

ANNUAL STATEMENT

OF THE

**BRIGHTHOUSE LIFE INSURANCE
COMPANY**

OF THE STATE OF

DELAWARE

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2022**

LIFE AND ACCIDENT AND HEALTH

2022



LIFE AND ACCIDENT AND HEALTH COMPANIES – ASSOCIATION EDITION

ANNUAL STATEMENT
AS OF DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
BRIGHOUSE LIFE INSURANCE COMPANY

NAIC Group Code 4932 4932 NAIC Company Code 87726 Employer's ID Number 06-0566090
(Current) (Prior)

Organized under the Laws of Delaware State of Domicile or Port of Entry Delaware

Country of Domicile United States of America

Incorporated/Organized 06/17/1863 Commenced Business 04/01/1864

Statutory Home Office 1209 Orange Street Wilmington, DE 19801
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 11225 North Community House Road
Charlotte, NC 28277 800-882-1292
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 12802 Tampa Oaks Boulevard, Suite 447 Temple Terrace, FL 33637
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 12802 Tampa Oaks Boulevard, Suite 447
(Street and Number)

Temple Terrace, FL 33637 980-949-4100
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.brighthousefinancial.com

Statutory Statement Contact Timothy Lashoan Shaw 980-949-4100
(Name) (Area Code) (Telephone Number)

tshaw1@brighthousefinancial.com 813-615-9468
(Email Address) (Fax Number)

OFFICERS

Chairman of the Board, President and Chief Executive Officer ERIC THOMAS STEIGERWALT Vice President and Secretary JACOB MOISHE JENKELOWITZ

Vice President and Chief Financial Officer EDWARD ALLEN SPEHAR Vice President and Treasurer JANET MARIE MORGAN

OTHER

GIANNA HELENE FIGARO-STERLING TYLER SCOTT GATES KRISTINE HOOK TOSCANO
Vice President and Controller Vice President and Appointed Actuary Vice President and Chief Accounting Officer

DIRECTORS OR TRUSTEES

MYLES JOSEPH LAMBERT DAVID ALAN ROSENBAUM # JOHN LLOYD ROSENTHAL
EDWARD ALLEN SPEHAR ERIC THOMAS STEIGERWALT

State of Florida
County of Hillsborough } SS

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 there from 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.

Gianna H. Figaro-Sterling
GIANNA HELENE FIGARO-STERLING
Vice President and Controller

Janet Morgan
JANET MARIE MORGAN
Vice President and Treasurer

Subscribed and sworn to before me this

18th day of January, 2023.

Zena Jones
Notary for Figaro, Sterling & Morgan

ZENA JONES
Notary Public-State of Florida
Commission # HH39573
Commission Expires 12/27/2024

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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)	54,848,998,719	0	54,848,998,719	50,808,796,427
2. Stocks (Schedule D):				
2.1 Preferred stocks	37,161,334	0	37,161,334	62,222,020
2.2 Common stocks	443,979,542	3,374,444	440,605,098	449,270,231
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	15,282,427,112	0	15,282,427,112	12,271,807,385
3.2 Other than first liens	4,332,575	0	4,332,575	41,327,992
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	328,876	0	328,876	1,201,832
5. Cash (\$1,557,876,961, Schedule E - Part 1), cash equivalents (\$1,013,031,145, Schedule E - Part 2) and short-term investments (\$257,526,002, Schedule DA)	2,828,434,108	0	2,828,434,108	3,140,991,438
6. Contract loans (including \$0 premium notes)	897,467,233	0	897,467,233	868,718,460
7. Derivatives (Schedule DB)	1,830,053,805	0	1,830,053,805	2,685,260,557
8. Other invested assets (Schedule BA)	4,402,519,918	2,256,103	4,400,263,815	4,457,717,457
9. Receivables for securities	173,351,265	0	173,351,265	158,642,034
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	16,641,412	0	16,641,412	9,582,138
12. Subtotals, cash and invested assets (Lines 1 to 11)	80,765,695,899	5,630,547	80,760,065,352	74,955,537,971
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	615,861,594	508,169	615,353,425	461,172,617
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	36,606,794	8,895,591	27,711,203	53,394,372
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	57,245,676	0	57,245,676	55,984,006
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	478,048,019	0	478,048,019	323,277,791
16.2 Funds held by or deposited with reinsured companies	221,515	0	221,515	23,316
16.3 Other amounts receivable under reinsurance contracts	437,844,278	0	437,844,278	542,542,322
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	5,074,417	0	5,074,417	0
18.2 Net deferred tax asset	2,068,054,471	1,973,240,787	94,813,684	526,194,302
19. Guaranty funds receivable or on deposit	13,022,504	0	13,022,504	13,980,456
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	100,781,375	0	100,781,375	58,358,277
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	278,153,740	11,666	278,142,074	52,819,567
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	84,856,610,282	1,988,286,760	82,868,323,522	77,043,284,997
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	98,050,338,924	0	98,050,338,924	123,918,969,339
28. Total (Lines 26 and 27)	182,906,949,206	1,988,286,760	180,918,662,446	200,962,254,336
DETAILS OF WRITE-INS				
1101. Deposits in connection with investments	16,641,412	0	16,641,412	9,582,138
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	16,641,412	0	16,641,412	9,582,138
2501. Insurance Company Owned Life Insurance	250,256,652	0	250,256,652	0
2502. Miscellaneous	14,904,027	11,666	14,892,361	31,439,918
2503. Receivable from third party administrator	12,993,061	0	12,993,061	21,379,649
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	278,153,740	11,666	278,142,074	52,819,567

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 46,660,110,849 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 18,627,614 Modco Reserve)	46,660,110,849	42,692,956,924
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	55,600,525	59,640,749
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	12,158,542,975	7,991,059,839
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	317,055,054	268,515,050
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	656,975	695,915
5. Policyholders' dividends/refunds to members \$ (12,322,274) and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	(12,322,274)	(12,966,935)
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ 0 Modco)	5,591,632	5,370,131
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 29,287 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,581,785	1,617,751
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$ (10,765,290) assumed and \$ 781,903,166 ceded	771,137,876	999,120,053
9.4 Interest maintenance reserve (IMR, Line 6)	495,627,465	642,008,990
10. Commissions to agents due or accrued-life and annuity contracts \$ 35,601,759 accident and health \$ 0 and deposit-type contract funds \$ 0	35,601,759	43,173,681
11. Commissions and expense allowances payable on reinsurance assumed	7,212,568	29,193,214
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	18,558,716	20,880,490
13. Transfers to Separate Accounts due or accrued (net) (including \$ (386,273,633) accrued for expense allowances recognized in reserves, net of reinsured allowances)	479,393,937	246,320,166
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	21,991,062	24,192,870
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	42,436,134
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,312,129	2,905,364
17. Amounts withheld or retained by reporting entity as agent or trustee	8,393,962	4,545,798
18. Amounts held for agents' account, including \$ 280,274 agents' credit balances	280,274	281,579
19. Remittances and items not allocated	138,087,868	92,600,128
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,464,883,675	1,497,425,251
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	219,746,118	220,867,388
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	5,368,927,861	7,034,089,689
24.08 Derivatives	3,722,035,975	1,412,489,293
24.09 Payable for securities	290,319,077	294,184,834
24.10 Payable for securities lending	3,733,264,029	4,611,140,275
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	850,055,776	1,441,229,259
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	76,814,647,648	69,665,973,880
27. From Separate Accounts Statement	97,754,635,557	123,533,617,266
28. Total liabilities (Lines 26 and 27)	174,569,283,205	193,199,591,146
29. Common capital stock	75,000,000	75,000,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	811,670,000	811,670,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	4,935,279,527	4,935,279,527
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	527,429,714	1,940,713,663
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 295,703,367 in Separate Accounts Statement)	6,274,379,241	7,687,663,190
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	6,349,379,241	7,762,663,190
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	180,918,662,446	200,962,254,336
DETAILS OF WRITE-INS		
2501. Cash collateral received on derivatives	622,335,939	1,310,975,510
2502. Miscellaneous	130,043,496	114,824,707
2503. Derivative instruments expense payable	97,676,341	15,429,042
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	850,055,776	1,441,229,259
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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)	8,154,415,927	9,077,012,755
2. Considerations for supplementary contracts with life contingencies	236,377,805	230,702,047
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,029,646,584	2,878,318,649
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	17,556,069	33,282,357
5. Separate Accounts net gain from operations excluding unrealized gains or losses	2,837,227,738	(1,413,864,388)
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	234,682,833	437,425,869
7. Reserve adjustments on reinsurance ceded	(203,060,957)	(265,511,359)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,166,817,718	2,401,408,188
8.2 Charges and fees for deposit-type contracts	0	2,748
8.3 Aggregate write-ins for miscellaneous income	523,817,568	607,934,679
9. Total (Lines 1 to 8.3)	16,997,481,285	13,986,711,545
10. Death benefits	1,125,815,619	1,076,929,133
11. Matured endowments (excluding guaranteed annual pure endowments)	1,149,864	1,254,230
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,928,407,121	3,160,175,768
13. Disability benefits and benefits under accident and health contracts	8,684,124	8,710,356
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	9,511,475,340	10,995,011,624
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	248,768,967	115,425,565
18. Payments on supplementary contracts with life contingencies	161,069,238	145,533,528
19. Increase in aggregate reserves for life and accident and health contracts	3,963,113,701	(1,868,436,403)
20. Totals (Lines 10 to 19)	17,948,483,974	13,634,603,801
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	826,742,822	887,068,708
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	58,370,737	85,073,577
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	1,143,876,493	1,095,669,952
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	62,281,168	59,574,038
25. Increase in loading on deferred and uncollected premiums	(2,434,518)	6,373,363
26. Net transfers to or (from) Separate Accounts net of reinsurance	(3,513,929,647)	(3,864,473,279)
27. Aggregate write-ins for deductions	(396,333,755)	677,768,095
28. Totals (Lines 20 to 27)	16,127,057,274	12,581,658,255
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	870,424,011	1,405,053,290
30. Dividends to policyholders and refunds to members	5,193,367	4,920,268
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	865,230,644	1,400,133,022
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(166,559,326)	(75,815,311)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,031,789,970	1,475,948,333
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 96,652,015 (excluding taxes of \$ (34,244,741) transferred to the IMR)	340,978,005	(1,631,689,383)
35. Net income (Line 33 plus Line 34)	1,372,767,975	(155,741,050)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	7,762,663,190	7,409,758,827
37. Net income (Line 35)	1,372,767,975	(155,741,050)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (764,141,244)	(3,095,164,327)	1,158,391,219
39. Change in net unrealized foreign exchange capital gain (loss)	(50,219,336)	(26,850,414)
40. Change in net deferred income tax	(127,951,033)	115,904,951
41. Change in nonadmitted assets	(704,186,091)	227,329,062
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	32,541,576	(483,700,893)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	2,788,501,299	(1,440,882,862)
47. Other changes in surplus in Separate Accounts Statement	(2,926,876,444)	1,457,789,200
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	(75,853,191)	(75,687,279)
52. Dividends to stockholders	0	(550,000,000)
53. Aggregate write-ins for gains and losses in surplus	1,373,155,623	126,352,429
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,413,283,949)	352,904,363
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	6,349,379,241	7,762,663,190
DETAILS OF WRITE-INS		
08.301. Management and service fee income	387,835,952	473,810,503
08.302. Rider benefits	63,866,153	60,198,887
08.303. Miscellaneous	42,714,664	38,752,307
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	29,400,799	35,172,982
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	523,817,568	607,934,679
2701. Reserves transferred under reinsurance agreements	(607,562,678)	(932,089,734)
2702. Interest credited to reinsurers	394,552,558	1,132,785,885
2703. Realized gain/(loss) on funds withheld on derivatives	(186,066,059)	194,616,662
2798. Summary of remaining write-ins for Line 27 from overflow page	2,742,424	282,455,282
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(396,333,755)	677,768,095
5301. Unrealized change on funds withheld on derivatives	1,373,155,623	346,209,186
5302. Prior period adjustments-valuation system conversion	0	(216,277,529)
5303. Prior period adjustment - commission expense	0	(3,579,228)
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	1,373,155,623	126,352,429

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	8,886,323,145	10,090,218,742
2. Net investment income	2,679,821,211	2,718,252,717
3. Miscellaneous income	2,868,497,697	3,076,963,737
4. Total (Lines 1 through 3)	14,434,642,053	15,885,435,196
5. Benefit and loss related payments	15,005,144,938	16,233,683,865
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(3,553,521,164)	(3,866,290,966)
7. Commissions, expenses paid and aggregate write-ins for deductions	1,225,764,474	1,892,577,537
8. Dividends paid to policyholders	4,327,205	4,597,465
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(56,641,501)	46,801,087
10. Total (Lines 5 through 9)	12,625,073,952	14,311,368,988
11. Net cash from operations (Line 4 minus Line 10)	1,809,568,101	1,574,066,208
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,911,387,102	9,517,353,362
12.2 Stocks	57,029,597	117,066,769
12.3 Mortgage loans	1,374,984,170	1,885,526,977
12.4 Real estate	1,522,373	1,156,188
12.5 Other invested assets	145,589,334	144,891,469
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	1,274,383	(680,057)
12.7 Miscellaneous proceeds	317,828,662	306,128,480
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,809,615,621	11,971,443,188
13. Cost of investments acquired (long-term only):		
13.1 Bonds	10,563,818,621	14,344,403,474
13.2 Stocks	249,251,567	55,857,665
13.3 Mortgage loans	2,840,482,103	4,040,311,461
13.4 Real estate	0	0
13.5 Other invested assets	678,969,860	814,146,985
13.6 Miscellaneous applications	708,634,313	1,772,042,739
13.7 Total investments acquired (Lines 13.1 to 13.6)	15,041,156,464	21,026,762,324
14. Net increase (decrease) in contract loans and premium notes	28,748,773	(15,028,482)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,260,289,616)	(9,040,290,654)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	4,167,483,136	5,575,315,494
16.5 Dividends to stockholders	0	550,000,000
16.6 Other cash provided (applied)	(1,029,318,951)	1,293,309,630
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	3,138,164,185	6,318,625,124
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)	(312,557,330)	(1,147,599,322)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,140,991,438	4,288,590,760
19.2 End of year (Line 18 plus Line 19.1)	2,828,434,108	3,140,991,438

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

20.0001. Bonds, transfer from separate account	1,969,951,873	0
20.0002. Mortgage loans, transfer from separate account	1,606,709,281	627,497,257
20.0003. Bonds, transfer to separate account	650,437,847	0
20.0004. Bonds, asset in kind transfer in	589,137,383	232,633,417
20.0005. Other invested assets, assets in kind transfer out	587,023,411	0
20.0006. Interest credited to reinsurers, asset in kind transfer	494,720,161	882,723,616
20.0007. Prior period adjustments—tax provision	365,016,052	92,030,290
20.0008. Bonds, asset in kind transfer out	296,122,220	1,610,918,673
20.0009. Death Benefits, asset in kind transfer	240,498,075	373,689,776
20.0010. Reinsurance settlement to premiums ceded, asset in kind transfer	192,080,163	818,612,365
20.0011. Security exchanges	148,607,038	270,624,128
20.0012. Funds held under coinsurance, asset in kind transfer	104,833,096	101,506,721
20.0013. Transfer of assets from mortgages to other invested assets	83,216,023	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

20.0014. Other invested assets, transfer from separate account	55,760,246	.....	0
20.0015. Commission, asset in Kind transfer	27,755,391	.....	326,465,662
20.0016. Capitalized interest on bonds	27,286,879	.....	29,487,373
20.0017. Rider Benefits, asset in kind transfer	18,575,958	.....	36,167,494
20.0018. Other invested assets underlying asset sold and reinvested	18,424,007	.....	17,216,701
20.0019. Transfer of assets from other invested assets to stocks	15,115,685	.....	73,491,593
20.0020. General expenses, asset in kind transfer	11,835,079	.....	23,637,614
20.0021. Surrenders, asset in kind transfer	7,960,881	.....	11,867,255
20.0022. Prior period adjustments-Shield Prophet Conversion	0	.....	216,277,528
20.0023. Non-cash contribution presented as purchases	0	.....	14,128,634

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	8,154,415,927	420,688,182	(42,936)	7,683,867,303	44,071,977	5,831,401	0	0	0
2. Considerations for supplementary contracts with life contingencies	236,377,805	XXX	XXX	236,377,805	0	XXX	XXX	0	XXX
3. Net investment income	3,029,646,584	905,833,318	295,888,280	1,507,255,362	317,670,882	2,998,742	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	17,556,069	13,868,232	(4,291,250)	1,227,796	6,739,191	12,100	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	2,837,227,738	0	0	2,837,227,738	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	234,682,833	141,659,960	121,352	78,607,849	0	14,293,672	XXX	0	0
7. Reserve adjustments on reinsurance ceded	(203,060,957)	(7,580,614)	0	(195,480,343)	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,166,817,718	52,370,463	0	2,099,956,076	14,491,179	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	523,817,568	110,655,596	2,413	411,101,130	1,965,460	92,969	0	0	0
9. Totals (Lines 1 to 8.3)	16,997,481,285	1,637,495,137	291,677,859	14,660,140,716	384,938,689	23,228,884	0	0	0
10. Death benefits	1,125,815,619	1,105,024,827	20,790,792	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	1,149,864	669,786	480,078	0	0	XXX	XXX	0	0
12. Annuity benefits	2,928,407,121	XXX	XXX	2,565,098,250	363,308,871	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	8,684,124	1,945,153	(59)	0	0	6,739,030	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	9,511,475,340	174,537,868	1,657,342	9,143,774,200	191,505,930	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	248,768,967	10,241,412	163,625,147	56,853,575	18,048,833	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	161,069,238	0	198	161,264,645	(195,605)	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	3,963,113,701	17,147,187	(4,140,596)	3,869,147,927	84,999,407	(4,040,224)	XXX	0	0
20. Totals (Lines 10 to 19)	17,948,483,974	1,309,566,233	182,412,902	15,796,138,597	657,667,436	2,698,806	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	826,742,822	44,515,093	11,035	764,669,192	3,146,740	14,400,762	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	58,370,737	(5,225,580)	0	63,596,317	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	1,143,876,493	397,651,598	7,461,623	712,843,990	25,626,237	293,045	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	62,281,168	41,030,468	218,637	19,598,715	1,223,868	209,480	0	0	0
25. Increase in loading on deferred and uncollected premiums	(2,434,518)	(2,434,518)	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(3,513,929,647)	(114,520,354)	0	(3,300,296,642)	(99,112,651)	0	XXX	0	0
27. Aggregate write-ins for deductions	(396,333,755)	208,510,491	35,000,580	(596,775,093)	(43,069,789)	56	0	0	0
28. Totals (Lines 20 to 27)	16,127,057,274	1,879,093,431	225,104,777	13,459,775,076	545,481,841	17,602,149	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	870,424,011	(241,598,294)	66,573,082	1,200,365,640	(160,543,152)	5,626,735	0	0	0
30. Dividends to policyholders and refunds to members	5,193,367	5,193,367	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	865,230,644	(246,791,661)	66,573,082	1,200,365,640	(160,543,152)	5,626,735	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(166,559,326)	(176,280,070)	373,122,425	(1,493,347,140)	1,128,392,795	1,552,664	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,031,789,970	(70,511,591)	(306,549,343)	2,693,712,780	(1,288,935,947)	4,074,071	0	0	0
34. Policies/certificates in force end of year	2,190,860	876,022	38,977	1,112,304	161,275	2,282	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Management and service fee income	387,835,952	8,714,058	0	377,625,624	1,496,270	0	0	0	0
08.302. Rider benefits	63,866,153	63,866,153	0	0	0	0	0	0	0
08.303. Miscellaneous	42,714,664	31,265,997	2,413	11,032,274	321,011	92,969	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	29,400,799	6,809,388	0	22,443,232	148,179	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	523,817,568	110,655,596	2,413	411,101,130	1,965,460	92,969	0	0	0
2701. Reserves transferred under reinsurance agreements	(607,562,678)	0	0	(607,562,678)	0	0	0	0	0
2702. Interest credited to reinsurers	394,552,558	394,552,558	0	0	0	0	0	0	0
2703. Realized gain/(loss) on funds withheld on derivatives	(186,066,059)	(186,066,059)	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	2,742,424	23,992	35,000,580	10,787,585	(43,069,789)	56	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(396,333,755)	208,510,491	35,000,580	(596,775,093)	(43,069,789)	56	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	420,688,182	0	73,062,225	191,271,756	66,421,256	(33,538,250)	48,427,190	0	75,044,005	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	905,833,318	0	(79,868)	258,835,904	(276,968)	111,594,799	579,378,574	0	15,841,792	0	(59,460,915)	0
4. Amortization of Interest Maintenance Reserve (IMR)	13,868,232	0	(38,064)	1,039,058	0	437,008	12,253,219	0	175,945	0	1,066	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	141,659,960	0	38,054,818	33,794,560	0	9,441	69,690,136	0	111,005	0	0	0
7. Reserve adjustments on reinsurance ceded	(7,580,614)	0	0	0	0	0	0	0	(7,580,614)	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	52,370,463	0	0	0	0	0	0	0	52,370,463	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	110,655,596	0	170,615	0	0	680,710	99,209,486	10,429,994	0	0	164,791	0
9. Totals (Lines 1 to 8.3)	1,637,495,137	0	111,169,726	484,941,278	66,144,288	79,183,708	808,958,605	10,429,994	135,962,596	0	(59,295,058)	0
10. Death benefits	1,105,024,827	0	49,794,392	96,805,178	58,663	231,668,416	657,123,765	0	69,574,413	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	669,786	0	669,786	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	1,945,153	0	601,996	908,711	0	92,005	113,452	0	228,989	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	174,537,868	0	17,249,491	11,094	379,127	25,754,386	39,378,574	0	91,765,208	0	(12)	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	10,241,412	0	1,735,291	2,729,450	3,304	4,043,793	696,905	0	1,032,556	0	113	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	17,147,187	0	10,788,245	(5,916,689)	34,443,598	(58,164,936)	37,039,648	0	(1,042,679)	0	0	0
20. Totals (Lines 10 to 19)	1,309,566,233	0	80,839,201	94,537,744	34,884,692	203,393,664	734,352,344	0	161,558,487	0	101	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	44,515,093	0	9,723,574	9,645,668	5,469,503	2,966,106	11,779,377	0	4,930,865	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	(5,225,580)	0	0	(8,091,639)	0	62,267	2,803,792	0	0	0	0	0
23. General insurance expenses	397,651,598	0	45,315,333	68,947,361	(30,942)	40,972,925	223,109,356	0	12,467,986	0	6,869,579	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	41,030,468	0	6,876,163	17,187,106	0	232,953	9,287,418	0	7,433,811	0	13,017	0
25. Increase in loading on deferred and uncollected premiums	(2,434,518)	0	(891,475)	(1,543,043)	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(114,520,354)	0	0	0	0	0	0	0	(114,520,354)	0	0	0
27. Aggregate write-ins for deductions	208,510,491	0	4,362	182,931,788	0	1,223	25,571,706	0	1,412	0	0	0
28. Totals (Lines 20 to 27)	1,879,093,431	0	141,867,158	363,614,985	40,323,253	247,629,138	1,006,903,993	0	71,872,207	0	6,882,697	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(241,598,294)	0	(30,697,432)	121,326,293	25,821,035	(168,445,430)	(197,945,388)	10,429,994	64,090,389	0	(66,177,755)	0
30. Dividends to policyholders and refunds to members	5,193,367	0	5,193,367	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(246,791,661)	0	(35,890,799)	121,326,293	25,821,035	(168,445,430)	(197,945,388)	10,429,994	64,090,389	0	(66,177,755)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(176,280,070)	0	8,728,904	(24,575,039)	(14,836,607)	12,401,622	(178,579,076)	0	20,580,126	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(70,511,591)	0	(44,619,703)	145,901,332	40,657,642	(180,847,052)	(19,366,312)	10,429,994	43,510,263	0	(66,177,755)	0
34. Policies/certificates in force end of year	876,022	0	176,689	479,105	3,348	43,928	133,955	38,997	0	0	0	0
DETAILS OF WRITE-INS												
08.301. Management and service fee income	8,714,058	0	0	0	0	0	0	8,714,058	0	0	0	0
08.302. Rider benefits	63,866,153	0	0	0	0	0	63,866,153	0	0	0	0	0
08.303. Miscellaneous	31,265,997	0	170,615	0	0	800	30,929,401	390	0	0	164,791	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	6,809,388	0	0	0	0	679,910	4,413,932	1,715,546	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	110,655,596	0	170,615	0	0	680,710	99,209,486	10,429,994	0	0	164,791	0
2701. Reserves transferred under reinsurance agreements	0	0	0	0	0	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	394,552,558	0	0	182,921,909	0	0	211,630,649	0	0	0	0	0
2703. Realized gain/(loss) on funds withheld on derivatives	(186,066,059)	0	0	0	0	0	(186,066,059)	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	23,992	0	4,362	9,879	0	1,223	7,116	0	1,412	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	208,510,491	0	4,362	182,931,788	0	1,223	25,571,706	0	1,412	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	(42,936)	0	0	(42,936)	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	295,888,280	0	0	26,060,541	(382,630)	0	0	270,210,369	0
4. Amortization of Interest Maintenance Reserve (IMR)	(4,291,250)	0	0	1,053,277	0	0	0	(5,344,527)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	121,352	0	121,352	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	2,413	0	0	0	0	0	0	2,413	0
9. Totals (Lines 1 to 8.3)	291,677,859	0	121,352	27,070,882	(382,630)	0	0	264,868,255	0
10. Death benefits	20,790,792	0	0	20,790,792	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	480,078	0	0	480,078	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	(59)	0	(59)	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	1,657,342	0	0	1,657,342	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	163,625,147	0	50,663	83,875	0	0	0	163,490,609	0
18. Payments on supplementary contracts with life contingencies	198	0	802	0	0	0	0	(604)	0
19. Increase in aggregate reserves for life and accident and health contracts	(4,140,596)	0	0	0	0	(4,140,596)	0	0	0
20. Totals (Lines 10 to 19)	182,412,902	0	51,406	23,012,087	0	(4,140,596)	0	163,490,005	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,035	0	0	0	11,035	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	7,461,623	0	0	0	5,325,633	0	0	2,135,990	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	218,637	0	0	(2,201)	206,030	0	0	14,808	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	35,000,580	0	0	0	580	0	0	35,000,000	0
28. Totals (Lines 20 to 27)	225,104,777	0	51,406	23,009,886	5,543,278	(4,140,596)	0	200,640,803	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	66,573,082	0	69,946	4,060,996	(5,925,908)	4,140,596	0	64,227,452	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	66,573,082	0	69,946	4,060,996	(5,925,908)	4,140,596	0	64,227,452	0
32. Federal income taxes incurred (excluding tax on capital gains)	373,122,425	0	371,604,852	1,517,573	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(306,549,343)	0	(371,534,906)	2,543,423	(5,925,908)	4,140,596	0	64,227,452	0
34. Policies/certificates in force end of year	38,977	0	0	374	0	9,344	0	29,259	0
DETAILS OF WRITE-INS									
08.301. Management and service fee income	0	0	0	0	0	0	0	0	0
08.302. Rider benefits	0	0	0	0	0	0	0	0	0
08.303. Miscellaneous	2,413	0	0	0	0	0	0	2,413	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,413	0	0	0	0	0	0	2,413	0
2701. Reserves transferred under reinsurance agreements	0	0	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0	0	0
2703. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	35,000,580	0	0	0	580	0	0	35,000,000	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	35,000,580	0	0	0	580	0	0	35,000,000	0

(a) Includes the following amounts for FEGLI/SGLI: Line 10, Line 100, Line 160, Line 230, Line 240

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuities)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	7,683,867,303	791,739,935	5,702,015,377	1,185,174,569	0	4,937,422	0
2. Considerations for supplementary contracts with life contingencies	236,377,805	XXX	XXX	XXX	XXX	236,377,805	XXX
3. Net investment income	1,507,255,362	404,302,616	99,916,761	613,032,205	0	390,003,780	0
4. Amortization of Interest Maintenance Reserve (IMR)	1,227,796	(2,870,225)	(752,086)	(4,772,031)	0	9,622,138	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	2,837,227,738	10,569,626	2,820,081,734	0	0	6,576,378	0
6. Commissions and expense allowances on reinsurance ceded	78,607,849	76,541,289	0	2,066,560	0	0	0
7. Reserve adjustments on reinsurance ceded	(195,480,343)	(33,993,158)	0	(156,107,658)	0	(5,379,527)	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,099,956,076	0	0	2,099,956,076	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	411,101,130	6,413,510	9,663,263	392,383,802	0	2,640,555	0
9. Totals (Lines 1 to 8.3)	14,660,140,716	1,252,703,593	8,630,925,049	4,131,733,523	0	644,778,551	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	2,565,098,250	290,654,004	192,135,236	1,674,793,280	0	407,515,730	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	9,143,774,200	637,281,919	2,125,723,429	6,380,439,139	0	329,713	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	56,853,575	1,273,396	280,248	2,434,323	0	52,865,608	0
18. Payments on supplementary contracts with life contingencies	161,264,645	0	30,189	(66,059)	0	161,300,515	0
19. Increase in aggregate reserves for life and accident and health contracts	3,869,147,927	197,414,632	1,021,107,293	2,666,051,164	0	(15,425,162)	0
20. Totals (Lines 10 to 19)	15,796,138,597	1,126,623,951	3,339,276,395	10,723,651,847	0	606,586,404	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	764,669,192	88,258,325	258,912,809	416,506,341	0	991,717	0
22. Commissions and expense allowances on reinsurance assumed	63,596,317	0	47,645,047	15,951,270	0	0	0
23. General insurance expenses	712,843,990	249,710,923	181,912,162	266,164,326	0	15,056,579	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	19,598,715	1,706,742	8,820,570	8,566,527	0	504,876	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(3,300,296,642)	(137,887,253)	2,673,728,305	(5,823,593,603)	0	(12,544,091)	0
27. Aggregate write-ins for deductions	(596,775,093)	16,214	5,555	(598,934,984)	2,135,488	2,634	0
28. Totals (Lines 20 to 27)	13,459,775,076	1,328,428,902	6,510,300,843	5,008,311,724	2,135,488	610,598,119	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,200,365,640	(75,725,309)	2,120,624,206	(876,578,201)	(2,135,488)	34,180,432	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,200,365,640	(75,725,309)	2,120,624,206	(876,578,201)	(2,135,488)	34,180,432	0
32. Federal income taxes incurred (excluding tax on capital gains)	(1,493,347,140)	(991,137,202)	(1,323,359,017)	807,988,996	87,398	13,072,685	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,693,712,780	915,411,893	3,443,983,223	(1,684,567,197)	(2,222,886)	21,107,747	0
34. Policies/certificates in force end of year	1,112,304	205,528	189,985	654,500	0	62,291	0
DETAILS OF WRITE-INS							
08.301. Management and service fee income	377,625,624	0	0	377,258,590	0	367,034	0
08.302. Rider benefits	0	0	0	0	0	0	0
08.303. Miscellaneous	11,032,274	5,324,404	1,577,039	1,857,793	0	2,273,038	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	22,443,232	1,089,106	8,086,224	13,267,419	0	483	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	411,101,130	6,413,510	9,663,263	392,383,802	0	2,640,555	0
2701. Reserves transferred under reinsurance agreements	(607,562,678)	0	0	(607,562,678)	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0
2703. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	10,787,585	16,214	5,555	8,627,694	2,135,488	2,634	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(596,775,093)	16,214	5,555	(598,934,984)	2,135,488	2,634	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	44,071,977	365,345	0	30,991,524	0	12,715,108	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	317,670,882	(781,028)	0	79,418,184	0	239,123,249	(89,523)
4. Amortization of Interest Maintenance Reserve (IMR)	6,739,191	0	0	(582,600)	0	7,321,791	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	14,491,179	0	0	14,446,548	0	44,631	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	1,965,460	207,827	0	1,640,671	0	23,679	93,283
9. Totals (Lines 1 to 8.3)	384,938,689	(207,856)	0	125,914,327	0	259,228,458	3,760
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	363,308,871	4,936,768	0	19,883,925	0	338,488,682	(504)
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	191,505,930	7,945,978	0	141,221,436	0	42,338,516	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	18,048,833	1,731	0	26,379	0	17,978,588	42,135
18. Payments on supplementary contracts with life contingencies	(195,605)	(195,605)	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	84,999,407	(5,593,367)	0	341,686,123	0	(251,093,349)	0
20. Totals (Lines 10 to 19)	657,667,436	7,095,505	0	502,817,863	0	147,712,437	41,631
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,146,740	163,874	0	2,982,866	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	25,626,237	10,867,991	0	10,132,180	86,251	3,127,101	1,412,714
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,223,868	568,043	0	562,420	0	71,158	22,247
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(99,112,651)	0	0	(97,943,625)	0	(1,169,026)	0
27. Aggregate write-ins for deductions	(43,069,789)	1,219,391	0	710,114	0	(44,999,417)	123
28. Totals (Lines 20 to 27)	545,481,841	19,914,804	0	419,261,818	86,251	104,742,253	1,476,715
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(160,543,152)	(20,122,660)	0	(293,347,491)	(86,251)	154,486,205	(1,472,955)
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(160,543,152)	(20,122,660)	0	(293,347,491)	(86,251)	154,486,205	(1,472,955)
32. Federal income taxes incurred (excluding tax on capital gains)	1,128,392,795	(135,861,894)	0	1,230,750,274	0	33,504,415	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,288,935,947)	115,739,234	0	(1,524,097,765)	(86,251)	120,981,790	(1,472,955)
34. Policies/certificates in force end of year	161,275	3,262	0	60,065	0	0	97,948
DETAILS OF WRITE-INS							
08.301. Management and service fee income	1,496,270	28,025	0	1,371,606	0	0	96,639
08.302. Rider benefits	0	0	0	0	0	0	0
08.303. Miscellaneous	321,011	61,607	0	239,081	0	23,679	(3,356)
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	148,179	118,195	0	29,984	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,965,460	207,827	0	1,640,671	0	23,679	93,283
2701. Reserves transferred under reinsurance agreements	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0
2703. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	(43,069,789)	1,219,391	0	710,114	0	(44,999,417)	123
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(43,069,789)	1,219,391	0	710,114	0	(44,999,417)	123

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	5,831,401	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,298,059	4,425,855	107,487
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,998,742	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,944,246	54,496	.0
4. Amortization of Interest Maintenance Reserve (IMR)	12,100	.0	.0	.0	.0	.0	.0	.0	.0	.0	11,905	195	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	14,293,672	.0	.0	.0	.0	.0	.0	.0	.0	.0	133,497	14,160,175	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	92,969	.0	.0	.0	.0	.0	.0	.0	.0	.0	92,969	.0	.0
9. Totals (Lines 1 to 8.3)	23,228,884	.0	.0	.0	.0	.0	.0	.0	.0	.0	4,480,676	18,640,721	107,487
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	6,739,030	.0	.0	.0	.0	.0	.0	.0	.0	.0	6,554,266	.0	184,764
14. Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(4,040,224)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(5,782,141)	1,391,917	350,000
20. Totals (Lines 10 to 19)	2,698,806	.0	.0	.0	.0	.0	.0	.0	.0	.0	772,125	1,391,917	534,764
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	14,400,762	.0	.0	.0	.0	.0	.0	.0	.0	.0	82,174	14,318,588	.0
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	293,045	.0	.0	.0	.0	.0	.0	.0	.0	.0	499,735	(206,690)	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	209,480	.0	.0	.0	.0	.0	.0	.0	.0	.0	192,604	18,576	(1,700)
25. Increase in loading on deferred and uncollected premiums	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions	56	.0	.0	.0	.0	.0	.0	.0	.0	.0	56	.0	.0
28. Totals (Lines 20 to 27)	17,602,149	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,546,694	15,522,391	533,064
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	5,626,735	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,933,982	3,118,330	(425,577)
30. Dividends to policyholders and refunds to members	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	5,626,735	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,933,982	3,118,330	(425,577)
32. Federal income taxes incurred (excluding tax on capital gains)	1,552,664	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,552,664	.0	.0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,074,071	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,381,318	3,118,330	(425,577)
34. Policies/certificates in force end of year	2,282	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,940	3	339
DETAILS OF WRITE-INS													
08.301. Management and service fee income	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.302. Rider benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.303. Miscellaneous	92,969	.0	.0	.0	.0	.0	.0	.0	.0	.0	92,969	.0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	92,969	.0	.0	.0	.0	.0	.0	.0	.0	.0	92,969	.0	.0
2701. Reserves transferred under reinsurance agreements	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2702. Interest credited to reinsurers	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2703. Realized gain/(loss) on funds withheld on derivatives	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2798. Summary of remaining write-ins for Line 27 from overflow page	56	.0	.0	.0	.0	.0	.0	.0	.0	.0	56	.0	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	56	.0	.0	.0	.0	.0	.0	.0	.0	.0	56	.0	.0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	10,691,207,912	0	574,231,605	956,875,917	200,457,783	1,582,085,117	6,880,812,584	0	496,744,907	0	0	0
2. Tabular net premiums or considerations	1,201,623,242	0	56,282,522	160,510,658	169,828,061	(33,631,911)	719,804,855	0	128,829,057	0	0	0
3. Present value of disability claims incurred	1,801,982	0	143,819	1,545,292	(88,154)	66,233	(3,589)	0	138,380	0	0	0
4. Tabular interest	454,709,652	0	21,421,922	40,134,431	9,421,245	66,320,115	294,363,227	0	23,048,711	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	(33,645,619)	XXX	0	14,693,001	(48,338,621)	0	0	0	0	XXX	0	0
7. Other increases (net)	54,791,050	0	(67,694)	(58,629)	0	(192,312)	55,482,200	0	(372,515)	0	0	0
8. Totals (Lines 1 to 7)	12,370,488,219	0	652,012,174	1,173,700,671	331,280,314	1,614,647,242	7,950,459,277	0	648,388,540	0	0	0
9. Tabular cost	1,295,239,457	0	30,555,252	170,729,779	95,564,858	23,165,586	798,785,236	0	176,438,745	0	0	0
10. Reserves released by death	251,701,443	0	18,302,238	2,797,881	261,231	45,996,362	180,421,784	0	3,921,946	0	0	0
11. Reserves released by other terminations (net)	155,668,022	0	17,532,837	48,307,019	552,845	21,473,109	53,286,572	0	14,515,640	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	1,943,205	0	601,996	906,764	0	92,005	113,452	0	228,988	0	0	0
13. Net transfers to or (from) Separate Accounts	(42,419,007)	0	0	0	0	0	0	0	(42,419,007)	0	0	0
14. Total Deductions (Lines 9 to 13)	1,662,133,121	0	66,992,325	222,741,444	96,378,934	90,727,061	1,032,607,045	0	152,686,312	0	0	0
15. Reserve December 31 of current year	10,708,355,099	0	585,019,850	950,959,228	234,901,380	1,523,920,181	6,917,852,232	0	495,702,228	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	12,012,735,020	0	2,014,598,331	4,076,232	171,631,779	1,467,877,715	4,086,380,261	0	4,268,170,702	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	10,811,461,518	0	1,813,138,497	3,668,609	154,468,601	1,321,089,944	3,677,742,235	0	3,841,353,632	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	457,079,955	0	0	457,079,955	0	0	0	0	0
2. Tabular net premiums or considerations	(36,780)	0	0	(36,780)	0	0	0	0	0
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0
4. Tabular interest	24,081,734	0	0	24,081,734	0	0	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0
7. Other increases (net)	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	481,124,909	0	0	481,124,909	0	0	0	0	0
9. Tabular cost	11,476,016	0	0	11,476,016	0	0	0	0	0
10. Reserves released by death	14,880,490	0	0	14,880,490	0	0	0	0	0
11. Reserves released by other terminations (net)	1,829,044	0	0	1,829,044	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	28,185,550	0	0	28,185,550	0	0	0	0	0
15. Reserve December 31 of current year	452,939,359	0	0	452,939,359	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	407,611,246	0	0	407,611,246	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	366,850,122	0	0	366,850,122	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	26,930,273,623	8,279,259,120	4,431,570,437	7,762,543,923	0	6,456,900,144	0
2. Tabular net premiums or considerations	7,714,758,272	729,225,317	5,686,280,552	1,058,863,779	0	240,388,624	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	956,302,751	505,501,904	72,728,816	86,138,802	0	291,933,229	0
5. Tabular less actual reserve released	(751,732,378)	(583,012,478)	(81,223,744)	(59,153,360)	0	(28,342,796)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	3,543,483,755	0	331,202,011	3,174,197,951	0	38,083,793	0
8. Totals (Lines 1 to 7)	38,393,086,023	8,930,973,863	10,440,558,072	12,022,591,094	0	6,998,962,994	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	8,317,199,449	368,117,102	2,122,858,872	5,825,893,761	0	329,713	0
12. Annuity, supplementary contract and disability payments involving life contingencies	2,567,237,273	215,379,313	191,293,166	1,591,695,850	0	568,868,944	0
13. Net transfers to or (from) Separate Accounts	(3,290,772,248)	(129,196,304)	2,673,728,305	(5,823,593,603)	0	(11,710,646)	0
14. Total Deductions (Lines 9 to 13)	7,593,664,473	454,300,111	4,987,880,343	1,593,996,008	0	557,488,012	0
15. Reserve December 31 of current year	30,799,421,550	8,476,673,752	5,452,677,729	10,428,595,087	0	6,441,474,982	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	107,451,674,980	7,939,398,681	27,564,925,020	71,947,351,279	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	47,830,852,268	7,939,398,681	4,353,346,135	35,538,107,451	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	4,614,395,432	154,484,837	0	849,254,044	0	3,610,656,551
2. Tabular net premiums or considerations	103,020,035	60,958,183	0	30,991,524	0	11,070,327
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	248,727,032	9,600,158	0	35,577,784	0	203,549,090
5. Tabular less actual reserve released	590,464,453	304,520,211	0	331,061,122	0	(45,116,879)
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0
7. Other increases (net)	(55,866,364)	0	0	7,217,429	0	(63,083,793)
8. Totals (Lines 1 to 7)	5,500,740,588	529,563,389	0	1,254,101,903	0	3,717,075,296
9. Tabular cost	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	483,882,260	300,322,308	0	141,221,436	0	42,338,516
12. Annuity, supplementary contract and disability payments involving life contingencies	416,576,140	80,349,611	0	19,883,925	0	316,342,604
13. Net transfers to or (from) Separate Accounts	(99,112,651)	0	0	(97,943,625)	0	(1,169,026)
14. Total Deductions (Lines 9 to 13)	801,345,749	380,671,919	0	63,161,736	0	357,512,094
15. Reserve December 31 of current year	4,699,394,839	148,891,470	0	1,190,940,167	0	3,359,563,202
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	3,056,444,530	148,316,059	0	2,908,128,471	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	2,322,610,997	148,316,059	0	2,174,294,939	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 221,459,232	210,114,184
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 1,720,293,030	1,802,324,873
1.3 Bonds of affiliates	(a) 0	3,024,273
2.1 Preferred stocks (unaffiliated)	(b) 2,325,162	2,099,323
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	5,810,445	5,809,838
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 517,773,514	529,853,718
4. Real estate	(d) 0	0
5. Contract loans	41,290,716	42,055,591
6. Cash, cash equivalents and short-term investments	(e) 42,354,104	42,925,385
7. Derivative instruments	(f) 123,808,904	213,128,996
8. Other invested assets	476,752,843	476,752,383
9. Aggregate write-ins for investment income	(347,262)	(347,262)
10. Total gross investment income	3,151,520,688	3,327,741,302
11. Investment expenses		(g) 137,681,388
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 65,121,769
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		95,291,561
16. Total deductions (Lines 11 through 15)		298,094,718
17. Net investment income (Line 10 minus Line 16)		3,029,646,584
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	(347,262)	(347,262)
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(347,262)	(347,262)
1501. Rebate expense on securities lending and derivative collateral		95,291,561
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		95,291,561

- (a) Includes \$ 250,382,591 accrual of discount less \$ 92,450,571 amortization of premium and less \$ 35,674,667 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 11,135,753 accrual of discount less \$ 11,585,079 amortization of premium and less \$ 3,752,728 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 7,356,901 accrual of discount less \$ 235,937 amortization of premium and less \$ 372,833 paid for accrued interest on purchases.
- (f) Includes \$ 10,445,563 accrual of discount less \$ 4,363,712 amortization of premium.
- (g) Includes \$ 4,309,977 investment expenses and \$ 4,085 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 65,121,769 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(60,062,997)	0	(60,062,997)	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(85,977,659)	(22,350,540)	(108,328,199)	(1,862,256)	(239,723,860)
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	(2,492,556)	0	(2,492,556)	(391,605)	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	(1,878,147)	(34)	(1,878,181)	(2,419,294)	0
2.21 Common stocks of affiliates	0	0	0	(233,874,009)	0
3. Mortgage loans	535,449	(763,905)	(228,456)	0	(16,719,062)
4. Real estate	174,954	0	174,954	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(624,037)	0	(624,037)	0	0
7. Derivative instruments	90,110,986	23,823,572	113,934,558	(3,194,206,899)	227,265,718
8. Other invested assets	339,955,289	(34,925,824)	305,029,465	(426,551,508)	(2,650,130)
9. Aggregate write-ins for capital gains (losses)	0	29,035,272	29,035,272	0	(18,392,002)
10. Total capital gains (losses)	279,741,282	(5,181,459)	274,559,823	(3,859,305,571)	(50,219,336)
DETAILS OF WRITE-INS					
0901. Realized gains (loss) on Guaranteed Investment Contracts	0	29,035,272	29,035,272	0	0
0902. Unrealized gains (loss) on principal adjustments	0	0	0	0	(18,392,002)
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	29,035,272	29,035,272	0	(18,392,002)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
FIRST YEAR (other than single)												
1. Uncollected	(220,080,511)	0	(50,448)	(220,093,915)	0	82,600	0	(18,748)	0	0	0	0
2. Deferred and accrued	2,847,576	0	2,847,576	0	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:												
3.1 Direct	2,860,218	0	2,860,218	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	17,062,786	0	(31,254)	17,030,188	0	82,600	0	(18,748)	0	0	0	0
3.3 Reinsurance ceded	237,155,939	0	31,836	237,124,103	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	(217,232,935)	0	2,797,128	(220,093,915)	0	82,600	0	(18,748)	0	0	0	0
4. Advance	86,642	0	86,642	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	(217,319,577)	0	2,710,486	(220,093,915)	0	82,600	0	(18,748)	0	0	0	0
6. Collected during year:												
6.1 Direct	4,546,709,466	0	64,763,479	4,466,802,426	0	0	6,218,055	0	8,925,506	0	0	0
6.2 Reinsurance assumed	736,598,820	0	0	736,598,820	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	2,653,536,564	0	7,043	2,648,888,461	0	0	0	0	4,641,060	0	0	0
6.4 Net	2,629,771,722	0	64,756,436	2,554,512,785	0	0	6,218,055	0	4,284,446	0	0	0
7. Line 5 + Line 6.4	2,412,452,145	0	67,466,922	2,334,418,870	0	82,600	6,218,055	(18,748)	4,284,446	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	53,796,890	0	3,055,987	50,677,051	0	82,600	0	(18,748)	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	4,546,383,963	0	64,437,976	4,466,802,426	0	0	6,218,055	0	8,925,506	0	0	0
9.2 Reinsurance assumed	703,375,971	0	0	703,375,971	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	2,891,104,679	0	27,041	2,886,436,578	0	0	0	0	4,641,060	0	0	0
9.4 Net (Line 7 - Line 8)	2,358,655,255	0	64,410,935	2,283,741,819	0	0	6,218,055	0	4,284,446	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	5,195,009,491	0	76,553,748	5,111,655,465	0	0	6,800,278	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	5,195,009,491	0	76,553,748	5,111,655,465	0	0	6,800,278	0	0	0	0	0
RENEWAL												
11. Uncollected	(182,239,850)	0	(297,883,862)	(3,309,174)	0	(12,027,680)	130,529,604	567,941	(116,679)	0	0	0
12. Deferred and accrued	72,986,246	0	72,962,569	0	0	0	0	0	23,677	0	0	0
13. Deferred, accrued and uncollected:												
13.1 Direct	394,562,093	0	272,949,035	0	0	(12,034,280)	130,529,604	528,100	2,589,634	0	0	0
13.2 Reinsurance assumed	28,747,003	0	24,251,095	4,495,908	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	532,562,700	0	522,121,423	7,805,082	0	(6,600)	0	(39,841)	2,682,636	0	0	0
13.4 Net (Line 11 + Line 12)	(109,253,604)	0	(224,921,293)	(3,309,174)	0	(12,027,680)	130,529,604	567,941	(93,002)	0	0	0
14. Advance	1,495,143	0	1,465,856	0	0	0	0	0	29,287	0	0	0
15. Line 13.4 - Line 14	(110,748,747)	0	(226,387,149)	(3,309,174)	0	(12,027,680)	130,529,604	567,941	(122,289)	0	0	0
16. Collected during year:												
16.1 Direct	2,296,459,665	0	1,780,788,898	291,569,264	0	(6,156)	31,053,644	602,475	192,451,540	0	0	0
16.2 Reinsurance assumed	75,832,994	0	43,346,564	32,481,374	0	0	0	0	5,056	0	0	0
16.3 Reinsurance ceded	1,738,466,931	0	1,512,710,739	34,240,044	0	36,780	0	520,437	190,958,931	0	0	0
16.4 Net	633,825,728	0	311,424,723	289,810,594	0	(42,936)	31,053,644	82,038	1,497,665	0	0	0
17. Line 15 + Line 16.4	523,076,981	0	85,037,574	286,501,420	0	(12,070,616)	161,583,248	649,979	1,375,376	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(77,674,200)	0	(194,685,925)	(1,968,599)	0	(12,027,680)	130,529,604	567,942	(89,542)	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	2,283,190,773	0	1,769,067,200	291,569,264	0	(6,156)	31,053,644	609,594	190,897,227	0	0	0
19.2 Reinsurance assumed	89,735,509	0	59,611,787	30,118,520	0	0	0	0	5,202	0	0	0
19.3 Reinsurance ceded	1,772,175,101	0	1,548,955,488	33,217,765	0	36,780	0	527,557	189,437,511	0	0	0
19.4 Net (Line 17 - Line 18)	600,751,181	0	279,723,499	288,470,019	0	(42,936)	31,053,644	82,037	1,464,918	0	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	12,024,584,227	0	1,910,058,924	9,870,027,155	0	(6,156)	44,071,977	609,594	199,822,733	0	0	0
20.2 Reinsurance assumed	793,111,480	0	59,611,787	733,494,491	0	0	0	0	5,202	0	0	0
20.3 Reinsurance ceded	4,663,279,780	0	1,548,982,529	2,919,654,343	0	36,780	0	527,557	194,078,571	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	8,154,415,927	0	420,688,182	7,683,867,303	0	(42,936)	44,071,977	82,037	5,749,364	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	1,276,030	0	1,276,030	0	0	0	0	0	0	0	0	0
22. All other	47,960,179	0	47,960,179	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	71,850,364	0	0	69,686,025	0	0	0	0	2,164,339	0	0	0
23.2 Reinsurance assumed	43,561,910	0	0	43,561,910	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	28,288,454	0	0	26,124,115	0	0	0	0	2,164,339	0	0	0
24. Single:												
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	162,832,470	0	141,659,960	8,921,824	0	121,352	1	0	12,129,333	0	0	0
25.2 Reinsurance assumed	14,808,827	0	(5,225,581)	20,034,408	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	148,023,643	0	146,885,541	(11,112,584)	0	121,352	1	0	12,129,333	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	234,682,834	0	141,659,960	78,607,849	0	121,352	1	0	14,293,672	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	58,370,737	0	(5,225,581)	63,596,318	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	176,312,097	0	146,885,541	15,011,531	0	121,352	1	0	14,293,672	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	353,985,976	0	12,891,948	338,581,171	0	(11)	348,529	0	2,164,339	0	0	0
28. Single	2,966,271	0	0	2,966,271	0	0	0	0	0	0	0	0
29. Renewal	469,790,575	0	31,623,145	423,121,750	0	11,046	2,798,211	0	12,236,423	0	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	826,742,822	0	44,515,093	764,669,192	0	11,035	3,146,740	0	14,400,762	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	11,258,662	0	3,493	0	348,167	0	11,610,322
2. Salaries and wages	257,879,468	0	87,129	0	17,565,778	0	275,532,375
3.11 Contributions for benefit plans for employees	34,636,031	0	9,920	0	1,788,687	0	36,434,638
3.12 Contributions for benefit plans for agents	(932,624)	0	(311)	0	0	0	(932,935)
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	1,700,131	0	601	0	0	0	1,700,732
3.32 Other agent welfare	200,957	0	0	0	0	0	200,957
4.1 Legal fees and expenses	17,146,617	0	8,053	0	0	0	17,154,670
4.2 Medical examination fees	1,790,482	0	327	0	0	0	1,790,809
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	11,747,152	0	5,876	0	0	0	11,753,028
4.5 Expense of investigation and settlement of policy claims	1,470,787	0	0	0	0	0	1,470,787
5.1 Traveling expenses	7,194,361	0	545	0	0	0	7,194,906
5.2 Advertising	9,001,522	0	423	(3,982)	0	0	8,997,963
5.3 Postage, express, telegraph and telephone	650,304	0	(511)	0	0	0	649,793
5.4 Printing and stationery	3,814,792	0	999	0	0	0	3,815,791
5.5 Cost or depreciation of furniture and equipment	1,420,418	0	598	0	0	0	1,421,016
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	2,968,339	0	1,262	0	0	0	2,969,601
6.1 Books and periodicals	3,223,339	0	1,841	0	3,062,999	0	6,288,179
6.2 Bureau and association fees	13,204,516	0	4,554	0	0	0	13,209,070
6.3 Insurance, except on real estate	190,409	0	53	0	0	0	190,462
6.4 Miscellaneous losses	770,351	0	419	67,416	0	0	838,186
6.5 Collection and bank service charges	19,434,250	0	1,138	1,010	0	0	19,436,398
6.6 Sundry general expenses	27,331,731	0	(11,085)	(100,000)	832,009	0	28,052,655
6.7 Group service and administration fees	0	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1 Agency expense allowance	51,853,008	0	0	0	0	0	51,853,008
7.2 Agents' balances charged off (less \$ 0 recovered)	(23,313)	0	0	0	0	0	(23,313)
7.3 Agency conferences other than local meetings	4,848,726	0	783	0	0	0	4,849,509
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	0	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere	0	0	0	0	100,815,711	0	100,815,711
9.3 Aggregate write-ins for expenses	660,838,588	0	176,938	0	13,268,037	0	674,283,563
10. General expenses incurred	1,143,619,004	0	293,045	(35,556)	137,681,388	(b)	(a) 1,281,557,881
11. General expenses unpaid Dec. 31, prior year	21,679,049	0	(415)	(798,144)	0	0	20,880,490
12. General expenses unpaid Dec. 31, current year	19,357,275	0	(415)	(798,144)	0	0	18,558,716
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	1,145,940,778	0	293,045	(35,556)	137,681,388	0	1,283,879,655
DETAILS OF WRITE-INS							
09.301. Consultant/contracted services	419,349,979	0	86,756	0	0	0	419,436,735
09.302. Settlement of a reinsurance-related matter	140,000,000	0	0	0	0	0	140,000,000
09.303. Third party administration	98,577,400	0	90,052	0	13,268,037	0	111,935,489
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	2,911,209	0	130	0	0	0	2,911,339
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	660,838,588	0	176,938	0	13,268,037	0	674,283,563

(a) Includes management fees of \$ 250,436,990 to affiliates and \$ 0 to non-affiliates.

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

1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0 ; 5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	9,366,110	3,088	0	0	0	9,369,198
3. State taxes on premiums	33,769,355	182,925	0	0	0	33,952,280
4. Other state taxes, including \$ 0 for employee benefits	1,004,730	1,230	0	0	0	1,005,960
5. U.S. Social Security taxes	16,495,456	4,667	0	0	0	16,500,123
6. All other taxes	1,436,037	17,570	0	0	0	1,453,607
7. Taxes, licenses and fees incurred	62,071,688	209,480	0	0	0	62,281,168
8. Taxes, licenses and fees unpaid Dec. 31, prior year	21,507,125	1,885,752	799,993	0	0	24,192,870
9. Taxes, licenses and fees unpaid Dec. 31, current year	19,346,646	1,844,423	799,993	0	0	21,991,062
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	64,232,167	250,809	0	0	0	64,482,976

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	1,276,030
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	47,960,179	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	49,236,209	0
6. Paid in cash	(45,132,743)	0
7. Left on deposit	142,893	0
8. Aggregate write-ins for dividend or refund options	80,846	0
9. Total Lines 5 through 8	4,327,205	0
10. Amount due and unpaid	(12,322,274)	0
11. Provision for dividends or refunds payable in the following calendar year	5,591,632	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	(6,730,642)	0
16. Total from prior year	(7,596,804)	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	5,193,367	0
DETAILS OF WRITE-INS		
0801. Dividends used to pay interest on policyholder loans	80,846	0
0802.	0	0
0803.	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	80,846	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41 CSO 2.50% NLP 1948 - 1967	6,918,202	0	6,869,403	0	48,799
0100002. 41 CSO 2.75% NLP 1955 - 1959	2,585,900	0	2,585,900	0	0
0100003. 41 CSO 3.00% NLP 1957 - 1980	27,088,509	0	27,088,509	0	0
0100004. 58 CET 3.00% NLP 1964 - 1974	813,222	0	813,222	0	0
0100005. 58 CET 3.50% NLP 1974 - 1987	596,329	0	596,329	0	0
0100006. 58 CET 4.00% NLP 1976 - 1987	418,138	0	418,138	0	0
0100007. 58 CET 4.50% NLP 1980 - 1988	1,034,476	0	1,034,476	0	0
0100008. 58 CSO 2.50% CRVM 1974 - 1982	579	0	579	0	0
0100009. 58 CSO 3.50% CRVM 1961 - 1988	35,839,666	0	35,839,666	0	0
0100010. 58 CSO 4.00% CRVM 1976 - 1988	130,887,091	0	77,486,912	0	53,400,179
0100011. 58 CSO 4.50% CRVM 1979 - 2006	103,395,262	0	103,395,262	0	0
0100012. 58 CSO 2.75% NLP 1970 - 1976	37,851	0	0	0	37,851
0100013. 58 CSO 3.00% NLP 1961 - 1985	68,526,505	0	67,927,085	0	599,420
0100014. 58 CSO 3.50% NLP 1969 - 1989	14,004,873	0	0	0	14,004,873
0100015. 58 CSO 4.00% NLP 1975 - 1989	4,241,876	0	0	0	4,241,876
0100016. 80 CET 4.50% NLP 1995 - 2000	214,597	0	214,597	0	0
0100017. 80 CET 5.00% NLP 1993 - 1994	225,054	0	225,054	0	0
0100018. 80 CET 5.50% NLP 1988 - 1992	897,680	0	897,680	0	0
0100019. 80 CSO 3.00% CRVM 1995 - 2006	133,371,463	0	133,283,771	0	87,692
0100020. 80 CSO 3.50% CRVM 1989 - 2022	764,328	0	600,406	0	163,922
0100021. 80 CSO 4.00% CRVM 1985 - 2012	2,507,276,376	0	2,506,721,232	0	555,144
0100022. 80 CSO 4.50% CRVM 1984 - 2005	7,773,800,869	0	7,773,800,869	0	0
0100023. 80 CSO 5.00% CRVM 1993 - 1994	5,342,725	0	5,342,725	0	0
0100024. 80 CSO 5.50% CRVM 1985 - 1992	13,150,436	0	13,150,436	0	0
0100025. 80 CSO 4.00% NLP 1989 - 2008	11,219,134	0	0	0	11,219,134
0100026. 2001 CSO 3.50% CRVM 2011 - 2019	6,172,923,177	0	6,172,917,121	0	6,056
0100027. 2001 CSO 3.75% CRVM 2018 - 2019	37,566	0	37,566	0	0
0100028. 2001 CSO 4.00% CRVM 2006 - 2012	20,812,811,411	0	20,812,802,484	0	8,927
0100029. 2001 CSO 4.50% CRVM 2004 - 2022	389,131,344	0	389,129,737	0	1,607
0100030. 2017 CSO 3.00% CRVM 2021 - 2022	11,575	0	11,575	0	0
0100031. 2017 CSO 3.50% CRVM 2017 - 2020	28,405,506	0	28,405,506	0	0
0100032. 2017 CSO 3.00% VM-20 NPR 2021 - 2022	153,855,793	0	153,855,793	0	0
0100033. 2017 CSO 3.25% VM-20 NPR 2021 - 2022	19,919	0	19,919	0	0
0100034. 2017 CSO 3.50% VM-20 NPR 2020	58,964,633	0	58,964,633	0	0
0100035. 2017 CSO 3.75% VM-20 NPR 2020 - 2021	8,983,783	0	8,983,783	0	0
0100036. 2017 CSO 4.50% VM-20 NPR 2017 - 2020	17,345,983	0	17,345,983	0	0
0100037. AE 3.00% NLP 1940 - 1959	9,551,237	0	9,551,237	0	0
0100038. AE 3.50% NLP 1937 - 1940	39,640	0	39,640	0	0
0100039. AM(5) 2.50% NLP 1945 - 1954	2,478	0	0	0	2,478
0100040. For reserves held equal to death benefit 1955 - 2012	5,679,550	0	5,679,550	0	0
0100041. Reserve Funds Under Universal Life Contracts 1982 - 2022	698,127,997	0	299,143,962	0	398,984,035
0100042. VM-20 DET/STO 2017 - 2022	80,813,908	0	80,813,908	0	0
0199997. Totals (Gross)	39,279,356,640	0	38,795,994,647	0	483,361,994
0199998. Reinsurance ceded	28,541,926,649	0	28,511,504,014	0	30,422,635
0199999. Life Insurance: Totals (Net)	10,737,429,992	0	10,284,490,633	0	452,939,359
0200001. 37 SA 2.00% CARVM 1948 - 1954	1,529	XXX	1,529	XXX	0
0200002. 37 SA 3.50% CARVM 1937 - 1977	549,262	XXX	0	XXX	549,262
0200003. 37 SA 4.00% CARVM 1968 - 1981	572,071	XXX	572,071	XXX	0
0200004. a-1949 Modified 4.00% CARVM 1957 - 1967	91,724	XXX	91,724	XXX	0
0200005. 51 GAM 3.50% CARVM 1952 - 2022	10,131,402	XXX	0	XXX	10,131,402
0200006. 51 GAM 5.00% CARVM 1966 - 2022	76,432	XXX	0	XXX	76,432
0200007. 51 GAM 5.50% CARVM 1972	8,476	XXX	0	XXX	8,476
0200008. 51 GAM 6.00% CARVM 1971	458	XXX	0	XXX	458
0200009. 51 GAM Proj C 4.25% CARVM 1973 - 2022	1,556,812	XXX	0	XXX	1,556,812
0200010. 51 GAM Proj C 3.75% CARVM 1973 - 2022	1,761,965	XXX	0	XXX	1,761,965
0200011. 51 GAM Proj C 3.50% CARVM 1973 - 2022	806,710	XXX	0	XXX	806,710
0200012. 51 GAM Proj C 5.50% CARVM 1973 - 2022	6,152,169	XXX	0	XXX	6,152,169
0200013. 71 GAM 4.00% CARVM 1979 - 2022	110,341	XXX	0	XXX	110,341
0200014. 71 GAM 4.50% CARVM 1976 - 1982	5,892,043	XXX	0	XXX	5,892,043
0200015. 71 GAM 5.00% CARVM 1960 - 2022	20,612,157	XXX	0	XXX	20,612,157
0200016. 71 GAM 6.00% CARVM 1968 - 2022	33,255,678	XXX	0	XXX	33,255,678
0200017. 71 GAM 6.75% CARVM 1982	7,524,223	XXX	0	XXX	7,524,223
0200018. 71 GAM 7.00% CARVM 1979 - 2022	1,537,674	XXX	0	XXX	1,537,674
0200019. 71 GAM 7.50% CARVM 1979 - 2022	22,916,926	XXX	0	XXX	22,916,926
0200020. 71 GAM 9.75% CARVM 1984	35,065	XXX	0	XXX	35,065
0200021. 71 GAM 11.25% CARVM 1984	13,411	XXX	0	XXX	13,411
0200022. 71 GAM Proj D 5.00% CARVM 1969 - 1996	398,182	XXX	0	XXX	398,182
0200023. 71 GAM Proj D 5.25% CARVM 1993	168,665	XXX	0	XXX	168,665
0200024. 71 GAM Proj D 5.50% CARVM 1995	213,243	XXX	0	XXX	213,243
0200025. 71 GAM Proj D 5.75% CARVM 1992	833,335	XXX	0	XXX	833,335
0200026. 71 GAM Proj D 6.00% CARVM 1987 - 2022	107,614,478	XXX	0	XXX	107,614,478
0200027. 71 GAM Proj D 6.25% CARVM 1988 - 2022	41,092,013	XXX	0	XXX	41,092,013
0200028. 71 GAM Proj D 6.50% CARVM 1986 - 2022	160,486,411	XXX	0	XXX	160,486,411
0200029. 71 GAM Proj D 6.75% CARVM 1976 - 1996	6,899,224	XXX	0	XXX	6,899,224
0200030. 71 GAM Proj D 7.00% CARVM 1983 - 2022	361,295,738	XXX	0	XXX	361,295,738
0200031. 71 GAM Proj D 7.25% CARVM 1987 - 2022	6,989,474	XXX	0	XXX	6,989,474
0200032. 71 GAM Proj D 7.50% CARVM 1984 - 2022	8,889,929	XXX	0	XXX	8,889,929
0200033. 71 GAM Proj D 7.75% CARVM 1983 - 2022	8,517,611	XXX	0	XXX	8,517,611
0200034. 71 GAM Proj D 8.00% CARVM 1986 - 2022	7,405,720	XXX	0	XXX	7,405,720
0200035. 71 GAM Proj D 8.25% CARVM 1983 - 2022	9,550,423	XXX	0	XXX	9,550,423
0200036. 71 GAM Proj D 8.50% CARVM 1988 - 2022	388,048	XXX	0	XXX	388,048
0200037. 71 GAM Proj D 8.75% CARVM 1982 - 2022	9,022,606	XXX	0	XXX	9,022,606
0200038. 71 GAM Proj D 9.25% CARVM 1986	3,342,530	XXX	0	XXX	3,342,530
0200039. 71 GAM Proj D 9.50% CARVM 1985 - 2022	1,076,423	XXX	0	XXX	1,076,423
0200040. 71 GAM Proj D 9.75% CARVM 1983 - 2022	1,272,771	XXX	0	XXX	1,272,771
0200041. 71 GAM Proj D 10.50% CARVM 1985 - 2022	164,873	XXX	0	XXX	164,873
0200042. 71 GAM Proj D 10.75% CARVM 1983 - 1984	213,704	XXX	0	XXX	213,704
0200043. 71 GAM Proj D 11.00% CARVM 1985	2,502,175	XXX	0	XXX	2,502,175
0200044. 71 GAM Proj D 11.25% CARVM 1983 - 1984	2,524,133	XXX	0	XXX	2,524,133
0200045. 71 IAM 4.00% CARVM 1977 - 1978	26,647	XXX	26,647	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200046. 71 IAM 4.50% CARVM 1981	2,237	XXX	2,237	XXX	0
0200047. 71 IAM 6.75% CARVM 1982	684,849	XXX	684,849	XXX	0
0200048. 83a 4.00% CARVM 1987 - 1999	177,996,678	XXX	177,498,922	XXX	497,756
0200049. 83a 4.25% CARVM 2005 - 2007	50,330,152	XXX	50,330,152	XXX	0
0200050. 83a 4.50% CARVM 2004 - 2008	96,564,715	XXX	96,564,715	XXX	0
0200051. 83a 4.75% CARVM 1998 - 2009	423,401,400	XXX	423,401,400	XXX	0
0200052. 83a 5.00% CARVM 1994 - 2008	593,098,630	XXX	592,774,952	XXX	323,679
0200053. 83a 5.25% CARVM 1993 - 2007	588,739,649	XXX	587,271,759	XXX	1,467,891
0200054. 83a 5.50% CARVM 1987 - 2009	1,079,026,870	XXX	1,077,948,186	XXX	1,078,684
0200055. 83a 5.75% CARVM 1998 - 2009	52,410,543	XXX	52,410,543	XXX	0
0200056. 83a 6.00% CARVM 1986 - 2009	963,046,171	XXX	962,859,537	XXX	186,634
0200057. 83a 6.25% CARVM 1989 - 2002	215,322,357	XXX	215,322,357	XXX	0
0200058. 83a 6.50% CARVM 1985 - 2002	346,060,069	XXX	345,971,085	XXX	88,984
0200059. 83a 6.75% CARVM 1983 - 2001	475,315,656	XXX	475,300,303	XXX	15,353
0200060. 83a 7.00% CARVM 1993 - 2000	111,263,590	XXX	111,263,590	XXX	0
0200061. 83a 7.25% CARVM 1990 - 1995	1,617,541	XXX	1,617,541	XXX	0
0200062. 83a 7.50% CARVM 1984 - 1992	2,368,047	XXX	2,368,047	XXX	0
0200063. 83a 7.75% CARVM 1983 - 1992	1,182,520	XXX	1,182,520	XXX	0
0200064. 83a 8.00% CARVM 1986 - 1987	648,912	XXX	648,912	XXX	0
0200065. 83a 8.25% CARVM 1990 - 1991	1,447,628	XXX	1,447,628	XXX	0
0200066. 83a 8.75% CARVM 1986 - 1989	1,790,540	XXX	1,790,540	XXX	0
0200067. 83a 9.25% CARVM 1986	327,093	XXX	327,093	XXX	0
0200068. 83a 11.00% CARVM 1985	1,432,982	XXX	1,432,982	XXX	0
0200069. 83a 11.25% CARVM 1982 - 1984	1,384,684	XXX	1,384,684	XXX	0
0200070. 83a 13.25% CARVM 1982	5,336	XXX	5,336	XXX	0
0200071. 83a Proj D 3.00% CARVM 2011 - 2013	1,500,708	XXX	1,500,708	XXX	0
0200072. 83a Proj D 3.25% CARVM 2010 - 2013	9,528,800	XXX	9,528,800	XXX	0
0200073. 83a Proj D 3.50% CARVM 2011 - 2013	51,584,269	XXX	51,584,269	XXX	0
0200074. 83a Proj D 3.75% CARVM 2010 - 2011	5,001,913	XXX	5,001,913	XXX	0
0200075. 83a Proj D 4.00% CARVM 2010 - 2011	27,618,130	XXX	27,618,130	XXX	0
0200076. 83a Proj D 4.25% CARVM 2010	30,366,252	XXX	30,366,252	XXX	0
0200077. 83a Proj MT12UD 3.00% CARVM 2015	82,568	XXX	82,568	XXX	0
0200078. 83a Proj MT12UD 3.25% CARVM 2014 - 2015	3,533,414	XXX	3,533,414	XXX	0
0200079. 83a Proj MT12UD 3.50% CARVM 2014	2,709,045	XXX	2,709,045	XXX	0
0200080. 83a Proj MT12UD 3.50% CARVM 2015	5,165,987	XXX	5,165,987	XXX	0
0200081. 83a Proj MT12UD 3.75% CARVM 2014 - 2016	1,597,526	XXX	1,597,526	XXX	0
0200082. 83a Proj MT12UD 4.00% CARVM 2014	16,886,780	XXX	16,886,780	XXX	0
0200083. 83a Proj MT12UD 4.00% CARVM 2016	5,773,038	XXX	5,773,038	XXX	0
0200084. 83 GAM 4.75% CARVM 1998	14,899,618	XXX	0	XXX	14,899,618
0200085. 83 GAM 5.00% CARVM 1994 - 1996	771,074	XXX	0	XXX	771,074
0200086. 83 GAM 5.25% CARVM 1993 - 1997	4,606,274	XXX	0	XXX	4,606,274
0200087. 83 GAM 5.50% CARVM 1987 - 1991	45,629,990	XXX	0	XXX	45,629,990
0200088. 83 GAM 5.75% CARVM 1987 - 2022	77,312,946	XXX	353,285	XXX	76,959,661
0200089. 83 GAM 6.00% CARVM 1970 - 2022	193,623,493	XXX	19,555	XXX	193,603,938
0200090. 83 GAM 6.25% CARVM 1988 - 2022	91,871,162	XXX	0	XXX	91,871,162
0200091. 83 GAM 6.50% CARVM 1985 - 1986	6,625,562	XXX	0	XXX	6,625,562
0200092. 83 GAM 6.75% CARVM 1983 - 1997	69,916,981	XXX	0	XXX	69,916,981
0200093. 83 GAM 7.00% CARVM 1991 - 1993	133,151,316	XXX	0	XXX	133,151,316
0200094. 83 GAM 7.25% CARVM 1987 - 1995	81,247,010	XXX	0	XXX	81,247,010
0200095. 83 GAM 7.50% CARVM 1985 - 1989	17,536,948	XXX	0	XXX	17,536,948
0200096. 83 GAM 7.75% CARVM 1987 - 1992	113,019,902	XXX	0	XXX	113,019,902
0200097. 83 GAM 8.00% CARVM 1987 - 1991	50,926,870	XXX	0	XXX	50,926,870
0200098. 83 GAM 8.25% CARVM 1989 - 1991	104,576,807	XXX	0	XXX	104,576,807
0200099. 83 GAM 8.50% CARVM 1988	10,491,873	XXX	0	XXX	10,491,873
0200100. 83 GAM 8.75% CARVM 1982 - 1989	108,304,836	XXX	0	XXX	108,304,836
0200101. 83 GAM 9.25% CARVM 1986	51,960	XXX	0	XXX	51,960
0200102. 83 GAM 11.00% CARVM 1985	437,528	XXX	0	XXX	437,528
0200103. 1994 GAR 4.75% CARVM 1998	3,210	XXX	0	XXX	3,210
0200104. 1994 GAR 6.00% CARVM 1966	5,535	XXX	0	XXX	5,535
0200105. 1994 GAR Proj AA 3.75% CARVM 2012 - 2019	869,366	XXX	0	XXX	869,366
0200106. 1994 GAR Proj AA 4.00% CARVM 2012 - 2021	7,567,174	XXX	0	XXX	7,567,174
0200107. 1994 GAR Proj AA 4.25% CARVM 2005 - 2019	6,593,850	XXX	0	XXX	6,593,850
0200108. 1994 GAR Proj AA 4.50% CARVM 2004 - 2014	14,479,296	XXX	0	XXX	14,479,296
0200109. 1994 GAR Proj AA 4.75% CARVM 1999 - 2006	15,663,945	XXX	0	XXX	15,663,945
0200110. 1994 GAR Proj AA 5.00% CARVM 1954 - 2011	150,794,896	XXX	0	XXX	150,794,896
0200111. 1994 GAR Proj AA 5.25% CARVM 1997 - 2022	42,743,699	XXX	0	XXX	42,743,699
0200112. 1994 GAR Proj AA 5.50% CARVM 1981 - 2022	135,231,684	XXX	0	XXX	135,231,684
0200113. 1994 GAR Proj AA 5.75% CARVM 1992 - 2022	23,872,412	XXX	0	XXX	23,872,412
0200114. 1994 GAR Proj AA 6.00% CARVM 1987 - 2022	342,471,628	XXX	0	XXX	342,471,628
0200115. 1994 GAR Proj AA 6.25% CARVM 1988 - 2022	82,920,421	XXX	0	XXX	82,920,421
0200116. 1994 GAR Proj AA 6.50% CARVM 1986 - 2022	77,589,709	XXX	0	XXX	77,589,709
0200117. 1994 GAR Proj AA 6.75% CARVM 1967 - 2022	190,640,041	XXX	0	XXX	190,640,041
0200118. 1994 GAR Proj AA 7.00% CARVM 2000 - 2022	78,921,889	XXX	0	XXX	78,921,889
0200119. 1994 GAR Proj AA 2.00% VM-22 Non Jumbo 2020	4,110	XXX	0	XXX	4,110
0200120. 1994 GAR Proj AA 2.25% VM-22 Non Jumbo 2018 - 2021	1,921,511	XXX	0	XXX	1,921,511
0200121. 1994 GAR Proj AA 2.75% VM-22 Non Jumbo 2018 - 2020	26,732	XXX	0	XXX	26,732
0200122. 1994 GAR Proj AA 3.00% VM-22 Non Jumbo 2018 - 2020	2,504,724	XXX	0	XXX	2,504,724
0200123. 1994 GAR Proj AA 3.25% VM-22 Non Jumbo 2018	207,278	XXX	0	XXX	207,278
0200124. 1994 GAR Proj AA 3.50% VM-22 Non Jumbo 2019	3,946	XXX	0	XXX	3,946
0200125. 1994 GAR Proj AA 3.75% VM-22 Non Jumbo 2019	10,263	XXX	0	XXX	10,263
0200126. 1994 GAR Proj AA 4.00% VM-22 Non Jumbo 2019 - 2021	461,752	XXX	0	XXX	461,752
0200127. 1994 GAR Proj AA 4.25% VM-22 Non Jumbo 2019	701,481	XXX	0	XXX	701,481
0200128. a-2000 3.75% CARVM 2013	17,350,003	XXX	17,350,003	XXX	0
0200129. a-2000 4.00% CARVM 2000 - 2013	660,118,235	XXX	660,118,235	XXX	0
0200130. a-2000 4.25% CARVM 2008 - 2014	18,020,493	XXX	18,020,493	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300049. 2012 IAR 4.00% CARVM 2015 - 2022	121,336,528	0	121,336,528	0	0
0300050. 2012 IAR 1.00% VM-22 Non Jumbo 2020 - 2021 ...	2,053,708	0	2,053,708	0	0
0300051. 2012 IAR 1.25% VM-22 Non Jumbo 2021 - 2022	3,241,214	0	3,241,214	0	0
0300052. 2012 IAR 1.50% VM-22 Non Jumbo 2020 - 2021 ...	41,013,117	0	41,013,117	0	0
0300053. 2012 IAR 1.75% VM-22 Non Jumbo 2020 - 2022	60,150,859	0	60,150,859	0	0
0300054. 2012 IAR 2.00% VM-22 Non Jumbo 2020 - 2022 ...	89,740,766	0	89,740,766	0	0
0300055. 2012 IAR 2.25% VM-22 Non Jumbo 2018 - 2022	74,929,584	0	74,929,584	0	0
0300056. 2012 IAR 2.50% VM-22 Non Jumbo 2019 - 2022 ...	90,493,175	0	90,493,175	0	0
0300057. 2012 IAR 2.75% VM-22 Non Jumbo 2018 - 2022	85,050,586	0	85,050,586	0	0
0300058. 2012 IAR 3.00% VM-22 Non Jumbo 2018 - 2022 ...	69,978,491	0	69,978,491	0	0
0300059. 2012 IAR 3.25% VM-22 Non Jumbo 2018 - 2019	39,110,435	0	39,110,435	0	0
0300060. 2012 IAR 3.50% VM-22 Non Jumbo 2018 - 2022 ...	48,002,590	0	48,002,590	0	0
0300061. 2012 IAR 3.75% VM-22 Non Jumbo 2018 - 2022	73,874,497	0	73,874,497	0	0
0300062. 2012 IAR 4.00% VM-22 Non Jumbo 2018 - 2022 ...	72,691,315	0	72,691,315	0	0
0300063. 2012 IAR 4.25% VM-22 Non Jumbo 2019 - 2022 ...	52,518,651	0	52,518,651	0	0
0399997. Totals (Gross)	1,332,348,957	0	1,325,123,040	0	7,225,917
0399998. Reinsurance ceded	36,487,465	0	29,261,548	0	7,225,917
0399999. SCWLC: Totals (Net)	1,295,861,492	0	1,295,861,492	0	0
0400001. 1926-1933 AIP for Rates A-E 2.50% 1958	5	0	5	0	0
0400002. 1926-1933 AIP for Rates A-E 3.00% 1956 - 1983	20,698	0	20,698	0	0
0400003. 1926-1933 AIP for Rates A-E 3.50% 1974 - 2016	329,177	0	329,177	0	0
0400004. 1926-1933 AIP for Rates A-E 4.00% 1976 - 1987	15,996	0	15,996	0	0
0400005. 1926-1933 AIP for Rates A-E 4.50% 1980 - 2005	37,759	0	37,759	0	0
0400006. 1926-1933 AIP for Rates A-E 5.00% 1993 - 1994	11,596	0	11,596	0	0
0400007. 1926-1933 AIP for Rates A-E 5.50% 1988 - 1992	24,660	0	24,660	0	0
0400008. 59 ADB 2.50% 1974 - 1982	66	0	66	0	0
0400009. 59 ADB 3.50% 1974 - 2017	1,207,579	0	1,207,579	0	0
0400010. 59 ADB 4.00% 1994 - 2012	544,139	0	544,139	0	0
0400011. 59 ADB 4.50% 1979 - 1997	1,279	0	1,279	0	0
0400012. 59 ADB 5.00% 1993	66	0	66	0	0
0400013. 59 ADB 5.50% 1985 - 1992	3,963	0	3,963	0	0
0400014. 59 ADB 6.00% 1983 - 1984	1,065	0	1,065	0	0
0400015. 59 ADB 58 CSO 4.00% 1985 - 1987	868	0	868	0	0
0400016. 59 ADB 58 CSO 4.50% 1984 - 1986	3,571	0	3,571	0	0
0400017. 59 ADB 80 CSO 4.00% 1986 - 2011	22,704	0	22,704	0	0
0400018. 59 ADB 80 CSO 4.50% 1986 - 2005	14,527	0	14,527	0	0
0400019. 59 ADB 2001 CSO 3.50% 2013 - 2017	2,077	0	2,077	0	0
0400020. 59 ADB 2001 CSO 4.00% 2008 - 2012	3,566	0	3,566	0	0
0499997. Totals (Gross)	2,245,362	0	2,245,362	0	0
0499998. Reinsurance ceded	968,401	0	968,401	0	0
0499999. Accidental Death Benefits: Totals (Net)	1,276,961	0	1,276,961	0	0
0500001. 52 INTERCO DISA 4.00% 1994 - 1999	3,844	0	3,844	0	0
0500002. 52 INTERCO DISA 4.50% 1982 - 1997	183	0	183	0	0
0500003. 52 INTERCO DISA 6.00% 1983 - 1984	646	0	646	0	0
0500004. 52 INTERCO DISA Period 2* 58 CSO 4.00% 1985 - 1987	799	0	799	0	0
0500005. 52 INTERCO DISA Period 2* 58 CSO 4.50% 1984 - 1994	3,182	0	3,182	0	0
0500006. 52 INTERCO DISA Period 2* 80 CSO 3.00% 2004 - 2006	105	0	105	0	0
0500007. 52 INTERCO DISA Period 2* 80 CSO 3.50% 2013 - 2021	227	0	227	0	0
0500008. 52 INTERCO DISA Period 2* 80 CSO 4.00% 1986 - 2012	27,555	0	27,555	0	0
0500009. 52 INTERCO DISA Period 2* 80 CSO 4.50% 1986 - 2005	966,732	0	966,732	0	0
0500010. 52 INTERCO DISA Period 2* 2001 CSO 3.50% 2013 - 2019	20,023,255	0	20,023,255	0	0
0500011. 52 INTERCO DISA Period 2* 2001 CSO 4.00% 2006 - 2012	33,969,532	0	33,969,532	0	0
0500012. 52 INTERCO DISA Period 2* 2001 CSO 4.50% 2005	1,083,309	0	1,083,309	0	0
0599997. Totals (Gross)	56,079,369	0	56,079,369	0	0
0599998. Reinsurance ceded	3,676,101	0	3,676,101	0	0
0599999. Disability-Active Lives: Totals (Net)	52,403,269	0	52,403,269	0	0
0600001. 52 INTERCO DISA Period 2* 58 CSO 3.00% 1964 - 1972	685	0	685	0	0
0600002. 52 INTERCO DISA Period 2* 58 CSO 3.50% 1975 - 1987	1,489	0	1,489	0	0
0600003. 52 INTERCO DISA Period 2* 58 CSO 4.00% 1978 - 1979	1,029	0	1,029	0	0
0600004. 52 INTERCO DISA Period 2* 58 CSO 4.50% 1979 - 1987	198,596	0	198,596	0	0
0600005. 52 INTERCO DISA Period 2* 58 CSO 5.50% 1987	392,514	0	392,514	0	0
0600006. 52 INTERCO DISA Period 2* 58 CSO 6.00% 1984 - 1986	7,728,346	0	7,728,346	0	0
0600007. 52 INTERCO DISA Period 2* 80 CSO 4.00% 2006 - 2007	29,248	0	29,248	0	0
0600008. 52 INTERCO DISA Period 2* 80 CSO 4.50% 1982 - 2005	7,397,890	0	7,397,890	0	0
0600009. 52 INTERCO DISA Period 2* 80 CSO 5.00% 1993 - 1994	1,374,160	0	1,374,160	0	0
0600010. 52 INTERCO DISA Period 2* 80 CSO 5.50% 1987 - 1992	10,797,488	0	10,797,488	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0600011. 52 INTERCO DISA Period 2* 80 CSO 6.00% 1983 - 1986	1,704,024	0	1,704,024	0	0
0600012. 52 INTERCO DISA Period 2* 2001 CSO 3.50% 2013 - 2017	9,340,556	0	9,340,556	0	0
0600013. 52 INTERCO DISA Period 2* 2001 CSO 4.00% 2006 - 2012	9,264,996	0	9,264,996	0	0
0600014. 52 INTERCO DISA Period 2* 2001 CSO 4.50% 2005	753,152	0	753,152	0	0
0600015. 52 INTERCO DISA Period 2* 2017 CSO 3.00% 2021 - 2022	137,791	0	137,791	0	0
0600016. 52 INTERCO DISA Period 2* 2017 CSO 3.50% 2018 - 2020	1,648,067	0	1,648,067	0	0
0600017. 2005 SOA GRP Waiver (MOD) 4.50% 1992 - 2005	11,679,029	0	0	0	11,679,029
0600018. 2005 SOA GRP Waiver (MOD) 6.00% 1945 - 1991	22,440,980	0	0	0	22,440,980
0600019. 2017 CSO Company LTC Disability table 3.50% 2020	24,678	0	24,678	0	0
0699997. Totals (Gross)	84,914,719	0	50,794,710	0	34,120,009
0699998. Reinsurance ceded	45,497,120	0	11,377,111	0	34,120,009
0699999. Disability-Disabled Lives: Totals (Net)	39,417,599	0	39,417,599	0	0
0700001. AAT Reserves	180,000,000	0	180,000,000	0	0
0700002. For excess of valuation net premiums over corresponding gross premiums	1,355,912,648	0	1,355,912,648	0	0
0700003. For surrender values in excess of reserves otherwise required and carried	1,329,469	0	1,329,469	0	0
0700004. Minimum Guaranteed Death Benefit Reserve - VUL	27,321,260	0	27,321,260	0	0
0700005. Minimum Guaranteed Death Benefit Reserve - Other	14,214,448	0	14,214,448	0	0
0700006. Term Additional Reserve	438	0	438	0	0
0700007. VM-21 Stochastic Reserve	7,857,105,385	0	7,849,800,551	0	7,304,834
0799997. Totals (Gross)	9,435,883,648	0	9,428,578,815	0	7,304,834
0799998. Reinsurance ceded	1,329,849,120	0	1,329,766,957	0	82,163
0799999. Miscellaneous Reserves: Totals (Net)	8,106,034,528	0	8,098,811,858	0	7,222,671
9999999. Totals (Net) - Page 3, Line 1	46,660,110,846	0	41,507,776,649	0	5,152,334,197

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$0 ; Annuities \$0 ; Supplementary Contracts with Life Contingencies \$0 ; Accidental Death Benefits \$0 ; Disability - Active Lives \$0 ; Disability - Disabled Lives \$0 ; Miscellaneous Reserves \$0 .

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
Non-participating
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance?\$ 0
4.2 Amount of reserve?\$ 0
4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year\$ 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$ 0
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$ 0
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$ 0
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business:\$ 0
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$ 0
8.2 State the amount of reserves established for this business:\$ 0
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$ 0
9.2 State the amount of reserves established for this business:\$ 0
9.3 Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	62,269,532	0	0	0	0	0	0	0	0	0	363,174	61,886,967	19,391
2. Additional contract reserves (b)	3,424,899,854	0	0	0	0	0	0	0	0	0	1,945,652	3,421,544,696	1,409,506
3. Additional actuarial reserves-Asset/Liability analysis	850,000,000	0	0	0	0	0	0	0	0	0	0	850,000,000	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	4,337,169,385	0	0	0	0	0	0	0	0	0	2,308,825	4,333,431,663	1,428,897
8. Reinsurance ceded	4,328,067,014	0	0	0	0	0	0	0	0	0	703,594	4,327,184,522	178,897
9. Totals (Net)	9,102,372	0	0	0	0	0	0	0	0	0	1,605,231	6,247,141	1,250,000
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,846,016,874	0	0	0	0	0	0	0	0	0	74,049,128	1,771,967,746	0
11. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,846,016,874	0	0	0	0	0	0	0	0	0	74,049,128	1,771,967,746	0
15. Reinsurance ceded	1,799,518,721	0	0	0	0	0	0	0	0	0	27,690,332	1,771,828,390	0
16. Totals (Net)	46,498,153	0	0	0	0	0	0	0	0	0	46,358,796	139,357	0
17. TOTAL (Net)	55,600,525	0	0	0	0	0	0	0	0	0	47,964,027	6,386,498	1,250,000
18. TABULAR FUND INTEREST	2,229,151	0	0	0	0	0	0	0	0	0	2,229,151	0	0
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	8,264,799,438	0	1,273,962,695	541,962,843	558,443	6,448,315,457
2. Deposits received during the year	4,439,500,130	0	2,070,340	68,418,910	7,487	4,369,003,393
3. Investment earnings credited to the account	84,947,740	0	47,152,557	13,059,771	10,118	24,725,294
4. Other net change in reserves	(17,960,610)	0	0	0	0	(17,960,610)
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	362,978,215	0	152,008,694	109,792,165	22,927	101,154,429
8. Other net transfers to or (from) Separate Accounts	(3,860,779)	0	(5,062,392)	1,201,613	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	12,412,169,262	0	1,176,239,290	512,447,746	553,121	10,722,929,105
10. Reinsurance balance at the beginning of the year	(273,739,599)	0	610	(273,664,266)	(330)	(75,613)
11. Net change in reinsurance assumed	77,343	0	0	77,343	0	0
12. Net change in reinsurance ceded	(20,035,969)	0	0	(20,035,969)	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(253,626,287)	0	610	(253,550,954)	(330)	(75,613)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	12,158,542,975	0	1,176,239,900	258,896,792	552,791	10,722,853,492

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$	0
2. Reported as Annuities Certain (captured in column 3)	\$	0
3. Reported as Supplemental Contracts (captured in column 4)	\$	0
4. Reported as Dividend Accumulations or Refunds (captured in column 5)	\$	0
5. Reported as Premium or Other Deposit Funds (captured in column 6)	\$	4,400,000,000
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$	\$	4,400,000,000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	10,574,071	0	0	5,481,623	3,422,571	0	0	1,534,785	0	0	135,092
1.2 Reinsurance assumed	25,174,973	0	25,174,742	0	0	0	0	0	0	0	231
1.3 Reinsurance ceded	51,558	0	0	0	0	0	0	0	0	0	51,558
1.4 Net	35,697,486	0	25,174,742	5,481,623	3,422,571	0	0	1,534,785	0	0	83,765
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	1,400,000	0	1,400,000	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	(500,000)	0	(500,000)	0	0	0	0	0	0	0	0
2.14 Net	1,900,000	0	(b) 1,900,000	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	267,354,159	0	266,835,879	0	0	0	0	0	0	0	518,280
2.22 Reinsurance assumed	45,500,382	0	27,862,059	17,269,370	368,953	0	0	0	0	0	0
2.23 Reinsurance ceded	104,696,149	0	104,696,149	0	0	0	0	0	0	0	0
2.24 Net	208,158,392	0	(b) 190,001,789	(b) 17,269,370	368,953	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 518,280
3. Incurred but unreported:											
3.1 Direct	493,694,899	0	131,459,383	0	0	0	9,330,233	0	0	0	352,905,283
3.2 Reinsurance assumed	10,382,791	0	10,382,623	0	0	0	0	0	0	0	168
3.3 Reinsurance ceded	432,121,539	0	77,169,883	0	0	0	2,101,135	0	0	0	352,850,521
3.4 Net	71,956,151	0	(b) 64,672,123	(b) 0	0	(b) 0	(b) 7,229,098	0	(b) 0	(b) 0	(b) 54,930
4. TOTALS											
4.1 Direct	773,023,129	0	399,695,262	5,481,623	3,422,571	0	9,330,233	1,534,785	0	0	353,558,655
4.2 Reinsurance assumed	81,058,146	0	63,419,424	17,269,370	368,953	0	0	0	0	0	399
4.3 Reinsurance ceded	536,369,246	0	181,366,032	0	0	0	2,101,135	0	0	0	352,902,079
4.4 Net	317,712,029	(a) 0	(a) 281,748,654	22,750,993	3,791,524	0	(a) 7,229,098	1,534,785	0	0	656,975

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$0 in Column 2, \$0 in Column 3 and \$0 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 \$0 Individual Annuities \$0, Credit Life (Group and Individual) \$0, and Group Life \$0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$0 Credit (Group and Individual) Accident and Health \$0, and Other Accident and Health \$470,429 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	5,999,466,205	0	2,350,525,827	2,512,126,944	161,211,301	0	30,396,676	363,472,203	2,266,507	0	579,466,747
1.2 Reinsurance assumed	306,811,354	0	179,272,797	123,491,225	2,468,134	0	0	0	1,543,519	0	35,679
1.3 Reinsurance ceded	1,974,882,429	0	1,311,603,941	73,218,111	3,551,243	0	10,301,449	208,599	3,555,615	0	572,443,471
1.4 Net	(d) 4,331,395,130	0	1,218,194,683	2,562,400,058	160,128,192	0	20,095,227	363,263,604	254,411	0	7,058,955
2. Liability December 31, current year from Part 1:											
2.1 Direct	773,023,129	0	399,695,262	5,481,623	3,422,571	0	9,330,233	1,534,785	0	0	353,558,655
2.2 Reinsurance assumed	81,058,146	0	63,419,424	17,269,370	368,953	0	0	0	0	0	399
2.3 Reinsurance ceded	536,369,246	0	181,366,032	0	0	0	2,101,135	0	0	0	352,902,079
2.4 Net	317,712,029	0	281,748,654	22,750,993	3,791,524	0	7,229,098	1,534,785	0	0	656,975
3. Amounts recoverable from reinsurers December 31, current year	478,048,019	0	466,171,478	10,010,871	861,360	0	0	45,275	0	0	959,035
4. Liability December 31, prior year:											
4.1 Direct	780,013,978	0	348,951,092	4,671,405	2,636,035	0	7,946,841	1,482,164	0	0	414,326,441
4.2 Reinsurance assumed	74,130,931	0	55,527,462	18,356,564	246,387	0	0	0	0	0	518
4.3 Reinsurance ceded	584,933,944	0	169,409,375	0	0	0	1,893,525	0	0	0	413,631,044
4.4 Net	269,210,965	0	235,069,179	23,027,969	2,882,422	0	6,053,316	1,482,164	0	0	695,915
5. Amounts recoverable from reinsurers December 31, prior year	323,277,791	0	308,937,086	12,986,039	893,106	0	0	37,921	0	0	423,639
6. Incurred Benefits											
6.1 Direct	5,992,475,356	0	2,401,269,997	2,512,937,162	161,997,837	0	31,780,068	363,524,824	2,266,507	0	518,698,961
6.2 Reinsurance assumed	313,738,569	0	187,164,759	122,404,031	2,590,700	0	0	0	1,543,519	0	35,560
6.3 Reinsurance ceded	2,081,087,959	0	1,480,794,990	70,242,943	3,519,497	0	10,509,059	215,953	3,555,615	0	512,249,902
6.4 Net	4,225,125,966	0	1,107,639,766	2,565,098,250	161,069,040	0	21,271,009	363,308,871	254,411	0	6,484,619

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$612,867 in Line 1.4.
 \$612,867 in Line 6.1, and \$612,867 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$536,998 in Line 1.4.
 \$536,998 in Line 6.1, and \$536,998 in Line 6.4.

(d) Includes \$0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	3,374,444	3,366,614	(7,830)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	2,256,103	1,913,472	(342,631)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	5,630,547	5,280,086	(350,461)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	508,169	0	(508,169)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	8,895,591	8,121,602	(773,989)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	1,973,240,787	1,270,686,010	(702,554,777)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	11,666	12,971	1,305
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,988,286,760	1,284,100,669	(704,186,091)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,988,286,760	1,284,100,669	(704,186,091)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous	11,666	12,971	1,305
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	11,666	12,971	1,305

NOTES TO THE FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

Brighthouse Life Insurance Company (the “Company”) presents the accompanying financial statements on the basis of accounting practices prescribed or permitted (“DE SAP”) by the State of Delaware (“Delaware”) Department of Insurance (the “Department”).

The Department recognizes only the statutory accounting practices prescribed or permitted by Delaware in determining and reporting the financial condition and results of operations of an insurance company, in determining its solvency under the Delaware Insurance Law. In 2001, the National Association of Insurance Commissioners (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) was adopted as a component of DE SAP.

Delaware has adopted certain prescribed accounting practices that differ from those found in NAIC SAP, none of which affect the financial statements of the Company. A reconciliation of the Company’s net income (loss) and capital and surplus between DE SAP and NAIC SAP is as follows:

	SSAP Number ⁽¹⁾	Financial Statement Page	Financial Statement Line Number	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
Net income (loss), DE SAP				\$ 1,372,767,975	\$ (155,741,050)
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Net income (loss), NAIC SAP				\$ 1,372,767,975	\$ (155,741,050)
				December 31, 2022	December 31, 2021
Statutory capital and surplus, DE SAP				\$ 6,349,379,241	\$ 7,762,663,190
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Statutory capital and surplus, NAIC SAP				\$ 6,349,379,241	\$ 7,762,663,190

⁽¹⁾ Statement of Statutory Accounting Principles (“SSAP”)

The Company’s risk-based capital (“RBC”) would not have triggered a regulatory event without the use of the state prescribed practices.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as revenue when due from policyholders under the terms of the insurance contract. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the term of the related insurance policies and reinsurance agreements. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Deposits on deposit-type agreements are entered directly as a liability when received. Reserves for losses and unearned premiums ceded to reinsurers have been reported as reductions of related reserves.

Policyholder dividends are determined annually by the Company’s Board of Directors. The aggregate amount of policyholder dividends is related to actual interest, mortality, morbidity and expense experience for the year as well as management’s judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated in the same manner as comparable longer-term investments described below.
- (2) Bonds not backed by other loans are generally stated at amortized cost unless they have a NAIC rating designation of 6, which are stated at the lower of amortized cost or fair value. Bonds not backed by other loans are amortized using the constant yield method.
- (3) Common stocks of nonaffiliates are stated at fair value. The fair value of common stock issued by Federal Home Loan Banks is required to equal par value.
- (4) Preferred stocks are stated at cost or amortized cost unless they have a NAIC rating designation of 4, 5 or 6, in which case such stocks are stated at the lower of cost, amortized cost or fair value.

NOTES TO THE FINANCIAL STATEMENTS

- (5) Mortgage loans on real estate are principally stated at amortized cost, net of valuation allowances.
- (6) For certain residential mortgage-backed securities (“RMBS”) and commercial mortgage-backed securities (“CMBS”), both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS or CMBS. RMBS and CMBS with initial designations of 1 to 5 are stated at amortized cost, while RMBS and CMBS with initial designations of 6 are stated at the lower of amortized cost or fair value. The final designation calculation compares this carrying value with a range of values, resulting in a final NAIC designation reported herein, which is used for all other accounting and reporting purposes.

For loan-backed securities, including asset-backed securities (“ABS”), which are not modeled, the NAIC relies on the second lowest NAIC Credit Rating Provider (“CRP”) rating to determine the initial NAIC designation. The second lowest CRP rating is used to determine the carrying value of the security, which is based on the NAIC’s estimate of expected losses, using an NAIC published formula. The carrying value of the security determines its final NAIC designation, which is used for reporting in the Annual Statement and in RBC calculations. This revised methodology does not apply to NAIC 1 and NAIC 6 securities which are rated at the second lowest CRP designation.

For legacy residential mortgage-backed securities (“RMBS”) and commercial mortgage-backed securities (“CMBS”) that closed prior to January 1, 2013, both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS or CMBS. RMBS and CMBS with initial designations of 1 to 5 are stated at amortized cost, while RMBS and CMBS with initial designations of 6 are stated at the lower of amortized cost or fair value. The final designation calculation compares this carrying value with a range of values, resulting in a final NAIC designation reported herein, which is used for all other accounting and reporting purposes.

The NAIC designation for a given modeled non-legacy security RMBS or CMBS that closed on or after January 1, 2013, is assigned by the Structured Securities Group of the NAIC and does not depend on the book/adjusted carrying value of each RMBS or CMBS. The NAIC designation assigned will be determined by applying the intrinsic price to the NAIC designation intrinsic price mapping.

For loan-backed securities, including asset-backed securities (“ABS”), which are not modeled, the NAIC relies on the second lowest NAIC Credit Rating Provider (“CRP”) rating to determine the initial NAIC designation. The second lowest CRP rating is used to determine the carrying value of the security, which is based on the NAIC’s estimate of expected losses, using an NAIC published formula. The carrying value of the security determines its final NAIC designation, which is used for reporting in the Annual Statement and in RBC calculations. This revised methodology does not apply to NAIC 1 and NAIC 6 securities which are rated at the second lowest CRP designation.

- (7) The Company accounts for investments in subsidiary, controlled and affiliated (“SCA”) companies using the statutory equity of the investee if the entity is an insurance company. All noninsurance entities are valued at the U.S. Generally Accepted Accounting Principles (“GAAP”) equity of the investee.
- (8) Investments in joint ventures, partnerships and limited liability companies (“LLC”) are carried at the underlying audited GAAP equity of the respective entity’s financial statements. Undistributed earnings of these entities are recognized in unrealized gains and losses. Such investments are nonadmitted if they do not have financial statement audits.
- (9) See Note 8 for the derivative accounting policy.
- (10) The Company considers anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company did not modify its capitalization policy from the prior period.
- (13) The Company does not have pharmaceutical rebate receivables.

D. Going Concern

Management does not have any substantial doubt about the Company’s ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

Accounting Changes

The Company had no accounting changes during 2022.

NOTES TO THE FINANCIAL STATEMENTS

Correction of Errors

The Company had no correction of errors during 2022.

3. *Business Combinations and Goodwill*

A. Statutory Purchase Method

The Company had no transactions that were accounted for as a statutory purchase during 2022 and 2021.

B. Statutory Merger

The Company had no statutory mergers during 2022 and 2021.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance during 2022 and 2021.

D. Impairment Loss

The Company had no recognized impairment losses from goodwill during 2022 and 2021.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company had no admitted goodwill during 2022 and 2021.

4. *Discontinued Operations*

The Company had no discontinued operations during 2022 and 2021.

5. *Investments*

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum interest rates for mortgage loans funded or acquired during 2022 were:

	<u>Maximum</u>	<u>Minimum</u>
Farm loans	6.95%	1.55%
Residential loans	12.00%	1.88%
Commercial loans	7.67%	1.59%

(2) Generally, the Company, as the lender, only loans up to 75% of the purchase price of the underlying real estate. From time to time, the Company may originate loans in excess of 75% of the purchase price of the underlying real estate, if underwriting risk is sufficiently within Company standards.

The maximum percentage of any one loan to the value of the underlying real estate at the time of the origination and originated during the year ended December 31, 2022 was: 89%

(3) During 2022 and 2021, all applicable taxes, assessments and advances were included in the mortgage loan total.

NOTES TO THE FINANCIAL STATEMENTS

(4) The Company’s age analysis of mortgage loans, aggregated by type, was as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2022							
1. Recorded Investment (All)							
(a) Current	\$ 2,187,734,969	\$ —	\$ 3,082,707,001	\$ —	\$ 9,883,797,725	\$ 67,333,582	\$ 15,221,573,277
(b) 30-59 days past due	\$ —	\$ —	\$ 8,386,676	\$ —	\$ —	\$ —	\$ 8,386,676
(c) 60-89 days past due	\$ —	\$ —	\$ 7,419,851	\$ —	\$ —	\$ —	\$ 7,419,851
(d) 90-179 days past due	\$ 1,815,799	\$ —	\$ 20,277,056	\$ —	\$ —	\$ —	\$ 22,092,855
(e) 180+ days past due	\$ 15,855,000	\$ —	\$ 11,432,028	\$ —	\$ —	\$ —	\$ 27,287,028
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ 1,815,799	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,815,799
(b) Interest accrued	\$ 43,225	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 43,225
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ 15,855,000	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 15,855,000
(b) Interest accrued	\$ 447,111	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 447,111
4. Interest Reduced							
(a) Recorded investment	\$ 5,926,292	\$ —	\$ 14,773,612	\$ —	\$ 35,371,325	\$ —	\$ 56,071,229
(b) Number of loans	3	—	52	—	1	—	56
(c) Percent reduced	0.7 %	— %	1.9 %	— %	2.4 %	— %	2.1 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ 799,577,012	\$ —	\$ —	\$ —	\$ 5,585,844,009	\$ 57,333,582	\$ 6,442,754,603
b. December 31, 2021							
1. Recorded Investment (All)							
(a) Current	\$ 2,311,248,442	\$ —	\$ 2,145,479,341	\$ —	\$ 7,712,799,612	\$ 94,333,582	\$ 12,263,860,977
(b) 30-59 days past due	\$ —	\$ —	\$ 8,408,519	\$ —	\$ —	\$ —	\$ 8,408,519
(c) 60-89 days past due	\$ —	\$ —	\$ 9,420,865	\$ —	\$ —	\$ —	\$ 9,420,865
(d) 90-179 days past due	\$ —	\$ —	\$ 19,718,299	\$ —	\$ —	\$ —	\$ 19,718,299
(e) 180+ days past due	\$ —	\$ —	\$ 11,726,717	\$ —	\$ —	\$ —	\$ 11,726,717
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
4. Interest Reduced							
(a) Recorded investment	\$ 193,385,526	\$ —	\$ 57,945,255	\$ —	\$ 14,664,194	\$ —	\$ 265,994,975
(b) Number of loans	41	—	271	—	1	—	313
(c) Percent reduced	1.4 %	— %	1.4 %	— %	2.8 %	— %	1.5 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ 893,208,375	\$ —	\$ —	\$ —	\$ 5,801,745,666	\$ 94,333,582	\$ 6,789,287,623

(5) The Company’s investment in impaired loans with or without allowance for credit losses, were as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2022							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	\$ 17,670,799	\$ —	\$ 41,109,961	\$ —	\$ —	\$ —	\$ 58,780,760
3. Total (1+2)	\$ 17,670,799	\$ —	\$ 41,109,961	\$ —	\$ —	\$ —	\$ 58,780,760
4. Subject to a participating or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ 1,815,799	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,815,799
b. December 31, 2021							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	\$ —	\$ —	\$ 27,894,102	\$ —	\$ 34,121,712	\$ —	\$ 62,015,814
3. Total (1+2)	\$ —	\$ —	\$ 27,894,102	\$ —	\$ 34,121,712	\$ —	\$ 62,015,814
4. Subject to a participating or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ 34,121,712	\$ —	\$ 34,121,712

NOTES TO THE FINANCIAL STATEMENTS

(6) The Company's investment in impaired and nonaccrual loans was as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2022							
1. Average recorded investment	\$ 3,897,319	\$ —	\$ 34,439,252	\$ —	\$ 34,752,226	\$ —	\$ 73,088,797
2. Interest income recognized	\$ —	\$ —	\$ 356,687	\$ —	\$ —	\$ —	\$ 356,687
3. Recorded investment on nonaccrual status	\$ 1,815,799	\$ —	\$ 18,129,965	\$ —	\$ —	\$ —	\$ 19,945,764
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ 356,687	\$ —	\$ —	\$ —	\$ 356,687
b. December 31, 2021							
1. Average recorded investment	\$ 4,338,324	\$ —	\$ 31,342,635	\$ —	\$ 6,824,342	\$ —	\$ 42,505,301
2. Interest income recognized	\$ —	\$ —	\$ 346,300	\$ —	\$ 853,581	\$ —	\$ 1,199,881
3. Recorded investment on nonaccrual status	\$ —	\$ —	\$ 7,146,821	\$ —	\$ —	\$ —	\$ 7,146,821
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ 346,300	\$ —	\$ 853,581	\$ —	\$ 1,199,881

(7) The Company's allowance for credit losses, were as follows:

	2022	2021
a. Balance at beginning of period	\$ —	\$ —
b. Additions charged to operations	763,905	23,163,200
c. Direct write-downs charged against the allowances	(763,905)	(23,163,200)
d. Recoveries of amounts previously charged off	—	—
e. Balance at end of period	<u>\$ —</u>	<u>\$ —</u>

(8) The Company's derecognized mortgage loans as a result of foreclosure, were as follows:

	2022	2021
a. Aggregate amount of mortgage loans derecognized	\$ 474,463	\$ 565,829
b. Real estate collateral recognized	\$ 474,463	\$ 565,829
c. Other collateral recognized	\$ —	\$ —
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ —	\$ —

(9) The Company accrues interest income on impaired loans to the extent it is deemed collectible and the loan continues to perform under its original or restructured contractual terms. As part of the reserve process, management assesses whether loans need to be placed on a non-accrual status at which time the Company recognizes income on the cash basis.

B. Debt Restructuring

	2022	2021
(1) The total recorded investments in restructured loans	\$ 3,821,640	\$ 2,197,244
(2) The realized capital losses related to these loans	\$ (136,503)	\$ (66,212)
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ —	\$ —

(4) The creditor's income recognition policy for interest income on an impaired loan:

The Company accrues interest income on impaired loans to the extent it is deemed collectible and the loan continues to perform under its original or restructured contractual terms. As part of the reserve process, management assesses whether loans need to be placed on a non-accrual status at which time the Company recognizes income on a cash basis.

C. Reverse Mortgages

The Company did not have any reverse mortgages in 2022 and 2021.

D. Loan-backed Securities

(1) Prepayment assumptions were obtained from published broker dealer values and internal estimates.

(2) a. The Company did not recognize any OTTI on the basis of the intent to sell during the year ended December 31, 2022.

NOTES TO THE FINANCIAL STATEMENTS

- b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis during the year ended December 31, 2022.
- c. Impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the security are shown in Note 5D(3).
- (3) The loan-backed securities for which an OTTI has been recognized during the year ended December 31, 2022, measured as the difference between amortized cost and estimated present value of projected future cash flows to be collected, were as follows:

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost after OTTI	Estimated Fair Value at Time of OTTI	Date of Financial Statement Where Reported
61745MQE6	\$ 734,972	\$ 577,507	\$ 157,465	\$ 577,507	\$ 745,877	3/31/2022
61745MQE6	\$ 309,636	\$ 282,943	26,693	\$ 282,943	\$ 364,523	6/30/2022
87222EAH1	\$ 2,465,293	\$ 2,313,719	151,575	\$ 2,313,719	\$ 2,115,525	6/30/2022
94988XBA3	\$ 3,183,792	\$ 3,182,500	1,292	\$ 3,182,500	\$ 2,954,039	6/30/2022
02150EAD5	\$ 6,354,810	\$ 6,248,445	106,365	\$ 6,248,445	\$ 6,105,437	9/30/2022
12667GQK2	\$ 5,571,534	\$ 5,566,496	5,037	\$ 5,566,496	\$ 5,389,780	9/30/2022
1266943B2	\$ 291,771	\$ 284,936	6,835	\$ 284,936	\$ 272,863	9/30/2022
126694TU2	\$ 135,197	\$ 125,048	10,148	\$ 125,048	\$ 126,563	9/30/2022
17311YAA1	\$ 5,487,937	\$ 4,860,058	627,879	\$ 4,860,058	\$ 5,178,638	9/30/2022
225470T78	\$ 2,434,576	\$ 2,352,500	82,076	\$ 2,352,500	\$ 2,239,998	9/30/2022
45670LAA5	\$ 1,654,020	\$ 1,620,835	33,185	\$ 1,620,835	\$ 1,449,510	9/30/2022
61745MQE6	\$ 182,033	\$ 161,503	20,529	\$ 161,503	\$ 207,236	9/30/2022
76114GAA5	\$ 7,514,182	\$ 7,384,971	129,211	\$ 7,384,971	\$ 6,658,721	9/30/2022
87222EAH1	\$ 2,243,143	\$ 2,226,230	16,913	\$ 2,226,230	\$ 1,782,789	9/30/2022
02150EAD5	\$ 6,182,157	\$ 6,112,517	69,640	\$ 6,112,517	\$ 5,871,332	12/31/2022
12544MAA7	\$ 512,240	\$ 478,178	34,061	\$ 478,178	\$ 486,011	12/31/2022
12596MAF3	\$ 1,830,437	\$ 1,798,989	31,447	\$ 1,798,989	\$ 1,507,766	12/31/2022
126378AG3	\$ 1,008,627	\$ 748,432	260,196	\$ 748,432	\$ 964,356	12/31/2022
12667GQK2	\$ 5,458,176	\$ 5,311,825	146,351	\$ 5,311,825	\$ 5,235,056	12/31/2022
17311YAA1	\$ 4,801,930	\$ 4,253,339	548,591	\$ 4,253,339	\$ 4,791,455	12/31/2022
225470T78	\$ 2,304,962	\$ 2,234,954	70,007	\$ 2,234,954	\$ 2,118,308	12/31/2022
23332UDB7	\$ 7,238,005	\$ 7,144,332	93,673	\$ 7,144,332	\$ 6,721,621	12/31/2022
23332UEL4	\$ 6,156,027	\$ 6,024,376	131,651	\$ 6,024,376	\$ 5,330,097	12/31/2022
45670LAA5	\$ 1,600,913	\$ 1,583,858	17,055	\$ 1,583,858	\$ 1,393,702	12/31/2022
61745MQE6	\$ 55,917	\$ 47,526	8,391	\$ 47,526	\$ 61,467	12/31/2022
76114GAA5	\$ 7,384,971	\$ 7,321,752	63,218	\$ 7,321,752	\$ 6,500,319	12/31/2022
87222EAH1	\$ 2,210,684	\$ 2,185,735	24,949	\$ 2,185,735	\$ 1,872,126	12/31/2022
Total			<u>\$ 2,874,433</u>			

The recognized OTTI shown above is all noninterest related.

- (4) At December 31, 2022, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated by length of time the securities have been in a continuous loss position were as follows:
- a. The aggregate amount of unrealized losses:
- | | |
|------------------------|----------------|
| 1. Less than 12 Months | \$ 750,756,207 |
| 2. 12 Months or Longer | \$ 545,314,535 |
- b. The aggregate related fair value of securities with unrealized losses:
- | | |
|------------------------|------------------|
| 1. Less than 12 Months | \$ 8,894,507,654 |
| 2. 12 Months or Longer | \$ 3,553,498,300 |

- (5) The Company performs a regular evaluation, on a security-by-security basis, of its securities holdings in accordance with its OTTI policy in order to evaluate whether such investments are other than temporarily impaired. Management considers a wide range of factors about the security issuer and uses its best judgment in evaluating the cause of the decline in the estimated fair value of the security and in assessing the prospects for near-term recovery. Factors considered include fundamentals of the industry and geographic area in which the security issuer operates, as well as overall macroeconomic conditions.

NOTES TO THE FINANCIAL STATEMENTS

Projected future cash flows are estimated using assumptions derived from management's best estimates of likely scenario-based outcomes after giving consideration to a variety of variables that include, but are not limited to:

- i. general payment terms of the security;
- ii. the likelihood that the issuer can service the scheduled interest and principal payments;
- iii. the quality and amount of any credit enhancements;
- iv. the security's position within the capital structure of the issuer;
- v. possible corporate restructurings or asset sales by the issuer; and
- vi. changes to the rating of the security or the issuer by rating agencies.

Additional considerations are made when assessing the unique features that apply to certain loan-backed and structured securities including, but are not limited to:

- i. the quality of underlying collateral;
- ii. expected prepayment speeds;
- iii. current and forecasted loss severity;
- iv. consideration of the payment terms of the underlying assets backing the security; and
- v. the payment priority within the tranche structure of the security.

For loan-backed or structured securities in an unrealized loss position as summarized in the immediately preceding table, the Company does not have the intent to sell the securities, believes it has the intent and ability to retain the security for a period of time sufficient to recover the carrying value of the security and based on the cash flow modeling and other considerations as described above, believes these securities are not other than temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

- (1) The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties.
- (2) The Company did not have any pledged assets as collateral for repurchase agreements, securities lending transactions or dollar repurchase agreements as of December 31, 2022 and 2021.
- (3) Collateral received

The Company participates in a securities lending program as discussed in Note 17.

- a. The aggregate amount of collateral received as of December 31, 2022, was as follows:

1. <u>Securities Lending</u>	<u>Fair Value</u>
Open ⁽¹⁾	\$ 642,122,466
30 days or less	2,105,382,347
31 to 60 days	823,326,085
61 to 90 days	159,938,915
Greater than 90 days	—
Sub Total	<u>\$ 3,730,769,813</u>
Securities received	—
Total collateral received	<u><u>\$ 3,730,769,813</u></u>

(1) The related loaned security could be returned to the Company on the next business day requiring the Company to immediately return the cash collateral.

2. The Company did not have any cash collateral received from dollar repurchase agreements.
- b. As of December 31, 2022, the Company did not have collateral that was sold or repledged.
- c. As the Company did not have collateral that was sold or repledged, as of December 31, 2022, there is no associated information about the sources and uses of that collateral.
- (4) As of December 31, 2022, the Company did not have any security lending transactions administered by an affiliate agent in which "one-line" reporting of the reinvested collateral is used.

NOTES TO THE FINANCIAL STATEMENTS

(5) Collateral Reinvestment

a. The aggregate amount of cash collateral reinvested as of December 31, 2022 was as follows:

1.	<u>Securities Lending</u>	<u>Amortized Cost</u>	<u>Fair Value</u>
	Open	\$ 9,892,112	\$ 9,892,112
	30 days or less	232,713,043	232,713,043
	31 to 60 days	10,000,000	10,001,020
	61 to 90 days	5,000,000	5,004,110
	91 to 120 days	4,869,333	4,860,824
	121 to 180 days	91,174,158	90,995,210
	181 to 365 days	129,429,099	129,172,479
	1 to 2 years	43,882,150	43,621,748
	2 to 3 years	385,047,488	371,506,553
	Greater than 3 years	<u>2,757,474,672</u>	<u>2,497,229,997</u>
	Total Bonds	<u>3,669,482,055</u>	<u>3,394,997,096</u>
	Additional collateral reinvested		
	Common stocks	—	—
	Preferred stocks	6,000,000	6,000,000
	Derivatives	51,369,665	51,369,665
	Cash	150,788,767	150,788,767
	Payables, receivables and all other, net	<u>(237,430)</u>	<u>(237,430)</u>
	Total other	<u>207,921,002</u>	<u>207,921,002</u>
	Security collateral received	—	—
	Grand total reinvestment portfolio and security collateral	<u>\$ 3,877,403,057</u>	<u>\$ 3,602,918,098</u>
	Portion of reinvestment portfolio invested in U.S.		
	Treasury securities, agency securities and certain agency residential mortgage-backed securities ("RMBS")	\$ 2,054,411,975	\$ 1,863,905,496

2. The Company did not have any cash collateral reinvested from dollar repurchase agreements.

b. The bonds within the reinvestment programs consist principally of U.S. government and agency securities, agency RMBS, ABS and U.S. and foreign corporate securities. If the securities on loan or the structured securities or corporate securities within the reinvestment portfolio become less liquid, the Company has U.S. government and agency securities within the reinvestment portfolio and the liquidity resources of most of its General Account available to meet any potential cash demand when securities are returned to the Company.

(6) The Company has not accepted collateral that it is not permitted by contract or custom to sell or repledge.

(7) The Company does not have collateral for securities lending that extends beyond one year from December 31, 2022.

F-I. Repurchase and Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing and as a Sale

The Company did not have any repurchase or reverse repurchase agreements transactions accounted for as secured borrowing or as a sale as of December 31, 2022.

J. Real Estate

(1) For the years ended December 31, 2022 and 2021, the Company did not recognize any impairment losses.

(2) a) The Company had properties classified as held-for-sale of \$328,876 and \$1,201,832 at December 31, 2022 and 2021, respectively.

b) For the years ended December 31, 2022 and 2021, the gain/(loss) on real estate sales was \$174,954 and \$179,433, respectively.

(3) There were no changes during the year in the Company's plans to sell investment real estate.

(4) The Company does not engage in retail land sales operations.

(5) The Company does not hold any real estate investments with participating mortgage loans.

NOTES TO THE FINANCIAL STATEMENTS

K. Investments in Low-Income Housing Tax Credits (“LIHTC”)

The company did not have investments in LIHTC in 2022 and 2021.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Information on the Company’s investment in restricted assets as of December 31, was as follows:

Restricted Asset Category	Gross Restricted									Percentage	
	2022									(10)	(11)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Total General Account	General Account Supporting Separate Account Activity ^(a)	Total Separate Account Restricted Assets	Separate Account Assets Supporting General Account Activity ^(b)	December 31, 2022 (1 plus 3)	December 31, 2021	Increase/ (Decrease) (5 minus 6)	Total Non Admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
Collateral held under security lending agreements	4,000,904,481	—	—	—	4,000,904,481	3,575,300,694	425,603,787	—	4,000,904,481	2.19	2.21
Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Placed under option contracts	—	—	—	—	—	—	—	—	—	—	—
Letter stock or securities restricted as to sale	—	—	—	—	—	—	—	—	—	—	—
Federal Home Loan Bank (“FHLB”) capital stock	200,750,000	—	—	—	200,750,000	69,950,000	130,800,000	—	200,750,000	0.11	0.11
On deposit with states	7,209,702	—	—	—	7,209,702	7,215,696	(5,994)	—	7,209,702	—	—
On deposit with other regulatory bodies	31,679,895	—	—	—	31,679,895	31,595,619	84,276	—	31,679,895	0.02	0.02
Pledged collateral to FHLB (including assets backing funding agreements)	9,324,033,557	—	—	—	9,324,033,557	3,247,027,985	6,077,005,572	—	9,324,033,557	5.10	5.15
Pledged as collateral not captured in other categories	4,607,240,357	—	1,479,805,452	1,479,805,452	6,087,045,809	1,271,530,926	4,815,514,883	—	6,087,045,809	3.33	3.36
Other restricted assets	14,741,927,558	—	—	—	14,741,927,558	13,655,016,034	1,086,911,524	—	14,741,927,558	8.07	8.15
Total restricted assets	\$32,913,745,550	\$ —	\$1,479,805,452	\$1,479,805,452	\$ 34,393,551,002	\$21,857,636,954	\$12,535,914,048	\$ —	\$ 34,393,551,002	18.82 %	19.00 %

(a) Subset of column 1.

(b) Subset of column 3.

NOTES TO THE FINANCIAL STATEMENTS

(2) Details on the Company’s assets pledged as collateral, not captured in other categories, as of December 31, were as follows:

Restricted Asset Category	Gross Restricted							Percentage		
	2022							(8)	(9)	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Total General Account	General Account Supporting Separate Account Activity ^(a)	Total Separate Account Restricted Assets	Separate Account Supporting General Account Activity ^(b)	December 31, 2022 (1 plus 3)	December 31, 2021	Increase/ (Decrease) (5 minus 6)	Total Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Pledged collateral to Farmer Mac	\$ 800,970,173	\$ —	\$ —	\$ —	\$ 800,970,173	\$ 679,685,362	\$ 121,284,811	\$ 800,970,173	0.44 %	0.44 %
Derivatives Collateral	3,787,219,810	—	1,479,805,452	1,479,805,452	5,267,025,262	565,508,571	4,701,516,691	5,267,025,262	2.88	2.91
Reinsurance Agreement - Securities Pledged	19,050,374	—	—	—	19,050,374	26,336,993	(7,286,619)	19,050,374	0.01	0.01
Total	\$ 4,607,240,357	\$ —	\$ 1,479,805,452	\$ 1,479,805,452	\$ 6,087,045,809	\$ 1,271,530,926	\$ 4,815,514,883	\$ 6,087,045,809	3.33 %	3.36 %

(a) Subset of column 1.

(b) Subset of column 3.

(3) Details of Other Restricted Assets, as of December 31, were as follows:

Restricted Asset Category	Gross Restricted							Percentage		
	2022							(8)	(9)	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Total General Account	General Account Supporting Separate Account Activity ^(a)	Total Separate Account Restricted Assets	Separate Account Supporting General Account Activity ^(b)	December 31, 2022 (1 plus 3)	December 31, 2021	Increase/ (Decrease) (5 minus 6)	Total Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Assets held in trust to support reinsurance agreements	\$ 6,210,340,466	\$ —	\$ —	\$ —	\$ 6,210,340,466	\$ 5,473,336,199	\$ 737,004,267	\$ 6,210,340,466	3.40%	3.43%
Assets held in the custodial account titled “Superintendent of New York Department of Financial Services in trust of the security of the New York Policies of Brighthouse Life Insurance Company”	8,516,443,947	—	—	—	8,516,443,947	8,162,181,301	354,262,646	8,516,443,947	4.66	4.71
Rabbi Trust	15,143,145	—	—	—	15,143,145	19,498,534	(4,355,389)	15,143,145	0.01	0.01
Total	\$ 14,741,927,558	\$ —	\$ —	\$ —	\$ 14,741,927,558	\$ 13,655,016,034	\$ 1,086,911,524	\$ 14,741,927,558	8.07%	8.15%

(a) Subset of column 1.

(b) Subset of column 3.

(4) The Company’s collateral received and reflected as assets at December 31, 2022, were as follows:

Collateral Assets	Book/Adjusted Carrying Value (“BACV”)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
Cash ***	\$ 1,134,650,157	\$ 1,134,613,242	1.3 %	1.4 %
Schedule D, Part 1	3,307,956,604	3,033,508,560	3.9	4.0
Schedule D, Part 2, Section 1	6,000,000	6,000,000	—	—
Schedule D, Part 2, Section 2	—	—	—	—
Schedule B	—	—	—	—
Schedule A	—	—	—	—
Schedule BA, Part 1	—	—	—	—
Schedule DL, Part 1	—	—	—	—
Other	51,132,235	51,132,235	0.1	0.1
Total Collateral Assets	\$ 4,499,738,996	\$ 4,225,254,037	5.3 %	5.5 %

* Column 1 divided by Asset Page, Line 26 (Column 1)

** Column 1 divided by Asset Page, Line 26 (Column 3)

*** Includes cash equivalents and short-term investments

	Amount	% of Liability to total Liabilities*
Recognized Obligation to Return Collateral Asset	\$ 4,353,105,755	5.7 %

* Column 1 divided by Liability Page, Line 26 (Column 1)

M. Working Capital Finance Investments

The Company had no working capital finance investments as of December 31, 2022.

N. Offsetting and Netting of Assets and Liabilities

The Company had no assets and liabilities which are offset and reported net in accordance with a valid right to offset.

NOTES TO THE FINANCIAL STATEMENTS

O. 5GI Securities

The Company's 5GI Securities, as of December 31, were as follows:

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2022	2021	2022	2021	2022	2021
Bonds - AC ⁽¹⁾	4	6	\$ 36,308,085	\$ 2,054,171	\$ 36,122,826	\$ 2,067,325
LB&SS - AC	—	—	—	—	—	—
Preferred Stock - AC	—	—	—	—	—	—
Preferred Stock - FV ⁽²⁾	—	—	—	—	—	—
Total	4	6	\$ 36,308,085	\$ 2,054,171	\$ 36,122,826	\$ 2,067,325

⁽¹⁾ AC - Amortized Cost

⁽²⁾ FV - Fair Value

P. Short Sales

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2022.

The Company did not have any settled short sale transactions during the year ended December 31, 2022.

Q. Prepayment Penalty and Acceleration Fees

During the year ended December 31, 2022, the Company had securities sold, redeemed or otherwise disposed of as a result of a callable feature. The number of securities sold, disposed or otherwise redeemed and the aggregate amount of investment income generated as a result of a prepayment penalty and/or acceleration fee is as follows:

	General Account	Separate Account
Number of CUSIPs	66	61
Aggregate Amount of Investment Income	\$ 5,626,860	\$ 4,241,874

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

The Company did not participate in a cash pool during the year ended December 31, 2022.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company had no investments in any joint venture, partnership or LLC which exceed 10% of the admitted assets of the insurer.
- B. The Company recognized write-downs and recorded adjustments totaling \$10,363,257 and \$24,695,095 on investments in joint ventures, partnerships and LLCs during the years ended December 31, 2022 and December 31, 2021, respectively. Impairments are recognized when an investment's net asset value or management's estimate of value, based on available information, is less than the carrying amount or if, in management's judgment, the investment will not be able to absorb prior losses classified as unrealized losses. These losses are deemed to be other than temporary and the value of these impairments was recorded as a realized loss.

7. Investment Income

- A. Due and accrued income is excluded from surplus on the following basis:

All investment income due and accrued with amounts over 90 days past due is nonadmitted with the exception of mortgage loan investment income, which is nonadmitted after 180 days, or if the underlying loan is in the process of foreclosure.

- B. The total amount excluded from surplus was \$508,169 and \$0 as of December 31, 2022 and December 31, 2021, respectively.

8. Derivative Instruments**Overview**

The Company may be exposed to various risks relating to its ongoing business operations, including interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. The Company uses a variety of strategies to manage these risks, including the use of derivatives.

Derivatives are financial instruments whose values are derived from interest rates, foreign currency exchange rates, credit spreads or other financial indices. Derivatives may be exchange-traded or contracted in the OTC market. Certain of the Company's OTC derivatives are cleared and settled through central clearing counterparties ("OTC-cleared"), while others are bilateral contracts between two counterparties ("OTC-bilateral"). The Company uses a variety of derivatives, including swaps, forwards, futures and options, to manage risks that may include interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. Derivative hedges are designed to reduce risk on an economic basis while considering their impact on accounting results and statutory capital. To a lesser extent, the Company uses credit derivatives to synthetically replicate investment risks and returns which are not readily available in the cash market (referred to herein

NOTES TO THE FINANCIAL STATEMENTS

as RSATs). The Company uses covered call options as income generation derivatives to generate additional income or return with bonds as the covering asset.

Insurance statutes restrict the Company's use of derivatives to: (i) hedging activities intended to offset changes in the estimated fair value of assets held, obligations and anticipated transactions; (ii) income generation transactions to generate additional income or return on covering assets; and (iii) RSATs to reproduce the investment characteristics of otherwise permissible investments. The Company is prohibited from using derivatives for speculation. OTC derivatives and exchange-traded futures are carried on the Company's Statutory Statements of Assets, Liabilities, Surplus and Other Funds either as derivative assets or derivative liabilities.

The Company does not offset the values recognized for derivatives executed with the same counterparty under the same master netting agreement. This policy applies to the recognition of derivative assets and derivative liabilities in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds.

To qualify for hedge accounting under SSAP No. 86, Derivatives ("SSAP 86"), at the inception of the hedging relationship, the Company formally documents its risk management objective and strategy for undertaking the hedging transaction, as well as its designation of the hedge as either: (i) a hedge of the estimated fair value of a recognized asset or liability ("fair value hedge"); or (ii) a hedge of the variability of cash flows to be received or paid related to a forecasted transaction or a recognized asset or liability ("cash flow hedge"). In its hedge documentation, the Company sets forth how the hedging instrument is expected to hedge the designated risks related to the hedged item and sets forth the method that will be used to retrospectively and prospectively assess the hedging instrument's effectiveness. A derivative designated as a hedging instrument must be assessed as being highly effective in offsetting the designated risk of the hedged item. Hedge effectiveness is formally assessed at inception and at least quarterly throughout the life of the designated hedging relationship.

The Company may hold cash flow and fair value derivatives that hedge various assets and liabilities including bonds, mortgage loans, funding agreements, guaranteed interest contracts and liability portfolios; the derivatives that hedge those assets and liabilities are valued in a manner consistent with the underlying hedged item, if the derivatives meet the criteria for highly effective hedges. Bonds that have an NAIC designation of 1 through 5 are carried at amortized cost; therefore, the derivatives hedging such bonds are also carried at amortized cost. Bonds that have an NAIC designation of 6 are carried at the lower of amortized cost or estimated fair value; therefore, the derivatives hedging such bonds are also carried at the lower of amortized cost or estimated fair value. Mortgage loans are carried at amortized cost; therefore, the derivatives hedging mortgage loans are also carried at amortized cost. Any hedged liabilities of the Company are carried at amortized cost; therefore, the derivatives hedging liabilities are also carried at amortized cost. Effective foreign currency swaps have a foreign currency adjustment reported in change in net unrealized foreign exchange capital gain (loss) pursuant to SSAP 86 by using the same procedures as used to translate the hedged item.

The Company discontinues hedge accounting prospectively when: (i) it is determined that the derivative is no longer highly effective in offsetting changes in the estimated fair value or cash flows of a hedged item; (ii) the derivative expires or is sold, terminated or exercised; (iii) it is no longer probable that the hedged forecasted transaction will occur; or (iv) the Company removes the designation of the hedge.

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the estimated fair value or cash flows of a hedged item, the derivative is carried at its estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in change in net unrealized capital gains (losses) and estimated fair value changes attributable to changes in foreign exchange rates are reported in change in net unrealized foreign exchange capital gain (loss).

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item. If the hedged item is sold, the gain or loss on the derivative is realized but is subject to the IMR.

To the extent the Company does not designate a derivative for hedge accounting, the derivative is carried at estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in change in net unrealized capital gains (losses) and any changes in estimated fair value attributable to changes in foreign exchange rates are reported in change in net unrealized foreign exchange capital gain (loss), with the exception of exchange-traded futures. Exchange-traded futures are carried at the amount of cash deposits outstanding placed with futures brokers and changes in variation margin are reported in change in net unrealized capital gains (losses).

The Company carries RSATs at amortized cost. Upon termination of an RSAT, the gain or loss on the derivative is realized but is subject to the IMR.

Income generation derivatives are valued in a manner consistent with the covering assets. Since bonds are generally carried at amortized cost, income generation derivatives are carried at amortized cost if the original duration of the derivatives is greater than one year. If the original duration of the derivatives is less than one year, the income generation derivatives are carried at cost.

Upon exercise of an income generation derivative, the gain or loss is transferred to the IMR if the covering asset is subject to the IMR. If the income generation derivative expires, the gain from the remaining unamortized premium received on the derivative is realized but is subject to the IMR.

The Company reports the unsettled accrual activity of the equity leg of its total rate of return swaps in change in net unrealized capital gains (losses) and in net realized capital gains (losses) upon settlement with the offsetting changes recorded as a derivative asset or liability.

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Types of Derivatives

Interest Rate Derivatives

The Company uses a variety of interest rate derivatives to reduce its exposure to changes in interest rates, including interest rate swaps, caps, floors, swaptions, and interest rate forwards.

Interest rate swaps are used by the Company to manage the collective interest rate risks primarily in variable annuity products and universal life with secondary guarantees. In an interest rate swap, the Company agrees with another party to exchange, at specified intervals, the difference between fixed rate and floating rate interest amounts as calculated by reference to an agreed notional amount. In certain instances, the Company may lock in the economic impact of existing interest rate swaps by entering into offsetting positions. See Schedule DB, Part A.

Interest rate caps are purchased by the Company primarily to protect its floating rate liabilities against rises in interest rates above a specified level and against interest rate exposure arising from duration mismatches between assets and liabilities. At the outset of the contract, the Company pays a premium for the right to receive the cash payments equal to the excess of the market rate over the strike price multiplied by the notional amount, if the observed reference interest rate is above the strike level of the cap on the applicable reset date. In certain instances, the Company may lock in the economic impact of existing purchased caps by entering into offsetting written caps. See Schedule DB, Part A.

Interest rate floors are purchased by the Company to protect its floating rate assets against declines in interest rates below a specified level in our institutional spread margin business. At the outset of the contract, the Company pays a premium for the right to receive cash payments equal to the difference between the market rate and strike price multiplied by the notional amount, if the observed reference interest rate is below the strike level of the floor on the applicable reset date. In certain instances, the Company may lock in the economic impact of existing purchased floors by entering into offsetting written floors. See Schedule DB, Part A.

Swaptions are used by the Company to manage the collective interest rate risks primarily in variable annuity products and universal life with secondary guarantees. A swaption is an option to enter into a swap with a forward starting effective date. The Company pays a premium for purchased swaptions and receives a premium for written swaptions. See Schedule DB, Part A.

Interest rate forwards are used by the Company to manage the collective interest rate risks primarily in variable annuity products and universal life with secondary guarantees. An interest rate forward is an agreement between parties to exchange a future settlement amount based on a predetermined notional amount and forward interest rate. See Schedule DB, Part A.

Foreign Currency Exchange Rate Derivatives

The Company uses foreign currency exchange rate derivatives, including foreign currency swaps and forwards to reduce the risk from fluctuations in foreign currency exchange rates associated with its assets and liabilities denominated in foreign currencies.

In a foreign currency swap transaction, the Company agrees with another party to exchange, at specified intervals, the difference between one currency and another at a fixed exchange rate, generally set at inception, calculated by reference to an agreed upon notional amount. The notional amount of each currency is exchanged at the inception and termination of the currency swap by each party. See Schedule DB, Part A.

In a foreign currency forward transaction, the Company agrees with another party to deliver a specified amount of an identified currency at a specified future date. The price is agreed upon at the time of the contract and payment for such a contract is made in a specified currency at the specified future date. In certain instances, the Company may lock in the economic impact of existing forwards by entering into offsetting positions. See Schedule DB, Part A.

Credit Derivatives

Credit derivatives are used by the Company to hedge against credit-related changes in the value of its investments.

In a credit default swap transaction, the Company agrees with another party to pay, at specified intervals, a premium to hedge credit risk. If a credit event as defined by the contract occurs, the contract may be cash settled or it may be settled gross by the delivery of par quantities of the referenced investment equal to the specified swap notional in exchange for the payment of cash amounts by the counterparty equal to the par value of the investment surrendered. Credit events vary by type of issuer but typically include bankruptcy, failure to pay debt obligations, repudiation, moratorium, involuntary restructuring or governmental intervention. In each case, payout on a credit default swap is triggered only after the Credit Derivatives Determinations Committee of the International Swaps and Derivatives Association, Inc. ("ISDA") deems that a credit event has occurred. See Schedule DB, Part A.

Credit default swaps are also used in RSATs to synthetically create investments that are either more expensive to acquire or otherwise unavailable in the cash markets. These transactions are a combination of a derivative and one or more cash instruments such as U.S. Treasury securities, agency securities or other bonds. These credit default swaps are not designated as hedging instruments. In certain instances, the Company may lock in the economic impact of existing credit default swaps used in RSATs by entering into offsetting positions. See Schedule DB, Part A.

Swaptions are also used in RSATs to synthetically create investments that are either more expensive to acquire or otherwise unavailable in the cash markets. Swaptions are used to create callable bonds from RSAT positions. This

NOTES TO THE FINANCIAL STATEMENTS

enhances the income of the RSAT program through earned premiums while not changing the credit profile of the RSATs. These swaptions are not designated as hedging instruments. See Schedule DB, Part A.

Equity Market Derivatives

The Company uses a variety of equity derivatives to reduce its exposure to equity market risk, including equity index options, equity variance swaps, and total rate of return swaps.

Equity index options are used by the Company to primarily hedge minimum guarantee liabilities embedded in certain variable annuity products offered by the Company and to hedge certain invested assets against adverse changes in equity indices. Additionally, the Company uses equity index options to hedge index-linked annuity products against adverse changes in equity markets. In an equity index option transaction, the Company enters into contracts to buy or sell the equity index within a limited time at a contracted price. The contracts will be net settled in cash, based on differentials in the indices at the time of exercise and the strike price. Certain of these contracts may also contain settlement provisions linked to interest rates (“hybrid options”). In certain instances, the Company may enter into a combination of transactions to hedge adverse changes in equity indices within a pre-determined range through the purchase and sale of options. See Schedule DB, Part A.

Equity variance swaps are used by the Company primarily to hedge minimum guarantees embedded in certain variable annuity products offered by the Company. In an equity variance swap, the Company agrees with another party to exchange amounts in the future, based on changes in equity volatility over a defined period. These instruments are reported as equity forwards in Schedule DB, Part A.

Total rate of return swaps are swaps whereby the Company agrees with another party to exchange, at specified intervals, the difference between the economic risk and reward of an asset or a market index and a floating rate, most commonly Fed Funds, calculated by reference to an agreed notional amount. No cash is exchanged at the outset of the contract. Cash is paid and received over the life of the contract 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 the counterparty at each due date. Total rate of return swaps are used by the Company to hedge liabilities embedded in certain variable annuity products offered by the Company. Additionally, the Company uses equity total return swaps to hedge index-linked annuity products against adverse changes in the equity markets. See Schedule DB, Part A.

Cash Flow Hedges

The Company designates and accounts for the following as cash flow hedges when they have met the effectiveness requirements of SSAP 86: (i) foreign currency swaps to hedge the foreign currency cash flow exposure of foreign currency denominated assets and liabilities, and (ii) interest rate forwards to hedge the exposure to variability in cash flows relating to forecasted purchases of bonds.

All components of each derivative’s gain or loss were included in the assessment of hedge effectiveness.

For the year ended December 31, 2022 and 2021, there were no gains or losses related to cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed the hedge designation.

In certain instances, the Company may discontinue cash flow hedge accounting because it is no longer probable that the forecasted transaction will occur by the end of the originally specified time period or within two months of the anticipated date. For the years ended December 31, 2022 and 2021, there were no gains (losses) related to such discontinued cash flow hedges.

There were no hedged forecasted transactions, other than the receipt of payment of variable interest payments, for December 31, 2022 and 2021.

Non-qualifying Derivatives

The Company enters into the following derivatives that do not qualify for hedge accounting under SSAP 86: (i) interest rate swaps, swaptions, forwards, purchased caps and floors to economically hedge its exposure to interest rates; (ii) foreign currency forwards and swaps to economically hedge its exposure to adverse movements in exchange rates; (iii) credit default swaps to economically hedge its exposure to adverse movements in credit; (iv) equity index options to hedge certain invested assets against adverse changes in equity indices; and (v) equity index options, equity variance swaps, total rate of return swaps and interest rate swaps and swaptions to economically hedge minimum guarantees embedded in certain variable annuity products offered by the Company.

Derivatives for Other than Hedging Purposes

The Company enters into the following derivatives for other than hedging purposes under SSAP 86: (i) credit default swaps and swaptions used in RSATs; and (ii) covered call options for income generation.

Credit Risk

The Company enters into various collateral arrangements, which may require both the pledging and accepting of collateral in connection with its derivatives.

NOTES TO THE FINANCIAL STATEMENTS

The table below summarizes the collateral pledged by the Company in connection with its OTC and exchange-traded derivatives as of December 31:

	Securities ⁽¹⁾	
	2022	2021
Initial Margin:		
OTC-bilateral	\$ 2,099,178,878	\$ 49,336,662
OTC-cleared	91,735,115	84,387,763
	2,190,913,993	133,724,425
Variation Margin:		
OTC-bilateral	3,069,464,675	431,784,147
OTC-cleared	—	—
Total OTC	\$ 5,260,378,668	\$ 565,508,572
Initial Margin:		
Futures ⁽²⁾	\$ 6,646,594	\$ —

⁽¹⁾ Securities pledged as collateral are reported in bonds. Subject to certain constraints, the counterparties are permitted by contract to sell or repledge this collateral.

⁽²⁾ Cash collateral pledged on exchange-traded futures is reported in derivatives within assets and not as a restricted asset.

The table below summarizes the collateral received by the Company in connection with its OTC derivatives as of December 31:

	Cash ⁽¹⁾		Securities ⁽²⁾		Total	
	2022	2021	2022	2021	2022	2021
Initial Margin:						
OTC-bilateral	\$ —	\$ —	\$ 824,821,702	\$ 42,517,214	\$ 824,821,702	\$ 42,517,214
Variation Margin:						
OTC-bilateral	613,484,891	1,283,945,751	24,656,949	499,892,742	638,141,840	1,783,838,493
OTC-cleared	8,851,048	27,029,759	—	—	8,851,048	27,029,759
Total OTC	\$ 622,335,939	\$ 1,310,975,510	\$ 849,478,651	\$ 542,409,956	\$ 1,471,814,590	\$ 1,853,385,466

⁽¹⁾ Cash collateral received is reported in cash, cash equivalents and short-term investments and the obligation to return the collateral is reported in aggregate write-ins for liabilities as cash collateral received on derivatives.

⁽²⁾ Securities collateral received is held in separate custodial accounts and is not reflected in the financial statements. These amounts are also reported in Note 16 because the securities are held off-balance sheet.

The collateral agreements between the Company and the counterparties apply to derivatives held by both the General Account and Separate Accounts.

The Company's collateral arrangements for its OTC-bilateral derivatives generally require the counterparty in a net liability position, after considering the effect of netting agreements, to pledge collateral when the amount owed by that party reaches a minimum transfer amount. Certain of these arrangements also include credit-contingent provisions that include a threshold above which collateral must be posted. Such agreements provide for a reduction of these thresholds (on a sliding scale that converges toward zero) in the event of downgrades in the credit ratings of the Company or the counterparty. In addition, the Company's netting agreements for derivatives contain provisions that require both the Company and the counterparty to maintain a specific investment grade credit rating from each of Moody's Investors Service and Standard & Poor's Ratings Service. If a party's credit ratings were to fall below that specific investment grade credit rating, that party would be in violation of these provisions, and the other party to the derivatives could terminate the transactions and demand immediate settlement and payment based on such party's reasonable valuation of the derivatives.

Certain of the Company's derivative contracts require premiums to be paid at a series of specified future dates over the life of the contract or at maturity. The discounted value of these future settled premiums is included in the measurement of the estimated fair value of each derivative along with all other contractual cash flows.

The table below summarizes the net amount of undiscounted future settled premium payments (receipts), by year, as of December 31, 2022:

Fiscal Year	Net Undiscounted Future Settled Premium Payments (Receipts)
2023	\$ 86,837,012
2024	(61,240,861)
Thereafter	144,940,546
Total	\$ 170,536,697

NOTES TO THE FINANCIAL STATEMENTS

The following table summarizes the estimated fair value of the Company's derivatives with future settled premiums and the estimated fair value impact thereof as of December 31:

	<u>2022</u>	<u>2021</u>
Net undiscounted future premium payments (receipts)	\$ 170,536,697	\$ 163,646,348
Estimated fair value of derivative net assets (liabilities), including discounted future premiums	\$ (274,739,011)	\$ (485,250,192)
Estimated fair value of derivative net assets (liabilities), excluding discounted future premiums	\$ (116,125,534)	\$ (320,135,069)

9. Income Taxes

A. The components of net deferred tax assets ("DTA") and deferred tax liabilities ("DTL") consisted of the following:

	<u>December 31, 2022</u>		
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
Gross DTA	\$ 2,732,464,039	\$ 53,531,190	\$ 2,785,995,229
Statutory valuation allowance adjustments	(16,854,244)	—	(16,854,244)
Adjusted gross DTA	2,715,609,795	53,531,190	2,769,140,985
DTA nonadmitted	(2,207,149,134)	233,908,347	(1,973,240,787)
Subtotal net admitted DTA	508,460,661	287,439,537	795,900,198
DTL	(413,646,977)	(287,439,537)	(701,086,514)
Net admitted DTA/(Net DTL)	<u>\$ 94,813,684</u>	<u>\$ —</u>	<u>\$ 94,813,684</u>
	<u>December 31, 2021</u>		
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
Gross DTA	\$ 2,178,759,566	\$ 97,327,596	\$ 2,276,087,162
Statutory valuation allowance adjustments	(17,316,343)	—	(17,316,343)
Adjusted gross DTA	2,161,443,223	97,327,596	2,258,770,819
DTA nonadmitted	(1,395,698,753)	125,012,743	(1,270,686,010)
Subtotal net admitted DTA	765,744,470	222,340,339	988,084,809
DTL	(239,550,168)	(222,340,339)	(461,890,507)
Net admitted DTA/(Net DTL)	<u>\$ 526,194,302</u>	<u>\$ —</u>	<u>\$ 526,194,302</u>
	<u>Change</u>		
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
Gross DTA	\$ 553,704,473	\$ (43,796,406)	\$ 509,908,067
Statutory valuation allowance adjustments	462,099	—	462,099
Adjusted gross DTA	554,166,572	(43,796,406)	510,370,166
DTA nonadmitted	(811,450,381)	108,895,604	(702,554,777)
Subtotal net admitted DTA	(257,283,809)	65,099,198	(192,184,611)
DTL	(174,096,809)	(65,099,198)	(239,196,007)
Net admitted DTA/(Net DTL)	<u>\$ (431,380,618)</u>	<u>\$ —</u>	<u>\$ (431,380,618)</u>

NOTES TO THE FINANCIAL STATEMENTS

Admission calculation components – SSAP No. 101, *Income Taxes*, (“SSAP 101”):

	December 31, 2022		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	94,813,684	—	94,813,684
1. Adjusted gross DTA expected to be realized following the balance sheet date	94,813,684	—	94,813,684
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	938,184,834
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	413,646,977	287,439,537	701,086,514
DTA admitted as the result of application of SSAP 101 total	<u>\$ 508,460,661</u>	<u>\$ 287,439,537</u>	<u>\$ 795,900,198</u>
	December 31, 2021		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	526,194,302	—	526,194,302
1. Adjusted gross DTA expected to be realized following the balance sheet date	526,194,302	—	526,194,302
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	1,085,470,333
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	239,550,168	222,340,339	461,890,507
DTA admitted as the result of application of SSAP 101 total	<u>\$ 765,744,470</u>	<u>\$ 222,340,339</u>	<u>\$ 988,084,809</u>
	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	(431,380,618)	—	(431,380,618)
1. Adjusted gross DTA expected to be realized following the balance sheet date	(431,380,618)	—	(431,380,618)
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	(147,285,499)
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	174,096,809	65,099,198	239,196,007
DTA admitted as the result of application of SSAP 101 total	<u>\$ (257,283,809)</u>	<u>\$ 65,099,198</u>	<u>\$ (192,184,611)</u>
	December 31, 2022	December 31, 2021	
RBC percentage used to determine recovery period and threshold limitation amount	861 %	944 %	
Amount of total adjusted capital used to determine recovery period and threshold limitation	\$ 7,751,977,846	\$ 8,762,221,595	

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

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

	December 31, 2021	
	Ordinary	Capital
Adjusted gross DTA	\$ 2,715,609,795	\$ 53,531,190
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	84%	— %
Net admitted adjusted gross DTA	\$ 508,460,661	\$ 287,439,537
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	13%	— %

	December 31, 2021	
	Ordinary	Capital
Adjusted gross DTA	\$ 2,161,443,223	\$ 97,327,596
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	88%	— %
Net admitted adjusted gross DTA	\$ 765,744,470	\$ 222,340,339
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	36%	— %

	Change	
	Ordinary	Capital
Adjusted gross DTA	\$ 554,166,572	\$ (43,796,406)
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	(4)%	— %
Net admitted adjusted gross DTA	\$ (257,283,809)	\$ 65,099,198
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	(23)%	— %

Management believes the Company will be unable to utilize the DTA in the future without any tax planning strategies.

Do the Company's tax planning strategies include the use of reinsurance? No

- B. All DTL were recognized as of December 31, 2022 and December 31, 2021.
- C. Current income taxes incurred consisted of the following major components:

	December 31, 2022	December 31, 2021
Federal	\$ (166,779,656)	\$ (76,428,750)
Foreign	220,330	613,439
Subtotal	(166,559,326)	(75,815,311)
Federal income tax on net capital gains/(losses)	62,407,274	43,322,060
Federal income tax on prior period adjustments in surplus	—	—
Federal and foreign income taxes incurred	<u>\$ (104,152,052)</u>	<u>\$ (32,493,251)</u>

NOTES TO THE FINANCIAL STATEMENTS

The changes in the main components of deferred income tax amounts were as follows:

	December 31, 2022	December 31, 2021	Change
DTA:			
Ordinary:			
Discounting of unpaid losses	\$ —	\$ —	\$ —
Unearned premium reserve	—	—	—
Policyholder reserves	599,960,114	812,668,141	(212,708,027)
Investments	122,074,991	—	122,074,991
Deferred acquisition costs	194,669,994	189,266,071	5,403,923
Policyholder dividends accrual	—	—	—
Fixed assets	—	—	—
Compensation and benefits accrual	2,582,235	4,062,973	(1,480,738)
Pension accrual	—	—	—
Receivables - nonadmitted	—	—	—
Net operating loss carryforward	902,905,053	910,071,582	(7,166,529)
Tax credit carryforwards	175,067,858	143,874,607	31,193,251
Other (including items <5% of total ordinary tax assets)	9,467,537	—	9,467,537
Ceding commissions	113,270,458	113,270,458	—
Nonadmitted assets	3,159,661	2,110,096	1,049,565
Tax intangibles	—	—	—
Unrealized capital gains (losses)	609,306,138	3,435,638	605,870,500
Subtotal	2,732,464,039	2,178,759,566	553,704,473
Statutory valuation allowance adjustment	(16,854,244)	(17,316,343)	462,099
Nonadmitted	(2,207,149,134)	(1,395,698,753)	(811,450,381)
Admitted ordinary DTA	508,460,661	765,744,470	(257,283,809)
Capital:			
Investments	53,531,190	77,168,395	(23,637,205)
Net capital loss carryforward	—	—	—
Real estate	—	—	—
Other (including items <5% of total capital tax assets)	—	—	—
Other assets	—	20,159,201	(20,159,201)
Subtotal	53,531,190	97,327,596	(43,796,406)
Statutory valuation allowance adjustment	—	—	—
Nonadmitted	233,908,347	125,012,743	108,895,604
Admitted capital DTA	287,439,537	222,340,339	65,099,198
Admitted DTA	\$ 795,900,198	\$ 988,084,809	\$ (192,184,611)
DTL:			
Ordinary			
Investments	\$ (358,206,863)	\$ (199,888,797)	\$ (158,318,066)
Deferred and uncollected premiums	(19,184,138)	(24,309,046)	5,124,908
Policyholder reserves	(29,176,696)	—	(29,176,696)
Other (including items <5% of total ordinary tax liabilities)	(7,079,280)	(5,972,296)	(1,106,984)
Other liabilities	—	(9,380,029)	9,380,029
Separate Account adjustments	—	—	—
Unrealized capital gains (losses)	—	—	—
Subtotal	(413,646,977)	(239,550,168)	(174,096,809)
Capital:			
Investments	(208,648,302)	—	(208,648,302)
Real estate	—	—	—
Other (including items <5% of total capital tax liabilities)	(14,721,640)	—	(14,721,640)
Investments in consolidated subsidiaries	—	—	—
Unrealized capital gains (losses)	(64,069,595)	(222,340,339)	158,270,744
Subtotal	(287,439,537)	(222,340,339)	(65,099,198)
DTL	\$ (701,086,514)	\$ (461,890,507)	\$ (239,196,007)
Net DTA/ (DTL)	\$ 94,813,684	\$ 526,194,302	\$ (431,380,618)
		Change in nonadmitted DTA	702,554,777
		Tax effect of unrealized gains (losses)	(764,141,244)
		Income tax effect of change in unrealized gains (losses) on funds withheld reinsurance in surplus	365,016,052
		Change in net DTA	\$ (127,951,033)

NOTES TO THE FINANCIAL STATEMENTS

- D. The provision for Federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to net gain (loss) from operations after dividends to policyholders and before Federal income tax. The significant items causing the difference were as follows:

	December 31, 2022
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 21%	\$ 181,698,435
Net realized capital gains (losses) @ 21%	57,657,563
Tax effect of:	
Cumulative effect of changes in accounting principles	—
Separate Account dividend received deduction	(30,644,433)
Prior years adjustments and accruals	(107,966,842)
Reinsurance Ceding Commission	(15,929,170)
Tax credits	(17,669,113)
Interest maintenance reserve	(7,908,582)
Tax exempt income	(1,834,271)
Nondeductible expenses	(39,251)
Change in nonadmitted assets	(1,049,566)
Other	(2,994,910)
Valuation allowance	(462,099)
Separate Account unrealized gains/losses	(29,058,780)
Total statutory income taxes (benefit)	\$ 23,798,981
Federal and foreign income taxes incurred including tax on realized capital gains	\$ (104,152,052)
Change in net DTA	127,951,033
Prior years adjustments in surplus	—
Total statutory income taxes (benefit)	\$ 23,798,981

- E. (1) As of December 31, 2022, the Company had net operating loss carryforward of the following:

Year of expiration	Net Operating Loss carryforwards
2032	\$ 2,008,707,633
Indefinite	2,290,840,236
	\$ 4,299,547,869

The Company had no net capital loss carryforward.

The Company had tax credit carryforwards which will expire as follows:

Year of expiration	Tax credit carryforwards
2023-2027	\$ 26,595,224
2028-2032	130,852,661
2033-2041	17,619,973
	\$ 175,067,858

- (2) The Company had no Federal income taxes available at December 31, 2022 for recoupment in the event of future net losses.
- (3) The Company had no deposits under Section 6603 of the Internal Revenue Code of 1986, as amended (“IRC”) during 2022.
- F. (1) The Company’s Federal income tax return is consolidated with the following entities:

Brighthouse Life Insurance Company of NY
Brighthouse Reinsurance Company of Delaware

- (2) The Consolidating Companies have in place a tax sharing agreement (and related supplements) which allocates tax liability in accordance with the Internal Revenue Code, and provides that members shall receive reimbursement to the extent that their tax attributes result in a reduction of the tax liability of the consolidated group.
- G. As of December 31, 2022, the Company had a liability for unrecognized tax benefits of \$12,985,956. An estimate of the amount of any increase in the Company's liability for unrecognized tax benefit during the twelve month period ending December 31, 2023 cannot be made.

- H. Repatriation Transition Tax (“RTT”)

As of December 31, 2022, the Company did not owe any RTT.

NOTES TO THE FINANCIAL STATEMENTS

I. Alternative Minimum Tax ("AMT") Credit

The Company does not recognize AMT Credit as a recoverable or DTA.

10. Information Concerning Parents, Subsidiaries, Affiliates and Other Related Parties

A-C. Effective March 14, 2022, BH Water Tower Holdings LLC, a Delaware limited liability company, was formed as a wholly-owned subsidiary of the Company. In April 2022, the Company contributed invested assets with a book/adjusted carrying value of \$34,800,071 to BH Water Tower Holdings LLC. In July 2022, BH Water Tower Holdings LLC was renamed BLIC Property Ventures, LLC.

On May 16, 2022, the Company loaned \$125,000,000 to Brighthouse Holdings, LLC as a short term intercompany loan with a maturity date of August 16, 2022. On August 16, 2022, the loan was replaced with a new short-term intercompany loan of \$125,000,000 with a maturity date of November 16, 2022. On November 16, 2022, the loan was replaced with a new short-term intercompany loan of \$125,000,000 with a maturity date of February 16, 2023.

The Company paid a cash capital contribution of \$100,000,000 to its subsidiary, Brighthouse Life Insurance Company of NY, on June 29, 2022.

During the year, the Company sold invested assets to Brighthouse Reinsurance Company of Delaware ("BRCD") in exchange for invested assets. The book/adjusted carrying value of assets sold in June 2022 and July 2022 were \$316,244,851 and \$270,778,560, respectively. The Company recognized net realized gains and a corresponding decrease in net unrealized capital gains (losses) of \$201,952,826 and \$141,728,166 respectively, related to the sale. The Company received assets in June 2022 and July 2022 with an estimated fair value of \$321,863,093 and \$274,226,763, respectively. In October 2022, the Company sent cash to BRCD in the amount of \$9,066,445 to finalize the settlement.

In September 2022, the Company contributed invested assets with a book/adjusted carrying value of \$20,080,557 to BLIC Property Ventures, LLC. The Company recognized net realized losses of \$763,905 related to the transfer.

In December 2022, the Company contributed invested assets with a book/adjusted carrying value of \$28,335,394 to BLIC Property Ventures, LLC. The Company recognized net realized losses of \$1,421 related to the transfer.

D. The Company had \$100,781,375 receivable and \$219,746,118 payable with affiliates as of December 31, 2022. The Company had \$58,358,277 receivable and \$220,867,388 payable with affiliates as of December 31, 2021. Amounts receivable and payable are expected to be settled within 90 days.

E. The Company did not have guarantees or undertakings for the benefit of an affiliate that would result in a material contingent exposure of the Company's or any affiliate's assets or liabilities, except as noted in 14A.

F. The Company is a party to a service agreement with its affiliate, Brighthouse Services, LLC, that provides for personnel, facilities and equipment to be made available and for a broad range of services to be rendered. Personnel, facilities, equipment and services are requested by the Company as deemed necessary for its business and investment operations. This agreement involves cost allocation arrangements, under which the Company pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

The Company is also a party to various other service agreements with affiliates.

G. The Company is a wholly-owned subsidiary of Brighthouse Holdings, LLC., which is a wholly-owned subsidiary of Brighthouse Financial, Inc. ("Brighthouse"). Allocated operating expenses are not necessarily indicative of the total cost that would be incurred if the Company operated on a stand-alone basis.

H. The Company did not own shares of another upstream or intermediate parent, either directly or indirectly, via a downstream SCA company.

I. The Company had no investment in any applicable SCA company that exceeds 10% of the Company's admitted assets.

J. The Company did not recognize any impairments for investments in any applicable SCA during the twelve months ended December 31, 2022.

K. The company has no investments in foreign insurance subsidiaries.

L. The Company did not hold investments in a downstream noninsurance holding company as of December 31, 2022.

M. The Company did not have any applicable SCA investments as of December 31, 2022.

N. The Company did not report any investments in an insurance SCA for which the statutory capital and surplus reflects a departure from the NAIC statutory accounting practices and procedures during the year ended December 31, 2022.

NOTES TO THE FINANCIAL STATEMENTS

O. SCA or SSAP 48 Entity Loss Tracking

SCA or SSAP 48 Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation/ Commitment for Financial Support (Yes/No)	Amount of the Recognized Guarantee Under SSAP No. 5R
Great Hill Equity Partners VIII	\$ —	\$ (866,814)	\$ (94,372)	Yes	\$ —
Blackstone REPrt VI GLIC ROFR	\$ —	\$ (114,510)	\$ (1,710,393)	Yes	\$ —
PIMCO BRAVO Fd Onsh. Feed I LP	\$ —	\$ (41,094)	\$ (186)	Yes	\$ —
Apollo Investment Fund X, L.P.	\$ —	\$ (49,602)	\$ (49,602)	Yes	\$ —
Aquiline Financial Services Fund V	\$ —	\$ (375,087)	\$ (375,087)	Yes	\$ —
Kinzie Fund II L.P.	\$ —	\$ (215,783)	\$ (215,783)	Yes	\$ —

11. Debt

A. The Company did not have any debt, including capital notes, outstanding as of December 31, 2022.

B. Federal Home Loan Bank Agreements

(1) The Company is a member of the FHLB of Atlanta. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. At December 31, 2022, the Company holds stock and maintains advances with the FHLB of Atlanta and Pittsburgh. It is part of the Company's strategy to utilize these funds as a source of contingent liquidity as well as for spread margin businesses. The Company has determined the actual or estimated maximum borrowing capacity as \$18,091,866,245. The Company calculated this amount in accordance with FHLB of Atlanta regulatory and or FHLB specific borrowing limits.

(2) FHLB Capital Stock

a. The Company's aggregate total for FHLB capital stock was as follows at:

	December 31, 2022		
	Total	General Account	Separate Account
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	15,000,000	15,000,000	—
Activity stock	185,750,000	185,750,000	—
Excess stock	—	—	—
Aggregate total	<u>\$ 200,750,000</u>	<u>\$ 200,750,000</u>	<u>\$ —</u>

Actual or estimated borrowing capacity as determined by the insurer

	\$ 18,091,866,245	\$ 18,091,866,245	\$ —
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	December 31, 2021		
	Total	General Account	Separate Account
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	16,200,000	16,200,000	—
Activity stock	53,750,000	53,750,000	—
Excess stock	—	—	—
Aggregate total	<u>\$ 69,950,000</u>	<u>\$ 69,950,000</u>	<u>\$ —</u>

Actual or estimated borrowing capacity as determined by the insurer

	\$ 20,096,225,434	\$ 20,096,225,434	\$ —
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b. The Company's membership stock (Class A and B) eligible for redemption at December 31, 2022 was as follows:

	Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership stock						
Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Class B	\$ 15,000,000	\$ 15,000,000	\$ —	\$ —	\$ —	\$ —

NOTES TO THE FINANCIAL STATEMENTS

(3) The Company's collateral pledged to FHLB was as follows:

a. Amount pledged as of:

	December 31, 2022		
	Fair Value	Carrying Value	Aggregate Total Borrowing
Total collateral pledged - total General and Separate Accounts	\$ 8,299,879,711	\$ 9,324,033,557	\$ 4,400,000,000
Total collateral pledged - General Account	\$ 8,299,879,711	\$ 9,324,033,557	\$ 4,400,000,000
Total collateral pledged - Separate Account	\$ —	\$ —	\$ —
	December 31, 2021		
Total collateral pledged - General and Separate Accounts	\$ 3,557,835,522	\$ 3,247,027,985	\$ 1,400,000,000

b. Maximum amount pledged during the reporting period ended:

	December 31, 2022		
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Maximum collateral pledged - total General and Separate Accounts	\$ 8,299,879,711	\$ 9,324,033,557	\$ 4,400,000,000
2. Maximum collateral pledged - General Account	\$ 8,299,879,711	\$ 9,324,033,557	\$ 4,400,000,000
3. Maximum collateral pledged - Separate Account	\$ —	\$ —	\$ —
	December 31, 2021		
4. Maximum collateral pledged - total General and Separate Accounts	\$ 3,927,429,110	\$ 3,597,706,642	\$ 595,000,000

(4) The Company's borrowing from FHLB was as follows:

a. Amount borrowed as of:

	December 31, 2022			
	Total	General Account	Separate Account	Funding Agreements Reserves Established
Debt	\$ —	\$ —	\$ —	\$ —
Funding agreements	4,400,000,000	4,400,000,000	—	45,000,000
Other	—	—	—	—
Aggregate total	\$ 4,400,000,000	\$ 4,400,000,000	\$ —	\$ 45,000,000
	December 31, 2021			
Debt	\$ —	\$ —	\$ —	\$ —
Funding agreements	1,400,000,000	1,400,000,000	—	45,000,000
Other	—	—	—	—
Aggregate total	\$ 1,400,000,000	\$ 1,400,000,000	\$ —	\$ 45,000,000

b. Maximum amount borrowed during the reporting period ended:

	December 31, 2022		
	Total	General Account	Separate Account
Debt	\$ —	\$ —	\$ —
Funding agreements	4,400,000,000	4,400,000,000	—
Other	—	—	—
Aggregate total	\$ 4,400,000,000	\$ 4,400,000,000	\$ —

c. FHLB - Prepayment Obligations:

	Does the company have prepayment obligations under the following arrangement (yes/no)?
Debt	—
Funding agreements	no
Other	—

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

As of December 31, 2022, the Company did not have any material employee benefit plan obligations.

NOTES TO THE FINANCIAL STATEMENTS

13. Capital Surplus, Shareholder's Dividend Restrictions and Quasi Reorganizations

- A. The Company's capital is comprised of 4,000 shares of common stock authorized, of which 3,000 shares are issued and outstanding, at \$25,000 per share par value.
- B. The Company has no preferred capital stock.
- C. Under Delaware State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay stockholder dividends to its stockholders as long as the amount of the dividend, when aggregated with all other dividends in the preceding 12 months, does not exceed the greater of: (i) 10% of its surplus to policyholders as of the end of the immediately preceding calendar year or (ii) its statutory net gain from operations for the immediately preceding calendar year (excluding realized capital gains), not including pro rata distributions of the Company's own securities. The Company will be permitted to pay a dividend to its stockholders in excess of the greater of such two amounts only if it files notice of its declaration of such a dividend and the amount thereof with the Delaware Commissioner of Insurance (the "Commissioner") and the Commissioner either approves the distribution of the dividend or does not disapprove the distribution within 30 days of its filing. In addition, any dividend that exceeds earned surplus (defined as unassigned funds (surplus)), as of the last filed annual statutory statement requires insurance regulatory approval. Under Delaware State Insurance Law, the Commissioner has broad discretion in determining whether the financial condition of a stock life insurance company would support the payment of such dividends to its stockholders. Based on amounts at December 31, 2022, the Company could pay its parent a stockholder dividend in 2023 of \$527,429,714 without required prior approval of the Commissioner.
- D. The Company paid no dividends in 2022.
- E. Within the limitation of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions on unassigned funds (surplus).
- G. There were no advances on surplus.
- H. The Company did not hold any of its own stock or SCA companies for special purposes.
- I. There were no changes in the balance of special surplus funds from the prior year.
- J. The portion of unassigned funds (surplus) represented by cumulative unrealized gains (losses) was \$1,079,152,861 at December 31, 2022.
- K. The Company issued the following surplus debentures or similar obligations:

Note	Date Issued	Interest Rate	Original Issue Amount of Note	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
1	9/28/2018	7.800%	\$ 200,000,000	\$ 200,000,000	\$ 200,000,000	\$ 4,030,000
2	12/21/2018	8.150%	\$ 200,000,000	\$ 200,000,000	\$ 200,000,000	\$ 4,210,833
3	3/25/2019	8.070%	\$ 411,670,000	\$ 411,670,000	\$ 411,670,000	\$ 25,470,023

Note	Current Year Interest Expense Recognized	Life-to-Date Interest Expense Recognized	Current Year Principal Paid	Life-to-Date Principal Paid	Date of Maturity
1	\$ 15,600,000	\$ 62,400,000	\$ —	\$ —	9/28/2058
2	\$ 16,300,000	\$ 61,441,944	\$ —	\$ —	12/21/2058
3	\$ 33,221,769	\$ 99,665,307	\$ —	\$ —	3/25/2059

The Company did not issue any surplus notes as part of a transaction whereby cash flows were netted, reduced or otherwise contractually linked to a separate asset. No proceeds from surplus notes were used to purchase any assets from the noteholders. There were no interest payments subject to administrative offsetting.

The surplus notes included in the tables above are owned by Brighthouse Holdings, LLC.

The surplus notes are subordinate in right of payment to the claims of policyholders, claimants and beneficiaries and to all other classes of creditors. The surplus notes have the following restrictions on payment:

Each payment of principal and interest on the surplus notes may be made only with the prior written approval of the Commissioner.

- L. There were no restatements due to prior quasi reorganizations.
- M. The effective date of the Company's quasi reorganizations was October 1, 2017.

NOTES TO THE FINANCIAL STATEMENTS

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) The Company makes commitments to fund partnership investments in the normal course of business. The amount of these unfunded commitments is \$1,406,357,577 at December 31, 2022.

(2) At December 31, 2022, the Company was obligor under the following guarantees, indemnities and support obligations:

(1)	(2)	(3)	(4)	(5)
Nature and circumstances of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R.) ⁽¹⁾	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
The Company has provided a guarantee on behalf of Northstar Bermuda that is triggered if Northstar Bermuda cannot pay claims because of insolvency, liquidation or rehabilitation.	\$ —	Expense	Life insurance coverage in-force, representing the maximum potential obligation under this guarantee, was \$112,018,364 at December 31, 2022.	The Company has made no payments on the guarantee since inception.
The Company has guaranteed the obligations of Brighthouse Assignment Company ("BAC") to payees under certain qualified assignment contracts that were transferred to BAC pursuant to a transfer agreement in 2007.	Guarantee made to/or on behalf of a wholly-owned subsidiary and as such are excluded from recognition.	Investments in SCA	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company believes that it is unlikely any material payments under these indemnities, guarantees, or commitments will have to be made.
The Company is obligated to indemnify the proprietary mutual fund, offered by the Separate Accounts, and the fund's directors and officers as provided in certain Participation Agreements.	Intercompany and related party guarantees that are considered "unlimited" and as such are excluded from recognition.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company has provided certain indemnities, guarantees and/or commitments to affiliates and third parties in the ordinary course of its business. In the context of acquisitions, dispositions, investments and other transactions, the Company has provided indemnities and guarantees that are triggered by, among other things, breaches of representations, warranties or covenants provided by the Company.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company indemnifies its directors and officers as provided in its charters and by-laws.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company indemnifies its agents for liabilities incurred as a result of their representation of the Company's interests.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company has agreed to pay certain costs, and hold other partners harmless from such costs, related to its real estate investments in MetLife Core Plus Partners.	\$1,450,000	Expense	\$5,500,000	The Company has made no payments on the guarantee since inception.
Total	\$ 1,450,000		\$ 117,518,364	

⁽¹⁾ SSAP No. 5R, *Liabilities, Contingencies and Impairments of Assets* ("SSAP 5R")

NOTES TO THE FINANCIAL STATEMENTS

(3) At December 31, 2022, the Company's aggregate compilation of guarantee obligations was as follows:

a. Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of column 4 for (2) above.)	\$ 117,518,364
b. Current liability recognized in financial statement:	
1. Noncontingent liabilities	\$ —
2. Contingent liabilities	\$ 1,450,000
c. Ultimate financial statement impact if action under the guarantee is required.	
1. Investments in SCA	\$ —
2. Joint venture	—
3. Dividends to stockholders (capital contribution)	—
4. Expense	117,518,364
5. Other	—
6. Total (Should equal (3)a.)	<u><u>\$ 117,518,364</u></u>

B. Assessments

As of December 31, 2022, the Company had a \$15,700,000 liability for retrospective premium-based guaranty fund assessments and a \$13,022,504 asset for the related premium tax offset. As of December 31, 2021, the Company had a \$16,400,000 liability for retrospective premium-based guaranty fund assessments and an \$13,980,456 asset for the related premium tax offset. The periods over which the guaranty fund assessments are expected to be paid and the related premium tax offsets are expected to be realized are unknown at this time.

The change in the guaranty asset balance summarized below reflects 2022 premium tax offsets accrued and revised estimated premium tax offsets for accrued liabilities.

Assets Recognized from Paid and Accrued Premium Tax Offsets	
a. Balance as of December 31, 2021	\$ 13,980,456
b. Decreases current year:	
Premium tax offset applied	995,653
c. Increases current year:	
Est. premium tax offset	37,701
d. Balance as of December 31, 2022	<u><u>\$ 13,022,504</u></u>
e. Discount Rate Applied	0%

C. Gain Contingencies

The Company did not recognize any gain contingencies during 2022 and 2021.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

The Company's exposure to extra contractual obligations and bad faith losses is immaterial.

E. Joint and Several Liability Arrangements

The Company did not have any joint and several liability arrangements accounted for under SSAP 5R.

F. All Other Contingencies

Uncollectible Premium Receivables

The Company had admitted assets of \$27,711,203 and \$53,394,372 at December 31, 2022 and December 31, 2021, respectively, in uncollected premiums and agents' balances in the course of collection. The Company routinely assesses the ability to collect these receivables. Based upon Company experience, the amount of premiums and other accounts receivable that may become uncollectible and result in a potential loss is not material to the Company's financial condition.

Litigation

Sales Practice Claims and Regulatory Matters. Over the past several years, the Company has faced claims and regulatory inquiries and investigations, alleging improper marketing or sales of individual life insurance policies, annuities, or products issued by the company. The Company vigorously defends against the claims in these matters.

Cost of Insurance Class Actions. Richard A. Newton v. Brighthouse Life Insurance Company (U.S. District Court, Northern District of Georgia, Atlanta Division, filed May 8, 2020). Plaintiff has filed a purported class action lawsuit

NOTES TO THE FINANCIAL STATEMENTS

against Brighthouse Life Insurance Company. Plaintiff was the owner of a universal life insurance policy issued by Travelers Insurance Company, a predecessor to Brighthouse Life Insurance Company. Plaintiff seeks to certify a class of all persons who own or owned life insurance policies issued where the terms of the life insurance policy provide or provided, among other things, a guarantee that the cost of insurance rates would not be increased by more than a specified percentage in any contract year. Plaintiff also alleges that cost of insurance charges were based on improper factors and should have decreased over time due to improving mortality but did not. Plaintiff alleges, among other things, causes of action for breach of contract, fraud, suppression and concealment, and violation of the Georgia Racketeer Influenced and Corrupt Organizations Act. Plaintiff seeks to recover damages, including punitive damages, interest and treble damages, attorneys' fees, and injunctive and declaratory relief. Brighthouse Life Insurance Company filed a motion to dismiss in June 2020, which was granted in part and denied in part in March 2021. Plaintiff was granted leave to amend the complaint. On January 18, 2023, the plaintiff filed a motion on consent to amend the second amended class action complaint to narrow the scope of the class sought to those who own or owned policies issued in Georgia; the motion was granted on January 23, 2023, and the third amended complaint was filed on January 23, 2023. The Company intends to vigorously defend this matter.

Lawrence Martin v. Brighthouse Life Insurance Company (U.S. District Court, Southern District of New York, filed April 6, 2021). Plaintiff has filed a purported class action lawsuit against Brighthouse Life Insurance Company. Plaintiff is the owner of a universal life insurance policy issued by Travelers Insurance Company, a predecessor to Brighthouse Life Insurance Company. Plaintiff seeks to certify a class of similarly situated owners of universal life insurance policies issued or administered by defendants and alleges that cost of insurance charges were based on improper factors and should have decreased over time due to improving mortality but did not. Plaintiff alleges, among other things, causes of action for breach of contract, breach of the covenant of good faith and fair dealing, and unjust enrichment. Plaintiff seeks to recover compensatory damages, attorney's fees, interest, and equitable relief including a constructive trust. Brighthouse Life Insurance Company filed a motion to dismiss in June 2021, which was denied in February 2022. Brighthouse Life Insurance Company of NY was initially named as a defendant when the lawsuit was filed, but was dismissed as a defendant, without prejudice, in April 2022. The Company intends to vigorously defend this matter.

Summary. Various litigations, claims and assessments against the Company, in addition to those discussed previously and those otherwise provided for in the Company's financial statements, have arisen in the course of the Company's business, including, but not limited to, in connection with its activities as an insurer, investor or taxpayer. The Company also receives and responds to subpoenas or other inquiries seeking a broad range of information from various state and federal regulators, agencies and officials. The issues involved in information requests and regulatory matters vary widely, but can include inquiries or investigations concerning the Company's compliance with applicable insurance and other laws and regulations. The Company cooperates in these inquiries.

It is not possible to predict the ultimate outcome of all pending investigations and legal proceedings. In some of the matters, large and/or indeterminate amounts, including punitive and treble damages, may be sought. Although, in light of these considerations, it is possible that an adverse outcome in certain cases could have a material effect upon the Company's financial position, based on information currently known by the Company's management, in its opinion, the outcomes of pending investigations and legal proceedings are not likely to have such an effect. However, given the large and/or indeterminate amounts that may be sought in certain of these matters and the inherent unpredictability of litigation, it is possible that an adverse outcome in certain matters could, from time to time, have a material effect on the Company's net income or cash flows in any particular period.

Other Contingencies

As with litigation and regulatory loss contingencies, the Company considers establishing liabilities for loss contingencies associated with disputes or other matters involving third parties, including counterparties to contractual arrangements entered into by the Company (e.g., third-party vendors and reinsurers), as well as with tax authorities ("other loss contingencies"). The Company establishes liabilities for such other loss contingencies when it is probable that a loss will be incurred and the amount of the loss can be reasonably estimated. In matters where it is not probable, but is reasonably possible that a loss will be incurred and the amount of loss can be reasonably estimated, such losses or range of losses are disclosed, and no accrual is made. In the absence of sufficient information to support an assessment of the reasonably possible loss or range of loss, no accrual is made and no loss or range of loss is disclosed.

In matters where the Company's subsidiaries are acting as the reinsured or the reinsurer, such matters involve assertions by third parties primarily related to rates, fees or reinsured benefit calculations, and in certain of such matters, the counterparty has made a request to arbitrate. As of December 31, 2022, the Company estimates the range of reasonably possible losses in excess of the amounts accrued for certain loss contingencies to be from zero up to approximately \$50,000,000, which are primarily associated with the above reinsurance-related matters. For certain other matters, the Company may not currently be able to estimate the reasonably possible loss or range of loss until developments in such matters have provided sufficient information to support an assessment of such loss. On a quarterly basis, the Company reviews relevant information with respect to non-litigation contingencies and, when applicable, updates its accruals, disclosures and estimates of reasonably possible losses or ranges of loss based on such reviews. In the second quarter of 2022, the Company settled a reinsurance related matter with a third party for \$140,000,000, which is reported in general insurance expenses and fraternal expenses.

15. Leases

A. Lease Expense and Commitments

(1) Lessee leasing arrangements

The Company did not participate in lessee leasing arrangements during 2022 and 2021.

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- (2) Leases having initial or remaining noncancelable lease terms in excess of one year

The Company did not have any leases having initial or remaining noncancelable lease terms in excess of one year during 2022 and 2021.

- (3) Sale-leaseback transactions

The Company did not participate in any sale-leaseback transactions during 2022 and 2021.

B. Lease Income

- (1) Operating leases

The Company did not participate in lessor arrangements that provide a significant portion of the Company's business income or assets during 2022 and 2021.

- (2) Leveraged leases

The Company did not participate in leveraged leases during 2022 and 2021.

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

- (1) The table below summarizes the notional amount of the Company's financial instruments (derivatives that are designated as effective hedging instruments and derivatives used in replications) with off-balance sheet credit risk at December 31:

	Assets		Liabilities	
	2022	2021	2022	2021
Swaps	\$ 4,022,115,637	\$ 2,731,139,751	\$ 482,361,517	\$ 1,039,857,557

- (2) See Note 8 for a description of the nature and terms of the Company's derivatives, including market risks, cash requirements and related accounting policy.
- (3) The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivatives. Generally, the current credit exposure of the Company's derivatives is limited to the net positive estimated fair value of derivatives at the reporting date after taking into consideration the existence of master netting or similar agreements and any collateral received pursuant to such agreements.

The Company manages its credit risk related to derivatives by entering into transactions with creditworthy counterparties and establishing and monitoring exposure limits. The Company's OTC-bilateral derivative transactions are governed by ISDA Master Agreements which provide for legally enforceable set-off and close-out netting of exposures to specific counterparties in the event of early termination of a transaction, which includes, but is not limited to, events of default and bankruptcy. In the event of an early termination, the Company is permitted to set-off receivables from the counterparty against payables to the same counterparty arising out of all included transactions. Substantially all of the Company's ISDA Master Agreements also include Credit Support Annex provisions which may require both the pledging and accepting of collateral in connection with its OTC-bilateral derivatives.

The Company's OTC-cleared derivatives are affected through central clearing counterparties and its exchange-traded derivatives are affected through regulated exchanges. Such positions are marked to market and margined on a daily basis (both initial margin and variation margin), and the Company has minimal exposure to credit-related losses in the event of nonperformance by clearing brokers or central clearing counterparties to such derivatives.

Off-balance sheet credit exposure is the excess of positive estimated fair value over positive book/adjusted carrying value for the Company's highly effective hedges and derivatives used in replications at the reporting date. All collateral received from counterparties to mitigate credit-related losses is deemed worthless for the purpose of calculating the Company's off-balance sheet credit exposure. The off-balance sheet credit exposure of the Company's swaps was \$253,755,573 and \$139,236,819 at December 31, 2022 and December 31, 2021, respectively.

- (4) At December 31, 2022 and December 31, 2021, the estimated fair value of collateral consisting of various securities received by the Company on its OTC-bilateral derivatives as variation margin was \$24,656,949 and \$499,892,742, respectively. The Company also received, as initial margin on its OTC-bilateral derivatives, various securities with an estimated fair value of \$824,821,702 and \$42,517,214 at December 31, 2022 and 2021, respectively. Securities collateral received was held in separate custodial accounts and is not reflected in the financial statements. The collateral agreements between the Company and the counterparties apply to derivatives held by both the General Account and Separate Accounts.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales

The Company did not have any transfer of receivables reported as sales during 2022 and 2021.

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B. Transfer and Servicing of Financial Assets

The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties.

Securities with a cost or amortized cost of \$4,000,904,481 and an estimated fair value of \$3,638,343,480 were on loan under the securities lending program at December 31, 2022. The Company was liable for cash collateral under its control of \$3,730,769,813 at December 31, 2022.

C. Wash Sales

(1) In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.

(2) The Company had no wash sales with an NAIC designation 3 or below or unrated securities during the year ended December 31, 2022.

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

The Company does not serve as an Administrative Services Only or Administrative Service Contract administrator for any uninsured accident and health plan or uninsured portions of a partially insured plan.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Aggregate direct premiums written/produced by third party administrators for the year ended December 31, 2022 were \$14,118,666.

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20. Fair Value Information

A. (1) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

Hierarchy Table

The following table provides information about financial assets and liabilities measured and reported at estimated fair value at:

	December 31, 2022			
	Fair Value Measurements at Reporting Date Using			Total
	Level 1	Level 2	Level 3	
Assets				
Bonds				
Industrial & Miscellaneous	\$ —	\$ 3,246	\$ —	\$ 3,246
Hybrid Securities	—	11,170,096	—	11,170,096
Total bonds	—	11,173,342	—	11,173,342
Perpetual preferred stocks				
Industrial & Miscellaneous	—	9,361,339	—	9,361,339
Common stocks				
Industrial & Miscellaneous ⁽¹⁾	9,844,320	200,750,000	7,142,548	217,736,868
Derivative assets ⁽²⁾				
Interest rate	—	421,513,733	—	421,513,733
Foreign currency exchange rate	—	101,049,809	5,004,052	106,053,861
Equity market	—	1,006,375,377	—	1,006,375,377
Total derivative assets	—	1,528,938,919	5,004,052	1,533,942,971
Separate Account assets ⁽³⁾	22,130,762	75,549,635,731	193,788	75,571,960,281
Total assets	<u>\$ 31,975,082</u>	<u>\$ 77,299,859,331</u>	<u>\$ 12,340,388</u>	<u>\$ 77,344,174,801</u>
Liabilities				
Derivative liabilities ⁽²⁾				
Interest rate	\$ —	\$ 2,685,636,851	\$ —	\$ 2,685,636,851
Foreign currency exchange rate	—	1,096,674	—	1,096,674
Equity market	—	1,020,888,545	—	1,020,888,545
Total derivative liabilities	—	3,707,622,070	—	3,707,622,070
Separate Account liabilities ⁽³⁾	—	125,927	—	125,927
Total liabilities	<u>\$ —</u>	<u>\$ 3,707,747,997</u>	<u>\$ —</u>	<u>\$ 3,707,747,997</u>

⁽¹⁾ Common stocks as presented in the table above may differ from the amounts presented in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds because certain of these investments are not measured at estimated fair value (i.e. affiliated common stocks carried at underlying equity).

⁽²⁾ Derivative assets and derivative liabilities presented in the table above represent only those derivatives that are carried at estimated fair value. Accordingly, the amounts above exclude derivatives carried at amortized cost, which include highly effective derivatives and RSATs. Futures are excluded from the amounts above because they are valued at the amount of cash deposits posted to futures exchanges for initial margin. The amounts are presented gross in the table above to reflect the presentation in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds; but, the amounts are presented net for purposes of the rollforward in the following table.

⁽³⁾ Separate Account assets are subject to General Account claims only to the extent that the value of such assets exceeds the Separate Account liabilities. Investments (stated generally at estimated fair value) and liabilities of the Separate Accounts are reported separately as assets and liabilities. Separate Account assets as presented in the table above may differ from the amounts presented in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds because certain of these investments are not measured at estimated fair value.

Transfers between Levels 1 and 2

During the year ended December 31, 2022, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the annual period.

(2) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

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Rollforward Table – Level 3 Assets and Liabilities

A rollforward of the estimated fair value measurements for all assets and liabilities measured and reported at estimated fair value using significant unobservable (Level 3) inputs for their respective time periods was as follows:

Estimated Fair Value Measurements in Level 3 of the Fair Value Hierarchy										
	Balance, January 1, 2022	Transfer into Level 3 ⁽¹⁾	Transfer out of Level 3 ⁽¹⁾	Total Gains and Losses included in Net Income	Total Gains and Losses included in Capital and Surplus	Purchases	Sales	Issuances	Settlements	Balance, December 31, 2022
Assets										
Bonds - Industrial & miscellaneous	\$ 2,457,423	\$ —	\$ —	\$ (240)	\$ 240	\$ —	\$ (2,457,423)	\$ —	\$ —	\$ —
Unaffiliated Bank Loans	10,449	—	—	(2,179,671)	2,169,222	—	—	—	—	—
Common stocks - Industrial & miscellaneous	2,707,890	—	—	—	(912,881)	5,347,539	—	—	—	7,142,548
Derivatives - Foreign currency exchange rate ⁽²⁾	1,052,338	—	—	—	3,951,714	—	—	—	—	5,004,052
Derivatives - Equity market ⁽²⁾	15,246,852	—	—	(13,742,107)	6,353,148	—	(7,857,893)	—	—	—
Separate Account assets ⁽²⁾	466,793	—	—	(131,040)	42,875	—	(184,840)	—	—	193,788
Total	\$ 21,941,745	\$ —	\$ —	\$ (16,053,058)	\$ 11,604,318	\$ 5,347,539	\$ (10,500,156)	\$ —	\$ —	\$ 12,340,388

⁽¹⁾ Bonds and perpetual preferred stocks that were measured at amortized cost at the beginning of the period, but were measured at estimated fair value at the end of the period, as estimated fair value was less than amortized cost at the end of the period, are reported within transfer into Level 3 column. Bonds and perpetual preferred stocks that were measured at estimated fair value at the beginning of the period, as estimated fair value was less than amortized cost at the beginning of the period, but were measured at amortized cost at the end of the period, as estimated fair value was greater than amortized cost at the end of the period - are reported within transfer out of Level 3 column.

⁽²⁾ Derivative and Separate Account assets and liabilities are presented net for purposes of the rollforward.

Transfers into or out of Level 3

Transfers into or out of Level 3 are presented in the table. Assets and liabilities are transferred into Level 3 when a significant input cannot be corroborated with market observable data. This occurs when market activity decreases significantly and underlying inputs cannot be observed, current prices are not available, and/or when there are significant variances in quoted prices, thereby affecting transparency. Assets and liabilities are transferred out of Level 3 when circumstances change such that a significant input can be corroborated with market observable data. This may be due to a significant increase in market activity, a specific event or one or more significant input(s) becoming observable. Transfers between levels are assumed to occur at the beginning of the annual reporting period.

During the year ended December 31, 2022, excluding securities that changed measurement basis to fair value that is reported within transfers in the table above, there were no transfers into Level 3.

(3) Transfers between levels are assumed to occur at the beginning of the annual reporting period.

(4) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

When developing estimated fair values, the Company considers three broad valuation techniques: (i) the market approach, (ii) the income approach, and (iii) the cost approach. The Company determines the most appropriate valuation technique to use, given what is being measured and the availability of sufficient inputs, giving priority to observable inputs. The Company categorizes its assets and liabilities measured at estimated fair value into a three-level hierarchy, based on the significant input with the lowest level in its valuation. The input levels are as follows:

Level 1 Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

Level 2 Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar assets or liabilities other than quoted prices in Level 1, quoted prices in markets that are not active, or other significant inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of the assets or liabilities. Unobservable inputs reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

Determination of Fair Value

The Company defines fair value as the price that would be received to sell an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. In most cases, the exit price and the transaction (or entry) price will be the same at initial recognition.

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In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in the Level 2 discussions. However, if key inputs are unobservable, or if the investments are less liquid and there is very limited trading activity, the investments are generally classified as Level 3. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing such investments to be classified in Level 3.

Bonds: For bonds classified as Level 3 assets, estimated fair values are determined using a market approach. The estimated fair value is determined using matrix pricing or consensus pricing, with the primary inputs being quoted and offered prices. The estimated fair value of FHLB stock approximates cost.

Common stock: For stock classified as Level 2 or Level 3 assets, estimated fair values are determined using a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active.

Separate Account Assets: For separate account assets classified as Level 2 assets, estimated fair values are determined using either a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted securitization market price determined principally by independent pricing services using observable inputs or quoted prices or reported net asset value (“NAV”) provided by the fund managers.

For separate account assets classified as Level 3, estimated fair values are determined using either a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active or priced using expected future cash flows and discounting them using current interest rates for similar investments with similar credit risk.

Derivatives: For derivatives classified as Level 2 or Level 3 assets, estimated fair values are determined using a market or income approach. For OTC-bilateral derivatives and OTC-cleared derivatives classified as Level 2 assets or liabilities, estimated fair values are determined using the income approach. Valuations of non-option-based derivatives utilize present value techniques, whereas valuations of option-based derivatives utilize option pricing models which are based on market standard valuation methodologies and a variety of observable inputs.

The significant inputs to the pricing models for most OTC-bilateral and OTC-cleared derivatives are inputs that are observable in the market or can be derived principally from, or corroborated by, observable market data. Certain OTC-bilateral and OTC-cleared derivatives may rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from, or corroborated by, observable market data. These unobservable inputs may involve significant management judgment or estimation. Even though unobservable, these inputs are based on assumptions deemed appropriate given the circumstances and management believes they are consistent with what other market participants would use when pricing such instruments.

Most inputs for OTC-bilateral and OTC-cleared derivatives are mid-market inputs but, in certain cases, liquidity adjustments are made when they are deemed more representative of exit value. Market liquidity, as well as the use of different methodologies, assumptions and inputs, may have a material effect on the estimated fair values of the Company’s derivatives and could materially affect the net change in capital and surplus.

The credit risk of both the counterparty and the Company are considered in determining the estimated fair value for all OTC-bilateral and OTC-cleared derivatives, and any potential credit adjustment is based on the net exposure by counterparty after taking into account the effects of netting agreements and collateral arrangements. The Company values its OTC-bilateral and OTC-cleared derivatives using standard swap curves which may include a spread to the risk-free rate, depending upon specific collateral arrangements. This credit spread is appropriate for those parties that execute trades at pricing levels consistent with similar collateral arrangements. As the Company and its significant derivative counterparties generally execute trades at such pricing levels and hold sufficient collateral, additional credit risk adjustments are not currently required in the valuation process. The Company’s ability to consistently execute at such pricing levels is in part due to the netting agreements and collateral arrangements that are in place with all of its significant derivative counterparties. An evaluation of the requirement to make additional credit risk adjustments is performed by the Company each reporting period.

- B. The Company provides additional fair value information in Notes 5, 8, 10, 11, 16, 17, 21, 32 and 35.

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C. Estimated Fair Value of All Financial Instruments

Information related to the aggregate fair value of financial instruments is shown below at:

December 31, 2022						
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 49,979,397,271	\$ 54,848,998,719	\$ 3,271,943,702	\$ 45,614,617,041	\$ 1,092,836,528	\$ —
Preferred stocks	35,230,141	37,161,334	—	9,361,339	25,868,802	—
Common stock - unaffiliated	217,736,868	217,736,872	9,844,320	200,750,000	7,142,548	—
Mortgage loans	13,870,637,883	15,286,759,687	—	51,591,089	13,819,046,794	—
Cash, cash equivalents and short-term investments	2,828,241,614	2,828,434,108	2,652,277,877	50,963,737	125,000,000	—
Contract loans	929,863,726	897,467,233	—	476,612,290	453,251,436	—
Derivative assets ⁽¹⁾	1,983,114,792	1,830,053,805	—	1,946,990,307	36,124,485	—
Other invested assets	169,203,811	216,443,042	—	157,422,854	11,780,957	—
Investment income due and accrued	615,353,425	615,353,425	—	615,353,425	—	—
Separate Account assets	95,409,729,891	97,695,920,257	452,895,545	88,093,714,557	6,863,119,789	—
Total assets	<u>\$166,038,509,422</u>	<u>\$174,474,328,482</u>	<u>\$ 6,386,961,444</u>	<u>\$137,217,376,639</u>	<u>\$ 22,434,171,339</u>	<u>\$ —</u>
Liabilities						
Investment contracts included in: ⁽²⁾						
Liability for deposit-type contracts	\$ 12,168,542,975	\$ 12,168,542,975	\$ —	\$ —	\$ 12,168,542,975	\$ —
Derivative liabilities ⁽¹⁾	3,705,977,908	3,722,035,975	—	3,705,248,080	729,828	—
Payable for collateral under securities loaned and other transactions	4,355,599,968	4,355,599,968	—	4,355,599,968	—	—
Investment contracts included in Separate Account liabilities	1,022,171,499	1,022,171,499	—	1,022,171,499	—	—
Separate Account liabilities	844,168	2,929,678	—	844,168	—	—
Total liabilities	<u>\$ 21,253,136,518</u>	<u>\$ 21,271,280,095</u>	<u>\$ —</u>	<u>\$ 9,083,863,715</u>	<u>\$ 12,169,272,803</u>	<u>\$ —</u>
December 31, 2021						
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 57,193,406,394	\$ 50,808,796,427	\$ 2,882,781,504	\$ 53,485,040,768	\$ 825,584,122	\$ —
Preferred stocks	62,029,837	62,222,020	—	34,422,025	27,607,812	—
Common stock - unaffiliated	92,520,161	92,520,165	19,862,271	69,950,000	2,707,890	—
Mortgage loans	12,804,524,199	12,313,135,377	—	60,233,168	12,744,291,031	—
Cash, cash equivalents and short-term investments	3,140,990,889	3,140,991,438	3,120,341,340	19,474,549	1,175,000	—
Contract loans	1,037,498,051	868,718,460	—	470,018,224	567,479,827	—
Derivative assets ⁽¹⁾	2,759,117,342	2,685,260,555	—	2,724,001,383	35,115,959	—
Other invested assets	262,825,697	239,932,107	—	250,798,697	12,027,000	—
Investment income due and accrued	461,172,617	461,172,617	—	461,172,617	—	—
Separate Account assets	124,303,051,277	123,788,971,601	577,918,917	116,201,559,595	7,523,572,765	—
Total assets	<u>\$202,117,136,464</u>	<u>\$194,461,720,767</u>	<u>\$ 6,600,904,032</u>	<u>\$173,776,671,026</u>	<u>\$ 21,739,561,406</u>	<u>\$ —</u>
Liabilities						
Investment contracts included in:						
Liability for deposit-type contracts	\$ 7,991,059,839	\$ 7,991,059,839	\$ —	\$ —	\$ 7,991,059,839	\$ —
Derivative liabilities ⁽¹⁾	1,340,242,764	1,412,489,293	—	1,340,669,058	(426,294)	—
Payable for collateral under securities loaned and other transactions	5,922,115,785	5,922,115,785	—	5,922,115,785	—	—
Secured borrowings of mortgage loans	—	—	—	—	—	—
Investment contracts included in Separate Account liabilities	1,436,673,116	1,436,673,116	—	1,436,673,116	—	—
Separate Account liabilities	7,641,205	7,641,205	—	7,641,205	—	—
Total liabilities	<u>\$ 16,697,732,709</u>	<u>\$ 16,769,979,238</u>	<u>\$ —</u>	<u>\$ 8,707,099,164</u>	<u>\$ 7,990,633,545</u>	<u>\$ —</u>

⁽¹⁾ Classification of derivatives is based on each derivative's positive (asset) or negative (liability) book/adjusted carrying value, which equals the net admitted assets and liabilities.

Assets and Liabilities

See "A(4) - Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date" above for a description of the valuation technique(s) and the inputs used in the fair value measurement for Level 2 and Level 3 assets and liabilities measured and reported at fair value. Incrementally, assets and liabilities not carried at estimated fair value at the reporting period are described below.

Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments

When available, the estimated fair value for bonds, unaffiliated common stock, cash equivalents and short-term investments are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1, are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

The estimated fair value for cash approximates carrying value and is classified as Level 1 given the nature of cash.

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For bonds, cash equivalents and short-term investments classified as Level 2 assets, estimated fair values are determined using third-party commercial pricing services, with the primary inputs being quoted prices in markets that are not active, benchmark yields, spreads off benchmark yields, new issuances, issuer rating, trades of identical or comparable securities, duration for Level 2 assets. Privately-placed securities are valued using the additional key inputs: market yield curve, call provisions, observable prices and spreads for similar public or private securities that incorporate the credit quality and industry sector of the issuer, and delta spread adjustments to reflect specific credit-related issues.

The estimated fair value for preferred stock is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active. Generally, these investments are classified in Level 2 or Level 3. Preferred stock valued using significant observable inputs are classified in Level 2 and those valued using significant unobservable inputs are classified in Level 3.

For Level 3 assets not carried at estimated fair value at the reporting period, the estimated fair value is determined using the methodologies described in the above sections titled "Bonds".

Mortgage Loans

For mortgage loans, estimated fair value is primarily determined by estimating expected future cash flows and discounting them using current interest rates for similar mortgage loans with similar credit risk, or is determined from pricing for similar mortgage loans. The estimated fair values for impaired mortgage loans are principally obtained by estimating the fair value of the underlying collateral using market standard appraisal and valuation methods. Mortgage loans valued using significant observable inputs are classified in Level 2 and those valued using significant unobservable inputs are classified in Level 3.

Contract Loans

The estimated fair value for contract loans with variable interest rates approximates carrying value due to the absence of borrower credit risk and the short time period between interest rate resets, using observable inputs and is classified as Level 2. For contract loans with fixed interest rates, estimated fair values are determined using a discounted cash flow model applied to groups of similar contract loans determined based on the nature of the underlying insurance liabilities, using unobservable inputs and is classified in Level 3.

Derivatives

The estimated fair value of exchange-traded derivatives is determined through the use of quoted market prices. Since the change in estimated fair value of exchange-traded futures is settled on a daily basis, the estimated fair value of exchange traded futures equals the pending cash settlement amount, which is the difference between the cumulative variation margin and cumulative cash settlements. Generally, these derivatives are classified in Level 1.

Other Invested Assets

The estimated fair value of other invested assets is determined using the methodologies as described in the above sections titled "Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments" and "Mortgage Loans", based on the nature of the investment.

Investment Income Due and Accrued

The estimated fair value of investment income due and accrued approximates carrying value due as this financial instrument is short-term nature and the Company believes there is minimal risk of material changes in interest rates or the credit of the issuer. These amounts are generally classified as Level 2.

Receivables for Cash Collateral on Derivatives

The estimated fair value of receivables for cash collateral on derivatives approximates carrying value as these receivables are short-term in nature and the Company believes that there is minimal risk of material changes in the credit of the counterparties. These amounts are generally classified in Level 2.

Investment Contracts Included in Liability for Deposit-Type Contracts

The fair value of investment contracts included in the liability for deposit-type contracts are estimated by discounting best estimate future cash flows based on assumptions that market participants would use in pricing such liabilities, with consideration of the Company's non-performance risk (own-credit risk) not reflected in the fair value calculation. The assumptions used in estimating these fair values are based in part on unobservable inputs classified in Level 3.

Payable for Collateral Under Securities Loaned and Other Transactions

The estimated fair value of amounts payable for collateral under securities loaned and other transactions approximates carrying value as these obligations are short-term in nature. These amounts are generally classified in Level 2.

NOTES TO THE FINANCIAL STATEMENTS

Separate Accounts

Separate Account assets and liabilities are generally carried at estimated fair value on the Statutory Statements of Assets, Liabilities, Surplus and Other Funds. Level 1 assets are comprised of common stock, derivative assets, U.S. Treasury and agency securities, cash and cash equivalents and short-term investments. Common stock securities are valued based upon unadjusted quoted prices in active markets that are readily and regularly available. Derivative assets are comprised of exchange-traded interest rate derivatives (options-based). U.S. Treasury and agency securities are valued based upon unadjusted quoted prices in active markets that are readily and regularly available. The estimated fair value of cash equivalents and short-term investments approximates carrying value due to the short-term maturities of these instruments.

Level 2 assets not carried at estimated fair value at the reporting period consist of bonds. The estimated fair value is determined using the methodologies described in the above section titled “Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments”.

The difference between the estimated fair value of Separate Account assets in the table above and the total recognized in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds represents amounts that are considered non-financial instruments.

Investment contracts included in Separate Account liabilities represent those balances due to policyholders under contracts that are classified as investment contracts. The carrying value of these Separate Account liabilities, which represents an equivalent summary total of the Separate Account assets supporting these liabilities, approximates the estimated fair value. These investment contracts are classified as Level 2 to correspond with the Separate Account assets backing the investment contracts.

The difference between the estimated fair value of investment contracts and derivatives included in Separate Account liabilities in the table above and the total recognized in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds represents amounts due under contracts that are accounted for as insurance contracts.

- D. At December 31, 2022, the Company had no investments where it was not practicable to estimate fair value.

21. Other Items

- A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items during 2022 and 2021.

- B. Troubled Debt Restructuring

The Company did not have troubled debt restructuring during 2022 and 2021.

- C. Other Disclosures

Federal Tax Reform

On August 16, 2022, the Inflation Reduction Act was signed into law by President Biden. The Inflation Reduction Act (“IRA”) establishes a fifteen percent corporate alternative minimum tax (the “CAMT”) for corporations whose average annual adjusted financial statement income for any consecutive three-tax year period ending after December 31, 2021 and preceding the tax year exceeds \$1,000,000,000. The IRA also establishes a one percent excise tax on stock repurchases made by publicly traded U.S. corporations. Both provisions are effective for tax years beginning after December 31, 2022.

To date, the Internal Revenue Service has issued only limited guidance on the CAMT and has signaled that future guidance with respect to the insurance industry is forthcoming; uncertainty remains regarding the application of and potential adjustments to the CAMT. Accordingly, the Company is currently unable to assess the applicability of the CAMT or the potential impact it may have on our financial statements. It is possible that the CAMT could, therefore, result in an additional tax liability over the regular federal corporate tax liability in a given year based on differences between book and taxable income (including as a result of temporary differences). The CAMT could result in our incurring materially higher federal income taxes.

Rounding and Truncating - Truncating has generally been used in the investment schedules and rounding (including forced rounding to add to relevant totals) has been used elsewhere in this statement.

The amounts in this statement pertain to the entire Company’s business.

- D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries during 2022 and 2021.

- E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits during 2022 and 2021.

NOTES TO THE FINANCIAL STATEMENTS

F. Subprime Mortgage Related Risk Exposure

(1) While there is no market standard definition, the Company defines subprime mortgage lending as the origination of residential mortgage loans to borrowers with weak credit profiles. The Company's exposure to subprime mortgage loans exists through investments in subprime RMBS and residential mortgage loans. The subprime RMBS and residential mortgage loan portfolios are performing within expectations. The Company continues to closely monitor the performance of the subprime RMBS portfolio and the credit quality of the underlying assets.

(2) Direct exposure through investments in subprime mortgage loans at December 31, 2022:

	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Value of Land and Buildings	OTTI Losses Recognized	Default Rate ⁽²⁾
Mortgages in the process of foreclosure	\$ 7,082,186	\$ 7,109,522	\$ 12,596,834	\$ —	N/A
Mortgages in good standing ⁽¹⁾	498,308,554	447,599,991	1,001,853,867	—	N/A
Mortgages with restructured terms	13,858,414	12,864,680	25,147,306	—	N/A
Total	\$ 519,249,154	\$ 467,574,193	\$ 1,039,598,007	\$ —	— %

⁽¹⁾ As of December 31, 2022, the book/adjusted carrying value, fair value and value of land and building for mortgage loans greater than 60 days delinquent which were included in mortgages in good standing was \$14,664,130, \$13,017,639 and \$34,929,855, respectively.

⁽²⁾ Default rate was calculated using the current year loan loss as a percentage of subprime mortgage loans.

(3) At December 31, 2022, the Company had direct exposure to subprime mortgage risk through other investments as follows:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	OTTI Losses Recognized
RMBS	\$ 313,684,094	\$ 326,102,962	\$ 331,514,403	\$ (1,207,917)
Commercial mortgage-backed securities ("CMBS")	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 313,684,094	\$ 326,102,962	\$ 331,514,403	\$ (1,207,917)

(4) The Company had no underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage during 2022 and 2021.

G. Retained Assets

(1) The Company's retained asset account, known as the Total Control Account ("TCA"), was a settlement option or method of payment that was used for amounts due under life insurance and annuity contracts. TCAs are no longer offered as a settlement option and only existing TCAs remain. The TCA Customer Agreement provided to each account holder is a contract that is supplementary to the insurance or annuity contract. TCAs are reported in the Annual Statement as amounts on deposit for ordinary supplementary contracts not involving life contingencies.

Administrative and recordkeeping services for TCAs are provided by MetLife Services and Solutions, LLC.

There are no fees or charges made to TCA account balances for basic account services. The following special service fees apply:

- Draft Copy: \$2.00
- Stop Payment: \$10.00
- Overdrawn TCA: \$15.00

In addition, any information requested to be sent via overnight delivery services may incur a fee of \$25.00.

The Company's TCA business is fully reinsured with Metropolitan Life Insurance Company.

NOTES TO THE FINANCIAL STATEMENTS

(2) At December 31, the Company's retained asset accounts in force, categorized by age, were as follows:

	In Force			
	2022		2021	
	Number	Balance	Number	Balance
Up to and including 12 Months	—	\$ —	—	\$ —
13 to 24 Months	—	—	—	—
25 to 36 Months	—	—	—	—
37 to 48 Months	—	—	—	—
49 to 60 Months	—	—	77	10,548,965
Over 60 Months	2,411	243,665,507	2,516	252,918,324
Total	2,411	\$ 243,665,507	2,593	\$ 263,467,289

(3) A rollforward of the Company's retained asset accounts for the year ended December 31, 2022 is as follows:

	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
Retained asset accounts at the beginning of the year	2,593	\$ 263,467,289	—	\$ —
Retained asset accounts issued/added during the year	—	—	—	—
Investment earnings credited to retained asset accounts during the year	N/A	6,638,995	N/A	—
Fees and other charges assessed to retained asset accounts during the year*	N/A	—	N/A	—
Retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
Retained asset accounts closed/withdrawn during the year	182	26,440,777	—	—
Retained asset accounts at the end of the year	2,411	\$ 243,665,507	—	\$ —

*Fees and other charges assessed may also include other account adjustments.

H. Insurance-Linked Securities

The Company did not engage in any transactions involving insurance-linked securities during 2022.

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

(1) Amount of admitted balance that could be realized from an investment vehicle	250,036,828
(2) Percentage Bonds	20%
(3) Percentage Stocks	- %
(4) Percentage Mortgage Loans	- %
(5) Percentage Real Estate	- %
(6) Percentage Cash and Short-Term Investments	80%
(7) Percentage Derivatives	- %
(8) Percentage Other Invested Assets	- %

22. Events Subsequent

On February 16, 2023, the Company replaced a short-term intercompany loan of \$125,000,000 to Brighthouse Holdings, LLC with a new short-term intercompany loan of \$125,000,000 to Brighthouse Holdings, LLC. The new short-term loan has a maturity date of May 16, 2023. There was no net impact to Surplus as a result of this replacement.

The Company has evaluated events subsequent to December 31, 2022 through February 24, 2023, which is the date these financial statements were available to be issued, and other than the above item, has determined there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1- General Interrogatories

- Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee or director of the Company?
Yes () No (X)
- Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled

NOTES TO THE FINANCIAL STATEMENTS

directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$15,529,373,775

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes (X) No ()

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of a liability, taken for such new agreements or amendments? \$18,205,951

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2022 and 2021.

C. Commutation of Ceded Reinsurance

The Company has reported in its operations in the current year as a result of reinsurance with the companies listed below, amounts that are reflected as:

(1) Claims incurred	\$	—
(2) Claims adjustment expenses incurred	\$	—
(3) Premiums earned	\$	—
(4) Other	\$	—
(5) Company:		

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company did not have any certified reinsurer's rating downgraded or status subject to revocation during 2022.

E-F. The Company did not have any reinsurance of variable annuity contracts with an affiliated captive reinsurer during 2022.

G. Ceded Reinsurance of XXX/AXXX with an Affiliated Captive Reinsurer

The Company did not have any RBC shortfall for ceded XXX/AXXX reinsurance with an affiliated captive reinsurer subject to the XXX/AXXX captive framework during 2022.

H. Reinsurance Credit

(1) The Company had one reinsurance contract subject to A-791 that includes a provision, which limits the reinsurer's assumption of significant risks identified as in A-791. For this contract, deposit accounting was applied.

(2) The Company had no reinsurance contracts that are not subject to A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk.

(3) The Company had no reinsurance contracts that contain features described below which result in delays in payment in form or in fact:

- Provisions which permit the reporting of losses, or settlements are made, less frequently than quarterly or payments due from the reinsurer are not made in cash within ninety (90) days of the settlement date (unless there is no activity during the period).

NOTES TO THE FINANCIAL STATEMENTS

- Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.
- (4) The Company had no reinsurance contracts that are not subject to A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R.
- (5) The Company did not cede any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract during the period covered by the financial statement, and either:
- Accounted for that contract as reinsurance under statutory accounting principles (“SAP”) and as a deposit under generally accepted accounting principles (“GAAP”); or
 - Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.
- (6) If affirmative disclosure is required for Paragraph 23H(5) above, explain why the contract(s) is treated differently for GAAP and SAP. None

24. *Retrospectively Rated Contracts & Contracts Subject to Redetermination*

The Company had no retrospectively rated contracts nor contracts subject to redetermination as of December 31, 2022. In addition, the Company has no paid or payable medical loss ratio rebates and is not subject to the risk sharing provision of the ACA.

25. *Change in Incurred Losses and Loss Adjustment Expenses*

- A. Reserves as of December 31, 2021 were \$52,385,864. As of December 31, 2022, \$6,189,932 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$46,480,286 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$284,354 unfavorable prior-year development from December 31, 2021 to December 31, 2022. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.
- B. The Company has not made any significant changes to its methodologies or assumptions for calculating unpaid loss liabilities and loss adjustment expenses for the year ended December 31, 2022.

26. *Intercompany Pooling Arrangements*

The Company did not participate in any intercompany pooling arrangements during 2022 and 2021.

27. *Structured Settlements*

- A. The Company had no loss reserves eliminated by annuities, nor was the Company contingently liable for such amounts.
- B. The aggregate value of annuities due from any life insurer for which the Company has not obtained a release of liability from the claimant as a result of the purchase of an annuity does not equal or exceed 1% of policyholders’ surplus.

28. *Health Care Receivables*

The Company had no health care receivables during the years 2022, 2021 and 2020.

29. *Participating Policies*

Direct premiums on participating policies in the amount of \$376,241,123 and \$384,846,788 represented approximately 3.1% and 3.9% of the Company’s direct premiums at December 31, 2022 and 2021, respectively.

The amount of incurred policyholder dividends in 2022 and 2021, as reported in dividends to policyholders, was \$5,193,367 and \$4,920,268, respectively. This is equal to the sum of dividends paid during the year, the change in the amount of dividends due and unpaid and the change in provision for dividends payable in the following year.

30. *Premium Deficiency Reserves*

- | | | |
|--|----|------------|
| (1) Liability carried for premium deficiency reserves | \$ | — |
| (2) Date of the most recent evaluation of this liability | | 12/31/2022 |
| (3) Was anticipated investment income utilized in the calculation? | | Yes |

31. *Reserves for Life Contracts and Deposit-Type Contracts*

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Where surrender values are promised in excess of the legally computed reserves, the liability for such excess is included in Exhibit 5 under Miscellaneous Reserves in the amount of \$1,329,469.

NOTES TO THE FINANCIAL STATEMENTS

- (2) The valuation of ordinary substandard policies, issued at extra percentage mortality ratings, is accomplished using the rated multiple of the mortality rates used for standard policies. For substandard structured settlement business, a constant extra death factor is used to adjust the mortality.
- (3) As of December 31, 2022, the Company had \$35,496,000,245 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Delaware. Reserves to cover the above insurance totaled the gross amount of \$1,355,912,648 at December 31, 2022 and are reported in Exhibit 5, Miscellaneous Reserves section.
- (4) The tabular interest has been determined by formula as described in the instructions for all traditional product types. For universal, variable universal life, and the flexible premium annuity products accrued interest credited to the fund balances was used in the calculations of tabular interest.

The tabular less actual reserve released and the tabular cost has been determined by formula as described in the instructions.

- (5) The tabular interest for funds not involving life contingencies for each valuation rate and contractual guaranteed rate was determined as the statutory amount required to support the required statutory reserve based on the commissioner's annuity reserve valuation method. Generally it is the product of such valuation rate of interest times the mean funds at the beginning and end of the valuation period.
- (6) The general nature of other reserve changes (Page 7, line 7) is newer items that were not anticipated when the Analysis of Increase in Reserves During the Year exhibit was created. These items include reserves established as a result of asset adequacy analysis, reserves for secondary guarantees on universal life policies and General Account reserves held for variable annuity guaranteed minimum death benefits and guaranteed living benefits.

The details for other changes are as follows:

Item	Total	Ordinary				Credit Life (Group and Individual)	Group	
		Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Deficiency reserve (Including Underwriting Exception Reserve)	\$ (72,832,775)	\$ —	\$ (72,832,775)	\$ —	\$ —	\$ —	\$ —	\$ —
AAT Reserves	45,000,000	—	70,000,000	—	38,083,793	—	—	(63,083,793)
Earnings enhancement benefits	—	—	—	—	—	—	—	—
For excess of valuation net premiums over corresponding gross premiums on respective policies	(1,492,990)	—	(1,492,990)	—	—	—	—	—
For surrender values in excess of reserves otherwise required and carried in this schedule	(54,624)	—	(54,624)	—	—	—	—	—
Guaranteed Minimum Death Benefit Reserve	1,421,445	—	1,421,445	—	—	—	—	—
Minimum death benefits for universal life	(574,585)	—	(574,585)	—	—	—	—	—
Term Additional Reserve	(154)	—	(154)	—	—	—	—	—
Increase in VM 21 Stochastic Reserves	3,649,556,186	—	—	3,642,256,594	—	—	—	7,299,592
Variable Annuity Guaranteed Benefits Reserve	—	—	—	—	—	—	—	—
Miscellaneous Annuity Reserves	—	—	—	—	—	—	—	—
Reinsurance Ceded	(78,614,063)	—	58,324,732	(136,856,632)	—	—	—	(82,163)
Total	<u>\$ 3,542,408,440</u>	<u>\$ —</u>	<u>\$ 54,791,049</u>	<u>\$ 3,505,399,962</u>	<u>\$ 38,083,793</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ (55,866,364)</u>

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

A. Individual Annuities	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ 6,542,532,759	\$ 574,299,362	\$ —	\$ 7,116,832,121	5.9 %
At book value less current surrender charge of 5% or more	5,620,128,761	11,916,457,648	—	17,536,586,409	14.6
At fair value	—	—	68,947,076,977	68,947,076,977	57.3
Total with market value adjustment or at fair value	12,162,661,520	12,490,757,010	68,947,076,977	93,600,495,507	77.8
At book value without adjustment (minimal or no charge adjustment)	9,194,187,361	10,954,537,694	—	20,148,725,055	16.8
2. Not subject to discretionary withdrawal	6,353,435,511	177,215,469	—	6,530,650,980	5.4
3. Total (gross: direct + assumed)	27,710,284,392	23,622,510,173	68,947,076,977	120,279,871,542	100.0 %
4. Reinsurance ceded	(4,678,908,064)	—	—	(4,678,908,064)	
5. Total* (net)	<u>\$23,031,376,328</u>	<u>\$23,622,510,173</u>	<u>\$68,947,076,977</u>	<u>\$115,600,963,478</u>	
6. Amount included in A1b above that will move to A1e for the first time within the year after the statement date	\$ 82,026,202	\$ 211,206,839	\$ 142,583,351	\$ 435,816,392	

NOTES TO THE FINANCIAL STATEMENTS

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
B. Group Annuities					
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ 162,912	\$ —	\$ —	\$ 162,912	— %
At book value less current surrender charge of 5% or more	77,330,755	—	—	77,330,755	1.2
At fair value	—	—	1,740,332,228	1,740,332,228	26.9
Total with market value adjustment or at fair value	<u>77,493,667</u>	<u>—</u>	<u>1,740,332,228</u>	<u>1,817,825,895</u>	<u>28.1</u>
At book value without adjustment (minimal or no charge adjustment)	1,289,283,628	—	—	1,289,283,628	19.9
2. Not subject to discretionary withdrawal	<u>3,366,878,652</u>	<u>—</u>	<u>—</u>	<u>3,366,878,652</u>	<u>52.0</u>
3. Total (gross: direct + assumed)	<u>4,733,655,947</u>	<u>—</u>	<u>1,740,332,228</u>	<u>6,473,988,175</u>	<u>100.0 %</u>
4. Reinsurance ceded	<u>(41,483,778)</u>	<u>—</u>	<u>—</u>	<u>(41,483,778)</u>	
5. Total* (net)	<u>\$ 4,692,172,169</u>	<u>\$ —</u>	<u>\$ 1,740,332,228</u>	<u>\$ 6,432,504,397</u>	
Amount included in B1b above that will move to B1e for the first time withing a year after the statement date					
6.	<u>\$ 11,937,112</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 11,937,112</u>	

	<u>General Account</u>	<u>Separate Account with Guarantees</u>	<u>Separate Account Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
C. Deposit-Type Contracts					
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
At book value less current surrender charge of 5% or more	—	—	—	—	—
At fair value	—	—	25,184,522	25,184,522	0.2
Total with market value adjustment or at fair value	<u>—</u>	<u>—</u>	<u>25,184,522</u>	<u>25,184,522</u>	<u>0.2</u>
At book value without adjustment (minimal or no charge adjustment)	537,066,387	—	—	537,066,387	4.3
2. Not subject to discretionary withdrawal	<u>11,874,871,002</u>	<u>33,991,370</u>	<u>—</u>	<u>11,908,862,372</u>	<u>95.5</u>
3. Total (gross: direct + assumed)	<u>12,411,937,389</u>	<u>33,991,370</u>	<u>25,184,522</u>	<u>12,471,113,281</u>	<u>100.0 %</u>
4. Reinsurance ceded	<u>(253,394,414)</u>	<u>—</u>	<u>—</u>	<u>(253,394,414)</u>	
5. Total* (net)	<u>\$12,158,542,975</u>	<u>\$ 33,991,370</u>	<u>\$ 25,184,522</u>	<u>\$ 12,217,718,867</u>	
Amount included in C1b above that will move to C1e for the first time within a year after the statement date					
6.	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

* Reconciliation of total annuity actuarial reserves and deposits fund liabilities.

	<u>Amount</u>
D. Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section, Total (net)	\$ 26,427,687,005
Exhibit 5, Supplementary Contract with Life Contingencies Section Total	1,295,861,492
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>12,158,542,975</u>
Subtotal	39,882,091,472
Separate Accounts Annual Statement:	
Exhibit 3, Line 0299999, Column 2	94,208,441,802
Exhibit 3, Line 0399999, Column 2	101,477,576
Policyholder dividend and coupon accumulations	—
Policyholder premiums	—
Guaranteed interest contracts	—
Other contract deposit funds	59,175,892
Subtotal	<u>94,369,095,270</u>
Total annuity actuarial reserves and deposit liabilities	<u>\$ 134,251,186,742</u>

NOTES TO THE FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A.	General Account		
	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal:			
a. Term policies with cash value	\$ —	\$ 4,076,232	\$ 11,180,324
b. Universal life	2,056,326,807	1,993,371,598	2,034,392,832
c. Universal life with secondary guarantees	6,891,253,567	6,507,426,777	26,616,543,759
d. Indexed universal life	171,631,779	171,631,779	234,876,701
e. Indexed universal life with secondary guarantees	—	—	—
f. Indexed life	—	—	—
g. Other permanent cash value life	30,422,635	2,258,238,389	3,119,879,865
h. Variable life	—	—	—
i. Variable universal life	727,160,063	721,775,057	496,819,586
j. Miscellaneous reserves	—	—	—
(2) Not subject to discretionary withdrawal:			
a. Term policies without cash value	XXX	XXX	6,765,663,574
b. Accidental death benefits	XXX	XXX	2,245,362
c. Disability - active lives	XXX	XXX	56,079,369
d. Disability - disabled lives	XXX	XXX	84,914,719
e. Miscellaneous reserves	XXX	XXX	1,468,778,264
(3) Total (gross: direct + assumed)	9,876,794,851	11,656,519,832	40,891,374,355
(4) Reinsurance ceded	2,703,917,343	2,596,125,079	29,730,079,895
(5) Total (Net) (C) - (D)	\$ 7,172,877,508	\$ 9,060,394,753	\$ 11,161,294,460

* Reconciliation of total life actuarial reserves.

B - C.	Separate Account with Guarantees			Separate Account - Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal:						
a. Term policies with cash value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Universal life	—	—	—	—	—	—
c. Universal life with secondary guarantees	—	—	—	—	—	—
d. Indexed universal life	—	—	—	—	—	—
e. Indexed universal life with secondary guarantees	—	—	—	—	—	—
f. Indexed life	—	—	—	—	—	—
g. Other permanent cash value life	—	—	—	—	—	—
h. Variable life	—	—	—	—	—	—
i. Variable universal life	—	—	—	3,882,689,936	3,850,729,058	3,852,699,761
j. Miscellaneous reserves	—	—	—	—	—	—
(2) Not subject to discretionary withdrawal:						
a. Term policies without cash value	XXX	XXX	—	XXX	XXX	—
b. Accidental death benefits	XXX	XXX	—	XXX	XXX	—
c. Disability - active lives	XXX	XXX	—	XXX	XXX	—
d. Disability - disabled lives	XXX	XXX	—	XXX	XXX	—
e. Miscellaneous reserves	XXX	XXX	—	XXX	XXX	—
(3) Total (gross: direct + assumed)	—	—	—	3,882,689,936	3,850,729,058	3,852,699,761
(4) Reinsurance ceded	—	—	—	—	—	—
(5) Total (Net) (C) - (D)	\$ —	\$ —	\$ —	\$ 3,882,689,936	\$ 3,850,729,058	\$ 3,852,699,761

* Reconciliation of total life actuarial reserves.

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life insurance Section, Total (net)	\$ 10,737,429,992
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	1,276,961
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	52,403,269
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	39,417,599
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	330,766,638.64
(6) Subtotal	11,161,294,460
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	3,852,699,761
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal	3,852,699,761
(11) Total life actuarial reserves	\$ 15,013,994,221

NOTES TO THE FINANCIAL STATEMENTS

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2022 were as follows:

Type	Gross	Net of Loading
Industrial	\$ —	\$ —
Ordinary new business	19,859,152	17,161,629
Ordinary renewal	86,309,424	65,303,110
Credit life	—	—
Group life	—	—
Group annuity	—	—
Total	<u>\$ 106,168,576</u>	<u>\$ 82,464,739</u>

35. Separate Accounts

A. Separate Accounts Activity

- (1) The Company utilizes Separate Accounts to record assets and liabilities related to products in the table below. The liabilities consist of reserves established to meet withdrawal and future benefit payment contractual provisions. Investment risk associated with market value changes are generally borne by the clients, except to the extent of the minimum guarantees made by the Company with respect to certain Separate Accounts.
- (2) As of December 31, 2022 and 2021, the Company's Separate Account Annual Statement included legally insulated assets of \$75,662,170,087 and \$101,943,685,746, respectively. The assets legally insulated from the General Account as of December 31, 2022, are attributable to the following products/transactions:

Product/Transaction	Separate Account Assets	
	Legally Insulated	Not Legally Insulated
Pension Risk Transfer Group Annuities	\$ 4,979,027	\$ —
Group Variable Annuities	1,747,593,861	—
Indexed Annuities	—	22,111,225,670
Individual Variable Annuities	69,318,293,366	—
Fixed Annuities	486,001,541	177,951,683
Life Contingent Payout Annuities	216,096,549	98,991,484
Variable Life Insurance	3,889,205,743	—
Total	<u>\$ 75,662,170,087</u>	<u>\$ 22,388,168,837</u>

- (3) The Company does not have Separate Account products that have guarantees backed by the General Account.
- (4) The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties. Certain Separate Accounts participate in the Company's securities lending program, which is in accordance with the plan of operations.

For the year ended December 31, 2022, the Company had no securities on loan from the Separate Account.

NOTES TO THE FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Accounts Business

Information regarding the Separate Accounts of the Company is as follows:

	Indexed	Nonindexed Guarantee Less than/Equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2022	\$ —	\$ 4,857,410,335	\$ 57	\$ 1,196,874,686	\$ 6,054,285,078
Reserves at 12/31/2022					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ 574,299,362	\$ 74,565,293,488	\$ 75,139,592,850
b. Amortized cost	—	22,870,995,342	211,206,839	—	23,082,202,181
c. Total reserves	<u>\$ —</u>	<u>\$ 22,870,995,342</u>	<u>\$ 785,506,201</u>	<u>\$ 74,565,293,488</u>	<u>\$ 98,221,795,031</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal					
1. With market value adjustment	\$ —	\$ —	\$ 574,299,362	—	\$ 574,299,362
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	11,916,457,648	—	—	11,916,457,648
3. At fair value	—	—	—	74,565,293,488	74,565,293,488
4. At book value without market value adjustment and with current surrender charge less than 5%	—	10,954,537,694	—	—	10,954,537,694
5. Subtotal	—	22,870,995,342	574,299,362	74,565,293,488	98,010,588,192
b. Not subject to discretionary withdrawal	—	—	211,206,839	—	211,206,839
c. Total reserves	<u>\$ —</u>	<u>\$ 22,870,995,342</u>	<u>\$ 785,506,201</u>	<u>\$ 74,565,293,488</u>	<u>\$ 98,221,795,031</u>
(4) Reserves for Asset Default Risk in lieu of asset valuation reserve	\$ —	\$ —	\$ —	\$ —	\$ —

C. Reconciliation of Net Transfers to or (from) Separate Accounts:

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Annual Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 6,054,285,078
b. Transfers from Separate Accounts (Page 4, Line 10)	9,568,214,725
c. Net transfers to or (from) Separate Accounts (a) - (b)	(3,513,929,647)
(2) Reconciling Adjustments	—
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u>\$ (3,513,929,647)</u>

36. Loss/Claim Adjustment Expenses

The Company had no expected recoveries from salvage and subrogation deducted from unpaid claims liability. All loss and claim adjustment expenses are embedded in Exhibit 6 and Exhibit 8 reserves.

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 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? Delaware
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001685040
- 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. 12/31/2018
- 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. 12/31/2018
- 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). 06/05/2020
- 3.4 By what department or departments?
Department of Delaware
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

GENERAL INTERROGATORIES

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Brighthouse Investment Advisers, LLC	Boston, MA				YES.....
Brighthouse Securities, LLC	Charlotte, NC				YES.....

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche, LLP, 30 Rockefeller Plaza, New York, NY 10112-0015
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Tyler Gates - Leader - Actuarial Projections and Appointed Actuary, 11225 North Community House Road, Charlotte, NC 28277
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company ... See Explanation in 12.2
- 12.12 Number of parcels involved 245
- 12.13 Total book/adjusted carrying value \$ 2,187,241,460
- 12.2 If, yes provide explanation:
The company owns 232 securities of miscellaneous REIT investments that can be found on the Schedule D-Part 1 and 2 of the General Account. The company has 13 partnership interest in entity which own real estate directly or owns units and shares in real estate companies. See General Account Schedule BA, Part 1 Real Estate and Tax Credits for listing of investments and total book value.
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$0
 - 21.22 Borrowed from others.....\$0
 - 21.23 Leased from others\$0
 - 21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$0
 - 22.22 Amount paid as expenses\$ 11,034
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto
See Note 5L
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
See Note 17
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 3,730,769,813
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes No N/A
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes No N/A
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes No N/A
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 3,603,155,529
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 3,877,640,488
- 25.093 Total payable for securities lending reported on the liability page. \$ 3,733,264,029

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes No
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 200,750,000
- 26.28 On deposit with states \$ 7,209,702
- 26.29 On deposit with other regulatory bodies \$ 31,679,895
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 5,986,075,636
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 9,324,033,557
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes No
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes No
- 27.42 Permitted accounting practice Yes No
- 27.43 Other accounting guidance Yes No
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes No
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$ 0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes No
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase & Co	4 New York Plaza - 12th Floor, New York, NY, 10004

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Apollo HGA Management, L.P.	U.....
Barings, LLC	U.....
BlackRock Financial Management, Inc.	U.....
Brighthouse Services, LLC	A.....
Crescent Direct Lending SMA Management LLC	U.....
Goldman Sachs Asset Management, L.P.	U.....
Hamilton Lane Advisors, L.L.C.	U.....
J.P. Morgan Investment Management Inc.	U.....
Macquarie Private Debt Asset Management LLC	U.....
MetLife Investment Management, LLC	U.....
NB Alternatives Advisers LLC	U.....
Pacific Investment Management Company LLC	U.....
Voya Investment Management Co. LLC	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
317314	Apollo HGA Management, L.P.	549300GIVVGLJ8LME0W39	SEC	NO.....
106006	Barings, LLC	ANDKRHQKPPRG4Q2KLR05	SEC	NO.....
107105	BlackRock Financial Management, Inc.	549300LVXY1VJKE13M84	SEC	NO.....
	Brighthouse Services, LLC	254900GBF9DJWMLK4141	Not a Registered Investment Advisor	DS.....
153966	Crescent Direct Lending SMA Management LLC	549300L8Z46F3ZAW5B82	SEC	NO.....
107738	Goldman Sachs Asset Management, L.P.	CF5M58QA35CFPUX70H17	SEC	NO.....
107876	Hamilton Lane Advisors, L.L.C.	549300C02PNBHLHG4K44	SEC	NO.....
107038	J.P. Morgan Investment Management Inc.	549300W78QH4XMM6K69	SEC	NO.....
284788	Macquarie Private Debt Asset Management LLC	254900HCRX50626MW546	SEC	NO.....
142463	MetLife Investment Management, LLC	EAU072Q8FCR1S0XGYJ21	SEC	NO.....
149822	NB Alternatives Advisers LLC	549300DBQULCAC1K1E25	SEC	NO.....
104559	Pacific Investment Management Company LLC	549300KGPYQZQXGMYYN38	SEC	NO.....
106494	Voya Investment Management Co. LLC	L1XJE5NM4QE6WXS12J24	SEC	NO.....

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	55,653,115,780	50,783,321,838	(4,869,793,942)
31.2 Preferred stocks	37,161,334	35,230,141	(1,931,193)
31.3 Totals	55,690,277,114	50,818,551,979	(4,871,725,135)

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

Per Part 5, Section 1 of the Purposes and Procedures Manual of the NAIC Investment Analysis Office, Insurance companies can elect to not use prices provided by the NAIC. They can select any of 5 price sources, as defined in this section, and identify them in their appropriate schedule. Brighthouse and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. See Note 20 - Determination of Fair Value

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

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

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 See Note 20 - Determination of Fair Value

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

33.2 If no, list exceptions:

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

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

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

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

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

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

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

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

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

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

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

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$0

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

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any?\$0

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

1	2
Name	Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

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

1	2
Name	Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only\$0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$0
 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies: Most current three years:
- 1.61 Total premium earned\$0
- 1.62 Total incurred claims\$0
- 1.63 Number of covered lives0
- All years prior to most current three years
- 1.64 Total premium earned\$0
- 1.65 Total incurred claims\$0
- 1.66 Number of covered lives0
- 1.7 Group policies: Most current three years:
- 1.71 Total premium earned\$0
- 1.72 Total incurred claims\$0
- 1.73 Number of covered lives0
- All years prior to most current three years
- 1.74 Total premium earned\$0
- 1.75 Total incurred claims\$0
- 1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	107,487	0
2.2 Premium Denominator	8,154,415,927	9,077,012,755
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	62,926,507	63,251,040
2.5 Reserve Denominator	38,077,388,875	37,358,182,552
2.6 Reserve Ratio (2.4/2.5)	0.002	0.002

- 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?\$386,273,633
- 3.4 State the authority under which Separate Accounts are maintained:
 Title 18 Delaware Section 2932
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [X] No []
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$0
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$ 0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [X] No [] N/A []
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
Brighthouse Reinsurance Company of Delaware	16073	DE.....	23,310,090,422	0	0	5,144,897,435

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 1,905,706,034
- 7.2 Total Incurred Claims \$ 2,401,269,997
- 7.3 Number of Covered Lives 952,315

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

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

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 252,468,970
- 9.22 Received..... \$ 0
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$ 0
- 10.22 Page 4, Line 1 \$ 0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 4,935,279,527
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 13,481,795,701
- 12.12 Stock \$ 1,272,253,185
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium	0	0	0
13.32 Paid claims	0	0	0
13.33 Claim liability and reserve (beginning of year)	0	0	0
13.34 Claim liability and reserve (end of year)	0	0	0
13.35 Incurred claims	0	0	0

GENERAL INTERROGATORIES

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

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

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	0	0
13.42	\$25,000 - 99,999	0	0
13.43	\$100,000 - 249,999	0	0
13.44	\$250,000 - 999,999	0	0
13.45	\$1,000,000 or more	0	0

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

Fraternal Benefit Societies Only:

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 15. How often are meetings of the subordinate branches required to be held?
.....
- 16. How are the subordinate branches represented in the supreme or governing body?
.....
- 17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 18.4 How many members of the governing body attended the last regular meeting? 0
- 18.5 How many of the same were delegates of the subordinate branches? 0
- 19. How are the expenses of the governing body defrayed?
.....
- 20. When and by whom are the officers and directors elected?
.....
- 21. What are the qualifications for membership?
.....
- 22. What are the limiting ages for admission?
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year 0.0 %
27.12 Subsequent Years 0.0 %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose? \$0
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence? 0
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2022	2 2021	3 2020	4 2019	5 2018
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	127,043,938	132,429,998	136,332,654	140,697,303	145,786,343
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	341,385,208	354,624,592	364,919,185	384,069,844	405,147,610
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	841,320	861,142	880,604	878,911	885,025
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	469,270,466	487,915,733	502,132,443	525,646,058	551,818,979
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	172,168	303,976	158,006	116,256	119,213
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	8,200,511	10,065,160	4,673,240	644,353	1,928,797
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	8,372,679	10,369,136	4,831,246	760,609	2,048,010
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	420,688,182	663,062,832	513,309,569	587,484,230	596,897,495
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	7,683,867,303	8,356,627,081	7,443,788,052	6,411,985,130	5,371,254,626
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	(42,936)	(7,299)	0	(8,424)	(726,132)
17.2 Group annuities (Line 20.4, Col. 7)	44,071,977	52,349,231	77,153,490	147,795,611	160,267,738
18.1 A & H-group (Line 20.4, Col. 8)	82,037	102,780	82,238	235,771	(211,070)
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	5,749,364	4,878,130	3,444,362	2,589,415	380,183
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	8,154,415,927	9,077,012,755	8,037,777,711	7,150,081,733	6,127,862,840
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	82,868,323,522	77,043,284,997	72,228,238,254	69,047,151,443	66,605,829,625
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	76,814,647,648	69,665,973,880	65,159,906,688	60,638,907,494	60,894,799,901
23. Aggregate life reserves (Page 3, Line 1)	46,660,110,849	42,692,956,924	44,344,056,744	41,992,469,159	43,739,869,238
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	55,600,525	59,640,749	60,699,804	69,782,106	73,912,666
25. Deposit-type contract funds (Page 3, Line 3)	12,158,542,975	7,991,059,839	2,415,744,345	2,500,647,102	2,582,631,556
26. Asset valuation reserve (Page 3, Line 24.01)	1,464,883,675	1,497,425,251	1,013,724,358	798,565,209	380,188,717
27. Capital (Page 3, Lines 29 and 30)	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000
28. Surplus (Page 3, Line 37)	6,274,379,241	7,687,663,190	7,334,758,827	8,671,333,741	6,655,827,460
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,809,568,101	1,574,066,208	3,185,584,564	1,765,645,454	1,850,632,640
Risk-Based Capital Analysis					
30. Total adjusted capital	7,846,791,530	9,288,415,897	8,452,219,461	9,564,031,725	7,128,081,572
31. Authorized control level risk - based capital	900,360,520	927,902,886	869,262,070	861,996,698	743,074,586
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	67.9	67.8	67.4	66.5	67.4
33. Stocks (Lines 2.1 and 2.2)	0.6	0.7	0.7	1.4	1.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	18.9	16.4	15.4	17.6	17.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	3.5	4.2	6.1	4.9	4.5
37. Contract loans (Line 6)	1.1	1.2	1.3	1.3	1.6
38. Derivatives (Page 2, Line 7)	2.3	3.6	4.6	4.4	4.2
39. Other invested assets (Line 8)	5.4	5.9	4.4	3.9	4.0
40. Receivables for securities (Line 9)	0.2	0.2	0.0	0.0	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.1	0.0	0.1
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	226,242,670	360,116,680	376,269,841	582,270,317	282,548,531
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	167,294,246	84,765,165	83,740,931	85,872,184	123,756,830
50. Total of above Lines 44 to 49	393,536,916	444,881,845	460,010,772	668,142,501	406,305,361
51. Total Investment in Parent included in Lines 44 to 49 above.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,988,286,760	1,284,100,669	1,511,429,731	1,422,609,675	1,391,751,772
53. Total admitted assets (Page 2, Line 28, Col. 3)	180,918,662,446	200,962,254,336	188,197,515,805	177,445,154,075	163,589,475,417
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,029,646,584	2,878,318,649	2,684,295,460	2,885,972,755	2,696,313,490
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	340,978,005	(1,631,689,383)	(518,322,084)	(991,438,455)	(1,902,785,396)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(3,095,164,327)	1,158,391,219	1,720,115,809	650,118,246	1,494,230,764
57. Total of above Lines 54, 55 and 56	275,460,262	2,405,020,485	3,886,089,185	2,544,652,546	2,287,758,858
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	13,568,793,038	15,235,186,768	12,322,822,605	13,631,094,705	14,898,932,528
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	6,739,030	6,894,343	6,446,662	5,786,210	7,900,849
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	17,147,187	7,983,670	48,016,866	(49,476,032)	(60,130,752)
61. Increase in A & H reserves (Line 19, Col. 6)	(4,040,224)	(1,059,056)	(9,082,302)	(4,130,560)	(7,761,591)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	5,193,367	4,920,268	4,819,304	5,102,595	4,638,677
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	22.0	18.0	23.2	24.8	29.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.2	4.8	5.1	4.7	4.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	40.1	117.4	(54.1)	55.7	93.4
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	11.6	16.3	6.7	69.7	390.5
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	53,117,329	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	52,385,864	XXX	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)	0	(196,425)	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(70,511,591)	(758,191,876)	(674,361,287)	85,652,204	699,274,671
74. Ordinary - individual annuities (Page 6, Col. 4)	2,693,712,780	4,632,929,015	152,171,759	1,943,234,088	20,853,764
75. Ordinary-supplementary contracts	XXX	XXX	XXX	XXX	8,548,695
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	(306,549,343)	82,272,755	(9,314,404)	9,058,055	2,109,866
78. Group annuities (Page 6, Col. 5)	(1,288,935,947)	(2,480,955,529)	61,757,952	24,591,054	65,698,754
79. A & H-group (Page 6.5, Col. 3)	0	0	0	0	200,340
80. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	4,074,071	90,394	9,024,778	3,350,101	2,071,118
82. Aggregate of all other lines of business (Page 6, Col. 8)	0	0	0	0	0
83. Fraternal (Page 6, Col. 7)	0	0	0	0	0
84. Total (Page 6, Col. 1)	1,031,789,970	1,475,948,334	(460,721,202)	0	798,757,208

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 2022 OF THE Brighthouse Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Group Code 4932

LIFE INSURANCE

NAIC Company Code 87726

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,870,548,924	0	0	0	1,870,548,924
2. Annuity considerations	9,867,950,515	0	1,635,190	0	9,869,585,705
3. Deposit-type contract funds	2,070,340	XXX	2,012,311	XXX	4,082,651
4. Other considerations	0	0	11,079,918	0	11,079,918
5. Totals (Sum of Lines 1 to 4)	11,740,569,779	0	14,727,419	0	11,755,297,198
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	562,202	0	0	0	562,202
6.2 Applied to pay renewal premiums	1,276,030	0	0	0	1,276,030
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,960,179	0	0	0	47,960,179
6.4 Other	80,846	0	0	0	80,846
6.5 Totals (Sum of Lines 6.1 to 6.4)	49,879,257	0	0	0	49,879,257
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	49,879,257	0	0	0	49,879,257
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,396,884,049	0	30,767,643	0	2,427,651,692
10. Matured endowments	576,590	0	478,928	0	1,055,518
11. Annuity benefits	2,565,098,250	0	363,308,871	0	2,928,407,121
12. Surrender values and withdrawals for life contracts	9,146,296,057	0	151,465,583	0	9,297,761,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	3,590,866	0	0	0	3,590,866
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	14,112,445,812	0	546,021,025	0	14,658,466,837
DETAILS OF WRITE-INS					
1301. Premiums waived due to disability	3,590,866	0	0	0	3,590,866
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	3,590,866	0	0	0	3,590,866

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year	2,109	320,230,748	0	0	0	0	0	0	2,109	320,230,748
17. Incurred during current year	9,622	2,370,607,486	0	0	49	31,246,571	0	0	9,671	2,401,854,057
Settled during current year:										
18.1 By payment in full	9,864	2,391,860,639	0	0	49	31,246,571	0	0	9,913	2,423,107,210
18.2 By payment on compromised claims	6	5,600,000	0	0	0	0	0	0	6	5,600,000
18.3 Totals paid	9,870	2,397,460,639	0	0	49	31,246,571	0	0	9,919	2,428,707,210
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	2,464,078	0	0	0	0	0	0	0	2,464,078
18.6 Total settlements	9,870	2,399,924,717	0	0	49	31,246,571	0	0	9,919	2,431,171,288
19. Unpaid Dec. 31, current year (16+17-18.6)	1,861	290,913,517	0	0	0	0	0	0	1,861	290,913,517
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	926,523	453,883,888,827	0	(a) 0	32,843	861,142,151	0	0	959,366	454,745,030,978
21. Issued during year	10,854	8,370,426,535	0	0	0	0	0	0	10,854	8,370,426,535
22. Other changes to in force (Net)	(52,011)	(24,925,107,024)	0	0	(3,210)	(19,822,439)	0	0	(55,221)	(24,944,929,463)
23. In force December 31 of current year	885,366	437,329,208,338	0	(a) 0	29,633	841,319,712	0	0	914,999	438,170,528,050

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	515,090	522,211	0	1,638,743	1,258,175
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	6,983	7,142	0	261,719	171,548
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	1,135,719	1,220,409	0	8,179,834	2,275,221
25.2 Guaranteed renewable (b)	154,237,671	198,690,452	0	527,782,479	762,252,717
25.3 Non-renewable for stated reasons only (b)	17,396	18,865	0	0	0
25.4 Other accident only	44,885	53,469	0	135,512	118,435
25.5 All other (b)	116	116	0	31,421	19,379
25.6 Totals (sum of Lines 25.1 to 25.5)	155,435,787	199,983,311	0	536,129,246	764,665,752
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	155,957,860	200,512,664	0	538,029,708	766,095,475

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	1,036,619	487,054,590	0	0	32	32,843	861,142	487,915,733
2. Issued during year	0	0	10,857	8,372,679	0	0	0	0	0	8,372,679
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	779	901,692	0	0	0	0	0	901,692
5. Increased during year (net)	0	0	0	782,752	0	0	0	0	11,539	794,291
6. Subtotals, Lines 2 to 5	0	0	11,636	10,057,124	0	0	0	0	11,539	10,068,662
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	1,048,255	497,111,714	0	0	32	32,843	872,681	497,984,395
Deductions during year:										
10. Death	0	0	10,730	2,552,290	0	0	XXX	3,196	28,508	2,580,798
11. Maturity	0	0	151	764	0	0	XXX	0	0	764
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	790	70,562	0	0	0	0	0	70,562
14. Surrender	0	0	7,954	2,467,247	0	0	0	10	1,656	2,468,904
15. Lapse	0	0	46,641	22,276,375	0	0	0	4	672	22,277,046
16. Conversion	0	0	90	13,688	0	0	XXX	XXX	XXX	13,688
17. Decreased (net)	0	0	47,074	1,301,642	0	0	0	0	525	1,302,167
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	113,430	28,682,567	0	0	0	3,210	31,361	28,713,929
21. In force end of year (b) (Line 9 minus Line 20)	0	0	934,825	468,429,146	0	0	32	29,633	841,320	469,270,466
22. Reinsurance ceded end of year	XXX	0	XXX	342,187,333	XXX	0	XXX	XXX	38,619	342,225,952
23. Line 21 minus Line 22	XXX	0	XXX	126,241,813	XXX	(a)	XXX	XXX	802,702	127,044,515
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

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

Fraternal Benefit Societies Only:

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

Additional accidental death benefits included in life certificates were in amount \$0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX	0	XXX	628,356
25. Other paid-up insurance	0	0	21,490	1,739,171
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	9,838	8,200,511	495,956	340,678,088
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	82,907
31. Totals (Lines 27 to 30)	9,838	8,200,511	495,956	340,760,995
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	6,830	624,213
34. Totals, whole life and endowment	1,019	172,168	432,039	127,043,938
35. Totals (Lines 31 to 34)	10,857	8,372,679	934,825	468,429,146

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	8,372,679	0	451,911,985	16,517,161
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	841,320	0
40. Totals (Lines 36 to 39)	8,372,679	0	452,753,305	16,517,161

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	22,565	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	1,977,321
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium	0	0	113,833	37,397,746	0	0	22,565	38,618
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	113,833	(a) 37,397,746	0	(a) 0	22,565	(a) 38,618

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	19,305	8,235	0	0
2. Issued during year	2,012	676	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	21,317	8,911	0	0
Deductions during year:				
6. Decreased (net)	1,733	1,297	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	1,733	1,297	0	0
9. In force end of year (line 5 minus line 8)	19,584	7,614	0	0
10. Amount on deposit	0	(a) 527,500,733	0	(a) 0
11. Income now payable	0	0	0	0
12. Amount of income payable	(a) 210,902,991	(a) 31,854,847	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	32,610	1,169,353	5,470	141,166
2. Issued during year	3,072	57,986	3	135
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	687	0	3,077	28,513
5. Totals (Lines 1 to 4)	36,369	1,227,339	8,550	169,814
Deductions during year:				
6. Decreased (net)	2,424	166,292	284	8,539
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	2,424	166,292	284	8,539
9. In force end of year (line 5 minus line 8)	33,945	1,061,047	8,266	161,275
Income now payable:				
10. Amount of income payable	(a) 483,200,960	XXX	XXX	(a) 300,018,972
Deferred fully paid:				
11. Account balance	XXX	(a) 18,728,257,498	XXX	(a) 164,282,863
Deferred not fully paid:				
12. Account balance	XXX	(a) 102,591,002,311	XXX	(a) 3,053,394,461

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	1,593	528,788	0	0	59,787	220,541,605
2. Issued during year	0	0	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	1,593	XXX	0	XXX	59,787	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	110	XXX	0	XXX	5,073	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	110	XXX	0	XXX	5,073	XXX
10. In force end of year (line 5 minus line 9)	1,483	(a) 512,962	0	(a) 0	54,714	(a) 201,614,895

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	53	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	53	0
Deductions During Year:		
6. Decreased (net)	3	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	3	0
9. In force end of year (line 5 minus line 8)	50	0
10. Amount of account balance	(a) 722,987,413	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	642,008,989
2. Current year's realized pre-tax capital gains/(losses) of \$ (163,070,197) transferred into the reserve net of taxes of \$ (34,244,741)	(128,825,456)
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	513,183,533
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	17,556,068
6. Reserve as of December 31, current year (Line 4 minus Line 5)	495,627,465

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022	35,827,129	(18,271,061)	0	17,556,068
2. 2023	35,945,229	(25,523,102)	0	10,422,127
3. 2024	36,355,513	(19,871,704)	0	16,483,809
4. 2025	37,448,962	(15,634,862)	0	21,814,100
5. 2026	38,696,561	(11,115,910)	0	27,580,651
6. 2027	39,552,288	(6,492,504)	0	33,059,784
7. 2028	39,174,470	(3,859,720)	0	35,314,750
8. 2029	37,689,585	(3,226,838)	0	34,462,747
9. 2030	34,884,193	(2,593,334)	0	32,290,859
10. 2031	32,648,633	(1,888,433)	0	30,760,200
11. 2032	30,361,681	(1,182,098)	0	29,179,583
12. 2033	29,890,871	(869,475)	0	29,021,396
13. 2034	30,235,454	(908,232)	0	29,327,222
14. 2035	30,794,057	(949,177)	0	29,844,880
15. 2036	29,402,020	(966,708)	0	28,435,312
16. 2037	26,671,747	(1,033,386)	0	25,638,361
17. 2038	23,290,316	(1,059,284)	0	22,231,032
18. 2039	19,201,212	(1,070,153)	0	18,131,059
19. 2040	15,070,826	(1,076,104)	0	13,994,722
20. 2041	11,593,763	(1,107,294)	0	10,486,469
21. 2042	9,646,241	(1,085,289)	0	8,560,952
22. 2043	7,473,312	(1,115,048)	0	6,358,264
23. 2044	5,268,106	(1,119,684)	0	4,148,422
24. 2045	3,181,397	(1,151,564)	0	2,029,833
25. 2046	1,510,916	(1,133,797)	0	377,119
26. 2047	485,126	(1,186,463)	0	(701,337)
27. 2048	(22,934)	(1,056,694)	0	(1,079,628)
28. 2049	(278,668)	(840,551)	0	(1,119,219)
29. 2050	(246,327)	(600,394)	0	(846,721)
30. 2051	257,311	(740,286)	0	(482,975)
31. 2052 and Later	0	(96,307)	0	(96,307)
32. Total (Lines 1 to 31)	642,008,990	(128,825,456)	0	513,183,534

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	550,798,387	154,911,304	705,709,692	5,452,627	786,262,932	791,715,559	1,497,425,251
2. Realized capital gains/(losses) net of taxes - General Account	71,607,751	(180,479)	71,427,272	(1,483,763)	241,111,491	239,627,728	311,055,000
3. Realized capital gains/(losses) net of taxes - Separate Accounts	(39,338,834)	(640,538)	(39,979,372)	38,146	30,052	68,198	(39,911,174)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	4,725,455	(13,208,060)	(8,482,605)	(1,911,241)	(339,621,330)	(341,532,571)	(350,015,176)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	(89,177,178)	(80,851)	(89,258,029)	54,811	(20,113,146)	(20,058,335)	(109,316,364)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	132,732,428	61,186,273	193,918,701	0	1,859,054	1,859,054	195,777,756
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	631,348,010	201,987,649	833,335,659	2,150,580	669,529,053	671,679,634	1,505,015,293
9. Maximum reserve	626,873,558	245,700,671	872,574,229	6,685,485	738,638,106	745,323,591	1,617,897,820
10. Reserve objective	373,471,806	188,226,548	561,698,353	5,962,785	736,696,057	742,658,842	1,304,357,195
11. 20% of (Line 10 - Line 8)	(51,575,241)	(2,752,220)	(54,327,461)	762,441	13,433,401	14,195,842	(40,131,619)
12. Balance before transfers (Lines 8 + 11)	579,772,769	199,235,429	779,008,198	2,913,021	682,962,454	685,875,475	1,464,883,673
13. Transfers	0	0	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	579,772,769	199,235,429	779,008,198	2,913,021	682,962,454	685,875,475	1,464,883,673

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

**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	7,874,773,535	XXX	XXX	7,874,773,535	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	12,119,755,089	XXX	XXX	12,119,755,089	0.0002	2,423,951	0.0007	8,483,829	0.0013	15,755,682
2.2	1	NAIC Designation Category 1.B	935,467,497	XXX	XXX	935,467,497	0.0004	374,187	0.0011	1,029,014	0.0023	2,151,575
2.3	1	NAIC Designation Category 1.C	2,321,707,395	XXX	XXX	2,321,707,395	0.0006	1,393,024	0.0018	4,179,073	0.0035	8,125,976
2.4	1	NAIC Designation Category 1.D	2,432,249,957	XXX	XXX	2,432,249,957	0.0007	1,702,575	0.0022	5,350,950	0.0044	10,701,900
2.5	1	NAIC Designation Category 1.E	2,368,341,344	XXX	XXX	2,368,341,344	0.0009	2,131,507	0.0027	6,394,522	0.0055	13,025,877
2.6	1	NAIC Designation Category 1.F	4,460,576,682	XXX	XXX	4,460,576,682	0.0011	4,906,634	0.0034	15,165,961	0.0068	30,331,921
2.7	1	NAIC Designation Category 1.G	4,743,422,540	XXX	XXX	4,743,422,540	0.0014	6,640,792	0.0042	19,922,375	0.0085	40,319,092
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	29,381,520,504	XXX	XXX	29,381,520,504	XXX	19,572,671	XXX	60,525,723	XXX	120,412,023
3.1	2	NAIC Designation Category 2.A	5,243,036,727	XXX	XXX	5,243,036,727	0.0021	11,010,377	0.0063	33,031,131	0.0105	55,051,886
3.2	2	NAIC Designation Category 2.B	6,695,356,554	XXX	XXX	6,695,356,554	0.0025	16,738,391	0.0076	50,884,710	0.0127	85,031,028
3.3	2	NAIC Designation Category 2.C	3,565,282,787	XXX	XXX	3,565,282,787	0.0036	12,835,018	0.0108	38,505,054	0.0180	64,175,090
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	15,503,676,068	XXX	XXX	15,503,676,068	XXX	40,583,787	XXX	122,420,895	XXX	204,258,004
4.1	3	NAIC Designation Category 3.A	574,160,590	XXX	XXX	574,160,590	0.0069	3,961,708	0.0183	10,507,139	0.0262	15,043,007
4.2	3	NAIC Designation Category 3.B	475,238,815	XXX	XXX	475,238,815	0.0099	4,704,864	0.0264	12,546,305	0.0377	17,916,503
4.3	3	NAIC Designation Category 3.C	621,415,599	XXX	XXX	621,415,599	0.0131	8,140,544	0.0350	21,749,546	0.0500	31,070,780
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,670,815,004	XXX	XXX	1,670,815,004	XXX	16,807,117	XXX	44,802,989	XXX	64,030,291
5.1	4	NAIC Designation Category 4.A	146,394,367	XXX	XXX	146,394,367	0.0184	2,693,656	0.0430	6,294,958	0.0615	9,003,254
5.2	4	NAIC Designation Category 4.B	133,103,204	XXX	XXX	133,103,204	0.0238	3,167,856	0.0555	7,387,228	0.0793	10,555,084
5.3	4	NAIC Designation Category 4.C	58,640,806	XXX	XXX	58,640,806	0.0310	1,817,865	0.0724	4,245,594	0.1034	6,063,459
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	338,138,377	XXX	XXX	338,138,377	XXX	7,679,378	XXX	17,927,780	XXX	25,621,797
6.1	5	NAIC Designation Category 5.A	9,792,396	XXX	XXX	9,792,396	0.0472	462,201	0.0846	828,437	0.1410	1,380,728
6.2	5	NAIC Designation Category 5.B	69,269,188	XXX	XXX	69,269,188	0.0663	4,592,547	0.1188	8,229,180	0.1980	13,715,299
6.3	5	NAIC Designation Category 5.C	1,013,647	XXX	XXX	1,013,647	0.0836	84,741	0.1498	151,844	0.2496	253,006
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	80,075,231	XXX	XXX	80,075,231	XXX	5,139,489	XXX	9,209,461	XXX	15,349,033
7.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	54,848,998,719	XXX	XXX	54,848,998,719	XXX	89,782,441	XXX	254,886,848	XXX	429,671,148
PREFERRED STOCKS												
10.	1	Highest Quality	27,800,000	XXX	XXX	27,800,000	0.0005	13,900	0.0016	44,480	0.0033	91,740
11.	2	High Quality	9,361,334	XXX	XXX	9,361,334	0.0021	19,659	0.0064	59,913	0.0106	99,230
12.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	37,161,334	XXX	XXX	37,161,334	XXX	33,559	XXX	104,393	XXX	190,970

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations	206,629,023	XXX	XXX	206,629,023	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	5,310,219	XXX	XXX	5,310,219	0.0002	1,062	0.0007	3,717	0.0013	6,903
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	486,895	XXX	XXX	486,895	0.0006	292	0.0018	876	0.0035	1,704
19.4	1	NAIC Designation Category 1.D	3,566,102	XXX	XXX	3,566,102	0.0007	2,496	0.0022	7,845	0.0044	15,691
19.5	1	NAIC Designation Category 1.E	1,504,583	XXX	XXX	1,504,583	0.0009	1,354	0.0027	4,062	0.0055	8,275
19.6	1	NAIC Designation Category 1.F	3,003,190	XXX	XXX	3,003,190	0.0011	3,304	0.0034	10,211	0.0068	20,422
19.7	1	NAIC Designation Category 1.G	1,657,184	XXX	XXX	1,657,184	0.0014	2,320	0.0042	6,960	0.0085	14,086
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	15,528,173	XXX	XXX	15,528,173	XXX	10,828	XXX	33,672	XXX	67,081
20.1	2	NAIC Designation Category 2.A	10,018,558	XXX	XXX	10,018,558	0.0021	21,039	0.0063	63,117	0.0105	105,195
20.2	2	NAIC Designation Category 2.B	24,985,278	XXX	XXX	24,985,278	0.0025	62,463	0.0076	189,888	0.0127	317,313
20.3	2	NAIC Designation Category 2.C	364,970	XXX	XXX	364,970	0.0036	1,314	0.0108	3,942	0.0180	6,569
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	35,368,806	XXX	XXX	35,368,806	XXX	84,816	XXX	256,947	XXX	429,077
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	257,526,002	XXX	XXX	257,526,002	XXX	95,644	XXX	290,619	XXX	496,159
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality	1,798,028	XXX	XXX	1,798,028	0.0005	899	0.0016	2,877	0.0033	5,933
28.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	1,798,028	XXX	XXX	1,798,028	XXX	899	XXX	2,877	XXX	5,933
34.		Total (Lines 9 + 17 + 25 + 33)	55,145,484,083	XXX	XXX	55,145,484,083	XXX	89,912,543	XXX	255,284,737	XXX	430,364,210

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality	1,803,622,668	0	XXX	1,803,622,668	0.0011	1,983,985	0.0057	10,280,649	0.0074	13,346,808
36.		Farm Mortgages - CM2 - High Quality	384,112,301	0	XXX	384,112,301	0.0040	1,536,449	0.0114	4,378,880	0.0149	5,723,273
37.		Farm Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other	3,091,093,677	0	XXX	3,091,093,677	0.0015	4,636,641	0.0034	10,509,719	0.0046	14,219,031
42.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	2,733,102,033	0	XXX	2,733,102,033	0.0011	3,006,412	0.0057	15,578,682	0.0074	20,224,955
44.		Commercial Mortgages - All Other - CM2 - High Quality	5,764,105,552	0	XXX	5,764,105,552	0.0040	23,056,422	0.0114	65,710,803	0.0149	85,885,173
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	1,435,887,700	0	XXX	1,435,887,700	0.0069	9,907,625	0.0200	28,717,754	0.0257	36,902,314
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	18,036,021	0	XXX	18,036,021	0.0120	216,432	0.0343	618,636	0.0428	771,942
47.		Commercial Mortgages - All Other - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm Mortgages	15,855,000	0	XXX	15,855,000	0.0480	761,040	0.0868	1,376,214	0.1371	2,173,721
49.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other	23,919,892	0	XXX	23,919,892	0.0029	69,368	0.0066	157,871	0.0103	246,375
51.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm Mortgages	1,815,799	0	XXX	1,815,799	0.0000	0	0.1942	352,628	0.1942	352,628
54.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other	15,209,044	0	XXX	15,209,044	0.0000	0	0.0149	226,615	0.0149	226,615
56.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	15,286,759,687	0	XXX	15,286,759,687	XXX	45,174,374	XXX	137,908,451	XXX	180,072,834
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	15,286,759,687	0	XXX	15,286,759,687	XXX	45,174,374	XXX	137,908,451	XXX	180,072,834

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description					Basic Contribution		Reserve Objective		Maximum Reserve	
			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)	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	9,867,051	XXX	XXX	9,867,051	0.0000	0	0.1517 (a)	1,496,832	0.1517 (a)	1,496,832
2.		Unaffiliated - Private	7,119,821	XXX	XXX	7,119,821	0.0000	0	0.1945	1,384,805	0.1945	1,384,805
3.		Federal Home Loan Bank	200,750,000	XXX	XXX	200,750,000	0.0000	0	0.0061	1,224,575	0.0097	1,947,275
4.		Affiliated - Life with AVR	222,868,228	XXX	XXX	222,868,228	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed Income - Highest Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed Income - High Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed Income - Medium Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed Income - Low Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed Income - Lower Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed Income - In/Near Default	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated Common Stock - Public	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	440,605,100	0	0	440,605,100	XXX	0	XXX	4,106,212	XXX	4,828,912
REAL ESTATE												
18.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt	328,876	0	0	328,876	0.0000	0	0.1337	43,971	0.1337	43,971
21.		Total Real Estate (Sum of Lines 18 through 20)	328,876	0	0	328,876	XXX	0	XXX	43,971	XXX	43,971
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line 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												
30.	1	Highest Quality	186,297,908	XXX	XXX	186,297,908	0.0005	93,149	0.0016	298,077	0.0033	614,783
31.	2	High Quality	18,364,177	XXX	XXX	18,364,177	0.0021	38,565	0.0064	117,531	0.0106	194,660
32.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	204,662,085	XXX	XXX	204,662,085	XXX	131,714	XXX	415,607	XXX	809,443
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants	11,780,958	0	XXX	11,780,958	0.0040 (c)	47,124	0.0114 (c)	134,303	0.0149 (c)	175,536
58.		Unaffiliated - In Good Standing Defeased With Government Securities	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior	182,126,193	0	XXX	182,126,193	0.0040	728,505	0.0114	2,076,239	0.0149	2,713,680
60.		Unaffiliated - In Good Standing All Other	76,367,234	0	XXX	76,367,234	0.0069	526,934	0.0200	1,527,345	0.0257	1,962,638
61.		Unaffiliated - Overdue, Not in Process	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	270,274,385	0	XXX	270,274,385	XXX	1,302,563	XXX	3,737,886	XXX	4,851,854
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	270,274,385	0	XXX	270,274,385	XXX	1,302,563	XXX	3,737,886	XXX	4,851,854

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												
65.		Unaffiliated Public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private	3,382,252,888	XXX	XXX	3,382,252,888	0.0000	0	0.1945	657,848,187	0.1945	657,848,187
67.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	80,141,912	XXX	XXX	80,141,912	0.0000	0	0.1945	15,587,602	0.1945	15,587,602
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	3,462,394,800	XXX	XXX	3,462,394,800	XXX	0	XXX	673,435,789	XXX	673,435,789
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	462,932,545	0	0	462,932,545	0.0000	0	0.0912	42,219,448	0.0912	42,219,448
73.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	462,932,545	0	0	462,932,545	XXX	0	XXX	42,219,448	XXX	42,219,448
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	4,400,263,815	0	0	4,400,263,815	XXX	1,434,276	XXX	719,808,730	XXX	721,316,535

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

ASSET VALUATION RESERVE

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

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	Basic Contribution	Reserve Objective	Maximum Reserve
12518*V64	R.		CDT15-100_MET 2019_A Credit Default Swap : BHF1HV4W3	2	52,500,000	110,250	336,000	556,500
12518*V64	CN.	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	25,345,912	0	0	0
12518*V64	CN.	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	27,154,088	0	0	0
12607@EA4	R.		CDX.NA.IG.33 7-15% Credit Default Swap : BHF1SRD34	2	52,740,562	110,755	337,540	559,050
12607@EA4	CN.	912803-BV-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2028 At Mat	1.A	14,429,926	0	0	0
12607@EA4	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	38,070,074	0	0	0
12607@EE6	R.		CDX.NA.IG.33 7-15% Credit Default Swap : BHF200324	2	26,389,285	55,418	168,891	279,726
12607@EE6	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,202,537	0	0	0
12607@EE6	CN.	912810-QT-8	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 11/15/2041 MN15	1.A	3,601,450	0	0	0
12607@EE6	CN.	912810-RQ-3	UNITED STATES TREASURY UNSEC GOVT_BND 2 1/2% Due 2/15/2046 FA15	1.A	1,446,012	0	0	0
12724#AA4	R.		CDT30-100_MET 2020_NEWBURGH5Y Credit Default Swap : BHF208F24	2	42,000,000	88,200	268,800	445,200
12724#AA4	CN.	912803-CK-7	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2031 At Mat	1.A	2,711,846	0	0	0
12724#AA4	CN.	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	39,288,154	0	0	0
12607@GG9	R.		SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF229GKO	2B	26,250,000	55,125	168,000	278,250
12607@GG9	CN.	912810-QY-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	2,976,196	0	0	0
12607@GG9	CN.	912833-PD-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2027 At Mat	1.A	23,273,804	0	0	0
12607@GH7	R.		SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF229GR5	2B	183,750,000	385,875	1,176,000	1,947,750
12607@GH7	CN.	912803-DZ-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2042 At Mat	1.A	42,841,767	0	0	0
12607@GH7	CN.	912803-EC-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2043 At Mat	1.A	44,519,667	0	0	0
12607@GH7	CN.	912810-FT-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 2/15/2036 FA15	1.A	854,565	0	0	0
12607@GH7	CN.	912810-FT-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 2/15/2036 FA15	1.A	891,620	0	0	0
12607@GH7	CN.	912810-PX-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 5/15/2038 MN15	1.A	813,960	0	0	0
12607@GH7	CN.	912810-RB-6	UNITED STATES TREASURY SENIOR GOVT_BND 2 7/8% Due 5/15/2043 MN15	1.A	800,396	0	0	0
12607@GH7	CN.	912828-X8-8	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/8% Due 5/15/2027 MN15	1.A	3,536,354	0	0	0
12607@GH7	CN.	912833-LV-0	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2025 At Mat	1.A	43,655,234	0	0	0
12607@GH7	CN.	912833-RZ-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2028 At Mat	1.A	45,836,436	0	0	0
12607@LF5	R.		CDX.NA.IG.35 0-3% Credit Default Swap : BHF2J9AZ4	5C	3,502,965	7,356	22,419	37,131
12607@LF5	CN.	912810-RT-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 1/4% Due 8/15/2046 FA15	1.A	4,515,000	0	0	0
12607@LE8	R.		CDX.NA.IG.35 3-7% Credit Default Swap : BHF2J9B26	2	5,750,965	12,077	36,806	60,960
12607@LE8	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	5,985,000	0	0	0
12607@RJ1	R.		CDX.HY.BB.37 15-100% Credit Default Swap : BHF2X5NG4	2Z	21,000,000	44,100	134,400	222,600
12607@RJ1	CN.	912810-QY-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	21,000,000	0	0	0
12607@UV0	R.		CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GWD1	3B	10,500,000	22,050	67,200	111,300
12607@UV0	CN.	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,249,056	0	0	0
12607@UV0	CN.	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,250,944	0	0	0
12607@UI8	R.		CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF32JKV6	3B	13,806,139	28,993	88,359	146,345
12607@UI8	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	12,600,000	0	0	0
12607@UX6	R.		CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	3B	13,723,053	28,818	87,828	145,464
12607@UX6	CN.	912810-QL-5	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/4% Due 11/15/2040 MN15	1.A	1,453,730	0	0	0
12607@UX6	CN.	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	4,465,332	0	0	0
12607@UX6	CN.	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	890,935	0	0	0
12607@UX6	CN.	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,895,538	0	0	0
12607@UX6	CN.	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,894,465	0	0	0
12607@WZ9	R.		CDX.NA.IG.37 7-15% Credit Default Swap : BHF35VUK9	1F	26,169,474	13,085	41,871	86,359
12607@WZ9	CN.	912803-DH-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	10,688,364	0	0	0
12607@WZ9	CN.	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	15,561,636	0	0	0
12607@WY2	R.		CDX.NA.IG.37 15-100% Credit Default Swap : BHF36YEW4	1C	43,316,928	21,658	69,307	142,946
12607@WY2	CN.	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	42,000,000	0	0	0
58039#AG4	R.		MCDX.NA.22.V1 Credit Default Swap : BMEOMGYV1	2B	6,288,428	13,206	40,246	66,657
58039#AG4	CN.	912834-EV-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	6,300,000	0	0	0
58039#AD1	R.		MCDX.NA.22.V1 Credit Default Swap : BMEOMGZH1	1	3,144,214	1,572	5,031	10,376
58039#AD1	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	2,867,710	0	0	0
58039#AD1	CN.	912810-EW-4	UNITED STATES TREASURY SENIOR GOVT_BND 6% Due 2/15/2026 FA15	1.A	140,670	0	0	0
58039#AD1	CN.	912810-PX-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 5/15/2038 MN15	1.A	141,620	0	0	0
12518* S76	R.		CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZYDV7	2	52,487,039	110,223	335,917	556,363
12518* S76	CN.	912803-DG-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	11,942,642	0	0	0
12518* S76	CN.	912803-DH-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	7,785,790	0	0	0
12518* S76	CN.	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	18,292,225	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

ASSET VALUATION RESERVE

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

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
12518* S76	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	14,479,343	0	0	0
12518* S84	R		CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZYDY1	1	26,243,021	13,122	41,989	86,602
12518* S84	CN	912803-DG-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	5,120,205	0	0	0
12518* S84	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	5,489,736	0	0	0
12518* S84	CN	912803-DZ-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2042 At Mat	1.A	4,036,502	0	0	0
12518* S84	CN	912810-OB-7	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/4% Due 5/15/2039 MN15	1.A	2,771,655	0	0	0
12518* S84	CN	912810-SF-6	UNITED STATES TREASURY SENIOR GOVT_BND 3% Due 2/15/2049 FA15	1.A	1,382,351	0	0	0
12518* S84	CN	912803-DP-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2040 At Mat	1.A	7,449,550	0	0	0
12607@Z3	R		CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	2B	1,000,673,173	2,101,414	6,404,308	10,607,136
12607@Z3	CN	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	25,065,882	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	20,866,712	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	16,962,639	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,203,299	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,203,299	0	0	0
12607@Z3	CN	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	22,744,023	0	0	0
12607@Z3	CN	912803-DA-8	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2037 At Mat	1.A	16,894,084	0	0	0
12607@Z3	CN	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	26,665,459	0	0	0
12607@Z3	CN	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	38,675,931	0	0	0
12607@Z3	CN	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	13,185,334	0	0	0
12607@Z3	CN	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	13,185,334	0	0	0
12607@Z3	CN	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	38,194,711	0	0	0
12607@Z3	CN	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	32,742,994	0	0	0
12607@Z3	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	28,882,666	0	0	0
12607@Z3	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	19,986,996	0	0	0
12607@Z3	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	37,965,348	0	0	0
12607@Z3	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	38,354,762	0	0	0
12607@Z3	CN	912803-DU-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	17,144,362	0	0	0
12607@Z3	CN	912803-DU-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	11,670,452	0	0	0
12607@Z3	CN	912803-EC-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2043 At Mat	1.A	22,996,293	0	0	0
12607@Z3	CN	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,156,315	0	0	0
12607@Z3	CN	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,159,712	0	0	0
12607@Z3	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	70,496,793	0	0	0
12607@Z3	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	36,848,998	0	0	0
12607@Z3	CN	912833-SB-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	22,034,873	0	0	0
12607@Z3	CN	912833-70-7	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2031 At Mat	1.A	69,256,087	0	0	0
12607@Z3	CN	912833-XU-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2030 At Mat	1.A	13,244,603	0	0	0
12607@Z3	CN	912833-Y4-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2037 At Mat	1.A	20,678,241	0	0	0
12607@Z3	CN	912834-AD-0	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2037 At Mat	1.A	20,599,911	0	0	0
12607@Z3	CN	912834-AT-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2038 At Mat	1.A	18,265,503	0	0	0
12607@Z3	CN	912834-DU-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2038 At Mat	1.A	32,609,063	0	0	0
12607@Z3	CN	912834-EP-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	12,067,334	0	0	0
12607@Z3	CN	912834-EV-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	17,206,818	0	0	0
12607@Z3	CN	912834-FK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2047 At Mat	1.A	29,571,453	0	0	0
46573*FM7	R		ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	2B	235,912,654	495,417	1,509,841	2,500,674
46573*FM7	CN	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	5,128,577	0	0	0
46573*FM7	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	55,472,922	0	0	0
46573*FM7	CN	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	38,892,039	0	0	0
46573*FM7	CN	912803-EP-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2045 At Mat	1.A	19,846,600	0	0	0
46573*FM7	CN	912810-PT-9	UNITED STATES TREASURY SENIOR GOVT_BND 4 3/4% Due 2/15/2037 FA15	1.A	2,498,667	0	0	0
46573*FM7	CN	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	897,977	0	0	0
46573*FM7	CN	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	899,075	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

ASSET VALUATION RESERVE

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
46573*FM7	CN	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	1,628,466	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	4,672,399	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	7,314,240	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	91,483	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	41,149,019	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	14,024,347	0	0	0
46573*FM7	CN	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	24,852,125	0	0	0
46573*FM7	CN	912834-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2038 At Mat	1.A	21,197,839	0	0	0
0199999. Subtotal Default Component - Other Than Mortgage					3,691,213,676	3,718,713	11,340,753	18,847,390
0599999 - Total					3,691,213,676	3,718,713	11,340,753	18,847,390

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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
MLT140D065	11111	IN.....	2015	1,100,000	1,100,000	0	Misrepresentation
221013740BLT	99999	FL.....	2021	100,000	208	0	Misrepresentation
211324467US	99999	GA.....	2022	100,000	113,870	0	Misrepresentation
212244245US	11111	AL.....	2021	500,000	500,000	0	Claim Paid, Beneficiary Dispute
MLT152F151	11111	FL.....	2021	750,000	750,000	0	Claim Paid, Beneficiary Dispute
0199999. Death Claims - Ordinary				2,550,000	2,464,078	0	XXX
0599999. Death Claims - Disposed Of				2,550,000	2,464,078	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	0	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				2,550,000	2,464,078	0	XXX
221017184BLT	99999	CO.....	2022	1,000,000	0	1,000,000	Misrepresentation
218005473JT	99999	CA.....	2021	2,000,000	0	2,000,000	Misrepresentation
211222975US	11111	MI.....	2021	1,000,000	0	1,000,000	Misrepresentation
218005622JT	11111	OK.....	2021	500,000	0	500,000	Coverage Not Inforce
205115178US	11111	TX.....	2020	1,000,000	0	1,000,000	Coverage Not Inforce
208168793JUS	11111	MI.....	2020	100,000	0	100,000	Coverage Not Inforce
2799999. Death Claims - Ordinary				5,600,000	0	5,600,000	XXX
3199999. Death Claims - Resisted				5,600,000	0	5,600,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				5,600,000	0	5,600,000	XXX
5399999 - Totals				8,150,000	2,464,078	5,600,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	5,772,451	XXX	20,103	XXX	87,384	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	5,233,069	XXX	20,103	XXX	87,384	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	1,547,235	29.6	30,354	151.0	154,411	176.7	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,547,235	29.6	30,354	151.0	154,411	176.7	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	553,239	10.6	350,000	1,741.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	107,091	2.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	293,045	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	209,477	4.0	(1,703)	(8.5)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	609,613	11.6	(1,703)	(8.5)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	2,522,982	48.2	(358,548)	(1,783.6)	(67,027)	(76.7)	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	2,522,982	48.2	(358,548)	(1,783.6)	(67,027)	(76.7)	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	1,239,109	XXX	4,425,855	XXX	0	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	1,346,518	XXX	3,779,064	XXX	0	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	1,483,993	110.2	(121,522)	(3.2)	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	1,483,993	110.2	(121,522)	(3.2)	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	(663,409)	(49.3)	866,648	22.9	0	0.0
7. Commissions (a)	0	0.0	0	0.0	0	0.0	(51,323)	(3.8)	158,414	4.2	0	0.0
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	499,735	37.1	(206,690)	(5.5)	0	0.0
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	192,604	14.3	18,576	0.5	0	0.0
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	641,016	47.6	(29,701)	(0.8)	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	(115,082)	(8.5)	3,063,638	81.1	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	(115,082)	(8.5)	3,063,638	81.1	0	0.0
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	1,412,603	0	0	0	0	0	0	0	0	0	258,585	1,154,018	0
2. Advance premiums	29,287	0	0	0	0	0	0	0	0	0	29,287	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	1,441,890	0	0	0	0	0	0	0	0	0	287,872	1,154,018	0
5. Total premium reserves, prior year	902,507	0	0	0	0	0	0	0	0	0	395,281	507,226	0
6. Increase in total premium reserves	539,383	0	0	0	0	0	0	0	0	0	(107,409)	646,792	0
B. Contract Reserves:													
1. Additional reserves (a)	7,689,769	1,250,000	0	0	0	0	0	0	0	0	1,346,645	5,093,123	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	7,689,769	1,250,000	0	0	0	0	0	0	0	0	1,346,645	5,093,123	0
4. Total contract reserves, prior year	7,136,529	900,000	0	0	0	0	0	0	0	0	2,010,055	4,226,475	0
5. Increase in contract reserves	553,239	350,000	0	0	0	0	0	0	0	0	(663,409)	866,648	0
C. Claim Reserves and Liabilities:													
1. Total current year	47,155,128	518,280	0	0	0	0	0	0	0	0	46,497,490	139,358	0
2. Total prior year	52,385,864	483,472	0	0	0	0	0	0	0	0	51,641,512	260,880	0
3. Increase	(5,230,736)	34,808	0	0	0	0	0	0	0	0	(5,144,022)	(121,522)	0

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	6,513,527	(4,381)	0	0	0	0	0	0	0	0	6,517,907	0	0
1.2 On claims incurred during current year	264,444	(74)	154,411	0	0	0	0	0	0	0	110,107	0	0
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	46,603,803	510,863	0	0	0	0	0	0	0	0	45,832,060	260,880	0
2.2 On claims incurred during current year	551,325	7,417	0	0	0	0	0	0	0	0	665,430	(121,522)	0
3. Test:													
3.1 Lines 1.1 and 2.1	53,117,329	506,482	0	0	0	0	0	0	0	0	52,349,967	260,880	0
3.2 Claim reserves and liabilities, December 31, prior year	52,385,864	483,472	0	0	0	0	0	0	0	0	51,641,512	260,880	0
3.3 Line 3.1 minus Line 3.2	731,466	23,010	0	0	0	0	0	0	0	0	708,455	0	0

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	5,056	0	0	0	0	0	0	0	0	0	5,056	0	0
2. Premiums earned	5,427	0	0	0	0	0	0	0	0	0	5,427	0	0
3. Incurred claims	(1,488,450)	0	0	0	0	0	0	0	0	0	28,141	(1,516,591)	0
4. Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:													
1. Premiums written	194,819,008	95,419	0	0	0	0	0	0	0	0	481,606	194,241,983	0
2. Premiums earned	195,490,053	96,910	0	0	0	0	0	0	0	0	501,333	194,891,810	0
3. Incurred claims	645,226,765	43,215	0	0	0	0	0	0	0	0	1,291,665	643,891,886	0
4. Commissions	14,293,672	0	0	0	0	0	0	0	0	0	133,497	14,160,175	0

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims	73,569	154,411	0	0	0	0	0	0	0	2,747,516	645,286,954	0	648,262,450
2. Beginning claim reserves and liabilities	498,942	0	0	0	0	0	0	0	0	73,188,475	2,053,095,274	0	2,126,782,692
3. Ending claim reserves and liabilities	530,558	0	0	0	0	0	0	0	0	66,748,221	2,126,033,109	0	2,193,311,888
4. Claims paid	41,952	154,411	0	0	0	0	0	0	0	9,187,771	572,349,120	0	581,733,254
B. Assumed Reinsurance:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	28,141	(1,516,591)	0	(1,488,450)
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	231,936	9,099,754	0	9,331,690
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	224,397	6,039,644	0	6,264,041
4. Claims paid	0	0	0	0	0	0	0	0	0	35,680	1,543,519	0	1,579,199
C. Ceded Reinsurance:													
1. Incurred claims	43,215	0	0	0	0	0	0	0	0	1,291,665	643,891,886	0	645,226,765
2. Beginning claim reserves and liabilities	21,260	0	0	0	0	0	0	0	0	22,196,748	2,061,934,148	0	2,084,152,157
3. Ending claim reserves and liabilities	22,523	0	0	0	0	0	0	0	0	21,423,918	2,131,933,395	0	2,153,379,836
4. Claims paid	41,952	0	0	0	0	0	0	0	0	2,064,495	573,892,639	0	575,999,086
D. Net:													
1. Incurred claims	30,354	154,411	0	0	0	0	0	0	0	1,483,993	(121,522)	0	1,547,235
2. Beginning claim reserves and liabilities	477,682	0	0	0	0	0	0	0	0	51,223,663	260,880	0	51,962,224
3. Ending claim reserves and liabilities	508,035	0	0	0	0	0	0	0	0	45,548,699	139,358	0	46,196,093
4. Claims paid	0	154,411	0	0	0	0	0	0	0	7,158,956	0	0	7,313,367
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	30,354	154,411	0	0	0	0	0	0	0	1,483,993	(121,522)	0	1,547,235
2. Beginning reserves and liabilities	477,682	0	0	0	0	0	0	0	0	51,223,663	260,880	0	51,962,224
3. Ending reserves and liabilities	508,035	0	0	0	0	0	0	0	0	45,548,699	139,358	0	46,196,093
4. Paid claims and cost containment expenses	0	154,411	0	0	0	0	0	0	0	7,158,956	0	0	7,313,367

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
60992	13-3690700	12/01/2004	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OA	0	15,671,811	0	96,391	0	0
60992	13-3690700	12/01/2004	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	VA	0	54,352,755	4,929,152	0	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OA	0	2,276,163	0	37,799	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	VA	0	198,454,168	8,402,283	6,422,929	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OL	6,952,953	4,255,029	141,303	510,262	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	YRT/I	OL	28,607,280	133,758	167,748	0	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	YRT/I	XXXLO	24,458,652,236	64,849,042	46,179,640	6,732,507	0	0
91626	04-2708937	04/01/2001	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	OA	0	13,460,341	0	93,067	0	0
91626	04-2708937	04/01/2001	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	VA	0	57,731,623	7,434,522	30,801	0	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	OA	0	6,936,447	0	141,696	0	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	VA	0	210,755,799	769,893	10,256,743	0	0
91626	04-2708937	05/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	YRT/I	OL	27,830,100	1,082,281	448,943	0	0	0
0299999. General Account - U.S. Affiliates - Other							24,522,042,569	629,959,217	68,473,484	24,322,195	0	0
0399999. Total General Account - U.S. Affiliates							24,522,042,569	629,959,217	68,473,484	24,322,195	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							24,522,042,569	629,959,217	68,473,484	24,322,195	0	0
93432	06-1041383	07/28/2017	CM LIFE INSURANCE COMPANY	CT	CO/I	IA	0	4,106,886,537	594,820,026	558,897	0	0
97136	13-3114906	01/01/2005	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	AXXX	5,298,294,294	2,974,678,274	3,213,924	52,084,251	0	0
97136	13-3114906	01/01/2005	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	XXXL	1,279,601,169	21,600,417	9,460,229	4,092,404	0	0
0899999. General Account - U.S. Non-Affiliates							6,577,895,463	7,103,165,228	607,494,179	56,735,552	0	0
1099999. Total General Account - Non-Affiliates							6,577,895,463	7,103,165,228	607,494,179	56,735,552	0	0
1199999. Total General Account							31,099,938,032	7,733,124,445	675,967,663	81,057,747	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	MCO/I	VA	0	0	112,362,712	0	3,312,193,877	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	MCO/I	VA	0	0	4,775,903	0	1,617,275,557	0
1399999. Separate Accounts - U.S. Affiliates - Other							0	0	117,138,615	0	4,929,469,434	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	117,138,615	0	4,929,469,434	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	117,138,615	0	4,929,469,434	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	117,138,615	0	4,929,469,434	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							31,099,938,032	7,733,124,445	793,106,278	81,057,747	4,929,469,434	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							31,099,938,032	7,733,124,445	793,106,278	81,057,747	4,929,469,434	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates							0	0	0	0	0	0
0699999. Total - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total - Affiliates							0	0	0	0	0	0
58033	06-0416470	06/01/1967	KNIGHTS OF COLUMBUS	CT	QA/G	LTDI	5,202	591	225,499	399	0	0
25682	06-0336212	11/01/1993	TRAVELERS INDEMNITY CO OF CONNECTICUT	CT	QA/G	LTDI	0	0	6,039,644	0	0	0
0899999. U.S. Non-Affiliates							5,202	591	6,265,143	399	0	0
1099999. Total - Non-Affiliates							5,202	591	6,265,143	399	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							5,202	591	6,265,143	399	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0
9999999 - Totals							5,202	591	6,265,143	399	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	72,263,186	10,813,300
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	23,948,134	4,663,277
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	5,382,262	1,752,664
16073	81-4750360	12/31/2015	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	13,818,319	3,282,370
0199999. Life and Annuity - U.S. Affiliates - Captive					115,411,901	20,511,611
0399999. Total Life and Annuity - U.S. Affiliates					115,411,901	20,511,611
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					115,411,901	20,511,611
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	38,729	0
61492	44-0188050	09/17/2018	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	DE	477,440	0
62308	06-0303370	12/01/1996	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	182,760	0
62308	06-0303370	06/01/1997	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	199,743	0
62308	06-0303370	06/30/1998	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	1,249,272	0
68365	04-2729166	11/01/1999	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	451,732	0
68365	04-2729166	11/01/1999	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	26,013	0
68365	04-2729166	04/01/2001	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	613,788	0
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	0	4,364
68276	48-1024691	03/01/1993	EMPLOYERS REASSURANCE CORP	KS	0	116
68276	48-1024691	11/01/1993	EMPLOYERS REASSURANCE CORP	KS	0	164
68276	48-1024691	07/01/1996	EMPLOYERS REASSURANCE CORP	KS	504,562	86,584
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	23,552,844	11,445,252
86258	13-2572994	09/01/1973	GENERAL RE LIFE CORP	CT	0	83,266
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	0	7,731
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	0	551
86258	13-2572994	10/01/1994	GENERAL RE LIFE CORP	CT	156	0
86258	13-2572994	04/01/2003	GENERAL RE LIFE CORP	CT	2,922,428	6,182,023
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	1,000,000	104,238
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	27,136,490	826,121
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	7,406,911	1,362,737
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	6,358,843	433,052
65676	35-0472300	07/29/1966	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	15
65676	35-0472300	08/01/1981	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	234
65676	35-0472300	04/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	2,200
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	8,667,756	0
97136	13-3114906	01/01/2011	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	9,091,078	6,600,872
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE CO	GA	243,445	10,926
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	118,125	42,941
66346	58-0828824	07/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	607,786	86,480
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	0	790
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	24,973,365	10,065,041
66346	58-0828824	06/08/1998	MUNICH AMERICAN REASSURANCE CO	GA	0	32,816
66346	58-0828824	04/05/1999	MUNICH AMERICAN REASSURANCE CO	GA	6,221,241	2,350,525
66346	58-0828824	02/01/2004	MUNICH AMERICAN REASSURANCE CO	GA	0	387
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	17,457,693	6,456,578
66346	58-0828824	07/31/2008	MUNICH AMERICAN REASSURANCE CO	GA	0	205,336
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	11,581,477	12,708,670
66346	58-0828824	04/01/2011	MUNICH AMERICAN REASSURANCE CO	GA	425,000	407,722
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	1,566,421	2,229,321
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	1,211,920	425,025
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	0	490,217
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	738,368	193,553
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	2,593,466	1,104,647
67466	95-1079000	10/01/1985	PACIFIC LIFE INSURANCE CO	NE	0	5,287
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	1,607,257	1,225,314
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	583,609	700,543
74900	63-0483783	01/02/2021	PARTNERRE LIFE REINSURANCE COMPANY OF AMERICA	AR	9,480,599	0
93572	43-1235868	01/01/1981	RGA REINSURANCE CO	MO	0	6,741
93572	43-1235868	08/01/1981	RGA REINSURANCE CO	MO	0	709
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	236,370	84,970
93572	43-1235868	07/01/1990	RGA REINSURANCE CO	MO	0	194,679
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	0	7,741
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	0	7,298
93572	43-1235868	03/01/1993	RGA REINSURANCE CO	MO	0	2,493
93572	43-1235868	01/01/1994	RGA REINSURANCE CO	MO	14,426	5,414
93572	43-1235868	06/01/1994	RGA REINSURANCE CO	MO	209,906	236,030
93572	43-1235868	04/01/1995	RGA REINSURANCE CO	MO	124,032	16,769
93572	43-1235868	06/01/1995	RGA REINSURANCE CO	MO	0	137
93572	43-1235868	05/12/1997	RGA REINSURANCE CO	MO	18,577,569	15,669,356
93572	43-1235868	08/19/1997	RGA REINSURANCE CO	MO	160,000	477
93572	43-1235868	08/01/1998	RGA REINSURANCE CO	MO	0	62,500
93572	43-1235868	01/01/2000	RGA REINSURANCE CO	MO	0	773
93572	43-1235868	05/01/2002	RGA REINSURANCE CO	MO	32,518	9,397
93572	43-1235868	09/16/2002	RGA REINSURANCE CO	MO	186,750	202,313
93572	43-1235868	10/15/2003	RGA REINSURANCE CO	MO	369,557	625,329
93572	43-1235868	02/01/2004	RGA REINSURANCE CO	MO	0	1,550
93572	43-1235868	07/01/2004	RGA REINSURANCE CO	MO	0	289
93572	43-1235868	09/13/2004	RGA REINSURANCE CO	MO	0	73
93572	43-1235868	01/19/2005	RGA REINSURANCE CO	MO	22,359,961	8,552,891
93572	43-1235868	07/31/2008	RGA REINSURANCE CO	MO	0	127,842
93572	43-1235868	01/01/2009	RGA REINSURANCE CO	MO	6,712,187	4,858,575
93572	43-1235868	01/01/2012	RGA REINSURANCE CO	MO	1,838,332	2,518,456
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	37,897,841	18,641,775
64688	75-6020048	05/01/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	32,518	9,176
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	1,215,853	395,878
64688	75-6020048	01/01/2007	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	3,663,103	826,689
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	2,820,371	3,068,382
87017	62-1003368	01/01/1980	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	0	158
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	0	645
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	0	2,365
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	26,239	109,730
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	69,701	18,012
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	261,069	370,706
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	2,019,867	552,221
97071	13-3126819	02/01/2016	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	1,890,000	283,721
87572	23-2038295	05/12/1997	SCOTTISH RE (US) INC	DE	15,322,481	1,862,894
87572	23-2038295	02/01/2004	SCOTTISH RE (US) INC	DE	75,000	5,506
87572	23-2038295	03/01/2004	SCOTTISH RE (US) INC	DE	3,538	0
87572	23-2038295	01/19/2005	SCOTTISH RE (US) INC	DE	1,588,139	544,163
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	5,502,059	1,935
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	4,365
68713	84-0499703	07/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	1,377,462
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	2,926
68713	84-0499703	06/01/1994	SECURITY LIFE OF DENVER INSURANCE CO	CO	33,998	0
68713	84-0499703	01/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	1,072
68713	84-0499703	06/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	57,139	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
68713	84-0499703	05/12/1997	SECURITY LIFE OF DENVER INSURANCE CO	CO	46,423	0
68713	84-0499703	01/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	196,369	0
68713	84-0499703	08/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	37,500
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	5,795,027	2,925,121
68713	84-0499703	04/01/2003	SECURITY LIFE OF DENVER INSURANCE CO	CO	754,067	0
68713	84-0499703	02/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	CO	250,000	14,472
82627	06-0839705	01/01/1965	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	21
82627	06-0839705	01/01/1966	SWISS RE LIFE AND HEALTH AMERICA INC	MO	49,837	1,330
82627	06-0839705	05/01/1971	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	46
82627	06-0839705	06/15/1972	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	26
82627	06-0839705	01/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	377,573	6,592
82627	06-0839705	12/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	3,662	784
82627	06-0839705	01/01/1981	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	182
82627	06-0839705	04/01/1982	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	80,519
82627	06-0839705	04/05/1983	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	506
82627	06-0839705	01/01/1985	SWISS RE LIFE AND HEALTH AMERICA INC	MO	188,363	6,457
82627	06-0839705	06/01/1990	SWISS RE LIFE AND HEALTH AMERICA INC	MO	27,780	793
82627	06-0839705	01/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	3,709
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	494,067	235,650
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	465,209	185,071
82627	06-0839705	04/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	84,661	12,226
82627	06-0839705	07/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	118	0
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	50,917	25,358
82627	06-0839705	07/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	587,255	98,290
82627	06-0839705	09/01/1997	SWISS RE LIFE AND HEALTH AMERICA INC	MO	18,102	0
82627	06-0839705	07/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	10,713	0
82627	06-0839705	08/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	75,000
82627	06-0839705	05/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	10,839	3,338
82627	06-0839705	06/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	319,888	105,007
82627	06-0839705	02/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	423
82627	06-0839705	07/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	96
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	722,742	1,920,638
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	18,315,565	4,117,362
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	7,370,503	8,133,309
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	1,910,354	2,131,413
82627	06-0839705	12/09/2013	SWISS RE LIFE AND HEALTH AMERICA INC	MO	1,327,500	2,573,938
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	2,019,867	1,845,435
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	5,248,489	521,222
70688	36-6071399	04/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	0	10,851
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	9,335,878	2,285,072
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	2,581,963	2,321,324
86231	39-0989781	02/01/1992	TRANSAMERICA LIFE INSURANCE CO	IA	1,009,652	144,628
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	0	263
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	474,141	180,815
86231	39-0989781	10/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	468	0
86231	39-0989781	01/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	2,277,543	1,383,459
86231	39-0989781	04/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	85,355	18,274
86231	39-0989781	08/01/1998	TRANSAMERICA LIFE INSURANCE CO	IA	0	50,000
86231	39-0989781	04/01/2003	TRANSAMERICA LIFE INSURANCE CO	IA	12,617	0
80659	82-4533188	12/01/1985	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	1,210
80659	82-4533188	07/01/1996	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	56,657	18,545
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	872
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	4,895,992	3,522,947
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	925,094	632,042
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	12,769
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	784,992	156,432
0899999. Life and Annuity - U.S. Non-Affiliates					361,677,083	162,955,559
1099999. Total Life and Annuity - Non-Affiliates					361,677,083	162,955,559
1199999. Total Life and Annuity					477,088,984	183,467,170
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
70025	91-6027719	07/01/2000	GENWORTH LIFE INSURANCE CO	DE	0	242,681,165
72990	22-2882416	07/01/2000	GENWORTH LIFE INSURANCE CO OF NEW YORK	NY	0	110,147,162
65676	35-0472300	10/01/1976	LINCOLN NATIONAL LIFE INSURANCE CO	IN	54,260	2,792
65676	35-0472300	01/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	239,734	19,710
65676	35-0472300	11/01/1992	LINCOLN NATIONAL LIFE INSURANCE CO	IN	651,946	38,013
71412	47-0246511	06/01/1967	MUTUAL OF OMAHA INSURANCE CO	NE	10,245	12,277
67598	04-1768571	12/19/1990	PAUL REVERE LIFE INSURANCE CO	MA	2,850	957
1999999. Accident and Health - U.S. Non-Affiliates					959,035	352,902,076
2199999. Total Accident and Health - Non-Affiliates					959,035	352,902,076
2299999. Total Accident and Health					959,035	352,902,076
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					478,048,019	536,369,246
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					478,048,019	536,369,246

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
16073	81-4750360	11/01/2004	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	CO/I	AXXX	0	3,956,916,402	3,948,499,222	38,615,579	86,888,894	104,452,938	0	0	
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	AXXX	9,334,525,114	11,475,558,900	11,079,438,208	32,900,556	675,811,946	703,585,039	0	846,784,340	
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	XXXL	78,246,686,530	2,743,063,391	2,767,630,360	44,699,603	0	0	0	1,345,242,329	
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	AXXX	2,568,811,037	2,513,548,059	2,348,788,051	56,751,589	0	0	0	1,256,774,029	
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	XXXL	45,043,695,664	1,152,527,856	1,149,170,116	111,986,293	0	0	0	555,689,145	
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	AXXX	983,345,456	214,867,697	195,683,613	11,845,634	0	0	0	107,433,848	
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	XXXL	16,923,213,891	395,305,300	381,709,960	18,611,889	0	0	0	192,129,733	
16073	81-4750360	12/31/2015	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COFII/I	XXXL	46,402,219,914	858,302,818	795,366,049	59,537,016	17,921,514	18,713,962	0	840,844,011	
0199999. General Account - Authorized U.S. Affiliates - Captive							199,502,497,606	23,310,090,423	22,666,285,579	374,948,159	780,622,354	826,751,939	0	5,144,897,435	
0399999. Total General Account - Authorized U.S. Affiliates							199,502,497,606	23,310,090,423	22,666,285,579	374,948,159	780,622,354	826,751,939	0	5,144,897,435	
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							199,502,497,606	23,310,090,423	22,666,285,579	374,948,159	780,622,354	826,751,939	0	5,144,897,435	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/G	FA	0	2,957,039	3,133,399	0	0	0	0	0	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/G	VA	0	2,772,575	3,046,817	0	0	0	0	0	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/I	OA	0	958,460	1,080,006	0	0	0	0	0	
61492	44-0188050	09/17/2018	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	DE	CO/I	FA	0	4,253,559,039	1,269,214,863	2,886,436,578	0	0	0	0	
62308	06-0303370	12/01/1996	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	5,071,132	149,039	76,890	0	0	0	0	
62308	06-0303370	06/01/1997	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	68,864	58,583	5,835	0	0	0	0	
62308	06-0303370	06/30/1998	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	16,462,539	1,058,212	202,808	0	0	0	0	
68365	04-2729166	11/01/1999	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	9,461,024	1,048,987	506,500	0	0	0	0	
68365	04-2729166	05/18/2000	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	3,337,602	38,349	108,259	0	0	0	0	
68365	04-2729166	04/01/2001	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	82,436,110	51,407,683	9,598,634	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	CO/I	AXXX	187,372	3,831	3,494	3,144	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	CO/I	OL	610,169	13,722	12,571	16,239	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	CO/I	XXXL	27,000	358	324	0	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	1,050,474	33,160	30,608	37,163	0	0	0	0	
68276	48-1024691	03/01/1993	EMPLOYERS REASSURANCE CORP	KS	CO/I	AXXX	44,538	1,696	1,580	1,914	0	0	0	0	
68276	48-1024691	11/01/1993	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	290,476	21,931	20,048	27,519	0	0	0	0	
68276	48-1024691	07/01/1996	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	21,480,200	1,283,429	1,376,291	864,001	0	0	0	0	
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	1,685,990,518	29,048,307	28,821,428	42,528,550	0	0	0	0	
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	YRT/I	XXLO	87,882,513	38,197	177,885	526,676	0	0	0	0	
86258	13-2572994	09/01/1973	GENERAL RE LIFE CORP	CT	YRT/I	OL	4,226,057	89,960	45,778	268,255	0	0	0	0	
86258	13-2572994	09/01/1973	GENERAL RE LIFE CORP	CT	YRT/I	XXLO	50,000	0	0	0	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	CO/I	AXXX	962,124	18,276	16,793	22,220	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	CO/I	OL	1,052,249	33,052	30,486	44,962	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	CO/I	XXXL	40,500	537	487	0	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	YRT/I	OL	1,264,076	1,186	1,635	11,379	0	0	0	0	
86258	13-2572994	07/01/1992	GENERAL RE LIFE CORP	CT	YRT/I	OL	0	0	0	4,822	0	0	0	0	
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	CO/I	AXXX	89,076	3,391	10,197	(7,174)	0	0	0	0	
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	YRT/I	OL	566,242	43,727	39,974	176,390	0	0	0	0	
86258	13-2572994	10/01/1994	GENERAL RE LIFE CORP	CT	CO/I	VA	0	6,683,540	7,232	219,720	0	0	0	0	
86258	13-2572994	07/01/1996	GENERAL RE LIFE CORP	CT	YRT/I	OL	1,051,629,312	17,106,436	16,070,868	34,192,022	0	0	0	0	
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	YRT/I	OL	204,655,597	842,300	760,694	959,879	0	0	0	0	
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	YRT/I	XXLO	497,626,037	2,204,925	2,185,085	2,475,126	0	0	0	0	
88340	59-2859797	08/01/1998	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	CO/I	XXXL	0	0	0	4,448	0	0	0	0	
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	145,166,344	2,672,270	3,022,787	3,502,776	0	0	0	0	
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXLO	189,677,452	631,857	594,015	594,051	0	0	0	0	
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	1,491,629,369	8,261,130	7,573,134	4,921,109	0	0	0	0	
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXLO	1,385,822,045	4,250,029	5,320,303	3,092,531	0	0	0	0	
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	297,976,842	1,332,956	1,295,103	843,497	0	0	0	0	
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXLO	3,202,515,999	7,045,283	6,836,167	3,900,132	0	0	0	0	
65676	35-0472300	07/29/1966	LINCOLN NATIONAL LIFE INSURANCE CO	IN	YRT/I	OL	52,954	1,725	1,571	5,662	0	0	0	0	
65676	35-0472300	08/01/1981	LINCOLN NATIONAL LIFE INSURANCE CO	IN	CO/I	OL	118,750	78,357	69,816	6,675	0	0	0	0	
65676	35-0472300	04/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	YRT/I	OL	977,936	4,053	4,381	73,596	0	0	0	0	
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/G	OL	38,618,498	73,480,461	82,921,647	0	455,165	661,516	0	0	
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	FA	0	0	0	3,382	0	0	18,422,552	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OA	0	0	0	0	0	0	93,302	0
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	XXXL	120,752	0	0	(1,921,780)	0	0	111,760	0
65978	13-5581829	08/01/2009	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OA	0	243,665,507	263,467,289	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OA	0	36,693,285	35,578,826	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OA	569,203,212	3,689,385	3,677,876	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	VA	0	461,416,655	435,197,247	6,489,718	0	0	0	0
97136	13-3114906	01/01/2011	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	OL	13,320,698,360	2,533,743,513	2,312,155,809	334,331,591	0	0	0	0
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	4,856,028	8,818	9,432	189,025	0	0	0	0
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	17,826,300	37,508	35,738	350,370	0	0	0	0
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	3,689,120	2,119	2,371	10,305	0	0	0	0
66346	58-0828824	07/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	21,433,858	1,317,502	1,407,823	659,031	0	0	0	0
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	263,007	629	578	4,929	0	0	0	0
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	405,000	176	161	1,499	0	0	0	0
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	1,488,469,468	22,575,117	22,718,454	28,324,294	0	0	0	0
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	112,213,436	48,915	218,943	514,057	0	0	0	0
66346	58-0828824	06/08/1998	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	14,385,428	61,563	54,542	167,490	0	0	0	0
66346	58-0828824	04/05/1999	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	827,480,216	766,117	808,688	6,766,899	0	0	0	0
66346	58-0828824	02/01/2004	MUNICH AMERICAN REASSURANCE CO	GA	CO/I	XXXL	5,480,150	117,513	137,348	7,111	0	0	0	0
66346	58-0828824	07/01/2004	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	0	0	12,863	1,976	0	0	0	0
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	2,557,639,037	43,043,914	41,165,800	49,015,340	0	0	0	0
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	1,360,945,749	4,116,886	4,062,602	3,972,739	0	0	0	0
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	8,008,726,080	68,829,069	64,159,666	56,947,832	0	0	0	0
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,619,255,391	7,854,729	7,938,925	5,292,108	0	0	0	0
66346	58-0828824	12/31/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	174,524,415	2,876,899	2,972,574	3,510,753	0	0	0	0
66346	58-0828824	12/31/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	21,196,101	89,027	145,035	66,333	0	0	0	0
66346	58-0828824	04/01/2011	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,179,731,538	2,168,223	2,268,248	2,040,532	0	0	0	0
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	2,610,281,567	14,362,326	13,198,985	9,879,675	0	0	0	0
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,408,742,150	8,231,559	9,981,974	6,832,004	0	0	0	0
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	4,701,615,802	1,770,431	1,680,251	1,242,203	0	0	0	0
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,918,211,256	6,674,522	6,536,279	4,056,533	0	0	0	0
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	510,750,122	14,646,667	0	24,308,925	0	0	0	0
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	248,154,509	1,259,351	0	1,468,513	0	0	0	0
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	YRT/I	OL	0	0	0	(1,487)	0	0	0	0
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	YRT/I	XXXL	105,000	19	7	293	0	0	0	0
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	YRT/I	OL	423,794,947	7,353,388	7,047,329	8,519,005	0	0	0	0
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	YRT/I	XXXL	311,235,190	933,394	928,575	870,974	0	0	0	0
67466	95-1079000	10/01/1985	PACIFIC LIFE INSURANCE CO	NE	YRT/I	OL	2,349,629	3,926	3,621	57,752	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	AXXX	22,459,464	728,738	850,470	390,233	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	OL	9,256,225	316,169	360,489	250,475	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	XXXL	923,666,357	17,972,525	24,995,556	2,096,082	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	YRT/I	OL	57,431,229	1,253,605	1,212,164	1,325,313	0	0	0	0
74900	63-0483783	01/02/2021	PARTNER RE LIFE REINSURANCE COMPANY OF AMERICA	AR	COFW/I	XXXL	12,287,008,102	494,396,138	505,277,332	11,490,606	0	0	0	224,030,426
93572	43-1235868	01/01/1981	RGA REINSURANCE CO	MO	YRT/I	OL	3,002,139	53,132	61,549	78,605	0	0	0	0
93572	43-1235868	08/01/1981	RGA REINSURANCE CO	MO	CO/I	OL	1,311,200	51,666	47,137	68,266	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	CO/I	AXXX	60,740	1,998	1,822	2,805	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	CO/I	OL	1,002,829	30,061	26,947	57,785	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	YRT/I	OL	35,817,647	274,126	268,632	2,191,820	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	YRT/I	XXXL	4,310,308	103,308	82,632	47,433	0	0	0	0
93572	43-1235868	07/01/1990	RGA REINSURANCE CO	MO	CO/I	OL	86,523,037	5,434,964	5,430,661	7,992,710	0	0	0	0
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	YRT/I	AXXX	1,464,030	27,943	25,755	35,956	0	0	0	0
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	CO/I	OL	1,749,607	58,892	54,496	92,572	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	YRT/I	AXXX	749,489	15,325	13,978	19,839	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	CO/I	OL	1,939,453	20,289	19,926	37,771	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	CO/I	XXXL	108,000	1,431	1,298	0	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	1,659,860	123,447	112,784	243,053	0	0	0	0
93572	43-1235868	07/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	0	0	0	2,801	0	0	0	0

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								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
93572	43-1235868	03/01/1993	RG A REINSURANCE CO	MO	CO/I	AXXX	237,535	9,043	8,426	12,681	.0	.0	0	0
93572	43-1235868	03/01/1993	RG A REINSURANCE CO	MO	CO/I	OL	833,645	12,737	16,394	39,866	.0	.0	0	0
93572	43-1235868	01/01/1994	RG A REINSURANCE CO	MO	YRT/I	OL	2,399,737	3,314	4,561	52,673	.0	.0	0	0
93572	43-1235868	06/01/1994	RG A REINSURANCE CO	MO	YRT/I	OL	66,749,631	87,413	88,627	888,159	.0	.0	0	0
93572	43-1235868	06/01/1994	RG A REINSURANCE CO	MO	YRT/I	XXXLO	1,979,200	1,592	1,899	14,734	.0	.0	0	0
93572	43-1235868	04/01/1995	RG A REINSURANCE CO	MO	YRT/I	OL	2,335,278	4,145	3,963	39,976	.0	.0	0	0
93572	43-1235868	06/01/1995	RG A REINSURANCE CO	MO	YRT/I	OL	61,038	218	159	3,698	.0	.0	0	0
93572	43-1235868	03/01/1997	RG A REINSURANCE CO	MO	YRT/I	OL	0	0	0	54,593	.0	.0	0	0
93572	43-1235868	05/12/1997	RG A REINSURANCE CO	MO	YRT/I	OL	2,412,279,866	39,453,758	38,438,461	49,221,481	.0	.0	0	0
93572	43-1235868	05/12/1997	RG A REINSURANCE CO	MO	YRT/I	XXXLO	104,751,116	47,702	219,915	579,139	.0	.0	0	0
93572	43-1235868	08/19/1997	RG A REINSURANCE CO	MO	CO/I	XXXL	6,754,000	44,743	46,878	154,346	.0	.0	0	0
93572	43-1235868	08/01/1998	RG A REINSURANCE CO	MO	CO/I	XXXL	0	0	0	68,796	.0	.0	0	0
93572	43-1235868	01/01/2000	RG A REINSURANCE CO	MO	CO/I	XXXL	10,931,000	459,316	387,926	73,574	.0	.0	0	0
93572	43-1235868	05/01/2002	RG A REINSURANCE CO	MO	YRT/I	OL	16,809,635	29,504	21,115	178,963	.0	.0	0	0
93572	43-1235868	09/16/2002	RG A REINSURANCE CO	MO	CO/I	AXXX	3,030,444	26,643	26,136	70,077	.0	.0	0	0
93572	43-1235868	09/16/2002	RG A REINSURANCE CO	MO	CO/I	OL	1,120,819	5,520	5,585	42,901	.0	.0	0	0
93572	43-1235868	09/16/2002	RG A REINSURANCE CO	MO	CO/I	XXXL	114,882,204	2,096,360	3,190,661	318,574	.0	.0	0	0
93572	43-1235868	09/16/2002	RG A REINSURANCE CO	MO	YRT/I	OL	1,523,899	1,875	2,796	17,315	.0	.0	0	0
93572	43-1235868	10/15/2003	RG A REINSURANCE CO	MO	YRT/I	OL	197,310,449	167,937	168,884	1,684,344	.0	.0	0	0
93572	43-1235868	02/01/2004	RG A REINSURANCE CO	MO	CO/I	XXXL	21,920,600	470,051	549,393	28,444	.0	.0	0	0
93572	43-1235868	07/01/2004	RG A REINSURANCE CO	MO	YRT/I	OL	511,935	8,541	7,718	7,422	.0	.0	0	0
93572	43-1235868	09/13/2004	RG A REINSURANCE CO	MO	CO/I	XXXL	1,030,000	5,581	5,075	4,933	.0	.0	0	0
93572	43-1235868	01/19/2005	RG A REINSURANCE CO	MO	YRT/I	OL	3,333,939,956	56,417,989	54,139,349	64,989,511	.0	.0	0	0
93572	43-1235868	01/19/2005	RG A REINSURANCE CO	MO	YRT/I	XXXLO	2,478,372,939	7,645,912	7,573,915	6,858,759	.0	.0	0	0
93572	43-1235868	01/01/2009	RG A REINSURANCE CO	MO	YRT/I	OL	2,247,118,528	18,096,279	16,898,730	14,906,595	.0	.0	0	0
93572	43-1235868	01/01/2009	RG A REINSURANCE CO	MO	YRT/I	XXXLO	3,115,997,343	9,368,909	9,235,094	8,034,688	.0	.0	0	0
93572	43-1235868	12/31/2009	RG A REINSURANCE CO	MO	YRT/I	OL	114,507,071	3,462,090	3,073,430	4,189,573	.0	.0	0	0
93572	43-1235868	12/31/2009	RG A REINSURANCE CO	MO	YRT/I	XXXLO	5,691,650	30,005	32,050	61,089	.0	.0	0	0
93572	43-1235868	01/01/2012	RG A REINSURANCE CO	MO	YRT/I	OL	1,250,222,512	6,463,234	5,936,335	4,948,841	.0	.0	0	0
93572	43-1235868	01/01/2012	RG A REINSURANCE CO	MO	YRT/I	XXXLO	2,352,519,677	6,820,105	8,072,020	7,725,283	.0	.0	0	0
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	3,156,847,010	37,591,201	35,773,967	63,788,090	.0	.0	0	0
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	391,424,468	171,667	298,855	1,546,703	.0	.0	0	0
64688	75-6020048	05/01/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	16,412,898	26,903	18,767	133,510	.0	.0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	CO/I	OL	74,820	1,505	1,386	1,011	.0	.0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	CO/I	XXXL	224,822,401	4,073,293	6,120,947	603,913	.0	.0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	38,897,284	158,904	143,793	909,741	.0	.0	0	0
64688	75-6020048	01/01/2007	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	442,201,696	7,367,958	7,106,548	6,486,167	.0	.0	0	0
64688	75-6020048	01/01/2007	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	281,345,552	890,452	897,751	747,019	.0	.0	0	0
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	1,827,164,913	15,829,783	14,774,913	12,311,503	.0	.0	0	0
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	590,967,073	1,759,846	1,767,425	1,280,393	.0	.0	0	0
87017	62-1003368	01/01/1980	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	OL	80,525	4,629	2,402	7,130	.0	.0	0	0
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	OL	344,398	513	455	5,811	.0	.0	0	0
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	XXXLO	642,600	211	193	0	.0	.0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	AXXX	97,564	1,698	1,575	2,787	.0	.0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	OL	930,403	2,709	2,510	18,420	.0	.0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	XXXL	100,000	2,506	2,465	0	.0	.0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	AXXX	64,932	1,793	1,668	5,618	.0	.0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	OL	4,535,030	7,213	6,071	113,015	.0	.0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	27,694,636	53,733	51,857	420,887	.0	.0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	762,480	629	605	5,297	.0	.0	0	0
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	5,573,185	11,270	11,469	102,172	.0	.0	0	0
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	227,120	167	344	2,071	.0	.0	0	0
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	415,209,631	2,158,037	1,986,285	1,315,744	.0	.0	0	0
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	486,036,275	1,550,947	1,851,764	1,287,983	.0	.0	0	0
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	381,628,172	1,709,420	1,656,481	1,259,735	.0	.0	0	0
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	4,079,300,746	8,673,845	8,420,506	4,412,453	.0	.0	0	0

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1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
97071	13-3126819	02/01/2016	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	XXXL	4,012,691,516	43,963,954	42,855,688	6,870,393	0	0	0	0
87572	23-2038295	05/12/1997	SCOTTISH RE (US) INC	DE	YRT/I	OL	289,382,898	5,932,510	5,788,280	8,577,719	0	0	0	0
87572	23-2038295	05/12/1997	SCOTTISH RE (US) INC	DE	YRT/I	XXXLO	11,892,600	6,983	7,373	29,867	0	0	0	0
87572	23-2038295	02/01/2004	SCOTTISH RE (US) INC	DE	CO/I	XXXL	77,884,266	3,134,978	3,430,671	108,132	0	0	0	0
87572	23-2038295	03/01/2004	SCOTTISH RE (US) INC	DE	YRT/I	OL	0	0	0	0	0	0	0	0
87572	23-2038295	01/19/2005	SCOTTISH RE (US) INC	DE	YRT/I	OL	149,559,147	131,883	130,113	1,110,574	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	216,464	4,822	4,370	10,946	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	509,972	7,934	206,157	671,072	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	450,000	21,668	18,393	8,951	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	5,774	209	174	0	0	0	0	0
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	830,070	16,226	14,900	16,182	0	0	0	0
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	972,743	29,367	27,053	36,889	0	0	0	0
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	40,500	537	487	0	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	89,076	3,391	3,160	3,662	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	1,000,000	27,068	24,495	27,640	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	788,119	45,747	41,831	71,686	0	0	0	0
68713	84-0499703	01/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	214,104	247	224	0	0	0	0	0
68713	84-0499703	01/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	262,378	1,138	1,018	13,441	0	0	0	0
68713	84-0499703	01/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	1,635	0	0	0	0
68713	84-0499703	08/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	0	0	0	(4,139)	0	0	0	0
68713	84-0499703	05/01/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	(1,303)	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	33,573,178	103,457	119,050	659,398	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	11,887,319	45,580	46,580	416,121	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	859,667,093	14,776,178	22,750,268	2,551,749	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	53,355,935	125,436	133,832	1,094,903	0	0	0	0
68713	84-0499703	04/01/2003	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	(1,544)	0	0	0	0
68713	84-0499703	02/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	204,710,663	8,023,630	8,835,792	281,500	0	0	0	0
82627	06-0839705	01/01/1965	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	10,850	2,708	568	1,046	0	0	0	0
82627	06-0839705	01/01/1966	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	591,136	1,183	1,085	36,004	0	0	0	0
82627	06-0839705	05/01/1971	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	23,300	7,640	1,742	2,355	0	0	0	0
82627	06-0839705	06/15/1972	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	13,258	3,148	973	1,198	0	0	0	0
82627	06-0839705	01/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,929,818	8,666	20,424	149,398	0	0	0	0
82627	06-0839705	12/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	348,272	2,291	2,729	40,656	0	0	0	0
82627	06-0839705	01/01/1981	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	80,712	358	331	4,075	0	0	0	0
82627	06-0839705	04/01/1982	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	3,321,695	7,215	25,917	280,857	0	0	0	0
82627	06-0839705	04/05/1983	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	257,500	159,662	143,076	14,210	0	0	0	0
82627	06-0839705	01/01/1985	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,869,545	10,439	11,552	177,653	0	0	0	0
82627	06-0839705	03/01/1987	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	0	0	0	36,780	0	0	0	0
82627	06-0839705	01/01/1989	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	0	0	0	1,423	0	0	0	0
82627	06-0839705	06/01/1990	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	367,192	13,209	8,095	10,850	0	0	0	0
82627	06-0839705	06/01/1990	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	150,000	2,717	2,478	0	0	0	0	0
82627	06-0839705	03/25/1991	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	0	0	2,640	0	0	0	0	0
82627	06-0839705	01/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	1,887,903	24,104	22,713	47,703	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	AXXX	1,151,296	23,330	21,446	31,129	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	792,707	11,013	9,989	27,337	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	XXXL	54,000	716	649	0	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	22,231,405	447,705	451,188	1,373,875	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	172,026	46,767	55,474	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	57,272,367	80,589	79,467	792,179	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	2,971,200	2,006	2,385	18,830	0	0	0	0
82627	06-0839705	06/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	1,595,191	2,818	2,668	26,999	0	0	0	0
82627	06-0839705	07/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	302,735	91,974	52,530	0	0	0	0
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	6,734,858	13,410	13,220	129,119	0	0	0	0
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	1,280,040	777	818	0	0	0	0	0
82627	06-0839705	07/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	26,682,745	1,352,098	1,435,809	870,666	0	0	0	0
82627	06-0839705	09/01/1997	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	828,208	149,819	30,475	0	0	0	0

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
82627	06-0839705	07/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	4,320,650	397,809	46,209	0	0	0	0
82627	06-0839705	08/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	XXXL	0	0	0	63,553	0	0	0	0
82627	06-0839705	05/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	5,970,849	10,915	7,991	68,344	0	0	0	0
82627	06-0839705	06/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	61,776,868	58,575	58,052	512,006	0	0	0	0
82627	06-0839705	02/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	XXXL	5,980,150	126,822	150,304	8,370	0	0	0	0
82627	06-0839705	07/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	170,646	2,847	2,573	3,391	0	0	0	0
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	324,129,016	5,741,994	5,389,561	8,142,139	0	0	0	0
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	460,339,051	1,503,394	1,427,251	1,519,546	0	0	0	0
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,242,071,767	38,505,844	36,983,141	49,789,145	0	0	0	0
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	1,200,635,264	3,563,001	3,602,796	3,274,513	0	0	0	0
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	5,007,107,259	42,236,730	39,808,293	39,620,505	0	0	0	0
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	2,477,857,997	7,362,869	7,725,681	5,015,180	0	0	0	0
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,527,329,541	14,610,574	13,165,985	11,100,704	0	0	0	0
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	2,526,933,653	8,396,781	10,908,057	8,305,413	0	0	0	0
82627	06-0839705	12/09/2013	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	4,974,513,312	8,176,727	7,694,781	5,396,739	0	0	0	0
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	684,655,676	3,092,214	2,879,794	2,184,455	0	0	0	0
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	7,612,121,099	17,216,197	16,340,127	10,228,313	0	0	0	0
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	585,445,320	3,071,386	0	1,949,146	0	0	0	0
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	173,120,326	676,130	0	521,017	0	0	0	0
70688	36-6071399	04/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	0	0	0	0	0	0	0	(348)
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	1,091,789,610	18,419,213	17,763,456	19,336,102	0	0	0	0
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	XXXL	591,899,579	1,747,350	1,782,449	1,661,470	0	0	0	0
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	1,076,487,647	8,470,530	7,945,882	7,724,334	0	0	0	0
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	XXXL	3,142,559,863	9,211,133	9,228,725	5,597,625	0	0	0	0
86231	39-0989781	02/01/1992	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	45,027,839	1,972,784	1,779,058	2,892,345	0	0	0	0
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	AXXX	44,538	1,696	1,580	2,517	0	0	0	0
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	261,055	21,663	19,804	39,068	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	45,862	13,523	23,761	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	51,747,365	68,139	68,101	679,121	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	XXXL	1,546,900	1,276	1,500	11,628	0	0	0	0
86231	39-0989781	10/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	25,824,345	26,489	930,934	0	0	0	0
86231	39-0989781	01/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	331,963,455	511,101	535,780	6,588,031	0	0	0	0
86231	39-0989781	04/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	1,724,440	3,188	2,985	29,816	0	0	0	0
86231	39-0989781	07/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	21,927	9,333	10,945	0	0	0	0
86231	39-0989781	08/01/1998	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	XXXL	0	0	0	40,672	0	0	0	0
86231	39-0989781	04/01/2003	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	0	0	0	4,417	0	0	0	0
80659	82-4533188	12/01/1985	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	538,029	712	645	24,058	0	0	0	0
80659	82-4533188	07/01/1996	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	8,242,196	641,658	650,076	361,070	0	0	0	0
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	465,950	693	616	7,607	0	0	0	0
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXL	869,400	285	262	0	0	0	0	0
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	479,801,584	15,476,252	14,676,451	6,490,290	0	0	0	0
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXL	89,240,288	32,944	100,249	482,400	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	CO/I	OL	178,775	2,556	2,352	1,695	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	CO/I	XXXL	457,305,715	8,871,318	12,714,100	1,099,770	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	24,652,452	58,970	59,714	518,040	0	0	0	0
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	19,932,515	87,597	78,205	91,116	0	0	0	0
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXL	35,300,000	138,586	114,597	163,147	0	0	0	0
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	156,037,345	743,311	681,313	581,579	0	0	0	0
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXL	1,198,288,580	3,170,936	3,054,121	2,053,675	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							142,723,454,183	9,108,931,612	5,797,774,297	4,070,647,834	455,165	661,516	18,627,614	224,030,426
1099999. Total General Account - Authorized Non-Affiliates							142,723,454,183	9,108,931,612	5,797,774,297	4,070,647,834	455,165	661,516	18,627,614	224,030,426
1199999. Total General Account Authorized							342,225,951,789	32,419,022,035	28,464,059,876	4,445,595,993	781,077,519	827,413,455	18,627,614	5,368,927,861
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
13092	26-1511401	12/20/2007	METLIFE REINSURANCE OF VERMONT	VT	CO/I	AXXX	0	2,477,054,805	2,459,755,496	3,679,482	463,986,041	494,918,444	0	

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsur- ance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
1999999			General Account - Unauthorized U.S. Non-Affiliates				0	2,477,054,805	2,459,755,496	3,679,482	463,986,041	494,918,444	0	0
2199999			Total General Account - Unauthorized Non-Affiliates				0	2,477,054,805	2,459,755,496	3,679,482	463,986,041	494,918,444	0	0
2299999			Total General Account Unauthorized				0	2,477,054,805	2,459,755,496	3,679,482	463,986,041	494,918,444	0	0
2599999			Total General Account - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
2899999			Total General Account - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
2999999			Total General Account - Certified Affiliates				0	0	0	0	0	0	0	0
3299999			Total General Account - Certified Non-Affiliates				0	0	0	0	0	0	0	0
3399999			Total General Account Certified				0	0	0	0	0	0	0	0
3699999			Total General Account - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
3999999			Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
4099999			Total General Account - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
4399999			Total General Account - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
4499999			Total General Account Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
4599999			Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				342,225,951,789	34,896,076,840	30,923,815,372	4,449,275,475	1,245,063,560	1,322,331,899	18,627,614	5,368,927,861
4899999			Total Separate Accounts - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
5199999			Total Separate Accounts - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
5299999			Total Separate Accounts - Authorized Affiliates				0	0	0	0	0	0	0	0
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	VA	0	0	0	0	0	0	10,218,344	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OL	0	0	0	2,620,700	0	0	93,469,316	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	FA	0	0	0	0	0	0	502,835,111	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OA	0	0	0	0	0	0	6,270,278	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/G	FA	0	0	0	0	0	0	55,765,970	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/G	VA	0	0	0	0	0	0	47,886,380	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	VA	0	0	0	16,777,474	0	0	1,326,388,139	0
5399999			Separate Accounts - Authorized U.S. Non-Affiliates				0	0	0	19,398,174	0	0	2,042,833,538	0
5599999			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	19,398,174	0	0	2,042,833,538	0
5699999			Total Separate Accounts Authorized				0	0	0	19,398,174	0	0	2,042,833,538	0
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
6399999			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0	0
6699999			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0	0
6799999			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0	0
7099999			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
7499999			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
7799999			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	19,398,174	0	0	2,042,833,538	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				342,225,951,789	34,896,076,840	30,923,815,372	4,468,673,649	1,245,063,560	1,322,331,899	2,061,461,152	5,368,927,861
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				0	0	0	0	0	0	0	0
9999999			Totals				342,225,951,789	34,896,076,840	30,923,815,372	4,468,673,649	1,245,063,560	1,322,331,899	2,061,461,152	5,368,927,861

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
70025	91-6027719	07/01/2000	GENWORTH LIFE INSURANCE CO	DE	QA/G	LTC	141,175,210	43,882,480	4,037,510,301	0	0	0	0
72990	22-2882416	07/01/2000	GENWORTH LIFE INSURANCE CO OF NEW YORK	NY	QA/G	LTC	52,333,457	16,850,091	1,925,810,614	0	0	0	0
65676	35-0472300	10/01/1976	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	188	62	1,107,042	0	0	0	0
65676	35-0472300	01/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	79,655	21,251	4,468,254	0	0	0	0
65676	35-0472300	11/01/1992	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	382,448	80,398	15,031,759	0	0	0	0
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	QA/G	LTC	520,081	0	74,937,991	0	0	0	0
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	QA/G	LTDI	0	0	7,276,678	0	0	0	0
66346	58-0828824	01/01/1992	MUNICH AMERICAN REASSURANCE CO	GA	QA/I	LTC	356	378	21,056	0	0	0	0
71412	47-0246511	06/01/1967	MUTUAL OF OMAHA INSURANCE CO	NE	QA/G	STM	95,419	19,391	159,506	0	0	0	0
67598	04-1768571	12/19/1990	PAUL REVERE LIFE INSURANCE CO	MA	QA/G	LTDI	19,316	2,877	405,606	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							194,606,130	60,856,928	6,066,728,807	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							194,606,130	60,856,928	6,066,728,807	0	0	0	0
1199999. Total General Account Authorized							194,606,130	60,856,928	6,066,728,807	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							194,606,130	60,856,928	6,066,728,807	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							194,606,130	60,856,928	6,066,728,807	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0
9999999 - Totals							194,606,130	60,856,928	6,066,728,807	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 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 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0799999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
...13092	...26-1511401	...12/20/2007	METLIFE REINSURANCE COMPANY OF VERMONT	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	639,701	2,483,923,431
0899999			General Account - Life and Annuity U.S. Non-Affiliates	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	639,701	2,483,923,431
...00000	...00-0000000	...10/01/2012	DECART REINSURANCE LTD	0	0	0	0	0		0	0	0	8,795,688	0
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates	0	0	0	0	0	XXX	0	0	0	8,795,688	0
1099999			Total General Account - Life and Annuity Non-Affiliates	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	9,435,389	2,483,923,431
1199999			Total General Account Life and Annuity	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	9,435,389	2,483,923,431
1499999			Total General Account - Accident and Health U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - Accident and Health Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2199999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2299999			Total General Account Accident and Health	0	0	0	0	0	XXX	0	0	0	0	0
2399999			Total General Account	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	9,435,389	2,483,923,431
2699999			Total Separate Accounts - U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2999999			Total Separate Accounts - Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3099999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3399999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3499999			Total Separate Accounts	0	0	0	0	0	XXX	0	0	0	0	0
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	639,701	2,483,923,431
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	0	0	0	0	0	XXX	0	0	0	8,795,688	0
9999999			Totals	2,477,054,805	0	6,868,626	2,483,923,431	2,487,000,000	XXX	881,321,369	0	0	9,435,389	2,483,923,431

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	026014630	MORGAN STANLEY	2,487,000,000

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	4,663,280	1,681,983	2,916,870	2,169,134	2,097,688
2. Commissions and reinsurance expense allowances	234,683	437,426	199,272	188,870	190,169
3. Contract claims	2,081,088	1,780,529	2,027,127	1,707,020	1,572,355
4. Surrender benefits and withdrawals for life contracts	455,049	383,102	321,466	388,321	398,521
5. Dividends to policyholders and refunds to members	46,901	44,333	48,619	43,840	41,819
6. Reserve adjustments on reinsurance ceded	(203,061)	(265,511)	(201,642)	(291,556)	(305,341)
7. Increase in aggregate reserve for life and accident and health contracts	3,820,828	960,316	1,981,049	1,478,245	1,753,503
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	769,719	498,208	539,043	532,730	605,348
9. Aggregate reserves for life and accident and health contracts	40,769,895	37,099,067	36,138,751	34,157,702	32,564,457
10. Liability for deposit-type contracts	253,768	273,804	289,923	313,902	346,385
11. Contract claims unpaid	536,369	584,934	588,222	466,377	449,660
12. Amounts recoverable on reinsurance	478,048	323,278	374,559	342,897	184,465
13. Experience rating refunds due or unpaid	6,011	49,609	36,227	15,670	21,130
14. Policyholders' dividends and refunds to members (not included in Line 10)	62,647	61,298	63,681	60,391	51,808
15. Commissions and reinsurance expense allowances due	30,571	26,307	28,156	30,440	32,007
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	178,890	178,129	165,567
19. Letters of credit (L)	2,487,000	2,492,000	2,483,000	2,460,000	2,420,000
20. Trust agreements (T)	881,321	1,115,885	1,415,733	1,305,421	1,159,580
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	80,760,065,352	32,690	80,760,098,042
2. Reinsurance (Line 16)	916,113,812	(915,675,614)	438,198
3. Premiums and considerations (Line 15)	84,956,879	183,048,728	268,005,607
4. Net credit for ceded reinsurance	XXX	36,219,544,329	36,219,544,329
5. All other admitted assets (balance)	1,107,187,479	0	1,107,187,479
6. Total assets excluding Separate Accounts (Line 26)	82,868,323,522	35,486,950,133	118,355,273,655
7. Separate Account assets (Line 27)	98,050,338,924	0	98,050,338,924
8. Total assets (Line 28)	180,918,662,446	35,486,950,133	216,405,612,579
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	46,715,711,374	40,769,894,967	87,485,606,341
10. Liability for deposit-type contracts (Line 3)	12,158,542,975	253,767,607	12,412,310,582
11. Claim reserves (Line 4)	317,712,029	536,369,246	854,081,275
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	(6,730,642)	62,646,936	55,916,294
13. Premium & annuity considerations received in advance (Line 8)	1,581,785	12,960,960	14,542,745
14. Other contract liabilities (Line 9)	1,266,765,341	(781,903,166)	484,862,175
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	16,361,064,786	(5,366,786,417)	10,994,278,369
20. Total liabilities excluding Separate Accounts (Line 26)	76,814,647,648	35,486,950,133	112,301,597,781
21. Separate Account liabilities (Line 27)	97,754,635,557	0	97,754,635,557
22. Total liabilities (Line 28)	174,569,283,205	35,486,950,133	210,056,233,338
23. Capital & surplus (Line 38)	6,349,379,241	XXX	6,349,379,241
24. Total liabilities, capital & surplus (Line 39)	180,918,662,446	35,486,950,133	216,405,612,579
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	40,769,894,967		
26. Claim reserves	536,369,246		
27. Policyholder dividends/reserves	62,646,936		
28. Premium & annuity considerations received in advance	12,960,960		
29. Liability for deposit-type contracts	253,767,607		
30. Other contract liabilities	(781,903,166)		
31. Reinsurance ceded assets	915,675,614		
32. Other ceded reinsurance recoverables	(32,690)		
33. Total ceded reinsurance recoverables	41,769,379,474		
34. Premiums and considerations	183,048,728		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	5,366,786,417		
40. Total ceded reinsurance payable/offsets	5,549,835,145		
41. Total net credit for ceded reinsurance	36,219,544,329		

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
States, Etc.	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	23,863,431	130,592,434	578,880	867,740	155,902,485	0
2. Alaska	AK	3,626,629	5,146,595	42,083	0	8,815,307	0
3. Arizona	AZ	25,410,941	234,414,232	2,040,693	0	261,865,866	0
4. Arkansas	AR	8,096,737	77,319,441	276,148	0	85,692,326	0
5. California	CA	187,056,011	932,590,897	9,004,450	27,500	1,128,678,858	0
6. Colorado	CO	26,233,060	152,934,613	1,366,260	0	180,533,933	197,197
7. Connecticut	CT	54,253,261	185,288,176	15,461,229	434,208	255,436,874	0
8. Delaware	DE	17,515,964	39,321,731	480,177	9,591	57,327,463	0
9. District of Columbia	DC	4,435,485	12,599,391	495,254	0	17,530,130	0
10. Florida	FL	156,612,548	1,202,824,145	20,276,269	0	1,379,712,962	1,487,231
11. Georgia	GA	47,064,351	262,395,287	1,728,034	0	311,187,672	0
12. Hawaii	HI	5,793,810	32,542,159	993,927	0	39,329,896	0
13. Idaho	ID	3,644,767	36,694,266	115,114	0	40,454,147	0
14. Illinois	IL	85,574,913	309,644,244	3,076,591	103,594	398,399,342	1,971,971
15. Indiana	IN	23,045,243	170,754,428	1,724,520	0	195,524,191	45,267
16. Iowa	IA	13,761,694	103,164,924	1,096,593	0	118,023,211	0
17. Kansas	KS	11,312,956	59,348,669	614,789	0	71,276,414	0
18. Kentucky	KY	11,176,466	129,344,384	529,908	0	141,050,758	0
19. Louisiana	LA	22,698,912	96,528,766	484,739	97,658	119,810,075	0
20. Maine	ME	8,383,933	37,453,131	1,085,744	0	46,922,808	0
21. Maryland	MD	37,986,810	275,634,628	5,579,724	0	319,201,162	0
22. Massachusetts	MA	74,665,915	227,426,529	7,179,280	0	309,271,724	0
23. Michigan	MI	60,722,930	363,860,545	1,357,035	1,665,200	427,605,710	0
24. Minnesota	MN	104,544,284	193,916,764	3,385,542	0	301,846,590	349,640
25. Mississippi	MS	11,174,274	48,269,256	146,069	0	59,589,599	0
26. Missouri	MO	25,267,734	113,065,107	1,335,727	45,000	139,713,568	15,776
27. Montana	MT	2,678,320	15,661,837	151,675	0	18,491,832	0
28. Nebraska	NE	7,151,703	34,327,212	544,560	0	42,023,475	0
29. Nevada	NV	9,622,390	90,050,130	585,447	0	100,257,967	0
30. New Hampshire	NH	10,798,327	47,023,281	935,428	15,000	58,772,036	0
31. New Jersey	NJ	148,275,438	617,299,101	12,410,975	39,395	778,024,909	0
32. New Mexico	NM	5,227,799	29,316,118	320,255	0	34,864,172	0
33. New York	NY	63,813,767	45,966,977	30,514,782	2,667,389	142,962,915	0
34. North Carolina	NC	50,455,976	370,810,679	5,167,412	0	426,434,067	0
35. North Dakota	ND	2,549,516	65,578,187	53,866	0	68,181,569	0
36. Ohio	OH	46,440,185	375,246,861	2,642,874	0	424,329,920	0
37. Oklahoma	OK	11,269,774	60,339,487	262,326	0	71,871,587	0
38. Oregon	OR	9,955,332	56,476,600	680,578	0	67,112,510	0
39. Pennsylvania	PA	112,290,477	608,231,182	5,630,814	92,178	726,244,651	0
40. Rhode Island	RI	12,533,764	41,315,674	961,634	0	54,811,072	0
41. South Carolina	SC	26,099,771	237,791,301	2,666,576	0	266,557,648	0
42. South Dakota	SD	9,328,089	30,827,115	197,505	0	40,352,709	0
43. Tennessee	TN	32,893,120	245,905,313	1,161,899	0	279,960,332	0
44. Texas	TX	125,285,792	608,401,465	3,320,204	51,703	737,059,164	0
45. Utah	UT	14,423,683	69,583,257	236,608	4,000,000	88,243,548	0
46. Vermont	VT	4,703,463	17,797,704	684,225	0	23,185,392	0
47. Virginia	VA	43,272,733	326,654,805	3,891,187	0	373,818,725	0
48. Washington	WA	24,811,839	142,832,823	1,478,213	0	169,122,875	0
49. West Virginia	WV	5,019,342	61,827,381	137,930	0	66,984,653	15,569
50. Wisconsin	WI	23,604,335	225,183,080	650,379	963,762	250,401,556	0
51. Wyoming	WY	1,302,205	10,659,322	69,090	0	12,030,617	0
52. American Samoa	AS	9,348	0	0	0	9,348	0
53. Guam	GU	28,296	0	2,614	0	30,910	0
54. Puerto Rico	PR	8,284,445	983,490	128,782	0	9,396,717	0
55. U.S. Virgin Islands	VI	233,327	8,344	14,883	0	256,554	0
56. Northern Mariana Islands	MP	460	0	0	0	460	0
57. Canada	CAN	271,809	71,554	0	0	343,363	0
58. Aggregate Other Alien	OT	3,991,040	340,683	360	0	4,332,083	0
59. Subtotal	XXX	1,870,548,924	9,869,585,705	155,957,860	11,079,918	11,907,172,407	4,082,651
90. Reporting entity contributions for employee benefits plans	XXX	0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	47,960,179	0	0	0	47,960,179	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	3,590,866	0	46,021,661	0	49,612,527	0
94. Aggregate or other amounts not allocable by State	XXX	0	33,433,509	0	0	33,433,509	0
95. Totals (Direct Business)	XXX	1,922,099,969	9,903,019,214	201,979,521	11,079,918	12,038,178,622	4,082,651
96. Plus reinsurance assumed	XXX	43,346,564	769,080,194	5,056	0	812,431,814	0
97. Totals (All Business)	XXX	1,965,446,533	10,672,099,408	201,984,577	11,079,918	12,850,610,436	4,082,651
98. Less reinsurance ceded	XXX	1,512,754,562	2,683,128,505	196,120,428	0	4,392,003,495	0
99. Totals (All Business) less Reinsurance Ceded	XXX	452,691,971	7,988,970,903	(c) 5,864,149	11,079,918	8,458,606,941	4,082,651
DETAILS OF WRITE-INS							
58001. Bahamas	XXX	3,376,055	0	0	0	3,376,055	0
58002. Mexico	XXX	591,734	340,683	360	0	932,777	0
58003. Other Alien	XXX	23,251	0	0	0	23,251	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	3,991,040	340,683	360	0	4,332,083	0
9401. Internal policy changes	XXX	0	33,433,509	0	0	33,433,509	0
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	33,433,509	0	0	33,433,509	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 53
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. N - None of the above - Not allowed to write business in the state..... 4

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

Premiums for Individual Life and Health Policies are distributed according to the address to which the premium notices are sent (if applicable). Considerations for Individual Fixed and Variable Benefit Annuities are distributed according to the state in which the annuitant or owner resides or the address designated as the one to which business communications should be sent (if applicable). For Group Life and Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal office of the group policyholder is located; for such policies covering 500 or more lives, the premiums or considerations are generally allocated to the state in which the owner of the certificate resides (if applicable). For Group Annuity contracts that are allocable, considerations are assigned to the principal place of business of the contract sponsor (if applicable). Deposit-type funds for group contracts are allocated to the principal place of business of the plan sponsor, typically the employer that has established a pension or profit sharing plan for the benefit of its employees (if applicable).

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

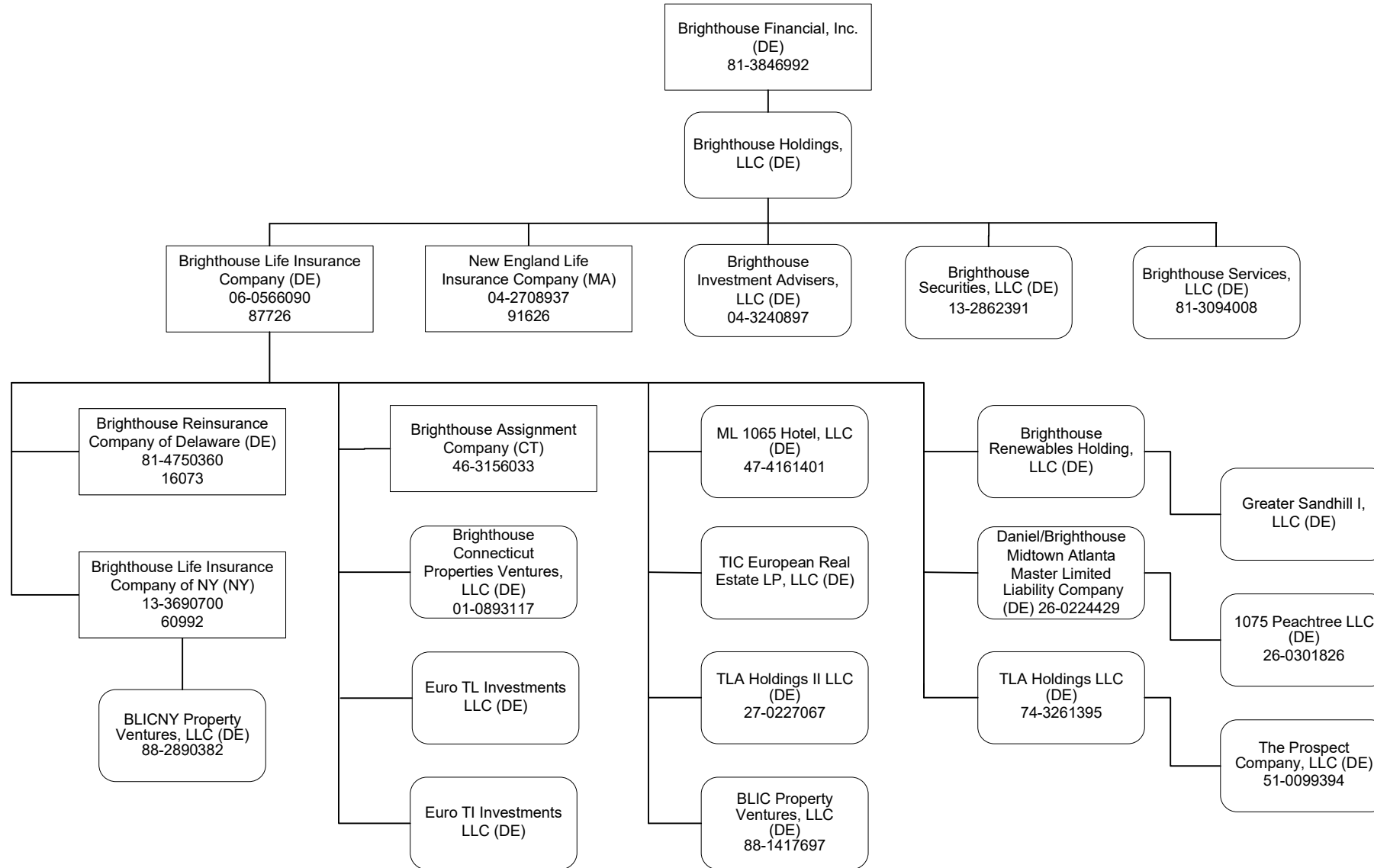
**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

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	23,863,431	130,592,434	11,350	567,530	0	155,034,745
2. Alaska	AK	3,626,629	5,146,595	3,402	38,681	0	8,815,307
3. Arizona	AZ	25,410,941	234,414,232	27,554	2,013,139	0	261,865,866
4. Arkansas	AR	8,096,737	77,319,441	10,645	265,503	0	85,692,326
5. California	CA	187,056,011	932,590,897	159,258	8,845,192	0	1,128,651,358
6. Colorado	CO	26,233,060	152,934,613	8,173	1,358,087	197,197	180,731,130
7. Connecticut	CT	54,253,261	185,288,176	95,005	15,366,224	0	255,002,666
8. Delaware	DE	17,515,964	39,321,731	13,582	466,595	0	57,317,872
9. District of Columbia	DC	4,435,485	12,599,391	75	495,179	0	17,530,130
10. Florida	FL	156,612,548	1,202,824,145	142,070	20,134,199	1,487,231	1,381,200,193
11. Georgia	GA	47,064,351	262,395,287	23,107	1,704,927	0	311,187,672
12. Hawaii	HI	5,793,810	32,542,159	3,714	990,213	0	39,329,896
13. Idaho	ID	3,644,767	36,694,266	1,160	113,954	0	40,454,147
14. Illinois	IL	85,574,913	309,644,244	37,355	3,039,238	1,971,971	400,267,721
15. Indiana	IN	23,045,243	170,754,428	15,079	1,709,441	45,267	195,569,458
16. Iowa	IA	13,761,694	103,164,924	8,023	1,088,570	0	118,023,211
17. Kansas	KS	11,312,956	59,348,669	15,942	598,847	0	71,276,414
18. Kentucky	KY	11,176,466	129,344,384	14,853	515,055	0	141,050,758
19. Louisiana	LA	22,698,912	96,528,766	26,820	457,919	0	119,712,417
20. Maine	ME	8,383,933	37,453,131	6,415	1,079,329	0	46,922,808
21. Maryland	MD	37,986,810	275,634,628	28,906	5,550,818	0	319,201,162
22. Massachusetts	MA	74,665,915	227,426,529	76,694	7,102,586	0	309,271,724
23. Michigan	MI	60,722,930	363,860,545	35,321	1,321,714	0	425,940,510
24. Minnesota	MN	104,544,284	193,916,764	17,272	3,368,270	349,640	302,196,230
25. Mississippi	MS	11,174,274	48,269,256	6,294	139,775	0	59,589,599
26. Missouri	MO	25,267,734	113,065,107	9,008	1,326,719	15,776	139,684,344
27. Montana	MT	2,678,320	15,661,837	1,357	150,318	0	18,491,832
28. Nebraska	NE	7,151,703	34,327,212	8,736	535,824	0	42,023,475
29. Nevada	NV	9,622,390	90,050,130	211	585,236	0	100,257,967
30. New Hampshire	NH	10,798,327	47,023,281	8,594	926,834	0	58,757,036
31. New Jersey	NJ	148,275,438	617,299,101	71,120	12,339,855	0	777,985,514
32. New Mexico	NM	5,227,799	29,316,118	1,546	318,709	0	34,864,172
33. New York	NY	63,813,767	45,966,977	228,784	30,285,998	0	140,295,526
34. North Carolina	NC	50,455,976	370,810,679	30,595	5,136,817	0	426,434,067
35. North Dakota	ND	2,549,516	65,578,187	107	53,759	0	68,181,569
36. Ohio	OH	46,440,185	375,246,861	16,416	2,626,458	0	424,329,920
37. Oklahoma	OK	11,269,774	60,339,487	12,237	250,089	0	71,871,587
38. Oregon	OR	9,955,332	56,476,600	7,337	673,241	0	67,112,510
39. Pennsylvania	PA	112,290,477	608,231,182	66,502	5,564,312	0	726,152,473
40. Rhode Island	RI	12,533,764	41,315,674	16,382	945,252	0	54,811,072
41. South Carolina	SC	26,099,771	237,791,301	27,383	2,639,193	0	266,557,648
42. South Dakota	SD	9,328,089	30,827,115	4,028	193,477	0	40,352,709
43. Tennessee	TN	32,893,120	245,905,313	14,842	1,147,057	0	279,960,332
44. Texas	TX	125,285,792	608,401,465	36,302	3,283,902	0	737,007,461
45. Utah	UT	14,423,683	69,583,257	10,612	225,996	0	84,243,548
46. Vermont	VT	4,703,463	17,797,704	16,686	667,539	0	23,185,392
47. Virginia	VA	43,272,733	326,654,805	31,278	3,859,909	0	373,818,725
48. Washington	WA	24,811,839	142,832,823	7,846	1,470,367	0	169,122,875
49. West Virginia	WV	5,019,342	61,827,381	11,587	126,343	15,569	67,000,222
50. Wisconsin	WI	23,604,335	225,183,080	14,109	636,270	0	249,437,794
51. Wyoming	WY	1,302,205	10,659,322	131	68,959	0	12,030,617
52. American Samoa	AS	9,348	0	0	0	0	9,348
53. Guam	GU	28,296	0	2,614	0	0	30,910
54. Puerto Rico	PR	8,284,445	983,490	65,226	63,556	0	9,396,717
55. U.S. Virgin Islands	VI	233,327	8,344	9,500	5,383	0	256,554
56. Northern Mariana Islands	MP	460	0	0	0	0	460
57. Canada	CAN	271,809	71,554	0	0	0	343,363
58. Aggregate Other Alien	OT	3,991,040	340,683	0	0	0	4,331,723
59. Total		1,870,548,924	9,869,585,705	1,519,145	154,438,357	4,082,651	11,900,174,782

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

PART 1 - ORGANIZATIONAL CHART



LEGEND:
 Square edges: Corporation
 Round edges: Limited Liability Company

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.4932	Brighthouse Holding Group	87726	06-0566090	1546103			Brighthouse Life Insurance Company	DE	RE	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	13-2862391				Brighthouse Securities, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	91626	04-2708937				New England Life Insurance Company	MA	IA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	04-3240897	4288440			Brighthouse Investment Advisers, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	81-3094008				Brighthouse Services, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	47-4161401				ML 1065 Hotel, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Brighthouse Renewables Holding, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Greater Sandhill I, LLC	DE	DS	Brighthouse Renewables Holding, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	01-0893117				Brighthouse Connecticut Properties Ventures, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Euro TI Investments LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	46-3156033				Brighthouse Assignment Company	CT	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	YES	
.4932	Brighthouse Holding Group	00000	26-0224429				Daniel/Brighthouse Midtown Atlanta Master Limited Liability Company	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	26-0301826				1075 Peachtree LLC	DE	DS	Daniel/Brighthouse Midtown Limited Liability Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	27-0227067				TLA Holdings II LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					TIC European Real Estate LP, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	74-3261395				TLA Holdings LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	51-0099394				The Prospect Company, LLC	DE	DS	TLA Holdings LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	16073	81-4750360				Brighthouse Reinsurance Company of Delaware	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Euro TL Investments LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	60992	13-3690700	3302479			Brighthouse Life Insurance Company of NY	NY	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	81-3846992		0001685040	NASDAQ	Brighthouse Financial, Inc.	DE	UIP	Board of Directors	Board of Directors	0.000	Board of Directors	YES	
.4932	Brighthouse Holding Group	00000					Brighthouse Holdings, LLC	DE	UDP	Brighthouse Financial, Inc.	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	88-1417697				BLIC Property Ventures, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	88-2890382				BLICNY Property Ventures, LLC	DE	DS	Brighthouse Life Insurance Company of NY	Ownership	100.000	Brighthouse Financial, Inc.	NO	

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	81-3846992	Brighthouse Financial, Inc.	0	0	0	0	(45,831,779)	0	-	0	(45,831,779)	0
		Brighthouse Holdings, LLC	37,900,000	0	0	0	986,612,006	0	-	0	1,024,512,006	0
	04-3240897	Brighthouse Investment Advisers, LLC	0	0	0	0	0	0	-	(208,349,261)	(208,349,261)	0
	87726	Brighthouse Life Insurance Company	0	(153,242,310)	293,015,163	0	(535,296,228)	8,418,911	-	182,094,463	(205,010,001)	22,791,732,523
	60992	Brighthouse Life Insurance Company NY	0	93,927,553	0	0	(60,969,979)	(119,232,605)	-	10,624,774	(75,650,257)	1,015,643,480
	16073	Brighthouse Reinsurance Company of Delaware	0	0	(293,015,163)	0	372,603,284	113,273,496	-	0	192,861,617	(23,505,071,984)
		Brighthouse Renewable Holding, LLC	0	(6,029,834)	0	0	0	0	-	0	(6,029,834)	0
	13-2862391	Brighthouse Securities, LLC	0	0	0	0	1,068,377	0	-	0	1,068,377	0
	81-3094008	Brighthouse Services, LLC	0	0	0	0	(682,651,803)	0	-	0	(682,651,803)	0
		Euro TI Investments LLC	0	(137,353)	0	0	0	0	-	0	(137,353)	0
		Euro TL Investments LLC	0	(1,524)	0	0	0	0	-	0	(1,524)	0
	91626	New England Life Insurance Company	(37,900,000)	0	0	0	(35,533,878)	(2,459,802)	-	15,630,024	(60,263,656)	515,871,341
	74-3261395	TLA Holdings LLC	0	0	0	0	0	0	-	0	0	0
	27-0227067	TLA Holdings II LLC	0	(23,805,000)	0	0	0	0	-	0	(23,805,000)	0
	88-1417697	BLIC Property Ventures, LLC	0	83,216,022	0	0	0	0	-	0	83,216,022	0
	88-2890382	BLICNY Property Ventures, LLC	0	6,072,446	0	0	0	0	-	0	6,072,446	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	818,175,360

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
Brighthouse Life Insurance Company	Brighthouse Holdings, LLC	100.000	NO	Brighthouse Financial, Inc.	Brighthouse Holding Group	100.000	NO
Brighthouse Life Insurance Company of NY	Brighthouse Life Insurance Company	100.000	NO	Brighthouse Financial, Inc.	Brighthouse Holding Group	100.000	NO
New England Life Insurance Company	Brighthouse Holdings, LLC	100.000	NO	Brighthouse Financial, Inc.	Brighthouse Holding Group	100.000	NO
Brighthouse Reinsurance Company of Delaware (DE)	Brighthouse Life Insurance Company	100.000	NO	Brighthouse Financial, Inc.	Brighthouse Holding Group	100.000	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

- 36. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? YES
- 38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES
- 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? SEE EXPLANATION
- 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? SEE EXPLANATION
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? YES
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? YES
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? YES

AUGUST FILING

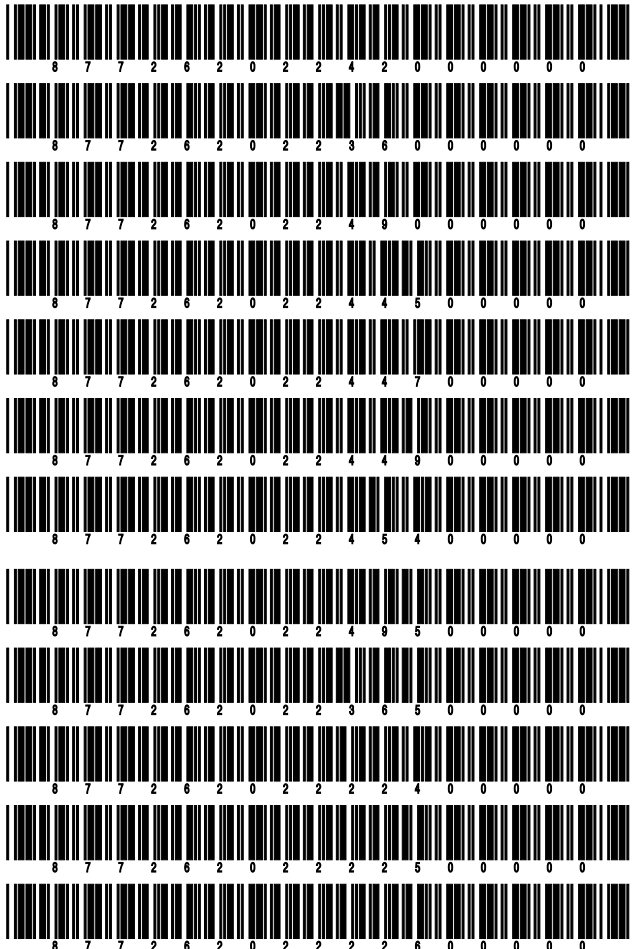
- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

Explanations:

- 10.
- 11.
- 12.
- 18.
- 20.
- 22.
- 27.
- 28.
- 30.
- 31.
- 32.
- 33.
- 35.
- 38.
- 40. No-Not Required per HHS Reg. 158.130 (a) (3)
- 41. No-Not Required per HHS Reg. 158.130 (a) (3)
- 42.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]
- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 12. Trusteed Surplus Statement [Document Identifier 490]
- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 20. 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 (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
- 28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 30. Medicare Part D Coverage Supplement [Document Identifier 365]
- 31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 33. Relief from the Requirements for Audit Committees [Document Identifier 226]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

35. Health Care Receivables Supplement [Document Identifier 470]



38. Credit Insurance Experience Exhibit [Document Identifier 230]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D
[Document Identifier 435]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Contract surrender charges	29,400,799	35,172,982
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	29,400,799	35,172,982

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. AAT reserves	(10,000,000)	0
2705. Ceded rider benefits	8,597,489	11,898,268
2706. Derivative loss on deferred premiums	2,927,731	(9,664,379)
2707. Rider benefit payments	1,217,204	3,620,302
2708. Reinsurance recapture fee	0	276,601,091
2797. Summary of remaining write-ins for Line 27 from overflow page	2,742,424	282,455,282

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
09.304. Advertising design and production services	2,911,209	0	130	0	0	0	2,911,339
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	2,911,209	0	130	0	0	0	2,911,339

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Contract surrender charges	29,400,799	6,809,388	0	22,443,232	148,179	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	29,400,799	6,809,388	0	22,443,232	148,179	0	0	0	0

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

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. AAT Reserves	(10,000,000)	0	35,000,000	0	(45,000,000)	0	0	0	0
2705. Ceded rider benefits	8,597,489	0	0	8,597,489	0	0	0	0	0
2706. Derivative loss on deferred premiums	2,927,731	23,967	580	2,190,096	713,032	56	0	0	0
2707. Rider benefit payments	1,217,204	25	0	0	1,217,179	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	2,742,424	23,992	35,000,580	10,787,585	(43,069,789)	56	0	0	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304. Contract surrender charges	6,809,388	0	0	0	0	679,910	4,413,932	1,715,546	0	0	0	0
08.305. -	0	0	0	0	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	6,809,388	0	0	0	0	679,910	4,413,932	1,715,546	0	0	0	0

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704. AAT Reserves	0	0	0	0	0	0	0	0	0	0	0	0
2705. Ceded rider benefits	0	0	0	0	0	0	0	0	0	0	0	0
2706. Derivative loss on deferred premiums	23,967	0	4,337	9,879	0	1,223	7,116	0	1,412	0	0	0
2707. Rider benefit payments	25	0	25	0	0	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	23,992	0	4,362	9,879	0	1,223	7,116	0	1,412	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
08.304. Contract surrender charges	0	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0

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

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
2704. AAT Reserves	35,000,000	0	0	0	0	0	0	35,000,000	0
2705. Ceded rider benefits	0	0	0	0	0	0	0	0	0
2706. Derivative loss on deferred premiums	580	0	0	0	580	0	0	0	0
2707. Rider benefit payments	0	0	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	35,000,580	0	0	0	580	0	0	35,000,000	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
	Total						
08.304. Contract surrender charges	22,443,232	1,089,106	8,086,224	13,267,419	0	483	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	22,443,232	1,089,106	8,086,224	13,267,419	0	483	0

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
	Total						
2704. Ceded rider benefits	8,597,489	0	0	8,597,489	0	0	0
2705. Derivative loss on deferred premiums	2,190,096	16,214	5,555	30,205	2,135,488	2,634	0
2706. Rider benefit payments	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	10,787,585	16,214	5,555	8,627,694	2,135,488	2,634	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
	Total						
08.304. Contract surrender charges	148,179	118,195	0	29,984	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	148,179	118,195	0	29,984	0	0	0

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

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
	Total						
2704. AAT Reserves	(45,000,000)	0	0	0	0	(45,000,000)	0
2705. Ceded rider benefits	0	0	0	0	0	0	0
2706. Derivative loss on deferred premiums	713,032	2,258	0	710,068	0	583	123
2707. Rider benefit payments	1,217,179	1,217,133	0	46	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	(43,069,789)	1,219,391	0	710,114	0	(44,999,417)	123

Additional Write-ins for Analysis of Operations - Accident and Health Line 8.3

	1	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
	Total												
08.304. Contract surrender charges	0	0	0	0	0	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Accident and Health Line 27

	1	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
	Total												
2704. AAT Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
2705. Ceded rider benefits	0	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Accident and Health Line 27

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
2706. Derivative loss on deferred premiums	56	0	0	0	0	0	0	0	0	0	56	0	0
2707. Rider benefit payments	0	0	0	0	0	0	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	56	0	0	0	0	0	0	0	0	0	56	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	7,874,773,535	9.750	7,874,773,535	0	7,874,773,535	9.751
1.02 All other governments	822,990,428	1.019	822,990,428	0	822,990,428	1.019
1.03 U.S. states, territories and possessions, etc. guaranteed	122,417,184	0.152	122,417,184	0	122,417,184	0.152
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	207,295,590	0.257	207,295,590	0	207,295,590	0.257
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	6,871,525,390	8.508	6,871,525,390	0	6,871,525,390	8.509
1.06 Industrial and miscellaneous	37,444,785,426	46.362	37,444,785,426	0	37,444,785,426	46.365
1.07 Hybrid securities	215,122,086	0.266	215,122,086	0	215,122,086	0.266
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	1,290,089,080	1.597	1,290,089,080	0	1,290,089,080	1.597
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	54,848,998,719	67.911	54,848,998,719	0	54,848,998,719	67.916
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	37,161,334	0.046	37,161,334	0	37,161,334	0.046
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	37,161,334	0.046	37,161,334	0	37,161,334	0.046
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	2,736,692	0.003	2,736,692	0	2,736,692	0.003
3.02 Industrial and miscellaneous Other (Unaffiliated)	207,869,823	0.257	207,869,822	0	207,869,822	0.257
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	226,242,670	0.280	222,868,226	0	222,868,226	0.276
3.05 Mutual funds	7,130,357	0.009	7,130,357	0	7,130,357	0.009
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 Total common stocks	443,979,542	0.550	440,605,097	0	440,605,097	0.546
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	2,205,405,768	2.731	2,205,405,768	0	2,205,405,768	2.731
4.02 Residential mortgages	3,130,222,613	3.876	3,130,222,613	0	3,130,222,613	3.876
4.03 Commercial mortgages	9,883,797,724	12.238	9,883,797,725	0	9,883,797,725	12.238
4.04 Mezzanine real estate loans	67,333,582	0.083	67,333,582	0	67,333,582	0.083
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	15,286,759,687	18.927	15,286,759,688	0	15,286,759,688	18.929
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0	0	0	0.000
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	328,876	0.000	328,876	0	328,876	0.000
5.04 Total real estate	328,876	0.000	328,876	0	328,876	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	1,557,876,961	1.929	1,557,876,961	0	1,557,876,961	1.929
6.02 Cash equivalents (Schedule E, Part 2)	1,013,031,145	1.254	1,013,031,145	0	1,013,031,145	1.254
6.03 Short-term investments (Schedule DA)	257,526,002	0.319	257,526,002	0	257,526,002	0.319
6.04 Total cash, cash equivalents and short-term investments	2,828,434,108	3.502	2,828,434,108	0	2,828,434,108	3.502
7. Contract loans	897,467,233	1.111	897,467,233	0	897,467,233	1.111
8. Derivatives (Schedule DB)	1,830,053,805	2.266	1,830,053,805	0	1,830,053,805	2.266
9. Other invested assets (Schedule BA)	4,402,519,918	5.451	4,400,263,815	0	4,400,263,815	5.449
10. Receivables for securities	173,351,265	0.215	173,351,265	0	173,351,265	0.215
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	16,641,412	0.021	16,641,412	0	16,641,412	0.021
13. Total invested assets	80,765,695,899	100.000	80,760,065,352	0	80,760,065,352	100.000

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,201,832
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	474,463
	2.2 Additional investment made after acquisition (Part 2, Column 9)	0
		474,463
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	0
	3.2 Totals, Part 3, Column 11	0
		0
4.	Total gain (loss) on disposals, Part 3, Column 18	174,954
5.	Deduct amounts received on disposals, Part 3, Column 15	1,522,373
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	0
	6.2 Totals, Part 3, Column 13	0
		0
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	0
	7.2 Totals, Part 3, Column 10	0
		0
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	0
	8.2 Totals, Part 3, Column 9	0
		0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	328,876
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	328,876

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	12,313,135,377
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	4,416,031,675
	2.2 Additional investment made after acquisition (Part 2, Column 8)	31,159,709
		4,447,191,384
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	2,498,869
	3.2 Totals, Part 3, Column 11	5,557
		2,504,426
4.	Accrual of discount	11,135,753
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9	0
	5.2 Totals, Part 3, Column 8	0
		0
6.	Total gain (loss) on disposals, Part 3, Column 18	535,449
7.	Deduct amounts received on disposals, Part 3, Column 15	1,458,674,656
8.	Deduct amortization of premium and mortgage interest points and commitment fees	11,585,079
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	(13,687,163)
	9.2 Totals, Part 3, Column 13	(3,031,899)
		(16,719,062)
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	0
	10.2 Totals, Part 3, Column 10	763,905
		763,905
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	15,286,759,687
12.	Total valuation allowance	0
13.	Subtotal (Line 11 plus 12)	15,286,759,687
14.	Deduct total nonadmitted amounts	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	15,286,759,687

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	4,459,630,930
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	206,205,260
2.2	Additional investment made after acquisition (Part 2, Column 9)	634,775,374
		840,980,634
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	12,146
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	(101,870,111)
5.2	Totals, Part 3, Column 9	(324,681,397)
		(426,551,508)
6.	Total gain (loss) on disposals, Part 3, Column 19	315,392,722
7.	Deduct amounts received on disposals, Part 3, Column 16	773,210,943
8.	Deduct amortization of premium and depreciation	720,676
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	(27,212,697)
9.2	Totals, Part 3, Column 14	24,562,567
		(2,650,130)
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	10,148,137
10.2	Totals, Part 3, Column 11	215,120
		10,363,257
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	4,402,519,918
12.	Deduct total nonadmitted amounts	2,256,103
13.	Statement value at end of current period (Line 11 minus Line 12)	4,400,263,815

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	51,323,655,290
2.	Cost of bonds and stocks acquired, Part 3, Column 7	13,563,169,046
3.	Accrual of discount	250,382,591
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	(1,862,496)
4.2	Part 2, Section 1, Column 15	(2,639,110)
4.3	Part 2, Section 2, Column 13	(236,557,363)
4.4	Part 4, Column 11	2,511,805
		(238,547,164)
5.	Total gain (loss) on disposals, Part 4, Column 19	(167,134,647)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	9,069,210,664
7.	Deduct amortization of premium	92,450,571
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	(246,290,996)
8.2	Part 2, Section 1, Column 19	0
8.3	Part 2, Section 2, Column 16	0
8.4	Part 4, Column 15	6,567,136
		(239,723,860)
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	4,162,607
9.2	Part 2, Section 1, Column 17	0
9.3	Part 2, Section 2, Column 14	0
9.4	Part 4, Column 13	1,464,679
		5,627,286
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	5,626,860
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	55,330,139,595
12.	Deduct total nonadmitted amounts	3,374,444
13.	Statement value at end of current period (Line 11 minus Line 12)	55,326,765,151

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	7,874,773,535	7,497,442,337	6,466,160,279	10,844,493,742
	2. Canada	77,757,990	73,142,965	78,680,330	77,481,180
	3. Other Countries	745,232,438	722,332,116	694,464,143	857,467,673
	4. Totals	8,697,763,963	8,292,917,418	7,239,304,752	11,779,442,595
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	122,417,184	114,720,835	98,844,361	117,001,429
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	207,295,590	197,327,272	170,744,963	219,615,000
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	6,871,525,390	6,214,246,983	6,682,729,786	6,964,678,175
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	29,646,883,828	26,844,104,050	29,753,752,317	29,825,228,063
	9. Canada	1,188,805,325	1,079,485,951	1,204,021,527	1,179,774,692
	10. Other Countries	8,114,307,439	7,236,594,762	8,397,339,433	8,112,777,018
	11. Totals	38,949,996,592	35,160,184,763	39,355,113,277	39,117,779,773
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	54,848,998,719	49,979,397,271	53,546,737,139	58,198,516,972
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	37,161,334	35,230,141	39,160,000	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	37,161,334	35,230,141	39,160,000	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	37,161,334	35,230,141	39,160,000	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	212,164,558	212,164,558	212,171,883	
	21. Canada	7,024	7,024	746	
	22. Other Countries	5,565,290	5,565,290	5,347,540	
	23. Totals	217,736,872	217,736,872	217,520,169	
Parent, Subsidiaries and Affiliates	24. Totals	226,242,670	226,242,670	460,118,243	
	25. Total Common Stocks	443,979,542	443,979,542	677,638,412	
	26. Total Stocks	481,140,876	479,209,683	716,798,412	
	27. Total Bonds and Stocks	55,330,139,595	50,458,606,954	54,263,535,551	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	931,601,079	2,909,094,241	563,622,608	2,870,041,042	1,228,412,312	XXX	8,502,771,282	15.3	7,674,866,818	14.8	8,502,755,323	15,959
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	931,601,079	2,909,094,241	563,622,608	2,870,041,042	1,228,412,312	XXX	8,502,771,282	15.3	7,674,866,818	14.8	8,502,755,323	15,959
2. All Other Governments												
2.1 NAIC 1	2,176,210	117,070,175	125,051,269	169,710,162	105,289,729	XXX	519,297,545	0.9	592,606,265	1.1	263,627,267	255,670,278
2.2 NAIC 2	19,872,677	57,722,845	109,654,193	61,425,951	45,233,771	XXX	293,909,437	0.5	516,507,617	1.0	149,613,889	144,295,548
2.3 NAIC 3	433,446	6,350,000	3,000,000	0	0	XXX	9,783,446	0.0	56,792,868	0.1	433,446	9,350,000
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	22,482,333	181,143,020	237,705,462	231,136,113	150,523,500	XXX	822,990,428	1.5	1,165,906,750	2.3	413,674,602	409,315,826
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	44,951,149	23,210,212	36,052,076	5,000,000	XXX	109,213,437	0.2	92,876,431	0.2	109,213,437	0
3.2 NAIC 2	3,865	3,755,181	7,541,752	1,902,949	0	XXX	13,203,747	0.0	12,214,898	0.0	13,203,747	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	3,865	48,706,330	30,751,964	37,955,025	5,000,000	XXX	122,417,184	0.2	105,091,329	0.2	122,417,184	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	27,417,456	25,974,110	52,890,507	66,759,615	31,053,071	XXX	204,094,759	0.4	192,838,945	0.4	204,094,758	1
4.2 NAIC 2	0	2,219,421	981,410	0	0	XXX	3,200,831	0.0	2,271,893	0.0	3,200,832	(1)
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	27,417,456	28,193,531	53,871,917	66,759,615	31,053,071	XXX	207,295,590	0.4	195,110,838	0.4	207,295,590	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	353,477,226	1,446,976,149	1,767,789,873	2,403,880,262	875,338,747	XXX	6,847,462,257	12.3	7,186,506,385	13.9	6,776,363,540	71,098,717
5.2 NAIC 2	162,177	738,721	2,307,822	5,392,569	14,281,844	XXX	22,883,133	0.0	23,994,794	0.0	22,883,134	(1)
5.3 NAIC 3	183,769	899,242	96,989	0	0	XXX	1,180,000	0.0	1,180,000	0.0	1,180,000	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	353,823,172	1,448,614,112	1,770,194,684	2,409,272,831	889,620,591	XXX	6,871,525,390	12.3	7,211,681,179	13.9	6,800,426,674	71,098,716

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	693,280,363	6,991,450,537	5,556,862,842	3,814,121,300	4,561,743,287	XXX	21,617,458,329	38.8	18,381,926,956	35.6	11,897,009,439	9,720,448,890
6.2 NAIC 2	401,244,422	3,313,876,376	3,962,859,290	3,318,302,394	3,354,232,573	XXX	14,350,515,055	25.8	13,803,945,730	26.7	7,055,428,433	7,295,086,622
6.3 NAIC 3	23,469,818	446,660,261	599,583,286	108,465,035	12,249,060	XXX	1,190,427,460	2.1	1,289,000,587	2.5	309,806,088	880,621,372
6.4 NAIC 4	11,263,342	119,584,114	146,777,793	4,740	0	XXX	277,629,989	0.5	559,235,072	1.1	14,893,658	262,736,331
6.5 NAIC 5	851,448	6,608,955	27,359,237	14,836,035	9,853,262	XXX	59,508,937	0.1	17,540,511	0.0	27,481,384	32,027,553
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	14,823,746	0.0	0	0
6.7 Totals	1,130,109,393	10,878,180,243	10,293,442,448	7,255,729,504	7,938,078,182	XXX	37,495,539,770	67.4	34,066,472,602	65.9	19,304,619,002	18,190,920,768
7. Hybrid Securities												
7.1 NAIC 1	0	9,779,255	0	0	7,820,000	XXX	17,599,255	0.0	7,000,000	0.0	7,000,000	10,599,255
7.2 NAIC 2	0	2,079,344	28,733,000	24,363,494	141,390,433	XXX	196,566,271	0.4	220,399,163	0.4	193,613,177	2,953,094
7.3 NAIC 3	0	0	0	0	956,560	XXX	956,560	0.0	3,826,240	0.0	0	956,560
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	11,858,599	28,733,000	24,363,494	150,166,993	XXX	215,122,086	0.4	231,225,403	0.4	200,613,177	14,508,909
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	125,000,000	0	0	0	0	XXX	125,000,000	0.2	0	0.0	0	125,000,000
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	125,000,000	0	0	0	0	XXX	125,000,000	0.2	0	0.0	0	125,000,000
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	45,671,671	36,473,742	0	0	XXX	82,145,413	0.1	18,262,455	0.0	28,654,145	53,491,268
10.2 NAIC 2	14,147,492	375,940,313	268,678,613	0	0	XXX	658,766,418	1.2	263,671,599	0.5	499,029,941	159,736,477
10.3 NAIC 3	5,394,306	223,388,621	239,684,611	0	0	XXX	468,467,538	0.8	540,636,766	1.0	446,564,436	21,903,102
10.4 NAIC 4	0	37,416,335	23,092,052	0	0	XXX	60,508,387	0.1	217,093,500	0.4	60,508,387	0
10.5 NAIC 5	384,235	19,975,977	206,082	0	0	XXX	20,566,294	0.0	6,630,356	0.0	5,261,148	15,305,146
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	10,449	0.0	0	0
10.7 Totals	19,926,033	702,392,917	568,135,100	0	0	XXX	1,290,454,050	2.3	1,046,305,125	2.0	1,040,018,057	250,435,993
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 2,007,952,334	11,590,967,287	8,125,901,053	9,360,564,457	6,814,657,146	0	37,900,042,277	68.1	XXX	XXX	27,788,717,909	10,111,324,368
12.2 NAIC 2	(d) 560,430,633	3,756,332,201	4,380,756,080	3,411,387,357	3,555,138,621	0	15,664,044,892	28.1	XXX	XXX	7,936,973,153	7,727,071,739
12.3 NAIC 3	(d) 29,481,339	677,298,124	842,364,886	108,465,035	13,205,620	0	1,670,815,004	3.0	XXX	XXX	757,983,970	912,831,034
12.4 NAIC 4	(d) 11,263,342	157,000,449	169,869,845	4,740	0	0	338,138,376	0.6	XXX	XXX	75,402,045	262,736,331
12.5 NAIC 5	(d) 1,235,683	26,584,932	27,565,319	14,836,035	9,853,262	0	(c) 80,075,231	0.1	XXX	XXX	32,742,532	47,332,699
12.6 NAIC 6	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
12.7 Totals	2,610,363,331	16,208,182,993	13,546,457,183	12,895,257,624	10,392,854,649	0	(b) 55,653,115,780	100.0	XXX	XXX	36,591,819,609	19,061,296,171
12.8 Line 12.7 as a % of Col. 7	4.7	29.1	24.3	23.2	18.7	0.0	100.0	XXX	XXX	XXX	65.7	34.3
13. Total Bonds Prior Year												
13.1 NAIC 1	2,448,801,513	9,030,797,853	7,652,782,405	8,257,228,679	6,757,273,805	0	XXX	XXX	34,146,884,255	66.1	25,462,027,874	8,684,856,381
13.2 NAIC 2	306,398,140	2,801,507,446	4,341,917,386	3,401,807,743	3,991,374,979	0	XXX	XXX	14,843,005,694	28.7	7,731,079,728	7,111,925,966
13.3 NAIC 3	33,985,104	723,846,953	895,296,252	177,441,976	60,866,176	0	XXX	XXX	1,891,436,461	3.7	912,929,432	978,507,029
13.4 NAIC 4	24,700,045	297,312,215	429,387,786	13,555,897	11,372,629	0	XXX	XXX	776,328,572	1.5	268,360,421	507,968,151
13.5 NAIC 5	4,787,969	13,862,255	4,334,017	0	1,186,626	0	XXX	XXX	(c) 24,170,867	0.0	9,671,854	14,499,013
13.6 NAIC 6	0	12,366,323	2,457,423	0	10,449	0	XXX	XXX	(c) 14,834,195	0.0	0	14,834,195
13.7 Totals	2,818,672,771	12,879,693,045	13,326,175,269	11,850,034,295	10,822,084,664	0	XXX	XXX	(b) 51,696,660,044	100.0	34,384,069,309	17,312,590,735
13.8 Line 13.7 as a % of Col. 9	5.5	24.9	25.8	22.9	20.9	0.0	XXX	XXX	100.0	XXX	66.5	33.5
14. Total Publicly Traded Bonds												
14.1 NAIC 1	1,519,487,390	7,950,213,138	5,148,667,535	7,747,855,777	5,422,494,069	0	27,788,717,909	49.9	25,462,027,874	49.3	27,788,717,909	XXX
14.2 NAIC 2	138,004,824	1,714,687,494	1,539,622,654	1,721,328,623	2,823,329,558	0	7,936,973,153	14.3	7,731,079,728	15.0	7,936,973,153	XXX
14.3 NAIC 3	8,741,273	362,590,868	351,394,777	28,944,190	6,312,862	0	757,983,970	1.4	912,929,432	1.8	757,983,970	XXX
14.4 NAIC 4	512,369	43,245,625	31,639,311	4,740	0	0	75,402,045	0.1	268,360,421	0.5	75,402,045	XXX
14.5 NAIC 5	1,033,089	8,446,373	21,674,162	1,588,908	0	0	32,742,532	0.1	9,671,854	0.0	32,742,532	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	1,667,778,945	10,079,183,498	7,092,998,439	9,499,722,238	8,252,136,489	0	36,591,819,609	65.7	34,384,069,309	66.5	36,591,819,609	XXX
14.8 Line 14.7 as a % of Col. 7	4.6	27.5	19.4	26.0	22.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	3.0	18.1	12.7	17.1	14.8	0.0	65.7	XXX	XXX	XXX	65.7	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	488,464,944	3,640,754,149	2,977,233,518	1,612,708,680	1,392,163,077	0	10,111,324,368	18.2	8,684,856,381	16.8	XXX	10,111,324,368
15.2 NAIC 2	422,425,809	2,041,644,707	2,841,133,426	1,690,058,734	731,809,063	0	7,727,071,739	13.9	7,111,925,966	13.8	XXX	7,727,071,739
15.3 NAIC 3	20,740,066	314,707,256	490,970,109	79,520,845	6,892,758	0	912,831,034	1.6	978,507,029	1.9	XXX	912,831,034
15.4 NAIC 4	10,750,973	113,754,824	138,230,534	0	0	0	262,736,331	0.5	507,968,151	1.0	XXX	262,736,331
15.5 NAIC 5	202,594	18,138,559	5,891,157	13,247,127	9,853,262	0	47,332,699	0.1	14,499,013	0.0	XXX	47,332,699
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	14,834,195	0.0	XXX	0
15.7 Totals	942,584,386	6,128,999,495	6,453,458,744	3,395,535,386	2,140,718,160	0	19,061,296,171	34.3	17,312,590,735	33.5	XXX	19,061,296,171
15.8 Line 15.7 as a % of Col. 7	4.9	32.2	33.9	17.8	11.2	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	1.7	11.0	11.6	6.1	3.8	0.0	34.3	XXX	XXX	XXX	XXX	34.3

(a) Includes \$ 9,121,238,471 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 396,069,053 current year of bonds with Z designations and \$ 438,002,118 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 36,308,085 current year, \$ 2,054,171 prior year of bonds with 5GI designations and \$ 0 current year, \$ 10,449 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 643,748,255 ; NAIC 2 \$ 160,368,806 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	859,377,776	2,639,050,772	309,696,757	2,635,702,560	1,181,245,624	XXX	7,625,073,489	13.7	6,814,856,209	13.2	7,625,073,486	3
1.02 Residential Mortgage-Backed Securities	71,785,594	269,271,502	253,633,901	234,338,482	47,166,688	XXX	876,196,167	1.6	859,620,813	1.7	876,180,211	15,956
1.03 Commercial Mortgage-Backed Securities	1	0	0	0	0	XXX	1	0.0	1,330	0.0	1	0
1.04 Other Loan-Backed and Structured Securities ...	437,708	771,967	291,950	0	0	XXX	1,501,625	0.0	388,466	0.0	1,501,625	0
1.05 Totals	931,601,079	2,909,094,241	563,622,608	2,870,041,042	1,228,412,312	XXX	8,502,771,282	15.3	7,674,866,818	14.8	8,502,755,323	15,959
2. All Other Governments												
2.01 Issuer Obligations	22,482,333	181,143,020	237,705,462	231,136,113	150,523,500	XXX	822,990,428	1.5	1,165,906,750	2.3	413,674,602	409,315,826
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	22,482,333	181,143,020	237,705,462	231,136,113	150,523,500	XXX	822,990,428	1.5	1,165,906,750	2.3	413,674,602	409,315,826
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	3,865	48,706,330	30,751,964	37,955,025	5,000,000	XXX	122,417,184	0.2	105,091,329	0.2	122,417,184	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	3,865	48,706,330	30,751,964	37,955,025	5,000,000	XXX	122,417,184	0.2	105,091,329	0.2	122,417,184	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	27,417,456	28,193,531	53,871,917	66,759,615	25,998,071	XXX	202,240,590	0.4	195,110,838	0.4	202,240,590	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	5,055,000	XXX	5,055,000	0.0	0	0.0	5,055,000	0
4.05 Totals	27,417,456	28,193,531	53,871,917	66,759,615	31,053,071	XXX	207,295,590	0.4	195,110,838	0.4	207,295,590	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	6,307,702	221,916,976	568,548,461	1,144,228,000	538,947,372	XXX	2,479,948,511	4.5	2,472,095,475	4.8	2,479,948,512	(1)
5.02 Residential Mortgage-Backed Securities	322,316,438	1,124,081,060	1,082,811,444	1,144,315,201	323,420,099	XXX	3,996,944,242	7.2	4,376,828,514	8.5	3,989,031,714	7,912,528
5.03 Commercial Mortgage-Backed Securities	8,905,811	45,938,437	63,299,979	77,579,595	0	XXX	195,723,822	0.4	174,122,494	0.3	185,620,022	10,103,800
5.04 Other Loan-Backed and Structured Securities ...	16,293,221	56,677,639	55,534,800	43,150,035	27,253,120	XXX	198,908,815	0.4	188,634,696	0.4	145,826,426	53,082,389
5.05 Totals	353,823,172	1,448,614,112	1,770,194,684	2,409,272,831	889,620,591	XXX	6,871,525,390	12.3	7,211,681,179	13.9	6,800,426,674	71,098,716
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	474,280,215	5,845,948,860	6,865,180,826	6,408,745,901	7,596,206,536	XXX	27,190,362,338	48.9	25,730,584,129	49.8	14,835,613,042	12,354,749,296
6.02 Residential Mortgage-Backed Securities	122,900,109	347,076,034	237,318,772	240,744,360	82,932,697	XXX	1,030,971,972	1.9	1,189,967,409	2.3	513,541,739	517,430,233
6.03 Commercial Mortgage-Backed Securities	174,827,888	2,840,550,523	1,483,569,575	106,315,774	44,996,403	XXX	4,650,260,163	8.4	3,481,832,361	6.7	3,502,909,257	1,147,350,906
6.04 Other Loan-Backed and Structured Securities ...	358,101,181	1,844,604,826	1,707,373,275	499,923,469	213,942,546	XXX	4,623,945,297	8.3	3,664,088,703	7.1	452,554,964	4,171,390,333
6.05 Totals	1,130,109,393	10,878,180,243	10,293,442,448	7,255,729,504	7,938,078,182	XXX	37,495,539,770	67.4	34,066,472,602	65.9	19,304,619,002	18,190,920,768
7. Hybrid Securities												
7.01 Issuer Obligations	0	2,779,255	0	4,872,607	129,593,340	XXX	137,245,202	0.2	153,207,791	0.3	132,635,637	4,609,565
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	9,079,344	28,733,000	19,490,887	20,573,653	XXX	77,876,884	0.1	78,017,612	0.2	67,977,540	9,899,344
7.05 Totals	0	11,858,599	28,733,000	24,363,494	150,166,993	XXX	215,122,086	0.4	231,225,403	0.4	200,613,177	14,508,909
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	125,000,000	0	0	0	0	XXX	125,000,000	0.2	0	0.0	0	125,000,000
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	125,000,000	0	0	0	0	XXX	125,000,000	0.2	0	0.0	0	125,000,000

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	12,550,466	0	0	XXX	12,550,466	0.0	0	0.0	0	12,550,466
10.02 Unaffiliated Bank Loans - Acquired	19,926,033	702,392,917	555,584,634	0	0	XXX	1,277,903,584	2.3	1,046,305,125	2.0	1,040,018,057	237,885,527
10.03 Totals	19,926,033	702,392,917	568,135,100	0	0	XXX	1,290,454,050	2.3	1,046,305,125	2.0	1,040,018,057	250,435,993
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	1,389,869,347	8,967,738,744	8,065,755,387	10,529,399,821	9,627,514,443	XXX	38,580,277,742	69.3	XXX	XXX	25,811,603,053	12,768,674,689
12.02 Residential Mortgage-Backed Securities	517,002,141	1,740,428,596	1,573,764,117	1,619,398,043	453,519,484	XXX	5,904,112,381	10.6	XXX	XXX	5,378,753,664	525,358,717
12.03 Commercial Mortgage-Backed Securities	183,733,700	2,886,488,960	1,546,869,554	183,895,369	44,996,403	XXX	4,845,983,986	8.7	XXX	XXX	3,688,529,280	1,157,454,706
12.04 Other Loan-Backed and Structured Securities	374,832,110	1,911,133,776	1,791,933,025	562,564,391	266,824,319	XXX	4,907,287,621	8.8	XXX	XXX	672,915,555	4,234,372,066
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	125,000,000	0	0	0	0	XXX	125,000,000	0.2	XXX	XXX	0	125,000,000
12.07 Unaffiliated Bank Loans	19,926,033	702,392,917	568,135,100	0	0	XXX	1,290,454,050	2.3	XXX	XXX	1,040,018,057	250,435,993
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	2,610,363,331	16,208,182,993	13,546,457,183	12,895,257,624	10,392,854,649	0	55,653,115,780	100.0	XXX	XXX	36,591,819,609	19,061,296,171
12.10 Line 12.09 as a % of Col. 7	4.7	29.1	24.3	23.2	18.7	0.0	100.0	XXX	XXX	XXX	65.7	34.3
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,503,173,668	6,460,711,922	8,313,308,248	10,026,933,189	10,332,725,494	XXX	XXX	XXX	36,636,852,521	70.9	24,284,337,627	12,352,514,894
13.02 Residential Mortgage-Backed Securities	961,867,351	2,534,679,905	1,666,502,801	1,064,060,528	199,306,151	XXX	XXX	XXX	6,426,416,736	12.4	5,887,683,022	538,733,714
13.03 Commercial Mortgage-Backed Securities	115,331,230	1,797,281,484	1,506,779,096	183,542,379	53,021,996	XXX	XXX	XXX	3,655,956,185	7.1	2,656,096,338	999,859,847
13.04 Other Loan-Backed and Structured Securities	219,711,535	1,551,119,178	1,348,966,617	575,498,199	235,833,948	XXX	XXX	XXX	3,931,129,477	7.6	625,364,952	3,305,764,525
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.07 Unaffiliated Bank Loans	18,588,987	535,900,556	490,618,507	0	1,197,075	XXX	XXX	XXX	1,046,305,125	2.0	930,587,370	115,717,755
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	2,818,672,771	12,879,693,045	13,326,175,269	11,850,034,295	10,822,084,664	0	XXX	XXX	51,696,660,044	100.0	34,384,069,309	17,312,590,735
13.10 Line 13.09 as a % of Col. 9	5.5	24.9	25.8	22.9	20.9	0.0	XXX	XXX	100.0	XXX	66.5	33.5
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	1,065,644,274	5,760,217,678	3,541,204,756	7,710,540,152	7,733,996,193	XXX	25,811,603,053	46.4	24,284,337,627	47.0	25,811,603,053	XXX
14.02 Residential Mortgage-Backed Securities	460,711,405	1,556,774,001	1,442,346,123	1,497,175,575	421,746,560	XXX	5,378,753,664	9.7	5,887,683,022	11.4	5,378,753,664	XXX
14.03 Commercial Mortgage-Backed Securities	88,445,780	2,083,466,099	1,438,903,671	77,713,730	0	XXX	3,688,529,280	6.6	2,656,096,338	5.1	3,688,529,280	XXX
14.04 Other Loan-Backed and Structured Securities	35,809,715	155,042,986	171,376,337	214,292,781	96,393,736	XXX	672,915,555	1.2	625,364,952	1.2	672,915,555	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	17,167,771	523,682,734	499,167,552	0	0	XXX	1,040,018,057	1.9	930,587,370	1.8	1,040,018,057	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	1,667,778,945	10,079,183,498	7,092,998,439	9,499,722,238	8,252,136,489	0	36,591,819,609	65.7	34,384,069,309	66.5	36,591,819,609	XXX
14.10 Line 14.09 as a % of Col. 7	4.6	27.5	19.4	26.0	22.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	3.0	18.1	12.7	17.1	14.8	0.0	65.7	XXX	XXX	XXX	65.7	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	324,225,073	3,207,521,066	4,524,550,631	2,818,859,669	1,893,518,250	XXX	12,768,674,689	22.9	12,352,514,894	23.9	12,768,674,689	XXX
15.02 Residential Mortgage-Backed Securities	56,290,736	183,654,595	131,417,994	122,222,468	31,772,924	XXX	525,358,717	0.9	538,733,714	1.0	525,358,717	XXX
15.03 Commercial Mortgage-Backed Securities	95,287,920	803,022,861	107,965,883	106,181,639	44,996,403	XXX	1,157,454,706	2.1	999,859,847	1.9	1,157,454,706	XXX
15.04 Other Loan-Backed and Structured Securities	339,022,395	1,756,090,790	1,620,556,688	348,271,610	170,430,583	XXX	4,234,372,066	7.6	3,305,764,525	6.4	4,234,372,066	XXX
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
15.06 Affiliated Bank Loans	125,000,000	0	0	0	0	XXX	125,000,000	0.2	0	0.0	0	125,000,000
15.07 Unaffiliated Bank Loans	2,758,262	178,710,183	68,967,548	0	0	XXX	250,435,993	0.4	115,717,755	0.2	250,435,993	XXX
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
15.09 Totals	942,584,386	6,128,999,495	6,453,458,744	3,395,535,386	2,140,718,160	0	19,061,296,171	34.3	17,312,590,735	33.5	19,061,296,171	XXX
15.10 Line 15.09 as a % of Col. 7	4.9	32.2	33.9	17.8	11.2	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	1.7	11.0	11.6	6.1	3.8	0.0	34.3	XXX	XXX	XXX	XXX	34.3

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse 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	623,946,340	623,946,340	0	0	0
2. Cost of short-term investments acquired	540,686,230	540,686,230	0	0	0
3. Accrual of discount	2,131,243	2,131,243	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	(171,393)	(171,393)	0	0	0
6. Deduct consideration received on disposals	908,833,595	908,833,595	0	0	0
7. Deduct amortization of premium	232,823	232,823	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	257,526,002	257,526,002	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	257,526,002	257,526,002	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	1,272,771,262
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	665,751,408
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	560,361,972
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17	(3,603,646,401)
3.2 Section 2, Column 19	409,439,502
4. SSAP No. 108 Adjustments	0
5. Total gain (loss) on termination recognized, Section 2, Column 22	108,450,246
6. Considerations received/(paid) on terminations, Section 2, Column 15	1,526,294,026
7. Amortization:	
7.1 Section 1, Column 19	(2,917,505)
7.2 Section 2, Column 21	(3,164,346)
8. Adjustment to the book/adjusted carrying value of hedged item:	
8.1 Section 1, Column 20	0
8.2 Section 2, Column 23	0
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Section 1, Column 18	230,657,265
9.2 Section 2, Column 20	(3,391,547)
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	(1,891,982,170)
11. Deduct nonadmitted assets	0
12. Statement value at end of current period (Line 10 minus Line 11)	(1,891,982,170)

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	0
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	0
3.1 Add:	
Change in variation margin on open contracts - Highly effective hedges	
3.11 Section 1, Column 15, current year minus	0
3.12 Section 1, Column 15, prior year	0
Change in variation margin on open contracts - All other	
3.13 Section 1, Column 18, current year minus	0
3.14 Section 1, Column 18, prior year	0
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 17, current year to date minus	0
3.22 Section 1, Column 17, prior year	0
Change in amount recognized	
3.23 Section 1, Column 19, current year to date minus	0
3.24 Section 1, Column 19, prior year plus	0
3.25 SSAP No. 108 Adjustments	0
3.3 Subtotal (Line 3.1 minus Line 3.2)	0
4.1 Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	5,484,312
4.2 Less:	
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	0
4.22 Amount recognized (Section 2, Column 16)	5,484,312
4.23 SSAP No. 108 Adjustments	0
4.3 Subtotal (Line 4.1 minus Line 4.2)	0
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	0
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	0
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	0
7. Deduct total nonadmitted amounts	0
8. Statement value at end of current period (Line 6 minus Line 7)	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 1

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

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
12518*V64	CDT15-100_MET_2019_A	2	50,000,000	25,345,912	27,626,688	03/15/2019	12/20/2023	CDT15-100_MET_2019_A Credit Default Swap : BHF1H4W3	0	210,780	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	25,345,912	27,415,908
12518*V64	CDT15-100_MET_2019_A	2	0	27,154,088	29,374,187			CDT15-100_MET_2019_A Credit Default Swap : BHF1H4W3	0	0	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	27,154,088	29,374,187
12607EA4	CDX.NA.IG.33 7-15%	2	50,000,000	14,670,488	15,387,844	10/07/2019	12/20/2024	CDX.NA.IG.33 7-15% Credit Default Swap : BHF1SRD34	240,562	388,344	912803-BV-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2028 At Mat	1.A	14,429,926	14,999,500
12607EA4	CDX.NA.IG.33 7-15%	2	0	38,070,074	41,119,039			CDX.NA.IG.33 7-15% Credit Default Swap : BHF1SRD34	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	38,070,074	41,119,039
12607EE6	CDX.NA.IG.33 7-15%	2	25,000,000	21,341,822	24,873,683	02/27/2020	12/20/2024	CDX.NA.IG.33 7-15% Credit Default Swap : BHF200324	139,285	194,172	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,202,537	24,679,511
12607EE6	CDX.NA.IG.33 7-15%	2	0	3,601,450	3,083,986			CDX.NA.IG.33 7-15% Credit Default Swap : BHF200324	0	0	912810-QT-8	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 11/15/2041 MN15	1.A	3,601,450	3,083,986
12607EE6	CDX.NA.IG.33 7-15%	2	0	1,446,012	1,002,573			CDX.NA.IG.33 7-15% Credit Default Swap : BHF200324	0	0	912810-RQ-3	UNITED STATES TREASURY UNSEC GOVT_BND 2 1/2% Due 2/15/2046 FA15	1.A	1,446,012	1,002,573
12724AA4	CDT30-100_MET_2020_NEWBURGH5Y	2	40,000,000	2,711,846	3,204,204	03/04/2020	12/20/2024	CDT30-100_MET_2020_NEWBURGH5Y Credit Default Swap : BHF208F24	0	249,304	912803-CX-7	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2031 At Mat	1.A	2,711,846	2,954,900
12724AA4	CDT30-100_MET_2020_NEWBURGH5Y	2	0	39,288,154	33,864,737			CDT30-100_MET_2020_NEWBURGH5Y Credit Default Swap : BHF208F24	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	39,288,154	33,864,737
12607GG9	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	25,000,000	2,976,196	3,119,260	04/17/2020	12/20/2024	SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296K0	0	551,008	912810-QY-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	2,976,196	2,568,252
12607GG9	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	23,273,804	23,950,477			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296K0	0	0	912833-PD-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2027 At Mat	1.A	23,273,804	23,950,477
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	175,000,000	42,841,767	42,521,177	04/17/2020	12/20/2024	SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	3,923,317	912803-DZ-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2042 At Mat	1.A	42,841,767	38,597,860
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	44,519,667	44,589,862			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912803-EC-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2043 At Mat	1.A	44,519,667	44,589,862
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	854,565	940,514			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912810-FT-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 2/15/2036 FA15	1.A	854,565	940,514
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	891,620	987,540			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912810-FT-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 2/15/2036 FA15	1.A	891,620	987,540
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	813,960	703,532			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912810-PX-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 5/15/2038 MN15	1.A	813,960	703,532
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	800,396	721,720			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912810-RB-6	UNITED STATES TREASURY SENIOR GOVT_BND 2 7/8% Due 5/15/2043 MN15	1.A	800,396	721,720
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	3,536,354	3,278,896			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912828-X8-8	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/8% Due 5/15/2027 MN15	1.A	3,536,354	3,278,896
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	43,655,234	44,463,307			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912833-LV-0	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2025 At Mat	1.A	43,655,234	44,463,307
12607GH7	SUPER SENIOR 30-100 CROSSOVER BESPOKE	2B	0	45,836,436	47,546,195			SUPER SENIOR 30-100 CROSSOVER BESPOKE Credit Default Swap : BHF2296R5	0	0	912833-RZ-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2028 At Mat	1.A	45,836,436	47,546,195
12607LFS	CDX.NA.IG.35 0-3%	5C	4,300,000	3,502,965	2,217,105	03/05/2021	12/20/2025	CDX.NA.IG.35 0-3% Credit Default Swap : BHF2J9A24	(1,012,035)	(1,171,036)	912810-RT-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 1/4% Due 8/15/2046 FA15	1.A	4,515,000	3,388,141

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 1

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

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
12607@LE8	CDX.NA.IG.35 3-7%	2	5,700,000	5,750,965	6,865,193	03/05/2021	12/20/2025	CDX.NA.IG.35 3-7% Credit Default Swap : BHF2J9B26	(234,035)	(138,634)	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	5,985,000	7,003,827
12607@RJ1	CDX.HY.BB.37 15-100%	2Z	20,000,000	21,000,000	16,423,994	10/28/2021	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF2V5N64	0	(119,328)	912810-QY-7	UNITED STATES TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	21,000,000	16,543,322
12607@UV0	CDX.HY.BB.37 15-100%	3B	10,000,000	5,249,056	5,160,804	01/07/2022	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GHD1	0	(67,904)	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,249,056	5,228,708
12607@UV0	CDX.HY.BB.37 15-100%	3B	0	5,250,944	5,228,708			CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GHD1	0	0	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,250,944	5,228,708
12607@UI8	CDX.NA.HY.BB.37.V1	3B	12,000,000	13,806,139	15,803,067	02/17/2022	12/20/2026	CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF32JKV6	1,206,139	1,058,169	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	12,600,000	14,744,898
12607@UX6	CDX.NA.HY.BB.37.V1	3B	12,000,000	2,576,784	2,598,180	02/24/2022	12/20/2026	CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	1,123,054	1,058,169	912810-QL-5	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/4% Due 11/15/2040 MN15	1.A	1,453,730	1,540,011
12607@UX6	CDX.NA.HY.BB.37.V1	3B	0	4,465,332	3,873,955			CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	4,465,332	3,873,955
12607@UX6	CDX.NA.HY.BB.37.V1	3B	0	890,935	774,791			CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	890,935	774,791
12607@UX6	CDX.NA.HY.BB.37.V1	3B	0	2,895,538	2,518,071			CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,895,538	2,518,071
12607@UX6	CDX.NA.HY.BB.37.V1	3B	0	2,894,465	2,518,071			CDX.NA.HY.BB.37.V1 Credit Default Swap : BHF3342K2	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,894,465	2,518,071
12607@WZ9	CDX.NA.IG.37 7-15%	1F	25,000,000	10,607,838	12,354,482	04/26/2022	12/20/2026	CDX.NA.IG.37 7-15% Credit Default Swap : BHF35VUK9	(80,526)	72,295	912803-DH-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	10,688,364	12,282,187
12607@WZ9	CDX.NA.IG.37 7-15%	1F	0	15,561,636	17,709,981			CDX.NA.IG.37 7-15% Credit Default Swap : BHF35VUK9	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	15,561,636	17,709,981
12607@WY2	CDX.NA.IG.37 15-100%	1C	40,000,000	43,316,928	48,241,206	05/20/2022	12/20/2028	CDX.NA.IG.37 15-100% Credit Default Swap : BHF36YEI4	1,316,928	1,419,426	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	42,000,000	46,821,780
58039#AG4	MCDX.NA.22.V1	2B	6,000,000	6,288,428	6,555,679	06/10/2014	06/20/2024	MCDX.NA.22.V1 Credit Default Swap : BMEOMGVV1	(11,572)	41,555	912834-EV-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	6,300,000	6,514,124
58039#AD1	MCDX.NA.22.V1	1	3,000,000	2,861,924	3,376,657	06/10/2014	06/20/2024	MCDX.NA.22.V1 Credit Default Swap : BMEOMGZH1	(5,786)	20,777	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	2,867,710	3,355,880
58039#AD1	MCDX.NA.22.V1	1	0	140,670	142,508			MCDX.NA.22.V1 Credit Default Swap : BMEOMGZH1	0	0	912810-EW-4	UNITED STATES TREASURY SENIOR GOVT_BND 6% Due 2/15/2026 FA15	1.A	140,670	142,508
58039#AD1	MCDX.NA.22.V1	1	0	141,620	144,969			MCDX.NA.22.V1 Credit Default Swap : BMEOMGZH1	0	0	912810-PX-0	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/2% Due 5/15/2038 MN15	1.A	141,620	144,969
12518* S76	CDX.NA.IG.31 7-15%	2	50,000,000	11,929,681	13,280,536	12/13/2018	12/20/2023	CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDV7	(12,961)	338,364	912803-DG-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	11,942,642	12,942,172
12518* S76	CDX.NA.IG.31 7-15%	2	0	7,785,790	9,156,457			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDV7	0	0	912803-DH-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	7,785,790	9,156,457
12518* S76	CDX.NA.IG.31 7-15%	2	0	18,292,225	21,406,110			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDV7	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	18,292,225	21,406,110
12518* S76	CDX.NA.IG.31 7-15%	2	0	14,479,343	16,174,804			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDV7	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	14,479,343	16,174,804
12518* S84	CDX.NA.IG.31 7-15%	1	25,000,000	5,113,226	5,717,919	12/14/2018	12/20/2023	CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	(6,979)	169,182	912803-DG-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	5,120,205	5,548,737
12518* S84	CDX.NA.IG.31 7-15%	1	0	5,489,736	6,424,254			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	5,489,736	6,424,254
12518* S84	CDX.NA.IG.31 7-15%	1	0	4,036,502	3,501,855			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	0	0	912803-DZ-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2042 At Mat	1.A	4,036,502	3,501,855
12518* S84	CDX.NA.IG.31 7-15%	1	0	2,771,655	2,868,363			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	0	0	912810-QB-7	UNITED STATES TREASURY SENIOR GOVT_BND 4 1/4% Due 5/15/2039 MN15	1.A	2,771,655	2,868,363
12518* S84	CDX.NA.IG.31 7-15%	1	0	1,382,351	1,150,464			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	0	0	912810-SF-6	UNITED STATES TREASURY SENIOR GOVT_BND 3% Due 2/15/2049 FA15	1.A	1,382,351	1,150,464
12518* S84	CDX.NA.IG.31 7-15%	1	0	7,449,550	8,369,344			CDX.NA.IG.31 7-15% Credit Default Swap : BME2ZVDY1	0	0	912803-DP-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2040 At Mat	1.A	7,449,550	8,369,344

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 1

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

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
12607@ZNS	CDX.NA.IG.39.V1	2B	952,000,000	26,139,055	33,585,702	09/26/2022	12/20/2027	CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	1,073,173	7,612,192	912803-BM-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	25,065,882	25,973,510
12607@ZNS	CDX.NA.IG.39.V1	2B	0	20,866,712	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	20,866,712	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,108,630	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,108,630	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,108,630	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,108,630	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,121,957	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,121,957	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,121,957	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,121,957	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	16,962,639	19,535,083			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	16,962,639	19,535,083
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,203,299	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,203,299	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	21,203,299	24,418,853			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,203,299	24,418,853
12607@ZNS	CDX.NA.IG.39.V1	2B	0	22,744,023	22,953,722			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-CX-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	22,744,023	22,953,722
12607@ZNS	CDX.NA.IG.39.V1	2B	0	16,894,084	19,642,316			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DA-8	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2037 At Mat	1.A	16,894,084	19,642,316
12607@ZNS	CDX.NA.IG.39.V1	2B	0	26,665,459	28,857,466			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	26,665,459	28,857,466
12607@ZNS	CDX.NA.IG.39.V1	2B	0	38,675,931	41,224,951			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	38,675,931	41,224,951
12607@ZNS	CDX.NA.IG.39.V1	2B	0	13,185,334	14,312,041			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	13,185,334	14,312,041
12607@ZNS	CDX.NA.IG.39.V1	2B	0	13,185,334	14,312,041			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	13,185,334	14,312,041
12607@ZNS	CDX.NA.IG.39.V1	2B	0	38,194,711	36,802,391			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	38,194,711	36,802,391
12607@ZNS	CDX.NA.IG.39.V1	2B	0	32,742,994	34,348,898			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	32,742,994	34,348,898
12607@ZNS	CDX.NA.IG.39.V1	2B	0	28,882,666	32,130,395			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	28,882,666	32,130,395
12607@ZNS	CDX.NA.IG.39.V1	2B	0	19,986,996	22,089,646			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	19,986,996	22,089,646
12607@ZNS	CDX.NA.IG.39.V1	2B	0	37,965,348	40,162,993			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	37,965,348	40,162,993
12607@ZNS	CDX.NA.IG.39.V1	2B	0	38,354,762	40,162,993			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	38,354,762	40,162,993
12607@ZNS	CDX.NA.IG.39.V1	2B	0	17,144,362	15,006,203			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DU-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	17,144,362	15,006,203
12607@ZNS	CDX.NA.IG.39.V1	2B	0	11,670,452	10,248,139			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-DU-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	11,670,452	10,248,139
12607@ZNS	CDX.NA.IG.39.V1	2B	0	22,996,293	16,997,498			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912803-EC-3	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2043 At Mat	1.A	22,996,293	16,997,498
12607@ZNS	CDX.NA.IG.39.V1	2B	0	2,156,315	1,864,971			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	912810-QZ-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,156,315	1,864,971

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 1

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

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
12607@ZNS	CDX.NA.IG.39.V1	2B	0	2,159,712	1,864,971			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912810-02-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	2,159,712	1,864,971
12607@ZNS	CDX.NA.IG.39.V1	2B	0	70,496,793	42,753,676			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	70,496,793	42,753,676
12607@ZNS	CDX.NA.IG.39.V1	2B	0	36,848,998	21,661,055			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	36,848,998	21,661,055
12607@ZNS	CDX.NA.IG.39.V1	2B	0	22,034,873	22,980,271			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912833-5B-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	22,034,873	22,980,271
12607@ZNS	CDX.NA.IG.39.V1	2B	0	69,256,087	69,921,765			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912833-7Q-7	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2031 At Mat	1.A	69,256,087	69,921,765
12607@ZNS	CDX.NA.IG.39.V1	2B	0	13,244,603	13,669,408			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912833-XU-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2030 At Mat	1.A	13,244,603	13,669,408
12607@ZNS	CDX.NA.IG.39.V1	2B	0	20,678,241	21,770,133			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912833-Y4-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2037 At Mat	1.A	20,678,241	21,770,133
12607@ZNS	CDX.NA.IG.39.V1	2B	0	20,599,911	21,254,589			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-AD-0	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2037 At Mat	1.A	20,599,911	21,254,589
12607@ZNS	CDX.NA.IG.39.V1	2B	0	18,265,503	20,618,650			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-AT-5	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2038 At Mat	1.A	18,265,503	20,618,650
12607@ZNS	CDX.NA.IG.39.V1	2B	0	32,609,063	34,668,597			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-DU-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2038 At Mat	1.A	32,609,063	34,668,597
12607@ZNS	CDX.NA.IG.39.V1	2B	0	12,067,334	13,029,665			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-EP-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2039 At Mat	1.A	12,067,334	13,029,665
12607@ZNS	CDX.NA.IG.39.V1	2B	0	17,206,818	19,165,558			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-EV-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	17,206,818	19,165,558
12607@ZNS	CDX.NA.IG.39.V1	2B	0	29,571,453	17,803,289			CDX.NA.IG.39.V1 Credit Default Swap : Z95V4ZF37	0	0	0	912834-PK-6	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2047 At Mat	1.A	29,571,453	17,803,289
46573*FM7	ITRAXX.EUR.38.V1	2B	227,205,500	2,475,456	6,692,737	09/21/2022	12/20/2027	ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	(2,653,121)	1,088,894	0	912803-DJ-9	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	5,128,577	5,603,843
46573*FM7	ITRAXX.EUR.38.V1	2B	0	55,472,922	63,087,415			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	55,472,922	63,087,415
46573*FM7	ITRAXX.EUR.38.V1	2B	0	38,892,039	44,889,122			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912803-DM-2	UNITED STATES TREASURY SENIOR GOVT_BND Due 5/15/2040 At Mat	1.A	38,892,039	44,889,122
46573*FM7	ITRAXX.EUR.38.V1	2B	0	19,846,600	15,494,427			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912803-EP-4	UNITED STATES TREASURY SENIOR GOVT_BND Due 8/15/2045 At Mat	1.A	19,846,600	15,494,427
46573*FM7	ITRAXX.EUR.38.V1	2B	0	2,498,667	2,876,301			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-PT-9	UNITED STATES TREASURY SENIOR GOVT_BND 4 3/4% Due 2/15/2037 FA15	1.A	2,498,667	2,876,301
46573*FM7	ITRAXX.EUR.38.V1	2B	0	897,977	768,217			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-02-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	897,977	768,217
46573*FM7	ITRAXX.EUR.38.V1	2B	0	899,075	768,217			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-02-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	899,075	768,217
46573*FM7	ITRAXX.EUR.38.V1	2B	0	1,628,466	1,408,398			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-02-4	UNITED STATES TREASURY SENIOR GOVT_BND 3 1/8% Due 2/15/2043 FA15	1.A	1,628,466	1,408,398
46573*FM7	ITRAXX.EUR.38.V1	2B	0	4,672,399	2,826,900			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	4,672,399	2,826,900
46573*FM7	ITRAXX.EUR.38.V1	2B	0	7,314,240	4,304,924			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	7,314,240	4,304,924
46573*FM7	ITRAXX.EUR.38.V1	2B	0	91,483	53,812			ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	0	912810-SS-8	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	91,483	53,812

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 1

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

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
46573*FM7	ITRAXX.EUR.38.V1	2B	0	41,149,019	24,166,841 .....	.....	.....	ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	912810-SS-8 ..	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	41,149,019	24,166,841
46573*FM7	ITRAXX.EUR.38.V1	2B	0	14,024,347	8,251,105 .....	.....	.....	ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	912810-SS-8 ..	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	14,024,347	8,251,105
46573*FM7	ITRAXX.EUR.38.V1	2B	0	24,852,125	14,708,492 .....	.....	.....	ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	912810-SS-8 ..	UNITED STATES TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	24,852,125	14,708,492
46573*FM7	ITRAXX.EUR.38.V1	2B	0	21,197,839	23,101,061 .....	.....	.....	ITRAXX.EUR.38.V1 Credit Default Swap : Z95V4ZF94	0	0	912834-DU-9 ..	UNITED STATES TREASURY SENIOR GOVT_BND Due 11/15/2038 At Mat	1.A	21,197,839	23,101,061
999999999 - Totals				1,846,147,901	1,855,902,526	XXX	XXX	XXX	1,082,126	16,899,046	XXX	XXX	XXX	1,845,065,775	1,839,003,480

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory	21	1,832,671,677	23	1,901,162,309	24	2,039,121,931	23	1,963,103,893	21	1,832,671,677
2. Add: Opened or Acquired Transactions.....	6	1,027,119,305	2	69,585,907	2	1,227,614,762	0	0	10	2,324,319,975
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX	92,008	XXX	121,248,106	XXX	102,789	XXX	53,103,695	XXX	174,546,598
4. Less: Closed or Disposed of Transactions.....	4	958,322,616	1	52,237,531	3	1,303,410,540	3	125,788,730	11	2,439,759,417
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....	0	0	0	0	0	0	0	0	0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	398,065	XXX	636,860	XXX	325,049	XXX	44,270,958	XXX	45,630,932
7. Ending Inventory	23	1,901,162,309	24	2,039,121,931	23	1,963,103,893	20	1,846,147,901	20	1,846,147,901

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company

SCHEDULE DB - VERIFICATION

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

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	(1,891,982,170)
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	0
3.	Total (Line 1 plus Line 2)	(1,891,982,170)
4.	Part D, Section 1, Column 6	1,830,053,805
5.	Part D, Section 1, Column 7	(3,722,035,975)
6.	Total (Line 3 minus Line 4 minus Line 5)	0
		Fair Value Check
7.	Part A, Section 1, Column 16	(1,722,863,116)
8.	Part B, Section 1, Column 13	0
9.	Total (Line 7 plus Line 8)	(1,722,863,116)
10.	Part D, Section 1, Column 9	2,068,326,497
11.	Part D, Section 1, Column 10	(3,791,189,613)
12.	Total (Line 9 minus Line 10 minus Line 11)	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21	2,141,402,892
14.	Part B, Section 1, Column 20	0
15.	Part D, Section 1, Column 12	2,141,402,892
16.	Total (Line 13 plus Line 14 minus Line 15)	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Brighthouse Life Insurance Company
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	601,868,794	263,917,276	337,951,518	0
2. Cost of cash equivalents acquired	18,840,855,235	7,505,556,344	11,335,298,891	0
3. Accrual of discount	5,225,658	5,225,658	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0
5. Total gain (loss) on disposals	(340,028)	(340,028)	0	0
6. Deduct consideration received on disposals	18,434,575,400	7,227,765,079	11,206,810,321	0
7. Deduct amortization of premium	3,114	3,114	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,013,031,145	546,591,057	466,440,088	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,013,031,145	546,591,057	466,440,088	0

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