value of cash flows expected to be collected from the security and its fair value at the balance sheet date. If there is no intent to sell and the company has the intent and the ability to retain the investment to recovery, then only the noninterest loss is recognized through earnings. However, if there is an intent to sell or the company does not have the intent and ability to hold the investment for a period of time sufficient to recover the amortized cost basis, the security must be written down to fair value and the loss recognized through earnings. This guidance requires a cumulative effect adjustment to statutory surplus as of July 1, 2009. For any previously OTTI structured security to be included in the cumulative effect adjustment, the company must still hold the security as of September 30, 2009, must not have the intent to sell the security and must have the intent and ability to hold the security for a period of time sufficient to recover the security's amortized cost basis. It further requires additional disclosures, including a listing of all investments where the present value of cash flows is less than amortized cost for securities with a recognized OTTI. This guidance was issued as SSAP No. 43R, "Loan-backed and Structured Securities," and is effective September 30, 2009. The cumulative effect, as of July 1, 2009, of adopting this pronouncement was a decrease to surplus of approximately \$2 million, net of the impact on asset valuation reserve ("AVR") and income taxes. In December 2009, the NAIC amended SSAP No. 43R to incorporate new guidance to determine the designation and carrying value for non-agency RMBS. The NAIC contracted with PIMCO, an independent third party, to model the RMBS securities. To establish the initial NAIC designation, the current book price is compared to the range of values generated by PIMCO's analysis and assigned to the six NAIC designations for each CUSIP to determine the security's carrying value method (amortized cost or fair value). For Life companies, securities with NAIC designation 1-5 are held at amortized cost, securities with NAIC designation 6 are held at fair value. When it is initially determined that a security is a NAIC 6 designation that should be held at fair value, then the process is repeated comparing the new carrying value (fair value instead of amortized cost) to the modeled value and basing the final designation on that result. This modification was effective for year end 2009. This new value was used to determine the final NAIC rating to be reported in the Annual Statement and the RBC charge for each RMBS.

In December 2008, the NAIC issued new guidance pertaining to accounting for transfers and servicing of financial assets and extinguishments of liabilities. This guidance requires that all servicing assets and servicing liabilities should initially be measured at fair value. It also requires the inclusion of separately recognized servicing assets and servicing liabilities in the calculation of proceeds from the sale of assets and modifies the illustrations included within previously issued guidance. It further revises the accounting measurement method for such items to a fair value measurement method. It confirms guidance regarding servicing assets and servicing liabilities established from the transfer of financial assets to a qualifying special purpose entity in a guaranteed mortgage securitization in which the transferor retains all of the resulting securities. It also continues nonsubstantive revisions in which the term "retained interests" is replaced with "interests that continue to be held by the transferor," and amends the definition to exclude servicing assets and servicing liabilities. This guidance was issued as SSAP No. 91(R), "Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities," and was effective January 1, 2009. Adoption of this statement did not have a significant impact on the Company.

In September 2008, the NAIC issued guidance pertaining to accounting for certain securities subsequent to an OTTI. This guidance establishes the statutory accounting principles for the treatment of premium or discount applicable to certain securities subsequent to the recognition of an OTTI. It requires that, after recognizing an OTTI, the fair value on the impairment date becomes the new cost basis, and the insurer must amortize any premium or accrete any discount to the par value by the maturity date, or to realizable value if the anticipated recovery is less than par. The unaccrued discount would be accrued over the remaining life of the security based on the amount and timing of future estimated cash flows. It also clarifies that for reporting entities required to maintain such reserves, credit related OTTI losses are to be recorded through the AVR, while interest related OTTI losses are to be recorded through the interest maintenance reserve ("IMR"). This guidance was issued as SSAP No. 99, "Accounting for Certain Securities Subsequent to an Other-Than-Temporary Impairment," and was effective January 1, 2009. The Company has recorded an impact of less than \$1 million of additional income.

- c. Effective December 31, 2009, new statutory guidance was issued applying to variable annuity reserves. This new guidance sets forth a principle-based reserve standard designed to improve statutory reserving for variable annuity products with guaranteed death benefits. The scope of this guidance includes all individual and group, deferred and immediate variable annuities as well as other contracts involving certain guaranteed benefits similar to those offered with variable annuities. This guidance applies to in force contracts issued after January 1, 1981.

The NAIC is currently using a similar approach to calculate risk based capital for these products. The methodology of this guidance is based on that approach and facilitates a framework so companies may determine both reserve and risk based capital in a consistent calculation.

Actuarial Guideline 43 ("CARVM for Variable Annuities") became effective December 31, 2009 and was used in the calculation of reserves for guaranteed minimum death benefits as of December 31, 2009. This guideline replaced Actuarial Guideline 34 ("Variable Annuity Minimum Guaranteed Death Benefit Reserves") which was used in the calculation of reserves prior to December 31, 2009. The reserves held for guaranteed minimum death benefits were \$11 million and \$28 million, as of December 31, 2009 and 2008, respectively.

NOTES TO FINANCIAL STATEMENTS

Note 3 – Business Combinations and Goodwill

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

Note 4 – Discontinued Operations

The Company did not have any discontinued operations.

Note 5 – Investments

- a. Mortgage loans (including mezzanine real estate loans):
 - (1) The maximum and minimum lending rates for new mortgage loans during 2009 were: Commercial loans 12.0% and 1.2%. The company did not originate any new residential mortgage loan pools or mezzanine real estate loans.

The maximum and minimum lending rates for new mortgage loans during 2008 were: Commercial loans 6.6% and 2.4%, residential mortgage loan pools 6.5% and 5.9%, and mezzanine real estate loans 12.0%.
 - (2) During 2009 and 2008, the Company did not reduce the interest rates of any outstanding mortgage loans.
 - (3) The maximum percentage of any one commercial mortgage loan to the estimated value of secured collateral at the time the loan was originated, exclusive of mezzanine, insured, guaranteed or purchase money mortgages, was 89.5% as of December, 2009 and 2008. The maximum percentage of any one mezzanine loan to the estimated value of secured collateral at the time the loan was originated was 97.5% as of December 31, 2009 and 2008.
 - (4) There were no mortgage loans with interest more than 180 days past due as of December 31, 2009 and 2008.

	2009	2008
	(In Millions)	
(5) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -
(6) Current year impaired loans with a related valuation allowance for credit losses	70	29
a. Related valuation allowance for credit losses	(18)	(8)
(7) Impaired mortgage loans without a valuation allowance for credit losses	-	-
(8) Average recorded investment in impaired loans	70	21
(9) Interest income recognized during the period the loans were impaired	5	-
(10) Amount of interest income recognized on a cash basis during the period the loans were impaired	5	-
(11) Allowance for credit losses		
a. Balance at beginning of period	8	-
b. Provision charged to policyholders' contingency reserves	16	-
c. Direct write-downs charged against allowances	(6)	8
d. Recoveries of amounts previously provided for	-	-
e. Balance at end of period	\$ 18	\$ 8

- (12) Interest income earned on impaired loans is accrued on the outstanding principal balance of the loan based on the loan's contractual coupon rate. Interest is not accrued for impaired loans more than 60 days past due, for loans delinquent more than 90 days, or when collection of interest is improbable. The Company continually monitors mortgage loans where the accrual of interest has been discontinued, and will resume the accrual of interest on a mortgage loan when the facts and circumstances of the borrower and property indicate that the payments will continue to be received per the terms of the original or modified mortgage loan agreement.
- b. Debt restructuring:
 - (1) As of December 31, 2009 and 2008, the Company had no restructured loans.
 - (2) There were no realized capital losses related to restructured loans for the years ended 2009 or 2008.
 - (3) There were no contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings for the years ended 2009 or 2008.
 - (4) Interest income earned on impaired loans is accrued on the outstanding principal balance of the loan based on the loan's contractual coupon rate. Interest is not accrued for impaired loans more than 60 days past due, for loans delinquent more than 90 days, or when collection of interest is improbable.
 - c. Reverse mortgages:
 - (1) The Company did not have any reverse mortgages for the years ended 2009 or 2008.
 - d. Loan-backed and structured securities:
 - (1) The Company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
 - (2) Prepayment assumptions for single-class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer data and internal models.
 - (3) The Company did not need to change from the retrospective to prospective methodology due to negative yield on specific securities for the years ended 2009 or 2008.

NOTES TO FINANCIAL STATEMENTS

- (4)–(6) For the first two quarters of 2009, statutory OTTI of structured and other loan-backed securities were based on undiscounted cash flow models which produced \$9 million of impairments, significantly less than impairing to fair value, the method that was used in the first two quarters of 2008. As discussed in Note 2b. "Accounting changes and correction of errors", the Company adopted a new accounting standard for determining whether or not an impairment is other than temporary for structured and loan-backed securities. The effect of adopting the new standard, as of July 1, 2009, was a \$3 million decrease in the book value of the associated bonds. This adjustment was recorded as change to surplus as a cumulative effect of an accounting change, with an offsetting tax adjustment of \$1 million and a corresponding adjustment to AVR under \$1 million.

The following table contains loan-backed and structured securities that recognized OTTI, through the six months ended December 31, 2009 as described in Note 1c. "Accounting policy" (14), classified on the following bases for recognizing OTTI (in millions):

Period from July 1, 2009 through December 31, 2009	
Reason for impairment	OTTI
Intent to sell	\$ -
Inability or lack of intent to retain for a period of time sufficient to recover amortized cost basis	-
Present value of cash flows expected to be collected is less than amortized cost basis	(12)
Total	<u>\$ (12)</u>

As of December 31, 2009, investments in structured and loan-backed securities, including holdings for which OTTI have not been recognized in earnings and which are in an unrealized loss position, had a fair value of \$761 million which were in an unrealized loss position of \$27 million. These investments in an unrealized loss position greater than 12 months of \$65 million had a fair value of \$199 million. These investments were primarily U.S. government and industrial and miscellaneous.

Refer to Note 35 "Impairment listing for loan-backed and structured securities" for CUSIP level detail of impaired structured securities (present value of cash flows is less than cost or amortized cost), including securities with a recognized OTTI for noninterest related declines for which a nonrecognized interest related impairment remains.

e. Repurchase agreements:

- (1) The Company has entered into contracts for securities purchased under agreements to resell whereby the Company purchases securities and simultaneously agrees to resell the same or substantially the same securities. Securities purchased under agreements to resell are accounted for as collateralized loans, with the cash paid for the securities included in the Consolidated Statutory Statements of Cash Flows as a short-term investment. The underlying securities are not recorded as investments owned by the Company, but instead serve as collateral related to these short-term investments. The difference between the amount paid and the amount at which the securities will be subsequently resold is reported as interest income in net investment income. At purchase, the Company requires collateral in the form of securities having a fair value of a minimum of 102% of the securities' purchase price. If at any time the fair value of the collateral declines to less than 100% of the securities' purchase price, the counterparty is obligated to provide additional collateral to bring the total collateral held by the Company to at least 102% of the securities' purchase price.

As of December 31, 2009 and 2008, the Company had no repurchase agreements outstanding.

- (2)&(3) The Company has entered into contracts for securities sold under agreements to repurchase whereby the Company sells securities and simultaneously agrees to repurchase the same or substantially the same securities. Securities sold with agreement to repurchase are accounted for as collateralized borrowings with the proceeds from the sale of the securities recorded as a liability and the underlying securities recorded as an investment by the Company. Earnings on these investments are recorded as investment income and the difference between the proceeds and the amount at which the securities will be subsequently reacquired is amortized as interest expense, a component of investment expense which is reported in net investment income on the Summary of Operations. The Company utilizes the proceeds from these agreements to make investments in short-term or cash equivalent investments.

The Company provides collateral as dictated by the agreements to the counterparty in exchange for a loan amount. If the fair value of the securities sold becomes less than the loan amount, the counterparty may require additional collateral.

The Company had securities sold under agreements to repurchase with total carrying values of \$299 million as of December 31, 2009. As of December 31, 2009, the maturity of these agreements was January 12, 2010, and the interest rates ranged from 0.1% to 0.2%. The outstanding amounts were collateralized by bonds with a fair value of \$304 million as of December 31, 2009.

The Company had securities sold under agreements to repurchase with total carrying values of \$102 million as of December 31, 2008. As of December 31, 2009, the maturity of these agreements was January 6, 2009, with an interest rate of 0.8%. The outstanding amounts were collateralized by bonds with a fair value of \$141 million as of December 31, 2008.

f. Real estate:

- (1) There were no impairments on real estate for the years ended December 31, 2009 and 2008. Fair value is generally estimated using the present value of expected future cash flows discounted at a rate commensurate with the underlying risks. The Company also obtains external appraisals for a rotating sample of properties on an annual basis. If an external appraisal is not obtained, an internal appraisal is performed.
- (2) The Company invests in real estate as part of its diversified investment strategy. Properties are acquired and managed for net income growth and increasing value. Properties acquired through foreclosure are managed similarly. If a property in the portfolio is underperforming or is not expected to outperform the market in the future, it is recommended for sale. Upon management's approval for the sale of a property it is classified as held for sale. Properties acquired through foreclosure are classified as held for sale.

a. The Company had no properties classified as held for sale as of December 31, 2009 and 2008. Through 2008, a residential apartment complex was reclassified from held for sale to held for the production of income.

b. No properties classified as held for sale were sold during 2009 and 2008.

NOTES TO FINANCIAL STATEMENTS

- (3) The Company did not experience changes to a plan of sale in 2009 and 2008.
 - (4) The Company did not engage in retail land sales in 2009 and 2008.
 - (5) The Company did not hold real estate investments with participating mortgage loan features in 2009 and 2008.
- g. LIHTC properties:
- (1) These investments currently have unexpired tax credits which range from one to ten years and have an initial 15-year holding period requirement.
 - (2) There are no LIHTC properties subject to regulatory review for the years ended 2009 and 2008.
 - (3) Aggregate LIHTC investments did not exceed 10% of total admitted assets for the years ended 2009 and 2008.
 - (4) For determining LIHTC impairments, the Company uses the present value of all future benefits, the majority of which are tax credits, discounted at a risk free rate ranging from 0.9% for future benefits of two years to 3.7% for future benefits of ten years or greater, and compares the result to its current book value. As of December 31, 2009 and 2008, there were no impaired LIHTC investments.
 - (5) There were no write-downs or reclassifications made during 2009 and 2008 due to forfeiture, ineligibility of tax credits or similar issues.

Note 6 – Joint Ventures, Partnerships and LLCs

- a. The Company did not have any individual investment in joint ventures, partnerships or LLCs exceeding 10% of admitted assets for the years ended 2009 and 2008.
- b. In 2009 and 2008, the Company recognized \$9 million and \$16 million, respectively in impairment write-downs on its investments in joint ventures, partnerships and LLCs.

Note 7 – Investment Income

- a. Due and accrued income is excluded from surplus on the following bases:
 Bonds - bonds in default, bonds more than sixty days past due and bonds delinquent more than ninety days or where collection of interest is improbable.
 Mortgage loans - on impaired mortgage loans more than sixty days past due, on mortgage loans delinquent more than ninety days or where collection of interest is improbable.
 Real estate - rent in arrears for more than ninety days.
 Policy loans - due and accrued income in excess of the cash surrender value of the underlying contract.
- b. The total amount of due and accrued investment income excluded was less than \$1 million for 2009. No due and accrued income was excluded in 2008.

Note 8 – Derivative Instruments

- a. The Company's principal derivative market risk exposures are interest rate risk, which includes the impact of inflation, and credit risk. Interest rate risk pertains to the change in fair value of the derivative instruments as market interest rates move. The Company is exposed to credit-related losses in the event of non performance by counterparties to derivative financial instruments. In order to minimize credit risk, the Company and its derivative counterparties require collateral to be posted in the amount owed under each transaction, subject to threshold and minimum transfer amounts that are functions of the rating on the counterparty's long-term, unsecured, unsubordinated debt. Additionally, in many instances, the Company enters into agreements with counterparties which allow for contracts in a positive position, where the Company is due amounts, to be offset by contracts in a negative position. This right of offset, combined with collateral obtained from counterparties, reduces the Company's exposure.
- b. The Company uses derivative financial instruments in the normal course of business to manage risks, primarily to reduce interest rate and duration imbalances determined in asset/liability analyses. The Company also uses a combination of derivatives and fixed income investments to create synthetic investment positions. These combined investments are created opportunistically when they are economically more attractive than the replicated instrument or when the replicated instruments are unavailable. The Company held synthetic assets, which were considered replicated asset transactions as defined under statutory accounting principles, of \$5 million as of December 31, 2009 and 2008. The Company's derivative strategy employs a variety of derivative financial instruments, including interest rate swaps, currency swaps, equity and credit default swaps, options, interest rate caps and floors, forward contracts, and financial futures. Investment risk is assessed on a portfolio basis and individual derivative financial instruments are not designated in hedging relationships; therefore, as allowed by accounting rules, the Company specifically and intentionally made the decision not to apply hedge accounting.

Under interest rate swaps, the Company agrees, at specified intervals, to an exchange of variable rate and fixed rate interest payments calculated by reference to an agreed upon notional principal amount. Typically, no cash is exchanged at the outset of the contract and no principal payments are made by either party. Cash is paid or received based on the terms of the swap. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by one counterparty at each due date. Interest rate swaps are primarily utilized to more closely match the interest rate cash flows of assets and liabilities. Interest rate swaps are also used to mitigate changes in the value of assets anticipated to be purchased and other anticipated transactions and commitments. A net realized loss on closed contracts of \$1 million and a net unrealized loss on the mark-to-market of open contracts of \$36 million was recorded for the year ended December 31, 2009. A net realized gain on closed contracts of \$1 million and a net unrealized gain on the mark-to-market of open contracts of \$78 million was recorded for the year ended December 31, 2008.

Under currency swaps, the Company agrees to an exchange of principal denominated in two different currencies at current rates, under an agreement to repay the principal at a specified future date and rate. The Company utilizes currency swaps for the purpose of managing currency exchange risks in its assets.

The Company uses credit default swaps to either reduce exposure to particular issuers by buying protection or increase exposure to issuers by selling protection against specified credit events. The Company buys protection as an efficient means to reduce credit exposure to particular issuers or sectors in the Company's investment portfolio. The Company sells protection to enhance the return on its investment portfolio by providing comparable exposure to fixed income securities that might not be available in the primary market or to enter into synthetic transactions by buying a high quality liquid bond to match against the credit default swap.

Credit default swaps involve a transfer of credit risk of fixed income instruments from one party to another in exchange for periodic premium payments. The buyer of the credit swap receives credit protection, whereas the seller of the swap guarantees the credit worthiness of the underlying security. This transfers the risk of default from the buyer of the swap to the seller. If a specified credit

NOTES TO FINANCIAL STATEMENTS

event occurs, as defined by the agreement, the seller is obligated to pay the counterparty the contractually agreed upon amount and receives in return the underlying security in an amount equal to the notional value of the credit default swap. A credit event is generally defined as default on contractually obligated interest or principal payments or bankruptcy. The Company does not write credit default swaps as a participant in the credit insurance market but does sell swaps to generate returns consistent with bond returns when the actual bond is not available or the market price is more expensive. There were no realized gains recorded on closed contracts and \$6 million was recorded as a net unrealized loss on the mark-to-market of open contracts for the year ended December 31, 2009. A net realized gain on closed contracts of \$3 million and a net unrealized gain on the mark-to-market of open contracts of \$6 million was recorded for the year ended December 31, 2008.

Options grant the purchaser the right to buy or sell a security or enter into a derivative transaction at a stated price within a stated period. The Company's option contracts have terms of up to 15 years. A swaption is an option to enter into an interest rate swap at a future date. The Company purchases these options in order to protect against undesirable financial effects resulting from interest rate exposures that exist in its assets and/or liabilities.

Interest rate cap agreements are option contracts in which the seller agrees to limit the purchaser's risk associated with an increase in a reference rate or index in return for a premium. Interest rate floor agreements are option contracts in which the seller agrees to limit the purchaser's risk associated with a decline in a reference rate or index in return for a premium. The Company is exposed to policyholder surrenders during a rising interest rate environment. Interest rate cap and swaption contracts are used to mitigate the Company's loss in this environment. These derivative instruments are used to reduce the duration risk of fixed maturity investments to match certain life insurance products in accordance with the Company's asset and liability management policy.

The Company utilizes certain other agreements including forward contracts and financial futures to reduce exposures to various risks. Forward contracts and financial futures are used by the Company to manage market risks relating to interest rates. Currency forwards are contracts in which the Company agrees with other parties to exchange specified amounts of identified currencies at a specified future date. Typically, the exchange is agreed upon at the time of the contract. The Company also uses "to be announced" ("TBAs") forward contracts to participate in the investment return on mortgage-backed securities. The Company believes that TBAs can provide a more liquid and cost effective method to participate in the investment return on mortgage-backed securities than purchasing or selling individual mortgage-backed pools. Typically, the price is agreed upon at the time of the contract and payment is made at a specified future date. The Company usually does not purchase TBAs with settlement by the first possible delivery date and thus accounts for these TBAs as derivatives. TBAs which settle on the first possible delivery date are accounted for as bonds. The Company's futures contracts are exchange traded and have credit risk. Margin requirements are met with the deposit of securities. Futures contracts are generally settled with offsetting transactions.

Collateral pledged by the counterparties was \$118 million as of December 31, 2009 and \$198 million as of December 31, 2008. Market value exposure at risk, in a net gain position, net of offsets and collateral, was \$21 million as of December 31, 2009 and \$37 million as of December 31, 2008 based on NAIC prescribed rules. The Company's net amount at risk including interest on collateral on the full market value used to settle with counterparties was \$20 million as of December 31, 2009 and \$40 million as of December 31, 2008. Negative values in the carrying value of a particular derivative category can result from a counterparty's right to offset positions in multiple derivative financial instruments. The Company regularly monitors counterparty credit ratings and exposures, derivatives positions and valuations, and the value of collateral posted to ensure counterparties are credit-worthy and the concentration of exposure is minimized. The Company monitors this exposure as part of its management of the Company's overall credit exposures.

- c. The fair value of these contracts is included in invested assets. Changes in the fair value of these contracts are recorded as unrealized gains or losses in surplus. Gains and losses realized on the termination, closing, or assignment of contracts are recorded as realized capital gains or losses. Amounts receivable and payable are accrued.
- d. No unrealized gains or losses recognized on derivatives were excluded from the assessment of effectiveness for the years ended December 31, 2009 or 2008, since the Company has made the decision not to apply hedge accounting. The Company uses portfolio hedging as a risk mitigation factor. The Company assesses the derivatives' effectiveness to hedge the sensitivity of the net asset and liability portfolio to interest and volatility movements in the context of the current market environment.
- e. The Company uses portfolio hedge accounting only as a risk mitigation factor, which does not qualify for hedge accounting.
- f. The Company does not account for derivatives as cash flow hedges of a forecasted transaction.

Note 9 – Income Taxes

- a. As discussed in Note 2 "Accounting changes and corrections of errors," the Company adopted new guidance pertaining to accounting requirements for income taxes, which increases the potential admittance of deferred tax assets. It provides an increase in the admissibility limitation from 10% to 15% of surplus and an increase in the reversal/realization periods from one to three years. This guidance is effective for 2009 Annual Statements and 2010 interim and Annual Statements. The cumulative effect, as of December 31, 2009, of adopting this pronouncement was an increase to deferred tax assets of \$23 million.

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

	December 31,				
	2009		2008		Change
	Ordinary	Capital	Total	Total	
	(In Millions)				
(1) Total gross DTAs	\$ 163	\$ 48	\$ 211	\$ 190	\$ 21
(2) Statutory valuation allowance adjustment	-	-	-	-	-
(3) Total adjusted gross DTAs	163	48	211	190	21
(4) Total gross DTLs	(18)	(34)	(52)	(71)	19
(5) Net DTA(L)	145	14	159	119	40
(6) Total DTAs nonadmitted	(94)	(9)	(103)	(98)	(5)
(7) Net admitted DTA	\$ 51	\$ 5	\$ 56	\$ 21	\$ 35

NOTES TO FINANCIAL STATEMENTS

As permitted under the new guidance, the Company has chosen to admit deferred tax assets for the current reporting period in accordance with the NAIC approved revisions effective for 2009 and 2010. The amount of adjusted gross DTA admitted under each component and the resulting increased amount by tax character are as follows:

	December 31, 2009		
	Ordinary	Capital	Total
	(In Millions)		
Admitted DTA 1 year:			
(1) Federal income taxes that can be recovered	\$ 16	\$ 9	\$ 25
Remaining adjusted gross DTAs expected			
(2) to be realized within 1 year	12	(4)	8
(3) Total gross DTLs	18	34	52
(4) Total admitted DTA realized within 1 year	46	39	85
Admitted DTA 3 years:			
(5) Federal income taxes that can be recovered	16	9	25
Remaining adjusted gross DTAs expected			
(6) to be realized within 3 years	35	(4)	31
(7) Total gross DTLs	18	34	52
(8) Total admitted DTA realized within 3 years	69	39	108
(9) Increase in net admitted DTA 1 year versus 3 years	\$ 23	\$ -	\$ 23

The Company's risk based capital ("RBC") is based on authorized control level risk based capital of \$116 million and total adjusted capital of \$729 million. Total admitted assets and statutory surplus as of December 31, 2009 were \$8 billion and \$715 million respectively. Admitted assets and statutory surplus increased by \$23 million as disclosed in the previous table.

- b. The Company does not have any deferred tax liabilities not recognized.
- c. The provision for current tax expense on earnings is as follows:

	Years Ended December 31,	
	2009	2008
	(In Millions)	
(1) Federal income tax expense (benefit) on operating earnings	\$ 6	\$ 12
(2) Federal income tax expense (benefit) on net realized capital gains (losses)	(6)	(15)
(3) Total federal and foreign income tax expense (benefit)	\$ -	\$ (3)

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

	December 31,		
	2009	2008	Change
	(In Millions)		
DTAs:			
(1) Reserve items	\$ 85	\$ 82	\$ 3
(2) Policy acquisition costs	61	65	(4)
(3) Investment items	47	31	16
(4) Unrealized investment losses	11	11	-
(5) Nonadmitted assets	3	3	-
(6) Tax credits	2	-	2
(7) Expense items	1	-	1
(8) Other	1	(2)	3
Total DTAs	211	190	21
(9) Nonadmitted DTAs	(103)	(98)	(5)
Admitted DTAs	108	92	16
DTLs:			
(10) Unrealized investment gains	34	67	(33)
(11) Reserve for audits and settlements	15	-	15
(12) Deferred and uncollected premium	1	1	-
(13) Other	2	3	(1)
Total DTLs	52	71	(19)
Net admitted DTA	\$ 56	\$ 21	\$ 35

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

The change in net deferred income taxes before the exclusion of amounts nonadmitted, less the deferred tax portions of the components of the Summary of Operations and Capital and Surplus Account shown below which are reported net of taxes, results in the reported Change in net deferred income taxes.

NOTES TO FINANCIAL STATEMENTS

	Years Ended December 31,			
	2009		2008	
	Ordinary	Capital	Total	Total
	(In Millions)			
(1) Net DTA(L)	\$ (9)	\$ 49	\$ 40	\$ (14)
Less items not recorded in the change in net deferred income taxes:				
(2) Tax-effect of unrealized losses	-	-	-	39
(3) Tax-effect of unrealized gains	-	(34)	(34)	(7)
(4) Change in net deferred income taxes	\$ (9)	\$ 15	\$ 6	\$ 18

As of December 31, 2009, the Company had no net operating or capital loss carryforwards to include in deferred income taxes. The Company has total tax credit carryforwards of \$2 million included in deferred income taxes.

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

	Years Ended December 31,	
	2009	2008
	(In Millions)	
(1) Provision computed at statutory rate	\$ 14	\$ (24)
(2) Investment items	(17)	2
(3) Tax credits	(2)	(2)
(4) Change in reserve valuation basis	(1)	3
(5) Nonadmitted assets	-	(1)
(6) Other	-	1
Total statutory income tax expense (benefit)	\$ (6)	\$ (21)
(7) Federal and foreign income tax expense (benefit)	\$ -	\$ (3)
(8) Change in net deferred income taxes	(6)	(18)
Total statutory income tax expense (benefit)	\$ (6)	\$ (21)

- e. (1) As of December 31, 2009, the Company had no net operating or capital loss carryforwards. The Company has total tax credit carryforwards of \$2 million.
- (2) During the years ended December 31, 2009 and 2008, the Company received refunds of federal income taxes in the amount of \$25 million and \$4 million respectively. In 2007, the Company paid federal income taxes in the amount of \$37 million. Federal income taxes paid in prior years that will be available for recovery of the current year or future net losses are as follows: \$17 million in 2007 and \$4 million in 2006.
- f. (1) The Company is included in a consolidated United States federal income tax return with its parent, Massachusetts Mutual Life Insurance Company ("MassMutual"), a mutual life insurance company domiciled in the Commonwealth of Massachusetts ("the Commonwealth"), and MassMutual's eligible U.S. subsidiaries. The Company also files income tax returns in various states and foreign jurisdictions.
- (2) The Company, MassMutual, and MassMutual's eligible subsidiaries and certain affiliates (the "Parties") have executed and are subject to a written tax allocation agreement (the "Agreement"). The Agreement sets forth the manner in which the total combined federal income tax is allocated among the Parties. The Agreement provides the Company with the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur. Further, the Agreement provides the Company with the enforceable right to utilize its net losses carried forward as an offset to future net income subject to federal income taxes.
- g. (1) Companies generally are required to disclose unrecognized tax benefits, which are the tax effect of positions taken on their tax returns which may be challenged by the various taxing authorities in order to provide users of financial statements more information regarding potential liabilities. For statutory purposes, the NAIC is still evaluating this disclosure requirement. Because statutory guidance has not been issued, the Company has not yet determined the statutory impact of adoption on its statutory financial statements. The Company continues to recognize tax benefits and related reserves in accordance with existing statutory accounting guidance for liabilities, contingencies and impairments of assets.
- (2) The Economic Stimulus Act of 2008, enacted in February 2008, allowed businesses to claim a bonus first year depreciation deduction of 50% for most personal property placed in service after 2007 and before 2009. The Housing Assistance Tax Act, enacted in July 2008, allowed low income housing tax credits to offset the alternative minimum tax ("AMT"), effective for low income housing tax credits attributable to buildings placed in service after December 31, 2007. The Housing Assistance Tax Act also provided the option for corporations to treat certain unused research and AMT credits as allowable and refundable in lieu of claiming the bonus and accelerated depreciation deductions. The American Recovery and Reinvestment Act of 2009, enacted in February 2009, provided a one year extension of the 50% first year bonus depreciation. In addition, a deferral of up to five years is provided for income from reacquisition of business debt at a discount for 2009 and 2010. The Worker, Homeownership, and Business Assistance Act, enacted in November 2009, allows life insurance companies to carryback losses from operations in one taxable year beginning after December 31, 2007 and beginning before January 1, 2010, for up to five years, instead of three years as previously allowed. The amount of the loss that can be carried back to the fifth preceding year is limited to 50% of the taxable income for that year. These new tax provisions will not have a material effect on the Company's financial position or liquidity.
- (3) The Internal Revenue Service ("IRS") has completed its examination of the years 2001 - 2003. The IRS is currently auditing the years 2004 and 2005. The Company does not expect a material change in its financial position or liquidity as a result of these audits. As of December 31, 2009 and 2008, the Company had no protective deposits recognized as admitted assets.

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates

- a. The Company is a wholly owned subsidiary of MassMutual, a mutual insurance company domiciled in the Commonwealth.

NOTES TO FINANCIAL STATEMENTS

- b&c. The Company did not have any material noninsurance related party transactions as of December 31, 2009.
- d. As of December 31, 2009 and 2008, the Company reported less than \$1 million as amounts due from subsidiaries and affiliates and \$23 million and \$15 million, respectively, as amounts due to subsidiaries and affiliates. Terms require settlement of these amounts within 30 to 90 days.
- e. The Company has a modified coinsurance quota-share reinsurance agreement with MassMutual where the Company cedes 75% of the premium on certain universal life policies. In return, MassMutual pays the Company a stipulated expense allowance, death and surrender benefits, and a modified coinsurance adjustment based on experience. The Company retains the assets and related reserves for payment of future benefits on the ceded policies. The modified coinsurance adjustment is the mechanism by which MassMutual funds the reserve on the reinsured portion of the risk. It is needed to adjust for the financial effect of the Company holding the reserves on the ceded coverage rather than MassMutual.

The Company has a stop-loss agreement with MassMutual under which the Company cedes claims which, in aggregate, exceed 0.72% of the covered volume for any year, with maximum coverage of \$25 million above the aggregate limit. The aggregate limit was \$84 million in 2009 and \$43 million in 2008 and was not exceeded in either year.

The Company has coinsurance agreements with MassMutual, where the Company cedes substantially all of the premium on certain universal life policies. In return, MassMutual pays to the Company a stipulated expense allowance and death and surrender benefits. MassMutual holds the assets and related reserves for payment of future benefits on the ceded policies.

The net amounts outstanding with MassMutual for the various reinsurance agreements were \$3 million and \$5 million due from MassMutual as of December 31, 2009 and 2008, respectively. These outstanding balances are due and payable with terms ranging from monthly to annually, depending on the agreement in effect.

The following table summarizes reinsurance transactions between the Company and MassMutual:

	Years Ended December 31,	
	2009	2008
	(In Millions)	
Premium income (expense) ceded, related to:		
Modified coinsurance agreements	\$ (14)	\$ (15)
Stop-loss agreements	(1)	(1)
Coinsurance agreements	(64)	(72)
Modified coinsurance adjustments ceded, included in fees and other income (expense)	(24)	(32)
Expense allowances on reinsurance assumed, included in fees and other income (expense), related to:		
Modified coinsurance agreements	4	4
Coinsurance agreements	18	19
Policyholders' benefits ceded, related to:		
Modified coinsurance agreements	30	35
Coinsurance agreements	65	37
Experience refunds received, related to:		
Stop-loss agreements	1	1

- f. The Company has an agreement where MassMutual, for a fee, furnishes the Company, as required, operating facilities, human resources, computer software development and managerial services. Investment and administrative services are also provided to the Company pursuant to a management services agreement with MassMutual. Fees incurred under the terms of these agreements were \$74 million and \$72 million in 2009 and 2008, respectively. While management believes that these fees are calculated on a reasonable basis, these fees may not necessarily be indicative of the costs that would have been incurred on a stand-alone basis.

The Company and its subsidiary, MML Bay State, participates in variable annuity exchange programs with its parent, MassMutual, where certain variable annuity contract holders of either company can make nontaxable exchanges of their contract for an enhanced variable annuity contract of the other company. The Company recorded premium income of \$2 million in 2009 and 2008, and surrender benefits of \$24 million and \$114 million in 2009 and 2008, respectively, related to these exchange programs. The Company has an agreement with MassMutual to compensate them or be compensated for the lost revenue associated with the exchange of contracts that are within the surrender charge period. As a result of these exchanges, the Company has received net commissions of less than \$1 million for the years ended December 31, 2009 and 2008.

- g. All outstanding shares of the Company were owned by its parent.
- h. The Company does not have an investment in its parent.
- i. As of December 31, 2009, the Company did not have an investment in subsidiary, controlled and affiliate ("SCA") companies exceeding 10% of admitted assets.
- j. The Company recognized no impairment write-downs on its investments in affiliated bonds in 2009 and \$2 million in 2008, which were based on internally developed models.
- k. The Company recognized impairment write-downs of \$1 million on its investments in common stocks of affiliates in 2009 and \$3 million in 2008. The estimated fair value of common stocks is based on values provided by the SVO when available. If SVO values are not available, quoted market values provided by other third-party organizations are used. If quoted market values are unavailable, fair value is determined by management using estimates based upon internal models.
- l. The Company has no foreign insurance subsidiary whose value is calculated by adjusting annuity GAAP account value reserves using the Commissioners' Annuity Reserve Valuation Method and the related Actuarial Guidelines.

NOTES TO FINANCIAL STATEMENTS**Note 11 – Debt**

- a. The Company did not have any capital notes or liabilities for borrowed money as of December 31, 2009.
- The Company did not have any liability for borrowed money as of December 31, 2009.
- The Company did not have any debt that was considered to be extinguished by in-substance defeasance.
- The Company did not set aside assets after the effective date of this statement solely for satisfying debt obligations.
- b. The Company is not a member of the Federal Home Loan Bank (“FHLB”) therefore it has no FHLB funding agreements.

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

- a. The Company did not have any defined benefit pension plans for which the reporting entity is directly liable.
- b. The Company did not have any defined contribution plans.
- c. The Company did not have multi-employer plans.
- d. Consolidated/Holding Company Plans:
MassMutual charges allocated expenses to the Company based on relative weighted commissions for agents and time studies of its employees. The Company recorded an expense of \$8 million and \$6 million for the years ended December 31, 2009 and 2008, respectively, for these plans.
- e. The Company does not accrue for postemployment benefits and compensated absences since it does not have any employees.

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

- (1) The Company had 50,000 shares authorized and 12,500 shares issued and outstanding as of December, 2009.
- (2) The Company did not have any preferred stock outstanding.
- (3) Without the prior approval of the Insurance Commissioner of the State of Connecticut (“the Commissioner”), total dividends paid to the Company’s shareholder in a twelve month period are limited to the greater of (i) 10% of the Company’s surplus as of December 31 of the preceding year or (ii) the net gain from operations for the twelve month period ending on December 31 of the preceding year; each case is determined using statutory accounting policies. In addition, the prior approval of the Commissioner is required if any dividend or distribution exceeds the Company’s earned surplus. The Company would have been required to obtain prior approval for dividend payments in 2009.
- (4) In 2009, the Company received a dividend of \$45 million from MML Bay State. No dividend was received in 2008. In 2009, the Company received a capital contribution of \$60 million from MassMutual. No capital contribution was received in 2008.
- (5) Within the limits of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to the stockholder.
- (6) There are no restrictions on unassigned surplus funds.
- (7) The Company did not make any advances to surplus.
- (8) The Company did not have any stock held for special purposes.
- (9) The Company does not have any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented by unrealized gains and losses (cumulative) was \$172 million as of December 31, 2009 and \$396 million as of December 31, 2008.
- (11) The Company did not have any surplus debentures or similar obligations.
- (12) There were no restatements due to prior quasi-reorganizations.
- (13) There were no quasi-reorganizations in the prior ten years.

Note 14 – Contingencies

- a. Contingent Commitments:
In the normal course of business, the Company enters into commitments to purchase certain investments. The majority of these commitments have funding periods that extend between one and five years. The Company is not required to fund commitments once the commitment period expires. As of December 31, 2009, the Company had the following commitments:

	2010	2011	2012	2013	2014	There- after	Total
	(In Millions)						
Private placements	\$ 60	\$ 3	\$ -	\$ 38	\$ -	\$ -	\$ 101
Mortgage loans	7	-	-	-	-	-	7
Partnerships and LLCs	9	10	14	10	1	3	47
LHHC investments (including equity contributions)	-	-	-	-	1	-	1
Total	\$ 76	\$ 13	\$ 14	\$ 48	\$ 2	\$ 3	\$ 156

- b. Assessments:
The Company is subject to insurance guaranty fund laws in the states in which it does business. These laws assess insurance companies amounts to be used to pay benefits to policyholders and policy claimants of insolvent insurance companies. Many states allow these assessments to be credited against future premium taxes. The Company believes such assessments in excess of amounts accrued will not materially impact its financial position, results of operations, or liquidity.

NOTES TO FINANCIAL STATEMENTS

- c. **Gain Contingencies:**
No material gain contingencies were realized subsequent to December 31, 2009 through the filing date.
- d. The Company did not have any claims related to extra contractual obligations in 2009.
- e. **All Other Contingencies:**
The Company is involved in litigation arising in and out of the normal course of business, which seeks both compensatory and punitive damages. While the Company is not aware of any actions or allegations that should reasonably give rise to a material adverse impact to the Company's financial position or liquidity, the outcome of litigation cannot be foreseen with certainty. It is the opinion of management that the ultimate resolution of these matters will not materially impact the Company's financial position or liquidity. However, the outcome of a particular proceeding may be material to the Company's operating results for a particular period depending upon, among other factors, the size of the loss or liability and the level of the Company's income for the period.

The Company and Massachusetts Mutual Life Insurance Company ("MassMutual"), together with numerous other defendants, was named in an adversary proceeding in the Enron bankruptcy. In 2008, this matter was resolved between the parties with no additional adverse impact to the Company.

In 2005, the Company received final approval of a nationwide class action settlement involving alleged insurance sales practices claims. In 2006, all appeals to this settlement were resolved. The settlement class included all policyholders, with certain limited exceptions, who have or had an ownership interest in permanent life policies or term life policies issued between January 1, 1983 and December 31, 2003. Through December 31, 2009, the Company had paid \$41 million resulting from this settlement.

- f. **Regulatory Matters:**
The Company is subject to governmental and administrative proceedings and regulatory inquiries, examinations and investigations in the ordinary course of its business. In connection with regulatory inquiries, examinations and investigations, the Company has been contacted by various regulatory agencies including among others, the Securities and Exchange Commission, U.S. Department of Labor, and various state insurance departments and state attorney generals. The Company has cooperated fully with these regulatory agencies with regard to their inquiries, examinations and investigations and has responded to information requests and comments.

Recent market volatility in the financial services industry has contributed to increased scrutiny of the entire financial services industry. Therefore, the Company believes that it is reasonable to expect that proceedings, regulatory inquiries, examinations and investigations into the insurance and financial services industries will continue for the foreseeable future and may result in new industry-wide legislation, rules, and regulations that could significantly affect the insurance and financial services industries as a whole. It is the opinion of management that the ultimate resolution of these regulatory inquiries, examinations and investigations will not materially impact the Company's financial position or liquidity. The outcome of a particular matter may be material to the Company's operating results for a particular period depending upon, among other factors, the financial impact of the matter and the level of the Company's income for the period.

Note 15 – Leases

The Company did not have any lease obligations.

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

- (1) The notional amounts of the Company's financial instruments with off-balance sheet risk as of December 31, 2009 are as follows (in millions):

	<u>Assets</u>	<u>Liabilities</u>
Interest rate swaps	\$ 1,542	\$ 1,002
Currency swaps	84	43
Asset, equity and credit swaps	45	25
Options	1,099	-
Interest rate caps & floors	-	-
Forward contracts	172	63
Financial futures – long positions	160	-
Total	<u>\$ 3,102</u>	<u>\$ 1,133</u>

The notional amounts of the Company's financial instruments with off-balance sheet risk as of December 31, 2008 are as follows (in millions):

	<u>Assets</u>	<u>Liabilities</u>
Interest rate swaps	\$ 1,303	\$ -
Currency swaps	96	35
Asset, equity and credit swaps	69	-
Options	956	-
Forward contracts	139	-
Financial futures – long positions	194	-
Total	<u>\$ 2,757</u>	<u>\$ 35</u>

See Schedule DB of the Company's Annual Statement for additional detail.

- (2) See Note 8 "Derivative instruments" for a discussion of the credit and market risk of derivative financial instruments, and the cash requirements and accounting policies related to those instruments.
- (3) See Note 8 "Derivative instruments" for a discussion of the amount of accounting losses the Company would incur if any party to the financial instrument failed completely to perform according to terms of the contract and the collateral due proved to be of no value to the Company.

NOTES TO FINANCIAL STATEMENTS

- (4) See Note 8 "Derivative instruments" for a discussion of the Company's policy of requiring collateral to support financial instruments subject to credit risk, information about the Company's access to that collateral and the nature and description of the collateral supporting those financial instruments.

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

- a. During 2009 and 2008, the Company did not transfer any receivables that were reported as sales.
- b. Transfer and Servicing of Financial Assets:
- (1) The Company did not receive any assets or incur liabilities in transfers of financial assets during 2009 and 2008 for which estimation of fair value was not practicable.
 - (2) The Company did not participate in securities lending as of December 31, 2009 or 2008.
 - (3) The Company did not have any servicing assets or liabilities in 2009 and 2008.
- (4)&(5) The Company did not have securitized financial assets that were accounted for as a sale in 2009 and 2008.
- (6) The Company did not have any transfers of receivables with recourse in 2009 and 2008.
- c. Wash Sales:
- (1) In the course of the Company's asset management, securities are sold and repurchased within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
 - (2) The Company did not sell any securities at a loss or in a loss position with the NAIC designation 3 or below through the years ended December 31, 2009 and 2008 that were reacquired within 30 days of the sale date.

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

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

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

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

Note 20 – Other Items

- a. There were no extraordinary items requiring disclosure.
- b. There were no troubled debt restructurings that occurred during the period for which the financial statements are presented.
- c. Other Disclosures:
The Company had assets which were on deposit with government authorities or trustees as required by law in the amount of \$3 million as of December 31, 2009 and 2008.
- d. The Company did not have admitted amounts receivable for uninsured plans, bills receivable, retrospectively rated contracts, protective deposits or amounts due from agents. All admitted uncollected premium balances have been evaluated as reasonably collectible.
- e. The Company did not receive any business interruption recoveries in 2009.
- f. The Company did not have any unused state transferable tax credits in 2009.
- g. Subprime Mortgage Related Risk Exposure:
- (1) The Company does not have any direct investments in subprime mortgage loans.
 - (2) The Company does not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
 - (3) Direct exposure through other investments:

Residential mortgage-backed securities risk exposure:

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

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

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

Beginning in 2007, market conditions for Alt-A and subprime investments deteriorated due to higher delinquencies, reduced home prices, and reduced refinancing opportunities. This market turbulence has spread to other credit markets. It is unclear how long it will take for a return to more liquid market conditions.

NOTES TO FINANCIAL STATEMENTS

Residential mortgage loan pools are pools of homogeneous residential mortgage loans substantially backed by (“FHA”) and (“VA”) guarantees. The Company does not originate any residential mortgages but invests in residential mortgage loan pools which may contain mortgages of subprime credit quality. The Company purchases seasoned loan pools, most of which are FHA insured or VA guaranteed. As of December 31, 2009 and December 31, 2008, the Company had no direct subprime exposure through the origination of residential mortgage loans or purchases of unsecuritized whole-loan pools.

The actual cost, carrying value, fair value, and related gross realized losses from other-than-temporary impairments of the Company’s investments with significant Alt-A and subprime exposure were as follows:

Alt-A:	December 31, 2009			Year Ended December 31, 2009
	Actual Cost	Carrying Value	Fair Value	Other-Than- Temporary Impairments
	(In Millions)			
a. Residential mortgage-backed securities	\$ 229	\$ 185	\$ 123	\$ (13)
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs *	12	9	7	(1)
f. Other assets	-	-	-	-
g. Total	\$ 241	\$ 194	\$ 130	\$ (14)

Subprime:	December 31, 2009			Year Ended December 31, 2009
	Actual Cost	Carrying Value	Fair Value	Other-Than- Temporary Impairments
	(In Millions)			
a. Residential mortgage-backed securities	\$ 69	\$ 59	\$ 49	\$ (5)
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	1	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs *	10	6	4	(2)
f. Other assets	-	-	-	-
g. Total	\$ 80	\$ 65	\$ 53	\$ (7)

Note: The actual cost in these tables is reduced by paydowns.

*The Company’s SCA, MML Bay State Life Insurance Company, has investments in subprime mortgages. These investments comprise less than 1% of the companies’ invested assets.

Alt-A:	December 31, 2008			Year Ended December 31, 2008
	Actual Cost	Carrying Value	Fair Value	Other-Than- Temporary Impairments
	(In Millions)			
a. Residential mortgage-backed securities	\$ 266	\$ 236	\$ 131	\$ (24)
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	5	5	5	(1)
d. Structured securities	-	-	-	-
e. Equity investment in SCAs *	13	12	8	(1)
f. Other assets	2	-	-	(1)
g. Total	\$ 286	\$ 253	\$ 144	\$ (27)

NOTES TO FINANCIAL STATEMENTS

	December 31, 2008			Year Ended December 31, 2008
	Actual Cost	Carrying Value	Fair Value	Other-Than- Temporary Impairments
Subprime:	(In Millions)			
a. Residential mortgage-backed securities	\$ 93	\$ 84	\$ 65	\$ (5)
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	1	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs *	13	9	7	(2)
f. Other assets	-	-	-	-
g. Total	\$ 107	\$ 93	\$ 72	\$ (7)

Note: The actual cost in these tables is reduced by paydowns.

*The Company's SCA, MML Bay State Life Insurance Company, has investments in subprime mortgages. These investments comprise less than 1% of the companies' invested assets.

- (4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage: The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
- h. Risks related to credit markets:
In response to the deterioration of Collateralized Debt Obligations ("CDOs") backed by RMBS that began in 2007, the trading markets for all CDO-related structured products have been adversely affected by reduced liquidity. The Company has investments in structured products that are exposed primarily to the credit risk of corporate bank loans, corporate bonds or credit default swap contracts referencing corporate credit risk. Most of these structured investments are backed by corporate loans and are commonly known as Collateralized Loan Obligations. The portfolios backing these investments are actively managed and diversified by industry and individual issuer concentrations. Due to the nature of CDOs which complicate an evaluation of the underlying collateral, the overall negative economic environment and resulting reduced market liquidity, the risk premium of CDOs have increased and resulted in declining prices. The steep decline in economic activity that began in the fourth quarter of 2008 has improved. This positive trend has led to improved prices beginning at the end of the second quarter and continuing into the fourth quarter. Management believes its scenario analysis approach, based on actual collateral data and forward looking assumptions, does capture the level of default risks in each pool including refinancing risks. However, in a rapidly changing economic environment, the risk in each collateral pool will be more volatile.

The recent liquidity crisis has also resulted in increased risks related to the Company's investments in domestic and European leveraged loans. European leveraged loans typically have speculative grade ratings. While default rates continue to be low, market liquidity and pricing have both improved domestically and in Europe.

Current market conditions have resulted in increased risks in the Company's mortgage loan portfolio. Real estate fundamentals such as occupancy, rental rates and rental terms have generally weakened across all property types during 2009. The current credit market environment has also resulted in a shortage of lending to address loans maturing in the near term. Accordingly, while default rates are currently at low levels and the Company continues to proactively manage its risks, the overall economic factors may lead to increased defaults until the market and economy recover.

Management's judgment regarding OTTI and estimated fair value depends upon evolving conditions that can alter the anticipated cash flows realized by investors and was impacted by the recent illiquid credit market environment, which made it difficult to obtain readily determinable prices for RMBS and other investments, including leveraged loan exposure. Further deterioration of market conditions, high levels of unemployment, and related management judgments of OTTI and fair value could negatively impact the Company's results of operations, surplus, and the disclosed fair value.

Note 21 – Events Subsequent

The Company has evaluated subsequent events through February 19, 2010, the date the financial statements were issued, and no events have occurred subsequent to the balance sheet date and before the date of evaluation that would require disclosure.

Note 22 – Reinsurance

- a. Ceded Reinsurance Report:
Section 1 - General Interrogatories:
- (1) The Company and its officers and directors do not own any portion of a nonaffiliated reinsurer.
 - (2) The Company did not reinsure any policies with a company chartered in a country other than the United States of America ("U.S."), excluding U.S. branches of these companies, and which was owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business.
- Section 2 - Ceded Reinsurance Report - Part A:
- (1) There are no reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits.
 - (2) The Company has no reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies.
- Section 3 - Ceded Reinsurance Report - Part B:
- (1) If all reinsurance agreements were terminated by either party as of December 31, 2009, the resulting reduction in surplus due to loss of reinsurance reserve credits net of unearned premium would be approximately \$249 million, assuming no return of the assets backing these reserves from the reinsurer to the Company.

NOTES TO FINANCIAL STATEMENTS

- (2) No new agreements have been executed or existing agreements amended, since January 1, 2009, to include policies or contracts that were in force or had existing reserves established by the Company as of the effective date of the agreement.
- b. The Company did not write off any reinsurance balances.
- c. The Company did not commute any ceded reinsurance.

Note 23 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

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

Note 24 – Change in Incurred Losses and Loss Adjustment Expenses

The Company did not have any changes in the provision for incurred losses and loss adjustment expenses.

Note 25 – Intercompany Pooling Arrangements

The Company did not have any intercompany pooling arrangements.

Note 26 – Structured Settlements

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

Note 27 – Health Care Receivables

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

Note 28 – Participating Policies

The Company did not issue participating policies.

Note 29 – Premium Deficiency Reserves

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

Note 30 – Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waives deduction of deferred fractional premium at death and returns any portion of the final premium beyond the date of death. Reserves are computed using continuous functions to reflect these practices. Any surrender value promised in excess of the reserve as legally computed is held in "Section A" reserves in Exhibit 5.
- (2) The reserve method applied to standard policies is used for substandard reserve calculations based on a substandard mortality rate (a multiple of standard reserve tables).
- (3) The Company had \$2,057 million of insurance in force for which the gross premium was less than the net premium according to the standard valuation set by the State of Connecticut Insurance Department. Deficiency reserves to cover this insurance totaled the gross amount of \$41 million as of December 31, 2009 and are reported in Exhibit 5.
- (4) Tabular interest was determined as follows:
 Traditional life term business uses a formula which applies a weighted average interest rate determined from a seriatim valuation file to the mean average reserves.

 Universal life and variable life general account reserves use a formula which applies a weighted average credited rate to the mean account value.

 For single premium deferred annuities, basic data was used.
- (5) For investment earnings credited to supplementary contracts not involving life contingencies, the formula as described in the Annual Statement instructions was used.
- (6) As of December 31, 2009 the Company did not have any other reserve changes.

Note 31 – Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

	Amount	% of Total
	(\$ In Millions)	
a. Subject to discretionary withdrawal:		
(1) With fair value adjustment	\$ 22	-%
(2) At book value less current surrender charge of 5% or more	308	6
(3) At fair value	1,421	30
(4) Total with adjustment or at fair value	1,751	36
(5) At book value without adjustment	3,101	64
b. Not subject to discretionary withdrawal provision	13	-
c. Total (gross)	4,865	100
d. Reinsurance ceded	-	-
e. Total (net)* (gross less reinsurance ceded)	\$ 4,865	100%

NOTES TO FINANCIAL STATEMENTS

*Reconciliation of total annuity actuarial reserves and deposit-type fund liabilities (in millions):

f. Life and Accident and Health Annual Statement:

(1) Exhibit 5, annuities section, total (net)	\$ 3,423
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net)	4
(3) Exhibit 7, deposit-type contracts Column 1, Line 14	17
(4) Subtotal	<u>3,444</u>

Separate Accounts Annual Statement:

(5) Exhibit 3, annuities section, total (net)	1,421
(6) Exhibit 3, supplementary contracts section, total (net)	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premium	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	<u>1,421</u>
(12) Combined total	<u>\$ 4,865</u>

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

Note 32 – Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premium and annuity considerations as of December 31, 2009 were as follows:

	Gross	Net
	(In Millions)	
Ordinary renewal	\$ (18)	\$ (17)
Group life	1	1
Total	<u>\$ (17)</u>	<u>\$ (16)</u>

Note 33 – Separate Accounts

- a. Separate account assets and liabilities represent segregated funds administered and invested by the Company for the benefit of variable annuity, variable life and other insurance contract/policyholders to meet specific investment objectives. Separate account assets consist principally of marketable securities reported at fair value. Except for seed money, separate account assets can only be used to satisfy separate account liabilities and are not available to satisfy the general obligations of the Company. The Company's revenue reflects fees charged to the separate accounts, including administrative and investment advisory fees.

The Company has nonguaranteed separate accounts which are variable accounts where the benefit is determined by the performance and/or market value of the investments held in the separate account with incidental risk, notional expense, and minimum death benefit guarantees.

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2009 is as follows:

	Non Guaranteed (In Millions)
(1) Net premium, considerations or deposits for the year ended December 31, 2009	<u>\$ 94</u>
Reserves at December 31, 2009:	
(2) For accounts with assets at:	
a. Fair value/market value	\$ 1,808
b. Amortized cost/book value	-
c. Total*	<u>\$ 1,808</u>
(3) Reserves by withdrawal characteristics:	
a. Subject to discretionary withdrawal:	
b. With market value adjustment	\$ -
c. At book value without market value adjustment and current surrender charge of 5% or more	-
d. At fair value	1,808
e. At book value without market value adjustment and current surrender charge of less than 5%	-
f. Subtotal	<u>1,808</u>
g. Not subject to discretionary withdrawal	-
h. Total*	<u>\$ 1,808</u>

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

(4) The Company did not have any reserves for asset default risk in lieu of AVR.

NOTES TO FINANCIAL STATEMENTS

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

	Year Ended December 31, 2009
	<u>(In Millions)</u>
(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to separate accounts (Page 4, Line 1.4)	\$ 94
b. Transfers from separate accounts (Page 4, Line 10)	<u>(300)</u>
c. Net transfers to (from) separate accounts (a) - (b)	(206)
(2) Net transfers to (from) separate accounts as reported in the Summary of Operations of the Life and Accident and Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u>\$ (206)</u>

Note 34 – Loss/Claim Adjustment Expenses

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

NOTES TO FINANCIAL STATEMENTS

Note 35 – Impairment Listing for Loan-Backed and Structured Securities

CUSIP	Amortized Cost before Cumulative Adjustment	Cumulative Adjustment	Amortized Cost before OTTI	Projected Cash Flow	Recognized Other-than-temporary-impairments	Amortized Cost after OTTI	Fair Value
00075WAB5	\$ 42,536	\$ -	\$ 42,536	\$ 41,617	\$ (919)	\$ 41,617	\$ 41,150
004375CT6	408,867	143,039	551,906	498,408	(53,498)	498,408	275,971
00442GAD2	139,392	6,412	145,804	126,826	(18,978)	126,826	117,113
00442JAE4	372,630	127,057	499,687	410,412	(89,275)	410,412	307,273
00442KAD3	140,112	31,045	171,157	132,240	(38,917)	132,240	100,198
00442LAD1	161,945	(8,350)	153,595	116,373	(37,222)	116,373	88,042
007037BK9	56,703	15,051	71,754	47,533	(24,221)	47,533	47,927
01853GAB6	19,774	49,370	69,144	69,159	16	69,159	75,696
02146YAD8	370,004	(25,601)	344,403	311,788	(32,615)	311,788	200,548
02147CAA1	667,619	(46,339)	621,281	621,318	38	621,318	405,096
02147DAV3	44,277	11,425	55,702	41,865	(13,837)	41,865	40,283
02150MAB1	2,629,063	(314,614)	2,314,449	2,150,069	(164,381)	2,150,069	1,454,018
02660CAH3	13,898	8,426	22,324	10,210	(12,114)	10,210	7,276
02660TGN7	961,642	-	961,642	951,275	(10,367)	951,275	535,156
02660THL0	86,207	(11,367)	74,840	67,489	(7,351)	67,489	44,216
02660THT3	15,334	13,595	28,929	27,151	(1,778)	27,151	20,664
02660TJB0	3,431,956	(28,527)	3,403,429	3,359,564	(43,865)	3,359,564	1,542,358
02660XAD6	931,597	(24,218)	907,380	894,790	(12,590)	894,790	511,758
040104QN4	603,688	-	603,688	573,649	(30,039)	573,649	479,331
040104RV5	442,732	(15,346)	427,386	340,426	(86,960)	340,426	241,386
040104TG6	62,191	(337)	61,854	49,146	(12,708)	49,146	32,967
04544TAB7	112,143	(25,298)	86,845	86,845	-	86,845	87,532
05535DCF9	1,398,915	(153,637)	1,245,277	1,245,277	-	1,245,277	819,913
05615TAA0	1,251,757	(322,057)	929,700	929,700	-	929,700	468,000
05946XJW4	28,368	(20,059)	8,309	8,308	(1)	8,308	26,668
05946XYP2	99,336	-	99,336	92,542	(6,794)	92,542	51,662
05948XR52	190,141	-	190,141	36,617	(153,523)	36,617	75,369
05948XVH1	203,010	-	203,010	41,498	(161,512)	41,498	71,690
05948XVJ7	174,249	25,954	200,203	13,080	(187,123)	13,080	43,059
05949AGR5	323,082	-	323,082	321,103	(1,979)	321,103	274,836
05949AHG8	734,012	-	734,012	720,595	(13,418)	720,595	682,337
05949ALH1	302,717	-	302,717	293,307	(9,411)	293,307	265,812
05949AZG8	796,554	-	796,554	795,050	(1,504)	795,050	680,838
05950DAA8	1,480,343	-	1,480,343	1,475,040	(5,304)	1,475,040	1,131,161
06050HKY3	18,938	11,379	30,317	30,050	(267)	30,050	9,519
06652DAA7	731,662	(23,537)	708,126	705,473	(2,653)	705,473	385,567
07325VAG9	80,406	(828)	79,578	70,753	(8,825)	70,753	61,203
07384MS60	1,190,609	(168,213)	1,022,396	1,018,382	(4,014)	1,018,382	874,199
07384MV33	6,242	19,294	25,535	26,625	1,089	26,625	29,650
07384YNJ1	337,698	-	337,698	313,677	(24,021)	313,677	324,940
073852AD7	140,492	(42,021)	98,471	70,170	(28,301)	70,170	38,460
073854AB7	1,934,119	216,402	2,150,521	1,888,178	(262,343)	1,888,178	1,184,117
073860AB4	105,507	630	106,137	95,353	(10,784)	95,353	73,246
07386HCP4	73,107	24,315	97,422	10,301	(87,121)	10,301	18,238
07386HEN7	36,547	12,710	49,256	4,830	(44,427)	4,830	9,787
07386HJL6	26,192	9,111	35,303	16,344	(18,959)	16,344	20,325
07386HSF9	81,338	1,811	83,149	33,314	(49,835)	33,314	32,163
07386HSP7	894,511	-	894,511	886,076	(8,435)	886,076	554,393
073879QF8	94,457	(7,446)	87,011	83,465	(3,545)	83,465	47,359
073879Z92	1,223,989	117,157	1,341,146	1,195,468	(145,677)	1,195,468	396,491
07389VAA5	167,127	(18,460)	148,667	139,836	(8,831)	139,836	132,044
07400XAB4	684,533	(252,847)	431,686	381,010	(50,676)	381,010	190,228
07401EAA7	526,796	-	526,796	443,373	(83,423)	443,373	290,753
07401LBA0	4,366	8,359	12,725	8,675	(4,050)	8,675	26,188
07820QAY1	1,931,305	(49,517)	1,881,788	1,860,426	(21,362)	1,860,426	1,199,370
1248MEAE9	220,336	(16,562)	203,774	133,400	(70,374)	133,400	125,025
1248MEAG4	67,036	9,018	76,055	58,230	(17,825)	58,230	54,153
1248MGAJ3	25,238	(624)	24,614	24,611	(3)	24,611	25,399
1248RHAD9	205,265	28,151	233,416	188,790	(44,626)	188,790	115,370
1249NAB9	285,810	(3,677)	282,133	252,436	(29,698)	252,436	198,491
12544WAK3	173,571	(57,634)	115,937	115,936	(1)	115,936	165,394
12567AAF4	74,449	28,121	102,571	102,681	111	102,681	97,264
12629EAK1	2,625	1,081	3,706	417	(3,289)	417	2,288
12638PAL3	1,041	(31)	1,010	64	(946)	64	553
12666XAB3	291,011	(99,850)	191,161	173,743	(17,418)	173,743	202,481
126670TU2	17,156	(641)	16,515	15,778	(737)	15,778	14,437
126670WT1	672,998	(18,000)	654,998	637,955	(17,042)	637,955	499,838
12667FBJ3	367,615	79,391	447,007	369,026	(77,981)	369,026	248,767
12667G4D2	1,568	294	1,862	1,863	1	1,863	2,773
12667GME0	2,035,152	(32,858)	2,002,293	1,998,568	(3,725)	1,998,568	1,100,439
12667GR62	954,090	(53,476)	900,615	884,387	(16,227)	884,387	520,734
12667GRW5	122,421	(9,199)	113,222	109,289	(3,933)	109,289	55,211
12667GS20	1,500,638	(69,100)	1,431,539	1,429,565	(1,974)	1,429,565	803,495
12667GWF6	1,037,347	(76,779)	960,568	909,929	(50,639)	909,929	470,126
12668A3Q6	786,070	(89,307)	696,763	677,855	(18,908)	677,855	249,478
12668A4B8	1,151,952	(87,497)	1,064,455	1,045,397	(19,059)	1,045,397	555,929
12668AAY1	25,937	1,661	27,598	27,626	28	27,626	38,601
12668ACG8	365,739	(11,387)	354,352	354,352	-	354,352	282,088
12668ACZ6	454,118	(17,831)	436,287	415,456	(20,831)	415,456	248,689
12668AEV3	1,208,229	(79,006)	1,129,223	1,088,597	(40,627)	1,088,597	634,375
12668AGW9	104,288	(6,538)	97,750	95,506	(2,244)	95,506	57,137
12668APF6	26,269	-	26,269	20,728	(5,542)	20,728	32,297
12668AVP7	759,941	(13,011)	746,930	740,385	(6,545)	740,385	457,934
12668BAU7	13,304	7,806	21,110	19,099	(2,011)	19,099	22,340

NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost before Cumulative Adjustment	Cumulative Adjustment	Amortized Cost before OTTI	Projected Cash Flow	Recognized Other-than-temporary-impairments	Amortized Cost after OTTI	Fair Value
12668BB77	\$ 6,210,197	\$ (262,969)	\$ 5,947,228	\$ 5,320,897	\$ (626,331)	\$ 5,320,897	\$ 3,261,968
12668BE33	2,763,102	-	2,763,102	2,617,109	(145,992)	2,617,109	1,373,455
126694N46	247,045	-	247,045	232,213	(14,832)	232,213	114,510
126694YM4	294,044	-	294,044	284,718	(9,326)	284,718	145,455
12669EH33	29,967	-	29,967	29,182	(785)	29,182	21,858
12669FKR3	36,857	(1,191)	35,665	35,696	31	35,696	27,979
12669FP23	231,820	(3,203)	228,618	131,262	(97,356)	131,262	208,147
12669FP31	48,044	25,807	73,851	73,922	71	73,922	88,355
12669FVD2	121,290	(7,571)	113,719	110,229	(3,490)	110,229	103,933
12669FW82	127,728	(1,622)	126,106	125,204	(902)	125,204	86,409
12669FXR9	39,525	-	39,525	39,497	(28)	39,497	26,206
12669GKH3	1,665,179	(33,427)	1,631,752	1,617,721	(14,031)	1,617,721	987,643
12669GRM5	630,623	(69,709)	560,914	607,659	46,746	607,659	341,117
12669GRQ6	1,869,755	(195,762)	1,673,993	1,621,721	(52,272)	1,621,721	988,506
12669GTV3	67,198	-	67,198	64,767	(2,431)	64,767	35,498
12669GUR0	511,628	-	511,628	484,674	(26,954)	484,674	282,475
12669UBB5	65,532	-	65,532	64,555	(977)	64,555	60,591
14454AAB5	441,976	(5,094)	436,881	380,738	(56,143)	380,738	426,813
17307GMO8	3,417,568	(208,751)	3,208,818	3,208,818	-	3,208,818	2,999,360
17307PPE2	2,579,305	(673,195)	1,906,110	1,906,110	-	1,906,110	1,608,483
17307GYD4	633,098	(7,692)	625,406	625,406	-	625,406	626,251
17309MAB9	1,157,831	(36,809)	1,121,022	947,349	(173,673)	947,349	878,225
17310UAE2	4,329	(2,343)	1,986	270	(1,716)	270	3,210
17311YAC7	193,784	37,554	231,338	183,062	(48,276)	183,062	127,069
17312TAH6	140,347	(17,665)	122,682	104,937	(17,745)	104,937	107,493
22540V3F7	439,013	138,975	577,988	556,248	(21,740)	556,248	296,071
22540VQ70	171,693	47,659	219,353	216,950	(2,402)	216,950	123,426
22541NBT5	169,056	69,319	238,374	223,539	(14,835)	223,539	133,396
22541NFL8	487,570	(12,412)	475,158	475,158	-	475,158	442,397
22541Q4M1	127,532	127,760	255,292	196,005	(59,287)	196,005	122,665
22541QFK3	47,523	(10,962)	36,561	36,552	(9)	36,552	22,273
22541QJR4	87,376	75,602	162,978	45,098	(117,880)	45,098	64,847
22541QV25	50,754	24,739	75,493	3,589	(71,904)	3,589	9,480
22541SFL7	13	(2)	12	1	(11)	1	3
22541SJV1	241,101	(132)	240,969	240,969	-	240,969	61,507
22541SR4C	127,180	27,319	154,499	154,499	-	154,499	146,245
225458RG5	12,312	(7,874)	4,438	4,438	-	4,438	5,092
2254WOKK0	34,029	(28,365)	5,664	1,844	(3,820)	1,844	24,336
2254WONK7	238,153	(24,730)	213,423	181,880	(31,543)	181,880	128,582
23243AAD8	140,005	(11,285)	128,720	114,400	(14,320)	114,400	69,317
23244LAB7	49,953	(8,058)	41,895	31,640	(10,255)	31,640	33,922
23245QAA7	252,817	(10,654)	242,164	238,124	(4,040)	238,124	157,116
23248AAJ0	133,895	(9,616)	124,278	105,235	(19,044)	105,235	94,172
23332UAC8	457,606	(122)	457,483	451,717	(5,766)	451,717	267,818
23332UBV5	1,199,510	(81,086)	1,118,424	1,118,424	-	1,118,424	707,362
23332UCM4	85,776	-	85,776	83,692	(2,084)	83,692	52,319
23332UDU5	2,423,122	(71,848)	2,351,274	2,340,904	(10,370)	2,340,904	1,410,503
23332UFV1	140,111	(6,794)	133,317	133,317	-	133,317	72,116
25150PAD1	791	(408)	382	13	(369)	13	20
251510FB4	516,266	(13,837)	502,429	453,400	(49,029)	453,400	341,018
251510NC3	1,080,339	694,280	1,774,619	1,771,650	(2,969)	1,771,650	388,789
26410MAF7	872,309	(459,593)	412,716	450,112	37,396	450,112	128,979
26410WAD0	549,847	261,057	810,905	476,485	(334,420)	476,485	214,965
30247DAD3	33,623	-	33,623	27,394	(6,229)	27,394	17,401
30251YAB4	619,622	-	619,622	619,560	(62)	619,560	445,783
316599AB5	26,117	-	26,117	25,128	(988)	25,128	24,821
318340AB2	44,600	5,606	50,206	49,580	(626)	49,580	18,779
32051DRA2	15,269	-	15,269	14,093	(1,176)	14,093	13,225
32051DV33	60,368	(4,364)	56,004	56,009	5	56,009	47,558
32051GBV6	49,969	-	49,969	33,286	(16,682)	33,286	37,940
32051GVN2	763,292	-	763,292	733,056	(30,235)	733,056	728,014
32051GZS7	1,544,886	(98,989)	1,445,898	1,386,720	(59,178)	1,386,720	1,194,100
32056CAH2	3,023,068	(120,652)	2,902,415	2,879,280	(23,135)	2,879,280	2,165,166
35729RAE6	308,306	(5,794)	302,512	225,159	(77,353)	225,159	196,044
36228FU38	33,161	(5,847)	27,313	27,409	95	27,409	32,498
362334EB6	706,168	(24,724)	681,444	600,459	(80,986)	600,459	478,961
362334FS8	152,623	(5,733)	146,891	127,570	(19,320)	127,570	112,339
362341SG5	43,069	(8,728)	34,341	34,348	6	34,348	39,600
362341XE4	5,120,022	(238,998)	4,881,024	4,884,152	3,128	4,884,152	4,390,524
36242D3Z4	12,459	2,473	14,932	4,845	(10,087)	4,845	4,470
36242DBY8	169,596	(1,339)	168,257	168,270	13	168,270	173,419
36242DGA5	115,786	(35,879)	79,907	32,885	(47,021)	32,885	30,959
362437AC9	346,251	-	346,251	330,796	(15,455)	330,796	272,044
36244LAA1	74,128	(962)	73,166	68,961	(4,205)	68,961	63,717
362480AD7	323,482	(35,158)	288,323	254,673	(33,650)	254,673	136,162
39538RAB5	1,557,655	(27,049)	1,530,606	1,530,606	-	1,530,606	807,471
39538RBB4	1,372,828	-	1,372,828	1,328,364	(44,465)	1,328,364	745,782
39538WFH6	814,013	(31,094)	782,919	766,287	(16,632)	766,287	389,900
39538WHF8	3,872,436	(261,694)	3,610,742	3,518,913	(91,829)	3,518,913	2,104,400
39539GAA0	553,215	-	553,215	546,797	(6,418)	546,797	315,164
40430HDC9	232,463	-	232,463	224,904	(7,559)	224,904	200,262
40430HEB0	11,027	(2,296)	8,731	5,525	(3,206)	5,525	12,417
40430HFL7	195,618	-	195,618	190,580	(5,038)	190,580	143,050
40430MAB3	68,598	-	68,598	45,932	(22,666)	45,932	34,827

NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost before Cumulative Adjustment	Cumulative Adjustment	Amortized Cost before OTTI	Projected Cash Flow	Recognized Other-than-temporary-impairments	Amortized Cost after OTTI	Fair Value
40431HAT4	\$ 3,118	\$ (8)	\$ 3,110	\$ 9	\$ (3,102)	\$ 9	\$ 2,414
40431KAA8	14,227	-	14,227	13,132	(1,096)	13,132	11,095
40431KAE0	693,596	14,579	708,175	530,985	(177,190)	530,985	487,414
41161PA86	123,663	(10,727)	112,937	113,514	577	113,514	92,007
41161PFR9	157,209	(4,269)	152,940	152,910	(31)	152,910	106,979
41161PHC0	802,227	-	802,227	788,862	(13,364)	788,862	514,817
41161PHU0	661,807	(9,325)	652,482	647,115	(5,367)	647,115	396,578
41161PLR2	1,763,724	(48,706)	1,715,019	1,697,937	(17,081)	1,697,937	1,011,355
41161PMG5	2,496,604	(63,738)	2,432,866	2,403,730	(29,135)	2,403,730	1,439,167
41161PQU0	1,375,049	(47,134)	1,327,916	1,305,197	(22,719)	1,305,197	756,350
41161PTN3	157,318	-	157,318	150,864	(6,454)	150,864	82,976
41161PWB5	736,664	(20,632)	716,033	706,019	(10,014)	706,019	396,822
41164LAB5	1,502,039	(14,069)	1,487,970	1,393,572	(94,398)	1,393,572	710,171
43739EAP2	3,656,135	(135,787)	3,520,348	3,514,277	(6,072)	3,514,277	1,979,133
43739EBJ5	909,787	-	909,787	902,030	(7,756)	902,030	646,560
45071KDD3	272,280	(2,948)	269,332	231,518	(37,814)	231,518	234,530
45254NJG3	133,330	(827)	132,504	132,403	(101)	132,403	92,538
45254NJP3	19,098	4,976	24,074	20,302	(3,771)	20,302	14,683
45254NJV0	94,209	(1,146)	93,064	93,064	-	93,064	65,448
45254NX6	12,125	2,960	15,084	14,486	(598)	14,486	9,221
45254NKA4	12,944	988	13,931	13,103	(829)	13,103	9,132
45254NKD8	168,541	-	168,541	167,856	(685)	167,856	120,504
45254NKF3	356,849	(633)	356,216	356,216	-	356,216	233,229
45254NKX4	943,242	(1,615)	941,626	920,950	(20,676)	920,950	578,042
45254NNP8	1,963,182	(7,643)	1,955,539	1,890,545	(64,995)	1,890,545	1,214,860
45254NPA9	1,517,958	(5,773)	1,512,184	1,510,520	(1,665)	1,510,520	972,266
45254NPG6	60,746	8,841	69,587	47,462	(22,125)	47,462	26,147
45254NPU5	536,737	(5,178)	531,559	531,155	(404)	531,155	303,882
45254TMK7	35,373	17,489	52,862	51,298	(1,565)	51,298	19,988
45254TSM7	490,175	-	490,175	463,788	(26,387)	463,788	188,857
45254TTM6	763,927	425,020	1,188,946	1,173,608	(15,338)	1,173,608	807,352
45660L4P1	93,880	(20,230)	73,650	225	(73,426)	225	449
45660LAU3	33,816	-	33,816	29,705	(4,112)	29,705	30,577
45660LCN7	764,933	(48,401)	716,532	710,878	(5,654)	710,878	345,926
45660LGX1	22,366	(15,068)	7,298	3,544	(3,754)	3,544	5,889
45660LKW8	3,237,982	-	3,237,982	3,193,719	(44,263)	3,193,719	1,732,672
45660LVD8	4,556	550	5,106	2,362	(2,743)	2,362	3,409
45660LW96	285,298	(10,288)	275,010	254,315	(20,696)	254,315	145,510
45660LWD7	393,936	(99,149)	294,787	298,214	3,427	298,214	246,261
45660LYW3	407,417	(35,128)	372,289	339,555	(32,734)	339,555	180,019
45660N2J3	505,646	-	505,646	482,876	(22,770)	482,876	258,935
45660N5H4	708,606	-	708,606	659,474	(49,131)	659,474	438,341
45660N7R0	41,908	(3,184)	38,725	17,589	(21,136)	17,589	15,633
45660NQ24	570,098	(32,531)	537,566	537,713	146	537,713	434,821
45660NRB3	289,756	181,539	471,294	421,910	(49,385)	421,910	242,337
45660NS30	223,772	-	223,772	220,323	(3,449)	220,323	161,714
45660NT96	270,363	-	270,363	266,715	(3,648)	266,715	170,418
456612AC4	72,123	(3,882)	68,241	68,371	130	68,371	53,738
45661EAA2	33,427	(3,414)	30,012	30,012	-	30,012	23,572
45667WAA6	458,061	-	458,061	455,855	(2,205)	455,855	260,733
45667WAC2	25,552	-	25,552	27,485	1,932	27,485	22,565
464125AC7	278,816	(59,775)	219,041	193,425	(25,617)	193,425	205,581
466247XE8	750,190	(37,846)	712,343	672,871	(39,472)	672,871	440,481
46626CBS8	84,420	-	84,420	83,142	(1,277)	83,142	129,547
46627MBQ9	895,581	(2,268)	893,313	882,682	(10,631)	882,682	593,928
46627MCS4	726,949	(52,448)	674,501	651,019	(23,482)	651,019	448,387
466284AG1	407	(251)	156	3	(154)	3	2
466286AH4	2,179	(1,776)	403	40	(363)	40	89
525221EN3	1,181,126	(88,059)	1,093,067	1,093,298	232	1,093,298	412,037
525221GM3	260,154	(15,854)	244,300	244,300	-	244,300	128,858
525221HA8	2,305,830	(298,340)	2,007,490	2,007,369	(120)	2,007,369	1,203,556
525226AL0	110,348	(52,026)	58,322	49,830	(8,492)	49,830	5,565
525229AG5	143,732	(65,414)	78,318	67,660	(10,658)	67,660	55,383
52524VAG4	1,543,467	(69,583)	1,473,883	1,425,789	(48,094)	1,425,789	868,776
52524YAF0	1,483,997	(134,543)	1,349,454	1,323,958	(25,496)	1,323,958	718,349
550279AA1	525,883	(20,552)	505,330	477,639	(27,691)	477,639	303,708
55027BAA6	21,232	(1,528)	19,703	18,669	(1,035)	18,669	9,815
576433FP6	166,759	-	166,759	155,795	(10,963)	155,795	47,122
576433G42	473,939	(10,309)	463,630	459,611	(4,020)	459,611	228,379
576433GW0	129,900	-	129,900	95,596	(34,304)	95,596	32,823
576433NH5	257,546	(48,679)	208,866	198,322	(10,544)	198,322	113,828
576433WZ5	302,718	(3,201)	299,518	299,518	-	299,518	325,667
576444AA1	-	(27)	(27)	-	27	-	-
59020UAA3	26,706	(1,348)	25,357	25,400	43	25,400	23,869
59020UXN0	105,844	(47,097)	58,748	35,693	(23,055)	35,693	31,306
590212AB2	60,677	(249)	60,428	43,831	(16,597)	43,831	45,146
59024EAD9	198,642	28,158	226,799	160,379	(66,421)	160,379	147,230
59024UAB7	161,211	(98)	161,112	139,002	(22,110)	139,002	131,745
59024WAF4	116,974	(4,871)	112,103	112,103	-	112,103	6,185
617451DQ9	199,522	-	199,522	197,920	(1,603)	197,920	167,750
61750FAE0	56,779	1,428	58,207	43,850	(14,357)	43,850	34,962
61750MAB1	11,538	-	11,538	10,471	(1,067)	10,471	11,452
61750SAB8	96,821	(444)	96,377	85,807	(10,570)	85,807	89,727

NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost before Cumulative Adjustment	Cumulative Adjustment	Amortized Cost before OTTI	Projected Cash Flow	Recognized Other-than-temporary-impairments	Amortized Cost after OTTI	Fair Value
61751JAQ4	\$ 3,043	\$ 2,558	\$ 5,601	\$ 1,080	\$ (4,521)	\$ 1,080	\$ 3,752
61753KAB2	54,114	(86)	54,028	48,597	(5,432)	48,597	50,662
61753VAG7		346	346	120	(226)	120	406
61755FAE5	1,787	(678)	1,109	320	(789)	320	1,976
61915RAX4	129,561	-	129,561	72,121	(57,441)	72,121	91,018
61915RBB1	507,670	(35,449)	472,222	451,268	(20,953)	451,268	288,569
638728AC9	167,313	(3,938)	163,375	125,070	(38,305)	125,070	101,801
64352VQR5	745,906	(13,336)	732,570	545,736	(186,834)	545,736	506,496
65106FAB8	598,590	(2,344)	596,246	539,685	(56,561)	539,685	381,133
65106FAG7	64,652	(518)	64,134	11,100	(53,034)	11,100	37,644
65535VRH3	495,946	219,088	715,035	528,033	(187,002)	528,033	470,007
65535VRK6	239,103	(21,046)	218,056	159,998	(58,058)	159,998	109,110
65535VUS5	362,819	-	362,819	278,040	(84,779)	278,040	217,893
669884AF5	30,175	(25,610)	4,564	900	(3,664)	900	1,626
68383NCA9	1,155,079	(7,387)	1,147,692	1,109,129	(38,562)	1,109,129	756,864
68383NCU5	662,610	-	662,610	649,277	(13,333)	649,277	380,555
68383NDT7	970,451	(79,621)	890,830	890,988	159	890,988	483,525
68383NDW0	362,301	200,036	562,338	560,400	(1,938)	560,400	141,311
68402CAC8	150,131	-	150,131	117,917	(32,214)	117,917	112,582
69121PDX8	79,585	(1,039)	78,547	63,472	(15,075)	63,472	76,688
70069FHV2	196,529	250,208	446,737	445,173	(1,564)	445,173	125,852
74348UAL3	26,882	1,352,202	1,379,083	1,379,083	-	1,379,083	917,091
74922MAB7	129,940	56,052	185,992	177,535	(8,457)	177,535	103,548
74922MAC5	84,150	(12,341)	71,809	67,393	(4,416)	67,393	40,310
74924UAB7	1,280,375	(52,273)	1,228,102	1,208,281	(19,822)	1,208,281	1,125,045
74924YAH6	1,419	45	1,464	450	(1,014)	450	973
74927WAM6	39,348	13,514	52,863	52,822	(41)	52,822	53,413
74927XAM4	44,463	50,047	94,510	33,417	(61,092)	33,417	41,650
74951PBT4	210,830	155,306	366,137	190,917	(175,220)	190,917	219,715
74951PBV9	85,844	60,737	146,581	43,240	(103,341)	43,240	74,611
75114HAK3	409,002	124,111	533,113	488,301	(44,811)	488,301	136,757
75114NAA2	1,915,410	(30,379)	1,885,031	1,421,778	(463,253)	1,421,778	803,857
75114NAB0	205,033	118,811	323,844	236,258	(87,586)	236,258	140,718
75406AAB5	828,620	(11,204)	817,416	792,554	(24,862)	792,554	610,313
75970JAL0	9,174	9,997	19,170	8,340	(10,830)	8,340	15,783
75971EAK2	14,720	(1,447)	13,272	5,100	(8,172)	5,100	14,145
760985U33	20,799	11,995	32,794	32,588	(206)	32,588	10,808
76110GG62	1,102,561	(13,281)	1,089,280	1,089,280	-	1,089,280	841,516
76110GG70	380,858	(36,820)	344,038	344,142	104	344,142	294,330
76110GJ85	677,222	(13,159)	664,063	629,831	(34,231)	629,831	526,057
76110GZQ7	1,291,464	(14,327)	1,277,136	1,277,136	-	1,277,136	1,110,327
76110GZR5	440,943	(4,187)	436,756	436,830	74	436,830	391,571
76110H4M8	102,719	7,334	110,053	86,609	(23,444)	86,609	48,630
76110H5C9	41,131	(7,020)	34,111	14,570	(19,541)	14,570	8,598
76110HKX6	818,014	472,420	1,290,434	996,876	(293,559)	996,876	704,594
76110HKY4	122,401	122,027	244,428	97,123	(147,305)	97,123	88,503
761118FM5	1,495,135	-	1,495,135	1,358,710	(136,425)	1,358,710	964,195
761118FQ6	6,291	(4,038)	2,253	93	(2,160)	93	111
761118KU1	790,871	-	790,871	718,011	(72,860)	718,011	406,553
761118NN4	833,545	(43,129)	790,416	766,503	(23,913)	766,503	448,944
761118RJ9	74,581	(7,327)	67,253	65,170	(2,084)	65,170	32,772
761118RM2	2,122,482	(207,223)	1,915,260	1,880,073	(35,187)	1,880,073	955,565
761118WP9	1,802,220	(122,002)	1,680,219	1,509,506	(170,712)	1,509,506	844,586
761118WS3	224	337	561	18	(544)	18	17
76112BLZ1	79,953	278,803	358,757	358,133	(624)	358,133	130,850
76114GAL1	20,659	(3,093)	17,566	83	(17,483)	83	716
79549ASM2	85,161	-	85,161	86,687	1,526	86,687	57,903
79549ASN0	45,232	21,708	66,940	64,626	(2,314)	64,626	42,276
79549AYA1	103,944	170,987	274,932	251,975	(22,956)	251,975	115,070
79549AYB9	630	56,759	57,389	49,428	(7,961)	49,428	25,701
80557BAC8	898,177	(13,769)	884,408	595,511	(288,896)	595,511	350,735
81379EAA0	78,586	(1,093)	77,494	69,685	(7,808)	69,685	58,050
81879MAX7	9,160	1,566	10,726	3,120	(7,606)	3,120	5,685
84752CAE7	59,469	(2,916)	56,553	46,960	(9,593)	46,960	16,968
8635722A0	18,100	-	18,100	15,717	(2,384)	15,717	11,909
863579CB2	512,539	(8,860)	503,679	503,678	(0)	503,678	442,978
863579DV7	235,584	(6,826)	228,758	151,822	(76,937)	151,822	25,197
863579GG7	9,369	(3,474)	5,894	3,448	(2,446)	3,448	4,548
863579YR3	242,446	(2,433)	240,013	237,422	(2,591)	237,422	163,982
863579Z43	6,156	40,425	46,581	20,267	(26,314)	20,267	35,482
86358BAH5	1,721	(13)	1,707	400	(1,307)	400	639
86358EQJ8	789,632	(109,491)	680,142	610,737	(69,404)	610,737	212,161
86358R3Q8	372,748	155,398	528,146	519,907	(8,239)	519,907	307,372
86358RE86	1,722	1,060	2,782	2,786	4	2,786	335
86358RL88	30,871	(4,072)	26,799	26,799	-	26,799	17,542
86358RLG0	27,446	15,523	42,969	42,478	(491)	42,478	19,344
86358RUR6	11,969	35,811	47,781	2,663	(45,117)	2,663	7,986
86359A6A6	1,018,886	-	1,018,886	448,965	(569,921)	448,965	710,680
86359ACD3	115,200	(11,122)	104,079	110,711	6,633	110,711	90,501
86359ACE1	70,912	(6,025)	64,888	22,911	(41,976)	22,911	40,028
86359AEH2	43,314	21,659	64,973	42,739	(22,234)	42,739	8,938
86359ANH2	166,372	-	166,372	164,309	(2,063)	164,309	124,618
86359AXX6	558,921	-	558,921	399,238	(159,683)	399,238	335,847

NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost before Cumulative Adjustment	Cumulative Adjustment	Amortized Cost before OTTI	Projected Cash Flow	Recognized Other-than-temporary-impairments	Amortized Cost after OTTI	Fair Value
86359AZE6	\$ 187,376	\$ -	\$ 187,376	\$ 114,300	\$ (73,076)	\$ 114,300	\$ 87,364
86359BKF7	65,961	31,599	97,560	97,715	155	97,715	112,836
86359BLB5	260,629	(4,995)	255,634	255,816	182	255,816	218,773
86359BLQ2	472,102	261,861	733,963	734,673	710	734,673	1,042,413
86359BLS8	1,919	21,415	23,334	29,635	6,301	29,635	3,218
86359LRW1	1,923,483	(103,285)	1,820,198	1,772,730	(47,469)	1,772,730	1,020,347
86360KAF5	5,762,844	(370,291)	5,392,554	5,159,184	(233,370)	5,159,184	3,118,033
86361HAB0	1,101,997	(69,051)	1,032,945	1,033,268	323	1,033,268	743,705
86362HAH6	714	(396)	318	24	(294)	24	39
86363DAA9	1,324,658	(60,082)	1,264,576	1,212,309	(52,267)	1,212,309	655,518
86363HAB8	493,516	(22,103)	471,413	455,566	(15,847)	455,566	383,963
86363MAB7	215,432	(24,782)	190,649	171,965	(18,684)	171,965	102,615
872227AM5	15,221	(6,090)	9,132	2,760	(6,372)	2,760	22,521
87222EAJ7	7,048	5,464	12,512	3,161	(9,351)	3,161	19,763
88156UAW0	-	1,500	1,500	1,500	-	1,500	8,857
88157QAL2	64,895	(19,654)	45,242	43,985	(1,256)	43,985	55,548
885220FS7	1,564,929	-	1,564,929	1,562,963	(1,966)	1,562,963	1,349,680
92719UAM4	26,240	-	26,240	3,289	(22,951)	3,289	14,611
929227QB5	13,730	-	13,730	12,566	(1,164)	12,566	10,138
92922F4M7	476,252	(1,823)	474,430	474,430	-	474,430	341,031
92922F5T1	779,484	(6,855)	772,629	772,629	-	772,629	546,502
92922F7Q5	856,134	(14,448)	841,686	841,600	(85)	841,600	465,905
92922FB72	182,297	-	182,297	181,684	(613)	181,684	108,907
92922FTJ7	177,751	(5,850)	171,901	170,041	(1,859)	170,041	114,931
92922FWU8	427,154	-	427,154	419,866	(7,288)	419,866	222,318
92922FZF8	1,052,288	(5,705)	1,046,584	1,039,976	(6,607)	1,039,976	708,528
92925CBB7	433,971	(165)	433,805	427,407	(6,398)	427,407	280,504
92926SAE6	171,019	10,200	181,219	134,064	(47,155)	134,064	112,090
939335P90	3,417	-	3,417	622	(2,795)	622	2,633
9393363A9	21,574	-	21,574	15,571	(6,004)	15,571	16,304
9393365V1	40,962	(1,362)	39,600	38,320	(1,280)	38,320	32,715
939336U35	267,908	(17,618)	250,290	250,290	-	250,290	212,196
939336X65	1,946,524	-	1,946,524	1,935,273	(11,251)	1,935,273	1,208,239
93934FHC9	701,996	(61,735)	640,261	635,879	(4,382)	635,879	375,185
93934FJQ6	1,809,625	(196,662)	1,612,964	1,571,736	(41,228)	1,571,736	911,556
93934XAB9	339,857	(5,820)	334,037	273,635	(60,402)	273,635	274,931
93935AAE2	3,189	8,653	11,842	16,798	4,956	16,798	17,530
93936JAM4	38,047	8,713	46,760	217	(46,543)	217	9,276
9497EVAE2	1,041	700	1,741	625	(1,116)	625	1,081
94981PAG5	37,347	59,644	96,991	92,712	(4,279)	92,712	28,140
94983TAE0	1,356,248	(1,028)	1,355,220	1,344,325	(10,895)	1,344,325	1,150,155
94983VAC9	4,147,211	(445,771)	3,701,440	3,574,832	(126,608)	3,574,832	3,471,149
94983YAO2	768,030	-	768,030	760,605	(7,425)	760,605	618,929
94985JAG5	3,168,618	(150,151)	3,018,467	2,998,074	(20,393)	2,998,074	2,001,127
984582AA4	95,037	(2,128)	92,909	76,328	(16,581)	76,328	76,663
L26479NN8	227,886	(58,193)	169,693	139,030	(30,663)	139,030	298,371
L26480MN7	365,679	(236,017)	129,662	161,708	32,046	161,708	77,387
Totals	\$ 204,822,515	\$ (2,330,822)	\$ 202,491,693	\$ 190,828,972	\$ (11,662,721)	\$ 190,828,972	\$ 127,845,825

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Connecticut
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 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. 12/31/2004
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/01/2006
- 3.4 By what department or departments?
State of Connecticut Insurance Department
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
- 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
- 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control; %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), 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 OTS	6 FDIC	7 SEC
The MassMutual Trust Company, FSB	Enfield, CT			YES		
Centennial Asset Management Corporation	Centennial, CO					YES
MML Distributors, LLC	Springfield, MA					YES
MML Investors Services, Inc.	Springfield, MA					YES
OppenheimerFunds Distributor, Inc.	New York, NY					YES
Babson Capital Securities Inc.	Boston, MA					YES
MMLISI Financial Alliances, LLC	Springfield, MA					YES
Baring Asset Management, Inc.	Boston, MA					YES

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG, LLP. One Financial Plaza, Hartford, CT 06103
- 10. 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?
Isadore Jermyn, FIA, MAAA, Senior Vice President and Actuary, 1295 State Street, Springfield, MA 01111
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 11.11 Name of real estate holding company See 11.2
 - 11.12 Number of parcels involved 189
 - 11.13 Total book/adjusted carrying value \$ 90,421,603
- 11.2 If, yes provide explanation:
The company has investments in debt and equity securities in 189 companies, which own or hold real estate indirectly. The statement values at December 31, 2009 of debt and equity were \$ 84,637,520 & \$ 5,784,083, respectively.
- 12. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 13.1 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.
- 13.11 If the response to 13.1 is No, please explain:
.....
- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
.....
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).
.....

BOARD OF DIRECTORS

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.11 To directors or other officers.....\$
- 18.12 To stockholders not officers.....\$
- 18.13 Trustees, supreme or grand (Fraternal Only).....\$
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.21 To directors or other officers.....\$
- 18.22 To stockholders not officers.....\$
- 18.23 Trustees, supreme or grand (Fraternal Only).....\$
- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- 19.21 Rented from others.....\$
- 19.22 Borrowed from others.....\$
- 19.23 Leased from others.....\$
- 19.24 Other.....\$
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 20.2 If answer is yes,
- 20.21 Amount paid as losses or risk adjustment \$
- 20.22 Amount paid as expenses.....\$
- 20.23 Other amounts paid.....\$
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 329,475

INVESTMENT

- 22.1 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 22.3)..... Yes [] No [X]
- 22.2 If no, give full and complete information relating thereto:
 Certain bonds, stocks and short-term assets are held on our behalf, subject to our full control, at custodial banks.
- 22.3 For security 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 16 where this information is also provided)
- 22.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 22.5 If answer to 22.4 is YES, report amount of collateral.\$
- 22.6 If answer to 22.4 is NO, report amount of collateral.\$
- 23.1 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 19.1 and 22.3). Yes [X] No []
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Subject to repurchase agreements.....\$
- 23.22 Subject to reverse repurchase agreements.....\$ 299,539,055
- 23.23 Subject to dollar repurchase agreements.....\$
- 23.24 Subject to reverse dollar repurchase agreements.....\$
- 23.25 Pledged as collateral.....\$ 26,259,398
- 23.26 Placed under option agreements.....\$
- 23.27 Letter stock or other securities restricted as to sale.....\$ 10,333,736
- 23.28 On deposit with state or other regulatory body.....\$ 2,667,339
- 23.29 Other.....\$

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Securities restricted by contractual agreements	Various	10,333,736

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []
- 24.2 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.
- 25.1 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 [X] No []
- 25.2 If yes, state the amount thereof at December 31 of the current year.\$ 3,496,089

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

GENERAL INTERROGATORIES

26. 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 3, III Conducting Examinations, F - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 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
JP Chase Manhattan Bank	1 Chase Manhattan Plaza, 19th Floor, New York, NY 10005

26.02 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)

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

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

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

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
#106006	Babson Capital Management, LLC	1500 Main Street, Springfield, MA 01115

27.1 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]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2999 - Total		

27.3 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 2009 OF THE C.M. Life Insurance Company
GENERAL INTERROGATORIES

28. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	3,928,160,853	3,833,813,860	(94,346,993)
28.2 Preferred stocks	7,425,253	11,381,012	3,955,759
28.3 Totals	3,935,586,106	3,845,194,872	(90,391,234)

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

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

29.1 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 []

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

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

30.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [] No [X]

30.2 If no, list exceptions:

At 12/31/09, 13 issues did not meet the filing requirements of the Purposes and Procedures Manual. The majority of these issues currently lack one or more of the following: Valid cusip/PPN, audited financials and/or executed legal documentation. Exceptions totaled \$ 1,474,788 or 0.0336% of all assets.

OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 138,511

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

1 Name	2 Amount Paid
American Council of Life Insurers	40,797

32.1 Amount of payments for legal expenses, if any?\$ 648,442

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

1 Name	2 Amount Paid
Bingham McCutchen	196,278

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 118,198

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

1 Name	2 Amount Paid
US Chamber of Commerce	32,151

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	871,148,973	779,077,536
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	4,909,389,714	4,559,875,146
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$ 13,037,594

3.4 State the authority under which Separate Accounts are maintained:
Connecticut General Statutes, Section 33a-433 and 33a-459.

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

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

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

4.1 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 []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 67,450,239

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 450,276,208

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$

7.12 Stock \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
3YR RESET	NONE	N/A	N/A	717,435,868	10,424,857	Exhibit 5	N/A .....	.....
ANNUAL RATCHET	NONE	N/A	N/A	46,633,942	909,773	Exhibit 5	N/A .....	.....
ROP	NONE	N/A	N/A	989,512,045	9,474,163	Exhibit 5	N/A .....	.....

10. 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:

10.1 Amount of loss reserves established by these annuities during the current year? \$

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

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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.

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2009	2 2008	3 2007	4 2006	5 2005
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	45,670,252	48,855,868	51,620,535	54,122,906	56,734,242
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	1,870,125	2,436,338	3,244,762	4,057,150	5,036,745
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	114,639	115,136	122,983	124,131	126,927
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	47,655,016	51,407,343	54,988,280	58,304,186	61,897,914
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	19,193	339,578	402,795	648,532	1,367,117
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)		16,069	20,432	21,485	30,053
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	19,193	355,647	423,228	670,017	1,397,170
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	141,617,828	170,494,367	183,521,615	207,308,076	230,057,388
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	729,010,156	607,215,436	353,193,353	442,131,164	550,129,712
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	1,467,674	1,522,850	1,557,219	1,749,365	1,803,210
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	872,095,658	779,232,654	538,272,187	651,188,605	781,990,310
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	6,349,216,359	5,875,757,100	5,446,102,226	5,645,477,743	5,597,444,542
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	5,631,688,223	5,167,983,779	4,838,253,631	5,142,495,183	5,163,247,742
23. Aggregate life reserves (Page 3, Line 1)	5,111,973,969	4,789,187,213	4,617,317,703	4,995,253,223	4,998,687,931
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	16,800,979	8,856,667	7,590,270	10,007,031	28,282,676
26. Asset valuation reserve (Page 3, Line 24.1)	11,867,383	17,637,019	79,638,852	85,997,522	48,679,635
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)	715,028,136	705,273,321	605,348,595	500,482,560	431,696,800
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	450,361,841	178,870,646	(273,520,973)	94,782,507	413,730,695
Risk-Based Capital Analysis					
30. Total adjusted capital	729,428,173	725,465,630	689,259,795	592,623,199	486,248,662
31. Authorized control level risk - based capital	116,323,159	100,285,723	71,443,566	86,850,974	86,364,345
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	63.0	57.7	60.8	62.1	67.1
33. Stocks (Lines 2.1 and 2.2)	2.8	3.7	4.7	5.3	5.1
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	17.2	20.2	22.9	19.1	17.6
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.3	0.2	0.2	0.2	0.2
36. Cash, cash equivalents and short-term investments (Line 5)	7.4	6.8	1.7	6.4	4.6
37. Contract loans (Line 6)	3.0	3.0	3.1	2.7	2.4
38. Other invested assets (Line 7)	3.9	4.5	4.8	3.2	2.1
39. Receivables for securities (Line 8)	0.2	0.0	0.0	0.0	
40. Aggregate write-ins for invested assets (Line 9)	2.3	4.0	1.8	1.0	0.9
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	165,562,388	146,884,475	124,513,074	92,706,093	20,401,109
43. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	158,097,935	193,264,491	196,336,784	221,439,266	224,143,473
45. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated	145,053,716	144,989,048	152,303,575	180,429,918	56,842,355
48. Total of above Lines 42 to 47	468,714,039	485,138,014	473,153,433	494,575,277	301,386,937
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2) ..	166,182,032	160,277,490	115,178,284	138,300,713	154,943,734
50. Total admitted assets (Page 2, Line 26, Col. 3)	8,170,600,995	7,539,867,050	8,625,435,450	9,123,635,604	9,166,986,643
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	327,070,128	296,088,267	348,370,537	353,814,890	342,705,148
52. Realized capital gains (losses)	(59,211,814)	(65,496,774)	(38,711,428)	(31,994,675)	(37,098,484)
53. Unrealized capital gains (losses)	(128,878,957)	91,870,863	6,351,720	6,084,037	(25,830,356)
54. Total of above Lines 51, 52 and 53	138,979,358	322,462,356	316,010,829	327,904,252	279,776,308
Benefits and Reserve Increases (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	909,608,240	1,217,982,738	1,528,833,271	1,211,872,038	902,621,407
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	24,379,063	78,789,202	19,782,026	60,007,175	78,641,233
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
59. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
60. 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	10.3	11.6	16.9	16.3	17.0
61. 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	6.5	6.1	5.5	6.1	6.2
62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
64. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
68. Prior years' claim liability and reserve-health other than Group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)					
70. Ordinary - life (Col. 3)	60,311,510	19,691,554	70,923,857	63,816,069	23,803,331
71. Ordinary - individual annuities (Col. 4)	29,914,715	(36,547,193)	35,313,369	46,513,548	68,677,873
72. Ordinary-supplementary contracts (Col. 5)	724,222	644,722	831,349	874,704	658,603
73. Credit life (Col. 6)					
74. Group life (Col. 7)	2,525,337	1,295,670	96,686	1,423,987	1,866,789
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)					
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)					
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	93,475,784	(14,915,247)	107,165,260	112,628,307	95,006,595

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 2009 OF THE C.M. Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2009

NAIC Group Code 0435

LIFE INSURANCE

NAIC Company Code 93432

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	295,758,862		1,580,025		297,338,887
2. Annuity considerations	729,010,156				729,010,156
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,024,769,018		1,580,025		1,026,349,043
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	217,496,125		2,298,497		219,794,622
10. Matured endowments					
11. Annuity benefits	89,175,238				89,175,238
12. Surrender values and withdrawals for life contracts	779,853,748		47,487		779,901,235
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	858,601				858,601
15. Totals	1,087,383,712		2,345,984		1,089,729,696
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	134	30,535,669			1	792,911			135	31,328,581
17. Incurred during current year	964	214,992,260			5	1,505,586			969	216,497,846
Settled during current year:										
18.1 By payment in full	978	218,354,727			6	2,298,497			984	220,653,224
18.2 By payment on compromised claims	1								1	
18.3 Totals paid	979	218,354,727			6	2,298,497			985	220,653,224
18.4 Reduction by compromise	(1)	(100,000)							(1)	(100,000)
18.5 Amount rejected	1	100,000							1	100,000
18.6 Total settlements	979	218,354,727			6	2,298,497			985	220,653,224
19. Unpaid Dec. 31, current year (16+17-18.6)	119	27,173,203							119	27,173,203
POLICY EXHIBIT										
20. In force December 31, prior year	146,756	51,292,206,198	(a)		No. of Policies 18	115,136,443			146,774	51,407,342,641
21. Issued during year	15	19,193,255							15	19,193,255
22. Other changes to in force (Net)	(8,557)	(3,771,022,516)				(497,338)			(8,557)	(3,771,519,854)
23. In force December 31 of current year	138,214	47,540,376,937	(a)		18	114,639,106			138,232	47,655,016,043

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

ACCIDENT AND HEALTH INSURANCE

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			146,756	51,292,206			18	275	115,136	51,407,343
2. Issued during year			15	19,193						19,193
3. Reinsurance assumed										
4. Revived during year			77	30,662						30,662
5. Increased during year (net)			5						2,124	2,124
6. Subtotals, Lines 2 to 5			97	49,855					2,124	51,979
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			146,853	51,342,061			18	275	117,261	51,459,322
Deductions during year:										
10. Death			591	201,843			XXX	5	1,497	203,339
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry										
14. Surrender			3,097	1,382,274				5	600	1,382,874
15. Lapse			4,747	1,835,669				2	525	1,836,194
16. Conversion			120	53,996			XXX	XXX	XXX	53,996
17. Decreased (net)			84	327,902						327,902
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			8,639	3,801,684				12	2,622	3,804,306
21. In force end of year, (Line 9 minus Line 20)			138,214	47,540,377			18	263	114,639	47,655,016
22. Reinsurance ceded end of year	XXX		XXX	33,942,536	XXX		XXX	XXX	1,635	33,944,172
23. Line 21 minus Line 22	XXX		XXX	13,597,841	XXX	(b)	XXX	XXX	113,004	13,710,845
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

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

NONE

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 (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing				
28. Term policies - other			3,322	1,012,334
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	857,791
31. Totals, Lines 27 to 30			3,322	1,870,125
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	15	19,193	134,892	45,670,252
35. Totals (Lines 31 to 34)	15	19,193	138,214	47,540,377

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	19,193		47,540,377	
38. Credit Life (Group and Individual)				
39. Group			114,639	
40. Totals (Lines 36 to 39)	19,193		47,655,016	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	
---	--

NONE

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	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			39,673	9,786,378			1	295
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	39,673	(b) 9,786,378		(b)	1	(b) 295

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	111	239		
2. Issued during year	8	62		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	119	301		
Deductions during year:				
6. Decreased (net)	(4)	15		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	(4)	15		
9. In force end of year	123	286		
10. Amount on deposit	4,186,081	(a) 16,800,979		(a)
11. Income now payable	60	108		
12. Amount of income payable	(a) 438,560	(a) 4,091,647	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		108,870		
2. Issued during year		12,636		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		121,506		
Deductions during year:				
6. Decreased (net)		12,498		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		12,498		
9. In force end of year		109,008		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 10,946,564	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 4,796,219,698	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	(52,921,689)
2. Current year's realized pre-tax capital gains/(losses) of \$3,920,293 transferred into the reserve net of taxes of \$(8,643,480)	(4,723,186)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	.....
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(57,644,875)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(3,693,049)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(53,951,826)

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2009	(10,201,490)	6,508,441		(3,693,049)
2. 2010	(8,557,693)	229,238		(8,328,455)
3. 2011	(7,272,736)	(1,411,412)		(8,684,148)
4. 2012	(6,276,959)	(1,682,767)		(7,959,726)
5. 2013	(5,307,012)	(1,964,369)		(7,271,381)
6. 2014	(4,086,889)	(2,276,543)		(6,363,432)
7. 2015	(2,830,708)	(2,185,434)		(5,016,142)
8. 2016	(1,803,165)	(1,724,682)		(3,527,847)
9. 2017	(1,037,185)	(1,209,466)		(2,246,651)
10. 2018	(551,733)	(691,547)		(1,243,280)
11. 2019	(409,449)	(96,378)		(505,827)
12. 2020	(449,501)	191,489		(258,012)
13. 2021	(444,115)	192,159		(251,956)
14. 2022	(423,590)	197,970		(225,620)
15. 2023	(352,991)	200,247		(152,744)
16. 2024	(335,281)	202,237		(133,044)
17. 2025	(401,688)	186,533		(215,155)
18. 2026	(467,418)	153,542		(313,876)
19. 2027	(521,136)	118,658		(402,478)
20. 2028	(561,629)	80,762		(480,867)
21. 2029	(550,229)	40,974		(509,255)
22. 2030	(402,150)	20,567		(381,583)
23. 2031	(221,677)	23,599		(198,078)
24. 2032	(58,352)	25,584		(32,768)
25. 2033	57,856	28,688		86,544
26. 2034	135,186	31,864		167,050
27. 2035	155,120	30,348		185,468
28. 2036	136,861	24,069		160,930
29. 2037	87,578	17,790		105,368
30. 2038	30,486	10,988		41,474
31. 2039 and Later		3,663		3,663
32. Total (Lines 1 to 31)	(52,921,689)	(4,723,186)		(57,644,875)

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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	7,559,542		7,559,542		10,128,339	10,128,339	17,687,881
2. Realized capital gains/(losses) net of taxes - General Account	(37,035,581)	(4,584,452)	(41,620,033)	971,232	(6,147,204)	(5,175,971)	(46,796,004)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(4,258,170)	(941,046)	(5,199,215)	7,134,103	(6,573,018)	561,085	(4,638,130)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	9,480,934	2,586,741	12,067,674		1,379,859	1,379,859	13,447,533
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	(24,253,275)	(2,938,757)	(27,192,032)	8,105,335	(1,212,023)	6,893,312	(20,298,720)
9. Maximum reserve	45,411,219	7,711,026	53,122,245	1,783,472	31,417,864	33,201,336	86,323,581
10. Reserve objective	32,377,805	4,863,468	37,241,273	1,783,472	29,980,194	31,763,667	69,004,940
11. 20% of (Line 10 - Line 8)	11,326,216	1,560,445	12,886,661	(1,264,373)	6,238,444	4,974,071	17,860,732
12. Balance before transfers (Lines 8 + 11)	(12,927,059)	(1,378,312)	(14,305,371)	6,840,963	5,026,420	11,867,383	(2,437,988)
13. Transfers				(5,057,490)	5,057,490		XXX
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	12,927,059	1,378,312	14,305,371				14,305,371
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)				1,783,472	10,083,910	11,867,383	11,867,383

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	814,335,552	XXX	XXX	814,335,552	0.0000		0.0000		0.0000	
2.	1	Highest Quality	1,492,739,483	XXX	XXX	1,492,739,483	0.0004	597,096	0.0023	3,433,301	0.0030	4,478,218
3.	2	High Quality	1,277,356,496	XXX	XXX	1,277,356,496	0.0019	2,426,977	0.0058	7,408,668	0.0090	11,496,208
4.	3	Medium Quality	154,811,878	XXX	XXX	154,811,878	0.0093	1,439,750	0.0230	3,560,673	0.0340	5,263,604
5.	4	Low Quality	107,630,259	XXX	XXX	107,630,259	0.0213	2,292,525	0.0530	5,704,404	0.0750	8,072,269
6.	5	Lower Quality	57,521,828	XXX	XXX	57,521,828	0.0432	2,484,943	0.1100	6,327,401	0.1700	9,778,711
7.	6	In or Near Default	23,765,357	XXX	XXX	23,765,357	0.0000		0.2000	4,753,071	0.2000	4,753,071
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	3,928,160,853	XXX	XXX	3,928,160,853	XXX	9,241,291	XXX	31,187,518	XXX	43,842,082
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality	2,220,592	XXX	XXX	2,220,592	0.0019	4,219	0.0058	12,879	0.0090	19,985
12.	3	Medium Quality	3,335,388	XXX	XXX	3,335,388	0.0093	31,019	0.0230	76,714	0.0340	113,403
13.	4	Low Quality	894,794	XXX	XXX	894,794	0.0213	19,059	0.0530	47,424	0.0750	67,110
14.	5	Lower Quality	534,774	XXX	XXX	534,774	0.0432	23,102	0.1100	58,825	0.1700	90,912
15.	6	In or Near Default	439,703	XXX	XXX	439,703	0.0000		0.2000	87,941	0.2000	87,941
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset)	7,425,251	XXX	XXX	7,425,251	XXX	77,400	XXX	283,783	XXX	379,350
SHORT - TERM BONDS												
18.		Exempt Obligations	33,344,126	XXX	XXX	33,344,126	0.0000		0.0000		0.0000	
19.	1	Highest Quality	239,735,873	XXX	XXX	239,735,873	0.0004	95,894	0.0023	551,393	0.0030	719,208
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of lines 18 through 24)	273,079,999	XXX	XXX	273,079,999	XXX	95,894	XXX	551,393	XXX	719,208

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality	141,409,486	XXX	XXX	141,409,486	0.0004	56,564	0.0023	325,242	0.0030	424,228
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments	141,409,486	XXX	XXX	141,409,486	XXX	56,564	XXX	325,242	XXX	424,228
34.		Total (Lines 9 + 17 + 25 + 33)	4,350,075,589	XXX	XXX	4,350,075,589	XXX	9,471,149	XXX	32,347,935	XXX	45,364,869
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
36.		Residential Mortgages - Insured or Guaranteed	283,074,926		XXX	283,074,926	0.0003	84,922	0.0006	169,845	0.0010	283,075
37.		Residential Mortgages - All Other	4,824,767		XXX	4,824,767	0.0013	6,272	0.0030	14,474	0.0040	19,299
38.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
39.		Commercial Mortgages - All Other	785,055,838	(5,197,738)	XXX	779,858,100	0.0032 (a)	2,495,546	0.0060 (a)	4,679,149	0.0095 (a)	7,408,652
40.		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
41.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
42.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
44.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
46.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)	1,072,955,531	(5,197,738)	XXX	1,067,757,793	XXX	2,586,741	XXX	4,863,468	XXX	7,711,026
52.		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53.		Total Mortgage Loans on Real Estate (Line 51 + 52)	1,072,955,531	(5,197,738)	XXX	1,067,757,793	XXX	2,586,741	XXX	4,863,468	XXX	7,711,026

(a) Times the company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	2,571,978	XXX	XXX	2,571,978	0.0000		0.1939 (d)	498,706	0.1939 (d)	498,706
2.		Unaffiliated - Private	8,025,187	XXX	XXX	8,025,187	0.0000		0.1600	1,284,030	0.1600	1,284,030
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4.		Affiliated - Life with AVR	158,093,335	XXX	XXX	158,093,335	0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1300 (d)		0.1300 (d)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Mortgage Loans					(c)		(c)		(c)	
15.		Real Estate					(e)		(e)		(e)	
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
17.		Affiliated - All Other	4,600	XXX	XXX	4,600	0.0000		0.1600	736	0.1600	736
18.		Total Common Stock (Sum of Lines 1 through 17)(Page 2, Line 2.2, Net Admitted Asset)	168,695,100			168,695,100	XXX		XXX	1,783,472	XXX	1,783,472
REAL ESTATE												
19.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
20.		Investment Properties	16,193,814		1,853,440	18,047,254	0.0000		0.0750	1,353,544	0.0750	1,353,544
21.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22.		Total Real Estate (Sum of Lines 19 through 21)	16,193,814		1,853,440	18,047,254	XXX		XXX	1,353,544	XXX	1,353,544
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
24.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
25.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
26.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
27.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
28.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
29.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
30.		Total with Bond characteristics (Sum of Lines 23 through 29)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
31.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
32.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
33.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
34.	4	Low Quality	60,369,148	XXX	XXX	60,369,148	0.0213	1,285,863	0.0530	3,199,565	0.0750	4,527,686
35.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
36.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
37.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
38.		Total with Preferred Stock characteristics (Sum of Lines 31 through 37)	60,369,148	XXX	XXX	60,369,148	XXX	1,285,863	XXX	3,199,565	XXX	4,527,686
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
39.		Farm Mortgages			XXX		0.0063 (a)		0.0120 (a)		0.0190 (a)	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other	2,711,581		XXX	2,711,581	0.0032 (a)	8,677	0.0060 (a)	16,269	0.0095 (a)	25,760
44.		In Good Standing With Restructured Terms			XXX		0.2800 (b)		0.6200 (b)		1.0000 (b)	
Overdue, Not in Process:												
45.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
46.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
47.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
48.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
49.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
50.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
51.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
52.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
53.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
54.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
55.		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)	2,711,581		XXX	2,711,581	XXX	8,677	XXX	16,269	XXX	25,760

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
56.		Unaffiliated Public		XXX	XXX		0.0000		0.1300 (d)		0.1300 (d)	
57.		Unaffiliated Private	60,835,563	XXX	XXX	60,835,563	0.0000		0.1600	9,733,690	0.1600	9,733,690
58.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
59.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
60.		Affiliated Other – All Other	49,985,902	XXX	XXX	49,985,902	0.0000		0.1600	7,997,744	0.1600	7,997,744
61.		Total with Common Stock characteristics (Sum of Lines 56 through 60)	110,821,465	XXX	XXX	110,821,465	XXX		XXX	17,731,434	XXX	17,731,434
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
63.		Investment Properties	55,875,306	5,197,738	32,782,483	93,855,527	0.0000		0.0750	7,039,165	0.0750	7,039,165
64.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
65.		Total with Real Estate Characteristics (Lines 62 through 64)	55,875,306	5,197,738	32,782,483	93,855,527	XXX		XXX	7,039,165	XXX	7,039,165
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
67.		Non-guaranteed Federal Low Income Housing Tax Credit	10,362,624			10,362,624	0.0063	65,285	0.0120	124,351	0.0190	196,890
68.		State Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
69.		All Other Low Income Housing Tax Credit	733,853			733,853	0.0273	20,034	0.0600	44,031	0.0975	71,551
70.		Total LIHTC	11,096,477			11,096,477	XXX	85,319	XXX	168,383	XXX	268,441
ALL OTHER INVESTMENTS												
71.		Other Invested Assets – Schedule BA	3,629,496	XXX		3,629,496	0.0000		0.1300	471,834	0.1300	471,834
72.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
73.		Total All Other (Sum of Lines 71 + 72)	3,629,496	XXX		3,629,496	XXX		XXX	471,834	XXX	471,834
74.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	244,503,473	5,197,738	32,782,483	282,483,694	XXX	1,379,859	XXX	28,626,650	XXX	30,064,320

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

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

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
CDXNA14	R		Credit Default Indices	2	3,000,000	5,700	17,400	27,000
524660F # 9	R	524660-F#-9	Leggett & Platt, Inc. - Note	2	2,150,000	4,085	12,470	19,350
	CN	606935-AH-7	Merrill Lynch Countrywide Mtg/Series 2006-1 Class A4 REID	1	3,011,115			
	CN	61746W-ZA-1	Morgan Stanley Dean Witter/Series 2003 TOP9 Class A2 REID	1	2,196,782			
0199999. Subtotal Default Component - Other Than Mortgage					10,357,897	9,785	29,870	46,350
0599999 - Total					10,357,897	9,785	29,870	46,350

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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.

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
70037600	0227316	AZ	2008	100,000			Company claims no insurance in force. Suit against Company dismissed.
	0199999. Death Claims - Ordinary			100,000			XXX
	0299999. Death Claims - Credit						XXX
	0399999. Death Claims - Group						XXX
	0499999. Death Claims - Industrial						XXX
	0599999. Death Claims - Disposed Of			100,000			XXX
	0699999. Additional Accidental Death Benefits-Ordinary						XXX
	0799999. Additional Accidental Death Benefits-Credit						XXX
	0899999. Additional Accidental Death Benefits-Group						XXX
	0999999. Additional Accidental Death Benefits-Industrial						XXX
	1099999. Additional Accidental Death Benefits Claims - Disposed Of						XXX
	1199999. Disability Benefits Claims - Ordinary						XXX
	1299999. Disability Benefits Claims - Credit						XXX
	1399999. Disability Benefits Claims - Group						XXX
	1499999. Disability Benefits Claims - Industrial						XXX
	1599999. Disability Benefits Claims - Disposed Of						XXX
	1699999. Matured Endowments Claims - Ordinary						XXX
	1799999. Matured Endowments Claims - Credit						XXX
	1899999. Matured Endowments Claims - Group						XXX
	1999999. Matured Endowments Claims - Industrial						XXX
	2099999. Matured Endowments Claims - Disposed Of						XXX
	2199999. Annuities with Life Contingencies-Ordinary						XXX
	2299999. Annuities with Life Contingencies-Credit						XXX
	2399999. Annuities with Life Contingencies-Group						XXX
	2499999. Annuities with Life Contingencies-Industrial						XXX
	2599999. Annuities with Life Contingency Claims - Disposed Of						XXX
	2699999. Claims Disposed of During Current Year			100,000			XXX
	2799999. Death Claims - Ordinary						XXX
	2899999. Death Claims - Credit						XXX
	2999999. Death Claims - Group						XXX
	3099999. Death Claims - Industrial						XXX
	3199999. Death Claims - Resisted						XXX
	3299999. Additional Accidental Death Benefits-Ordinary						XXX
	3399999. Additional Accidental Death Benefits-Credit						XXX
	3499999. Additional Accidental Death Benefits-Group						XXX
	3599999. Additional Accidental Death Benefits-Industrial						XXX
	3699999. Additional Accidental Death Benefits Claims - Resisted						XXX
	3799999. Disability Benefits Claims - Ordinary						XXX
	3899999. Disability Benefits Claims - Credit						XXX
	3999999. Disability Benefits Claims - Group						XXX
	4099999. Disability Benefits Claims - Industrial						XXX
	4199999. Disability Benefits Claims - Resisted						XXX
	4299999. Matured Endowments Claims - Ordinary						XXX
	4399999. Matured Endowments Claims - Credit						XXX
	4499999. Matured Endowments Claims - Group						XXX

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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.

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
4599999.	Matured Endowments Claims - Industrial						XXX
4699999.	Matured Endowments Claims - Resisted						XXX
4799999.	Annuities with Life Contingencies-Ordinary						XXX
4899999.	Annuities with Life Contingencies-Credit						XXX
4999999.	Annuities with Life Contingencies-Group						XXX
5099999.	Annuities with Life Contingencies-Industrial						XXX
5199999.	Annuities with Life Contingencies Claims - Resisted						XXX
5299999.	Claims Resisted During Current Year						XXX
5399999.	Totals			100,000			XXX

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

Schedule S - Part 1 - Section 1

N O N E

Schedule S - Part 1 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
65935	04-1590850	01/01/1985	Massachusetts Mutual Life Insurance	Springfield, MA	3,940,928	4,860,344
65935	04-1590850	01/01/2000	Massachusetts Mutual Life Insurance	Springfield, MA		3,367,000
65935	04-1590850	01/01/2002	Massachusetts Mutual Life Insurance	Springfield, MA	598,540	2,940,000
0199999. Life and Annuity - Affiliates					4,539,468	11,167,344
60895	35-0145825	09/08/1997	American United Life (AM85)	Indianapolis, IN	24,993	84,179
60895	35-0145825	09/01/1998	American United Life (AM87)	Indianapolis, IN	257,011	222,512
60895	35-0145825	09/24/1999	American United Life (AMB1)	Indianapolis, IN		130,492
80659	38-0397420	09/24/1999	Canada Life Assurance Co. (CRB1)	Greenwood Village, CO		65,247
68276	48-1024691	09/08/1997	Employers Reassurance Corp. (ER85)	Mission, KS	15,003	54,209
68276	48-1024691	09/24/1999	Employers Reassurance Corp. (ERB1)	Mission, KS		163,144
68276	48-1024691	09/01/2001	Employers Reassurance Corp. (ERB2)	Mission, KS		15,324
86258	13-2572994	03/01/1996	General Re Life Corp. (CL44)	Stamford, CT	75,000	
86258	13-2572994	09/01/1998	General Re Life Corp. (CL87)	Stamford, CT	241,927	181,099
65676	35-0472300	09/01/1998	Lincoln National Life Ins. Co. (LI187)	Greensboro, NC	128,621	139,831
65676	35-0472300	03/29/1993	Lincoln National Life Ins. Co. (LN36)	Greensboro, NC		62,505
66346	58-0828824	11/01/1980	Munich American Reassurance (CN41)	Atlanta, GA		39,351
66346	58-0828824	09/08/1997	Munich American Reassurance (CN85)	Atlanta, GA		54,209
66346	58-0828824	09/01/1998	Munich American Reassurance (MA87)	Atlanta, GA	155,579	181,099
66346	58-0828824	09/16/1996	Munich American Reassurance (MAA1)	Atlanta, GA	233,442	580,658
66346	58-0828824	04/01/1997	Munich American Reassurance (MAA7)	Atlanta, GA	89,304	303,952
66346	58-0828824	09/24/1999	Munich American Reassurance (MAB1)	Atlanta, GA		130,492
66346	58-0828824	03/31/2004	Munich American Reassurance (MAB2)	Atlanta, GA		362,173
93572	43-1235868	03/01/1996	RGA Reinsurance Co. (AL44)	Chesterfield, MO	75,000	
93572	43-1235868	10/01/1976	RGA Reinsurance Co. (AL95)	Chesterfield, MO		250,000
93572	43-1235868	09/16/1996	RGA Reinsurance Co. (ALA1)	Chesterfield, MO	328,785	674,632
93572	43-1235868	04/01/1997	RGA Reinsurance Co. (ALA7)	Chesterfield, MO	44,652	151,977
93572	43-1235868	09/01/2001	RGA Reinsurance Co. (ALB2)	Chesterfield, MO		15,324
93572	43-1235868	09/01/1986	RGA Reinsurance Co. (GA24)	Chesterfield, MO		265,734
93572	43-1235868	03/29/1993	RGA Reinsurance Co. (GA39)	Chesterfield, MO		49,995
93572	43-1235868	02/14/1983	RGA Reinsurance Co. (RG13)	Chesterfield, MO	44,551	48,337
93572	43-1235868	09/14/1981	RGA Reinsurance Co. (RG22)	Chesterfield, MO	603,698	299,991
93572	43-1235868	09/01/1998	RGA Reinsurance Co. (RG87)	Chesterfield, MO	207,501	222,512
93572	43-1235868	09/16/1996	RGA Reinsurance Co. (RGA1)	Chesterfield, MO	231,700	580,660
93572	43-1235868	11/01/2004	RGA Reinsurance Co. (RGB2)	Chesterfield, MO		298,174
87017	62-1003368	09/24/1999	SCOR Global Life Re Ins Co of TX (GGB1)	Plano, TX		97,898
87017	62-1003368	09/01/2001	SCOR Global Life Re Ins Co of TX (GGB2)	Plano, TX		15,324
64688	75-6020048	09/01/2001	SCOR Global Life US Re Ins Co (SCB2)	Plano, TX		208,443
87572	23-2038295	02/29/2004	Scottish Re (US) Inc (STB2)	Charlotte, NC		247,265
68713	84-0499703	03/29/1993	Security Life of Denver Ins. Co. (SD37)	Atlanta, GA		62,505
68713	84-0499703	11/01/1990	Security Life of Denver Ins. Co. (SL08)	Atlanta, GA	400,000	
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SL44)	Atlanta, GA	75,000	
68713	84-0499703	09/01/1998	Security Life of Denver Ins. Co. (SL87)	Atlanta, GA	118,856	139,824
68713	84-0499703	09/16/1996	Security Life of Denver Ins. Co. (SLA1)	Atlanta, GA	308,841	674,632
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (LF85)	Armonk, NY	19,998	69,194
82627	06-0839705	03/29/1993	Swiss Re Life & Health America (LR38)	Armonk, NY		49,995
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (NO44)	Armonk, NY	75,000	
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (NO85)	Armonk, NY	15,003	54,209
82627	06-0839705	09/16/1996	Swiss Re Life & Health America (NOA1)	Armonk, NY	493,530	674,632
82627	06-0839705	04/01/1997	Swiss Re Life & Health America (NOA7)	Armonk, NY	44,652	151,977
82627	06-0839705	09/01/2001	Swiss Re Life & Health America (NOB2)	Armonk, NY		88,601
70688	36-6071399	09/01/1986	Transamerica Financial Life Ins. Co. (TA23)	Purchase, NY		132,868
0299999. Life and Annuity - Non-Affiliates					4,307,647	8,295,179
0399999. Totals - Life and Annuity					8,847,115	19,462,523
0699999. Totals - Accident and Health						
0799999 Totals - Life, Annuity and Accident and Health					8,847,115	19,462,523

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
65935	04-1590850	01/01/1985	Massachusetts Mutual Life Insurance	Springfield, MA	MCO/I	2,028,440,794			14,339,802			246,333,220	
65935	04-1590850	01/01/2000	Massachusetts Mutual Life Insurance	Springfield, MA	CO/I	3,973,716,929	341,769,315	309,533,482	22,348,897				
65935	04-1590850	01/01/2002	Massachusetts Mutual Life Insurance	Springfield, MA	CO/I	4,172,805,657	378,862,924	397,867,847	41,303,635				
65935	04-1590850	01/01/1985	Massachusetts Mutual Life Insurance	Springfield, MA	OTH/I				182,600				
0199999. Authorized General Account, Affiliates						10,174,963,380	720,632,239	707,401,329	78,174,934			246,333,220	
60895	35-0145825	04/01/1994	American United Life (AM55)	Indianapolis, IN	YRT/I	3,654,537	114,002	118,491	128,176				
60895	35-0145825	05/01/1994	American United Life (AM79)	Indianapolis, IN	YRT/I	21,437,321	367,070	355,008	146,109				
60895	35-0145825	04/01/1994	American United Life (AM81)	Indianapolis, IN	YRT/I	385,823	14,106	13,255	15,665				
60895	35-0145825	09/08/1997	American United Life (AM85)	Indianapolis, IN	YRT/I	181,304,780	878,362	1,348,655	317,154				
60895	35-0145825	09/01/1998	American United Life (AM87)	Indianapolis, IN	YRT/I	672,278,574	2,871,770	2,974,702	1,271,124				
60895	35-0145825	09/24/1999	American United Life (AMB1)	Indianapolis, IN	YRT/I	204,592,490	2,451,144	2,321,766	1,040,773				
60895	35-0145825	09/01/1999	American United Life (AMC1)	Indianapolis, IN	YRT/I	453,239	6,676	6,231	1,909				
60895	35-0145825	09/08/1997	American United Life (AU75)	Indianapolis, IN	YRT/I	8,773,164	38,034	71,865	20,320				
80659	38-0397420	09/01/1984	Canada Life Assurance Co. (CR82)	Greenwood Village, CO	YRT/I	1,882,218	24,943	27,380	38,111				
80659	38-0397420	03/01/1996	Canada Life Assurance Co. (CR83)	Greenwood Village, CO	YRT/I	18,501,084	468,749	559,987	232,931				
80659	38-0397420	09/24/1999	Canada Life Assurance Co. (CRB1)	Greenwood Village, CO	YRT/I	196,415,036	1,704,976	1,628,189	719,659				
80659	38-0397420	09/01/1999	Canada Life Assurance Co. (CRC1)	Greenwood Village, CO	YRT/I	453,239	6,676	6,231	2,181				
68276	48-1024691	09/16/1996	Employers Reassurance Corp. (ER68)	Mission, KS	YRT/I	32,049,302	145,955	157,155	69,636				
68276	48-1024691	09/08/1997	Employers Reassurance Corp. (ER74)	Mission, KS	YRT/I	5,266,432	22,834	43,144	13,273				
68276	48-1024691	09/08/1997	Employers Reassurance Corp. (ER85)	Mission, KS	YRT/I	108,833,884	528,058	810,381	206,650				
68276	48-1024691	11/15/1997	Employers Reassurance Corp. (ER98)	Mission, KS	YRT/I	14,512,604	296,756	670,824	109,520				
68276	48-1024691	09/24/1999	Employers Reassurance Corp. (ERB1)	Mission, KS	YRT/I	222,783,268	2,672,157	2,531,556	1,146,440				
68276	48-1024691	09/01/2001	Employers Reassurance Corp. (ERB2)	Mission, KS	YRT/I	155,834,234	1,941,977	1,817,079	672,146				
68276	48-1024691	09/01/1999	Employers Reassurance Corp. (ER1)	Mission, KS	YRT/I	453,239	6,676	6,231	2,045				
68276	48-1024691	11/19/2001	Employers Reassurance Corp. (ERD1)	Mission, KS	YRT/I	11,446,980	251,388	209,071	38,494				
86258	13-2572994	05/01/1994	General Re Life Corp. (CL29)	Stamford, CT	YRT/I	60,124,761	934,900	1,473,917	294,817				
86258	13-2572994	03/01/1996	General Re Life Corp. (CL30)	Stamford, CT	YRT/I	204,164,962	2,542,949	2,457,283	1,625,326				
86258	13-2572994	07/01/1972	General Re Life Corp. (CL31)	Stamford, CT	YRT/I	14,506,034	325,616	300,510	562,725				
86258	13-2572994	03/01/1996	General Re Life Corp. (CL44)	Stamford, CT	YRT/I	216,783,194	2,856,874	2,829,305	1,879,424				
86258	13-2572994	09/01/1998	General Re Life Corp. (CL87)	Stamford, CT	YRT/I	509,855,159	2,165,809	2,242,901	1,027,720				
86258	13-2572994	09/01/1999	General Re Life Corp. (CLC1)	Stamford, CT	YRT/I	453,239	6,676	6,231	2,556				
86258	13-2572994	09/01/1976	General Re Life Corp. (C001)	Stamford, CT	YRT/I	3,016,027	40,244	37,813	36,969				
86258	13-2572994	03/07/1994	General Re Life Corp. (C047)	Stamford, CT	YRT/I	2,259,638	17,069	19,537	26,034				
86258	13-2572994	03/01/1996	General Re Life Corp. (C061)	Stamford, CT	YRT/I	7,172,864	64,486	61,227	61,602				
86258	13-2572994	09/16/1996	General Re Life Corp. (C071)	Stamford, CT	YRT/I	24,044,269	109,502	117,908	55,677				
86258	13-2572994	01/01/2005	General Re Life Corp. (C084)	Stamford, CT	YRT/I	199,901	4,120	3,656	1,652				
97071	13-3126819	02/01/1992	General USA Life Reassurance (BA75)	Kansas City, MO	YRT/I	944,932	562	544	1,400				
97071	13-3126819	05/01/2001	General USA Life Reassurance (BA97)	Kansas City, MO	YRT/I	24,153	95	88	78				
97071	13-3126819	03/28/2000	General USA Life Reassurance (BM84)	Kansas City, MO	YRT/I	299,851	6,180	5,483	1,536				
88340	59-2859797	03/01/1981	Hannover Life Reassurance (HA96)	Orlando, FL	YRT/I	764,025	12,843	11,661	20,077				
65676	35-0472300	12/01/1964	Lincoln National Life Ins. Co. (LI51)	Greensboro, NC	YRT/I	350,393	6,668	22,227	11,353				
65676	35-0472300	01/05/1983	Lincoln National Life Ins. Co. (LI54)	Greensboro, NC	YRT/I	102,945,402	2,342,146	3,329,699	1,099,427				
65676	35-0472300	09/01/1998	Lincoln National Life Ins. Co. (LI87)	Greensboro, NC	YRT/I	340,308,985	1,445,711	1,497,206	683,692				
65676	35-0472300	09/01/1999	Lincoln National Life Ins. Co. (LIC1)	Greensboro, NC	YRT/I	453,239	6,676	6,231	2,113				
65676	35-0472300	11/19/2001	Lincoln National Life Ins. Co. (LID1)	Greensboro, NC	YRT/I	13,697,061	204,192	168,171	29,640				
65676	35-0472300	01/05/1983	Lincoln National Life Ins. Co. (LIN16)	Greensboro, NC	YRT/I	222,973	5,426	4,893	5,076				
65676	35-0472300	03/29/1993	Lincoln National Life Ins. Co. (LN36)	Greensboro, NC	YRT/I	53,946,092	281,009	276,768	202,048				
65676	35-0472300	09/16/1996	Lincoln National Life Ins. Co. (LN72)	Greensboro, NC	YRT/I	16,024,729	72,966	78,582	39,473				
66346	58-0828824	01/01/1988	Munich American Reassurance (CA26)	Atlanta, GA	YRT/I	1,157,346	5,545	5,625	3,516				
66346	58-0828824	03/01/1996	Munich American Reassurance (CA65)	Atlanta, GA	YRT/I	4,756,120	20,070	18,362	8,662				
66346	58-0828824	09/16/1996	Munich American Reassurance (CA69)	Atlanta, GA	YRT/I	32,049,302	145,955	157,155	73,438				
66346	58-0828824	09/08/1997	Munich American Reassurance (CA76)	Atlanta, GA	YRT/I	5,266,432	22,834	43,144	13,112				
66346	58-0828824	03/28/2000	Munich American Reassurance (CA84)	Atlanta, GA	YRT/I	299,851	6,180	5,483	1,536				
66346	58-0828824	05/01/1994	Munich American Reassurance (CN40)	Atlanta, GA	YRT/I	7,310,837	2,754	2,311	1,189				
66346	58-0828824	11/01/1980	Munich American Reassurance (CN41)	Atlanta, GA	YRT/I	29,199,603	334,846	338,783	478,121				
66346	58-0828824	01/01/1988	Munich American Reassurance (CN42)	Atlanta, GA	YRT/I	203,543,063	1,250,925	1,298,549	835,136				

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	8 Reserve Credit Taken		10 Premiums	11 Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
66346	58-0828824	03/01/1996	Munich American Reassurance (CN43)	Atlanta, GA	YRT/I	39,583,275	313,305	280,114	108,649				
66346	58-0828824	09/08/1997	Munich American Reassurance (CN85)	Atlanta, GA	YRT/I	108,835,243	528,062	810,392	204,002				
66346	58-0828824	09/01/1998	Munich American Reassurance (MA87)	Atlanta, GA	YRT/I	509,855,159	2,165,809	2,242,901	976,933				
66346	58-0828824	10/01/1994	Munich American Reassurance (MA91)	Atlanta, GA	YRT/I	34,201,767	375,242	350,489	168,109				
66346	58-0828824	05/01/2001	Munich American Reassurance (MA97)	Atlanta, GA	YRT/I	48,305	191	177	145				
66346	58-0828824	09/16/1996	Munich American Reassurance (MAA1)	Atlanta, GA	YRT/I	1,810,169,659	8,907,381	8,524,062	3,092,352				
66346	58-0828824	04/01/1997	Munich American Reassurance (MAA7)	Atlanta, GA	YRT/I	617,896,649	4,467,819	4,270,702	1,814,899				
66346	58-0828824	09/24/1999	Munich American Reassurance (MAB1)	Atlanta, GA	YRT/I	392,832,550	3,410,040	3,256,456	1,403,516				
66346	58-0828824	03/31/2004	Munich American Reassurance (MAB2)	Atlanta, GA	YRT/I	243,829,255	3,459,000	3,541,412	1,231,220				
66346	58-0828824	09/01/1999	Munich American Reassurance (MAC1)	Atlanta, GA	YRT/I	453,239	6,676	6,231	2,659				
66346	58-0828824	03/31/2004	Munich American Reassurance (MAD1)	Atlanta, GA	YRT/I	25,737,795	219,432	176,615	28,944				
66346	58-0828824	03/31/2004	Munich American Reassurance (MAB4)	Atlanta, GA	YRT/I	399,802	8,240	7,311	2,211				
66346	58-0828824	05/01/2004	Munich American Reassurance (MUJ2)	Atlanta, GA	YRT/I	512,499	908	1,298	477				
66346	58-0828824	05/01/2004	Munich American Reassurance (MUJ3)	Atlanta, GA	YRT/I	971,520	2,634	2,430	1,135				
66346	58-0828824	05/01/2004	Munich American Reassurance (MUJ4)	Atlanta, GA	YRT/I	149,371	172	159	72				
66346	58-0828824	01/01/2005	Munich American Reassurance (MUJ5)	Atlanta, GA	YRT/I	2,332,359	3,258	3,052	1,245				
66346	58-0828824	01/01/2005	Munich American Reassurance (MUJ6)	Atlanta, GA	YRT/I	243,431	1,044	998	587				
66346	58-0828824	01/01/2005	Munich American Reassurance (MUJ7)	Atlanta, GA	YRT/I	647,816	797	738	296				
66346	58-0828824	05/23/2005	Munich American Reassurance (MUL1)	Atlanta, GA	YRT/I	612,407	19,835	18,436	4,506				
93572	43-1235868	03/01/1996	RGA Reinsurance Co. (AL44)	Chesterfield, MO	YRT/I	223,908,378	2,907,864	2,878,746	2,077,422				
93572	43-1235868	05/01/1994	RGA Reinsurance Co. (AL93)	Chesterfield, MO	YRT/I	35,772,694	1,613,680	1,530,327	570,385				
93572	43-1235868	01/01/1974	RGA Reinsurance Co. (AL94)	Chesterfield, MO	YRT/I	49,965	361	332	816				
93572	43-1235868	10/01/1976	RGA Reinsurance Co. (AL95)	Chesterfield, MO	YRT/I	102,461,932	1,226,009	1,232,235	723,778				
93572	43-1235868	05/01/2001	RGA Reinsurance Co. (AL97)	Chesterfield, MO	YRT/I	48,327	191	177	140				
93572	43-1235868	09/16/1996	RGA Reinsurance Co. (ALA1)	Chesterfield, MO	YRT/I	2,412,847,926	11,871,726	11,360,581	4,126,285				
93572	43-1235868	04/01/1997	RGA Reinsurance Co. (ALA7)	Chesterfield, MO	YRT/I	304,970,611	2,203,455	2,107,487	1,020,293				
93572	43-1235868	09/01/2001	RGA Reinsurance Co. (ALB2)	Chesterfield, MO	YRT/I	134,980,679	1,757,713	1,643,534	617,428				
93572	43-1235868	11/19/2001	RGA Reinsurance Co. (ALD1)	Chesterfield, MO	YRT/I	10,102,249	199,466	165,538	31,269				
93572	43-1235868	03/01/1996	RGA Reinsurance Co. (AZ62)	Chesterfield, MO	YRT/I	7,172,864	64,486	61,227	65,097				
93572	43-1235868	09/14/1981	RGA Reinsurance Co. (GA11)	Chesterfield, MO	YRT/I	7,128,566	51,523	56,765	44,584				
93572	43-1235868	01/01/1984	RGA Reinsurance Co. (GA18)	Chesterfield, MO	YRT/I	6,904,782	50,486	51,771	58,435				
93572	43-1235868	09/01/1986	RGA Reinsurance Co. (GA24)	Chesterfield, MO	YRT/I	89,823,109	620,483	591,783	583,769				
93572	43-1235868	03/29/1993	RGA Reinsurance Co. (GA39)	Chesterfield, MO	YRT/I	43,149,072	224,744	221,342	158,637				
93572	43-1235868	03/29/1993	RGA Reinsurance Co. (GA43)	Chesterfield, MO	YRT/I	9,830,678	62,733	59,302	49,145				
93572	43-1235868	03/28/2000	RGA Reinsurance Co. (GA84)	Chesterfield, MO	YRT/I	399,802	8,240	7,311	2,560				
93572	43-1235868	05/01/2004	RGA Reinsurance Co. (GAJ2)	Chesterfield, MO	YRT/I	205,000	363	521	227				
93572	43-1235868	05/01/2004	RGA Reinsurance Co. (GAJ3)	Chesterfield, MO	YRT/I	388,609	1,055	971	511				
93572	43-1235868	05/01/2004	RGA Reinsurance Co. (GAJ4)	Chesterfield, MO	YRT/I	59,749	69	65	32				
93572	43-1235868	01/01/2005	RGA Reinsurance Co. (GAJ6)	Chesterfield, MO	YRT/I	97,372	418	399	210				
93572	43-1235868	01/01/2005	RGA Reinsurance Co. (GAJ7)	Chesterfield, MO	YRT/I	259,126	319	295	119				
93572	43-1235868	05/23/2005	RGA Reinsurance Co. (GAL3)	Chesterfield, MO	YRT/I	823,678	2,183	2,409	2,351				
93572	43-1235868	10/01/1976	RGA Reinsurance Co. (NC02)	Chesterfield, MO	YRT/I	2,478,398	14,620	23,329	10,467				
93572	43-1235868	03/29/1993	RGA Reinsurance Co. (NC40)	Chesterfield, MO	YRT/I	12,290,585	78,439	74,158	60,718				
93572	43-1235868	01/01/1983	RGA Reinsurance Co. (RG12)	Chesterfield, MO	YRT/I	56,861,948	854,091	811,290	1,194,856				
93572	43-1235868	02/14/1983	RGA Reinsurance Co. (RG13)	Chesterfield, MO	YRT/I	33,337,996	9,595	8,759	957,918				
93572	43-1235868	02/01/1994	RGA Reinsurance Co. (RG20)	Chesterfield, MO	YRT/I	6,459,260	58,979	52,366	96,642				
93572	43-1235868	09/14/1981	RGA Reinsurance Co. (RG22)	Chesterfield, MO	YRT/I	496,195,403	4,432,695	4,383,348	3,101,062				
93572	43-1235868	05/01/1994	RGA Reinsurance Co. (RG26)	Chesterfield, MO	YRT/I	76,443,499	2,550,761	2,724,043	961,263				
93572	43-1235868	02/01/1994	RGA Reinsurance Co. (RG27)	Chesterfield, MO	YRT/I	3,791,327	30,074	27,008	55,775				
93572	43-1235868	02/01/1994	RGA Reinsurance Co. (RG39)	Chesterfield, MO	YRT/I	3,318,272	55,824	51,538	58,207				
93572	43-1235868	04/15/2004	RGA Reinsurance Co. (RG43)	Chesterfield, MO	YRT/I	4,738,427	35,587	32,261	23,603				
93572	43-1235868	04/01/1994	RGA Reinsurance Co. (RG55)	Chesterfield, MO	YRT/I	7,433,765	229,289	238,160	152,249				
93572	43-1235868	02/01/1994	RGA Reinsurance Co. (RG59)	Chesterfield, MO	YRT/I	340,000	1,448	1,323	2,180				
93572	43-1235868	04/01/1996	RGA Reinsurance Co. (RG71)	Chesterfield, MO	YRT/I	3,037,866	82,672	77,211	55,619				
93572	43-1235868	09/01/1998	RGA Reinsurance Co. (RG87)	Chesterfield, MO	YRT/I	680,009,615	2,888,674	2,991,707	1,258,128				
93572	43-1235868	05/01/2001	RGA Reinsurance Co. (RG97)	Chesterfield, MO	YRT/I	24,151	95	88	73				

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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93572	43-1235868	09/16/1996	RGA Reinsurance Co. (RGA1)	Chesterfield, MO	YRT/I	1,810,183,707	8,907,437	8,524,100	3,103,453				
93572	43-1235868	02/29/2004	RGA Reinsurance Co. (RGB1)	Chesterfield, MO	YRT/I	205,368,360	575,086	586,300	239,094				
93572	43-1235868	11/01/2004	RGA Reinsurance Co. (RGB2)	Chesterfield, MO	YRT/I	179,328,283	2,642,423	2,719,937	961,009				
93572	43-1235868	03/31/2004	RGA Reinsurance Co. (RGD1)	Chesterfield, MO	YRT/I	25,737,798	219,432	176,615	39,797				
87017	62-1003368	09/16/1996	SCOR Global Life Re Ins Co of TX (GG70)	Plano, TX	YRT/I	16,024,729	72,966	78,582	36,777				
87017	62-1003368	03/01/1996	SCOR Global Life Re Ins Co of TX (GG99)	Plano, TX	YRT/I	21,084,856	424,748	624,648	91,778				
87017	62-1003368	09/24/1999	SCOR Global Life Re Ins Co of TX (GGB1)	Plano, TX	YRT/I	165,754,908	1,771,596	1,680,818	749,570				
87017	62-1003368	09/01/2001	SCOR Global Life Re Ins Co of TX (GGB2)	Plano, TX	YRT/I	104,190,756	1,461,869	1,367,760	533,133				
87017	62-1003368	11/19/2001	SCOR Global Life Re Ins Co of TX (GGD1)	Plano, TX	YRT/I	2,695,441	27,849	22,670	2,452				
64688	75-6020048	09/01/2001	SCOR Global Life US Re Ins Co (SCB2)	Plano, TX	YRT/I	353,079,138	4,654,889	4,514,091	1,479,207				
64688	75-6020048	01/01/2001	SCOR Global Life US Re Ins Co (SCG1)	Plano, TX	YRT/I	9,088,731	76,958	69,354	29,450				
87572	23-2038295	01/01/2005	Scottish Re (US) Inc (ST84)	Charlotte, NC	YRT/I	199,901	4,120	3,656	1,233				
87572	23-2038295	02/29/2004	Scottish Re (US) Inc (STB1)	Charlotte, NC	YRT/I	121,259,209	337,407	347,900	120,803				
87572	23-2038295	02/29/2004	Scottish Re (US) Inc (STB2)	Charlotte, NC	YRT/I	205,134,159	2,708,133	2,753,264	960,642				
87572	23-2038295	10/01/2004	Scottish Re (US) Inc (STD1)	Charlotte, NC	YRT/I	11,541,820	101,641	81,976	21,103				
87572	23-2038295	05/23/2005	Scottish Re (US) Inc (STL1)	Charlotte, NC	YRT/I	306,224	9,918	9,218	2,605				
90670	43-1178580	04/01/1994	Scottish Re Life Corp. (PH55)	Charlotte, NC	YRT/I	3,779,223	115,286	119,665	37,082				
90670	43-1178580	01/01/1995	Scottish Re Life Corp. (PH56)	Charlotte, NC	YRT/I	1,111,543	14,119	12,894	9,235				
90670	43-1178580	03/01/1996	Scottish Re Life Corp. (PH58)	Charlotte, NC	YRT/I	14,816,663	1,877	118,220	(15,475)				
90670	43-1178580	09/24/1999	Scottish Re Life Corp. (PHB1)	Charlotte, NC	YRT/I	194,167,846	2,155,191	2,042,759	902,143				
68713	84-0499703	11/01/1990	Security Life of Denver Ins. Co. (SD33)	Atlanta, GA	YRT/I	2,118,005	39,597	45,701	30,524				
68713	84-0499703	07/01/1992	Security Life of Denver Ins. Co. (SD35)	Atlanta, GA	YRT/I	48,692,502	287,921	284,605	199,187				
68713	84-0499703	03/29/1993	Security Life of Denver Ins. Co. (SD37)	Atlanta, GA	YRT/I	53,946,092	281,028	276,786	197,500				
68713	84-0499703	03/29/1993	Security Life of Denver Ins. Co. (SD41)	Atlanta, GA	YRT/I	12,290,585	78,439	74,158	61,334				
68713	84-0499703	07/01/1993	Security Life of Denver Ins. Co. (SD45)	Atlanta, GA	YRT/I	4,000,000	54,480	49,720	37,787				
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SD63)	Atlanta, GA	YRT/I	7,172,864	64,486	61,227	60,109				
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SD66)	Atlanta, GA	YRT/I	4,756,120	20,070	18,362	8,662				
68713	84-0499703	09/16/1996	Security Life of Denver Ins. Co. (SD73)	Atlanta, GA	YRT/I	24,043,898	109,501	117,908	53,161				
68713	84-0499703	06/15/1999	Security Life of Denver Ins. Co. (SD83)	Atlanta, GA	YRT/I	172,338,505	1,373,355	1,322,667	482,208				
68713	84-0499703	05/01/2004	Security Life of Denver Ins. Co. (SDJ2)	Atlanta, GA	YRT/I	922,501	1,636	2,339	870				
68713	84-0499703	05/01/2004	Security Life of Denver Ins. Co. (SDJ3)	Atlanta, GA	YRT/I	1,748,736	4,742	4,374	2,206				
68713	84-0499703	05/01/2004	Security Life of Denver Ins. Co. (SDJ4)	Atlanta, GA	YRT/I	268,869	311	289	164				
68713	84-0499703	01/01/2005	Security Life of Denver Ins. Co. (SDJ5)	Atlanta, GA	YRT/I	2,332,359	3,258	3,052	1,331				
68713	84-0499703	01/01/2005	Security Life of Denver Ins. Co. (SDJ6)	Atlanta, GA	YRT/I	438,176	1,880	1,796	1,007				
68713	84-0499703	01/01/2005	Security Life of Denver Ins. Co. (SDJ7)	Atlanta, GA	YRT/I	1,166,068	1,435	1,328	574				
68713	84-0499703	11/01/1990	Security Life of Denver Ins. Co. (SL08)	Atlanta, GA	YRT/I	177,075,506	2,098,313	2,240,814	1,098,799				
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SL33)	Atlanta, GA	YRT/I	54,468,824	2,100,841	2,159,528	749,452				
68713	84-0499703	02/01/1994	Security Life of Denver Ins. Co. (SL34)	Atlanta, GA	YRT/I	2,732,504	24,270	21,168	40,843				
68713	84-0499703	01/01/1992	Security Life of Denver Ins. Co. (SL35)	Atlanta, GA	YRT/I	6,793,570	90,133	81,776	157,772				
68713	84-0499703	02/01/1994	Security Life of Denver Ins. Co. (SL39)	Atlanta, GA	YRT/I	3,220,676	54,181	50,022	79,129				
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SL43)	Atlanta, GA	YRT/I	52,106,210	365,882	329,664	132,698				
68713	84-0499703	03/01/1996	Security Life of Denver Ins. Co. (SL44)	Atlanta, GA	YRT/I	223,908,322	2,907,860	2,878,746	1,893,158				
68713	84-0499703	02/01/1994	Security Life of Denver Ins. Co. (SL59)	Atlanta, GA	YRT/I	330,000	1,406	1,284	2,599				
68713	84-0499703	02/01/1994	Security Life of Denver Ins. Co. (SL69)	Atlanta, GA	YRT/I	471,902	4,832	4,446	10,827				
68713	84-0499703	02/01/1994	Security Life of Denver Ins. Co. (SL74)	Atlanta, GA	YRT/I	2,817,594	35,114	29,967	26,888				
68713	84-0499703	09/01/1998	Security Life of Denver Ins. Co. (SL87)	Atlanta, GA	YRT/I	340,307,278	1,445,700	1,497,199	686,725				
68713	84-0499703	05/01/2001	Security Life of Denver Ins. Co. (SL97)	Atlanta, GA	YRT/I	24,153	95	88	71				
68713	84-0499703	09/16/1996	Security Life of Denver Ins. Co. (SLA1)	Atlanta, GA	YRT/I	2,412,847,926	11,871,726	11,360,581	4,167,186				
82627	06-0839705	01/01/1971	Swiss Re Life & Health America (C121)	Armonk, NY	YRT/I	1,987,938	32,284	29,597	42,124				
82627	06-0839705	01/01/1991	Swiss Re Life & Health America (C124)	Armonk, NY	YRT/I	5,423,591	151,271	137,409	167,584				
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (LF85)	Armonk, NY	YRT/I	145,069,672	703,772	1,080,016	281,899				
82627	06-0839705	08/01/1984	Swiss Re Life & Health America (LF88)	Armonk, NY	YRT/I	5,998,773	99,865	101,512	167,232				
82627	06-0839705	12/01/1993	Swiss Re Life & Health America (LF89)	Armonk, NY	YRT/I	6,894,608	1,005	5,788	(659)				
82627	06-0839705	10/01/1981	Swiss Re Life & Health America (LR10)	Armonk, NY	YRT/I	50,000	361	333	589				
82627	06-0839705	01/01/1984	Swiss Re Life & Health America (LR17)	Armonk, NY	YRT/I	281,139	3,348	3,493	5,015				
82627	06-0839705	03/29/1993	Swiss Re Life & Health America (LR38)	Armonk, NY	YRT/I	43,149,124	224,745	221,343	149,896				

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							8	9		11	12		
							Current Year	Prior Year		Current Year	Prior Year		
82627	06-0839705	03/29/1993	Swiss Re Life & Health America (LR42)	Armonk, NY	YRT/I	9,830,696	62,733	59,302	45,900				
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (LR78)	Armonk, NY	YRT/I	7,019,736	30,432	57,506	17,970				
82627	06-0839705	01/01/1992	Swiss Re Life & Health America (ME70)	Armonk, NY	YRT/I	193,757	3,284	3,005	4,455				
82627	06-0839705	01/01/1992	Swiss Re Life & Health America (ME72)	Armonk, NY	YRT/I	331,867	3,094	2,868	4,040				
82627	06-0839705	02/01/1994	Swiss Re Life & Health America (NO28)	Armonk, NY	YRT/I	50,000	244	226	756				
82627	06-0839705	02/01/1994	Swiss Re Life & Health America (NO39)	Armonk, NY	YRT/I	3,220,676	54,181	50,022	84,819				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (NO44)	Armonk, NY	YRT/I	223,908,378	2,907,864	2,878,746	2,005,194				
82627	06-0839705	02/01/1994	Swiss Re Life & Health America (NO46)	Armonk, NY	YRT/I	1,809,690	4,773	4,431	7,510				
82627	06-0839705	09/01/1994	Swiss Re Life & Health America (NO47)	Armonk, NY	YRT/I	2,681,955	30,190	27,569	24,781				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (NO48)	Armonk, NY	YRT/I	209,709,556	1,522,532	1,395,124	1,066,292				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (NO50)	Armonk, NY	YRT/I	27,868,587	685,863	1,046,135	259,798				
82627	06-0839705	02/01/1994	Swiss Re Life & Health America (NO59)	Armonk, NY	YRT/I	330,000	1,406	1,284	2,413				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (NO76)	Armonk, NY	YRT/I	1,394,087	17,693	15,265	10,872				
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (NO85)	Armonk, NY	YRT/I	108,835,101	528,059	810,392	207,067				
82627	06-0839705	05/01/2001	Swiss Re Life & Health America (NO97)	Armonk, NY	YRT/I	48,305	191	177	153				
82627	06-0839705	09/16/1996	Swiss Re Life & Health America (NOA1)	Armonk, NY	YRT/I	2,414,599,895	11,875,925	11,364,484	3,962,537				
82627	06-0839705	04/01/1997	Swiss Re Life & Health America (NOA7)	Armonk, NY	YRT/I	308,948,275	2,233,952	2,135,404	985,933				
82627	06-0839705	09/01/2001	Swiss Re Life & Health America (NOB2)	Armonk, NY	CO/I		109,368,799	99,592,104	1,363,761				
82627	06-0839705	09/01/2001	Swiss Re Life & Health America (NOB2)	Armonk, NY	YRT/I	736,328,301	9,206,708	8,644,836	3,173,288				
82627	06-0839705	09/01/1999	Swiss Re Life & Health America (NOC1)	Armonk, NY	YRT/I	453,239	6,676	6,231	1,841				
82627	06-0839705	11/19/2001	Swiss Re Life & Health America (NOD1)	Armonk, NY	CO/I		12,270,776	12,166,905	164,486				
82627	06-0839705	11/19/2001	Swiss Re Life & Health America (NOD1)	Armonk, NY	YRT/I	6,848,527	102,096	84,086	15,517				
82627	06-0839705	09/01/1982	Swiss Re Life & Health America (NR13)	Armonk, NY	YRT/I	12,941,954	106,863	107,242	114,211				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (SR60)	Armonk, NY	YRT/I	7,172,864	64,486	61,227	62,887				
82627	06-0839705	03/01/1996	Swiss Re Life & Health America (SR64)	Armonk, NY	YRT/I	214,742	2,058	1,897	1,449				
82627	06-0839705	09/08/1997	Swiss Re Life & Health America (SR77)	Armonk, NY	YRT/I	5,266,432	22,834	43,144	13,345				
82627	06-0839705	10/18/2003	Swiss Re Life & Health America (SR83)	Armonk, NY	YRT/I	6,613,387	22,403	21,894	9,874				
82627	06-0839705	05/23/2005	Swiss Re Life & Health America (SRL1)	Armonk, NY	YRT/I	612,407	19,835	18,436	4,506				
82627	06-0839705	05/23/2005	Swiss Re Life & Health America (SRL3)	Armonk, NY	YRT/I	823,678	2,183	2,409	2,236				
82627	06-0839705	05/23/2005	Swiss Re Life & Health America (SRL4)	Armonk, NY	YRT/I	106,533	282	259	173				
70688	36-6071399	09/01/1986	Transamerica Financial Life Ins. Co. (TA23)	Purchase, NY	YRT/I	41,612,288	272,897	261,935	243,826				
70688	36-6071399	11/01/1986	Transamerica Financial Life Ins. Co. (TA25)	Purchase, NY	YRT/I	3,765,513	26,916	25,840	35,034				
70688	36-6071399	05/01/2004	Transamerica Financial Life Ins. Co. (TAJ2)	Purchase, NY	YRT/I	205,000	363	521	184				
70688	36-6071399	05/01/2004	Transamerica Financial Life Ins. Co. (TAJ3)	Purchase, NY	YRT/I	388,609	1,055	971	440				
70688	36-6071399	05/01/2004	Transamerica Financial Life Ins. Co. (TAJ4)	Purchase, NY	YRT/I	59,749	69	65	28				
70688	36-6071399	01/01/2005	Transamerica Financial Life Ins. Co. (TAJ6)	Purchase, NY	YRT/I	97,372	418	399	209				
70688	36-6071399	01/01/2005	Transamerica Financial Life Ins. Co. (TAJ7)	Purchase, NY	YRT/I	259,126	319	295	111				
70688	36-6071399	05/23/2005	Transamerica Financial Life Ins. Co. (TAL3)	Purchase, NY	YRT/I	411,839	1,090	1,205	1,118				
70688	36-6071399	05/23/2005	Transamerica Financial Life Ins. Co. (TAL4)	Purchase, NY	YRT/I	35,511	94	87	55				
70688	36-6071399	09/01/1991	Transamerica Financial Life Ins. Co. (TR64)	Purchase, NY	CO/I	759,686	8,783	7,998	2,732				
70688	36-6071399	09/01/1991	Transamerica Financial Life Ins. Co. (TR65)	Purchase, NY	YRT/I	981,758	4,536	4,283	6,745				
70688	36-6071399	09/01/1991	Transamerica Financial Life Ins. Co. (TR66)	Purchase, NY	YRT/I	4,694,087	56,687	52,200	82,375				
70688	36-6071399	09/01/1991	Transamerica Financial Life Ins. Co. (TR68)	Purchase, NY	CO/I	2,196,296	26,376	26,390	34,923				

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
66133	41-1760577	05/23/2005	Wilton Reassurance Co. (WRL4)	Wilton, CT	YRT/L	35,511	94	87	55				
0299999. Authorized General Account, Non-Affiliates						23,705,626,501	290,514,149	280,800,976	76,805,086				
0399999. Total Authorized General Account						33,880,589,881	1,011,146,388	988,202,305	154,980,020			246,333,220	
00000	AA-3190509	09/11/2000	SLD International Bermuda LTD (SD96)	Hamilton, Bermuda	YRT/L	63,581,649	157,126	153,087	66,499				
0599999. Unauthorized General Account, Non-Affiliates						63,581,649	157,126	153,087	66,499				
0699999. Total Unauthorized General Account						63,581,649	157,126	153,087	66,499				
0799999. Total Authorized and Unauthorized General Account						33,944,171,530	1,011,303,514	988,355,392	155,046,519			246,333,220	
1099999. Total Authorized Separate Accounts													
1399999. Total Unauthorized Separate Accounts													
1499999. Total Authorized and Unauthorized Separate Accounts													
1599999 - Totals						33,944,171,530	1,011,303,514	988,355,392	155,046,519			246,333,220	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums	9 Reserve Credit Taken Other than for Unearned Premiums	10 Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
1599999 - Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5 + 6 + 7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 but not in Excess of Col. 8
00000	AA-3190509	09/11/2000	SLD International Bermuda LTD (SD96)	157,126			157,126	200,000					157,126
0299999. General Account Life and Annuity - Non-Affiliates				157,126			157,126	200,000					157,126
0399999. General Account Totals - Life and Annuity				157,126			157,126	200,000					157,126
0699999. General Account Totals - Accident and Health													
0799999. Total - General Account				157,126			157,126	200,000					157,126
1099999. Total - Separate Accounts													
1199999 - Total				157,126			157,126	200,000					157,126

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE S - PART 5

Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2009	2 2008	3 2007	4 2006	5 2005
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	155,047	161,795	160,263	163,802	164,902
2. Commissions and reinsurance expense allowances	22,530	23,599	23,094	23,123	24,322
3. Contract claims	126,050	128,260	105,335	99,941	111,398
4. Surrender benefits and withdrawals for life contracts	48,768	26,629	35,081	59,280	21,604
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	(23,642)	(31,946)	(34,686)	(36,454)	(33,847)
7. Increase in aggregate reserve for life and accident and health contracts	22,948	47,422	46,970	37,549	119,402
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	19,041	21,514	21,275	23,154	24,739
9. Aggregate reserves for life and accident and health contracts	1,011,304	988,355	940,934	893,964	838,103
10. Liability for deposit-type contracts					
11. Contract claims unpaid	19,463	27,889	22,579	22,100	30,085
12. Amounts recoverable on reinsurance	8,847	13,463	11,453	9,438	20,096
13. Experience rating refunds due or unpaid	548	611	654	1,260	1,667
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances unpaid	5,563	5,832	5,554	5,418	6,451
16. Unauthorized reinsurance offset					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)					
18. Letters of credit (L)	200	1,000	1,000	1,000	300
19. Trust agreements (T)					
20. Other (O)					

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE S - PART 6

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 10)	6,234,406,132		6,234,406,132
2. Reinsurance (Line 14)	21,987,576	(21,987,576)	
3. Premiums and considerations (Line 13)	(16,116,483)	19,040,852	2,924,369
4. Net credit for ceded reinsurance	XXX	1,026,656,793	1,026,656,793
5. All other admitted assets (balance)	108,939,134		108,939,134
6. Total assets excluding Separate Accounts (Line 24)	6,349,216,359	1,023,710,069	7,372,926,428
7. Separate Account assets (Line 25)	1,821,384,636		1,821,384,636
8. Total assets (Line 26)	8,170,600,995	1,023,710,069	9,194,311,064
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	5,111,973,969	1,011,303,514	6,123,277,483
10. Liability for deposit-type contracts (Line 3)	16,800,979		16,800,979
11. Claim reserves (Line 4)	12,632,799	19,462,523	32,095,322
12. Policyholder dividends/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	82,451		82,451
14. Other contract liabilities (Line 9)	7,055,968	(7,055,968)	0
15. Reinsurance in unauthorized companies (Line 24.2)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	483,142,057		483,142,057
18. Total liabilities excluding Separate Accounts (Line 26)	5,631,688,223	1,023,710,069	6,655,398,292
19. Separate Account liabilities (Line 27)	1,821,384,636		1,821,384,636
20. Total liabilities (Line 28)	7,453,072,859	1,023,710,069	8,476,782,928
21. Capital & surplus (Line 38)	717,528,136	XXX	717,528,136
22. Total liabilities, capital & surplus (Line 39)	8,170,600,995	1,023,710,069	9,194,311,064
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	1,011,303,514		
24. Claim reserves	19,462,523		
25. Policyholder dividends/reserves			
26. Premium & annuity considerations received in advance			
27. Liability for deposit-type contracts			
28. Other contract liabilities	(7,055,968)		
29. Reinsurance ceded assets	21,987,576		
30. Other ceded reinsurance recoverables			
31. Total ceded reinsurance recoverables	1,045,697,645		
32. Premiums and considerations	19,040,852		
33. Reinsurance in unauthorized companies			
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets			
36. Total ceded reinsurance payable/offsets	19,040,852		
37. Total net credit for ceded reinsurance	1,026,656,793		

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	2	3	Direct Business Only				
			4	5	6	7	
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	2,315,000	5,275,246		7,590,246	
2. Alaska	AK	L	72,863	45,981		118,844	
3. Arizona	AZ	L	4,275,750	10,560,377		14,836,127	
4. Arkansas	AR	L	634,732	1,945,639		2,580,371	
5. California	CA	L	38,127,453	79,035,061		117,162,514	
6. Colorado	CO	L	3,606,696	11,956,292		15,562,988	
7. Connecticut	CT	L	10,228,859	28,908,373		39,137,232	
8. Delaware	DE	L	562,894	2,015,784		2,578,678	
9. District of Columbia	DC	L	2,013,934	438,522		2,452,456	
10. Florida	FL	L	37,622,741	49,685,009		87,307,750	
11. Georgia	GA	L	7,346,538	9,755,104		17,101,642	
12. Hawaii	HI	L	2,671,778	5,846,015		8,517,793	
13. Idaho	ID	L	516,288	3,390,894		3,907,182	
14. Illinois	IL	L	10,105,331	30,431,520		40,536,851	
15. Indiana	IN	L	3,271,688	9,342,127		12,613,815	
16. Iowa	IA	L	2,164,489	3,132,122		5,296,611	
17. Kansas	KS	L	2,290,819	4,845,966		7,136,785	
18. Kentucky	KY	L	1,584,855	4,193,229		5,778,084	
19. Louisiana	LA	L	1,879,870	24,010,561		25,890,431	
20. Maine	ME	L	1,020,468	2,119,886		3,140,354	
21. Maryland	MD	L	12,777,855	7,983,186		20,761,041	
22. Massachusetts	MA	L	8,123,057	61,087,820		69,210,877	
23. Michigan	MI	L	6,962,844	34,249,131		41,211,975	
24. Minnesota	MN	L	3,474,034	35,491,964		38,965,998	
25. Mississippi	MS	L	2,887,757	2,801,367		5,689,124	
26. Missouri	MO	L	4,044,679	19,345,161		23,389,840	
27. Montana	MT	L	525,643	2,619,046		3,144,689	
28. Nebraska	NE	L	1,995,310	5,237,880		7,233,190	
29. Nevada	NV	L	1,401,476	2,626,797		4,028,273	
30. New Hampshire	NH	L	1,795,516	5,235,115		7,030,631	
31. New Jersey	NJ	L	13,711,256	23,830,435		37,541,691	
32. New Mexico	NM	L	993,361	2,314,062		3,307,423	
33. New York	NY	N	7,228,378	347,126		7,575,504	
34. North Carolina	NC	L	9,927,494	14,953,958		24,881,452	
35. North Dakota	ND	L	74,077	271,187		345,264	
36. Ohio	OH	L	7,580,694	23,884,423		31,465,117	
37. Oklahoma	OK	L	3,543,194	5,449,866		8,993,060	
38. Oregon	OR	L	1,610,144	5,859,793		7,469,937	
39. Pennsylvania	PA	L	13,652,876	61,652,002		75,304,878	
40. Rhode Island	RI	L	1,750,667	10,089,959		11,840,626	
41. South Carolina	SC	L	5,502,916	5,750,543		11,253,459	
42. South Dakota	SD	L	331,305	1,345,962		1,677,267	
43. Tennessee	TN	L	6,698,013	19,639,116		26,337,129	
44. Texas	TX	L	17,835,142	44,863,691		62,698,833	
45. Utah	UT	L	3,248,810	4,613,337		7,862,147	
46. Vermont	VT	L	610,166	4,164,611		4,774,777	
47. Virginia	VA	L	10,844,812	12,125,991		22,970,803	
48. Washington	WA	L	4,009,440	3,284,068		7,293,508	
49. West Virginia	WV	L	841,510	2,516,374		3,357,884	
50. Wisconsin	WI	L	2,379,435	16,430,414		18,809,849	
51. Wyoming	WY	L	267,765	1,285,723		1,553,488	
52. American Samoa	AS	N					
53. Guam	GU	N	539			539	
54. Puerto Rico	PR	L	7,592,098	723,940		8,316,038	
55. U.S. Virgin Islands	VI	N	12,645			12,645	
56. Northern Mariana Islands	MP	N					
57. Canada	CN	N	12,205			12,205	
58. Aggregate Other Aliens	OT	XXX	778,728	2,400		781,128	
59. Subtotal	(a)	51	297,338,887	729,010,156		1,026,349,043	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		858,601			858,601	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		298,197,488	729,010,156		1,027,207,644	
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		298,197,488	729,010,156		1,027,207,644	
98. Less reinsurance ceded	XXX		156,570,153			156,570,153	
99. Totals (All Business) less Reinsurance Ceded	XXX		141,627,335	729,010,156 (b)		870,637,491	
DETAILS OF WRITE-INS							
5801. Other foreign	XXX		778,728	2,400		781,128	
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX		778,728	2,400		781,128	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

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

Individual insurance premiums and annuity considerations - allocated to the states in which the policyholder resides (based on Company records when the premium is received).

Group premiums - allocated consistent with the 500 lives rule

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10...

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	2,315,000	5,275,246				7,590,246
2. Alaska	AK	72,863	45,981				118,844
3. Arizona	AZ	4,275,750	10,560,377				14,836,127
4. Arkansas	AR	634,732	1,945,639				2,580,371
5. California	CA	38,127,453	79,035,061				117,162,514
6. Colorado	CO	3,606,696	11,956,292				15,562,988
7. Connecticut	CT	10,228,859	28,908,373				39,137,232
8. Delaware	DE	562,894	2,015,784				2,578,678
9. District of Columbia	DC	2,013,934	438,522				2,452,456
10. Florida	FL	37,622,741	49,685,009				87,307,750
11. Georgia	GA	7,346,538	9,755,104				17,101,642
12. Hawaii	HI	2,671,778	5,846,015				8,517,793
13. Idaho	ID	516,288	3,390,894				3,907,182
14. Illinois	IL	10,105,331	30,431,520				40,536,851
15. Indiana	IN	3,271,688	9,342,127				12,613,815
16. Iowa	IA	2,164,489	3,132,122				5,296,611
17. Kansas	KS	2,290,819	4,845,966				7,136,785
18. Kentucky	KY	1,584,855	4,193,229				5,778,084
19. Louisiana	LA	1,879,870	24,010,561				25,890,431
20. Maine	ME	1,020,468	2,119,886				3,140,354
21. Maryland	MD	12,777,855	7,983,186				20,761,041
22. Massachusetts	MA	8,123,057	61,087,820				69,210,877
23. Michigan	MI	6,962,844	34,249,131				41,211,975
24. Minnesota	MN	3,474,034	35,491,964				38,965,998
25. Mississippi	MS	2,887,757	2,801,367				5,689,124
26. Missouri	MO	4,044,679	19,345,161				23,389,840
27. Montana	MT	525,643	2,619,046				3,144,689
28. Nebraska	NE	1,995,310	5,237,880				7,233,190
29. Nevada	NV	1,401,476	2,626,797				4,028,273
30. New Hampshire	NH	1,795,516	5,235,115				7,030,631
31. New Jersey	NJ	13,711,256	23,830,435				37,541,691
32. New Mexico	NM	993,361	2,314,062				3,307,423
33. New York	NY	7,228,378	347,126				7,575,504
34. North Carolina	NC	9,927,494	14,953,958				24,881,452
35. North Dakota	ND	74,077	271,187				345,264
36. Ohio	OH	7,580,694	23,884,423				31,465,117
37. Oklahoma	OK	3,543,194	5,449,866				8,993,060
38. Oregon	OR	1,610,144	5,859,793				7,469,937
39. Pennsylvania	PA	13,652,876	61,652,002				75,304,878
40. Rhode Island	RI	1,750,667	10,089,959				11,840,626
41. South Carolina	SC	5,502,916	5,750,543				11,253,459
42. South Dakota	SD	331,305	1,345,962				1,677,267
43. Tennessee	TN	6,698,013	19,639,116				26,337,129
44. Texas	TX	17,835,142	44,863,691				62,698,833
45. Utah	UT	3,248,810	4,613,337				7,862,147
46. Vermont	VT	610,166	4,164,611				4,774,777
47. Virginia	VA	10,844,812	12,125,991				22,970,803
48. Washington	WA	4,009,440	3,284,068				7,293,508
49. West Virginia	WV	841,510	2,516,374				3,357,884
50. Wisconsin	WI	2,379,435	16,430,414				18,809,849
51. Wyoming	WY	267,765	1,285,723				1,553,488
52. American Samoa	AS						
53. Guam	GU	539					539
54. Puerto Rico	PR	7,592,098	723,940				8,316,038
55. U.S. Virgin Islands	VI	12,645					12,645
56. Northern Mariana Islands	MP						
57. Canada	CN	12,205					12,205
58. Aggregate Other Alien	OT	778,728	2,400				781,128
59. Total		297,338,887	729,010,156				1,026,349,043

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	04-1590850	65935	Massachusetts
Direct & Indirect Owned Subsidiaries:			
C.M. Life Insurance Company	06-1041383	93432	Connecticut
MML Bay State Life Insurance Company	43-0581430	70416	Connecticut
MML Distributors, LLC	06-1597528		Massachusetts
The MassMutual Trust Company	06-1563535		Connecticut
MMC Equipment Finance, LLC	04-1590850		Delaware
MassMutual Asset Finance	26-0073611		Delaware
Winmark Limited Funding, LLC	20-1217159		Delaware
MassMutual Holding, LLC	04-2854319		Delaware
MML Capital Partners, LLC	None		Delaware
Benton Street Fund I	98-0536233		Cayman Islands
Scottish Re Group Limited	98-0362785		Bermuda
Scottish Re (U.S.), Inc.	23-2038295	87572	Delaware
Scottish Re Life Corporation	43-1178580	90670	Delaware
Babson Capital Management, LLC	51-0504477		Delaware
Babson Capital Japan KK (MassMutual Investment Management (Japan))	None		Japan
Cornerstone Real Estate Advisers, LLC	04-3223145		Delaware
MML Investors Services, Inc.	04-2746212		Massachusetts
Oppenheimer Acquisition Corp.	84-1149206		Delaware
OppenheimerFunds, Inc.	13-2527171		Colorado
Oppenheimer Main Street Growth Fund	84-1073463		New York
Oppenheimer Real Estate Fund	22-3849391		Massachusetts
Oppenheimer Strategic Income Fund	26-2997645		Massachusetts
Panorama Series Government Securities Portfolio Fund	06-1342576		Maryland
Panorama Series Oppenheimer International Growth Fund/VA	06-1342574		Maryland
MassMutual Baring Holding, LLC	None		Delaware
MassMutual Holdings (Bermuda), Ltd.	None		Bermuda
Baring Asset Management Limited	98-0241935		United Kingdom
MassMutual International, LLC	04-3313782		Delaware
MassMutual Asia Limited	None		Hong Kong
MassMutual International Holding MSC, Inc.	04-3548444		Massachusetts
MassMutual Mercuries Life Insurance Company	None		Taiwan
MassMutual Life Insurance Company, KK	None		Japan
MassMutual International (Chile) S.A.	None		Chile
MassMutual Europe S.A.	None		Luxembourg

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

Affiliates:	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Cornerstone Affiliates & Funds			
Cornerstone Apartment Fund I, LLC	06-1595820		Connecticut
Cornerstone Apartment Venture I, LLC	52-2274685		New York
Cornerstone Apartment Venture III, LLC	20-5786329		Connecticut
Cornerstone Austin Industrial, LP	56-2639862		Connecticut
Cornerstone Flower Mound Industrial, LP	20-4834370		Texas
Cornerstone Flower Mound Warehouse, LP	20-4834392		Texas
Cornerstone Holding, LP	20-5578165		Connecticut
Cornerstone Patriot Non-REIT Holding, LLC	20-5567494		Connecticut
CREA Eldridge Park I	26-1250183		Texas
CREA Eldridge Park II, LP	26-1244346		Texas
CREA Juanita Village, LLC	20-4224383		California
CREA Legacy Federal Way LLC	26-1816861		Washington
CREA Patriot Non-REIT	20-5567494		Massachusetts
CREA/PPC Venture, LLC	20-0348173		Connecticut
CREA/Windstar Dublin-Pleasanton, LLC	20-4087568		California
Fallon Cornerstone One MPD LLC	26-1611591		Massachusetts
FP Development, LLC	20-3347091		Massachusetts
Great Oak Apts, LLC	54-2029484		Virginia
Groves at Wesley Chap	20-3887968		Florida
Johnston Groves LLC	20-4819358		Rhode Island
Marco Island Condominium, LLC	None		Florida
MMI/BDI Paramount Garfield Avenue, LLC	20-5805551		California
MMI/BDI Riverside Mt Vernon, LLC	20-2704765		California
Rockville Town Center, LLC	54-2055778		Maryland
VPRH, LLC	20-0095595		Michigan
Waterford Development Associates, L.P.	20-2970495		Pennsylvania

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

Affiliates, continued:	Federal Tax ID	NAIC Co Code	State of Domicile
MassMutual Premier Funds			
MassMutual Premier Balanced Fund	04-3212054		Massachusetts
MassMutual Premier Capital Appreciation Fund	51-0529336		Massachusetts
MassMutual Premier Core Bond Fund	04-3277549		Massachusetts
MassMutual Premier Core Growth Fund	04-3402774		Massachusetts
MassMutual Premier Core Value Equity Fund	26-1345403		Massachusetts
MassMutual Premier Discovery Value Fund	02-0754270		Massachusetts
MassMutual Premier Enhanced Index Core Equity Fund	04-3326140		Massachusetts
MassMutual Premier Enhanced Index Value Equity Fund	04-3539083		Massachusetts
MassMutual Premier High Yield Fund	04-3520009		Massachusetts
MassMutual Premier Inflation Protected Bond Fund	03-0532475		Massachusetts
MassMutual Premier International Bond Fund	26-1345534		Massachusetts
MassMutual Premier International Equity Fund	04-3212044		Massachusetts
MassMutual Premier Main Street Fund	51-0529328		Massachusetts
MassMutual Premier Small Cap Value Fund	04-3539085		Massachusetts
MassMutual Premier Small Company Opportunities Fund	04-3224705		Massachusetts
MassMutual Premier Strategic Emerging Market Fund	26-3229251		Massachusetts
MassMutual Premier Strategic Income Fund	51-0529332		Massachusetts
MassMutual Premier Value Fund	04-3277550		Massachusetts
MassMutual Select Funds:			
MassMutual Select Aggressive Growth Fund	04-3512589		Massachusetts
MassMutual Select Destination Retirement 2050 Fund	26-1345332		Massachusetts
MassMutual Select Diversified Growth Fund	26-1345227		Massachusetts
MassMutual Select Diversified International Fund	14-1980900		Massachusetts
MassMutual Select Diversified Value Fund	01-0821120		Massachusetts
MassMutual Select Fundamental Value Fund	04-3584138		Massachusetts
MassMutual Select Global Allocation Fund	27-1028263		Massachusetts
MassMutual Select Indexed Equity Fund	04-3410047		Massachusetts
MassMutual Select Large Cap Value Fund	04-3513019		Massachusetts
MassMutual Select Mid Cap Growth Equity II	04-3512596		Massachusetts
MassMutual Select Mid Cap Value Fund	42-1710935		Massachusetts
MassMutual Select Small Company Value Fund	04-3584140		Massachusetts
MassMutual Select Strategic Balanced Fund	03-0532459		Massachusetts
MML Series Investment Funds:			
MML Blend Fund	04-2808313		Massachusetts
MML Blue Chip Growth Fund	05-0633800		Massachusetts
MML China Fund	26-2997893		Massachusetts
MML Global Fund	05-0633810		Massachusetts
MML Growth Equity Fund	04-3464209		Massachusetts
MML Large Cap Growth Fund	05-0633801		Massachusetts
MML Managed Bond Fund	04-2741778		Massachusetts
MML Small Cap Equity Fund	04-3420558		Massachusetts
MML Strategic Emerging Markets Fund	26-2997645		Massachusetts

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Affiliates, continued:			
Other Affiliates:			
American Growth Fund of America	52-0792143		Massachusetts
Babson Global Macro LP	04-3555985		Massachusetts
Babson Mezzanine Realty Investors, LP	20-4570515		Massachusetts
Benton Street Partners I, LP	98-0536233		Cayman Islands
Blue Chip Multi Strategy Fund	74-3182899		Massachusetts
Braemar Energy Ventures, LP	52-2390042		New York
Braemar Energy Ventures II, LP	26-0396917		New York
CAF I, Inc	52-2274685		Maryland
Casa Bella	04-1590850		Delaware
CML Mezzanine Investor, LLC	None		Massachusetts
CML Mezzanine Investor L, LLC	06-1041383		Massachusetts
Cobbs Wharf Fund LP	01-0848773		Massachusetts
Country Club Office Plaza, LLC	27-1435692		New Jersey
Country View	04-1590850		Delaware
MassMutual Corporate Value Limited	None		Cayman Islands
MassMutual Corporate Value Partners, Ltd	None		Cayman Islands
MML Mezzanine Investor, LLC	None		Massachusetts
MML Mezzanine Investor II, LLC	04-1590850		Massachusetts
MML Mezzanine Investor L, LLC	04-1590850		Massachusetts
MML Private Equity Fund Investor, LLC	None		Massachusetts
MML RE Finance, LLC	04-1590850		Massachusetts
Morningside Plaza, LLC	04-1590850		Pennsylvania
MW Apartments LLC	04-1590850		Delaware
Mystic Pointe Apartments	04-1590850		Delaware
Somerset Special Opportunity Fund, LP	20-8856877		Massachusetts
Pentagram Fund, LP	80-0028212		Massachusetts
Priest Lake Apartments	26-3911113		Massachusetts
Tower Square Capital Partners, LP	04-3722906		Massachusetts
Tower Square Capital Partners II-A,LP	32-0160190		Massachusetts
Tower Square Capital Partners III-A LP	41-2280128		Massachusetts
T.S.C.P. Selective, LP	04-3722902		Massachusetts
Ward Parkway	26-4441097		Massachusetts
WW Apts, LLC	27-0607263		California
Ygnatio Valley Funding	20-5481477		California

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
65935	04-1590850	Massachusetts Mutual Life Insurance Company	137,596,593	(114,951,178)	58,972,453						81,617,868	(18,946,939)
93432	06-1041383	C.M. Life Insurance Company	45,000,000	55,368,096							100,368,096	15,706,812
70416	43-0581430	MML Bay State Life Insurance Company	(45,000,000)								(45,000,000)	3,240,127
	26-0073611	MassMutual Asset Finance			(58,972,453)						(58,972,453)	
	41-2280128	Tower Square Capital Partners IIIA LP		74,416,763							74,416,763	
	20-5805551	MMI/BDI Paramount Garfield Avenue, LLC		57,611,519							57,611,519	
	01-1590850	MML RE Finance LLC		55,047,136							55,047,136	
	04-1590850	MW Apts LLC		44,616,377							44,616,377	
	27-1435692	Country Club Office Plaza, LLC		37,100,000							37,100,000	
	26-4441097	Ward Parkway		35,065,848							35,065,848	
	20-3347091	FP Development LLC		32,836,461							32,836,461	
	20-8856877	Somerset Special Opportunity Fund LP		25,000,000							25,000,000	
	27-0607263	WW Apts LLC		22,901,120							22,901,120	
	04-1590850	MML Mezzanine Investor II, LLC		20,546,214							20,546,214	
	20-5481477	Ygnatio Valley Funding		18,598,933							18,598,933	
	04-1590850	MML Private Equity Fund Investor, LLC		17,505,244							17,505,244	
	26-0396917	Braemar Energy Ventures II		10,811,260							10,811,260	
	04-1590850	Babson Capital Loan Partners I LP		10,500,000							10,500,000	
	20-4570515	Babson Mezzanine Realty Investors LP		9,407,338							9,407,338	
	04-1590850	Mystic pointe Apts		9,059,084							9,059,084	
	26-1816861	CREA Legacy Federal Way LLC		8,554,325							8,554,325	
	04-1590850	MML Mezzanine Investor, LLC		8,436,333							8,436,333	
	04-1590850	Casa Bella		7,485,576							7,485,576	
	20-3887968	Groves at Wesley Chap		5,733,157							5,733,157	
	56-2639862	Cornerstone Austin Industrial, LP		5,646,732							5,646,732	
	04-1590850	Morningside Plaza, LLC		4,800,000							4,800,000	
	04-1590850	Country View		3,948,405							3,948,405	
	20-5786329	Cornerstone Apartment Venture III, LLC		1,835,069							1,835,069	
	26-0073611	MMC Equipment Finance LLC		1,029,750							1,029,750	
	06-1041383	CML Mezzanine Investor, LLC		937,548							937,548	
	04-1590850	MW Apts II LLC		934,841							934,841	
	54-2055778	Rockville Town Center, LLC		698,491							698,491	
	26-3911113	Priest Lake Apts		204,727							204,727	
	20-2970495	Waterford Development Associates LP		146,149							146,149	
	20-4834392	Flower Mound Warehouse		115,744							115,744	
	26-1244346	CREA Eldridge Park II LP		60,000							60,000	
	20-4087568	CREA/Windstar W Dublin-Pleasanton, LLC		46,479							46,479	
	98-0536233	Benton Street Fund I		30,004							30,004	
	20-4834370	Flower Mound Industrial, LP		500							500	
	26-1250183	CREA Eldridge Park I		287							287	
	26-2997893	MML China Fund Class II	(6)								(6)	
	26-1345534	MassMutual Premier International Bond Fund										(8)

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	04-3512589	MassMutual Select Aggressive Growth Fund	(27)								(27)	
	04-3464209	MML Growth Equity Fund	(33)								(33)	
	27-1028263	MassMutual Select Global Allocation Fund	(33)								(33)	
	04-3584138	MassMutual Select Fundamental Value Fund	(71)								(71)	
	05-0633800	MML Blue Chip Growth Fund	(230)								(230)	
	14-1980900	MassMutual Select Diversified International Fund	(250)								(250)	
	04-3512596	MassMutual Select Mid Cap Growth Equity II	(312)								(312)	
	05-0633801	MML Large Cap Growth Fund	(352)								(352)	
	84-1120195	Oppenheimer Strategic Income Fund	(493)								(493)	
	04-2808313	MML Blend Fund	(592)								(592)	
	26-2997893	MML China Fund	(717)								(717)	
	05-0633810	MML Global Fund	(756)								(756)	
	51-0529328	MassMutual Premier Main Street Fund	(1,290)								(1,290)	
	04-3539085	MassMutual Premier Small Cap Value Fund	(1,733)								(1,733)	
	03-0532459	MassMutual Select Strategic Balanced Fund	(1,849)								(1,849)	
	04-3326140	MassMutual Premier Enhanced Index Core Equity Fund	(2,352)								(2,352)	
	04-2741778	MML Managed Bond Fund	(2,477)								(2,477)	
	42-1710935	MassMutual Select Mid Cap Value Fund	(4,239)								(4,239)	
	04-3584140	MassMutual Select Small Company Value Fund	(4,790)								(4,790)	
	51-0529332	MassMutual Premier Strategic Income	(5,264)								(5,264)	
	22-3849391	Oppenheimer Real Estate Fund	(12,177)								(12,177)	
	54-2029484	Great Oak Apts LLC		(12,950)							(12,950)	
	51-0529336	MassMutual Premier Capital Appreciation Fund	(27,866)								(27,866)	
	01-0821120	MassMutual Select Diversified Value Fund	(31,235)								(31,235)	
	26-2997645	MML Strategic Emerging Markets Fund	(32,722)								(32,722)	
	04-3420558	MML Small Cap Equity Fund	(33,222)								(33,222)	
	04-3539083	MassMutual Premier Enhanced Index Value Equity Fund	(34,110)								(34,110)	
	03-0532475	MassMutual Premier Inflation Protected Bond Fund	(35,606)								(35,606)	
	04-3224705	MassMutual Premier Small Company Opportunities Fund	(41,573)								(41,573)	
	26-1345227	MassMutual Select Diversified Growth Fund	(45,548)								(45,548)	
	26-2704765	MMI/BDI Riverside MT Vern, LLC		(51,938)							(51,938)	
	04-3513019	MassMutual Select Large Cap Value Fund	(56,180)								(56,180)	
	20-5567494	CREA Patriot Non-REIT		(60,343)							(60,343)	
	52-0792143	American Growth Fund of America	(71,288)								(71,288)	
	52-2274685	Cornerstone Apartment Venture I, LLC		(71,891)							(71,891)	

51.1

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	26-1345332	MassMutual Select Destination Retirement 2050 Fund	(76,221)								(76,221)	
	04-3212054	MassMutual Premier Balanced Fund	(78,629)								(78,629)	
	04-3722902	T.S.C.P. Selective LP		(85,797)							(85,797)	
	26-1345403	MassMutual Premier Core Value Equity Fund	(94,341)								(94,341)	
	04-3277550	MassMutual Premier Value Fund	(100,770)								(100,770)	
	84-1073463	Oppenheimer Main Street Growth Fund	(168,235)								(168,235)	
	04-3410047	MassMutual Select Indexed Equity Fund	(175,052)								(175,052)	
	04-3212044	MassMutual Premier International Equity Fund	(178,095)								(178,095)	
	04-3520009	MassMutual Premier High Yield Fund	(259,865)								(259,865)	
	04-3325219	MML High Yield Ptr LLC		(373,847)							(373,847)	
	20-4224383	CREA Juanita Village LLC		(546,567)							(546,567)	
	04-3277549	MassMutual Premier Core Bond Fund	(571,637)								(571,637)	
		MassMutual Corporate Value Partners Ltd	(683,275)								(683,275)	
		MassMutual Corporate Value Limited	(705,885)								(705,885)	
	20-4819358	Johnston Groves LLC		(933,938)							(933,938)	
	20-0348173	CREA/PPC Venture LLC		(1,080,000)							(1,080,000)	
	20-0095595	VPRH LLC		(1,185,005)							(1,185,005)	
	52-2390042	Braemar Energy Ventures, LP		(1,456,149)							(1,456,149)	
	06-1041383	CML Mezzanine Investor L, LLC		(1,601,978)							(1,601,978)	
	52-2274685	CAF I, Inc	(1,825,697)								(1,825,697)	
	20-1217159	Winmark Limited Funding, LLC		(2,192,284)							(2,192,284)	
	26-3229251	MassMutual Premier Strategic Emerging Market Fund	(2,229,490)								(2,229,490)	
	04-3722906	Tower Square Capital Partnership, LP		(2,923,084)							(2,923,084)	
		Marco Island Condominium, LLC		(4,397,793)							(4,397,793)	
	20-5578165	Cornerstone Holding, LP		(5,139,805)							(5,139,805)	
	06-1595820	Cornerstone Apartment Fund I, LLC		(7,939,854)							(7,939,854)	
	04-1590850	MML Mezzanine Investor L, LLC		(14,412,712)							(14,412,712)	
	26-1611591	Fallon Cornerstone One MPD LLC		(17,291,582)							(17,291,582)	
	80-0028212	Pentagram Fund LP		(21,000,000)							(21,000,000)	
	74-3182899	Blue Chip Multi Strategy Fund		(30,000,000)							(30,000,000)	
	32-0160190	Tower Square Capital Partners II-A, LP		(38,761,459)							(38,761,459)	
	04-3555985	Babson Global Macro LP		(80,827,822)							(80,827,822)	
	37-1482657	Winterset Capital Partners, LP		(99,737,534)							(99,737,534)	
	04-2854319	MassMutual Holding, LLC	(130,000,000)								(130,000,000)	
	01-0848773	Cobbs Wharf Fund LP		(140,000,000)							(140,000,000)	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing. 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	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1?	NO
15. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?	YES
16. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. 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
19. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. 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
21. 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
22. 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
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. 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
25. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. 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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 28. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? NO
- 29. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO

APRIL FILING

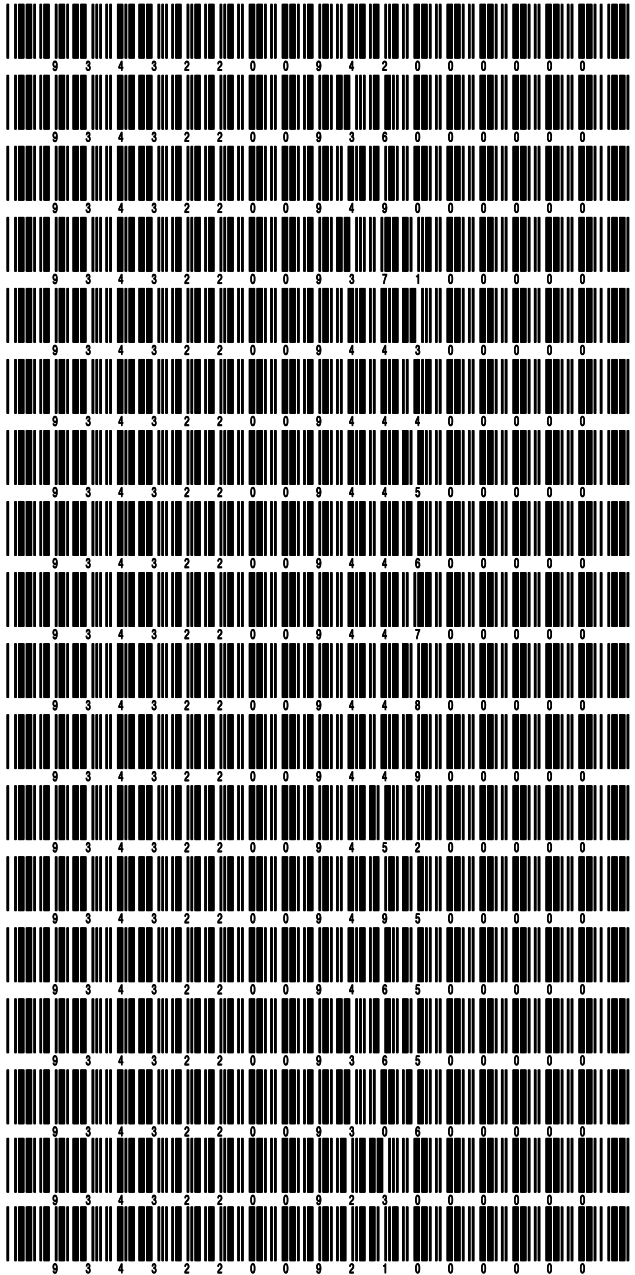
- 30. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 31. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 32. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 33. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO

Explanations:

- 11. As a mutual company we are not required to file.
- 12. This line of business is not written by the company.
- 13. Not required.
- 14. This line of business is not written by the company.
- 17. Not required.
- 18. Not required.
- 19. Not required.
- 20. Not required.
- 21. Not required.
- 22. Not required.
- 23. Not required.
- 26. Not required.
- 27. This line of business is not written by the company.
- 28. This line of business is not written by the company.
- 29. This line of business is not written by the company.
- 30. This line of business is not written by the company.
- 32. This line of business is not written by the company.
- 33. This line of business is not written by the company.

Bar Codes:

- 11. SIS Stockholder Information Supplement [Document Identifier 420]
- 12. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 13. Trusteed Surplus Statement [Document Identifier 490]
- 14. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 17. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 18. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 19. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 20. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 21. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 26. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 27. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 28. Supplemental Schedule O [Document Identifier 465]
- 29. Medicare Part D Coverage Supplement [Document Identifier 365]
- 30. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 32. Credit Insurance Experience Exhibit [Document Identifier 230]
- 33. Accident and Health Policy Experience Exhibit [Document Identifier 210]



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2304. Fully refundable deposits and prepayments	221,770	221,770		
2305. Cash advanced to agents	35,856	35,856		
2397. Summary of remaining write-ins for Line 23 from overflow page	257,627	257,627		

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Funds awaiting escheat	1,319,725	1,407,388
2505. Deferred liability	180,742	876,890
2506. Miscellaneous liabilities	176,492	103,263
2597. Summary of remaining write-ins for Line 25 from overflow page	1,676,959	2,387,541

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2304. Cash advanced to agents	35,856	897,100	861,244
2397. Summary of remaining write-ins for Line 23 from overflow page	35,856	897,100	861,244

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	803,845,054	12.878	803,845,054	12.894
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	1,285,549	0.021	1,285,549	0.021
1.22 Issued by U.S. government sponsored agencies	6,816,300	0.109	6,816,300	0.109
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	430,472	0.007	430,472	0.007
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations		0.000		0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000		0.000
1.43 Revenue and assessment obligations	28,690,311	0.460	28,690,311	0.460
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	2,388,648	0.038	2,388,648	0.038
1.512 Issued or guaranteed by FNMA and FHLMC	3,035,900	0.049	3,035,900	0.049
1.513 All other	509,414,943	8.161	509,414,943	8.171
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	71,667,532	1.148	71,667,532	1.150
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000		0.000
1.523 All other	226,440,836	3.628	226,440,836	3.632
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	1,458,295,216	23.362	1,458,295,216	23.391
2.2 Unaffiliated non-U.S. securities (including Canada)	654,180,935	10.480	654,180,935	10.493
2.3 Affiliated securities	161,669,157	2.590	161,669,157	2.593
3. Equity interests:				
3.1 Investments in mutual funds	360	0.000	360	0.000
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated	7,425,251	0.119	7,425,251	0.119
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	158,097,935	2.533	158,097,935	2.536
3.32 Unaffiliated	2,571,618	0.041	2,571,618	0.041
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated	8,025,187	0.129	8,025,187	0.129
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development	15,600,279	0.250	15,600,279	0.250
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties	287,899,693	4.612	287,899,693	4.618
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans	761,958,578	12.207	761,958,578	12.222
4.6 Mezzanine real estate loans	7,496,981	0.120	7,496,981	0.120
5. Real estate investments:				
5.1 Property occupied by the company		0.000		0.000
5.2 Property held for the production of income (including \$ 2,123,295 of property acquired in satisfaction of debt)	16,193,814	0.259	16,193,814	0.260
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000		0.000
6. Contract loans	186,211,042	2.983	186,198,591	2.987
7. Receivables for securities	9,769,722	0.157	9,769,722	0.157
8. Cash, cash equivalents and short-term investments	459,094,311	7.355	459,094,311	7.364
9. Other invested assets	393,705,992	6.307	385,912,958	6.190
10. Total invested assets	6,242,211,616	100.000	6,234,406,131	100.000

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	10,033,213
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	6,266,567
	2.2 Additional investment made after acquisition (Part 2, Column 9)	249,514
		6,516,081
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	136,039
	3.2 Totals, Part 3, Column 11	136,039
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	491,523
	8.2 Totals, Part 3, Column 9	491,523
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	16,193,810
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	16,193,810

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	1,163,517,496
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	14,322,935
	2.2 Additional investment made after acquisition (Part 2, Column 8)	10,340,612
		24,663,547
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	(33,660)
	3.2 Totals, Part 3, Column 11	25,998
		(7,662)
4.	Accrual of discount	394,081
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	2,072,154
	5.2 Totals, Part 3, Column 8	5,747,256
		7,819,410
6.	Total gain (loss) on disposals, Part 3, Column 18	(2,398,375)
7.	Deduct amounts received on disposals, Part 3, Column 15	107,022,130
8.	Deduct amortization of premium and mortgage interest points and commitment fees	473,646
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	9,131,664
	9.2 Totals, Part 3, Column 13	9,131,664
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	
	10.2 Totals, Part 3, Column 10	4,616,241
		4,616,241
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,091,008,144
12.	Total valuation allowance	(18,052,615)
13.	Subtotal (Line 11 plus 12)	1,072,955,529
14.	Deduct total nonadmitted amounts	
15.	Statement value at end of current period (Line 13 minus Line 14)	1,072,955,529

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE BA - VERIFICATION BETWEEN YEARS
 Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	267,186,870
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	18,070,495
2.2	Additional investment made after acquisition (Part 2, Column 9)	18,242,727
		36,313,222
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	
3.2	Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	(14,007,091)
5.2	Totals, Part 3, Column 9	71,882
		(13,935,209)
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	37,131,362
8.	Deduct amortization of premium and depreciation	36,156
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	(57,937)
9.2	Totals, Part 3, Column 14	
		(57,937)
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	42,922
10.2	Totals, Part 3, Column 11	
		42,922
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	252,296,506
12.	Deduct total nonadmitted amounts	7,793,033
13.	Statement value at end of current period (Line 11 minus Line 12)	244,503,473

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	3,542,721,227
2.	Cost of bonds and stocks acquired, Part 3, Column 7	2,104,281,719
3.	Accrual of discount	18,338,550
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	(1,573,424)
4.2	Part 2, Section 1, Column 15	2,157,840
4.3	Part 2, Section 2, Column 13	(26,540,960)
4.4	Part 4, Column 11	6,433,003
		(19,523,541)
5.	Total gain (loss) on disposals, Part 4, Column 19	23,515,566
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,508,042,408
7.	Deduct amortization of premium	7,710,718
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	2,826,584
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	(18,349)
8.4	Part 4, Column 15	84,789
		2,893,024
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	33,538,347
9.2	Part 2, Section 1, Column 17	4,118,958
9.3	Part 2, Section 2, Column 14	3,193,617
9.4	Part 4, Column 13	11,341,292
		52,192,214
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,104,281,204
11.	Deduct total nonadmitted amounts	
12.	Statement value at end of current period (Line 10 minus Line 11)	4,104,281,204

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	814,335,551	769,668,703	811,899,024	850,018,133
	2. Canada				
	3. Other Countries				
	4. Totals	814,335,551	769,668,703	811,899,024	850,018,133
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	27,308,914	27,676,004	27,326,711	29,398,830
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	76,127,406	77,881,791	75,762,251	81,502,762
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	2,194,108,410	2,149,854,243	2,200,375,237	2,305,219,747
	9. Canada	100,273,982	105,589,106	100,434,397	100,948,065
	10. Other Countries	550,444,226	562,043,837	547,230,640	571,782,484
	11. Totals	2,844,826,618	2,817,487,186	2,848,040,274	2,977,950,296
Parent, Subsidiaries and Affiliates	12. Totals	165,562,388	141,100,260	165,265,891	190,763,942
	13. Total Bonds	3,928,160,877	3,833,813,944	3,928,294,151	4,129,633,963
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	7,425,251	11,381,011	7,447,845	
	15. Canada				
	16. Other Countries				
	17. Totals	7,425,251	11,381,011	7,447,845	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	7,425,251	11,381,011	7,447,845	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	7,592,598	7,592,598	6,082,576	
	21. Canada				
	22. Other Countries	3,004,567	3,004,567	4,792,906	
	23. Totals	10,597,165	10,597,165	10,875,482	
Parent, Subsidiaries and Affiliates	24. Totals	158,097,935	158,097,935	149,237,114	
	25. Total Common Stocks	168,695,100	168,695,100	160,112,596	
	26. Total Stocks	176,120,351	180,076,111	167,560,441	
	27. Total Bonds and Stocks	4,104,281,228	4,013,890,055	4,095,854,592	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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

Quality Rating per the 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 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	2,805,347	5,193,629	574,933,766	65,815,648	165,587,162	814,335,552	18.5	255,174,962	6.8	814,335,552	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	2,805,347	5,193,629	574,933,766	65,815,648	165,587,162	814,335,552	18.5	255,174,962	6.8	814,335,552	
2. All Other Governments											
2.1 Class 1		9,058				9,058	0.0	9,111	0.0	9,058	
2.2 Class 2			421,414			421,414	0.0	418,351	0.0		421,414
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals		9,058	421,414			430,472	0.0	427,462	0.0	9,058	421,414
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1		864,013		7,171,362	18,096,213	26,131,588	0.6	16,881,901	0.5	26,131,588	
3.2 Class 2		211,178			966,147	1,177,325	0.0	1,089,588	0.0	1,177,325	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		1,075,191		7,171,362	19,062,360	27,308,913	0.6	17,971,489	0.5	27,308,913	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Class 1	3,783,117	8,584,145	28,623,320	31,130,205	2,652,302	74,773,089	1.7	161,374,248	4.3	74,773,089	
5.2 Class 2	1,100,000					1,100,000	0.0	1,100,000	0.0	1,100,000	
5.3 Class 3											
5.4 Class 4	63,693	134,077	45,197	11,060	289	254,316	0.0			254,315	1
5.5 Class 5											
5.6 Class 6											
5.7 Totals	4,946,810	8,718,222	28,668,517	31,141,265	2,652,591	76,127,405	1.7	162,474,248	4.4	76,127,404	1

S105

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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

Quality Rating per the 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 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1	491,079,692	658,357,175	328,405,000	60,094,000	59,608,024	1,597,543,891	36.4	1,477,548,855	39.6	1,094,356,239	503,187,652
6.2 Class 2	234,540,846	593,892,029	448,718,107	55,568,235	60,479,085	1,393,198,302	31.7	1,358,225,350	36.4	631,208,539	761,989,763
6.3 Class 3	11,014,560	99,958,477	29,875,742	5,012,856	4,204,667	150,066,302	3.4	146,635,425	3.9	64,356,360	85,709,942
6.4 Class 4	8,012,622	67,073,702	8,886,252	475,414	445,155	84,893,145	1.9	77,335,490	2.1	26,821,391	58,071,754
6.5 Class 5	3,590,691	45,433,676	3,762,894	2,198,696	35,871	55,021,828	1.3	54,738,140	1.5	18,362,490	36,659,338
6.6 Class 6	2,309,850	18,716,115	415,141	109,975	1,703,342	23,254,423	0.5	24,361,722	0.7	4,734,724	18,519,699
6.7 Totals	750,548,261	1,483,431,174	820,063,136	123,459,176	126,476,144	3,303,977,891	75.3	3,138,844,982	84.1	1,839,839,743	1,464,138,148
7. Credit Tenant Loans											
7.1 Class 1			2,050,000			2,050,000	0.0	5,693,206	0.2		2,050,000
7.2 Class 2								2,436,549	0.1		
7.3 Class 3								77,539	0.0		
7.4 Class 4											
7.5 Class 5											
7.6 Class 6					276,059	276,059	0.0	121,607	0.0		276,059
7.7 Totals			2,050,000		276,059	2,326,059	0.1	8,328,901	0.2		2,326,059
8. Hybrid Securities											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
9.1 Class 1	62,767,711	41,223,271	24,315,965			128,306,947	2.9	95,698,322	2.6		128,306,947
9.2 Class 2	1,847,725	2,855,524	2,588,943			7,292,192	0.2	8,797,847	0.2		7,292,192
9.3 Class 3		984,440	3,435,520	325,616		4,745,576	0.1	12,232,469	0.3		4,745,576
9.4 Class 4	2,718,533	8,593,656	3,005,843	561,006		7,603,761	0.5	30,155,837	0.8		22,482,799
9.5 Class 5			2,500,000			2,500,000	0.1				2,500,000
9.6 Class 6			99,694	468	134,711	234,873	0.0				234,873
9.7 Totals	67,333,969	53,656,891	35,945,965	887,090	7,738,472	165,562,387	3.8	146,884,475	3.9		165,562,387

9105

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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

Quality Rating per the 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 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 560,435,867	714,231,291	958,328,051	164,211,215	245,943,701	2,643,150,125	60.2	XXX	XXX	2,009,605,526	633,544,599
10.2 Class 2	(d) 237,488,571	596,958,731	451,728,464	55,568,235	61,445,232	1,403,189,233	32.0	XXX	XXX	633,485,864	769,703,369
10.3 Class 3	(d) 11,014,560	100,942,917	33,311,262	5,338,472	4,204,667	154,811,878	3.5	XXX	XXX	64,356,360	90,455,518
10.4 Class 4	(d) 10,794,848	75,801,435	11,937,292	1,047,480	8,049,205	107,630,260	2.5	XXX	XXX	27,075,706	80,554,554
10.5 Class 5	(d) 3,590,691	45,433,676	6,262,894	2,198,696	35,871	57,521,828	1.3	XXX	XXX	18,362,490	39,159,338
10.6 Class 6	(d) 2,309,850	18,716,115	514,835	110,443	2,114,112	23,765,355	0.5	XXX	XXX	4,734,724	19,030,631
10.7 Totals	825,634,387	1,552,084,165	1,462,082,798	228,474,541	321,792,788	(b) 4,390,068,679	100.0	XXX	XXX	2,757,620,670	1,632,448,009
10.8 Line 10.7 as a % of Col. 6	18.8	35.4	33.3	5.2	7.3	100.0	XXX	XXX	XXX	62.8	37.2
11. Total Bonds Prior Year											
11.1 Class 1	136,443,529	434,071,590	504,931,175	258,859,385	678,074,926	XXX	XXX	2,012,380,605	53.9	1,882,789,977	129,590,628
11.2 Class 2	464,450,557	469,188,624	353,259,024	51,646,493	33,522,987	XXX	XXX	1,372,067,685	36.8	458,506,930	913,560,755
11.3 Class 3	6,975,594	80,076,794	56,776,206	11,999,888	3,116,951	XXX	XXX	158,945,433	4.3	50,509,984	108,435,449
11.4 Class 4	11,588,080	39,408,053	37,511,772	1,733,665	17,249,757	XXX	XXX	107,491,327	2.9	24,135,195	83,356,132
11.5 Class 5	2,018,848	40,740,963	5,654,500	3,599,704	2,724,125	XXX	XXX	(c) 54,738,140	1.5	20,585,220	34,152,920
11.6 Class 6	4,283,233	15,089,279	2,863,794	149,511	2,097,512	XXX	XXX	(c) 24,483,329	0.7	6,048,124	18,435,205
11.7 Totals	625,759,841	1,078,575,303	960,996,471	327,988,646	736,786,258	XXX	XXX	(b) 3,730,106,519	100.0	2,442,575,430	1,287,531,089
11.8 Line 11.7 as a % of Col. 8	16.8	28.9	25.8	8.8	19.8	XXX	XXX	100.0	XXX	65.5	34.5
12. Total Publicly Traded Bonds											
12.1 Class 1	387,573,452	447,930,423	795,328,357	139,207,064	239,566,231	2,009,605,527	45.8	1,882,789,977	50.5	2,009,605,527	XXX
12.2 Class 2	49,122,194	310,068,242	202,327,027	22,285,775	49,682,625	633,485,863	14.4	458,506,930	12.3	633,485,863	XXX
12.3 Class 3	6,732,085	43,749,855	10,344,968	3,208,571	320,880	64,356,359	1.5	50,509,984	1.4	64,356,359	XXX
12.4 Class 4	4,925,468	18,593,147	2,890,990	220,658	445,444	27,075,707	0.6	24,135,195	0.6	27,075,707	XXX
12.5 Class 5	2,344,627	12,342,726	1,440,570	2,198,696	35,871	18,362,490	0.4	20,585,220	0.6	18,362,490	XXX
12.6 Class 6	804,279	2,290,344	377,127	98,456	1,164,518	4,734,724	0.1	6,048,124	0.2	4,734,724	XXX
12.7 Totals	451,502,105	834,974,737	1,012,709,039	167,219,220	291,215,569	2,757,620,670	62.8	2,442,575,430	65.5	2,757,620,670	XXX
12.8 Line 12.7 as a % of Col. 6	16.4	30.3	36.7	6.1	10.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	10.3	19.0	23.1	3.8	6.6	62.8	XXX	XXX	XXX	62.8	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	172,862,415	266,300,868	162,999,694	25,004,151	6,377,470	633,544,598	14.4	129,590,628	3.5	XXX	633,544,598
13.2 Class 2	188,366,377	286,890,489	249,401,437	33,282,460	11,762,607	769,703,370	17.5	913,560,755	24.5	XXX	769,703,370
13.3 Class 3	4,282,475	57,193,062	22,966,294	2,129,901	3,883,787	90,455,519	2.1	108,435,449	2.9	XXX	90,455,519
13.4 Class 4	5,869,380	57,208,288	9,046,302	826,822	7,603,761	80,554,553	1.8	83,356,132	2.2	XXX	80,554,553
13.5 Class 5	1,246,064	33,090,950	4,822,324	11,987	949,594	39,159,338	0.9	34,152,920	0.9	XXX	39,159,338
13.6 Class 6	1,505,571	16,425,771	137,708	11,987	949,594	19,030,631	0.4	18,435,205	0.5	XXX	19,030,631
13.7 Totals	374,132,282	717,109,428	449,373,759	61,255,321	30,577,219	1,632,448,009	37.2	1,287,531,089	34.5	XXX	1,632,448,009
13.8 Line 13.7 as a % of Col. 6	22.9	43.9	27.5	3.8	1.9	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	8.5	16.3	10.2	1.4	0.7	37.2	XXX	XXX	XXX	XXX	37.2

(a) Includes \$ 485,120,852 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 82,522,013 current year, \$ 59,781,228 prior year of bonds with Z designations and \$ 297,323,472 , current year \$ 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. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ 6,890,789 current year, \$ 7,128,568 prior year of bonds with 5* designations and \$ 815,612 , current year \$ 92,777 prior year of bonds with 6* designations. "5*" 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 non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 336,075,067 ; NAIC 2 \$ 125,832,737 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	2,271,050	3,664,838	573,633,364	65,528,130	165,563,972	810,661,354	18.5	237,504,233	6.4	810,661,355	(1)
1.2 Single Class Mortgage-Backed /Asset Backed Securities	534,297	1,528,791	1,300,402	287,518	23,189	3,674,197	0.1	17,670,729	0.5	3,674,197	
1.7 Totals	2,805,347	5,193,629	574,933,766	65,815,648	165,587,161	814,335,551	18.5	255,174,962	6.8	814,335,552	(1)
2. All Other Governments											
2.1 Issuer Obligations		9,058	421,414			430,472	0.0	427,462	0.0	9,058	421,414
2.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals		9,058	421,414			430,472	0.0	427,462	0.0	9,058	421,414
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations		1,075,192		7,171,362	19,062,359	27,308,913	0.6	17,971,489	0.5	27,308,913	
3.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals		1,075,192		7,171,362	19,062,359	27,308,913	0.6	17,971,489	0.5	27,308,913	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	1,160,688	220,710				1,381,398	0.0	1,635,091	0.0	1,381,398	
5.2 Single Class Mortgage-Backed /Asset Backed Securities	556,723	1,342,361	687,954	397,254	51,607	3,035,899	0.1	68,445,319	1.8	3,035,900	(1)
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	2,082,730	5,009,506	26,894,983	30,308,657	2,594,337	66,890,213	1.5	92,393,838	2.5	66,890,214	(1)
5.4 Other	1,119,654	2,143,230	1,080,868	426,920	6,646	4,777,318	0.1			4,777,318	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other	27,014	2,414	4,712	8,434		42,574	0.0			42,574	
5.7 Totals	4,946,809	8,718,221	28,668,517	31,141,265	2,652,590	76,127,402	1.7	162,474,248	4.4	76,127,404	(2)

8015

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	620,098,456	1,014,088,237	637,208,233	96,689,072	122,697,000	2,490,780,998	56.7	2,213,005,045	59.3	1,247,314,451	1,243,466,547
6.2 Single Class Mortgage-Backed /Asset Backed Securities	207,804	1,543,883	121,452			1,873,139	0.0	2,590,150	0.1	269,420	1,603,719
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	38,003,727	55,998,502	21,133,648	9,155,918	663,505	124,955,300	2.8	466,899,219	12.5	111,991,468	12,963,832
6.4 Other	45,182,888	85,950,770	40,174,342	15,833,799	2,200,640	189,342,439	4.3	87,354,563	2.3	163,228,529	26,113,910
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
6.5 Defined	35,457,857	218,818,207	75,381,735	93,922		329,751,721	7.5	324,795,638	8.7	308,477,392	21,274,329
6.6 Other	11,597,528	107,031,575	46,043,726	1,686,466	915,000	167,274,295	3.8	44,200,367	1.2	8,558,485	158,715,810
6.7 Totals	750,548,260	1,483,431,174	820,063,136	123,459,177	126,476,145	3,303,977,892	75.3	3,138,844,982	84.1	1,839,839,745	1,464,138,147
7. Credit Tenant Loans											
7.1 Issuer Obligations			2,050,000		276,059	2,326,059	0.1	8,328,901	0.2		2,326,059
7.2 Single Class Mortgage-Backed Securities											
7.7 Totals			2,050,000		276,059	2,326,059	0.1	8,328,901	0.2		2,326,059
8. Hybrid Securities											
8.1 Issuer Obligations											
8.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
8.3 Defined											
8.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
8.5 Defined											
8.6 Other											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
9.1 Issuer Obligations	62,779,200	26,043,885	26,186,277	325,616	3,312,090	118,647,068	2.7	146,884,475	3.9		118,647,068
9.2 Single Class Mortgage-Backed /Asset Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
9.5 Defined											
9.6 Other	4,554,769	27,613,005	9,759,687	561,473	4,426,382	46,915,316	1.1				46,915,316
9.7 Totals	67,333,969	53,656,890	35,945,964	887,089	7,738,472	165,562,384	3.8	146,884,475	3.9		165,562,384

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. 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
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	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	686,309,394	1,045,101,920	1,239,499,288	169,714,180	310,911,480	3,451,536,262	78.6	XXX	XXX	2,086,675,175	1,364,861,087
10.2 Single Class Mortgage-Backed /Asset Backed Securities	1,298,824	4,415,035	2,109,808	684,772	74,796	8,583,235	0.2	XXX	XXX	6,979,517	1,603,718
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	40,086,457	61,008,008	48,028,631	39,464,575	3,257,842	191,845,513	4.4	XXX	XXX	178,881,682	12,963,831
10.4 Other	46,302,542	88,094,000	41,255,210	16,260,719	2,207,286	194,119,757	4.4	XXX	XXX	168,005,847	26,113,910
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	35,457,857	218,818,207	75,381,735	93,922		329,751,721	7.5	XXX	XXX	308,477,392	21,274,329
10.6 Other	16,179,311	134,646,994	55,808,125	2,256,373	5,341,382	214,232,185	4.9	XXX	XXX	8,601,059	205,631,126
10.7 Totals	825,634,385	1,552,084,164	1,462,082,797	228,474,541	321,792,786	4,390,068,673	100.0	XXX	XXX	2,757,620,672	1,632,448,001
10.8 Line 10.7 as a % of Col. 6	18.8	35.4	33.3	5.2	7.3	100.0	XXX	XXX	XXX	62.8	37.2
11. Total Bonds Prior Year											
11.1 Issuer Obligations	603,000,829	882,647,182	683,105,424	237,901,475	219,101,786	XXX	XXX	2,625,756,696	70.4	1,422,646,088	1,203,110,608
11.2 Single Class Mortgage-Backed /Asset Backed Securities	7,872,312	25,619,095	23,024,507	23,254,048	8,936,236	XXX	XXX	88,706,198	2.4	88,706,198	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	4,563,132	19,769,117	50,223,961	64,008,110	420,728,737	XXX	XXX	559,293,057	15.0	541,057,881	18,235,176
11.4 Other		392,537	240,884	1,284,144	85,436,998	XXX	XXX	87,354,563	2.3	68,352,603	19,001,960
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	10,323,568	129,277,562	184,931,404	263,104		XXX	XXX	324,795,638	8.7	299,996,395	24,799,243
11.6 Other		20,869,810	19,470,291	1,277,765	2,582,501	XXX	XXX	44,200,367	1.2	21,816,265	22,384,102
11.7 Totals	625,759,841	1,078,575,303	960,996,471	327,988,646	736,786,258	XXX	XXX	3,730,106,519	100.0	2,442,575,430	1,287,531,089
11.8 Line 11.7 as a % of Col. 8	16.8	28.9	25.8	8.8	19.8	XXX	XXX	100.0	XXX	65.5	34.5
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	342,556,809	489,031,294	856,579,460	113,551,297	284,956,314	2,086,675,174	47.5	1,422,646,088	38.1	2,086,675,174	XXX
12.2 Single Class Mortgage-Backed /Asset Backed Securities	1,135,812	2,974,328	2,109,808	684,773	74,796	6,979,517	0.2	88,706,198	2.4	88,706,198	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	35,978,578	56,222,726	45,290,749	38,184,967	3,204,661	178,881,681	4.1	541,057,881	14.5	178,881,681	XXX
12.4 Other	42,169,490	78,314,618	31,884,936	13,572,006	2,064,797	168,005,847	3.8	68,352,603	1.8	168,005,847	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	28,988,864	205,290,107	74,198,420			308,477,391	7.0	299,996,395	8.0	308,477,391	XXX
12.6 Other	672,553	3,141,663	2,645,666	1,226,177	915,000	8,601,059	0.2	21,816,265	0.6	8,601,059	XXX
12.7 Totals	451,502,106	834,974,736	1,012,709,039	167,219,220	291,215,568	2,757,620,669	62.8	2,442,575,430	65.5	2,757,620,669	XXX
12.8 Line 12.7 as a % of Col. 6	16.4	30.3	36.7	6.1	10.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	10.3	19.0	23.1	3.8	6.6	62.8	XXX	XXX	XXX	62.8	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	343,752,585	556,070,626	382,919,828	56,162,883	25,955,166	1,364,861,088	31.1	1,203,110,608	32.3	XXX	1,364,861,088
13.2 Single Class Mortgage-Backed /Asset Backed Securities	163,012	1,440,707		(1)		1,603,718	0.0			XXX	1,603,718
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	4,107,879	4,785,282	2,737,882	1,279,608	53,181	12,963,832	0.3	18,235,176	0.5	XXX	12,963,832
13.4 Other	4,133,052	9,779,382	9,370,274	2,688,713	142,489	26,113,910	0.6	19,001,960	0.5	XXX	26,113,910
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	6,468,993	13,528,100	1,183,315	93,922		21,274,330	0.5	24,799,243	0.7	XXX	21,274,330
13.6 Other	15,506,758	131,505,331	53,162,459	1,030,196	4,426,382	205,631,126	4.7	22,384,102	0.6	XXX	205,631,126
13.7 Totals	374,132,279	717,109,428	449,373,758	61,255,321	30,577,218	1,632,448,004	37.2	1,287,531,089	34.5	XXX	1,632,448,004
13.8 Line 13.7 as a % of Col. 6	22.9	43.9	27.5	3.8	1.9	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	8.5	16.3	10.2	1.4	0.7	37.2	XXX	XXX	XXX	XXX	37.2

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	11,740,830	11,740,830			
2. Cost of short-term investments acquired	2,866,827,288	2,866,827,288			
3. Accrual of discount	901,311	901,311			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	(289,234)	(289,234)			
6. Deduct consideration received on disposals	2,606,100,196	2,606,100,196			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	273,079,999	273,079,999			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	273,079,999	273,079,999			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 3199999

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS
 Options, Caps, Floors and Insurance Futures Options Owned

1.	Book value, December 31, prior year (Line 8, prior year)	37,764,192
2.	Cost/Option Premium (Section 2, Column 7)	11,143,750
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
	4.1 Recognized (Section 3, Column 14)	(5,368,993)
	4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	(5,368,993)
5.	Consideration Received on Terminations (Section 3, Column 12)	
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
	7.1 Recognized	
	7.2 Used to Adjust Basis of Hedged Item	
8.	Book value, December 31, current year (Lines 1+2+3+4-5-6-7)	43,538,950

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS
 Options, Caps, Floors and Insurance Futures Options Written

1.	Book value, December 31, prior year (Line 8, prior year)	
2.	Consideration received (Section 2, Column 7)	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
	4.1 Recognized (Section 3, Column 14)	
	4.2 Used to Adjust Basis (Section 3, Column 15)	
5.	Consideration Paid on Terminations (Section 3, Column 12)	
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
	7.1 Recognized	
	7.2 Used to Adjust Basis	
8.	Book value, December 31, current year	

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company
SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS
 Swaps and Forwards

1.	Book value, December 31, prior year (Line 8, prior year)	(28,469)
2.	Cost or (Consideration Received) (Section 2, Column 7)	(62,966)
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	9,580
4.	Gain/(Loss) on Termination:	
4.1	Recognized (Section 3, Column 14)	6,007,118
4.2	Used to Adjust Basis of Hedged Item (Section 3, Column 15)	6,007,118
5.	Consideration Received (or Paid) on Terminations (Section 3, Column 12)	6,007,118
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	
7.	Disposition of Deferred Amount on Contracts Terminated in Prior Year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	
8.	Book value, December 31, current year (Lines 1+2+3+4-5-6-7)	(81,855)

SCHEDULE DB - PART D- VERIFICATION BETWEEN YEARS
 Futures Contracts and Insurance Futures Contracts

1.	Book value, December 31, prior year (Line 8, prior year)	0
2.	Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6)	(24,657,772)
3.1	Change in Variation Margin on Open Contracts Used to Adjust Basis of Hedged Item (Section 1, Column 11)	
3.2	Change in Variation Margin on Open Contracts Recognized (Difference between years - Section 1, Column 10)	(24,657,772)
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	8,137,333
4.2	Less:	
4.21	Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	8,137,333
4.22	Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	8,137,333
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.1	Net additions to Cash Deposits (Section 2, Column 7)	
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	0
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1	Recognized	
7.2	Used to Adjust Basis of Hedged Item	
8.	Book value, December 31, current year (Lines 6+7.1+7.2)	0

SCHEDULE DB - PART E - VERIFICATION
 Statement Value and Fair Value of Open Contracts

		Statement Value
1.	Part A, Section 1, Column 10	51,702,372
2.	Part B, Section 1, Column 10	
3.	Part C, Section 1, Column 10	79,623,696
4.	Part D, Section 1, Column 9 - 12	
5.	Lines (1) - (2) + (3) + (4)	131,326,068
6.	Part E, Section 1, Column 4	168,102,398
7.	Part E, Section 1, Column 5	(36,776,330)
8.	Lines (5) - (6) - (7)	
		Fair Value
9.	Part A, Section 1, Column 11	51,702,372
10.	Part B, Section 1, Column 11	
11.	Part C, Section 1, Column 11	79,623,696
12.	Part D, Section 1, Column 9	
13.	Lines (9) - (10) + (11) + (12)	131,326,068
14.	Part E, Section 1, Column 7	168,102,398
15.	Part E, Section 1, Column 8	(36,776,330)
16.	Lines (13) - (14) - (15)	

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE DB - PART F - SECTION 1

Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Derivative Instruments Open		Cash Instrument(s) Held				
					6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
CDXNA14	Credit Default Indices	2	3,000,000	2,991,313	Swap/CDX Long	(60,620)	606935-AH-7	Merrill Lynch Countrywide Mtg/Series 2006-1 Class A4 REID	3,011,115	2,888,038	1
524660F # 9	Leggett & Platt, Inc. - Note	2	2,150,000	2,235,546	Swap/CDS Long	2,501	61746W-ZA-1	Morgan Stanley Dean Witter/Series 2003 TOP9 Class A2 REID	2,196,782	2,234,892	1
9999999 - Totals			5,150,000	5,226,859	XXX	(58,119)	XXX	XXX	5,207,897	5,122,930	XXX

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory	2	5,150,000	2	5,150,000	2	5,150,000	2	5,150,000	2	5,150,000
2. Add: Opened or Acquired Transactions.....										
3. Add: Increases in Replicated Asset Statement Value.....	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions.....										
5. Less: Positions Disposed of For Failing Effectiveness Criteria.....										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory	2	5,150,000	2	5,150,000	2	5,150,000	2	5,150,000	2	5,150,000

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE C.M. Life Insurance Company

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	387,717,111	387,717,111	
2. Cost of cash equivalents acquired	4,405,437,469	4,405,437,469	
3. Accrual of discount	4,249,731	4,249,731	
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals	19,273	19,273	
6. Deduct consideration received on disposals	4,608,595,780	4,608,595,780	
7. Deduct amortization of premium			
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other than temporary impairment recognized			
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	188,827,804	188,827,804	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	188,827,804	188,827,804	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0